



**Do we need a new paradigm to enable a better understanding of changing housing markets?**

**Have traditionally local housing markets become global?**

**Will record house price appreciations be followed by record price falls?**

**How should we deal with the consequences of income polarization and housing market segmentation?**

The conference is taking place during global economic recession, in which housing markets played probably more significant role than ever before. The conference's focus on the changing role of housing markets thus reflects the practical challenges that housing research is currently facing.

The integration and segmentation of housing markets are two sides of the same coin. While market integration is the product of the globalisation of financial flows and rising popularity of residential investments in different parts of the world, increasing income inequality, worsening housing affordability, ethnic segregation, social exclusion, and new poverty are leading to the growing market segmentation. Rising levels of home-ownership, often supported by state policies, have brought new benefits but also new market risks, especially when related to different market segments. The liberalized mortgage markets contributed to an unprecedented house price appreciation, which then turned, however, into severe price busts in many countries in the world. Several housing finance models – just a few years ago adored as the best recipe for the newly emerging economies – failed and the bill for this failure has been placed on the shoulders of taxpayers around the whole world.

All these facts have raised important questions that housing research needs to address, and the Prague conference should help to give this debate new drive. Plenary sessions with well-known speakers will focus on the role of housing finance and housing markets in the wider economy. In addition, they will also address socio-spatial changes in post-socialist cities and will discuss the specific features of the transition itself. The sessions are organized as panels, with enough time for general discussion. Their main goal is to bring out new perspectives and thus provoke a discussion about the possible routes of housing research in the future.

This book contains the abstracts of papers accepted for the conference. It is possible that some minor changes may occur in the programme between the time of publication of this book and the date of the conference. Nevertheless, it shows the wide scale of issues that will be discussed during the plenary and workshop sessions at the conference.

On behalf of the Institute of Sociology AS CR, the Faculty of Science of Charles University, and the Faculty of Economics and Public Administration of the University of Economics, we look forward to a successful conference and wish you a pleasant stay in Prague.

Martin Lux

Institute of Sociology, Academy of Sciences, Prague, Czech Republic  
and the Local Conference Organization Committee



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**W01** HOUSING FINANCE AND RESIDENTIAL

PROPERTY VALUATION

# W01 Housing Finance and Residential Property Valuation

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## LOW-DEPOSIT HOUSING CO-OPERATIVES AND THEIR PERFORMANCE IN THE CURRENT HOUSING MARKET

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This paper illuminates risks and benefits related to low-deposit housing co-operatives. It departs on the increased use of a particular model of co-ownership: the low-deposit model, and discusses how this model performs in the current housing market in Norway. The low-deposit model has been frequently used, especially in the years 2005-2006 when house prices were rising and interest rates were low. In low-deposit co-operatives around 80 percent of the purchase price is financed through a joint debt. The model is seen as a way to promote homeownership among low income households. A hallmark of low-deposit co-operatives is the reduced risk of loss for the individual co-owner in case of payment problems, and the corresponding increased risk to the housing cooperative as an entity. When the mortgage interest rates started to rise in the years 2007-2008, media focused on payment defaults in exposed co-operatives and the risk of foreclosure. However, an in-depth study of low-deposit housing co-operatives shows that the payment problems were not more concentrated in the low-deposit housing segment than in other housing market segments. The study also shows that the sales prices of new low-deposit dwellings held the same level as other comparable housing. Also, the low-deposit dwellings obtained the same sales prices in the second hand market as other comparable housing projects. This paper describes aspects of the low-deposit housing co-operatives which might influence on risks and benefits, both for the developers, the co-owners and the co-operative as an entity. It also discusses what type of developers that brings low-deposit co-operatives on the market and the political and financial inducements behind this model. The paper closes with a discussion of whether the finance crisis has contributed positively both to the sustainability of low-deposit housing co-operatives and to the political awareness about the model flaws.

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## MORTGAGE DISTRESS AND DEFAULT IN AUSTRALIA: DRIVERS, IMPACTS AND POLICY DIRECTIONS

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This paper will report on the outcomes of a research project into mortgage debt and distress in Australia, funded by the Australian Housing and Urban Research Institute. In addition to drawing on recent secondary material, including relevant parliamentary inquiries, the paper will present findings from a survey of mortgagors in possession, accessed through the Supreme Courts of New South Wales and Victoria, and a series of in-depth interviews with distressed mortgagors, policy makers and advocacy support groups. The paper will explore the key triggers of default, the range of social and economic impacts on defaulters and the implications for policy reform. Emphasis will be given to the socio-spatial dimension of mortgage distress in a metropolitan context.

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## THE RELATIONSHIP BETWEEN HOME MORTGAGE LOAN AND REAL ESTATE MARKET IN CHINA: EVIDENCES AND INSIGHTS FROM A REGIONAL PERSPECTIVE

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Since the end of welfare-oriented urban home distribution system in the late of 1990s, China's home mortgage business has witnessed a tremendous growth and currently it is playing as the most important funding resource for urban residents' home purchase. But how the development of home mortgage business is related to the boom of real estate market in China has not received much empirical examinations. This paper utilizes most recent regional-level data to examine this relationship. We find that, while there are great variances of sale volume and price fluctuation in home markets over different cities, the development of home mortgage loan is also highly differentiated among these cities. The impacts of mortgage loan depth on the evolutions of regional home markets are studied in this paper through both documental review and statistical analysis, which may provide a regional perspective for further development of China's home mortgage loan. Our



# W01 Housing Finance and Residential Property Valuation

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analysis is also linked to the developments of worldwide real estate finance models as well as the lessons from the ongoing US subprime crisis.

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## HOUSEHOLD LEVERAGE

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In a model of tenure choice with stochastic labor income and stochastic house price, I jointly derive the default premium, determined by expected losses due to default on the mortgage, and the rent premium, determined by the risk of house prices fluctuations. The risk averse agent, as an owner, optimally determines the time at which defaulting and moving into the rental market provides a greater expected continuation utility than continuing the mortgage payments. Consequently, the default and rent premia are systematically related. The model predicts that the default premium is increasing in the volatility of house prices and decreasing in the down payment. In addition, in the presence of borrowing constraints, a negative labor income shock induces the agent to early exercise his default option with a higher level of net wealth.

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## HYBRID MODELS BETWEEN PROPERTY VALUATION AND AVM. / AN APPLICATION OF LVRS MODELS IN BARI

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The theoretical part of the paper explore the relationship between automated valuation models and property valuation. In particular it is highlighted how this integration may improve the efficiency and the independence of property valuation in the credit crunch. The empirical part of the paper is focused on an application of an Automated Valuation Model based on a group of residential property transactions in an area of Bari. Property transactions have been modelled using location value response surface (O'Connor, 1982) a technique which has been applied in several contexts: (Eichenbaum, 1989 & 1995; Ward et al., 1999), in England (Gallimore et al., 1996), and Northern Ireland (McCluskey et al., 2000).

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## THE REPLACEMENT COST OF HOUSING, THE CASE OF THE DANISH SINGLE-FAMILY HOUSE

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The rising price of single family houses in Denmark and it's relation to the activity in the construction sector have given renewed interest in the theory of Tobin's  $q$ . Prices for single family houses in Denmark have risen by 153 percent from 1993 to 2007 in real terms, with a particular steep rise from 2003 to 2006. The activity in the construction sector has been increasing too, but with some time lag caused by what seems to be an inelastic supply of new houses. In the long run, house prices will be determined by the replacement cost of houses, e.g. the cost of constructing a similar house including the cost of land. This can be used as a guide as to how much prices are to fall, in order to bring it back to the fundamental value. This paper presents a calculation of the value of Tobin's  $q$  for single family houses in Denmark from 1968 to 2008. It shows that the value of Tobin's  $q$  has risen by around 40 percent from 2003 to 2006, caused by increasing house prices. This was not a sustainable development, and prices and the value of Tobin's  $q$  are now falling.

# W01 Housing Finance and Residential Property Valuation

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## ADDRESSING THE HETEROGENEITY OF THE HOUSING MARKET WITH QUANTILE REGRESSION – THE CASE OF THE PARIS APARTMENT MARKET, 1990-2006

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For the first time in ten years, apartment prices in Paris are dropping, pointing to an overall decrease of roughly 10 percent in 2009. This being said, some –“arrondissements“ are still expected to experience value rises over the next three years due to both the relative scarcity of apartment supply and the profile of buyers that are little affected by the current financial and economic crisis. In the presence of market heterogeneity, the ability of traditional appraisal methods to capture the true property market value may be questioned and emerges as a major issue for local authorities that collect property tax as well as for mortgage lenders confined to tight lending provisions in a crisis context. Assessing such differences in a reliable way is a step forward towards improving mortgage lending risk management. In this paper, the heterogeneity of the Paris apartment market is addressed through assessing the differences in both the hedonic price of housing attributes and price appreciation over time for various price, hence income, segments of the housing market. For that purpose, quantile regression is applied to the 20 Paris –“arrondissements“ as well as to the 80 neighbourhoods, or –“quartiers“ (each –“arrondissement“ is composed of four – „quartiers“) and segmented constant-quality house price indices are computed and compared with an overall index. The database, which is provided by the Chambre des Notaires de France, includes cases spread over a 17 year period, that is, from 1990 to 2006. Housing descriptors include, among other things, the building age, the apartment size and the number of rooms, the presence of a garage, the type of street and access to building (boulevard, square, alley, etc.) as well as a series of location dummy variables standing for the –“arrondissements“ and –“quartiers“.

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## ECONOMIC SUSTAINABILITY CONSIDERATIONS IN A LOCAL HOUSING MARKET WITH POST-BUBBLE HINDSIGHT

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Given the pivotal role of the housing bubble in the subsequent credit crunch, the following question may be raised: could the global financial crisis have been moderated if prude property valuations had been made at the time of issuing bank loans, and if governments and institutions had been concerned about raising the quality of market information? Indeed ‘we still lack the good knowledge even about how to measure house prices and what would be the best methods to map the markets’ (as stated in the Call for papers for this event). As a corollary, are automatic valuation methods (AVMs) useful in handling mortgage lending problems? This paper addresses the abovementioned issues in two ways: on one hand, it presents an empirical modelling application for mortgage valuation; on the other hand, it examines more qualitative, rhetorical arguments for the use of AVMs in this field. After an overview of the problems involved the paper proposes a novel framework based on the concept of economic sustainability that is argued to connect with the financial crisis, credit crunch and housing bubble discourse – it is to note that, traditionally, housing market modelling and sustainable development paradigms are treated as incompatible. Defining a sustainable housing market depends on long-term processes and often partial criteria. The empirical part of the paper concerns the development of house prices in relation to incomes in Trondheim, Norway, in the period 1993-2007.

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## THE GERMAN PFANDBRIEF SYSTEM FACING THE FINANCIAL CRISIS

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Despite of the good state of German primary mortgage credit markets the liquidity of the German Pfandbrief market has suffered after the collapse of the investment bank Lehman brothers. At the most the market was not able to absorb larger volumes of Pfandbrief sales since then. Also the emission market has suffered. The risk premiums as compared with government bonds have risen to levels never seen before. Since the Pfandbrief as a special and highly regulated form of a covered

bond has numerous characteristics meant to minimize the default risk the phenomena of partial illiquidity and rising risk premiums demand explanation. Presumably doubts about the quality of the covering values have only played a minor role here. It seems that investors do not trust the stability of the issuers any more. Also the massive emission volumes of government bonds and guaranteed bank obligations combined with deposit guaranties might have harmed the Pfandbrief market. The Pfandbrief has been a stable source for the refinancing of mortgage credits for centuries. In view of the complete collapse of other sources of refinance the Pfandbrief system could even serve as a blueprint for the future of mortgage credit refinance around the world. We thus need to investigate carefully the necessity of re-regulation of Pfandbrief banks. One critical question is if the omission of the specialist bank principle in the field of Pfandbrief banks has made things worse in the current financial crisis. The potential contagion risk from other bank businesses has surely risen since then.

In the paper preliminary answers to the fundamental questions raised are sought:

- Are specialist banks or universal banks preferable or do we need both?
- In what segments of business should specialist banks be active?
- How should specialist banks be regulated – tighter or more liberal than universal banks?
- Is mortgage credit a sensible business activity to specialize in?
- How in detail should mortgage banks be regulated?
- To what extent should they be allowed to do ancillary credit business or other bank businesses?

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## MARK – TO – MARKET AND HOUSE ASSET VALUATION

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This paper proposes a method for more accurate house asset valuation that incorporates expected house price appreciation as an endogenous variable. This avoids the necessity to make conjectures about expected future house price appreciation when applying Poterba's (1984) user-cost method of house asset valuation. The methodological extension to Poterba's user-cost method of house asset valuation endogenises expected house price appreciation as the no-arbitrage expected price appreciation consistent with the term structure of real interest rates. Consequently a benchmark equilibrium house valuation can be calculated because the term structure of real spot interest rates is observable in financial markets. This enables market house prices to be compared with the benchmark equilibrium valuation in order to determine if house prices are overvalued or undervalued. This provides a rationale for mortgage banks to use marking-to-model instead of marking to market, and this in turn would prevent unnecessary macroeconomic instability when the market prices of houses under-shoot fundamental value.

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## ANATOMY OF HOUSING CRISES

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The recent housing crises in many nations were created at the housing markets themselves. Housing crises can be identified as the downturn phase in house price cycles, where price drops are sharp and large with serious negative economic consequences. The recent housing crises have been fuelled by the financial crises, which have had a common epicentre in the U.S. subprime mortgage market, which served a segment of the U.S. housing market. Other examples on "self-made" housing crises have been met earlier. A house price downturn cannot be transformed to a housing crisis unless the owner-occupiers are indebted. Moreover, changes in real house prices and in credit volumes are highly correlated, and especially are the banks hit by that many owner-occupiers default at the same time. Therefore, housing crises and financial crises are highly interwoven, at times involving an obvious hen-egg problem. Besides house prices may be leading macroeconomic development. The paper will try to identify the anatomy of housing crises, the interrelations with financial crises and possible types of "trigger"-factors.

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## HOUSING FINANCE REFORM IN THE NETHERLANDS

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The current housing finance system in the Netherlands is not very much related to current priorities of governmental policies. It does not safeguard affordability for low-income households, it stimulates overconsumption in the owner-occupied sector, it does not produce sustainable and energy-efficient housing, it is far from tenure-neutral and it reduces mobility on the housing market and the labour market. National government has decided not to change the housing finance system, even not to prepare such a system. In 2007 the VROM-Raad (Council for Housing, Spatial Planning and the Environment) published a report in which a housing finance reform was proposed. There was a broad support for this report among the key stakeholders. At the moment a SER-expert group (Social Economic Council) is preparing the next proposal for a housing finance reform, elaborating and amending the VROM-Raad proposal. The author is member of this group, which hopes to publish its report in the summer of 2009. This paper presents the main characteristics of the current housing finance system and the weaknesses in light of the shortcomings of a free housing market and goals of national policy. A number of policy alternatives will be presented, followed by a preliminary prioritization. Some policy dilemmas will be specified. Finally, some conclusions will be drawn about the possible significance of the analysis for other European countries.

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## MORTGAGE PRODUCTS AND GOVERNMENT POLICIES TO ASSIST BORROWERS IN THE WAKE OF THE CREDIT CRISIS

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The dramatic upheavals in credit markets worldwide, combined with (and partly caused by) the downturn in the markets for owner-occupied housing, have resulted in major changes in mortgage-product offers in many European markets, as well as in other developed countries. As credit markets have tightened and housing values have fallen, mortgage providers have tightened their lending criteria and withdrawn more 'exotic' products from the market. New borrowers are now required to provide higher deposits, and lending criteria in general are tighter. Many existing borrowers have experienced negative income shocks, leading to difficulty meeting monthly payments, and the number of foreclosures and repossessions has risen. Governments have responded to these developments by introducing 'rescue' policies to help borrowers in financial difficulty avoid foreclosure by allowing them, for example, to temporarily restructure their loans to reduce repayments. This paper focuses on changes in mortgage-product offers in 13 advanced economies since 2007 and government programmes to help borrowers. It is a sequel to our earlier paper (published as 'Mortgage Product Innovation in Advanced Economies: More Choice, More Risk' in the European Journal of Housing Policy, June 2008). The paper is an outcome of a joint project of the ENHR Housing Finance Working Group, whose members provided much of the information on which it is based.

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## HOME EQUITY INSURANCE

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Home equity insurance is a way to reduce investment-risk associated with owner-occupied housing. We consider insurance where payouts are conditional on a house price index fall and not by actual losses experienced by home owners. The efficiency of an index-based insurance depends on the covariance between individual transactions and market declines. We analyze insurance efficiency using a large data set of all market transactions of detached houses in the metropolitan area of Melbourne, Australia for the time period 1990-2006. The payout efficiency, that is the percentage of payouts that are made to home owners that experienced nominal losses, tend to vary considerable at low spatial aggregation, but on average 60-70 percent. A citywide index gives a similar result regarding payout efficiency. Target efficiency, measured by the probability of a payout given a loss, is much higher for low spatial aggregation.

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## HOUSING FINANCE SYSTEMS: WHICH SYSTEM SERVES ITS GOALS BEST?

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The subprime crises of the US which led to the global financial meltdown economies are experiencing currently, led to the question of how housing finance systems need to be designed to provide affordable housing and financial stable macroeconomic conditions. This paper compares critically the development of housing finance systems of EU15 member states with the US using data from 1999-2006. First housing finance systems need to be classified. In this respect the paper applies the methodology of the World Bank in distinguishing national finance systems in bank based and market based for the housing sector. EU15 member states as well as the US can be clearly classified into a specific housing finance system. To answer the research question the paper develops in the following two different strands: Firstly the effectiveness in reaching the social goal of providing affordable housing is analyzed and on the other hand the effects for financial stability are discussed in the light of the current housing crises. This paper aims to highlight the impact of housing finance systems and its institutional setting for social policy and financial stability and gives a broader view on housing market structure than their impact on house prices.

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## EVALUATION OF THE HOUSE PRICES USING AN ECM APPROACH: THE CASE OF THE NETHERLANDS

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This paper examines the use and impact of automated valuation methods (AVMs) and the role that the quality of information on valuation has played in the current financial crisis. We also examine the case of the Netherlands in this framework. An AVM, when appropriately specified as a statistical model, can be of help in producing reliable market values because it efficiently uses all available market information (transactions). The implicit assumption is that the current price incorporates all future expectations. However, an AVM is of no use in detecting bubbles. Therefore we need other models that relate house prices to fundamentals. For the case of the Netherlands, the financial crisis did not start with problems in the (residential) real estate. The Dutch housing market has been affected by the current financial and economical crisis. However we think that it is not a bursting bubble. The reasearch question that this paper tries to answer is whether the Dutch housing market is overvalued. As a first step, we look at the price – earnings ratios (the affordability index), in order to check how well the housing market works in the short run (less than one year). In the medium run (one to five years), we estimate an error correction model (ECM) relating prices to fundamentals (interest rates, labour income, financial assets of households, household stock, etc.). The ECM tests whether prices tend to revert to some equilibrium price level or the ratio of price to income. The supply of new homes in the Netherlands is strongly regulated. Therefore, from the supply side we investigate how supply conditions – particularly the governmental policies – affect both the equilibrium price and the time path of adjustment to equilibrium.

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## JOINING THE CLUB. MUTUAL HOME OWNERSHIP AND THE EXTENSION OF OWNER OCCUPATION

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**Rob Rowlands**

The role of the co-operative movement in housing provision in the UK has been less prominent than in many EU and Central and Eastern European states. After briefly considering why this might have been the case historically, this paper considers the opportunities for extending owner occupation through ‘Mutual Home Ownership’ (MHO) based upon co-operative principles. It proceeds by examining the concept of MHO and then considering the extent to which it might address the issues raised in the theories of clubs and of consumer/supplier co-operatives. These issues include the determination of optimal MHO size, the nature of member motivation and group decision making, and the appropriate financial and pricing arrangements that might be compatible with members’ motivation. The last of these is particularly important in the current context of uncertainty concerning housing investment and of house price risk. In examining these issues, the

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paper draws on some examples from the recent experience of housing co-operatives and MHOs in the UK and elsewhere. The paper then considers one possible MHO financing model before concluding by reflecting on the extent to which this form of tenure might prove to be a viable and attractive alternative to existing modes of home ownership.

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## PRIVATE FINANCE FOR SOCIAL HOUSING – A UK SUCCESS STORY?

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A formal structure for bringing private finance into social housing in England was first introduced twenty years ago in 1988 – although this itself was the culmination of a wide ranging initiatives over the previous decade. The system of mixed private and public finance – as well as of one hundred percent debt financed management buyout of existing stock transformed the social rented sector. In particular housing associations were enabled with the help of grant to increase their stock from less than one percent of the stock in 1988 to over 7%, some 2 million dwellings, by 2008. The main part of the paper looks at the conditions which enabled the introduction of private finance into social housing; the attributes of the resultant market; and how it matured over the following decade into an apparently low risk, utility style financial sector. The paper goes on to look at how the market has developed in the last few years, particularly examining the role of government both in supporting and threatening the partnership approach on which the market is based. Finally, it describes how the market has responded in the face of the credit crunch and its likely development over the next few years. The paper also sets out some evidence on the extent to which the development of the market has helped enable social sector to play a larger and more diverse role in affordable housing provision. Here the conclusion must be that, while the system has worked in its own terms, the development of a well operating private finance market has not been enough to enable other and perhaps more fundamental objectives to be achieved.

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## A MULTILEVEL PERSPECTIVE ON URBAN SPATIAL HOUSING MARKET STRUCTURE IN ISTANBUL

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Hedonic price models have been widely used to investigate the determinants of housing prices. However, these models have tended to provide preliminary explorations of spatial market segmentation. In order to analyse the housing market system in an accurate way, alternative models must support the hedonic price models to capture real world conditions and thus bridge the conceptual and operational framework of urban housing models. This study employs a multilevel model which takes into account the different levels of spatial effects on housing prices in Istanbul. Having taken into account the property, socio-economic, neighborhood quality, and locational characteristics at a two level model (housing units and submarket), this paper concludes that the variation in housing prices determinants is attributable to the housing unit level, some variation is also found at the submarket level.

## **W02** HOUSING ECONOMICS, GOVERNANCE

## AND REGULATION POLICIES

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ONE SOCIAL HOUSING PROVIDER OR MORE ? COMPARING ORGANISATIONS AND CONTEXTS IN AUSTRIA, DENMARK, ENGLAND, FRANCE, GERMANY, NETHERLANDS AND SWEDEN

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This is a comparative study with a focus on the political economy of an administered housing market. Among countries in the European Union with both a long history of social housing and a comparatively large social stock, two dichotomous situations occur. EU members such as Denmark, Netherlands and Sweden have essentially one dominant form of social rental housing for low income groups. Other member states, such as Austria, France and the UK have many social landlords. This paper explores the above dichotomy and asks: what can be learnt by comparing the dominant landlord model with the multiple landlord model of European social housing? A review of official administrative data for each setting and associated academic literature supports the following main discussion points:

1. The typology, legal definitions rules and regulatory regimes; and *raison d'être*, profit, surplus or social criterion
2. Ways of including owner occupation into social housing
3. Boundary issues ; means of access and possibilities of inter organisational support
4. Competition and cooperation for financial resources and for tenants
5. Applicability of economic theory and quasi market models of a social market
6. EU competition policy and the wider political environment

In England the recent proposal to change the funding basis for council housing and the impact generally of the shortage of credit is a key context (2008-09 Department of Communities and Local Government's Review of Council Housing Finance and Rents Policy). There is a lack of a solid economic theory to characterise multi provider and single dominant models within administered social housing systems, but an empirical approach has considerable merits arising from evolutionary practices with private market and non-market initiatives in the EU. The conclusions point to 'organisational learning' taking place when 'competitive change' occurs in housing system environments, which can inform housing policy.

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THE IMPACT OF THE MARKET DOWNTURN ON HOUSING POLICY IN ENGLAND

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This paper will examine the political and ideological background to the 'credit crunch' and will consider the role of British state agencies in generating the market downturn. The paper will examine the consequences of the fall in housing market transactions and housebuilding on wider government policy objectives on housing production targets, the affordable housing programme, the estate regeneration programme and the development of sustainable communities. Through using development appraisal methodology the paper will assess the impact of the fall in sales values on specific major developments proposals in London. The paper will then consider the successive policy initiatives proposed by the British government and government agencies, including the newly established Homes and Communities Agency, to maintain the housing programme within the changed economic context. It will assess the potential impact of these initiatives and consider the prospects of further interventionist measures. The paper concludes that the 'credit crunch' has demonstrated the need for a fundamental shift in British housing policy based on abandoning the dependence on an unregulated housing market and replacing it by public sector led intervention to ensure effective long term stability in the housing market and the affordable housing programme.

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UNDERSTANDING HOUSING SUPPLY: THE CASE OF DUTCH HOUSING ASSOCIATIONS

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Many have argued that in our quest for explaining house prices and affordability of housing we know relatively little about housing supply in comparison to demand factors. Although, there is quite some recent literature on housing supply elasticity, it does not go into detail but leaves supply at an aggregated level. DiPasquale (1999) has argued for an actor-



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centered perspective so as to increase our understanding of what affects the suppliers of housing and hence housing supply: “We need to focus on bringing new data to bear on the decision-making processes of these important actors to build our understanding of the micro foundations of housing supply.” (p. 9) This paper focuses on the supply of housing by housing associations. This is a significant category of suppliers; one third of the Dutch housing stock is owned by them. Since the abolition of social housing grants in the mid-nineties, housing associations have to finance the provision of social and affordable housing out of their own equity, or by providing market-rate housing. Their role as land developers, beside their traditional role as property manager, has grown. They acquire land actively and develop it for social housing, market-rate housing or a combination of both. They are assumed to have become more business-like. The empirical research has been carried out on the basis of a dataset that covers all 453 housing associations. The unit of observation is the housing association in conjunction with the municipality in which it is active. This allows for analyzing the effect of both the propensities of the housing association and the local context in which it operates. The paper starts from the assumption of rationally acting actors. However, it concludes that there are few behavioral patterns and that their behavior is, in general, difficult to predict. From the rational actor perspective much of the behavior of housing associations seems random. Additional qualitative research shows that much of what housing associations do is public policy-driven, and depends on the relationship with the municipality and the business style of the association.

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### HOUSE PRICES, MONEY, CREDIT AND THE MACROECONOMY

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This paper assesses the linkages between money, credit, house prices and economic activity in industrialised countries over the last three decades. The analysis is based on a fixed-effects panel VAR estimated using quarterly data for 17 industrialized countries spanning the period 1970-2006. The main results of the analysis are the following: (i) There is evidence of a significant multidirectional link between house prices, monetary variables and the macroeconomy. (ii) The link between house prices and monetary variables is found to be stronger over a more recent sub-sample from 1985 till 2006. (iii) The effects of shocks to money and credit are found to be stronger when house prices are booming. The last two results are, however, in general not statistically significant due to the large confidence bands of the impulse responses.

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### INTERGENERATIONAL TRADE OF BEQUEST IN EXCHANGE OF CONTACT AND CARE

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The life cycle model predicts that households save during their working ages in order to use accumulated wealth for consumption after retirement. Data for European countries indicate that non-housing wealth is in fact run down after retirement, but also that old age homeowners increase their housing equity by continued reduction of the outstanding mortgage. However, one way to use the housing equity for consumption may be to promise the housing equity as bequest to children in exchange for contact and care. The paper investigates this intergenerational trade.

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### A TALE OF TWO SYSTEMS – THE CHANGE OF NORWEGIAN HOUSING POLICY FROM QUANTITATIVE REGULATIONS TO SUPPORT OF A FREE HOUSING MARKET

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The objective of housing policy is to influence the housing conditions. The paper starts with a brief review of the development of the housing conditions and the housing investments in Norway. The latter has been the main factor causing great improvements of the housing conditions. The macroeconomic policy and development has been the main factor behind the successful housing investment development. Housing investment has mainly been financed through the Norwegian State

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Housing Bank. A low-interest policy with substantial tax reliefs for housing has strongly stimulated housing investment and made it possible for households with ordinary incomes to afford good quality housing. At the same time a rational allocation of building resources was achieved through strict cost, size and quality control. By 1980 a fairly balanced housing situation was achieved and the pressure for liberalizing housing and finance markets was increasing. During the 1980-ies deregulation of housing and finance policies took place and free trading in the housing and credit markets was established. Generous access to reasonable loans created booms in housing market. Housing policy has been directed towards specific social needs. Housing and building legislation have been modernized to support the performance of free housing markets.

The paper tries to compare the outcome of this “two systems” on:

- Stability and change in house prices and construction activity levels
  - Housing quality and costs
  - Supply of social housing
  - Distribution of housing
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### EFFECTS OF HOUSING PRODUCTION TO HOUSING STANDARD, POPULATION STRUCTURE AND MUNICIPAL TAX REVENUE IN HELSINKI

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The housing production in Helsinki has got 34000 apartments ready for housing purposes in years 1996-2005. This means 12 % of the whole housing stock year 1995. The first half was a period of recovering out of the deep economic depression that hit Finland hard during years 1990-1995. The yearly amount of production rose to levels of near 5000 apartments, but sank again. The increase in the share of owner occupied housing is remarkable during the course. The target of the study is to get more knowledge of the effects of this varying housing production. The data set was obtained from Statistics Finland, which can combine apartments and inhabitants together. The most essential information of housing includes housing areal, house type, number of rooms, year of construction and occupancy. The data concerning inhabitants include community, main activity, level of education, household income, living phase and nationality. The effects are divided to primary effects, which are retrieved from the data set by following the route from previous apartment to newly produced apartment. The secondary effect is an outcome of the first vacancy chain. Similar information of housing and inhabitants is added to the data set from those who move the apartments left empty in the first phase. The data set allows comparison of removals to new and elder housing stock with variables mentioned above. The process on changing the data set to research information will be discussed. The main results of the study will be represented too.

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### THE MEANING OF COMPETITION IN RENTAL HOUSING MARKETS

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When policy makers claim that rental housing has to become more competitive, there is no consensus on what competition in this context actually means. The same holds true for scientific housing research: Theories that have utilized the economic concept of competition rely on an implicit, rather vague definition. This paper aims to shed light on a more detailed meaning of competition in rental housing markets, what it entails, and how it can be assessed. A brief review of competition in economic theory shows that opposing concepts have led to different connotations of the term. Building on the Structure-Conduct-Performance (SCP) paradigm and further theories of industrial organisation the paper intends to create an innovative framework for analysing competition in rental housing markets. It is shown that because most local rental markets comprise a social and a commercial sector, a modification of the traditional theory is essential. A modified SCP framework then illustrates that the relation between the two sectors from the viewpoint of a competitive paradigm is reflected in the economic and regulatory environment of the rental market, the behaviour of the landlords and tenants, as well as the economic and social effects of competition.

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## BOOM ECONOMIC CONDITIONS AND VULNERABLE HOUSING MARKETS

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The Australian economy has experienced phenomenal growth on the back of unprecedented international demand for resources. The impact of renewed mining fervour has had far reaching impacts resulting in critical housing issues that have social and economic implications for local and regional communities and the broader Australian economy. While this paper highlights the challenges inherent in managing housing issues during boom periods, there are likely to be learnings from the Australian experience which can be applied in international settings. These challenges include: the diversity in scale and nature of booming industries and its impacts; the cyclical and often unpredictable nature of booms, (in particular the resources industry); changing technology and labour market practices; and differences in policy and institutional arrangements across jurisdictions. This paper draws on a comprehensive study of housing market failure as a result of the recent resource mining boom. We conclude that that without careful strategic planning and understanding of the economic and social role of housing the market dynamics create a situation that is vulnerable to market and social failures. Rather than allowing the market to frame the social and economic outcomes, we claim that there is a strong case on social and economic grounds for governments to play a more active role in responding to market failure in the supply of housing in mining communities if housing markets are to achieve some equilibrium and the mistakes made will not be repeated in the next, inevitable boom. This should comprise a full range of responses tailored to local contexts including: direct provision of public housing; facilitating and investing in not for profit affordable housing; overcoming barriers to private sector development and financing of affordable rental and homeownership options; negotiating with mining companies to address housing impacts of developments; and leadership in growth management and planning.

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## A SIMPLE UK MODEL OF HOUSING AND THE CREDIT CRUNCH

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This paper presents a simple formal model of housing and the current credit crunch. It is simple in that its conclusions depend on few parameters. It is sometimes forgotten that mortgage rationing was the norm until the early eighties in the UK and the economy proceeded without major disasters. Furthermore, housing models developed in those days had to take account of rationing and much of the theory remains relevant today. Therefore, it is possible to construct a theoretical model of house prices and mortgage markets, which can be estimated on time-series data. From this, quantitative estimates can be derived of the effects of the credit crunch on house prices. A number of conclusions can be drawn.

1. There is limited evidence of a major bubble in UK house prices between 1996 and 2007. The argument that a bubble occurred often relies on flawed analysis. This arises partly from the application of standard financial asset pricing models that are not relevant without modification to housing.
2. The UK's long-run housing problems (affordability) have not disappeared. It remains just as important to increase housing supply as before the credit crunch. Indeed, increases in housing supply reduce the probability of the same problem occurring again, because it reduces the sensitivity of house prices to demand shocks. But, of course, supply is currently falling sharply. Furthermore, the benefits take place only slowly.
3. As long as the credit crunch is temporary, i.e. households are not permanently constrained in their access to funds and the credit crunch does not lead to a permanent change in behaviour, then house prices and affordability are expected to return to trend after the end of the crisis. Indeed, there may be a degree of overshooting to compensate.
4. Even if the ratio of mortgage debt to the market value of housing (the aggregate loan to value ratio) is constant, this implies that mortgage repayment to income ratios still increase. This increases the long-term riskiness of the system in response to shocks.
5. Rationing has large effects on the user cost of capital and, hence, on house prices. The reductions in UK mortgage interest rates in 2008 were insufficient to offset the effects of the shortage of mortgage funds.
6. Predictions of future house price movements will generally be wrong. Short-run house price movements are almost unpredictable, but not because the market is efficient or because the model coefficients are volatile.

## W02 Housing Economics, Governance and Regulation Policies

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### A JUST DISTRIBUTION OF HOUSING OR JUST A JUST DISTRIBUTION?

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An eternal question in applied welfare research is whether the policy response to unmet need at one arena should be met with in-kind support on that specific arena or whether general transfers of income is more efficient. Of course this question is even more pressing for policy designers. Still, the most elegant formulation of the dilemma this question contains dates back to Tobin (1972): While concerned laymen who observe people with shabby housing or too little to eat instinctively want to provide them with decent housing and adequate food, economists instinctively want to provide them with more cash income. Then they can buy the housing and food if they want to, and if they choose not to, the presumption is that they have a better use for the money. In this paper I discuss the arguments for and against in-kind transfers as an element of the welfare policy. More specifically I try to identify conditions under which in-kind transfer can be efficient even if distributional concerns are the main argument for interventions. As for Tobin the point of departure of the discussions in the paper is the results from neoclassical welfare economics. Throughout the paper housing is used as an example of an in-kind based welfare policy.

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### A MODEL OF THE HOUSING PRIVATIZATION DECISION: THE CASE OF RUSSIA

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This study addresses the issue of housing privatization in Russia in the course of the 1990s. Privatization was started to create a housing market in order to efficiently allocate resources in the use and production of housing, and to phase out the state budget financing of housing. The dwellings were offered to their residents free of payment. The objective of this study is to offer a better understanding of the structural components of privatization by formally modelling housing privatization decision from the household point of view. The model is based on a real option approach where the tenants choose either renting or owning. Each of these two tenures possesses different stochastic properties and also has different implications for future choice sets. The theoretical framework provided here can be utilised in analyses of the many varieties of right-to-buy-policies elsewhere too. Using the results of the theoretical model, an empirical model of the privatization decision from the point of view of Russian household in the 1990-ies is formulated.

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### HOUSING MARKET SEGMENTATION: THE THEORY AND MEASUREMENT OF SUBMARKETS

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This paper takes a critical look at the theory and measurement of housing segmentation. Contributions to the submarket literature over the past two decades have been dominated by applications of hedonic analysis grounded in the “Law of One Price”. This theory says that, within one market, there will be but a single price for housing attributes; evidence for price shifts across the urban housing system therefore constitutes evidence of segmentation. Both the theory and empirical methods associated with this approach are challenged here. It is argued that homogenous attribute price vectors (HAPVs) constitute neither a necessary nor sufficient condition for segmentation. The paper then seeks to offer a more robust method of identifying submarkets drawing on the contributions to the early theory of submarkets by Grigsby. The method utilises Cross Price Elasticities (CPEs) as a measure of substitutability. This is preferable to attribute clustering – the conventional means of identifying close substitutes in the submarkets literature – because it allows properties to be grouped on the basis of market behaviour rather than physical patterns in the housing stock. CPE opens up the potential for fine-grained spatial analysis and the consideration of a richer set of research questions about the nature and causes of housing segmentation.

# W02 Housing Economics, Governance and Regulation Policies

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## THEORETICAL FOUNDATIONS FOR MODELLING THE IMPACT OF FLOODS ON HOUSE PRICES: AN IMPERFECT INFORMATION APPROACH WITH AMNESIA

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Existing models of the impact of flooding on house prices have tended to assume perfect information (or well known flood probabilities) and rational decision making processes in the housing market. Yet, there is now a considerable body of evidence indicating that households tend to have poor knowledge of their exposure to flood risk, and do not make particularly rational decisions in the presence of complex risk scenarios. This paper attempts to set out a plausible theoretical framework for analysing the housing market response to flood frequency and severity. We then utilise this framework to work through the implications of climate change for the housing market. We highlight the implications of the model for government intervention.

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## THE GOVERNMENT SPONSORED ENTERPRISES: RECOVERING FROM A FAILED EXPERIMENT

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This paper considers the lessons to be learned from the failed experiment in the United States with the government sponsored enterprises (GSEs) providing liquidity to mortgage markets and securitization services. We consider the incentives inherent in the GSE structure and the subsidies provided to the quasi-private firms and to their investors. We estimate the costs of these subsidies and their distributional implications. We also quantify the benefits provided by these institutions to housing consumers, homeowners, and taxpayers. Finally, we consider alternative choices in restructuring the market for the securitization of mortgages, choices which would provide better incentives to mortgage originators and investors -- but which would also provide needed liquidity to the housing market.

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## THE POLITICAL FEASIBILITY OF HOUSING TAXATION: A POTENTIAL SCHEME DERIVED FROM EMPIRICAL ANALYSES OF DISTRIBUTIONAL EFFECTS

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Taxes on housing consumption have attractive features. They can enhance efficiency, function as automatic stabilizers, and work progressively. However, new housing taxes may not be political feasible unless they can be demonstrated to have acceptable distributional effects. I employ the rental-equivalence principle to estimate recent values of owner-occupied housing consumption in a cross-section of Norwegian households by imputing rent for owners based on observed rents in rental markets. I analyze the distribution of imputed rent over the income range, and demonstrate that imputed rent is a necessary good. Then, I construct a simple tax scheme on real households in a dataset from 2006, and show that a housing tax may be structured such that i) taxes increase in imputed rent, ii) taxes increase in gross income, and iii) tax shares increase in gross income. Such a tax scheme would, in contrast to the current interest payment subsidy, work counter-cyclically and could, if used as a substitute for income taxes, reduce deadweight losses from labor income taxes.

## W02 Housing Economics, Governance and Regulation Policies

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DOES THE EXPANDING URBAN GROWTH BOUNDARY INFLUENCE SPECULATIVE LAND VALUES ON MELBOURNE'S URBAN FRINGE?

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A formal Urban Growth Boundary (UGB) was introduced to Melbourne in 2002. This step was the continuation of a strategic planning focus, common to Australian capital cities since the 1980s, on urban consolidation principals. However, evidence suggests that despite the urban consolidation direction of the Melbourne 2030 metropolitan strategy, new housing is not increasing around designated activity centres but instead continues to be built increasingly on the urban fringe. There is ongoing lobbying pressure to release more land and demand for new housing remains strong. Since its introduction Melbourne's UGB has twice shifted outwards. Further expansions have been flagged for 2009 in light of revised population projections. Such extensions, as well as other state and commonwealth policies to fast track housing supply (such as the Housing Affordability Fund), appear to have been informed by a critical view of the impacts of planning on housing affordability. Basic economic theory suggests that a UGB will push prices inside the UGB up by limiting the supply of land and housing, but will suppress prices outside the UGB. For Melbourne this view is complicated by relatively weak policy commitment to an UGB. This paper uses detailed land valuation and transaction records for rural and residential land to explore whether, and to what extent, the potential future value of subdivision for housing is a factor in land markets on Melbourne's fringe. The paper explores levels of transaction activity, sale price trends, and price gradients around the urban fringe, and considers the role of premium-seeking behaviour by housing stakeholders outside the UGB. It asks: Does the potential for housing development still appear to influence purchase of land outside of the UGB? Does this vary between regions where the UGB has been expanded and those where it has remained fixed? Finally, how has developer behaviour been influenced by UGB policy in Melbourne?

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HOUSING PRICE INDICES: COMPARISON OF THE HYBRID MODEL WITH OTHER APPROACHES

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Constructing a reliable house index is important to households, developers, mortgage lenders and researchers. The hybrid model introduced by Quigley (1995) is agreed to be theoretically the best parametric approach to estimate house price indices. The index estimates are claimed to experience a substantial reduction in variance, since the model incorporates idiosyncratic elements of house values in the specification, while imposing an explicit error structure for error variance of repeated sales. However, empirically this model has rarely been applied because it requires a large proportion of repeated sales and detailed dwelling characteristics in the sample. Moreover, although it is generally accepted that the hybrid model yields more efficient estimates than the conventional hedonic model, the extent of this improvement has not yet been revealed in previous studies. Our study aims to apply the hybrid model on a unique Dutch housing dataset with 2 million transactions spanning 23 years and compare its performance with other approaches under various scenarios. The available comprehensive dwelling characteristics allow us to impose a more sophisticated error structure by adding additional factors such as living space, time on the market and price dispersion. Our preliminary results indicate that the variance reduction in estimates is not recognized when the sample size is large. In contrast, the improvement is evident with small sample size, which implies that the performance of the hybrid model is very sensitive to the sample size.

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A HEDONIC SPATIAL INDEX AS AN ALTERNATIVE TO SPATIAL CORRELATION FALLACY IN HEDONIC MODELS: ANALYZING EFFECTS OF SOCIAL AND URBAN AMENITIES ON PARIS REGION HOUSING PRICES USING A ROBUST TWO-STEPS METHOD

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This paper presents and discusses the core results of a research program conducted by Filippi-Funes-Nabos-Tutin (2007-2008), first developed in the Greater Paris region and recently extended to other main cities across France, and aiming at analyzing the impacts of social and urban amenities on real estate prices. This research program – the Paris Region results of which have been recently published as a book in French- emphasizes the importance of avoiding the frequent spatial correlation fallacy in hedonic models, also pointed out in recent years by the new developments in spatial econometrics, following amongst other, Clapp (2000) and Lesage and Pace (2004). But, in our view, the statistically correct calibration of spatial dependent error models shouldn't postpone a broader discussion of the aims and methods of hedonic valuation of neighbourhood characteristics and their influence on housing prices in the contexts of segregated cities. The implementation of a two-stage method, based on the computation of a hedonic spatial index measuring neighbourhood price effects "per se" and then checking the degree of explanation by the known neighbourhood characteristics, is shown to be robust to omitted variable fallacy and spatial dependency. This research also insists on using neighbourhood social characteristics, developed through correspondence analysis, proposing synthetic indexes of KHI-square measured distances between social profiles of neighbourhoods and housing tenures across neighbourhoods. Urban amenities also may need a preliminary stage of neighbourhood level cluster analysis. The empirical results lead us to theoretical discussion of hedonic model (Rosen, Follain, Sheppard, Arnott-Igarishi, Jayet, Heckman) and its flaws, insisting on the primordial incidence of social amenities on real estate prices. Following Thisse and alii (1999), we discuss the consequences of this situation on the classical urban equilibrium assumptions, on urban path dependency and "snowball" type dynamics, and conclude on the need for dynamic models of urban housing markets..

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HOUSING LED GROWTH HYPOTHESIS REVISITED: A PANEL COINTEGRATION ANALYSIS FROM THE CHINESE PROVINCIAL DATA

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This paper investigates the relationship between housing investment and economic growth in China, utilizing the province-level data via recently developed panel unit root tests and panel cointegration analysis. The empirical results suggest a stable long-run relationship between housing investment, non-housing investment and GDP in China. In addition, we demonstrate the existence of bidirectional Granger causality between housing investment and GDP in the national level. The panel error correction model supports the hypothesis that the housing investment appears to have a dual role, acting as both a driver and follower in China's economic fluctuations. However, the impacts of housing investment on the economic growths in three sub-regions are found to be strikingly different.





# W03 HOUSING AND MINORITY ETHNIC GROUPS



## W03 Housing and Minority Ethnic Groups

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### SUBURBANISATION OF MINORITY ETHNIC GROUPS

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In the Netherlands ethnic minorities are less inclined to suburbanise than native Dutch.

There are roughly two explanations for that:

- 1) Immigrants and natives have different housing needs and housing preferences with regard to their housing situation
- 2) Immigrants are less able to realise their preferences.

In order to establish which of these two explanations is most valid, we examine both actual suburbanisation (revealed preferences) and propensity to suburbanise (stated preferences). On the basis of an analysis of two large-scale surveys, we conclude that there are hardly ethnic differences in the propensity to suburbanise. The differences in the actual rate of suburbanisation can largely be attributed to income differences.

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### RESIDENTIAL SEGREGATION AND INTERETHNIC LEISURE CONTACTS

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In some neighbourhoods in cities in the Netherlands there is a high level of ethnic concentration. Dutch policymakers perceive this as a problem because it might generate less opportunities for contacts between minority groups and native Dutch and therefore hinder integration. The question however is to what extent minority groups from segregated neighbourhoods have less contacts with native Dutch in other domains of life, like work, school or leisure. If people have interethnic contacts outside their neighbourhood, independent of the neighbourhoods ethnic composition, residential segregation does not necessarily hinder integration. In this paper we focus on the contacts of minority groups with native Dutch in their leisure time. The question is to what extent differences in these contacts can be explained by neighbourhood characteristics, especially the ethnic concentration in the neighbourhood. Logistic multilevel regression shows that whether or not minority groups have contacts with native Dutch is mainly explained by individual characteristics. Controlling for these individual characteristics and other characteristics of the neighbourhood, the ethnic composition of the neighbourhood has no longer significant effect on interethnic leisure contacts. This paper is based on LAS 2004-2005, a survey among minority groups in cities in the Netherlands. Minority groups are asked about their contacts with native Dutch, as well as about their personal characteristics. This data is combined with data about the ethnic and socio-economic composition and the housing situation of the neighbourhood.

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### WHAT PEOPLE FROM MINORITY ETHNIC COMMUNITIES WANT FROM HOUSING IN LATER LIFE AND KNOW ABOUT SOCIAL HOUSING PROVIDED FOR OLDER PEOPLE

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This paper presents findings from a qualitative study which investigates what people from selected minority ethnic groups say they want from housing in later life and what they know about housing for older people provided by social sector landlords. Common and divergent patterns of 'preference' 'awareness' and 'expectation' in relation to housing in later life are considered for older people living in both social and market general needs housing. Data are presented for White Irish, Indian, Pakistani and Black Caribbean older people resident in the West Midlands metropolitan area, England. Themes explored concern: indicators of preference for 'culturally specific/sensitive' social housing services/settings for older people; awareness of routes into housing for older people provided by social sector agencies; and expectations of living with younger family members in general needs housing towards the end of the life course. The paper draws on work centred on minority ethnic group representation in social housing for older people reported at the Housing and Living Conditions of

## W03 Housing and Minority Ethnic Groups

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Ageing Populations workshop at the ENHR Conference in Dublin 2008. Revised and some extended analysis of minority ethnic group representation ratios in relation to White British occupancy in and access to local stocks of social housing for older people, are presented as context for discussion.

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### HOUSING PREFERENCES AND RESIDENTIAL MOBILITY OF TURKISH MIGRANTS

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Empirical studies confirm that German cities are witnessing an increasing spatial overlap of social and ethnic segregation. However, there has been a lack of empirical data capable of identifying the circumstances under which segregation is to be seen as the effect either of a lack of alternative options or of deliberate choices with regard to housing location (cf. BBR 2008, 8). Recent research has found evidence of increasing differentiation with regard to the types of neighbourhoods preferred within the demographic of migrants living in Germany (Özüekren und van Kempen 2003; Beck/Perry 2007). This provides the point of departure for the present paper, which presents the key findings of a recently completed study of housing-location preferences among people in Germany of Turkish descent. Within this study, a quantitative and qualitative empirical module revealed clear signs of heterogeneous attitudes of household types regarding the choice of residential location. Analysis of individual biographies (with regard to place of residence) and of neighbourhood preferences results in the identification of six different household types applicable to the ethnic Turkish population. The study identifies four groups of people – “cosmopolitan”, “status-oriented”, “networkers” and “birds of passage” – who, “in spite of” their higher social status and the opportunities this affords with regard to mobility, have for the time being chosen to live in areas marked by social and ethnic segregation. Quite fundamental differences are evident, however, regarding both the motivation for living in such quarters and the assessment of the qualities these neighbourhoods display. For some of the types identified, the symbolic dimension attached to the neighbourhood plays an important part within the process of deciding either for or against the current place of residence. Building on the milieus of residents which have been identified, a research project is currently being designed which is intended to elicit more precisely the attributes which specifically characterise the dynamics of migrant quarters.

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### HOUSING SEGREGATION IN BRITAIN; LESSONS FROM POLICY HISTORIES

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Persistent segregation in deprived inner areas of British cities is sometimes seen as both a symptom and a cause of ethnic inequalities, and as an indicator of the failure of minority ethnic groups to integrate into wider society. This paper takes an historical perspective, tracing the shifting emphases of political discourses and policy approaches to minority ethnic residential segregation and inclusion, and setting these alongside broader understandings of governmental social control and regulation. We reflect on episodes of post-1945 intervention into migrants’ settlement patterns and housing circumstances, and highlight key problematic experiences associated with certain kinds of ‘top-down’ interventions. Neither demolitions nor dispersal are very likely to generate social integration, unless they reflect and reinforce the positive adaptation strategies that minority ethnic households already tend to pursue. The keys to constructive social development lie primarily outside the realms of housing renewal and governmental strategies for social engineering.

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### HOUSING CONDITIONS OF NON-EU IMMIGRANTS IN THE CZECH REPUBLIC

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High concentration of people of migrant origin in areas with poorer housing and spatial segregation of immigrants are major concerns especially in countries that experience substantial immigration. Those phenomena are not taking place in the Czech Republic yet, however they are already used as possible threats in anti-immigration arguments. Migrants, and especially seasonal workers from outside the EU, are often perceived as unwanted and problematical neighbors. Housing is one of the most important institutions of the host society, which determine immigrants' socioeconomic status. Along with the access to the labor market, citizenship, social security system and educational system, access to the house market plays an important role in the process of immigrants' integration. International migration is still rather marginal topic for Czech sociology. Unfortunately housing conditions of immigrants in the Czech Republic is also a not very well researched subject. A part from a few aggregated official statistics providing data on regional distribution of registered immigrants there are neither detailed official data nor monothematic sociological research available. Several surveys and qualitative researches carried out during the last decade revealed some partial information concerning immigrants' status on the Czech housing market. The aim of the paper is to present findings from several conducted studies. The main part of the analysis will be based on data gathered within the research organized by the Research Institute of Labor and Social Affairs in 2008. In-depth interviews with more than 150 non-EU immigrants were focused not primarily on housing conditions. Nevertheless the analysis of narrations collected from non-EU immigrants revealed some remarkable facts illustrating general tendencies in immigrants' behavior as well as their preferences on Czech housing market, including the mechanism of finding the accommodation and the preferences concerning living with the people of the same origin or in specific localities with higher concentration of immigrants.

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### THE INFLUENCE OF HOUSING POLICY ON SOCIAL AND ENVIRONMENTAL JUSTICE

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Poor and minority groups are in danger of being segregated in residential areas with low quality of housing and/or other features of the environment. In cases when the quality of environment is unacceptable we talk about environmental injustice. Environmental injustice feeds back social injustice e. g. because of complicated access to necessary services and jobs. In this paper, possible influence of various housing policies and mechanism they use on social and environmental justice is investigated. Agenda for further empirical research is suggested.

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### DIGITAL INTEGRATION AND RESIDENTIAL SEGREGATION

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Advancements that have been taken place in information communication technologies (ICT) since the 1990s have contributed to fundamental changes in the nature of territory and boundaries by building connections on social, national and transnational levels. There is now a growing literature on the role of ICT on individuals, groups or societies including many questioning whether one's location really loses its importance or not. Indeed, there are some studies trying to find out whether individuals are digitally segregated by their ethnicities/religion or integrated to the 'others' more easily on the cyberspace. Across the countries of Europe, residential segregation of ethnic communities has been at the centre of both academic and policy debates for nearly four decades. However, the role that the speed development of IT services might play in ethnically segregated neighbourhoods until now, has received very little attention from urban researchers. This paper attempts to

## W03 Housing and Minority Ethnic Groups

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TRANSNATIONAL AND GENDERED RURALITIES – IMMIGRANTS EXPERIENCES AND PRACTICES IN A GLOBAL SOCIETY

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Even though we from the 1970's and onwards have been witnessing migration flows from urban areas to specific parts of the countryside among various groups of people, it is clear that migrants with a non-Swedish background are missing and that counterurbanization has been a "white movement". Nevertheless there are areas and municipalities who have met an increased in-flow of people with a non-Swedish background. These migration acts are both voluntary (for example labour or love migration) and forced (refugees). This study is about immigrant households and their practices in a rural community in the North of Sweden. The aim is to investigate their everyday life from a biographical and gender perspective. Focus is set on firstly the transnational aspects of everyday life, in what way are social networks or other contacts transnational? Secondly, the immigrants' attachment to local society is explored. Both these aspects need to be understood from a biographical perspective. The rural is lived and experienced locally but with a vivid connection to the global and with ties to earlier experiences and places. The study is developed within the frames of the ongoing project "The world goes rural", which explores the "new ruralities" by investigating the impact of migrants with a non-Swedish background on some rural areas in Sweden. The empirical analysis shows that rural life can be transnational and that the interaction of the global and the local contains tensions concerning for example attachment versus distancing.

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RESIDENTIAL SEGREGATION AND SEGREGATION IN EDUCATION AND WORKING

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In some cities in the Netherlands there is a high level of ethnic concentration. Dutch national and local authorities fear that concentration of poverty and lack of contacts between immigrant and native populations will result in increasing social tensions and poor integration of ethnic groups. Consequently, they put much effort into community mix policies, e.g. by restricting the settlement of lower income groups in some districts and by restructuring the housing stock. These measures, however, are subject to debate since they are radical and expensive while it is uncertain to what measure they are successful. An alternative line of reasoning with regard to interethnic contacts would be that residents do not solely depend on neighbourhood contacts. Other activities such as education, work, care or leisure may also provide contact opportunities. This paper will focus on the relations between interethnic contact opportunities in residential neighbourhoods at the one hand and schools or workplaces on the other hand. Relations are analysed at the level of individual students and employees. It will answer questions like: What groups are vulnerable to stacking of ethnic concentration and hence of lack of interethnic contact opportunities? And to which residents do schools and workplaces offer additional interethnic contact opportunities? The analysis is based on two micro databases containing all secondary school pupils and all employees of The Netherlands. The results show that some immigrant pupils and employees living in ethnically concentrated neighbourhoods do indeed benefit from additional interethnic contact opportunities by going to school or by working. In addition, it is evident that workplaces offers more additional contact opportunities than schools. Although the results do not allow for a final conclusion on the necessity of neighbourhood mix policies, they do offer a broader view on the importance of mixed neighbourhoods for interethnic contact opportunities.



# W04 HOUSING MARKET DYNAMICS



# W04 Housing Market Dynamics

## EXPLANATIONS FOR PREFERENCES FOR HOUSING TENURE AND LOCATION IN DENMARK

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This paper is based on a survey made in Denmark asking a random selection of the population about their preferences for housing tenure, housing type and surroundings and location of the dwelling. The paper tries to explain these preferences by background variables on the respondents and their housing situation and by the interdependence between the different preferences.

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## MORE OUT OF LESS

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In TRNC, major activity in housing sector has been production of 'owner- housing 'since 2004, basically for foreign second-house demanders, and for the benefit of higher income groups, powered through the housing policy adopted by the central government under the effects of international/ national political issues. Within this main framework, demand for individual, detached and /or semi-detached owner –housing has been increasing owing to the practice of a specific type of mortgage model, also. However, because of the latest global crisis paybacks became too high to afford, even for the high income owners. Consequently, the sector experiences very difficult conditions, indicating that the housing production is near to halt due to lack of demand. What is more suffering is that a great stock of owner-housing is left uninhabited, while people in need of suitable houses are suffering either from high rents to sustain the quality level of life they are accustomed to or from the low quality of the houses they have to occupy due to their comparably affordable rents. In owner –housing developments individual housing plots vary between 250-750 sq.m.s, units have large sizes of 190-270 sq.m.s, whereas the average family size is 3.56, and average household size is 3.17 in the country. As the most evident result of these facts, this type of housing creates socio- economic segmentation in the population through the misuse of resources for the benefit of the high-income group, as an invasion of the other income groups' right for housing. This paper aims at drawing attention to the fact that low and middle-income groups can be provided with affordable housing utilizing the amount of resources exploited in production of owner-housing through unnecessary large sizes and fallacious designs. To discuss the possibility of operating the current mortgage system as to dwellings of varying types and sizes for the benefit of the income groups in need of housing is the other objective.

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## NEW TRENDS IN THE HOUSING MARKET

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Every couple of years the planning agencies in the Netherlands make a prognosis of the future housing needs. Economic and demographic scenarios are the main input for these prognoses. We argue that such an approach runs the risk of ignoring the cultural dynamics on the housing market. Based on a recently published advisory report of the Dutch council for housing, spatial planning and the environment (VROM-council), three increasingly important social-cultural trends on the Dutch housing market can be discerned:

1. An increasing interest in living in 'communities' and community-like housing concepts
2. A growing internationalization of the housing market and a rise in the number of people having multiple residences
3. An increased mixing between housing and all other kinds of services (care, leisure, retail, education), leading to the entrance of new actors on the housing market

In our opinion, the three trends will have a substantial influence on the future demand for housing, not only with regard to quantity and quality, but also in spatial terms. Moreover, the trends give rise to new dilemmas in spatial planning and housing policy. In order to deal with these dilemmas, a new of thinking is necessary.



## W04 Housing Market Dynamics

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### LABOUR MARKET EMANCIPATION RESULTS IN BOOMING DUTCH OWNER OCCUPIED HOUSING MARKET

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During the 1970s and 1980s the share of two-earning households increased rapidly in the Netherlands. The Dutch society was catching up with other western societies with regard to the emancipation of women at the labour market. Women entered the labour market more often and stay working also during the children rearing period. Households with a stable double-income became more common. Mortgage lenders react to this situation by introducing new mortgage products on the market. From the year 1993 the so called two-earner mortgage made it possible to take out a mortgage on the income of both partners. The owner occupied market became accessible for much more households and the potential demand for dwellings in this segment of the market rose sharply. Because the supply of new dwellings didn't react properly, the house prices increased also very strongly during the 1990s. This price development created a big equity for households already owning their home. The combination of this equity, new mortgage forms and relatively low interest rates led to a growth of the demand for owner occupied dwellings in the middle and upper market segment in the late 1990's and in the first two years of this century. The owner occupied market was booming. The average house price changed with 10% to 15% per year, the number of transactions climbed up from 70,000 in 1990 to 130,000 in 2002. The yearly number of newly built dwellings in the owner occupied sector growth to around 70,000 units in the late 1990's, with a shift to more expensive houses. However the effect of the two-earner mortgage introduction on the housing demand did fade away in the early years of this century. Besides that the sharp rise of the house prices made the owner occupied dwellings less affordable and the sector less accessible for first time buyers. The ongoing growth of the potential demand for owner occupied housing stops and in some segment and in some region there was even a drop in demand. The Credit Crunch in 2008 was only strengthening this already existent development.

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### THE IMPACT OF THE CREDIT CRUNCH AND RECESSION ON LOW COST HOME OWNERSHIP IN THE UK

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Low Cost Home Ownership (LCHO) has been championed by the UK Government mainly as a means of enabling households who cannot afford to purchase on the open market to enter into home ownership. Over the last few years as house prices rose the emphasis on LCHO also increased, especially as shared ownership could be readily negotiated through the planning system within Section 106 agreements and involved relatively little government subsidy. There have been two main effects of the credit crunch and the growing recession in the UK: the market for shared ownership has declined dramatically, but the government has seen investment in LCHO as one way to keep the housing market moving, particularly through giving first time buyers easier access to home ownership. This paper reflects on recent research exploring the impact of the credit crunch on the role and effectiveness of LCHO in the context of the downturn in the housing market and problems in the wider UK economy. The paper focuses on the impact of the downturn on LCHO, looking at what is happening to sales of LCHO in different housing markets and exploring the impact on LCHO of competition from the new shared equity products being offered by the major housebuilders. The paper looks particularly at who now wants LCHO and the difficulties that they face given the changing finance market and local market conditions and highlights the strategies HAs are adopting in response to changing circumstances. The paper considers what the future of LCHO may be, examining the potential role of LCHO products in this uncertain market and in the future.

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### SEGMENTATION OF THE HOUSING MARKET

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In Flanders, as in most of Europe, the research on housing markets makes a distinction between three segments, namely owner-occupier (74.4%), private tenants (18.5%) and social tenants (5.6 %). In 2005, a large representative survey research was carried out on the housing situation of Flemish households and their housing desires. Based on this survey (Woon-survey 2005), it was possible to make a finer distinction in the housing market and to research the differentiation within the property market and within the private rental market. Because the sample of social tenants was too small for meaningful statistics, the segmentation of the social rental market was not examined. Using information on housing and residents in a cluster analysis, segments were delineated within the property market (5) and within the private rental market (3). Study of these segments confirmed that a large proportion of residents (both owners and private tenants) do not suffer from payment or quality problems. But on the other hand, the study also shows that a (limited) number of Flemish households do have a problematical housing situation. A number of owners (20%) have purchased a house of poor quality with the intention to renovate in short term, but ultimately some of those do not have the required financial resources. Within the group of private tenants, almost one third (30%) occupies an old house of lesser quality. These tenants have a weak socio-economic position and therefore cannot fulfill their ambition to become a house-owner. These results give rise to further research. An interesting topic is the geographical dispersion of households with a bad housing situation in Flanders. Because spatial information is insufficient, this is not possible with only data from the Woon-survey 2005. Therefore a follow-up research has been designed to link the segments to geographical data in other datasets.

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### FAMILY RELATIONS, WELFARE REGIMES AND THE INTER-GENERATIONAL TRANSMISSION OF HOME OWNERSHIP

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The paper presents preliminary results from research on the intergenerational transmission of home ownership in Italy, the Netherlands and Norway as countries representative of different welfare and home ownership regimes. The main focus is on the role played by the family in welfare provision and, specifically, in providing housing assistance and supporting access into home ownership by its young members. Our aims are to assess the relevance of the intergenerational transmission of home ownership in the different contexts and to investigate its typical forms (inheritance, inter-vivos transfers, in-kind help) and its connections with other dimensions of welfare where family or the state are major providers. According to comparative literature, the extended family is well known to play a major role in welfare provision and in redistribution across generations within Southern European countries, but much less so in Western and Northern Europe. The role played by the family in providing housing assistance and in supporting entry into home ownership is certainly not negligible neither in other parts of the developed world. From this perspective, two issues seem to be particularly relevant. First, support for home ownership has been indicated as the main motive for intergenerational transfers of financial resources. Secondly, it has been suggested that the intergenerational transmission of home ownership may be considered to be connected with a care-for-inheritance contract – in partial continuity with pre-industrial societies - where housing-related transfers from the elderly may be connected to their descendants' commitment to provide care of them. Although it should be considered that, even if the state takes over much of the maintenance responsibility for the elderly through state based pension systems as in the Nordic countries, this may not weaken the emotional sides of family relations. In general terms, we intend to verify whether the intergenerational transmission of home ownership and its broader implications for the welfare system are really something peculiar to Southern Europe or whether these are common phenomena across different welfare regimes that have just been investigated more thoroughly in the Mediterranean countries. We will compare the main traits of the housing and welfare systems of the three countries at a macro level. We will also analyse the relevance of the intergenerational transmission of home ownership, and its timing, in the three countries and across social strata.

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HISTORICAL URBAN CENTRE AND CHANGING HOUSING MARKET: FENER-BALAT

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Fener-Balat districts are among the most prominent historical and cultural sites in Istanbul with their location in the Historical Peninsula. They are rich in their architectural and cultural heritage and the variety of community groups living on the site throughout their history. Rehabilitation Programme of Fener- Balat Districts is a joint programme of European Union and Fatih Municipality (sub-municipality of Istanbul Metropolitan Municipality), and it has been carried out during the period between January 2003 and June 2007. Implementation of revitalization and rehabilitation of historical urban centres which have become degraded and dilapidated due to sub-urbanization has become successful in most cases. The resulting socio-economic revitalization and transformation process has also been paralleled by the gentrification process. Gentrification (Glass, 1964) is the process of changing the socio-economic status of a neighborhood populated mostly by lower-income households replacing them by renewed interests and investments of higher-income households. Extraordinary change in the overall character of the neighborhood, in a very short time results in a change in the socio-economic structure of the district. Gentrification encompasses a number of processes of change in demographics, land uses and building conditions in an area, accompanied by rapid increase in a neighborhood's property, influx of investment, and physical remodeling and renovation. In many cases, the lower-income residents who originally lived in the neighborhood have to move out of the neighborhood because they can no longer afford to live there. Therefore, the purpose of this study is to investigate the whole transformation process aiming at the rehabilitation of Fener-Balat districts; and focus on especially the gentrification phase at present. This phase is more important than the preceding phases of revitalization and renovation, because it influences the housing market the most. The factors leading to the increase in land and house prices such as physical, functional, socio-economic, environmental, locational and neighborhood quality will be analyzed. At the end, an approximate ordering of these factors is expected to be achieved.

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THE MYTH OF HOME OWNERSHIP IN TAIWAN

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The growth of home ownership is mainly attributed to two factors: government incentives and/or affordable housing costs. The home ownership rate in Taiwan is as high as 80% for the whole country and 76% in the capital city of Taipei. However, unlike Singapore which is another Asian market economy with very high home ownership rate, government incentives to promote home ownership in Taiwan have been minimal, despite the government's emphasis on home ownership. Statistics also show that housing prices were high in the past fifteen years relative to the purchasing power of the middle-income families. Further, unlike more mature housing market systems such as that of the U.S., mortgage loan instruments have been under-developed in Taiwan, rendering it difficult to obtain credit for home purchases. What then contribute to the high home ownership rate of Taiwan, if government assistance and mortgage loans are lacking to help combat the high housing prices? This paper therefore attempts to seek explanation for the extensive home ownership in Taiwan. Analysing the outcomes of a household survey undertaken in Taipei and Kaohsiung on the assistance of extended family members in home purchase, this paper argues that the financial assistance from parents is the most crucial factor in creating high home ownership rate in Taiwan. This phenomenon of inter-generational transfer of wealth to enable home ownership is argued to be unique to Taiwan owing to the cultural factor particularly the agrarian origin of the Taiwan urbanites, and the institutional factors such as the under-developed mortgage market and the elderly security system. This paper also investigates the socio-spatial implications of such a form of home ownership development.

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### SOCIAL HOUSING IN FRANCE : EMPOORISHMENT PROCESS IN TRANSFORMING MARKETS

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We aim at showing the evolution of the meeting between households and tenures in the last two decades in France, using national housing surveys. If we may focus on changes in social housing, we will show how this move is consistent with transformations among other tenures. Figures actually illustrate how the mission of brick and mortar subsidised sector has widely changed. In the early 80's, Hlm (most of the French social housing) were still assuming their traditional mission, housing industry workers in quite good standards of living. Households were less frequently poor than in other tenures. Obviously the less modest moved out and bought their homes. They were replaced by modest newcomers. This generates an empoorishment process as other markets were also transforming. Indeed, it can be scoped that the offer in private rental sector has transformed. The quality has globally increased, as taxes schemes fuelled the "standing" offer and housing benefits helps to reduce the low quality one. But it keeps a place for housing some poor households. The homeownership status has also widely evolved. The place for poor households has largely decreased, and access to homeownership for modest households is subject to market cycles. Eventually, no doubt French policies show concern about "social homeownership", but it's hard not to predict a decreasing liberty of choice for the poorest: further specialisation of social housing seems ineluctable, especially in biggest urban areas.

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### SOCIAL CHANGE, INTERGENERATIONAL DYNAMICS AND THE SHAPING OF HOUSING HISTORIES IN SHANGHAI

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Housing histories have been used in a number of contexts as a methodology to explore the impact of broader shifts in housing policy. Developments in housing policy will be refracted through individual and households experiences in housing systems. The timing of residential moves and the choices and constraints associated with these moves will coincide typically with key moments in the life-course such as leaving the parental home, job changes, the birth of children and general patterns of household formation and dissolution. Housing histories can also be a means through which to examine more general social and economic transformations. For example, major changes in housing policies will reflect more fundamental ideological developments, such as the influence of neo-liberal ideas. And periods of economic boom and bust are likely to have marked and differentiated generational and cohort impacts in relation to housing experiences and opportunities. Over the last half century or so, China has probably experienced more dramatic and fundamental changes than most other societies. Housing and family life have been embedded in a series of far-reaching societal changes, notably the communist victory of 1949, the period of the Cultural Revolution and the more recent drive towards a more market-oriented society with housing reforms at the forefront. This paper examines the way in which housing histories among families in Shanghai were shaped by these events and by their interaction with specific intergenerational dynamics. The paper draws on qualitative research carried out in Shanghai in 2008 which involved in depth interviews with individual members of three linked generations within families. The research provides a unique account of family housing histories over three generations against a particularly turbulent backcloth.

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### ENGLISH HOUSING MARKET RENEWAL PATHFINDERS AND PRESENT MARKET CONDITIONS

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Housing Market Renewal Pathfinders (HMRPs) were specifically designed to trigger of market improvement in areas in England where housing was in weak demand. This phenomenon could show itself by (sometimes extremely) low housing prices and an abundance of empty properties. The HMRP policy initiative, announced in 2003 and fully operational from 2005, included funding by central government and the setting up of new (local) government organizations. Early evaluation reports show that HMRPs were reasonably successful in rising prices and tackling vacancies, although there also was some mention of possibly unwanted side effects (higher prices meant that new buyers could not enter the market; the demolishing of existing dwellings may destroy communities). Also, with continuously rising housing prices in the UK as a

whole, it was not easy to decide if better performing local markets were the result of the introduction of the pathfinders, or that there was an overspill effect from areas in high demand. Now that the housing market is in a crisis, it will be interesting to see if HMRP policies still work. This paper sets out with describing the main features of HMRP areas at the start of the program and a short mention of what happened between then and the beginning of the worldwide housing market crisis. It then explores in what ways these areas in general and HMRP policies in special are affected by the present crisis. To end with, the question is asked what can be done and what is being done to redress negative effects the crisis may have on these areas and policies. This paper is based on evaluation reports, written by the Audit Commission amongst others, and two visits to one particular HMRP area: Manchester/Salford (before and after the crisis started).

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### SEGREGATION AND SEGMENTATION: AN EXAMINATION OF HOUSING MARKET DYNAMICS IN NASHVILLE

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The dynamics of residential housing markets play a central role in many urban policy challenges, including a lack of affordable housing and the isolation of minority and low-income households. While there is a growing consensus that metropolitan housing markets are made up of a series of submarkets, there is debate about whether housing segmentation is based upon differences in property, location, neighborhood, or household characteristics. This presentation explores the role of neighborhood-level variables, particularly the role of neighborhood racial composition, on creating discontinuities in housing market value (i.e. housing submarkets). Using a relational database combining sales history and parcel data from Metropolitan Nashville (n>1,000,000) with the Urban Institute's Neighborhood Change Database, this dissertation research measures the changing impact of neighborhood characteristics (measured at the Census Tract level) across three decades. An analytical framework incorporating racial processes in housing market segmentation is proposed and evaluated against the findings for each census period. Multilevel hedonic price modeling is used to delineate the impact of property, neighborhood, and locational characteristics on home values across time. These findings contribute to a new level of understanding about racial processes in housing markets – a theme under-theorized in much of the contemporary housing economics literature – and to a better understanding of housing market segmentation in general.

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### URBAN DYNAMICS FOLLOWING THE LONDON BLITZ – MULTIPLE EQUILIBRIA OR SLOW ADJUSTMENT

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A number of recent studies have examined the impact of large exogenous shocks on urban dynamics (Bosker et al 2007; Davies and Weinstein 2002; Davis and Weinstein 2008; Nitsch 2003; Meen and Nygaard forthcoming). The primary test in these papers is the extent to which city growth exhibits path dependence generated by locational or increasing returns to factors, or follows a random walk. These studies exhibit evidence of mean reversion, but at varying speeds of adjustment. For modern policy makers concerned with economic restructuring and housing provision in the 21st century this poses a challenge. Policies such as 'mixed communities' in the UK and 'urban regeneration' policies in general subsume that positive externalities exist that can be capitalized and (re)distributed in a manner consistent with social and political objectives. However, the new economic geography stresses that economies of scale and externalities may constitute drivers of segregation (Krugman 1991a); and that expectations play an instrumental role in the adjustment dynamics (Krugman 1991b). The degree to which external economies constitute a force determining the spatial structure is related to the strength of external economies and the speed by which external economies may be capitalised (Krugman 1991b). Krugman (1991b) argues that where the speed of adjustment is sufficiently slow history (e.g. path dependency) is likely to dominate expectations. This paper analyses adjustments in the built environment of London following widespread devastation during WW2. The adjustment process is found to be protracted and an absence of complete mean reversion may imply the existence of multiple equilibria – though none are found. Compared to the current rate of housing stock removal/renewal the Blitz' stock intervention was tremendous. The slow speed of adjustment following this intervention suggests an important role for path dependency in explaining the challenge confronting policy makers in the 21st century.

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### RECENT CHANGES IN HOUSEHOLD TYPES: A NEW CHALLENGE FOR HOUSING MARKET

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Having completed its demographic transition, the housing policies for metropolises in Turkey needs re-examination since the increasing number of diverse household types (lone-person households, single family households, house sharing friends and donks) are neglected and traditional nuclear family is accepted as the so-called prototype user of the housing market. Moreover, in contrast to the continual decrease in the household size, house sizes are rapidly increasing, including the condominium flats and residences, the production of which has been accelerated recently. New housing trends such as residences and lofts imported from abroad are detached from their original contents -which basically connote small living units- and their names are merely used as labels for marketing purposes. Consequently, the existing studio flats and small housing units address high-income groups; however, despite minimizing their housing expectations, small households -mostly with a limited income- are still trying hard to simply find an 'affordable shelter' without any governmental and social support. As revealed by the 2000 census of Turkey, the room numbers of houses remaining unchanged according to household size implies a remarkable problem which also supports the main argument of this paper. Evidently, alternative households have diverse needs and expectations regarding their living environments. In many countries, housing policies support innovative housing researches and user initiated efforts give way to the development of new living environments congregating diverse household types and generations. This paper aims to put forward the needs and expectations of alternative households in Istanbul based on a research and discuss the current housing policies in terms of potential actors of the housing market. In Turkey, social housing policies are surely expected to be developed without neglecting the design considerations as well as embracing qualitative approaches rather than quantitative ones.

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### SOCIAL HOUSING PROVISION IN THE ITALIAN REGION OF LOMBARDY: BETWEEN MARKET, STATE AND COMMUNITY

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Housing policy in Italy is mainly the responsibility of the Regions. This paper describes developments in Lombardy, one of the most affluent regions in the country. We discuss the challenges of social housing provision and the interplay between market, state, community and third sector actors to provide affordable homes. However, social housing in Lombardy has changed from simply providing adequate amounts of affordable family housing into a more complex task to create cohesive local communities and provide tailored housing services for an increasingly diverse public, with new household forms and changes in lifestyles. The paper describes initiatives in Lombardy to address these challenges by bringing together actors from very different backgrounds. Due to the limited amount of public resources available, social housing provision in Lombardy is very dependant on initiatives and resources from other sectors and on tools to organize these ventures, like public-private partnerships. This paper gives a detailed description of such a tool: the creation of social housing real estate funds. These funds are very hybrid initiatives often involving civil society foundations with roots in banking, non-profit management organisations, public bodies, cooperatives and private developers.

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### A HOUSING MARKET WITH CHINESE CHARACTERISTICS: FROM STATE TO MARKET CONTROL AND BACK AGAIN IN POST-1988 BEIJING

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Following its market-oriented economic reforms of 1978, the Chinese government launched housing reforms in 1988, aiming to promote the privatization and marketization of housing in China. Initially, the government provided privileges in land transaction, favorable tax conditions, and accelerated loan action to speed the transfer of housing from welfare to

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commodity. From 1990 to 2004, the percentage of commodity housing constructed per year to total housing construction in Beijing had risen from 44.2% to 90.6%. However, as the reform deepened, the government's attitude towards the market shifted from promotion to constraint. Since 2005, the government has continuously announced the policies restricting housing prices and emphasizing the construction of welfare housing. The case of Beijing during this transition in housing policy reveals how cooperation and conflict between central state control and market dynamics shape and reshape the residential pattern of a city. The goal of this research is to analyze how market and state forces interact in the housing system of post-socialist China and how they impact on social/spatial residential patterns. Further, through case studies of individual housing estates, this research demonstrates how state policy, market forces, physical space, and social practices react to one another mutually and affect one another other in balance. Based on the data of national census in 2000 and statistics of housing in Beijing from 1990 to 2007, the research looks first to parameters such as construction investment, amount of transaction and tender choice to depict the process of dynamic balance between state and market power, then refers to changes in social/spatial residential patterns and correlate factors. Finally, a model will be proposed to illustrate the relation of the state and market to space and society during the transition in the housing system.

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### HOUSE PRICE BUBBLES ON THE MAJOR POLISH HOUSING MARKETS

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Despite the fact that the Polish housing market has been in operation for almost 20 years, it is really only since the year 2000 that it has begun to display characteristics of a developed market. This can be primarily linked to financial sector development, which accelerated after EU accession. The decrease in both the inflation rate and economic risk has led to the situation in which Poland, primarily the main Polish cities, started to notice substantial house price changes as a consequence of the credit boom. The purpose of this research is to attempt to identify and measure house price bubbles on the major Polish housing markets. We will also try to analyze and estimate the potential implications of house price bubbles for both financial system stability and for the entire Polish economy. The measurement of house price bubbles is a difficult task even with respect to well-developed countries where long time-series data are available. In the case of Poland, where the availability of such data as house prices, rents or mortgage interest rates as well as other fundamental factors data is very limited, it becomes a real challenge. Moreover, relative comparisons of research results are problematic due to many discrepancies in the structures of Polish and other EU housing markets (for instance in Poland a professional rental market practically doesn't exist, whereas in other European countries it is well-developed and should be considered as a substitute for purchasing housing). Despite the above-mentioned difficulties, it is still possible to make reliable estimates of house price bubbles on the major Polish housing markets, which is the main goal of this research.

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### URBAN HOUSING PRICE DYNAMICS: TWO RESIDENTIAL AREAS IN ISTANBUL

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This paper aims at comparing and contrasting two adjacent urban settlements with respect to their housing price differentials. The selected geography is Istanbul; and the time delimitations is approximately the last decade; as the contrasting borderlines have become conspicuous /dominant during that particular era. The neighborhoods selected are Ataşehir residential quarter and Barbaros residential quarter nearby it. Both are located in Istanbul; and the community of the first quarter is well-to-do, above middle-income and high income; while the community of the second is mainly low-income. The major research question to be dealt in this paper is "how do the two bordering neighborhoods which are socio-culturally and economically very different from each other affect the housing prices in the housing market?" According to the Bailey's model (1959) the housing market exists in a continuum and is linked via its prices. The two neighborhoods will be analyzed through using a tri-partite scale of ascending order, namely; (1) building (2) neighborhood and (3) environment. At the building scale, the age of the building, its construction mode, total area of the house, number of rooms within a house will be considered as the major parameters. At the neighborhood scale, socio-economic qualities of the neighborhood, distance

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to the center of the city as well as to the health, educational and shopping facilities, and its location with respect to the main transportation axes will be considered. Finally, at the higher scale, environmental characteristics will be picked up with respect to both natural and the built environment. In this regard, the view, freeway connection, environmental pollution, natural borders, and existence of storage areas will be examined. Ultimately it is hoped that dynamics of housing price differentials in two contrasting residential areas / quarters in a large urban area is better understood.

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AN INSTITUTIONAL ANALYSIS OF MARKET HOUSING OPERATION IN A TRANSITIONAL ECONOMY:  
THE CASE IN GUANGZHOU, CHINA

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The determination of welfare housing in 1998 could be deemed as the watershed of Chinese housing development, by which the public sector was scaled down dramatically and the private sector came to dominate the stage promptly. Along with housing commoditization development since early 1990s market-rate housing featured with high price had become the predominant type of housing provision, which had caused housing affordability problem and social chaos in China today. Housing operation system in private sector, as a newly emerged industry in China, had attracted interests for both researchers and practitioners because of its significances to human's dairy life and great contribution to Chinese economic development. This paper tried to explore the housing provision system in private sector in a regional housing market (Guangzhou, China), by an in-depth exploration work of the development process of a market housing project, using an analysis of actor and structure dualism approach from an institutional perspective. It aimed to identify the significant features of housing operation system in private sector and the implications from private housing to overall housing system. It concluded that the housing operation system was dynamic under the multi-enforcing relationship between the changing wider housing structure (including factors of social-economics, politics, international forces, cultural values, etc) and an interest group formed by certain powerful actors under a transitional economy. Particularly Local State with great administrative and economic power played a dominating role in housing operation. It was the institutional political arrangement that had led to the imbalance in housing operation in terms of tenure choice and price formation. It suggested that a fundamental re-organized institutional structure was needed for housing development in China. At a theoretical level, institutional theory was identified to be applicable for housing analysis to reveal the complexity of housing development process in China.





## W05 Private Rented Markets

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### THE PRIVATE RENTAL SECTOR AND IMMIGRANT POPULATIONS: THE CASE OF HOMEOWNERSHIP PLANS AMONG HISPANIC RENTERS IN THE U.S.

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In many nations, immigrant populations are heavily concentrated in the private rental sector. In some cases, the private rental sector may serve as a transition point along the path to homeownership. This paper presents recent evidence of the beginnings of such a transition within Hispanic families in the United States. From 1980-2000, Hispanic families were the least likely of any ethnic group to be homeowners. Hispanic renters were also much less likely to be planning to purchase a home. This trend has begun to reverse sharply. Data from the 2004 Survey of Consumer Finances indicate that, after controlling for other demographic factors, Hispanic renters were much more likely to be actively saving to purchase a home than either non-Hispanic white renters or non-Hispanic black renters. Data from the 2007 Survey of Consumer Finances will be examined to consider how the initial effects of housing price stagnation affected this shift towards homeownership plans among Hispanic renters. Finally, the U.S. experience is compared with the private rental sector immigrant populations in several European nations, with examples of similarities, differences, and possible policy implications.

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### MARKET IMPERFECTIONS OF PRIVATE RENTED HOUSING: AN EMPIRICAL ANALYSIS

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In applied work it is sometimes silently assumed that the return on housing is a fixed percentage of the property value. However, economic theory suggests a number of arguments why scale efficiencies and market imperfections may distort such a relationship. This paper reviews these arguments and analyses them empirically. It uses data on the private rented sector from the English Housing Condition Survey. We conclude that there are indeed important increasing returns to scale to private rented housing. Apart from that we find evidence of additional market imperfections in the English private rented sector.

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### 'BUY TO LET' HOUSING AND THE RETURN OF THE INVESTOR LANDLORD IN BRITAIN

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This paper examines the transformation of private landlordism in Britain since the 1970s, a development that few (if any) commentators would have predicted back then. In the late 1980s, the long-term and apparently inexorable decline of the private rental housing market came to an end. It was followed by significant expansion in both absolute and relative terms over the next 20 years. As part of that transformation, the private rental sector developed from a stagnant backwater of the market economy to an important investment outlet for high net-worth individuals. Having previously been of little importance, lending to private landlords accounted for a rapidly growing share of the mortgage market. The finance of private rental housing thus became more closely integrated into the financial markets. Meanwhile, the ownership of rental housing lost the shady image with which it had come to be associated in the wake of the infamous Rachman scandal in the 1960s. Indeed, it gained a respectable reputation, especially after the turn of the century when growing numbers of people invested in the 'buy to let' property bubble. The paper will explore the nature and causes of this important transformation in the British housing market. The implications of the global credit crunch and economic recession for investor landlordism will also be considered.

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## LEGAL MEASURES TO INCREASE THE SPAIN RENTAL HOUSING MARKET

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We have to start from the fact that Spain is one of the countries of the European Union that has less rented housing as opposed to ownership -only 11% compared to an average of 40% in Europe. We deal with the investigation of the causes of this tendency. There is a need to investigate which measures or formulas determine in other countries that the rate of ownership and renting of properties is balanced. In Spain the tenant is protected by Law to continue to be house five years. Moreover during that period the landlord cannot increase rent more than consumer prices index. If the tenant doesn't pay the rent the landlord can evict the tenant of course, but this can stop the tenant paying the amount due and to continue the contract. Finally the trials to evict longer too much but it is a general problem of the Spain Justice. Perhaps the eviction trial should be special and fast. In last decades Spanish Government has tried measures to stimulate the housing rent market. So in the nineties he implemented Real Estates Investment Trusts (in Spanish Fondos de Inversión Inmobiliaria) as way to get financial funds to invest in rental housing. More recent he created the Sociedad Pública de Alquiler (public renting corporation) to protect the landlord and tenant. Neither have got a significant change in the market.

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## PRIVATE RENTED SUB-MARKETS AND THE VALUE OF INTERNATIONAL COMPARISON

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Debates on the private rented sector which take place at an international level introduce a high level of generalisation in order to facilitate comparison. This paper steps back from 'macro-economic' approaches and considers another line of enquiry. Encouraged by recent work that has called for better accounts of micro-markets, this paper describes the need to complete a dissection of private renting in order to arrive at a better understanding of its constituent cultures. In England, the PRS is far from being a single entity: qualitative accounts of private renting, supported by quantitative study indicates that the existence of a complex amalgamation of sub-markets, parts of which could be described as 'social', and other parts as highly market-driven. Indeed, such is the diversity in the sector, it could be argued that the aggregation of statistics on landlords and tenants is a meaningless exercise. It is unlikely that this level of complexity is confined to the English PRS. The paper concludes that a more nuanced approach needs to be taken to the task of international comparison.

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## THE PRIVATE RENTING MARKET IN FLANDERS GROWING POORER

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Since WWII the share of the private rented housing market in Belgium and Flanders permanently has been increasing. In 2005 the private rented market in Flanders accounted for 18,5% of the total dwelling stock, while it was 27% in 1981. This evolution is importantly the result of a successful policy to increase home ownership. However, during the last years the shadow side of this policy became more and more apparent. Survey results show that only households with higher incomes were able to make the transition from private renting to home ownership. As a result the profile of private tenants has been weakening. The average net disposable equivalent income of private tenants in 2005 was 326 euro per month higher for home owners than for private tenants. Single households, single parent families and the unemployed are overrepresented on the private rental market. The weakening profile of private tenants makes letting less attractive. The financial return on investing in rental housing is low compared to other investments. Landlords are showing negative selection behaviour to reduce the risks of not being paid at the end of the month. Above, housing renewal is not stimulated by law and costs of renewal cannot be recovered by increasing the rents. As a result the position of weak groups on the housing market is getting more and more difficult. The housing quality on the private rental market is far below the quality in the owner-occupied market and the social housing sector. And in proportion to quality, the price of private rental is rather high. Taking into account the on average low incomes of private tenants the emergence of increasing affordability problems in the private rental market becomes obvious. The social housing sector in Flanders is with a share of 5,6% far too small to meet the incre-

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asing needs. A problem coming on top of this is that private landlords in Flanders also show a typical profile. 94% of all dwellings are let by private individuals. One out of three landlords is aged 65 years or older. Since the financial return on letting is low and the demand for owner-occupied housing in Flanders is high, many landlords consider selling the dwelling. Also in this way the future of private rental housing in Flanders is getting more uncertain. Faced with these problems, the Flemish government considers introducing new policy instruments, as well on the supply side as on the demand side of the housing market. However, the economic crisis and the changes on the housing market this can affect, could throw some other light on the discussion. In this paper we describe the current situation and the recent evolutions on the private market in Flanders and we discuss the introduction of some policy instruments.

**W06** SOCIAL HOUSING IN EUROPE: INSTITUTIONAL  
AND ORGANISATIONAL TRANSFORMATIONS

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### THE NORTHERN IRELAND HOUSING EXECUTIVE: NEW WAYS OF ADDRESSING COMMUNITY ISSUES

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The Northern Ireland Housing Executive is a Non-Departmental Public Body, established by the Housing Executive Act (Northern Ireland) 1971. Under this Act, the NIHE took over the housing responsibilities of 65 separate authorities and became Northern Ireland's overall housing authority. The NIHE is a major actor in the Northern Ireland housing market; and policies concerning its stock can have a significant impact on communities, even if, its ability to control its housing stock has diminished because some of its housing has passed into private ownership under the 'right-to-buy' initiative. During the Troubles, as it was for public bodies, the search for neutrality resulted in a lack of accountability and a quasi non-existent participatory process involving local communities. Nevertheless, since the Peace Agreement signed in 1998, the NIHE policies have been developed towards communities on housing services and the issues that affect local neighbourhoods. Through the Housing Community Network, the NIHE is developing the Community Involvement Strategy, to take on board communities aspirations. The 'Community Re-imagining Programme' funds local and individual initiatives, the Community Safety Strategy is a three year strategic plan established to address crime. The new Community Cohesion Unit implement Race relations and Good relations (i.e. towards the 2 main conflicting identities, catholic and protestant). The Building of Good Relations through Housing policy supports the wider Shared Future agenda for Northern Ireland through a community led approach, the Shared Neighbourhood Programme. This paper aims at assessing these new strategies of the NIHE towards the involvement of local communities, after decades of conflict which hindered the development of such processes.

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### OLYMPIC VILLAGES IN TURIN: A CASE STUDY

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Two years after the Olympic event "Winter games Turin 2006", the project to re-convert two athletes and journalists areas named "Olympic Villages" in a social housing is a case study for the application of urban policies of second generation. These activities are qualified by urban re-conversion, re-qualification and re-generation interventions. The areas involved in this project are named ex MOI and Spina 3, where industrial factories and tertiary industries were located in the past. The research population is consisting either of individuals and families assignees of a social house or of residents in the same areas; these last with less economical and social difficulties and, therefore, not the policy direct target. The aim of this paper is to evaluate a public policy, and to observe the levels of social mix and empowerment produced by these policy. But it's also aim to highlight governance problems and the answer of the context. Starting from purposes of the policy oriented to the social cohesion, promotion, integration and local development at the economical level, the research assumed that people reactions inside two areas can develop through different trajectories and different ways. These effects can produce social integration/social marginalization, local development/economic crisis, exclusion/ inclusion. The research has chosen a methodology and techniques inside a mix method perspective. It has been adopted a questionnaire with closed answers, narratives interviews with individuals and families, ethnographic observation on the urban context and specially inside two areas and at last talks with preferential witness chosen between public administrators and people operating in the social services.

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### APPLICATIONS OF PATH DEPENDENCE IN HOUSING STUDIES – REVIEW AND DISCUSSION

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Perspectives of path dependence have received growing attention in the social sciences. The general idea is that if, at some critical juncture, the development takes one direction instead of another, some, otherwise feasible, alternatives will be difficult to reach at a later point. The paper gives an overview of applications of path dependence perspectives in housing studies. Housing has rarely been analysed in this perspective, despite the intrinsic sluggishness of housing provision. The

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main exception is a comparative study of the housing regimes of five Nordic countries. Other studies have been framed in terms of path dependence, though few explicitly identify and specify the nature of the critical junctures, or analyse the historical mechanisms at work. The paper ends up with a discussion about how an application of path dependence perspectives could contribute to our understanding of housing provision in general and the development of social housing regimes in particular.

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### ASSESSMENT OF SOCIAL HOUSING PROGRAMMES IN CROATIA AS A PART OF RESIDUAL SOCIAL CARE

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The paper is a result of recent survey on housing social programmes in Croatia. In transitional countries with small public rental sector the role of housing allowance system is rather marginal. Such programmes more meet the urgent needs of very low income families than increase housing demand. Policy framework of housing allowance system is a part of social care policy and it is in whole responsibility of local and partly regional authorities. Comparison with the housing allowance policy in other transitional countries it is evident that here we are dealing with residual social programmes. After the public housing sale in the beginning of 1990s there was not legitimacy for investment in social housing construction. Social housing construction is a task for local authorities and from empirical evidence it seems that several larger cities paving the way of local social housing programmes. Without the support from the national level these social housing initiatives will remain marginal in size and importance. Results of this research are discussed in the lights of recent development in the housing market caused by the new economic crisis.

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### SOCIAL ENTREPRENEURSHIP IN HOUSING: EXPLORING MISSIONS, VALUES AND ACTIVITIES THROUGH CASE STUDIES IN THREE EUROPEAN COUNTRIES

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Social housing organisations across Europe are characterised by a wide variety in terms of their legal statuses, organisational forms, governance structures, size, etc. In addition, depending on the country where these organisations operate, their respective legal and institutional frameworks shape the scope and field of their activities in different ways. Nonetheless, evidence suggests that there is a 'common thread' linking these organisations across these differences, namely their core missions and values. While some of these organisations can be described with traditional 'state', 'market' or 'civil society' labels, many correspond in fact to hybrid organisational forms, encompassing characteristics of state, market and civil society organisations. Amongst these undertakings, terms such as 'social enterprise' or 'business for social purpose' are used by the organisations to refer to themselves. However, despite the growing body of literature in the field of social entrepreneurship, this concept in the context of housing has been poorly defined. This paper aims to address this gap by presenting evidence on the missions, values and activities from social housing organisations in Finland, England and the Netherlands. It will thereby try and establish core similarities and differences between these organisations. Furthermore, the paper will relate these characteristics to the general concept of 'social enterprise' and discuss to what extent these organisations share these features. The research methodology is based on case studies conducted in the framework of the author's ongoing PhD research. Data was collected through a series of face-to-face interviews with members of the executive management teams of the companies under study as well as on the analysis of secondary data. The paper briefly outlines the conceptual framework used for the study (especially the concept of 'social enterprise') and discusses main findings emerging from the case studies. It concludes with a discussion on possible directions for the research.

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### COMMUNITY BUILDING – FASHION OR VANISHING POINT?

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Community building is accepted in a broad range of fields, from education and social work over area based initiatives to advertisement and internet communities. The processes are analysed first as processes within the housing market which results on the one hand in pockets of poverty and/or ethnic communities and on the other hand in edge cities and gated communities. Both are interrelations of decisions of (im-)mobility within the housing market and doom that had to be accepted. Somewhere in between these extremes you find ‘the-matic housing’ from car-free neighbourhoods, to bike cities, integration housing, multi-generational housing, women’s housing in new forms of self-organisation like micro co-operations, building groups and other forms for middle class families, elderly, handicapped people and some better of migrant groups. In the first part of the paper the ‘why now’ is explained in a nutshell with some reflections about the future of modern European urban lifestyles consisting more of civic forms of parallel societies in a small scaled mosaic than on intermingling like in the melting pot ideolo-gy of integration. The paper than briefly introduces the policy of subsidised housing in Vienna which is not the “Red Vienna” anymore, but tries to reflect social aspects of sustainable urban living. It ends up with a critical reception about the middle class housing mobility and the supporting urban strategies which increasingly are excluding poor households from subsidised housing provision.

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### HOW TO DEVIATE FROM POLICY DURING THE IMPLEMENTATION PROCESS? THE CASE OF DUTCH HOUSING ORGANISATIONS.

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When a policy has been set, the implementation starts. Housing association, like other organisations, want their policies to be implemented in practice. However, they also know that sometimes it could be wise to deviate from their policy. For example due to new information and insights, the demands of stakeholders or just because too many problems are expected during further implementation. Based on case studies at four housing associations in the Netherlands, this paper will show the difficulties on daily decisions that are made during the implementation process. I will show that decisions to deviate from policy are made sometimes conscious and sometimes unconscious. In most cases the decision makers want to legitimate the actions of the housing association. I will present a due process model that makes housing associations more conscious of their actions and helps them to legitimate their actions.

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### COMMUNITY EMPOWERMENT AND COLLECTIVE ACTION DILEMMAS IN DANISH SOCIAL HOUSING

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The current social housing reform in Denmark aims to promote new collaborative practices within the social housing sector, and between the sector and local government. The sector is highly regulated, and the reform articulates a discourse of deregulation that will supposedly stimulate the development of new collaborative governance relations in relation to social housing. In the article, I explore the reform trend and its possible ramifications to changes in the institutional forms within the sector. To move beyond the reform rhetoric, I trace the social issue understood as a perceived social obligation and a proactive social role for social housing providers at three levels: At the estate level, with a particular focus on tenants’ democracy, at the level of housing associations with a focus on the CEO-perspective, and at the municipal level with a focus on the role of social housing in area-based interventions to combat ghettoisation in distressed neighbourhoods. The analysis shows how institutionalised collective action dilemmas and power dichotomies surrounding the social issue at the three levels are interlinked and likely to create path-dependencies that will affect the outcomes of the social housing reform.



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### NETWORK POWER: BUILDING THE CAPACITY OF THE NONPROFIT SOCIAL HOUSING SECTOR

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Capacity building is much discussed but little understood. Traditional approaches to strengthening the performance and governance of nonprofit housing providers focus on the organisations themselves. Regulation and financing tools often continue the hierarchical paradigm of command and control, characteristic of conventional public housing authorities. Distilling the results of qualitative case study doctoral research on nine nonprofit housing organisations in three city-regions in England, the United States and Australia, this paper has three objectives. First, it places the organisations as working within an increasingly networked, inter-connected milieu. Common threads appear across the three countries, despite different institutional backgrounds. Second, through snowballing interview techniques, the research identifies significant social housing actors and arenas within the city-regions. Several of these emerging actors - consultants, contractors, universities, hybrid organisations and tenants - are under-represented in the housing literature. Third, the paper suggests re-focusing our understanding of social housing capacity at a network rather than an organisational level. Network power is the key to delivering a robust nonprofit social housing sector.

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### REVOLUTION? TRANSFORMING SOCIAL HOUSING IN THE MANCHESTER CITY REGION

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From the 'shock city' of the industrial age, to more recently the 'city of revolution', Manchester is not a city that lives in the past. Nor is it one that stands in the shadows. The city not only uses, but pioneered the use of, every organisational tool devised by the New Labour government since 1997 for transforming social housing. Based on 62 interviews with housing association staff and directors, regulators, city officials and support organisations in Greater Manchester county in late 2008, the paper critically reviews the depth and scale of the latest revolution. In particular it examines the accountability of the new and expanded city-region housing organisations to local stakeholders: politicians, community groups and residents. Has the region become dominated by national housing associations with little local connectivity? How well do organisational governance structures reflect the needs of neighbourhoods with varying housing and social needs? The housing revolution is both a break with the past, through greater community involvement, and a return to the past, through the reinvigoration of municipal actors in the housing network. Manchester justifies its title of city of revolution.

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### ORGANIZATIONAL CHANGE IN THE MUNICIPAL SOCIAL HOUSING POLICY. THE CASE OF NORWAY

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During the last decade the Norwegian municipal sector has been exposed to several, thorough organizational reforms; a lot of New Public Management (NPM)-inspired reforms (two-level models, separation of ordering and executing, result based target management), and a new ongoing reform which merges the labour market authorities and the social security system in a broad sense into one administrative body. Norwegian housing policy is geared towards the poorest groups in society. The policy mainly consist of three types of instruments administered, organised and allocated at the municipal level; public rental housing, state funded housing allowances, loans for first-time buyers (start-loans) and services and assistance to the most dysfunctional tenants. The main aim of this paper is to chart the organizational structure of the municipal housing field and to try to explain the observed variation and fragmentation. Secondly, we will try to shed some light on the organizational changes in the field over the last thirty twenty-five years. We are particularly interested in if – and how – these changes are influenced by the general municipal reforms. Our thesis is that organisational change has been more influenced by these reforms, than by rational attempts to solve the problems caused by a fragmented housing policy. The organisation of housing policy varies greatly from municipality to municipality. This is partly due to strong local authority, local democracy, a weak housing sector, and different local adaptations to several reforms in housing, health and care. Furthermore, in most of the municipalities the organization is fragmented, i.e. the management policy instruments are often undertaken by different municipal bodies. This naturally makes it difficult to use the instruments in a coordinated way. Another area of

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trouble is the cooperation between the operative and the strategic sector. These and other challenges trigger attempts at institutional change. The paper is based on a NOVA-study of housing policy organisation in Norwegian municipalities in 2008. The research project was financed by The Norwegian Housing Bank.

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SOCIAL HOUSING AND ANTI-SOCIAL BEHAVIOUR: ISSUES OF COMMUNITY ENGAGEMENT AND ACCOUNTABILITY FOR NON-PROFIT HOUSING

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The recent tendency to employ a generic description of ‘social housing’ in housing policy in the United Kingdom suggests similarity rather than difference. Despite this in the UK the main providers of social housing, the voluntary sector and local authority sector, are highly differentiated – in particular as concerns modes of community engagement and accountability. Registered Social Landlords (RSLs) are the legal embodiment of voluntary housing in the UK. Public accountability of RSLs is achieved through the instrument of a statutory regulator. The sector comes under intense scrutiny as an aspect of the democratic process. The issue of how RSLs are accountable to the communities they serve is of heightened significance in contemporary society as RSLs have been enlisted by government in its battle against the anti-social. For this purpose new management tools and powers have been provided which enable RSLs to coerce tenants and non-tenants to behave, powers which are also available to local authorities. But the mechanisms that exist for holding RSLs accountable for the exercise of these new instruments of control are not those which apply to local authorities as managers of social housing. This paper will examine the wider role of RSLs and their engagement with the community as agents of government anti-social behaviour policy. It will discuss how the relationship with community is transformed where RSLs carry out a ‘soft-policing’ function and whether existing mechanisms for holding RSLs to account provide effective safeguards against the misapplication of management powers. It will consider whether recent developments in the legal sphere and judicial review will enhance or undermine democratic accountability for voluntary housing. The paper will report on, and will be informed by, findings from a survey carried out with RSLs regulated by the National Assembly for Wales on the impact and use of their anti-social behaviour powers.

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IDEAS IN POLICYMAKING: THE CASE OF RUSSIAN HOUSING REFORM DURING THE 1990S

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This research discusses the process of housing policymaking in Russia during the post-Soviet period from the perspective of a political scientist. Contrary to the earlier expressed views of this process as determined by powerful political, economic and structural constraining factors, this analysis highlights the central role that policy ideas played in the process of housing policy elaboration in Russia during the 1990s. While not denying the importance of interest- and institution-based explanations of Russian housing reform, this work considers their interaction with powerful ideational variables. The analysis of housing policy ideas, which had national and international origin and laid the basis for policymaking, help to understand the impetus for Russian housing reform in the early 1990s; the specific design of adopted policy measures; as well as the relative successes and failures of some housing policy measures compared to others.

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THE REGULATION OF SOCIAL HOUSING OUTCOMES: A MICRO EXAMINATION OF DUTCH AND AUSTRIAN SOCIAL LANDLORDS SINCE FINANCING REFORMS

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Since the 1990s, significant changes affecting financial arrangements have permeated both the Dutch and Austrian system of social housing provision. Potentially, these changes could have influenced the role and performance of social landlords

in both countries. This paper explores the actual impact these changes in terms of their social performance and production outcomes. In doing so, it brings together two complimentary perspectives: one examining the institutional developmental processes and the second focusing on the organisational level. Following an outline of the broad shifts encountered by providers, this paper takes a closer look at day to day influences currently mediating the development priorities and outcomes. It focuses on a number of housing outcomes in terms of production levels, tenure outcomes and affordability. It also postulates the causal mechanisms which may have generated differences between each case by examining both the wider institutional environment and the day to day constraints affecting the project development and the portfolio management process.

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### COMMUNITY ENGAGEMENT IN THE PLANNING OF NEIGHBOURHOOD REGENERATION IN GLASGOW

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Following housing stock transfer in Glasgow, Scotland, in 2003, where Glasgow City Council's (GCC) housing stock of over 80,000 dwellings was sold to the Glasgow Housing Association (GHA), the two partners agreed a strategy of 'transformational change' for eight social housing estates across the city. Three of these areas – Red Road, Sighthill and Shawb-ridge – form the basis of the study we report on. Community engagement was central to the process of transformational regeneration. This is in accord with national regeneration policy guidelines, and as required by GHA's own engagement strategy and its statements on community engagement in regeneration. In 2006, GHA, in partnership with Local Housing Organisations (LHOs), commissioned development studies of the transformation areas: local residents were 'recruited' to work alongside consultants in developing area plans. Other modes of engagement included newsletters and surveys with the wider communities in each area. This paper is based on a component of the GoWell study (a long-term study of the health and wellbeing impacts of housing investment and area regeneration). Its aim was to assess community engagement in the planning of local area regeneration. A qualitative methodology was applied including focus groups and interviews (between 2006 and 2008) with local development groups, residents, and staff from local housing organisations. The paper sets out the theoretical aims of community engagement in an area regeneration context and proceeds to evaluate the extent to which engagement has achieved these aims to-date. The reasons for any shortfalls between aims and achievements and then considered. To date, community governance and management has largely been through the LHOs covering the regeneration areas. In the future these organisations may play a less important role if, as currently planned, these areas become mixed tenure communities with fewer homes available for social rent. New or adapted means of community representation may therefore be required.

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### IS SOCIAL HOUSING STILL SOCIAL?

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In the context of the neo-liberal turn which stamps nearly all European welfare states in the late 20th century and of the current crises impacting the building sector, individualisation and fragmentation have become the main characteristics of the social housing system. Whereas individualisation refers both to socio-demographic changes and to the neo-liberal ideology, it is also strongly linked to an increasing fragmentation of the social park. This fragmentation reflects also the structural changes in economy and labor market with its weakening effects for living standards, job-stability, and the equality of opportunities. These growing inequalities leave strong marks in the social housing system, and weaken the political basis of social housing as a "global project". This is visible also on the changes occurring in the conception and production of the new supply. Starting from a reflection on what social housing have been in the past, and on the main changes' drivers, the paper aims to identify as clearly as possible the transformation in the notion of "social" which is active in the current redefinition of social housing. Through this paper, the authors would like to open a discussion on the main issues "social housing", or better social housing policies, will have to face for the next two decades.

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'EVERY TENANT MATTERS'? RHETORIC AND REALITY IN THE MODERNISATION OF SOCIAL HOUSING IN ENGLAND

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The first part of this paper sets out a description and interpretation of recent important changes in the structures and processes for the provision and regulation of social housing in England. Legislation in 2008 replaced the Housing Corporation with a new institutional architecture consisting of the Homes and Communities Agency and the Tenant Services Authority. Whereas the Corporation had been responsible for both funding and regulation of social housing these functions have been split between the two new bodies. Change is more than structural and is designed to bring about a cultural shift, embodying new approaches to funding and regulation. The second part of the paper is more conceptual, seeking to locate the above changes in terms of a broader perspective in which social housing can be seen to have migrated (in different ways) towards the private sector over a period of years. The aim is to develop a social housing equivalent to the idea that the housing market went through a process of modernisation in the twentieth century. Two main themes in the modernisation of social housing are the replacement of the model of governance based on representative democracy by a more managerialist/consumerist approach, and the development of opportunities for private sector concerns to profit directly from the provision and consumption of social housing.

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SOCIAL HOUSING IN ITALY: CULTURAL CONTINUITY, SOCIAL CHANGE AND FUTURE SCENARIOS

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The aim of our paper is to make a reconnaissance of the main aspects and developments of Social Housing system in Italy, within its hereditary transitions, as in its current trends, in order to identify actors, processes and interventions where it is nevertheless possible an anthropological, cultural and social legitimacy of the term centrality of the person. This concept is proposed through a multidimensional modelling of Social Housing. This work has also the objective of constructing future scenarios on the Social Housing system by using experts viewpoints and apply them as a planning tool and in strategic management. Structural analysis allows the construction of a simplified image of the system and, in particular, permits the identification of the variables that are essential to the system's evolution. Once defined some future scenarios, the public actor can act in various ways, in order to achieve the desirable scenario or to avoid the most problematic one. In this framework, it becomes essential to support public actors in making strategic choices and, therefore, we propose a Decision Support System (DSS) for Social Housing. Given that taking decisions for such a complex system involves the evaluation of several alternatives, using diverse criteria, in the construction of the DSS a useful tool is that of the multicriteria analysis, which helps to rationalize the choice between several alternative and takes into account the preferences of different actors involved in the decision-making process. Finally, since the problem of Social Housing is closely connected to the territory, the use of a Geographic Information System (GIS) allows to manage the data from a spatial viewpoint. Moreover, once built the geographic database it opens the opportunity to create a particular type of DSS, that considers as a key element the space, namely a Spatial Decision Support System (SDSS).

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CORPORATE SOCIAL RESPONSIBILITY AND THE TRANSFORMATION OF SOCIAL HOUSING ORGANISATIONS: SOME PUZZLES AND SOME NEW DIRECTIONS

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This paper draws on some preliminary scoping work identifying an emerging trend to the adoption of corporate social responsibility (CSR) strategies by social housing companies in several countries in North West Europe. It comments on the apparent paradox of social purpose organisations adopting a framework whose origins were to balance the scorecard of profit orientated businesses. It reviews the literature on CSR and uses this to locate some of the different reasons for this trend in the social housing sector of different European states. The social entrepreneurial identities adopted by some companies, and relationships with regulators and stakeholders are seen as key drivers for adoption. A case study of a large

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English housing association that is embarking on CSR is used to explore the logics associated with this development. The paper explores some of the directions in which its is taking the association and potential impacts on regulatory and stakeholder relationships.

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### INDICATORS OF A UNITARY RENTAL MARKET IN AUSTRIA

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This contribution aims at introducing the Austrian system of social housing in the international discussion where up to now contributions on that topic are rather rare. Austrian housing policy has maintained many features of the post-war housing policy scheme, especially the large and growing importance of limited-profit housing associations, the focus on state and regional supply-side subsidies and a broad understanding of social housing. This paper shows that Austrian social housing may very well be analysed within Kemeny's theory of unitary rental markets. We argue that the Austrian rental market comes close to this prototype when measured by the legal framework within which it operates, as well as by the solidity and volume of the sector, the rent levels and competition with the for-profit sector and the orientation on large parts of the population. Yet, there are some tendencies in recent and current housing policy which might threaten the development towards a truly unitary rental market in the future. Therefore topics such as the residualisation of the social housing stock, EU-legislation and social housing finance are considered. The paper also discusses implicit appraisals of different housing policy schemes included in the concept of unitary versus dual rental markets.

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### BONDING ARCHITECTURALLY: SOCIAL HOUSING POLICY AND TYPOLOGY

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The point that social housing policy, research and implementation has reached in the developed world is towards to the public-private partnership in most European countries. The division of the labour and the professional tasks is becoming a balance mixture to pursue better examples in the Housing Market. Through updating policies and housing mechanism; portraying the targeted user types, and adjusting need of the nowadays' society, social housing has still kept as an essential duty to be provided by governmental authorities in the contemporary world as well as in the developing world. Being a social state, seeing the citizen in a balanced and democratic society, creating social cohesion and stability in a sustainable manner to raise public funds and / or subsidizing, and creating various solutions within private enterprise, recently, bring a complete perspective on the housing solution for all. In North Cyprus example, the social housing, which was implemented in different towns, has not reached to the satisfactory results after 1970s. The research problem should be defined starting from the lack of updated policy and deficiency of effective mechanism on social housing issues in the turning of the new Millennium, and especially after the housing boom started in 2004 according to the changes in the political arena. However, the governmental authorities and related bodies of housing are still opt to apply the same housing schemes in the last four decades. In addition, not much research has been made to obtain possible innovations to create more sensible and adequate social housing typologies. Moreover, ready-made housing projects for the rural areas have been given to the young people in order to keep them in their own locality. Afterwards, the announced new housing scheme in 2007 has been decided to apply as the same as the earlier examples as happened before 1970s without changing the housing layout and typologies and size of neighborhood. On the one hand, this undermined effort of the public sector caused non-quality residential environments with these dreadful examples, on the other, the private enterprise began to market the whole green-land to mostly foreign investors and firms in order to recycle the money market. In this perspective, the aiming research should define the necessity of better typological definition of social housing (more appropriate and affordable) for target groups to highlight country's economy as well as creating social cohesion in terms of public - private partnership where the chain breaks between the public housing produced by central and local authorities and the private sector. This paper will examine social housing policy and typology with chosen examples in order to create a "New Agenda for Social Housing Policy" to accord with the EU laws. This quest may suggest an insight for possible design considerations for all interested bodies in architecture, engineering and construction area through screening typologies of social housing in the country as well as seeking more affordable and appropriate housing answers.

### CHANGING OF MASS HOUSING PRODUCTION BY THE GOVERNMENT IN TURKEY

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Mass-housing production has a significant impact on major urban areas in Developing Countries. It is mainly the local authorities who have had control over the housing market during the first decade of the millennium. The role of the official bodies, central or local, in the shrinking housing market of the post-eighties, in the world in general needs to be discussed from all perspectives. The paper aims at analyzing the existing “housing market” in the large urban areas from the perspective of the Housing Development Administration of Turkey (HDA). Cases from Turkey will be provided to exemplify the changing role of the HDA within a critical approach. More specifically, such a role can be defined as: (1) direct intervention into the housing market; and (2) indirect intervention into the housing market. The selection of one of these roles will change the cities both physically and spatially. Physical change involves sudden increases in the agglomeration of the settlements. The activities of this institution influence the profile of the new housing populations to be added to the city. The public bodies, mainly the HDA, are usually supported by mechanisms such as banks, cooperatives and contractors. The housing policies are closely related to the work of such institution(s) because there needs to be harmony between the two, rather than conflict. The “public” foot of the housing sector is largely administered by these institutions, and therefore, it must not be overcome by the “private” and “popular” sectors. Housing provision routes through the Housing Development Administration have both advantages and disadvantages. The goal is to transform those advantages into opportunities and prevent the disadvantages from becoming threats. The breaking point in the housing history of the cities of Developed and the Developing Countries may not overlap (i.e. 1980s for the Less Developed Countries (LDC) signifies the reduction in the economic growth and investments in small scale production; whereas in Europe, such a breakthrough was felt in the 1970s with the oil crisis. Housing typology, demand-need for housing and its level of match with potential dwellers, and the quality factor will be thematically examined in relation to the implementation of the HDA in Istanbul. This is expected to help the readers understand better the dynamics of the contemporary housing market and how it has changed within a historical perspective, regarding the parameters of: (a) target groups and other actors; (b) credit strategies; (c) power relations; (d) size and scale of houses and housing settlements; (e) extreme growth of cities due to intense and increased scale of building activities, leaving no unbuilt area for public preservation in the future. What happens to the development plans of the city? Planned growth of its population? In its peripheries? At its center? What happens to the values of urban land? These are the questions to be asked as the implementation of this institution’s policies shift (i.e. from transformation to displacement and gentrification). The paper will inquire into these questions as part of the analytical and critical approach, with the ultimate hope that a mass housing authority shall have certain roles and qualities for bettering the lives of all citizens.

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### SOCIAL AND ECONOMIC OBJECTIVES AND SAFETY WORK IN SWEDISH MUNICIPAL HOUSING COMPANIES

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In this paper the Swedish municipal housing companies (MHCs) will be approached from a sociological perspective with a special focus on their activities to increase safety, in relation to their social obligations and market conditions. In recent decades, the traditional role of MHCs on the housing market has changed, partly due to the fact that they have been ascribed new functions, and partly as a result of new financial market conditions. While financial sustainability or return has become increasingly important for these companies, their social responsibility has been abolished or re-interpreted. To work for increased safety in exposed residential areas is at the same time a recent re-formulation of the ‘social’ dimension and a new tool to increase the demand for dwellings in these blocks of flats. This paper will try to illuminate and analyze how social, economic and safety goals of the MHCs are interrelated and intertwined in the management of three residential areas in the city of Gothenburg. Data on safety strategies and discourses have been gathered within the framework of an interdisciplinary research project, “Public Housing and Local Safety”, through documents, observations and interviews with officials within MHCs, the city administration, and tenants. The analysis focuses on how the claimed reasons for safety work and its outcomes are related to social and economic goals of the MHCs. Discourse analytic as well as critical realistic thinking and economic sociology will be applied.

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### DOES EVALUATION 'WORK'? A CASE STUDY OF HOMELESS SERVICES IN IRELAND

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Recent articles in the area of Evaluation and Evidence-based Policy have suggested that there are significant issues and complexities in the measurement of performance outcomes relating to policy interventions and/or the actions taken by organisations in response to policy developments. In particular, there is evidence that “much of the policy puzzle is about reconciling different value judgements” and that “new demands for accountability and evidence of performance have raised the stakes for those involved in producing research evidence and program evaluations”. This paper seeks to draw out the various issues and impacts relating to performance evaluation in housing through a case study analysis. Homeless services in Ireland provide an excellent opportunity for examining how the three activities of policy formulation, implementation and evaluation have unfolded over time in a particular domain. Ireland is a small country and data at the national and local levels are relatively easier to collect, relate and analyse than would be the case in much larger jurisdictions. Homeless policies have been evolving for approximately two decades, long enough to have a decent run at the problem, but (perhaps) not too long to have been subject to large scale policy changes that can make tracking the link between policy, implementation, evaluation and outcomes a major challenge. Further simplifying the analysis, implementation and evaluation activities have largely been confined to the greater Dublin area and, for roughly 10 years, been performed or facilitated centrally by the Homeless Initiative and, subsequently, the Homeless Agency. Finally, a set of periodic reports on the evaluation and review of homeless services in Dublin (the most recent being a 2008 evaluation in which the authors participated) provides a rich vein of data to examine the results of policy, implementation and evaluation activities over the period. The purpose of the case study is to contribute the growing body of evidence relating to the policy, implementation and evaluation in particular policy domains, with a particular focus on ‘what works’ with respect to how evaluation influences policy and implementation – and ultimately – outcomes.

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### HOUSING ASSOCIATIONS AND CUSTOMER ORIENTATION - A PARADIGM SHIFT IN HOUSING MANAGEMENT

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Since the 90ties Dutch Housing Associations operate more and more customer oriented and strive to manage their housing portfolio by steering on customer responses. This new steering paradigm is the consequence of a paradigm shift that took place during the 80ties. This new paradigm seems to be successful. However during the implementation of the approach several dilemmas came forward, which the organization has to cope with. The paper deals with this paradigmatic change in housing management in the case of Dutch Housing Associations. After a short introduction the papers goes into the paradigm shift. Such a shift occurs usually according to a fixed pattern of crisis, incubation, diffusion and support. It will be shown that also the paradigm shift in housing management follows also this pattern. Next a rough sketch of the new steering paradigm is given. Steering management decisions on customer responses in terms of tenant satisfaction, commitment and loyalty seems to be successful if it fits with the organizational structure. However in the implementation several dilemmas came up. These dilemmas should not be seen as difficulties but as challenges that trigger reflections and foster organizational changes. These changes can take place without a next paradigm shift, since a paradigm is, according to Kuhn, sufficiently open-ended to leave all sorts of problems for the redefined group of practitioners to resolve.

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### SOCIAL HOUSING IN SCANDINAVIA: PAST, PRESENT & FUTURE

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The post-war welfare policies of Norway, Sweden and Denmark are often grouped together by using the terms “Scandinavian” or “Nordic” model. The public-rented sectors in Scandinavia, however, differ greatly from country to country. Public housing is a peripheral tenure in Norway, and it caters only to the ill, elderly, poor and marginalized. In contrast, public-rented sectors in Sweden and Denmark, comprising approximately twenty percent of the housing stock in both countries, is meant to satisfy the housing needs of broad segments of society. In this paper I attempt to analyse the past, present

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and future of public-rented housing in Scandinavia. Particular emphasis is put on the challenges that have confronted public rented sectors in Scandinavia over the course of the last twenty years. Danish and Swedish public housing have met challenges that are common to social housing throughout Europe, including financial deregulation, right-to-buy programmes, European integration and segregation. In both countries the future of public housing is debated vigorously in the realm of politics. Public housing in Norway, on the other hand, has been something of a forgotten tenure in political debates. Recently, however, politicians have started to take an interest and some have even called for the expansion of a new, non-commercial rented sector.

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THE POLITICAL IDEOLOGY OF HOUSING AND THE WELFARE STATE IN SCANDINAVIA 1980-2008:  
CHANGE, CONTINUITY AND PARADOXES

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How did the political ideology of housing change over the last thirty years in Denmark, Sweden and Norway? In the years from 1980 to 2008 was housing policy portrayed as a part of the universal welfare state in dominant political discourses, or was it described in the language of selective social policy and the market? How did the concepts of the housing market and homeownership change in the main political discourses in Norway, Sweden and Denmark from 1980 to 2008? These are the main questions posed in this paper on the political ideology of housing in Scandinavia in the years of deregulation, privatisation and restructuring. My point of departure is the ideology which arguably dominated the political discourse on housing in Scandinavia the first four decades after the Second World War. I argue that this social democratic ideology, with its distinct conception of welfare policy, the market and homeownership, still was a powerful discursive force from 1980 to 2008. However, in this period a large gap opened up between the Social Democratic Parties universal discourse and the selective and market oriented housing policies of Scandinavian governments.

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HOUSING THE INADAPTABLE

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As we already mentioned in our second contribution, well designed personal allowances are the best and also cheapest way how to serve all those in temporary social need. It keeps them in the normal rental sector without the unwanted segregation except for their own search for cheaper housing and therefore avoiding the most lucrative locations. This is unfortunately not true for the inadaptable group of citizens. Here the provision of financial help is often misused for other than decent housing purposes and moreover it is not an intention to offer those people comfortable solution that would be stabilizing them in the position where they are. It should on the other hand provide them with intense social help offering them re-qualification courses education and preparation for systematic work in order to earn their living themselves. Here the brick and mortar subsidies and running cost subsidies offered by the state should be made available to municipalities as the main organizers or even better to various well established charitable organizations with the aim to convert those people to law and order obeying citizens with all the following consequences. Except for finding them suitable jobs or even work in the accommodation facilities together with the social workers and preparing them for better paid jobs they should get also education in standard communication with the majority community. It may happen that some ethnic groups may be found in these housing facilities. Here it is the best solution if some member of this community may take care of these people with the better understanding of their habits and philosophy. It should under no circumstances become the final solution for many of them but it should lead to returning them into the standard society with improved ability to assimilate and to improve their living standard through hard work and friendly cooperation.



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SEGREGATION THROUGH „SOCIAL HOUSING“ AND INTEGRATION THROUGH HOUSING ALLOWANCES

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In the united Europe after the fall of the totalitarian communist system the wise decision was to build new Europe on the principles of guaranteed freedom to every citizen, protecting his fundamental human rights through the Convention On Human Rights and European Court on Human Rights, but giving him also the responsibility for his well being and reasonable living standard. Market economy was also wisely chosen as the most progressive system of dynamic growth, making the maximum use of the initiative of every individual. Protection of the right of peaceful enjoyment of once property has to be combined with the historically strong European social solidarity in a way, that would not decrease the competitiveness of the European economy. The influence of the communist ideology, which was an ideal environment for submissive lazy people without initiative is partly penetrating into the present housing policy trends trying to offer right to housing to all regardless of their contribution towards securing their housing themselves. The early attempts in Victorian England have shown that housing even the poorest does not need that much financial subsidies but more social education and help in enabling everyone to employ his potential in order to improve his living standard. This initiative of devoted individuals as Octavia Hill has been later transferred to organisations without the individual attitude and finally it became an impersonal duty of municipalities and the state. The socially segregated society of the early 20th century has adopted the principle of segregating the poor into “social housing” of lower quality but cheaper also thanks to certain subsidies offered by the state and municipalities. Here both people in temporary social need as well as those work-shy were and somewhere are still living together influencing each other. Unfortunately the influence of the less hard working is stronger. These segregated “social housing” facilities suffer often from fast deterioration, frequent arrears, and are usually in permanent need of subsidies only rarely returning their inhabitants to normal life in the standard market rent sector. Because of the high cost of this approach most European countries started in the eighties to use personal housing allowances as an alternative solution to housing those in temporary social need. This regularly means tested allowances were much more precisely targeted and served only for the time when it was necessary. It turned out that this approach is much cheaper and offering accommodation in the whole rental sector it did not suffer from the lack of available housing units, serving thus all and without delay. Also by providing the temporary poor the possibility to live together with the normally employed citizens helps them to return into normal life sooner. In contrary to the outdated solution of housing the poor only in certain structures with deformed rents and in certain less attractive locations the system of personal allowances serves those in temporary social need better and faster and motivates them to earn their living by their own work. The inadaptable citizens cannot be treated the same way because the housing market will suffer from their presence decreasing the value of the house and the area for normal customers. For those households, the standard accommodation in subsidized housing structures with focused social consultancy and lower quality of housing (shelter) and low rents will be still needed. By offering much lower standard of housing it should be forcing its inhabitants to try to join the standard population and use again the standard housing market.

REINVENTING SOCIAL HOUSING IN POST-SOCIALIST EUROPE

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The transition from a command to a market-based housing sector in post-socialist Europe is closely connected with the rapid transformation of the welfare state. Across the region the sector has become the ‘shock absorber’, providing some stability and security within a framework of market-driven economic and social change. Housing policies have been marked by emphasis on privatization of public housing and general deregulation of housing markets. While earlier comparative studies have focused on similarities in the reform process, recent comparative research has emphasised the importance of path dependency and divergence depending on policy choices. This paper supports the view that housing systems in post-socialist Europe will become more diverse in the future and the diverging performance of their housing markets will increasingly depend on the success of policy reforms. In particular, the choices made with respect to the social housing sector will be critical in defining the type of housing system that is emerging and correspondingly the housing policy regime. The paper explores the experience of eight countries in South East Europe. Drawing on Kemeny’s model, the research systematically analyses the impact of housing reforms on public housing with an emphasis on differences and similarities in privatisation, rent and allocation policies. It provides an overview of emerging trends in the financial support for the sector,

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including the provision of new social housing. The concluding comments highlight major challenges for the sector and explore options for policy reforms in different countries to improve asset management of the social housing sector and to enhance its sustainability.

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### IS IT REDISTRIBUTIVE RESPONSE TO SOCIAL HOUSING NEED IN ENGLAND? – ANOTHER IMPACT OF LARGE SCALE VOLUNTARY TRANSFER PROGRAMME

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Over the past two decades, more than half of local authorities (LAs) in England have sold some or all of their council housing to newly established housing associations (HAs) under the Large Scale Voluntary Transfer (LSVT) programme. As with all HAs, their mission is to be local housing providers, often with a specific requirement to upgrade their stock as well as to develop community-based affordable homes, both for rent and to buy. Equally, they are expected to operate in such a way as to reduce their costs of finance – which may involve diversifying away from the single authority in which they initially operate and to support the government’s policies that can involve a range of housing related activities. As a result, except that their initial portfolio was within one local authority, LSVT HAs are not a homogeneous group of social landlords. They have developed in different ways with their own business priorities and strategies, part of which involves investment outside their original localities. This paper examines the extent to which LSVT HAs have expanded beyond their boundaries and the extent to which this can be associated with attributes of the LSVT, timing of transfer etc. Empirical test results suggest that HAs taking over stock in physically and financially better condition were more likely to deliver housing service outside their initial areas. Further analyses find that their new investment were frequently undertaken in areas of more social housing need but were accompanied by relatively high rents presumably in consideration of financial sustainability.

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### ACTION RESEARCH METHODOLOGIES AND PARTICIPATIVE EVALUATION: THE EXAMPLE OF NEIGHBOURHOOD FOCUSED HOUSING ASSOCIATION IN ENGLAND AND THE NETHERLANDS

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Research in organisational studies is often most productive when conducted in partnerships bringing together academics and organisational actors. Action research is often used in education, health care, but examples from housing studies are less common. In this paper we describe an ongoing action research project including 8 housing associations in England and the Netherlands. These organisations want to increase their neighbourhood focus and explore new ways of working in specific neighbourhoods. This paper describes the early stages of the project, the collaborative process of goal formulation, drawing on an ‘outcome arena’ method which encourages participants to consider and review their theories of change. It also considers the methods used to maintain dialogue between actors and evaluators e.g. self assessments, diaries, group websites and interactive workshops. This project may also be seen as an example of participative evaluation in which the purpose is to assist actors in setting objectives, reflecting on the process of goal formulation and refinement as understanding develops and circumstances change. Rather than evaluating ex post outcomes in relation to ex ante objectives. The paper considers the motivations to use action research and participative evaluations as methodologies in housing studies, and reflects on the experience, successes and challenges.

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CLOSE NEIGHBOURS NOT DISTANT FRIENDS. NEIGHBOURHOOD FOCUSED HOUSING ASSOCIATIONS: DEVELOPMENTS IN ENGLAND AND THE NETHERLANDS

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Recent policy debates in England and the Netherlands stress the need for mixed and vibrant neighbourhoods that can meet the needs of all residents including the aspirations of upwardly mobile residents. Housing associations are often considered to be ideally placed to facilitate such change and have a business interest in doing so. However, the position of housing associations between state and market requires on the one hand the establishment of legitimacy and trust, and on the other the ability to respond to and influence local housing markets, an interesting challenge in the recent credit crunch and recession. This can lead to competing logics for example between efficiency on the one hand and transparency and local anchorage on the other. These organisational challenges are rarely explored in research on social housing which tends to focus more on policy matters. In this paper we describe the preliminary results of an ongoing action research project following eight housing associations (four in England and four in The Netherlands) in their quest to balance organisational strength with community anchorage to increase their neighbourhood focus. A central theme of the paper is the initial assessment made by these organisations of the changes needed in organisational design, governance and local accountability structures and asset management if they are to be truly 'close neighbours and not distant friends'.

ORGANIZATIONAL STRUCTURES OF HOUSING ASSOCIATIONS IN THE AREA OF REAL ESTATE DEVELOPMENT

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Housing associations in The Netherlands have very different points of view about their ambition and functioning as social entrepreneur. A common aspect is that they perform, in one way or another, as developer of Real Estate. They have begun, next to their original and main task of building and managing the social housing stock, to develop more expensive rental and owner-occupied dwellings, a broader range of social and commercial property and have taken on a more prominent role in the (re)development of urban areas. In practice, housing associations have adopted a variety of different organisational set-ups to perform their real estate development activities. Little empirical data is available about organisational aspects of Real Estate Development by housing associations. This paper presents the results of a survey of 70 Dutch housing associations and in-depth interviews with 20 of them, on the area of vision, ambition, strengths and weaknesses of the organisation of a housing association as developer of real estate. An organizational set-up can be divided in several different aspects (in this research based on the 7-S model by Waterman), united by an overall vision of the organisation on the way the organisation should perform as Real Estate Developer. The empirical data gathered in the survey and interviews is structured like this as well. Special focus within the paper is on the organizational aspect of structure (of housing associations and cooperation in between two or more housing associations in order to fulfil its vision in real estate development as a social housing entrepreneur. This paper is part of a PhD-research ('Housing Associations and Real Estate Development: 'Fit for Use?') which focuses on the translation of the vision of a housing association as real estate developer and social entrepreneur to the organizational set-up of the housing association. Four typologies are used to identify different visions of housing associations as Real Estate Developer and as starting point for translating their vision to different organizational aspects. This paper is the result of the field-research of the second year of the PhD.

AREA-BASED HOUSING MANAGEMENT IN THE NETHERLANDS: A CASE STUDY

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Since their financial independence in the mid nineties, the role of housing associations in the Netherlands has shifted from a task-oriented landlord of social housing estates towards a social enterprise that provides a wide variety of housing related services. Many housing associations developed asset management plans to secure that their portfolio meets company goals and market demand. These plans were merely based on a rational-analytical approach. However, research has shown that

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in practice decisions of housing associations are often not direct results of their strategic plans, but of incidents at the neighbourhood level or of emerged opportunities. Next to that, housing associations nowadays do not only focus on the quality of their own housing stock, but also on the physical, economical and social quality of the whole neighbourhood, which implies cooperation with a wide variety of local actors. These developments ask for an area-based approach of asset management. Problem is that not much is known about the way housing associations incorporate this approach in their asset management plans and in their organizations. This PhD research project will elaborate this subject. Its main research question is: How can housing associations formulate and organise area-based housing management? Different case studies will be done. In this paper the results of a pilot case study will be shown. The case study shows different types of planning for neighbourhoods within one housing association. Next to the rational-analytical approach, other ways of planning, for example political and bureaucratic, can be seen to have impact on the operational activities in neighbourhoods.

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### LONG TERM SOCIAL IMPACT OF FRANCO'S HOUSING POLICY IN SPAIN

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Spanish cities and housing markets strongly bear the marks of political choices made by Franco's dictatorship; first and foremost the choice of developing home ownership, rather than a rented sector. Franco thus made of Spain a country of home owners (highest rate in Europe : 86%). This policy was connected to a strong building program, which widely contributed to the shaping of the cities. Franquist legislation defined a vast sector of subsidized housing (called "protected" housing), built by public as well as private developers with public support. The laws defined several categories of housing, according to the identity of the developer (private commercial, private charity, public) and the social profile of the targeted occupants. The different protection regimes affected the housing (and its market value) for twenty to thirty years. Franquist corporatist ideology projected onto housing lead to a social categorisation of lodgings and a social zoning of the city. Additionally, it had the declared will of structuring housing groups as basic social units, modelled on the village, with their church and their community places and institutions. This paper explores the social reality of the neighbourhoods built in this framework through a few case studies in the city of Madrid. It highlights the long term impact of this policy on the structuring of local housing markets

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### CHOOSING TENURE, IS THAT A REAL FREE CHOICE?

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The client's choice programme is an initiative that knows several aims of which the most important one for the tenants is to enlarge their freedom of choice. In the programme the tenants get the option to buy their rental dwelling for either a normal or a reduced price. The initiative is placed in the empowerment discourse and freedom of choice has to be seen as one of the (key) elements of empowerment. Housing associations in the Netherlands offer dwellings under the programme in growing numbers but of all the expected effects the ones that are shown are yet unclear. This paper focuses on the question whether the programme offers tenants a real free choice. The findings are based on a literature review on the one hand and on findings from a survey on the other. The paper contributes to the debate on freedom of choice and the logic of offering social rental tenants the option to buy. The paper concludes asking the main question again: do tenants in the social rented sector get empowered from having a choice in tenure?

CHOICE IN WELFARE REGIMES: THE CASE OF THE CLIENT'S CHOICE PROGRAMME

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Dutch housing associations claim to offer choices and participation in more and more of their daily processes. Amongst others the goals of offering these are empowerment, participation, stimulating citizenship and enlarging freedom of choice. One of the ways of enlarging freedom of choice is the offer of rental dwellings for sale to the actual tenants and is known as the "client's choice programme". The programme knows a variety of goals of which enlarged freedom of choice, empowerment and participation are at the base of the initiative. The discourse in the Netherlands about empowerment, participation and others focuses on having or getting responsibility as an individual tenant or citizen. However, the links between citizenship and empowerment might not be as clear as the discourse makes it to be believed. This paper addresses the theoretical backgrounds of freedom of choice, citizenship, participation and empowerment in an effort to contribute to the debate on tenant and citizen involvement and responsibility. The paper starts of at the base of the welfare state and elaborates on the contradictions in the discourse and theories of choice and citizenship. The closing argument raises a question again: can a welfare state be combined with market principles?



**W07** CHALLENGES FOR HOUSING AND URBAN  
SUSTAINABLE DEVELOPMENT  
IN THE PERSPECTIVE OF RAPID GLOBAL CHANGE

# W07 Challenges for Housing and Urban Sustainable Development...

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## OCCUPANT-OWNERS PREFERENCES IN DECIDING ABOUT INNOVATIVE RENOVATION CONCEPTS

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To attain the new European mandate on CO2 reduction, the Dutch government set an ambitious 2% CO2 reduction per year for all sectors. Currently 19% of the CO2 emission in the Netherlands is from households. Currently, occupant-owners own about 56% of the Dutch housing stock, and this is thought to increase up to 70% of the housing stock in near future. Therefore, to meet such an ambitious level of CO2 reduction, this might be only reached if there is sufficient commitment among owner-occupiers to engage in ambitious renovation measures directed at energy saving. The highly ambitious aims in CO2 reduction require a renovation approach that goes far beyond the standard renovation practice at this very moment. Current renovation yield would be up to 35% fossil energy saving, whereas a reduction of about 75% is required to meet set goals. The kind of measures that are considered to attain the set aims, compare to the technical measures for energy reduction applied in the 'passive house concept'. To apply this kind of measures in existing housing stock would impose high constraints on the owner-occupier. The implementation of this kind of innovative renovation concepts might be only successful if there is more information available about occupant-owners preferences in deciding about innovative renovation concepts. Factors to be considered in addition to innovative renovation concepts as well include high costs, inconvenience during the work, the attitude and behaviour of the owner, and the increase of comfort. We therefore designed a study to get insight in the balance between technical measures, financial means and attitude & behaviour of the occupant-owner in deciding about innovative renovation concepts yielding high energy reductions. In doing so, we will report on a extensive survey currently underway, in which we use the Conjoint Analysis method, more specifically the Discrete Choice Method (DCM) to evaluate the preferences of the occupant-owners in deciding about innovative renovation approaches. The respondent chooses between two hypothetical houses differing in several characteristics (also called attributes). The results of this survey will be presented and discussed at the conference.

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## ONE PERSON HOUSEHOLDS – A GROWING CHALLENGE FOR SUSTAINABILITY AND HOUSING POLICY

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We know that a growing number of persons are living in one-person households in many western countries even though the majority of the homes are built for families. This may represent a problem in several ways: On one hand it implies major housing consumption and an increased energy consumption as those who can afford it live alone in big houses or apartments. On the other hand there may also be a social problem associated with living alone, as it is anticipated that singles less wealthy are forced to live in less attractive dwellings as compared to people living in couples and typically having double income. The paper presents a literature review of studies of the so-called second demographic transition, understanding the conditions behind the growing number of households with one person. It summarizes that even this is a major trend in most western societies its influence on, and relation to, housing are not very well described. This literature review is supplemented with studies on the energy and resource consumption consequences of people living in single person households. Following this we will then develop the social and demographic background for why there are a growing number of persons living alone, based on Danish historical statistical housing data. Then follows a presentation of one-person households in Denmark. A data base containing all of the Danish population is used to describe housing conditions for people living alone as compared to people in general in Denmark. This analysis includes all relevant socio-economic background variables as well as relevant housing data, and the description will thus go into details on different types of one-person households according to gender, education, income, ethnicity, age etc. The paper concludes on discussions of relevant housing policy recommendations.



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## URBAN SUSTAINABILITY AND GOVERNANCE; CONCLUSIONS FROM A NORDIC-BALTIC PROJECT ON HOUSING POLICIES

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The aim of the paper is to point out how the paths chosen in housing policies and planning within four Nordic (Norway, Sweden, Denmark, Finland) and three Baltic (Estonia, Latvia, Lithuania) countries effect urban and housing sustainability. One main focus of the Nordic-Baltic project, now resulting in a book, has been on the ways in which housing policies influence morphology and social geography of urban areas. Important as background in this context has been the common Nordic understanding of the welfare state and sustainable development. Yet, despite this common understanding, policy solutions differ between the Nordic countries. In comparison, the Baltic countries are, as emerging new market economies, under pressure from different economic and political ideologies and have not yet found a stable agreement on the relations between the state and the market, and between governance and government. First discussing the Nordic countries and then turning to the Baltic countries, the key themes social sustainability, environmental sustainability and governance developed in the project will be raised. In conclusion some broader international comparison with respect to these key themes will be covered.

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## SUSTAINABILITY IN THE BUILDING OF A MEGA CITY: THE CASE OF SHANGHAI

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Shanghai has developed rapidly into a leading economic power in China in the last two decades. Alongside with the economic development is its rapid urban and housing development. There are clear trends of urban sprawl along the major transportation routes despite the planning of discrete new cities to accommodate demographic and economic growths. An urban form comprised of decentralized and multiple nodes of development has been advocated as more sustainable in the recent urbanization literature. This paper seeks to explain factors contributing to the existing urban form in Shanghai and to explore the prospect of shifting to a more sustainable form of urban development. Using secondary data and primary data collected in recent field trips, this paper will argue that rural-urban disparity, the centripetal force of Shanghai as the national economic centre of a rapidly expanding and marketizing economy of a massive scale, the transport policy and the transition of moving from a socialist mode of land governance to a marketized system have been the key factors contributing to Shanghai's spatial form. This paper will further argue that a more environmentally transport strategy, the ability to decentralize or create employment in new urban areas, and the provision of amenable community facilities in the new residential areas will help enhance the sustainability of this fast growing city.

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## HOUSING AGENCIES' ROLES IN PREPARING FOR AND RESPONDING TO NATURAL DISASTERS AND EMERGENCIES

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Natural disasters and emergencies are those rapid onset events that result in death, injury and damage to property, and that require a broad government and multi-agency response to facilitate recovery. The most significant natural disasters are earthquakes, bushfires, floods, storms and cyclones. Disasters and emergencies can have huge consequences for individuals and communities, impacting on the environment, and causing injury and deaths as well as extensive damage to property. It is generally accepted that climate change, population growth and other demographic shifts have accentuated the risks faced by populations. In particular, the increased risk of forest fires in southern parts of Europe, US and Australia has been attributed to warmer and drier weather in recent decades while urban growth in coastal areas has exacerbated the impacts of cyclones, storms and floods. In nearly all disasters and emergencies, there is a need to provide emergency shelter, temporary forms of housing, repairs to damaged property and welfare support for the households affected. While there is considerable understanding of the procedures that are used in disaster management, there is a gap in knowledge with respect to how key actors engage in the various planning and response activities and negotiate the complex array of tasks required. This paper

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reports on the findings from an investigation funded by the Australian Housing and Urban Research Institute to explore the role of housing agencies in preparing for and responding to natural disasters. It discusses the conflicts and tensions that arise when housing agencies seek to implement procedures and the lessons that can be learnt from recent disaster responses.

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### TREECHANGE PERI-URBANISATION: NEW SETTLEMENTS AGAINST THE TIDE OF GLOBAL CHANGE

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Managing the rapid and unabated growth on the fringes of metropolitan centres has been a longstanding challenge. This paper draws from recent research into peri-urbanisation in two Australian metropolitan regions. The research project, Change and Continuity in Peri-urban Australia, aimed to help redress a relative lack of attention given to peri-urban regions in Australia during the past three decades and to contribute to a growing international literature on this subject. Planning and policy initiatives associated with attempts to manage these fringe or peri-urban areas ('peri': around, about or beyond) have not been informed by a relevant understanding, supported by contemporary research, of the processes driving these changes and their management implications. The Australian research suggests that long term peri-urban populations are stabilising and maturing from their original peri-urban form of the late 1980s and early 1990s. Coupled with recent indications of continued, and in many cases increasing exponential peri-urban growth to previous periods, demographic issues are at the forefront of contemporary peri-urban settlement management. The study's key outcomes were: a redefinition of the peri-urbanisation process; an extended typology of peri-urban spatial settings; recognition of a 'new settlement' concept for peri-urban landscapes; a typology of new peri-urban landscape managers; and the conceptualisation of peri-urbanisation cycle for holistic landscape management. These research outcomes will provide greater clarity of the contemporary peri-urban processes and their drivers and potentially lead to improved and more robust planning outcomes for these fringe areas experiencing high levels of non metropolitan growth and part urbanization through closer subdivision, fragmentation and land use conversion of its former rural lands that has resulted in a blurred mixed zone of urban and rural activities exhibiting a high degree of heterogeneity, continual change and conflicting values.

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### PROVISION OF HOUSING IN THE KATHMANDU VALLEY - FROM PUBLIC LAND POOLING PROJECTS TO PRIVATE HOUSING SCHEMES

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Numerous pull and push factors have attracted huge population into the Kathmandu valley causing annual urban growth of 6% (against the national average of 2.1%) and accommodating about 30.9% of the total urban population thereby creating huge demands of housing, infrastructure provision, social and emergency services. In response to this, the government's linear approach since 1970s through implementation of housing, enactment of legislation and establishment of new institution including involvement of private sector has proved to be inadequate and ineffective due to confusion housing and urbanisation policy at national level, contradictory legislation and poor capacity of implementing agencies, all failure to respond the rapid increasing demand of housing. The land pooling projects initiated from the 1980s are limited to small scale land development with formation of residential plots, successful only in financing basic urban infrastructure and benefiting the local land owners but failure in achieving lively urban environment whereas the private sector implemented housing and apartment schemes (as a gated community) from the late 1990's with financial support from commercial banks are vulnerable to social and natural hazard issues and support only high income group. As a result, significant percentage of urban population including low income community has been denied for decent housing and basic infrastructure facility. The developed land and housing units available in the market has become a business venture and physical entity rather than a social service and community building. Combination of different strategies: formulation of integrated plan and policy at 'valley level' to regulate urbanisation based on the carrying capacity and socio-economic sustainability, provision of urban design techniques such as flexible guidelines, incentives and consensus building at 'local scale' and coordination

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and cooperation of public agency, private sector and different line agencies including local people at 'community level' is essential to reverse the present wrong trend.

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### SUSTAINABLE DEVELOPMENT AND HOUSING AFFORDABILITY

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Both affordable housing and sustainable development are major challenge across the world including Australia. Generally there is a conflict between the approach of sustainability development and affordable housing. Sustainable development means compact city and often these development are more expensive than the normal residential development. In Australia sustainable housing has generally been constructed for the high end of the market. Affordable housing means small unit, use of low cost material, small block and cheap land on periphery of the development. Basic aspects of sustainable residential design such as increasing density, mixed use and proximity to public transport are being adopted increasingly in Australian cities. However the sustainability of affordable housing remains questionable. The aim of the paper is to improve understanding of current practice of sustainable residential development and housing affordability and discuss whether sustainable development approach align with the affordable housing objectives.

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### TOWARDS CARBON NEUTRAL SETTLEMENTS PROCESSES, CONCEPT DEVELOPMENT AND IMPLEMENTATION

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The paper will present the outline of a recently started interdisciplinary research project in Trondheim, Norway. The starting point for this project is the vision of a carbon neutral neighborhood which combines low energy demand and renewable energy with a social sustainable living environment. Through common efforts from researchers, planners and politicians this vision is set out to be realized in the Brøset area in Trondheim. Even if the will and ambitions are clear, this development is in a very early phase, and political visions tend to disintegrate on the way towards implementation. The research project therefore aims to support the development process from the start. Designing carbon neutral housing is not only a matter of technology and energy savings, but also includes lifestyle, housing and travel patterns. It has to provide the foundation for a neighborhood in which residents can live, work, shop for groceries, go to school, and find meaningful leisure activities. The research therefore combines a better understanding of social processes and lifestyle issues with improved technology, architectural quality, energy supply systems and an urban structure aiming for carbon-neutrality. The development of the Brøset area in Trondheim will serve as a case for the development of models for early phase planning processes, concepts for low energy architectural solutions, transport and energy systems, and increased understanding of the cultural changes embedded in the development of carbon neutral settlements. The project also aims to contribute to changes in attitudes among planners, architects and other actors within the building sector including future home buyers. The outcomes of the project will hopefully provide tools and knowledge relevant for other urban developments. The paper will discuss some of the methodological and epistemological issues embedded in a research project that aims to influence a real ongoing urban development project.

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SITUATIONS OF OPPORTUNITY IN CITY TRANSFORMATION – ENRICHING CASE STUDY METHODOLOGY WITH SCENARIOS AND BACKCASTING, EXPLORING THE DEVELOPMENT OF THREE STOCKHOLM CITY DISTRICTS TOWARDS SUSTAINABILITY

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To keep global warming at 2°C, society faces challenges of a totally new magnitude. In Sweden like any high-income country, it creates a powerful incentive to city transformation. Tackling this challenge of sustainable urban development poses problems for planners and researchers alike: What planning processes, what urban structures enable transformation, how can planners and other actors combine forces to deliberate themselves from path dependency, extending their freedom of action? In this paper, we explore how case study methodology merged with techniques from Futures Studies provide a cross-disciplinary research approach that defines the challenge in scope and time while retaining its complexity. Case studies are in-depth analyses of a small number of units, enabling studies of complex phenomena; for us, complexity means integrating the issues of “what to change” and “change by whom”. How can this approach be developed to explore the future? Futures Studies can indicate the probable or supply visions of the desirable, it can be normative or descriptive. For our purpose, it is normative, focusing on long-term necessities. Through backcasting we develop scenarios that explore the path of transition of three Stockholm City Districts, from today’s climate changing society towards a 2060s vision of a 2 kW Society. A main assumption is that there are shorter periods – Situations of Opportunity – when inertia against change is low. These Situations are our cases proper. For each Situation in every district we develop three representations of their realisation in the upcoming decades: the Scenario is a narrative of the whole, seen from the future; the computerised Energy Usage Model quantifies outcomes in terms of reduced energy use; the Transformative Governance Network illustrates the process of change, its agents and their forms of co-operation. Elements of the approach could contribute to the practice of planning.

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## RESIDENTIAL TOWERS IN ISTANBUL

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Over the last fifty years Istanbul has expanded dramatically as a result of continuous population growth and rapid urbanization, thus the city witnessed a gigantic structural change, resulting with innumerable problems. Inevitably, housing shortage emerged as one of the most serious problems faced by Istanbul. Up until the 1980s, a time when Turkey was in the midst of its modernization process, housing needs were met primarily by squatter and/or apartment style housing. After 1980, Istanbul experienced deeply rooted changes in social, economic, and spatial arenas, like in many other cities during the world’s globalization period. The effects of globalization also resulted in a change in housing trends which in an inevitable way altered the urban fabric of the city. Recently residential developments in Istanbul show many variations, such as single family homes, apartment buildings, residential towers and communities made up of different types. This paper focuses on the residential towers as a new housing trend, which added a recently developing new layer to the existing ones of the city. Their development can be attributed to various reasons, most of them associated with the effects of the globalization process. Residential towers have very real effects on the physical and living spheres of the city, both in terms of architecture and social dimension. The major consequences of the residential towers are social-spatial polarization, fragmentation in the city pattern, privatization of public spaces. Almost all of these towers provide much more than just housing as they include social, recreational, sports, shopping and medical facilities. In this paper, based on the data of 94 samples of residential towers, environmental, social and spatial qualities of these recent developments will be discussed; their advantages and disadvantages for the entire city will be questioned. Namely, the effects of these developments on the future housing market and the trend of user preferences will be evaluated.

## THE INTERPLAY BETWEEN ENERGY CONCEPT AND ARCHITECTURAL SOLUTION

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Increased focus on buildings environmental effect and energy-consumption has resulted in new building concepts. This may imply new possibilities for architecture as well as new architectural expressions. The passive and low-energy housing technology is driven forward by an energy-efficient mindset. It may be interesting to investigate how other housing qualities such as daylight, usability, aesthetics and architectural qualities are ensured in architecture where the major focus so far have been reduced energy consumption, physical comfort and technical qualities. The paper will outline a recently started PhD-project where the objective is to investigate how the focus on sustainability and lower energy-use affect architectural design and other housing qualities and how different “schools of thought” regarding energy efficient housing deal with architectural quality and housing quality and how the ideology is expressed in architecture. The passive house concept is based upon simple solutions; It is a robust, compact and air tight building volume. The concept may involve both low-tech and/or high-tech solutions. Other concepts based on other ideologies may enlighten aspects regarding housing quality and illuminate benefits and drawbacks of the passive-house design concept. Form understood as volume, zoning and orientation, the building envelope in terms of how tight and compact it is, if it consists of more layers (single or double facades), how daylight, heating, water and ventilation is taken care of, is of great importance in the design concept and will have great impact on energy demand. The design-concept has considerable consequences for energy-consumption. On the other hand buildings’ energy-consumption may have implications for architectural quality and housing quality. The purpose of this study is to develop knowledge that will contribute to a better understanding of the necessary interplay between energy-concept and design. The paper will present the objective, main research question and methodological approach in the Phdstudy in order to discuss this.

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## HOW DOES THE PLANNING GOAL ‘URBAN DENSITY’ CORRESPOND TO PEOPLE’S RESIDENTIAL CHOICES AND EVERYDAY LIFE?

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Despite consensus among planners and politicians that dense cities are better for the environment than sprawling urban landscapes, much of what is currently being built is characterised by low density. Researchers agree that, in industrialised countries, ‘sprawl’ is driven by rising average income and decreasing transport costs. Individual decisions by urban households are aggregated into a force that governs the development towards ‘sprawl’. The aim of the project is to analyse how urban environments can offer desired qualities, by studying households’ actual use and valuation of opportunities for work, service, leisure activities, culture and education within areas of different densities. The contribution of the study will be a deeper understanding of what urban density means in the daily life of households. The study employs theories and concepts from planning research and environmental psychology. Urban density is a key concept. Range and variety of urban functions are then important additions to measurement of physical densities. Another key concept is ‘affordance’. ‘Affordance’ is here a quality or asset within a specific environment, which can be perceived and used by an individual for carrying out a certain activity. The main study is a survey covering around 2000 households within the Stockholm area. Four study areas are selected to illustrate different urban densities and structure, from inner city to garden suburb. The survey covers the most important affordances inherent in the actual environment of the household, such as place of work, shops, schools and social networks. The concept of ‘affordance’ is tested as a tool for structured comparisons between urban areas regarding different aspects of density. The availability of affordances in different urban structures is described and relationships between density, in all its aspects, and life styles can be tested. The paper presents preliminary results from a pilot study.

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## SECOND HOME OWNERS IN THE EUROPEAN UNION: CHARACTERISTICS AND DRIVERS

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A growth in the number of second homes has been a feature of many western European countries since the 1970s and second home ownership rates have grown in central and eastern Europe in recent years. The literature attributes this to a range of factors including: new and more flexible forms of labour; the rising number of retirees with disposable time and income; cultural factors such as an idealised view of the countryside as a place of tradition and retreat; utilitarian considerations such as investment potential; counter urbanisation, and the development of a post-productivist countryside. This paper presents an analysis of second home owners in the EU. It reveals that their characteristics vary from country to country reflecting national differences in key policy areas, in particular, housing, taxation and rural development policies. We have to start from the fact that Spain is one of the countries of the European Union that has less rented housing as opposed to ownership -only 11% compared to an average of 40% in Europe. We deals with the investigation of the causes of this tendency. There is a need to investigate which measures or formulas determine in other countries that the rate of ownership and renting of properties is balanced. In Spain the tenant is protected by Law to continue to be house five years. Moreove during that period the landlord cannot increase rent more than consumer prices index. If the tenant doesn't pay the rent the landlord can evict the tenant of course, but this can stop the trial paying the amount due and to continue the contract. Finally the trials to evict longer too much but it is a general problem of the Spain Justice. Perhaps the eviction trial should be special and fast. In last decades Spanish Governement has tried measures to estimulate the housing rent market. So in the nineties he implemented Real Estates Investment Trusts (in Spanish Fondos de Inversión Inmobiliaria) as way to get financial founds to invest in rental housing. More recent he created the Sociedad Pública de Alquiler (public renting corporation) to protect the landlord and tenant. Neither have got a significant change in the market.

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## GREEN URBANISM & NEW URBANISM – A WAY FOR UNDERSTANDING AND SOLVING THE PHENOMENA OF CONCENTRATED POVERTY IN ALIENATED SUBURBS

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The growing alienation of public housing estates and communities and their ethnically and socially excluded people, and the neglected human potential they symbolize, is a grotesque expression of the failure of a system driven by the profit motive, rather than by the requirement to satisfy basic human needs – that of work & housing. New dwellings which would provide sense of place and belonging, creation of jobs, and improvement of often atrocious transport links and means is a way forward. This paper looks at the Green Urbanism paradigm, which works through proven principles and methods of New Urbanism. The analysis will see if this paradigm might offer an alternative to the failed satellite-suburban-monolith-alienated type of living in most major European cities. Turning isolated public housing towers into typical mixed-income city neighborhoods under the Hope VI and under New Urbanism principles has been done in the US, but not without a plethora of problems. Is the idea in the solution which seeks to demolish thousands of units of the city's public housing stock and create new mixed-use units or is it in refurbishing and retrofitting the existing stock? This paper will look into some of these issues and try to propose new ideas where financial and real estate communities need to respond to build communities that are more environmentally, socially, and financially sustainable.

**W08** MIGRATION, RESIDENTIAL MOBILITY

AND HOUSING POLICY

## RESIDENTIAL MOBILITY PATTERNS OF OLDER PEOPLE

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The increasing share of older people in western societies is of special concern. One issue is the housing situation of this group. In Sweden one hypothesis is that older people now, and in particular the baby boomers, are more open to change residence to accommodate for changing life-styles and poorer health when ageing. This assumption includes the idea that older people to a larger extent will change tenure from homeownership to tenant co-operative housing or rental housing. Rental and tenant co-operative housing typically includes more service for residents and will lessen the burden of housing maintenance. There are studies pointing to such a residential mobility trend among seniors but quantitative tests are wanted. In this study the total cohorts born in the 1920s, 1930s and 1940s and their mobility patterns are analyzed as to what characterize the stayers and movers respectively and where and to what extent older people do move. Do they for example compete for the same type of apartments as young entrants on the housing market? Planning processes in particular are to be informed by such an analysis. In this paper we analyze the residential mobility patterns among older people, i.e., pensioners, and pensioners to be, using a register database, Geoswed, comprising the total Swedish population.

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## NEIGHBOURHOOD EFFECTS ON RESIDENTIAL MOBILITY? A COMPARISON OF PREDICTED AND ACTUAL INTER-NEIGHBOURHOOD MOBILITY PATTERNS IN STOCKHOLM

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Choosing a new home and home area is a complex decision, influenced by a large set of different factors on various levels. In this paper, it is hypothesized that one of these factors are social processes in the neighbourhood of origin, i.e. that the neighbourhood externalities found by a vast literature not only affect social mobility but also physical mobility. Information about vacancies and potential destinations is spread through localized networks, the same networks contribute to the formation of mental maps, local socialization processes affect ideas about neighbourhood attractiveness, as do the general physical standard and service offered in the neighbourhood, and neighbourhood-related stigmatization and discrimination may limit the range of choices available to movers. According to the hypothesis, all of these processes influence the final choice of destination neighbourhood. If valid, mobility patterns should be affected in the sense that movers from a specific origin prefer some destinations over other. The paper tests the hypothesis by examining inter-neighbourhood mobility patterns in Stockholm municipality. Drawing on geo-coded longitudinal data, I estimate predicted mobility between origin and destination neighbourhoods and compare these patterns to actual mobility. Discrepancies found after controlling for factors related to individual and neighbourhood characteristics mean that there are unexplained factors affecting inhabitants of origin X's choice of destination, indicating a neighbourhood influence on mobility. The aim of the paper is thus to test whether inter-neighbourhood mobility patterns in Stockholm support the idea that processes in the origin area affect the choice of destination, in an attempt to link the field of neighbourhood effects to residential mobility.

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## RURAL MIGRATION IN THE NORTH OF THE NETHERLANDS: WHO MOVES TO LESS POPULAR AREAS AND WHY?

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Migration into rural areas is a much researched phenomenon. In the Netherlands a considerable demand for rural living has been found as well. Up to now, this research has not differentiated between different types of destination areas. International research indicates that the characteristics and motivations could differ for people migrating to different types of rural areas, which makes it interesting to see whether this is also true for the Dutch situation.



The most rural part of the country is located in the North. The mapping of housing prices in this area shows substantial differences between different rural areas. This suggests that not all rural areas have the same popularity as a place for living. Some of the less popular areas experience population decline or will experience this in the future. This makes it relevant to find out which people do migrate to these areas and to investigate their residential preferences. This paper describes migration flows in rural areas in the North of the Netherlands. Where do migrants to rural areas come from? Do they move there from urban or rural areas, from the region itself or from other parts of the country? Furthermore, we compare characteristics and residential preferences of people who have recently moved to less popular rural areas to characteristics and residential preferences of people who have recently moved to other rural areas in the North of the Netherlands, by using data from Housing Research of the Netherlands.

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NEIGHBOURHOOD SEGREGATION AND SPATIAL MOBILITY – SPONTANEOUS AND POLICY FACTORS  
IN POST-COMMUNIST HUNGARY

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During the last two decades in Central-Eastern-Europe the political and economic factors increased spatial-residential mobility. In sociological terms there are different status-dependent paths within the general process. The higher status groups used the opening possibilities to strengthen their status by the spatial mobility while the poor were forced to move to less advantageous segments of the city or the country. These phenomena are the consequences partly of spontaneous factors and partly of several policies of the states and local governments. The effects of market forces in these countries can be taken as spontaneous factors and they increased the western type suburbanization around bigger cities of Eastern Europe. Several measures of states and local governments made these factors more vivid helping the higher status groups to move to favourable areas within and around the cities. The same urban and housing policy measures increased the risk of concentration of poverty on certain areas of cities and also they resulted in the not-well-know-outmigration of lower strata. These urban groups had to move out of the city because it became too expensive for them to live there. As far they are poor they are unable to find places on high or middle status suburban areas around the cities, they have to move to more distant poor areas of the country. The neighbourhood results are gentrified inner city areas and gated communities for high status groups on the one hand and concentrated, small scale urban poverty areas and exported underclass to distant villages. In the paper we raise the question to what extent are responsible the urban policies and market effects for these results, and what could be the trend in the future.

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HAS INTERNATIONAL IMMIGRATION COUNTERACTED SUBURBANISATION? DIFFERENCES IN RESIDENTIAL  
MOBILITY PATTERNS BETWEEN NATIONAL AND FOREIGN POPULATIONS WITHIN THE BARCELONA  
METROPOLITAN REGION (1998-2007)

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One of the most important changes which the large Spanish urban areas have experienced in the last decade is the massive arrival of international immigrants. This process has been very intense and concentrated in time, and has modified suburbanisation dynamics. This paper explores the specific case of the city and the metropolitan region of Barcelona (RMB), where the number of foreign nationality residents has risen in more than half a million persons between 1998 and 2007, implying a 14% population growth. This growth puts an end to the previous period 1981-1996, in which population size was stable. However remarkable territorial differences are observed within the metropolitan region: foreign immigrants show preferences to settle in specific areas of the RMB and, at the same time, these settlement trends have had an impact on the residential mobility patterns of the Spanish population, which were characterised in the previous period by strong suburbanisation. How has international immigration modified Spaniard's residential mobility patterns in Barcelona? Is suburbanisation presently still the predominant process? Have national and foreign populations got similar or opposite settlement and mobility patterns? The paper will try to answer these issues by focusing on three dynamics which have been affected by the arrival of foreign immigrants and which have obvious consequences on housing: population growth and distribution of both the

## W08 Migration, Residential Mobility and Housing Policy

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Spanish and foreign populations within the metropolitan area; the impact on residential mobility patterns of both populations; and the consequences on the age-and-sex population structure and family composition of each urban/suburban concentric rings (which are defined on the basis of the distance from Barcelona).

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CHANGING MIGRATION PATTERNS, ACCESSIBILITY AND LARGE SCALE INFRASTRUCTURAL PROJECTS, THE CASE OF WESTERSCHELDE TUNNEL, PROVINCE ZEELAND, THE NETHERLANDS

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The Province of Zeeland (Old Zealand) is a set of Islands, located in the southwestern part of the Netherlands. Until 1953 the risk of flooding was high and its accessibility to the mainland was limited. The destructive 1953 floods and the Marshall Plan improved its safety and accessibility significantly. The socio-economic structure changed. Although agriculture is still important, industry, services, especially in recreation, have blossomed. The province is highly attractive for second (temporary) homes for (older) people from the Netherlands and Germany. At the present its socio-demographical situation is changing. The shrinking population has a 'negative' impact on housing prices, service levels and municipal budgets. Competing municipal investments may lead to a redistribution of the shrinking population and economic activities. Does this imply a 'new' concentration of the population and economic activities or not and if so, how is the redistribution to be valued at a regional and local level? To gain some insight in the redistribution effects, we have analyzed a special case of the southern part of the province of Zeeland. In 2003 the only and last ferry connection was substituted for a tunnel under the estuary Westerschelde, which is the main gateway to the Antwerp harbor (Belgium). The tunnel, which is not located at the same spot as the ferry, changed the road-network and travel-times significantly. Based on migration data of 1996/8, 2002/3 and 2006/7, the national Housing Need Surveys and geodata, we analyzed the impact of the tunnel on migration flows, population growth and housing prices. The case contributes to a wider policy question: does an improved connectivity between an economic core and a remote area results in the redistribution of people and /or firms in favor of the remote region or not?

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HOMEOWNERSHIP IN FLANDERS: A COHORT APPROACH

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In Flanders (Belgium) almost 75% of households own the house they are living in, a share that kept on rising during the last decades. Not surprisingly, from the start of the housing policy in Belgium the focus was set on stimulating homeownership. The Flemish government hopes to reach a level of 80% homeowners in the near future. In this study the evolution of homeownership in Flanders is analyzed from 1975 to 2005. In addition to age categories, the analysis also takes birth cohorts into account. A birth cohort is formed by shared experiences during the same time period. Cohorts differ from each other because they went through the same life phase in different time periods. Next to cohort effect we also distinguish age effects, which can be understood as the influence of the life stage. The share of homeowners in Flanders rose from 72,2% in 1995 to 74,4% in 2005. This overall increase is a consequence of a strong increase in the oldest age categories, which we identified as a cohort effect. For the generation born in the period 1910-1919 the ownership rate was always lower than for the following (younger) cohorts. A large part of the cohort 1910-1919 entered the housing market in the years after the second World War – in economic unfavourable circumstances - which affected their changes on becoming a homeowner. In addition, the birth cohorts from the 60's and 70's reach a higher share of homeowners at earlier stage in life than the preceding cohorts. Finally, a prognosis was carried out for the homeownership-rate in 2015, starting from well-defined hypotheses. The results point out that the rise of homeownership in recent decades has reached its limit, unless additional policy efforts are made.

## W08 Migration, Residential Mobility and Housing Policy

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### MOVES TO THE NEW SUBURBS IN THE TALLINN URBAN REGION: NEIGHBOURHOOD CHOICE CRITERIA AND RESIDENTIAL SATISFACTION

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Suburban areas are transforming into modern residential areas in the formerly centrally planned countries. The spatial location of newly built residential areas in suburbs has taken many forms – some are found as integrative parts or logical extensions of already established settlements, others as compact separate developments cut off from the existing settlement structure. The third type comprises those new housing units which are scattered in suburban space. These broad new settlement types can be found in urban regions throughout Central and Eastern Europe in the post-communist period. Previous studies point to the different level of sustainability attached to these different settlement types, where it is in general the separated monofunctional new compact or scattered settlements without necessary basic amenities and services which are considered less sustainable, in comparison with those areas which make up integrated parts or logical extensions of the existing settlements. Lack of research still exists on the main agents in the process – the households, who have moved to the new residential areas: on their motivations behind the moves, as well as contentment with amenities and service provision in their neighbourhoods. This paper aims to fill this gap by analysing motives to choose a particular new suburban residential neighbourhood in Tallinn urban region, and residential satisfaction with neighbourhood qualities there. Particularly interesting findings emanate from the comparison of residents of two types of new housing areas: those which are integrally connected/are located side by side with existing settlements, and those ones which are free-standing within former agricultural fields and/or forests. The results on residential area choice motives and neighbourhood contentment level adds interesting knowledge on the shortcomings of existing housing markets and planning policies.

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### SOVIET SUMMER HOME SETTLEMENTS IN RESIDENTIAL SUBURBANISATION IN THE TALLINN METROPOLITAN AREA

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In this paper we analyse the role of a specific suburban neighbourhood type, Soviet summer home settlements, in residential suburbanisation. Empirically we focus on the Tallinn metropolitan area, Estonia, which has inherited large summer home colonies (dacha settlements) around the city from the Soviet period. After the collapse of the Soviet Union when the housing policy and planning principles changed the restrictions to build permanent houses on former dacha settlements were not followed anymore. In this way these formerly seasonally used settlements were theoretically added to metropolitan housing market as vacancies. In the early transition years these settlements offered affordable dwellings for relatively less well-off households and for older people who left the urban labour market. These settlements also served as an interesting example of diverging housing careers of different ethnic groups. As the dacha-settlements were the main connection with Estonian countryside for Russian-speaking urban population, these areas also played more important role in the suburbanisation process for them. In recent years, during short-lived housing boom in the mid-2000s and in parallel to building new suburban residential settlements on former free areas, a considerable share of new suburban single family houses has been plot-wise built on dacha settlements. As such these settlements serve as a good example to demonstrate how the Soviet legacy, post-socialist housing and planning policy, and residential preferences of different population subgroups come together to shape specific suburbanisation patterns. The analysis is based on different data sources. Individual level 2000 Census data have enabled multi-level analyses. Summer home areas surveys in 2002 and 2007 have studied the residential function of these settlements. New residential areas survey 2006 enables comparison with other new suburban settlements.

## W08 Migration, Residential Mobility and Housing Policy

MOVING TO THE COUNTRYSIDE – NEWCOMERS IN PERIPHERAL AREAS OF DENMARK

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Denmark is undergoing a process of centralisation and concentration of economic growth, employment and people in and around its larger cities. Other more peripheral areas have been stagnating and losing both jobs and inhabitants over a long period of time. Some however choose to move to peripheral areas. Studies have shown that those moving to peripheral have very different reasons for moving and have different expectations, needs and demands but that integration and development of social relations is essential to newcomers' sense of belonging. This paper reports on a study on newcomers who have moved long distances to settle in rural and peripheral areas. The study focuses on moving motives, background and expectations of newcomers in relation to living in a peripheral area. An important theme is the relationship between newcomers and local residents focussing on whether and how they are welcomed and integrated by neighbours and others in the local community.

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ARE URBAN DYNAMICS IN THE CONTEXT OF INTERNATIONAL MIGRATION SUSTAINABLE? A COMPARATIVE ANALYSIS OF SANTIAGO DE CHILE AND BARCELONA

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Urban dynamics encompass both traditional features inherited from the past and the emergence of new urban tensions. Spanish and Chilean cities show a somewhat different historical trajectory than their European and Latin American counterparts: a delayed process of urbanization accompanied by an accelerated growth in population concentration in urban areas. Nowadays, as both countries are experimenting renewed pressures in terms of international migration, their cities' responses to accommodate new inhabitants are complex and not always sustainable or long term balanced in terms of their economy, ecological resources and social characteristics. Chile and Spain denote a relatively late and sudden increase of immigrant flows. They respond to a huge variety of reasons: on the one hand, still economic drivers are relevant behind some moves. However, there is no clear standard pattern in terms of skills or qualifications of those recently arrived as the range of typologies to classify their human capital is getting wider. On the other hand, certain cities have become increasingly attractive places to live for those not strictly attached to a workplace, retired or belonging to a high income level. The urban development model of globalizing cities such as Santiago de Chile or Barcelona reflects the ability (or incapacity) to adjust to these phenomena. The aim of this paper is to analyse up to what extent the urban dynamics created by the recent arrival of immigration in two different regions located in two dissimilar contexts; the Santiago Metropolitan Region and the Barcelona Metropolitan Region, are sustainable. In order to do this, determinants for immigrants' settlement will be explored together with the spatial impact of their location. With the benefit of hindsight of both urban landscapes, special attention will be paid to the comparative analysis of the contribution of certain local drivers - housing systems, welfare estate and social networks - as mechanisms to shape sustainable settlement patterns together with the possibilities for policy action and lessons to be learnt.

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RESIDENTIAL MOBILITY AND HOUSING PLANNING IN THE LJUBLJANA URBAN REGION

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As regards its size, Ljubljana (the capital of Slovenia) can be compared to medium size European centres. There are 270.000 inhabitants within the municipal boundary but in the region more than 500.000. Major demographic issues are: slowly decreasing number of population, low fertility and population ageing. As Ljubljana has spread outwards from its historical core along the radial road system, it has a characteristic star-like shape. Greater Ljubljana agglomeration has been growing into a conurbation that is why a harmonious growth of the whole city has been taken into consideration. In order to promote sustainable development of the city, the principle of a decentralised concentration of settlement has been adopted. It comprises the growth of a compact city with its historical core (the renewal of existing city surfaces and improvement of urban fabric) and decentralised concentration along the lines of public transport in the suburban areas, especially along

the light rail. There is a considerable number of commuters on a daily basis (ca. 70.000, the number is increasing). They come from Ljubljana Urban Region where the spread of scattered single-family housing is typical for these areas. These districts generate a large volume of transport, especially by car. They need urban restructuring and renewal, condensation of settling and better connection with an effective public transport. We propose the model of decentralised settlement concentration, which is presented on two different levels: regional (Ljubljana urban region) and local. The focus of the paper is on the connection between the urban development and the new (planned) light rail system in Ljubljana region and the possibilities of concentrating settling in the nearer areas of the railway stations. For long-term mobility improvement, the public transport needs an extended policy of urban planning, land use and environmental covering issues.

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### REDUCTION OF OUTWARD MIGRATION IN PARTS OF LOWER AUSTRIA - SOLUTIONS AND STRATEGIES BY USING NEW INSTRUMENTS

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In further consequence to the possibilities in Lower Austria, mentioned in Dublin 2008 in the working group, the results of two new studies will be reported: In the first study the problem of the drift and outward migration in some regions of Lower Austria were discussed. Compiled in form of new activities together with 42 project municipalities of the association „Interkomm Waldviertel“ a study for the development of housing locations has been done. The main goal was focused, to bring more people into the region and to reduce the outward migration. The initiative comes from inside the region that means from the persons concerned. The focal points are: A new positioning of the region “Waldviertel” as residential area, the stimulation of sale and/or the renting of real estate, inducing measures of reorganization and renovation of buildings. The instruments for conversion in each of the 42 project municipalities were: Conversion plans, which are compiled together with the municipalities; Presentation of the municipal infrastructure offer and quality of location; Marketing concept for the application of the “Waldviertler” housing locations; A local location information system (KOM SIS) - [www.komsis.at](http://www.komsis.at); „Waldviertel - Ambassadors “in large cities like Vienna and Linz; „pilots” for municipality activities for the reinforcement of the integration offer and an information campaign for the resident population. In the context of a second study it was examined whether by means of buying options for rented flats on a long-term basis the acquisition of property at dwellings could be popular. This could be a new instrument of changing housing markets. The reasons for it are to be evaluated, why the non-profit housing enterprises reach very different sales ratios. General strategies for an increase are prepared. In addition the following questions are treated: Which factors are important for the decision of the tenants to take a buying-option? Are the selling prices and financial conditions for the potential buyers of importance and how does cost increases affect the interest to buy? The applied sales methods are evaluated and the motives of non-profit housing enterprises for a forcing or a non-forcing of sale, too.

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### THE EFFECT OF HOUSING CONDITIONS ON THE INTENDED LABOUR MIGRATION OF THE CZECH POPULATION

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The paper focuses on the results of analyses of sociological research on how housing conditions affect the intended (i.e. not real) labour migration in the Czech Republic. The aim of the paper is mainly to show, in reference to studies published in advanced countries, the effect of a housing tenure on the internal labour migration in the Czech environment. For this purposes a combination of quantitative and qualitative sociological methods (questionnaire surveys, focus groups) was used. The results of the multi-dimensional logit models and the conclusions drawn from focus groups records indicate that housing tenure has a very significant effect on potential internal labour migration, even after controlling for the effect of other factors related to labour migration. This finding should be substantial significance for the future direction of housing policy in the Czech Republic. Finally, the regional (NUTS 3 regions) disparities in internal labour migration were compared and factors influencing labour migration in different regions were identified (with respect to limited data sources available for such kind of “macro” analysis).

## W08 Migration, Residential Mobility and Housing Policy

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HUNTING FOR HOTSPOTS - UNEQUAL URBANISATION IN THE SWEDISH COUNTRYSIDE

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The dichotomy urban rural has become less obvious. Counterurbanisation has opened up for mobility from urban to rural areas. It is not about large flows of movers. Often it implies a marginal increase in some population groups. Several reasons have been put forward to explain counterurbanisation but there are still no satisfactory explanations. A burning question is the effects of an unbalanced housing market in urban areas. This study deals with counterurbanisation and how it can be understood and explained by a focus on housing market conditions. The approach captures the interdependency among urban and rural housing markets. In that approach hotspot is a central concept. A hotspot is a place with great natural beauty far away from metropolitan areas. The process is initiated in a place with loss of population, decreasing house prices and suddenly the place is transformed to an attractive hot spot. The first question is if hotspots have grown in rural parts of Sweden? If so, which factors explain this development? A critical question is if hotspots are long-standing sustainable or just a “mayfly”? To address these questions a longitudinal database is used. Important are physical and socioeconomic transformations of places. Tobin’s q is used for analysis of house prices. Results will add knowledge to countryside development at a geographical level where people live there everyday life.

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GATED COMMUNITIES IN ISTANBUL: SECURITY AND FEAR OF CRIME

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First formed in the 1970s USA, gated communities are one of the consequences of post industrial period which confronts the decentralization of the capital and the employment in the metropolitan area which evidently leads to a need for a new form of housing production in the periphery. The increasing mobility of capital and the radical changes in the labor force have encouraged the invasion of gated communities throughout the world. Defined as a new type of sub-urbanization, these residential areas has emerged in Istanbul after 1990s. The spatial and social transformation of Istanbul is accelerated by its being the center of service sector due to the development of free market economy. The emerging process of gated communities in Istanbul has a unique quality compared to their peers abroad by defining a process which is directed by the developers of the house markets ignoring the planning policies. By employing the forces of media, developers increased demands for gated communities; so, a rapid rise in this type of residential areas is observed. In Istanbul gated communities determine a new and a present way of house production. In this study, the reasons of the residents’ preference of living in gated communities will be studied particularly in the case of Istanbul. In this context, the aim is to investigate the impacts of fear of crime and security concerns for residents in their preference to live in gated communities in Istanbul metropolitan area. Exploring the reasons for preference for gated communities, fear of crime and security seem to be the most significant parameters in decision. For this study, as a research method, questionnaires and interviews with residents from selected different types of gated communities will be used. Finally, the purpose is to form a comparison relating the notion of fear of crime and security with the motivation of preference of the gated community.

## **W09** HOUSING REGENERATION AND

MAINTENANCE TOWARDS SUSTAINABLE

REGENERATION OF THE HOUSING STOCK

## W09 Housing Regeneration and Maintenance: Towards Sustainable...

### ZURICH'S LANGSTRASSE QUARTER IN THE CONTEXT OF GENTRIFICATION AND URBAN HOUSING MARKET PROCESSES

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The paper analyzes the development of the Langstrasse quarter, a former rundown area next to the Central Business District of Zurich, in relation to urban renewal and gentrification. The results presented in this paper are part of a larger research project commissioned by the Department of Urban Development of Zurich and undertaken by the Department of Economic Geography at the University of Zurich. The quarter, although still confronted with typical problems of a zone in transition – e.g. comparatively high crime rate, degradation of the building stock, high proportion of marginalized groups – has, since 1990, seen an improvement of the overall situation and a shift in social structure. These revitalisation processes have evoked the fear of gentrification in certain segments of the population. In order to provide a basis of information regarding potential or actual displacement of specific population groups or activities in the Langstrasse, we analyzed registry and census data from 1990 to 2007. Using this data, we examined the impact of construction and reconstruction activities on the quarter's population structure and migration patterns. The results indicate an expulsion effect due to construction and reconstruction activities, though still spatially limited to a number of buildings, overall much more pronounced in the quarter than in the city as a whole. The absence of fast largescale gentrification processes in Zurich's inner city areas points towards the important role of the Swiss housing market and Swiss tenants' rights, which are further addressed in this paper.

### PUBLIC AND SOCIAL HOUSING REGENERATION IN THE US AND THE NETHERLANDS COMPARED

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On both sides of the Atlantic, policymakers deal with the question: How can it be possible to house the poor and to improve the quality of the neighbourhoods where poor households live? In the U.S. HOPE VI is one of the most comprehensive policies with respect to public and social housing regeneration. In the Netherlands the Big Cities Policy is the dominant approach focusing on deprived neighbourhoods, recently aided by the Krachtwijken Aanpak (Power Neighbourhood Approach). The two policy approaches are based on a certain set of ideas, notions, and understandings of policymakers and academic researchers about the causes of the problems and solutions to deal with them. We inventory and analyze the causes and solutions in the policy discourse on public and social housing regeneration offered by academics and policy-makers in the U.S. and the Netherlands. Our aim is to compare and contrast the way Dutch and American experts have approached the following topics: the efficacy of income, tenure and ethnic mixing, demolition and redevelopment versus rehabilitation, the relation between physical and social programmes (including social cohesion), design issues (including the use of New Urbanism), crime reduction strategies, responsibilities of the central and local government, public-private financing, coordination with civic and faith organizations, resident participation, and self-sufficiency strategies (i.e. efforts to move families off of welfare and into good paying jobs). To do so, we review ten recent key publications (both academic and policy publications) from each country such as Public Housing and the Lessons of Segregation by Turner and colleagues, just published by the Urban Institute in Washington DC. Based on this comparative literature review we expect to derive lessons for both European and American policymakers.

### THEORETICAL FOUNDATIONS AND EMPIRICAL RESULTS OF URBAN REGENERATION IN HUNGARY

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Before of change of economic and political system the Eastern European countries – including Hungary – had not paid enough attention to the renewal of deprived urban neighbourhoods, to the maintenance of the building stock and to handling defects caused by the architectural technology. Consequently, problems related to the built environment in these coun-



tries appeared in an accumulated way. As a result, quarters with dilapidated residential and building stock have competed on the housing market with a handicap, and this often coupled with the appearance of social problems. Nowadays the cities of Hungary, and especially Budapest, are suffering from massive urban decline, deprivation and social exclusion which is mainly the result of a long lasting neglect of the building stock, the radical withdrawal of state from the housing market and the increasing social polarisation generated by the capitalist transformation of the economy. Local governments and investors have faced complications as a result of the postponement of renovation activities. In the last decade decision-makers on state, regional and local levels in Hungary gradually recognized the inevitability of urban regeneration and the opportunities the latter offers for architecture, economy and society. Local governments worked out their rehabilitation plans and strategic thinking appeared, however, it took some time to manage and finance the processes with the involvement of adequate strategies. In the late 1990s but especially after 2000 a massive rehabilitation process started on the endangered neighbourhood types of the inner-city old housing and on the housing estates in the major Hungarian cities. The inner city especially the neighbourhoods near the city centre started to experience rising interest of investors. Thus, during the last decade first successful regeneration initiatives and programmes turned up both on state and local levels. Topical objectives of long-distance urban regeneration process have been changed many times in the last decade in Hungary, however, urban development experts and decision-makers recognised the social role and potentials of urban rehabilitation. One of the most important problems in Hungary is that urban regeneration projects focus almost solely on the rehabilitation of the built environment and improvement of the quality of life (i.e. social environment) became often neglected during renewal. Expectations and visions of local residents towards their neighbourhoods should be taken into consideration during regeneration which is a pre-condition for successful projects. Western European cases show that urban regeneration can only be effective if development of built, natural and socioeconomic environments inside the city are closely linked to each other, which is not quite so in Hungary at the moment. Twenty years after the change of regime stakeholders taking part in the urban regeneration process in Hungary slowly realise that problems of the built, natural and social environments overlap and rehabilitation of neighbourhoods must be a multi-sectoral intervention based on strategic thinking, local activity and mutual partnership. Due to the change of mind first integrated urban development programmes appeared in Hungary (first of all in Budapest) that already pay more attention to requirements and expectations of local strata living in the neighbourhoods. Through these projects focusing on the rehabilitation of built and natural environments of cities experts already try to generate also socio-economic impacts. This must be emphasised by the fact that urban regeneration will be speeded up in the coming years in Hungary. The paper to be presented in the conference can be sub-divided into two main parts: i) The first part outlines the state-of-the-art of urban regeneration in Hungary together with short introduction of strategies on national, regional and local levels and types of interventions. Main differences between Hungarian and West European regeneration processes will be presented as well. ii) The second part highlights the main (social) impacts of current rehabilitation processes. Actual trends and characteristic features of urban rehabilitation closely related with quality of life are also presented by surveys conducted in case study areas on the territory of Budapest and the major Hungarian cities.

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### DEMOCRATIC BARRIERS TO SUSTAINABLE TRANSFORMATION OF DANISH SOCIAL HOUSING

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The paper analyses institutional barriers to sustainable transformation of the Danish social housing sector. The governance structure present in the sector implies that specific environmental renovation decisions are subject to negotiation and dialogue between housing professionals, tenants and building experts. In this process, (costly) environmental objectives conflict with the material interests of tenants and the existing democratic and administrative practices in the sector. The consequence is that environmental solutions are watered down. In effect, the democratic governance structure constitutes a barrier to substantial energy renovations. To illustrate the point the paper presents a case study of Taastrupgaard, an estate with 1000 units that went through a major renovation from 1997 to 2007 with a particular focus on sustainable renovation. The renovation was a pilot-scheme in the European SUREURO project (Sustainable Refurbishment Europe), the purpose of which was to develop systems and methods to integrate sustainable development and tenants' involvement in the refurbishment process of post-war large-scale residential areas. The renovation does not give evidence to noticeable improvements in the environmental performance of the estate, and tenants and housing professionals conceptualised improved sustainability primarily in social terms. The last part of the article pursues a more speculative argument, in search of new organisational models that might transcend the institutional barriers to sustainable renovations of the Danish social housing sector.

## W09 Housing Regeneration and Maintenance: Towards Sustainable...

COOPERATION IN URBAN REGENERATION - THE ADDED VALUE OF PARTNERSHIP BETWEEN COMMERCIAL DEVELOPERS AND HOUSING ASSOCIATIONS IN DUTCH URBAN RESTRUCTURING

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The regeneration of the (early post war) neighbourhoods is a major challenge in Dutch society that requires substantial investments in new housing developments. One of the main objectives is to regenerate more or less unpopular, problematic neighbourhoods with concentrations of low-income households into viable neighbourhoods that are attractive to a wide group of households. As part of the regeneration process, a significant part of the housing stock is being demolished and replaced by new housing. The largest part of this housing stock is owned and operated by housing associations. Housing associations are not-for-profit providers of (mainly social rented) housing in the Netherlands. They are hybrid institutions that combine social housing tasks with market activities. In recent years, housing associations have increased their cooperation with commercial developers in the regeneration of neighbourhoods, among others to reduce financial and market risks, increase the access to capital and improve the products. At the same time, there has been debate about the added value of cooperation with commercial developers. Some argue that the added value is limited, because housing associations have sufficient knowledge and means to cope with the redevelopment challenge themselves. Others argue that the cooperation with commercial developers is necessary, particularly in case of developments for the upper market segments with which housing associations have limited experience. However, little research has been done to gain insight in the actual added value of cooperation between housing associations and commercial developers in urban restructuring projects. Our paper discusses the results of such research. On the basis of a literature review, a semi-Delphi research and 6 case studies, we assess the added value of cooperation in terms of the quality of the product, the financial benefits, risk reduction, process management and marketing of the product.

USER-FOCUSED EVALUATION: GIVING THE "CUSTOMER" A VOICE

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It is widely accepted that housing design reflects society as it is conditioned by a variety of cultural and social contexts. Whereas this view reduces residential architecture to serving as a passive "projection screen" of the social, we highlight that buildings play a much more active mediating role in organizing the relations among human actors and their environments. Dwellings both literally and figuratively shape a multitude of cultural practices, and a variety of social identities. In urban areas of Switzerland, there is a widespread lack of interest in the customer's voice. In a tight, supply-driven housing market, tenants (especially those with limited means) have few choices. In a research project on quality development in housing we aimed at giving the users a voice and to survey the landscape that emerges from the interaction of architecture design-customer interaction in daily practice. Evaluation instruments were created, linking a user assessment of housing qualities with a description of the characteristics of a given housing complex. The modularized household survey addresses the qualities of the apartment, the housing complex, neighbourhood relationships, building management, etc. Outcomes are analysed in relation to socio-demographic characteristics of different tenant segments. Additional modules address tenants preferences related to housing renovation, evaluation of energy efficient building technologies, ventilation and heating systems, along with other ecological features of newer or renovated buildings. The sustainable transformation of the existing housing stock requires awareness, know-how and capital on the part of housing investors/suppliers, supportive government policies, but also needs to involve the perspectives, preferences and everyday behaviour of the actual users of housing. The evaluation instruments – tested in eight housing complexes of varying age, standard, ownership, and location – help establish this link. The planned ongoing expansion of the database will increase our knowledge about housing quality and its potential for improvement and regeneration.

## SUFFICIENT RECONSTRUCTION OF THE POST-WAR MODERNIST RESIDENTIAL NEIGHBORHOODS IN VIENNA

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This paper introduces Sufficiency as a strategy; employed in order to outline the potentials and evolve the sustainable use of both buildings and devices. The main focus of research lies upon analysis of sufficient use of space and electrical devices in the social housing stock of the Austrian post-war Modernism. Further focus is the research of potentials for application of renewable energy technologies in this kind of building typologies and urban settlements. Heating energy consumption per square meter of apartment-unit has decreased since 1970s, yet the floor area occupied by a single person has since risen significantly. The number of households is also increasing; the household-size however is at the same time decreasing. Sustainable housing policy should therefore aim for development of strategies that are decelerating the increase of floor area per person and encourage and promote a sustainable life-style in dense urban areas. Economic factors imply that principle of sufficient and not only efficient use of natural and manmade resources is fundamental for truly sustainable long term development. Long term goals and strategies for further reduction of CO<sub>2</sub> emissions and resources consumption in general must be based both upon energy efficient building technologies, as well as on sustainable use of urban spaces and existing stocks. Through interdisciplinary analysis of the building typologies of residential apartment blocks of the post-war era, involving four disciplines (housing research, life cycle analysis, energy efficiency and energy systems) the potentials for sufficient use of space and floor areas, energy efficiency, and energy production will be identified and systemized. Three basic innovative reconstruction MODELS will be proposed and evaluated:

1. „Low impact“= Sufficient remodeling, none to moderate measures of energy efficiency of the building skin),
2. “Passive House Standard”= Sufficient remodeling + „Passivhaus“-Standard performance (Heating energy consumption less than 15kWh/m<sup>2</sup> year)
3. „Active House “for “0-energy” to “Plus-energy” performance (Sufficient remodeling, measures to increase energy efficiency and achieve energy production of the building skin, application of renewable energy resources e.g. Photovoltaic und Solar Panels)

Final goal is the development of an evaluation tool for measuring of sufficiency in planning: “sufficiency factor”. Further expected results are generation of comprehensive database of sustainable use, such as Life Cycle Cost (construction cost, yield, operation, maintenance), and energy consumption (kwh/m<sup>2</sup> GFA) for the social housing building typology in Austria from 1945 till 1970.

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## HOUSING MAINTENANCE AND PROFESSIONALISM OF OWNER-OCCUPIER

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The majority of reports about housing conditions discuss about the lack of professional maintenance and poor repair of multi-flat dwellings located in different types of co-ownerships (condominiums). These reports describe the results of the surveys done and do not always touch the role of the (co-)owners in the whole process. The reports address the affordability issues stating the fact that the vast majority of the residents/households cannot meet the relevant housing costs. At the same time housing costs/ expenditures are used as an umbrella-term not specifying them in detail.

The paper addresses the following issues with relevant conclusions related to:

- the role of condominiums (home-owners associations) and the relevant NGO-s when sustaining and improving the housing environment
- the scheme for providing professional services and raising public awareness about housing maintenance introduced in Estonia
- the general lack of reliable and updated data about the condition of housing stock and about the costs there

Housing maintenance is a customer-oriented service industry. Professional housing management and maintenance in the case of nearly total ownership of the stock requires introducing the principles of the informed owners to be activated in the property market. This requires significant degree of operational knowledge and experience especially from the owners side

– either by the owners themselves, or by the bodies representing their interests. The service providers are generally well organised and running their schemes for professional certification; their key-counterparts – the owners – are quite often in lack of any relevant information to support their role as the client.

The following questions are still to be highlighted for further studies and debates:

- who should have the major incentives in the society and/or in the business sector for organising and training the residential property-owners in the society?
- what is the role of the state and/or the municipalities – as the major institutions standing behind the massive privatisation of the transition period – when organising the awareness raising schemes for the owners of the new generation?

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### STRATEGIC PLANNING MODELS: A STEP FURTHER

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Following the neo-liberal trend of less government intervention and more room for market forces, the introduction of private sector models in the public or non-profit sector has gained a lot of attention and popularity. This has also been the case in public and other social housing in several European countries. In the Dutch social housing sector, models based on principles of strategic business planning and similar models have been applied to structure and to systematise decision-making about investments in the housing stock. These models, however, appear to be unsuccessful in their impact on actual investments in estates or buildings. Based on fieldwork among several social landlords, this paper deals with the shortcomings of the application of the models in social housing and gives suggestions for improvement.

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### GOVERNING SUSTAINABLE TRANSFORMATION - A CASE OF THE HOUSING MARKET RENEWAL INITIATIVE IN ENGLAND

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This paper puts forward the argument that the examination of new governance forms developed to deliver sustainable transformation through demolition of existing housing stock is crucial in the era of new environmental awareness.

In the past decade, demolition became defensible on the grounds of proven economic, environmental and social interest. The range of properties chosen for demolition and number of residents affected by relocation became higher than ever before. In the UK, a research conducted by Environmental Change Institute at Oxford University argued that around three million demolitions are necessary by 2050 in order to reach the stringent energy reduction targets in housing stock. In 2002, the Housing Market Renewal Initiative proposed replacement of around 100.000 properties with more sustainable forms of building, as a part of strategy to renew failing housing markets in North England and the Midlands.

Demolition and relocation present one of the most complex forms of planning intervention. Achieving synergies between demolition, residential relocation and new building presents extreme difficulties in managing the interests and actions of different stakeholders. When mismanaged, this process may incur heavy psychological costs of enforced relocation and environmental cost greater than the one that justified demolition in the first place.

Based on detailed case study of the Housing Market Renewal Initiative in England, this paper examines the ways demolition and residential relocation is governed in new era of fragmented policy making and devolved approach to implementation. The paper argues that a devolved approach to policy design has led to the proliferation of a range of governance forms (and in particular to the relocation of residents) and strategies with highly contrasting and inconsistent (if not chaotic) outcomes. The paper compares these governance models through inquiry into decisions that shaped them. It concludes by questioning the limits to capacity of local governance in case of radical forms of sustainable transformation.

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SOCIAL PARTNERSHIP TECHNOLOGIES IN THE RUSSIAN HOUSING SPHERE AS DEMONSTRATED  
BY THE HOMEOWNERS SUPPORT PROJECT

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The social policy reform and the housing policy reform that are currently underway in Russia are based on the deployment of new models and mechanisms of collaboration between the government, businesses, and citizens. This requires that people take a more pro-active civic position and acquire fundamentally new knowledge, especially in the housing sphere. The new RF Housing Code has paved the way to housing self-management which affects every Russian homeowner. The necessity to select a multifamily apartment building management method has placed all participants of the housing relations into a challenging situation. The principal vector identified by the new RF Housing Code as development of housing self-management through self-organization of residents and development of the market of housing and utility services is supported with new federal initiatives: the RF government has adopted RF Federal Law No.185-FZ "On the Fund for support of the housing and utility industry reform".

STIMULATING THE COMPLEX ENERGY RENEWAL OF HOUSING CONSTRUCTIONS AS THE CHALLENGE FOR SUSTAINABLE DEVELOPMENT STRATEGY OF SLOVENIA

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In Slovenia, the conditions of climate change have raised the awareness of the role of housing construction activities as the one of the major stimulus of the socio-economic processes in Slovenia, as well. Additionally, it was encouraged by the corresponding EU-strategies, not only regarding the new housing constructions, but also the refurbishment and the renewal of existing ones which have been almost totally neglected. As an introduction, some information on the Slovenian housing system and the institutional and governance changes since 1991 will be presented, particularly in terms of tenure and housing ownership. The fragmented ownership was regulated by the formation of condominiums as the basis of housing management and the maintenance in the middle of the 1990s. Further on, the special attention will be paid to the newly introduced policies concerning the energy efficiency of building constructions on the national level. The paper will concentrate on the endeavours for renovation processes of the post war multi-family housing estates which present the most problematic financial issue in terms of the long term investment perspective. Namely, Slovenia has not developed any special policy regarding the renovation of existing housing stock, neither at national, nor at local level. The housing development sector of the City Municipality of Maribor is perhaps the most significant case in Slovenia although the transformation from an old industrial town to the sustainable community is characterized by the extreme complexity. However, relying upon the own development strategies the local building construction sector succeeded to remain the one of the most dynamic economic activities of the city and the region. As a recommendation, the ideas on the energy renewal strategies and measures based on the local energy concept and supported by the financial mechanisms of public private partnership will be discussed.

DEMOLITION IN EUROPE - A RESEARCH AGENDA

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What determines the life span of dwellings? Much is known about the initial phase of buildings. The vast majority of scientific knowledge is concentrated on the building initiative, the programming, design and in particular the construction. Knowledge about the utilization phase, including management, transformation and redesign is growing. But applicable knowledge about the end of life is still scarce. As the housing is ageing and the deliberation between life cycle extension or demolition is getting more and more important, knowledge about demolition, the decisive motives, the pro and cons and the consequences is getting just as necessary as the initial phase. In the last decade we did a series of surveys on demo-

lition in the Netherlands, directed at the social rented as well as the private stock. Based on these surveys we developed a conceptual model of demolition and underlying decisive motives. In search to what extend our findings are also viable in a broader area, we also looked at demolition data in other EU countries and found similarities as well as differences. To initiate a European research cooperation on demolition, our paper explains the relevancy of a Europe wide survey, defines the research objectives, problem definition and main research questions, and proposes a conceptual model and an outline for a broad comparative research.

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### SUSTAINABLE HOUSING TRANSFORMATIONS: THE HOUSING ASSOCIATION AS A CHANGE AGENT FOR ENVIRONMENTAL INNOVATION AND SOCIAL REGENERATION – TWO CASE STUDIES

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The starting point for this study is the central role of the Housing Association (HA) in programming and carrying through sustainable transformations of large existing housing stocks in Europe and the rest of the world. In order to understand the decision-making processes where innovative sustainable housing transformations are defined and designed we study 1) the organization of prime movers among HAs regarding their capacity for knowledge accumulation and organizational learning in the field of sustainable housing transformations, and 2) how the HA support and/or drive the process of implementation of innovations in case studies of sustainable housing transformations project. This paper presents results from two retrospective case studies of prime movers among HAs in the field of sustainable housing transformations, one in Sweden and one in the Netherlands. The aim is to identify strategies used by these prime movers to deal with development and innovation where the goal is to simultaneously decrease the environmental impact from existing housing, support affordability and social regeneration. In a later stage of the research study, we intend to adapt the identified strategies used by the prime movers for a larger generalization and implementation among a broader selection of HAs, as well as other housing owners, and from an international perspective. Preliminary results indicate the importance of networks and partnerships to identify development/demonstrational projects as well as innovative concepts and technologies to be implemented. The environmental upgrading projects can be supportive to the social regeneration processes and occasionally the two processes interact. The engagement and support for innovation from the direction of the HAs to each individual member of the staff is important. The dependence on in-house capacity and engagement versus external competence needs further studies. Identified key issues are found in the tendering process and the form of contract used by the prime movers.

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### WEIGHTINGS OF DECISION-MAKING CRITERIA FOR THE MAINTENANCE OF MULTI-STOREY RESIDENTIAL BUILDINGS IN HONG KONG

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In many well-developed cities, residential buildings in old city centres are deteriorating. Hong Kong is of no exception because urban decay has long drawn great concerns of the society in Hong Kong. Different approaches have been promoted by the public agents to curb the problem. However, the majority of residential buildings are high-rise and multi-storey. That means the number of homeowners involved in the maintenance process could be large, and difficulties are often encountered in balancing the diverse interests of different stakeholders in deciding on the way forward for a maintenance project. In this light, it is interesting to study what the decision-making criteria are for the maintenance of different multi-storey residential buildings. Through literature review and discussion with the local residents, a set of decision-making criteria were sorted out. The criteria were then organized in a hierarchical structure. Based on the data obtained from a pilot study, the weightings or relative importance of these criteria perceived by 156 residents in the Western District, Hong Kong were evaluated using a simplified non-structural fuzzy decision support system. The analysis result show that people living in buildings with fewer flats regarded project sum and mutual trust as the most important criteria. On the other hand, those living in larger-scale buildings put more weights on property value increment and improvement in the living conditions. These findings implied that people's perceptions towards the relative importance of the decision-making crite-

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ria for housing maintenance changed with the characteristics of their places of residence. Practical implications for public administrators in formulating the strategies to promote housing maintenance then follow.

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FROM SUPPLY TO DEMAND DRIVEN: WHAT ABOUT THE AREA BASED APPROACH?

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Housing associations in the Netherlands come from a clearly task oriented base and have been shifting towards more market and client oriented approaches in the last decennium. The professionalization agenda has lead associations to define their actions focussed on the (internal) processes. Most recently, the deprivation of certain areas and the political attention given to such areas resulted in area-based approaches of housing management. Within these shifts in approaches a tension can be found between the different approaches. On the one hand the housing associations want to listen to their (individual) costumers, on the other hand they want to serve the social housing market, again, on the one hand they want to perform efficiently, on the other hand they want to improve the quality of places. Based on a literature review we address in this paper the different terminologies and create coherent relationships between them which can help to ease the tension (and to stop Babel-like confusions). We conclude that in housing management housing associations should be better aware what the base of their decisions is.







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## PERMEABILITY BETWEEN PUBLIC AND SOCIAL AREAS IN PORTUGUESE DOMESTIC HOMES IN THE SECOND HALF OF THE 20TH CENTURY

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The work presents a reading based on samples of houses designed by Portuguese architects in the second half of the twentieth century. The study proceeds with an assessment of how visitors arrive and the permeability of the arrival area to other social spaces of the home. The relationship between public space and social space opens two paths in the evaluation of these spaces: the sealed off spaces and the permeable spaces. In other words, the spaces which block the entrance to more intimate spaces and those spaces which open the doors in a more or less pronounced way into the interior of their houses. Both coexist along the last fifty years of the twentieth century, although a tendency for their permeability accelerates with the advancing years in this study.

The entrance to a house is a point of particular interest as a domestic space. The entrance can be made:

- directly into the social area
- into an isolated vestibule
- into a distribution hall
- into an area or hall passage leading into the social area

The entrance to a space where a large part of domestic life happens and where the level of permeability is complete, whereby the few incidences that do exist, these are more associated to holiday homes where ceremonial circumstances are reduced. In a less accentuated way, a tendency exists to isolate the lounge or living space from those who enter the house.

The Portuguese home in the second half of the twentieth century tends towards more fluidity of space within social spaces. The compartmentalization of social areas has a reduced number of occurrences and when they do exist there is usually the possibility of opening them up through the existence of sliding doors. In this way the spaces can remain open between them. Is the closure towards the exterior contrasting with a frank fluidity between social spaces a certain reflection of Portuguese behaviour?

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## ARE REVITALIZING ACTIONS OF PUBLIC SPACES CONTRIBUTING TO THE GENTRIFICATION PROCESS? SOME RESULTS FOR THE CASE OF THE SOUTHWEST BOROUGH IN MONTREAL (CANADA)

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The purpose of this paper is to present the results of a mixed-methods approach used to investigate the impact of revitalization of public spaces on residential mobility. Regeneration of derelict neighbourhoods is an objective of many (local) governments. Investments in infrastructures, façades of buildings and public spaces take place in these neighbourhoods, sometimes inspired by other cities' success stories. These actions are assumed to benefit local residents. However, the rehabilitation of the physical environment may attract a new population with different socio-economic profiles and lifestyles. This will be reflected in the residential space of the new population as well as in the way public space is used and appropriated. How do indigenous residents react to this form of invasion of their home territory? Are their reactions part of a snowball effect that accelerates the gentrification process? The first case of this multiple case study is located in the Southwest Borough in the city of Montreal (Canada). On the historical site of the birth of industrialization in Canada, the federal government has created a linear park in the proximity of working class neighbourhoods. This major investment favours the rehabilitation of a brownfield site into a residential area housing luxurious condominiums and townhouses. Results show that there is a clear distinction in the use of space based on socio-economic profiles. This presentation will explore how users and residents define their social and physical environment and how it influences their definition of home and their residential satisfaction.

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## HOUSE, HOME, AND DWELLING

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The concepts of house, home and dwelling are frequently used in housing research without a clear indication of what is meant by the terms. The terms house and home are sometimes even used as synonyms, and especially the term home seems to be a multi-dimensional and multi-faceted concept which some researchers find attractive, while it has lead others to plead for abandoning the term altogether. In this paper an analysis will be undertaken that focuses on the terms house, home, and dwelling in order to create a conceptual and analytical framework for housing research. This analysis takes at least four different facets of house, home, and dwelling into account. The first facet distinguishes an object from the relationships people may have with the object. This distinction implies, for instance, that the term home cannot be used simultaneously for the physical structure, often called house, and the meanings we attach to the physical structure, which are sometimes called home or the meaning of home. The second facet focuses on the spatial dimension of house, home, and dwelling. In the literature the term home has been used for such different spatial entities as country, state, town, neighborhood, and dwelling. The time facet forms the third dimension of the analysis. When people talk about house and home they may mean their current house/home, but they may also be talking about the house/home of their youth or of an object or relationship in the future. The fourth facet refers to social relations. House and home are often considered from the perspective of the household or family, but other collectivities such as groups of friends or ethnic groups may also relate to house and home. In the paper the different facets of house, home, and dwelling will be elaborated, related to each other and illustrated.

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## ON THE EXTENT OF IMPORTANCE AND DEMAND OF THE SMART KITCHEN

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Faced with the challenges of globalization, enhancing the quality of life with high-tech has become an important issue in the policy of technologically advanced countries. Therefore, the Executive Yuan of Taiwan in 2008 initiated the „Smart Taiwan“ and „Quality Life“ focus issues, to promote the use of new technologies, including the broadband infrastructure, remote health care, smart living spaces, smart living technology and applications, in response to the challenges of the future needs and to improve people’s satisfaction in their lives. This study aims to analyze what the users want in a smart kitchen, so that a design centered on the Smart Kitchen can be realized in a quality smart living space. This enables designers to address the characteristics and requirements of clients and design adequate user interface and functionality, and let the users get closer to have better and more convenient products. Therefore, this study employed purposive sampling method to conduct the survey. We sampled „primary users of home kitchens“ in homes equipped with internet in five metropolitan regions and two sub-metropolitan regions, and send out 1445 paper questionnaires and 213 online questionnaires. The results indicated that the importance and extent of demand on functions and equipments of the Smart Kitchen is positively pair wised correlated. The main user stated the prior functions could be reference for the designer’s when designing the system. The factor’s ranking of the main user’s attitude toward the function and demand of the Smart Kitchen is as the following: safety, energy-saving, health, convenience and comfort. kitchen’s functions need to get advanced from basic needs to enjoyed needs. The daily activities generate vitality because of human; the so-called dwelling is transformed to be “home” for the sake of people. Therefore, the function of kitchen should not be limited in the scope of cooking only, it should be empowered to have the functions of daily dinning, family member’s affection connection, health concerning as well as the place of life enjoyment.

## COURTYARDS: HOUSING THE LANDSCAPE AND BEYOND

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One of the problematic results of solely form and style oriented approaches to the design of contemporary human habitats is that there is an absence of both symbolically and functionally powered inter-relations between the built and natural environments, and the beyond. The situation is more critical in most of the contemporary housing environments as there are lacks between domestic design and their coordination with the design of a larger context that is the settlement and its surrounding landscape. This study, focusing on courtyard houses, and the courtyards in special, as contact grounds for self identity and the surrounding landscape, will present an exploration in the roots of architecture and landscape combined design strategies that are appropriate both ecologically and culturally for creating livable dwellings and settlements. It is not an exploration in search of their geometric, technical and constructive principles, but the intimate knowledge of place intertwined into their constructed fabric that makes the dwelling and the settlement the home. The courtyards are explored as sophisticated spatial constructs where ideas interact with built outcomes demonstrating all levels of interaction between micro-cosmos and macro-cosmos; an experimentation that may lead to discover the patterns of the beyond.

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## TENANTS' HOME: A MANAGERIAL CHALLENGE

### THE RELATIONSHIP BETWEEN TENANTS' SATISFACTION, COMMITMENT & LOYALTY

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Housing Managers try to make dwellings a 'home' for their tenants. For that purpose they try to create 'value' for their customers. Their success can be estimated in terms of customer satisfaction, commitment and loyalty. Often it is assumed that satisfaction leads to a strong relation with a tenant. A deeper look into literature however shows that the relation between satisfaction, commitment and loyalty is a complex one. The relationships between these concepts have hardly been researched in the context of housing. The main objective of this paper is to get insight into this complex relationship. Firstly, we will introduce several relevant concepts like: home, customer perceived value, satisfaction, loyalty, commitment and their interrelationships. Secondly, we will describe the results of our research. Based on surveys among tenants conceptual models are estimated, using Structural Equation Modelling. On the one hand we will discuss the influence of dwelling attributes on the overall satisfaction of the tenants and on the other hand the relationship between this overall satisfaction and types of commitment and loyalty. Next we go into the managerial implications of our results for increasing the feeling of home among tenants. Finally we will discuss the applied concepts, method and results.

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## THE HOUSE AS AN AGENT: ON RESEARCHING BIOGRAPHIES OF HOUSES – HISTORIES OF DISCOURSE AND MATERIAL CULTURE

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Durability expresses itself in longer appreciation, or in other words, a dwelling that is looked after, maintained and used carefully by its users for long time is a good candidate for a "house-biography". Three or more generations have ideally found space in its rooms for all the functions of dwelling, have converted rooms, have possibly added them to other apartments in the house. In doing so, they have created a home and have formed the "beautiful fossils of permanence" in the rooms by way of their long stays (Bachelard). By remaining in a place voluntarily over a period of many years, they have built up trade off relationships with the rooms, with the house, the neighbours and the environment. Because a special quality of a durable feature is its aptitude to historicity, the life of people, things and material flows through the house over years and is reflected in it, which consequently results in its unique stories. The house functions as a store for the many diverse stories of use and occupancy by residents, owners and the public that have attached themselves to its walls and

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alcoves in the course of time. A prerequisite is that the material and structure of a house allow this type of sedimentation; otherwise it remains dumb and communicates neither with the inhabitants nor with the surroundings or the area. The presented research project at the Centre for cultural studies in Architecture at the Department of Architecture at ETH Zurich starts here and concentrates with interdisciplinary energy on searching and puzzling together these stories of men/women, material and discourses over time. In these stories, the permanently existing houses and their rooms are accounts which contain subtle qualities. If one researches the careers of the durable using the method of the house biography, one may succeed in finding out these stories from the qualities.

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### SINGLE LIVING – THE MEANING OF HOME FOR PERSONS LIVING ALONE

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Like in other countries, the number of people living in one-person households is growing in Denmark. The increase is particular marked for the group of 30 to 59-year-old Danes (the “middle-aged”). Within the last three decades, the share of middle-aged living alone has increased from 4.5% in 1981 to 8.7% in 2006. At the same time, Danish housing is in general built and designed for families rather than one-person households. This raises the analytical question of how middle-aged persons who are living alone experience and shape their dwelling and integrate it into their everyday practices. The paper discusses these questions on the basis of qualitative interviews with Danes who live alone, have no children and are between 30 and 59 years old. The analysis focuses on how the informants experience and construct their dwelling and home in context of their phase of life. The informants belong to an age group where the majority has children, is married or lives together with a partner. It is therefore interesting to study how the cultural, social and normative expectations of family life might influence or “frame” the meaning of home to middle-aged persons living in one-person households. The analysis also focuses on how the informants shape and reshape their dwellings – typically designed for families and family life – into their personal home and into their “single living”-life. Finally, it is discussed whether our empirical findings supplement or challenge the theoretical understandings of the meaning of home. Previous studies have usually analysed dwelling, home and identity in context of family life, while only few have studied one-person households.

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### PRACTICES OF HOME-MAKING IN A GENERATIONAL PERSPECTIVE

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How does the notion of dwelling vary between generations? The paper’s analytical focus is on two unique generations (the baby boomers born between 1945 and 1955, and their children born between 1975 and 1985) and their practices of home-making in the Danish single-family home. Moving away from a purely economist conceptualisation of home-making and home ownership, the paper analyses the experience of the modern single-family home as a dwelling combining materiality and sociality. Hence, it works analytically with the concept of dwelling understood as socio-material and socio-temporal processes through which particular identities are forged. It is argued that the concept of dwelling, as it resides both in the material and the social, should be construed as a dynamic concept, emphasizing movement, change and distributed agency. Using interviews, longitudinal panel data and survey data the paper seeks to arrive at an understanding of how the modern home is made through practices of acquisition; in other words, through the continuous using, shaping and altering of the dwelling so as to encompass ideals about ‘the good modern life’. Hence, the paper asks the following questions: How do the baby boomers and their children respectively dwell in houses thereby creating a ‘home’? What practices can we identify in the making of dwellings when looking at the two different generations? What are the values and ideals attached to home ownership, and what are the choices and strategies of the two respective generations with regards to dwelling?

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## LIVING IN HIGH-RISE FLATS: RESIDENTIAL, SOCIAL AND PSYCHOSOCIAL OUTCOMES

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This paper looks at some of the consequences for residents of living in high-rise flats. The evidence comes from the ongoing GoWell study of housing and neighbourhood change in Glasgow. The 2006 survey upon which this paper is based covered 14 communities in the city, 7 of which contained high-rise flats. The analysis controls for the personal characteristics of occupants (such as age, sex, and employment status), since it is often said that high-rise flats contain the most vulnerable residents. We also adjust for area deprivation to avoid the confounding effect of the fact that many high-rise blocks are in the most disadvantaged areas of cities. In order to cover different aspects of high-rise, we conduct three sets of analysis:

- The effect of dwelling type: comparing high-rise flats with other flats and houses.
- The effects of high-rise blocks: comparing occupants on the lower floors of high-rise blocks (5th floor or below) with the occupants of other types of flats;
- The effects of floor height: comparing occupants on lower and higher floors (6th floor or above) within high-rise blocks alone.

In this paper we consider three types of outcome. First, residential outcomes such as housing and neighbourhood satisfaction and the identification of particular problems such as with internal noise or dwelling security. Second, social outcomes such as sense of community and relations with neighbours. Third, psychosocial outcomes such as deriving feelings of privacy, retreat and safety from one's home, together with people's sense of their own empowerment over their neighbourhood. Generally, outcomes are found to be worse for occupants of high-rise flats, but not universally so, and not always to the same extent. Nonetheless, the findings support the contention that high-rise flats are not as suitable as other dwelling types to provide good outcomes for residents in relatively deprived communities in a north-west European context.

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## HOUSES WITH ELASTIC WALLS: A NEW ZEALAND HOMELESSNESS ADVOCACY GROUP TALK ABOUT HOME AND THE IMPLICATIONS FOR HOUSING HOMELESS PEOPLE

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New Zealand has no national policy on homelessness. Recently a group was established to advocate to the New Zealand government on policy issues relating to homelessness and housing. This group is comprised of representatives from social service agencies and local government organisations. Selected members of this group agreed to contribute to an ongoing research project exploring the meanings of home, homelessness and dwelling in focus group discussions. The group's talk around these dimensions attempted to negotiate the complex relationship between physical dwellings and the culturally diverse experience of home. In this presentation I show how their notion of 'houses with elastic walls' characterises the dwelling as the setting within which home is enacted; a setting which consequently becomes inscribed with a sense of self and belonging. Policy issues also emerged but remained unresolved, particularly those relating to the difficulties of housing people who have found a sense of home on the street in the absence of a physical dwelling. I conclude that focusing on issues arising from homelessness potentially opens up novel insights into the relationship between home and dwelling.

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## HOME – INVESTIGATING ITS ACTIVITIES AND MEANINGS

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Home consists of multiple layers, which makes it a complex concept. Therefore home should be dismantled (ref. Rapoport, 2001). This paper presents a conceptual and methodological framework in which settings, activities and meanings are systematically related. This we call a meaning structure approach. The data is derived from a telephone survey among 659 respondents in the Netherlands. This data offers insight into how rooms in the dwelling are used, the way in which the different rooms of the dwelling are related to one another and which meanings they afford. As such it reveals some of

the patterns that constitute home. Regarding the dwelling as a centre of activities shows three dimensions of home; 1) The dwelling is a place to be together with family and friends; 2) The dwelling is a place to relax; and 3) The dwelling is a place to retreat from the outside world. Besides common patterns, the meaning structure approach can also reveal differences in use and meaning between groups of people. For example, people with a low level of education value the study for hobby pursuits, whereas people with a high level of education value the study because it affords working autonomously. As such the meaning structure approach proves to be a useful tool in dismantling home.

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### DWELLING ARRANGEMENTS AND MEANING ISSUES OF DWELLING IN A MULTILOCATIONAL WAY OF LIFE FOR JOB REASONS

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The differentiation of the labour market and societal change have led to more complex decisions concerning mobility to be made by households in post-industrialisation. Residing in multiple localities for job reasons has thus attracted increasing interest from both academia and the public in the last couple of years. The emergence of multilocal household organisations in which individuals commute regularly between (at least) two residences mirror the more fluid conception of ‚household‘ in late-modern societies compared to the more conventional association of ‚household‘ with only one locus of residence (Hardill 2002, pp. 7, 16). Moreover, this development supports the geographically elastic concept of home that has been pointed out in recent research (McHugh and Mings, 1996; Reinders and van der Land 2008, Mallett 2004). The residences serve different functions in a spatially fluid household organisation, i.e. residing near the workplace vs. communal residence with partner/children or parents. The notion that the meaning of dwelling is connected to people’s goals and intentions (Coolen 2006) therefore reveals different meanings of commuters’ dwellings in terms of physical aspects and activities that take place in the dwelling and its residential environment. This paper explores complementary dwelling arrangements and the importance of dwelling features of individuals with multiple residences for job reasons. For this purpose, the present study considers commuters’ present dwelling circumstances and dwelling preferences and non-preferences at both residences from the perspective of the individual. A random sample of people with a secondary residence was drawn from the register of selected metropolises in Germany. The net random sample amount is 226 including commuters of different household compositions and age cohorts (25 – 59 years). By means of a fully structured questionnaire present dwelling features (size, type of dwelling, housing tenure, and other fixed dwelling elements such as a spacious room, separate kitchen, balcony), subjective importance of selected housing features in terms of dwelling and its residential environment, and housing satisfaction were captured for both the main residence and the job-used secondary residence. The prevailing view in the literature to date on multilocal household organisations for job reasons has been that of ‘living in dual worlds’ which is expressed by the bipolarity of activity spaces and dwelling experiences, assuming implicitly that the secondary residence is a place of no significance due to the intended ‘minimalist’ housing. In contrast, empirical findings of van der Klis and Karsten (2005, p.11) for commuting couples in the Netherlands show a broader range of meanings of the job-related secondary residences, ranging from a “purely functional residence” to “being a full home” in terms of material functions, activity patterns and the social dimension. In the context of the present research, comparison analyses of present dwelling features and housing needs between both residences support the blurring of the bipolarity of dwelling arrangements and meanings of dwelling in a multilocal way of life for job reasons in late-modern societies. Within a wider range of complementary dwelling standards a striking distinction between contrasting and doubling dwelling arrangements surfaces: Commuters with a very small rented accommodation at the job-related secondary residence with substandard quality and corresponding overall low dwelling needs who live in owner-occupied single-family houses at the main residence on the one hand, and commuters with a sizeable job-related secondary residence of high quality and corresponding overall high dwelling needs who tend to have comparable high housing standards and needs at both residences on the other. ‘In-between’ these opposing dwelling profiles complementary dwelling arrangements appear, in which contrasting practices regarding the importance of living space related dwelling features and doubling arrangements with respect to recreation and convenience features of the dwelling are intertwined. Characteristics of commuters with particular dwelling profiles derived from cluster analyses will be investigated. In order to shed more light on the relationships between physical aspects of dwelling and the meanings attached to the dwelling semi-structured interviews were conducted, focussing on how commuters perceive and use their residences and why certain dwelling features are important/not important at either residence. By applying this methodological approach the comparison of dwelling standards, dwelling choices and evaluations of the subjective

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importance of dwelling features at both residences will altogether provide insights into diverse dwelling experiences in multilocational household organisations for job reasons and may thereby contribute to a better understanding of the variety of subjective meanings related to dwelling.

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### CULTURAL MEANING OF TRADITIONAL HOUSES IN KATHMANDU

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Culture in the form of celebration of various festivals together with social norms, religious values and spiritual faiths including guthi system had not only shaped the physical form but also added different meanings on those spaces in the traditional houses of Kathmandu built during the Malla period [13th -18th century]. The dwelling unit considered as a sacred territory of the family had different scales of the cosmos represented by different levels of the building: the upper floor for food preparation and eating, worshiping area and performing major rituals whereas the ground floor as a zone of transition for either business purpose or storage area. Community spaces in front of individual houses were part and partial of architecture where the families shared their public interests and activities with the neighbours thereby merging public and private lives. Uniformity in architectural style and climatic responsive building envelop was possible due to common lifestyles, use of locally available building material and indigenous building technology. However, demolition and vertical division of traditional housing stocks and their haphazard renovation, change in building use and in-migration of non-newars in the historic core areas as a consequences of rapid urbanisation from the last six decades, on the one hand, and disintegration of traditional communal society coupled with demise of guthi system, on the other hand, has contributed to the metamorphosis of the inner city societies and breakdown of the religious and cultural framework that had prospered for many centuries in the past. Combination of three different strategies: [a] protection of traditional houses through incentives, financial and technical support and inducing economic value of heritage, [b] conservation of the neighbourhoods through urban design techniques and [c] revitalisation of socio-religious activities associated with dwellings and community spaces including community education can still make such unique creation survive.



# W11 METROPOLITAN HOUSING POLICIES:

BALANCING BETWEEN HOUSING AND URBAN

CHALLENGES

# W11 Metropolitan Housing Policies: Balancing Between Housing...

HOUSING SCENARIO: DEFINING NEW HOUSING FOR SOCIAL AND ENVIRONMENTAL REQUIRES. ROME, MILAN, TURIN

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In recent years in Italy, many surveys deal with lack of housing as social problem. The number of informal settlements and families without permanent housing is increasing, yet a huge quantity of new housing is revealed crossing the outskirts our cities (343.770 dwellings by private investors in 2007). The analysis of some different housing strategies operating in Italy (such as urban sprawl and completion in Rome, urban district in Milan, URBAN programme and housing regeneration through participation in Turin) is the opportunity to reflect on:

1. location of new interventions and relationship between new housing areas and urban conglomeration. New interventions are settled at the edge of the city (which attract private investor - for availability of free areas and better economic conditions – and many people looking for homeownership and a private garden), are taking the place of wide urban void (ex-industrial area); or they are infill and housing regeneration.
2. the quality of housing and built environment. How new housing settlements suggest solutions to the social (new ways of living, social sustainability) and environmental requires (technical and urban sustainability)?
3. policy choices: social housing as opportunity for affordability, social needs, and control and private sector reason. In Rome, Milan or Turin, housing policies are try to balance between private investors and public control, mostly defining housing sustainable rules and social support actions or establishing a percentage of social dwellings for each housing building and the use of renewable sources.

Analysing new housing we can try to find new way for financing social housing, methods of defining new housing typologies and those criteria for quality in order to reach better living conditions. Rome, Milan and Turin reach different results, but all of them are showing how integrated policies and social housing can be a change for regenerating housing market.

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THE EFFECTS OF HOUSING MIX AND DENSITY ON THE AFFORDABILITY, VIABILITY AND SUSTAINABILITY OF NEW HOUSING IN DIFFERENT URBAN LOCATIONS IN THE UK

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In the last decade housing and planning policies in UK have tended to result in a concentration of much new housing development in central and urban locations, with a marked shift towards more use of apartment development at higher densities. This paper will examine the issues of housing type mix and density from the viewpoint of the key housing policy goal of 'affordability' and the key planning goal of 'sustainability', while also considering the essential practical requirement of economic viability. Building on hedonic house price models and models of development costs, the different patterns of price/value and cost and the resulting viability calculation will be mapped across urban England using a range of model housing schemes involving different mix and density. The affordability outcomes will be assessed using an established model of local income distributions. Wider social sustainability outcomes will be informed by relationships established on national and local survey datasets. In the light of these findings the scope and case for planning to shape the form of new housing development in different parts of the city regions, under different market conditions will be assessed. A strong theme of current housing and planning policy in England is to increase housing supply in order to improve affordability. This goal overlays, and may potentially conflict with, the strong emphasis of planning policy on 'sustainability' and the common equation of this with the notion of the 'the compact city'. This paper will draw on and link together modelling work done on the relationship of new supply with housing market outcomes, including affordability, at different geographical scales. Through the use of simulations of alternative scenarios we will attempt to show the impacts of different patterns of development on affordability and other outcomes. The work will be illustrated through more localised case studies where a linked neighbourhood level of analysis has been applied. The analysis will shed light on current planning debates about the scale, location and type of housing development to be planned for. It will be discussed in a way which takes account of the wider arguments about sustainable urban form.

# W11 Metropolitan Housing Policies: Balancing Between Housing...

## THE ROLE OF HOUSING POLICIES IN SHAPING FUTURE URBAN DEVELOPMENT

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Improvement of the economic environment as of year 2000, the aggressive stance of banks resulted in the steep rise of mortgage credit. House prices reached an unprecedented level by 2003 and the trend continued in the following years. Mortgage credit share in GDP rose from a modest 0.22% in 2003 to 3.7% by 2008. Major changes in both investors and consumer's behaviour occurred when availability of capital and liquidity conditions began to be felt as an indirect effect of the global financial crunch. Despite prudent policies of the central bank providing a cushion for the banking system and the confidence boosting measures taken for citizens, the frenzy among developers and consumers came to an end. The housing bubble would have burst anyway due to the increasing mismatch between housing demand and supply. Housing policies of the past 20 years worked in the direction of restricted options with a strong bias towards owner-occupancy, while keeping the majority of household captive in their privatized flats. The improved macroeconomic conditions of the early 2000s and the late but rapid development of mortgage market eased some of the affordability constraints. Scarcity of urban land and long-refrained yearning for single-family houses pushed housing construction outside the city boundaries in the suburban areas and further. Disenchantment with life outside the city (due mainly to poor infrastructure and services) and household ageing, made consumers to turning back to the city and investors to building condominiums on brownfields. The changes of the past eight years reflect a certain trend with no indication of the final result. The major issue in terms of urban development continues to be finding out what would the future model of metropolitan development be. The lessons of the past years clearly point to the need of a new comprehensive housing policy articulated with the urban development plans.

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## SOCIAL HOUSING AND METROPOLITAN URBAN DYNAMICS : THE CASE OF PARIS

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As a global city, Paris is characterized both by a high degree of competition for land between housing and other land uses, as between social groups for housing, and by high price volatility and spatial discrepancies. In this context, it is more and more difficult for the social rental sector to afford new supply of dwellings, and thus to concile the objectives of maintaining social mix with those of housing the disadvantaged. At the same time, the social rental stock remains an important component of the housing system and plays a role in maintaining some kind of social mix, especially in the central part of the urban area. Section 1 deals with the historical structuration of the social stock, and how it has faced in the last 2 decades with growing pressures from the private housing market and the office market. A process of impoverishment is statistically shown in the social housing sector, the poor households being unable to move out. Section 2 depicts the state of social polarisation between different tenures, and inside the social sector. The spatial heterogeneity of the social sector within the metropolitan area is then resumed through a classification of neighbourhoods according both to social status and economic working sector. It shows how social housing contributes to social mix, even if it partially reproduces polarisation of other tenures. Finally, section 3 focuses on Paris inner city, where the demographics of the social rental sector illustrates part of the metropolitan dynamics, and where the municipality tried, since 2001, to boost social housing delivery, and overcome land market constraints.

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HOW MAY THE SOCIETY OFFER AFFORDABLE QUALITY HOUSING TO LESS ADVANTAGED GROUPS IN A WAY THAT SUPPORTS SOCIAL INTEGRATION?

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The housing politics of the Norwegian government aims at a better supply of affordable housing for less advantaged groups. Several dwelling seekers meet difficulties in today's high-priced housing market and the government encourages a more tight collaboration between local authorities and the Norwegian State Housing Bank in order to better the situation of the disadvantaged dwelling seekers. Dispersal of affordable housing designed for less affluent people is a central point with regard to social integration. Several Norwegian municipalities want to prevent congestion of social problems in specific vulnerable neighborhoods. As a consequence the erection of affordable housing should not be restricted to the areas with the lowest land costs. All parts of the municipality should have an adequate supply of affordable housing. Dispersal of affordable housing will also make it easier for people that meet economic difficulties to keep staying in their original neighborhood. This Paper discusses the various strategies that may contribute to the fulfillment of these ambitions. The strategies should aim at housing of good quality, taking into consideration future needs of universal design and energy saving constructions. Costs have to be estimated, both construction costs and upkeep costs. Cheap solutions that lead to early signs of wear and tear and high upkeep costs must be avoided.

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SUSTAINABILITY MEETS AFFORDABILITY TO ENSURE ACCESSIBILITY TO NEW URBAN HOUSING PROJECTS IN HANOI – VIETNAM

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Vietnam is today facing ecology and economy as two of the biggest problems in its urbanization, especially in urban housing. The former issue is global and the latter is specific in developing countries where the majority of the urban population is the low-income group and many building projects are either suspended or partially implemented because of the insufficient financial resources. In the capital city of Hanoi, urban housing is one of the most urgent tasks with regard to the poor living quality in old quarters, the continuing influx of immigrants, the expansion of urban sprawls and the impact of those areas on the environment, the infrastructure and the society. In terms of housing there are two key factors to consider: sustainability and affordability that are equally important. Due to the financial difficulty most people nowadays buy houses mainly because of fair house prices. Other essential conditions such as location, environment, landscape, house form, building quality, availability of services, etc. are not properly taken into account. As a matter of fact, they are not satisfied with their options and will sooner or later have to move out of their present homes. The search for housing will start over and over again with house prices. Sustainability as the ultimate goal of the urban development to be achieved remains "castles in the air" as long as the question of affordability has not been answered. It is therefore necessary to reinvestigate urban housing twice: top-down from the government and bottom-up in view of house seekers. Affordability should be dealt with urban housing in form of a unity, along with sustainability as a symbiosis, so that "How much does it cost?" will not be the first question as well as the last barrier on the way to approach ecological housing as a new living concept.

# W11 Metropolitan Housing Policies: Balancing Between Housing...

20 YEARS OF PRIVATE HOUSING LED URBAN RENEWAL IN IRELAND: A REVIEW OF MICRO, MEZZO AND MACRO IMPACTS

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In the early 1980s fiscal incentives were introduced to encourage new private residential construction and refurbishment in the inner areas of Ireland's main cities. Later that decade these incentives were extended firstly to include inner suburban parts of these cities, and subsequently to large towns and outer suburban areas. At the same time the economic context for their implementation changed radically as Ireland's economy boomed and prolonged recession and population decline was replaced by very high levels of economic and population growth. This paper reviews the changes to the design of these fiscal incentives over their lifetime and critically assesses their impact on selected individual districts, regions and on the country as a whole. It argues that, in the years immediately following their establishment, the incentives successful in drawing investment and higher income residents into disadvantaged areas and addressing dereliction. However, the decision to extent their lifespan and their geographical focus during Ireland's economic boom was problematic from the macro economic perspective and these incentives are associated with: deadweight, displacement of construction resources away from centres of population growth, excess supply in areas of population decline or stagnation and property price inflation.

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DENSITY DESIGN AND SUSTAINABLE RESIDENTIAL DEVELOPMENT

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Urban growth in the last few decades has led to a number of physical problems. Many factors responsible for this unprecedented growth of urban areas have also contributed to acute shortage of building space and rise in the price of urban land. Cost of land and infrastructure is increasing continuously. In spite of this, people are generally in favour low density housing with the implicit assumption of its positive effects on the living environment. It is often assumed that high densities are inherently evil and that low densities are inherently good (Forsyth 2003). It is, however, quite likely that in spite of high housing densities, living conditions are better than in the low density areas. The cost of development may also be high for low density housing. In the older areas of traditional cities, despite high densities, the living environment is often quite good. The effect of high density can be negative and give rise to unpleasant interferences but it can also be very positive and give rise to social cohesion. Indeed density plays an important role in shaping cities and how cities function. Research related to density occurs across diverse disciplines such as urban development, economics, health, psychology, geography, sustainability etc. It is generally assumed that higher density developments are more sustainable. Many planning theories have emerged like new urbanism, smart growth and Transit Oriented Development (TOD) to support higher density housing particularly in the US, UK, Australia and New Zealand. However, the link between density and aspects of sustainability remains a challenge for planning theory and practice. Therefore the aim of this paper is to examine the inter-relationships between density, design and sustainability to provide guidelines on optimum housing densities and design parameters to enable sustainable residential developments in South Australia.

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PUBLIC CONTROL OVER METROPOLITAN HOUSING MARKETS: THE CONFLICT OF URBAN AND HOUSING ASPECTS

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In most European countries new housing development in and around major cities is mainly influenced by market forces. The role of the public sector is limited to special goals, which are important to correct the failures of pure market processes. The two most important goals, which have to be addressed by public policies, are those of affordability of housing and sustainability of urban development. There are many difficulties to design appropriate public policies to influence the market-lead development in metropolitan housing markets. First of all, there are clear conflicts between the two goals: more

## W11 Metropolitan Housing Policies: Balancing Between Housing...

affordable housing schemes are usually less sustainable and vice versa. (The more burden is put on the new development to ensure urban sustainability - e.g. good connections - of the housing project, the more expensive, i.e. less affordable, the housing units will be for the poor.) Secondly, the strength of public control over the potential aspects, through which market processes can be influenced, shows immense variety across European countries. The paper aims to analyse the strength and orientation of metropolitan, city-region wide public policies over the forms and location of new housing. Besides the general aspects of governance systems and spatial planning policies, the paper will concentrate on the more specific regulatory and financial conditions for issuing building permissions for larger scale development projects (e.g. request towards the developer to co-finance infrastructure development, environmental protection, access to public transport). The analysis will concentrate on six European countries (UK, France, Germany, Netherlands, Poland, Slovenia), which have significantly different housing and urban policies, and illustrate in this way the variety of public sector approaches across Europe. The information from the selected metropolitan areas from these countries is based on the case study reports prepared for the PLUREL project (Peri-urban Land Use Relationships, IP under EU's 6th Framework Programme, [www.plurel.net](http://www.plurel.net)).

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### THE PHENOMENON OF INFORMAL SETTLEMENTS IN POST-SOCIALIST CITIES: FACTORS AND PATTERNS OF DIVERSITY

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In some countries the formation of informal settlements is a phenomenon associated with the wave of urbanization in the 1960s and 1970s, in others, a phenomenon related to the influx of immigrants and refugees in the 1990s. People congregating rapidly in larger post-socialist cities searching for diverse economic opportunities often settled in the peri-urban areas. This ad hoc response to rapid urbanization is certainly different from the 'first generation' of informal settlements during socialism with development patterns that do not necessarily exhibit the characteristics of slums. On the contrary, the areas may be inhabited by middle class families, and contain housing construction of good quality, often on privately owned land. The informal nature of these developments is associated with the lack of formal urban plans and/or building licenses. Informalities are due to different factors—inadequate spatial planning, old and complex legislation, lack of housing policy, and outdated public administration structure. By contrast, the new informal settlement formation today is often driven by poverty and social exclusion. Growing urban poverty in some post-socialist countries is manifested in the 'second generation' of informal settlements concentrated in the peri-urban areas of large cities as well as inner city ghettos. The civil war in the Balkans, followed by a refugee crisis and influx of internally displaced people, has aggravated this situation even more. In addition, the practices of illegal construction in urban areas, often due to the lack of a clear and transparent system of property rights or the lack of enforcement of existing plans, have created significant challenges in many cities such as Tirana, Belgrade, Tbilisi and Bucharest. The paper presents a typology of informal settlements in post-socialist cities and discusses the interrelated economic, social and environmental challenges associated with this phenomenon. Different types of informality, as well as the evolution of informal settlement types, demonstrate the complexity of the problem as well as the need to develop contextually sensitive and diverse solutions. The research presents an overview of emerging policy responses in the region, ranging from legalization and inclusion in formal urban plans, provision of essential social (schools, medical clinics) services, delivering technical infrastructure (safe roads, public transit, water and sewer), as well as resettlement programs in social housing. While these solutions illustrate different aspects of the policy continuum, they also imply significant political will and financial commitment of central and local state institutions.

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AMSTERDAM HOUSING POLICY: SUSTAINABLE TENURE CHANGE?

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The Amsterdam housing market has long been dominated by the social rental sector under management of housing associations. However, in line with the national trend, Amsterdam housing policy is actively promoting owner occupied housing. The Amsterdam 'Living Vision' until 2020 outlines a policy approach which seeks to balance neighbourhood regeneration that deals with urban social issues, with providing housing for middle class households. This means a reduction of the share of social rental housing in the city. The overall aim of the policy to secure Amsterdam as a desegregated, affordable, emancipatory, renewed, economically viable, caring and sustainable city. This paper will give an overview of the policy and discuss whether these aims are not mutually exclusive and whether the transfer of tenure in a high demand housing market indeed produces a desegregated and affordable city-region with less urban social issues.





## **W12** WELFARE POLICY, HOMELESSNESS

## AND SOCIAL EXCLUSION, WELPHASE

## DOES HOMELESSNESS CAUSE EXCESS MORTALITY?

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This paper analyses whether homelessness causes excess mortality. The paper compares mortality among the homeless with mortality in a wider group of socially marginal individuals with similar characteristics on a number of background variables and life characteristics. Register data is used to follow mortality in a sample of homeless hostel users over a period of five years after enrolment in a homeless hostel. The study differs from previous studies by comparing the homeless to a group with similar characteristics on a range of background variables instead of comparing with the general population. The analysis shows a large proportion among the homeless die from an overdose of drugs, alcohol abuse, accidents, and suicide. When uncontrolled for background characteristics the homeless have a large excess mortality compared to the general population. However, when taking into account other life characteristics among socially marginal groups by comparing the homeless to a group of socially marginal individuals through a matching model the excess mortality rate among the homeless disappears. This suggests that the high mortality rate among the homelessness is not due to an independent causal effect of being homeless but rather through a selection effect by a range of characteristics such as substance use, foster care in childhood etc. which increase both the risk of homelessness and of mortality.

## ARE SANCTUARY SCHEMES AN APPROPRIATE WAY TO AVOID HOMELESSNESS FOR HOUSEHOLDS AT RISK OF DOMESTIC VIOLENCE IN ENGLAND?

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Domestic violence makes up 17-25 per cent (and more in high crime areas) of all recorded violent crime and one incident of domestic violence is reported to the police every minute. In addition to the emotional and physical damage of the abuse itself, victims of domestic violence and their children often become homeless due to fear of repeated violence. Households at risk of violence then also suffer the disruption and trauma of having to make a succession of moves, from the family home into a refuge or other place of safety, to temporary accommodation, and finally into settled accommodation, often away from important informal support networks such as family and friends. In 2007, more than 8,000 households were accepted by local housing authorities in England as being owed a main homelessness duty where the reason for homelessness was fleeing domestic violence. Government has been concerned both to deal with domestic violence and to tackle the associated problem of homelessness by improving approaches to prevention and broadening housing options for those at risk. One such option that all local authorities are being encouraged to develop is the provision of Sanctuary Schemes which are relatively recent innovations but early indications suggest that they can be successful in preventing homelessness, in providing a secure environment for those at risk of domestic violence, and in producing substantial cost savings for local authorities. These schemes use a combination of physical security and perpetrator management to enable women to stay in their own homes. However, little is known about how these schemes operate; if and how they are used in conjunction with other measures and how satisfactory such interventions prove for people affected by domestic violence. This paper presents findings from research across eight case study areas in England to provide firm evidence about the effectiveness of these schemes.

## ON THE STREET: SEX WORK AND HOUSING/HOMELESSNESS EXPERIENCES

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This paper reports the findings from an empirical study that examines the housing needs of one group of homeless people with complex needs, in this instance, sex workers. Focusing on the relationship between sex work and housing the paper explores the vulnerable and insecure accommodation situations in which these women find themselves. Three key points will be made. First, women involved in street prostitution tend to be vulnerably housed. Second, the precarious nature of sex worker's housing and personal circumstances frequently places women with their own tenancies at risk of homelessness. Third, there is a direct link between women's homelessness and the penalties they incur for working in the sex industry. It is

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argued that women involved in sex work have a range of inter-related unmet needs, which contributes significantly to their homeless situations. It is also clear that homeless agencies need to understand and be sensitive to the complexity of these needs, and to the particular issues and circumstances with which women in sex work present.

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### WORK AS A ROUTE OUT OF HOMELESSNESS: A CASE STUDY OF AN EMMAUS COMMUNITY

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There has been an increasing emphasis in UK housing policy in recent years on examining and tackling the links between worklessness and housing. Helping people into work is increasingly seen as a way of helping them to address their own housing difficulties, including street homelessness. Evidence on avenues out of worklessness suggests that holistic approaches tailored to individual needs can yield good results, especially for those with multiple difficulties, whilst the focus on routes out of homelessness has been more on individual changes in attitudes, relationships and self-esteem. Emmaus Communities have been operating worldwide for sixty years and in the UK since 1992. They offer a unique approach to helping people out of homelessness, in which the beneficial role of work is central. Communities of previously homeless men and women live and work together. This paper examines the effectiveness of this approach and asks what lessons can be learned for wider housing and worklessness policy in the UK. It finds that, though not suitable for all, Emmaus Communities show that even some of the most socially excluded and long-term homeless people can benefit from work. They also highlight the complementary and interdependent nature of work, housing and relationships in addressing severe social exclusion.

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### SOCIAL RENTAL AGENCIES IN BELGIUM: MORE THAN A LUMINOUS IDEA?

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Social rental agencies (SRAs) are ngo's who operate on the Belgian housing market. They rent dwellings on the private rental sector, which they sublet to poor households, often former homeless. The first SRAs were set up by labour migrants and engaged middle class persons at the end of the 1970s to deal with the discrimination of migrants. The housing crisis of the 1980s encouraged a further expansion. At that time it was welfare services working with the homeless that took the initiative in order to avoid the return of former homeless persons to the services again and again because they could not find regular housing. In the Flemish region, SRAs sublet approximately 4,000 dwellings today. They are confronted with long waiting list. SRAs are recognised by the all regional government and are funded for working costs. Despite the formula – once described as a luminous idea – seems to function well, the SRA sector remains small. In our paper we will deal with the origins of the SRAs, their (limited) growth and in particular with the results of research among the private landlords working with SRAs.

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### HOUSING ISSUES AND 'NEW WAYS OUT OF POVERTY'

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A secure and affordable housing situation is key to provide pathways out of poverty. And, to achieve effective and efficient results and success, a broad mobilisation on all levels (national, regional and local) and across various fields is necessary. These were some of the main findings from a broad discussion forum on the fight against poverty in Austria. I will present some results from the National Awareness Raising and Mobilisation Project 'AURORA. Together against Poverty.' in Austria in 2007, funded by the EU DG Employment, Social Affairs and Equal Opportunities within the "Open Method of Coordination" of the Lisbon Process on Social Inclusion and Social Protection (published in 2008). With the lead partner Volkshilfe Österreich, an Austrian NGO, and in a partnership of four institutions, I coordinated a discussion process on current and future social policies, integrating stakeholders and people affected from broad fields, which led to policy recommendations

on the fight against poverty. It set a special focus on migrants, on the homeless and on poor older people in long term care. Part of the work programme was a written survey on opinions regarding EU and national social policies on expert level. A further intensifying project – ‚AURORA plus. New Ways out of Poverty’ – was granted by the EU in the end of 2008 and will give us opportunities to broaden the exchange. Again, housing is one of the main issues addressed. Earlier, present and future activities and dissemination (including the 2008 publication (in German) plus an English abstract) can be found on the German language website [www.aurora-austria.eu](http://www.aurora-austria.eu) .

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A DECADE OF POLICY INNOVATION? TRENDS AND PROSPECTS IN IRISH HOMELESSNESS POLICY AND PROVISION, 2000–2009.

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The launch of the first Irish national strategy on homelessness, *Homelessness – An Integrated Strategy (2000)*, ushered in a period of unprecedented policy attention to this social issue. Increased funding and new governance arrangements between statutory and NGO bodies complemented a gradual policy shift to what may be termed a ‘housing first’ approach. This culminated in the second national homelessness strategy, *The Way Home (2008)*, with its ambitious central target of eliminating long-term homelessness by 2010. The analysis presented in this paper evaluates these developments in Irish homelessness policy, ten years on from the inception of the first strategy. The analysis draws on existing theory and research into homelessness and the Irish social housing sector, as well as presenting original analysis of existing administrative statistics. A particular focus of the paper is on the availability and suitability of accommodation options in the proposed housing first approach. The paper ends by discussing the question of whether housing provision in the area can match ambitious policy rhetoric in a time of social spending cutbacks and unprecedented upheaval in the housing market.

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HOUSING POLICY UK: DENYING HUMAN RIGHTS REALIZATION FOR SOCIAL HOUSING TENANTS

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Housing meets one of the most basic human needs, the need for shelter. But a home is more; it is a place where individuals can put down roots, engage with community, and exercise citizenship rights. Housing is a fundamental human right recognised in international legal instruments aspects of which include accessibility and security of tenure. Despite its importance to individual and societal well-being government in the United Kingdom has been gradually disengaging from housing policy which guarantees accessible and secure housing for those in housing need. The priorities for social policy have shifted through the gradual erosion of welfarism and the displacement of need as a key concern, and its subversion by responsabilization and securitization as policy drivers. This paper discusses recent changes in housing in the UK. It argues that despite difficulties inherent in the delivery of socio-economic rights as enforceable legal rights government is not meeting its responsibility to progress the realization of housing expectations set out in international instruments. It will identify a failure to prioritize housing as a social service, and the instrumental use of statute in pursuit of other social objectives as responsible for a legal framework which has served to weaken occupation rights and extend conditionality in social housing. It will be argued that criminogenic concerns dominate the policy agenda, weakening the claim to housing as a right over qualified entitlements. The greatest impact has been for those who lack the means and influence to resist the subversion of housing rights. The authors conclude that if housing in the UK is to meet expectations established in international legal instruments more needs to be done to promote housing welfare rights as fundamental and to re-instate the aims of housing policy over other public policy objectives.

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## HOUSING POLICY AND POOR HOUSING: A HUMAN RIGHTS

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Poor housing conditions are often cited in public policy as amongst the indicators of social exclusion. As a social policy objective the amelioration of social exclusion through housing policy is relevant to the human rights agenda. But housing policy has not so much engaged with human rights as enforceable civil rights as with the notion of social welfare entitlements determined through government prioritization. Housing constructed as a welfare entitlement exposes rifts between different occupier populations and represents a point of segmentation in the housing market. In social policy problems of disrepair form part of the patina of disadvantage for excluded populations (also referring to crime rates and income) suggesting particular solutions focussed on renewal strategies. Tenants, especially those in social housing, have long been regarded as vulnerable to social exclusion. The legal structures which give effect to housing law on disrepair in the United Kingdom are an inefficient corrective to the disassociation of housing rights from human rights in social housing. Owner occupiers are not traditionally regarded as socially excluded. The approach to disrepair in the owner occupier sector is premised on a consumerist model of responsabilisation. Solutions to disrepair are left to the individual to arrange with only limited state support provided. This paper will adopt a human rights approach to housing disrepair in order to draw attention to communalities between seemingly distinct tenure populations, including weaknesses in rights enforcement and claims to prioritization. It will argue that the impact of adopting a policy approach which conceives of housing as a social right has been to minimise rights claims (and therefore enforceability) for both tenants and owner-occupiers. It will argue that it is time to re-construct the relationship between housing policy and human rights so that a greater emphasis is placed on guaranteeing all similarly situated occupiers an adequate standard of housing.

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## HOUSELESSNESS PAST, PRESENT AND FUTURE: TOWARD A CLEARER CONCEPTUAL FRAMEWORK

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Until the 1980s, “homeless” people in Western nations were housed. Low-income individuals who were unattached to a family home lived in poor quality flophouses and rooming houses and in cheap rental buildings in older inner-city neighbourhoods. Public policy allowed the loss of this lower-cost housing and did little to address the rising cost of housing. What was once a very small problem involving a very small number of individuals, mainly single males, rapidly became what we today call homelessness. This paper is focussed on Western nations using Canada as a case. It traces the evolution of a small problem affecting a small number of mainly men in urban areas. By the 1980s the name homelessness was given to a much larger set of social dislocations including dehousing affecting many demographic groups. This set of problems focussed on adequate and affordable housing, income and support services during the rise of neoliberal public policies. Adding the further suffix -ness to word homeless created an abstract concept, a vague catch-all term that has been popularly applied to a host of social problems. It hides more than it reveals. This paper argues that popular/media discussion (to a large extent) and academic research (to some extent) suffer from a lack of a clear problem definition and conceptual framing. “Homelessness” is the vague and abstract name given to a new deeper poverty in Western nations that includes becoming unhoused, a result of numerous neoliberal public policies that increased the income gap between rich and poor and failed to address the rising cost of basic necessities: adequate housing, adequate wages or income supports, and, when needed, adequate support services for addictions and mental health problems. We need to move away from using this vague catch-all term, or else the host of problems called homelessness will indeed continue long into the future.

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DOES THE CHRONOLOGICAL SEQUENCE OF MENTAL HEALTH, SUBSTANCE ABUSE AND HOMELESSNESS HAVE AN EFFECT ON HOMELESS DURATION? A PRELIMINARY AUSTRALIAN STUDY

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The Australian census shows that over 105,000 Australians were homeless on census night 2006. While most of these people will be homeless for only a short period of time, others will be entrenched in the homeless population. Previous research has demonstrated a link between substance abuse, mental illness and chronic homelessness. However, while researchers recognise that both substance use and mental illness can precede and follow homelessness, it is unclear whether the chronological sequencing of mental illness, substance abuse and homelessness has an effect on duration. Using administrative data from a sample of 4,291 homeless individuals in inner city Melbourne, we use non-parametric methods to establish whether the chronological sequencing of homelessness and mental illness and homelessness and substance abuse had different effects on the length of time people were homeless. We found that the chronological sequence had no specific effect on duration. However, we found that the younger people were when they first became homeless had a strong effect on homeless duration.

DEVELOPMENT OF REGIONAL DIFFERENCES IN RENTAL HOUSING AFFORDABILITY FOLLOWING THE RENT DEREGULATION IN THE CZECH REPUBLIC

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The paper focuses on the development of regional inequalities in rental housing affordability following rent deregulation. The aim of the paper is to identify households which are potentially at risk of being unable to afford “adequate” housing in case there is no regulation. We examine the development of regional differences in housing “unaffordability” in the period 2000-2007. The share of households at risk of being unable to afford housing is analysed. Due to the lack of relevant data on household incomes and housing expenditures, the authors developed a new method of the housing affordability indicators calculation. This method makes it possible to describe the trend of regional inequalities in housing affordability using the official regional wage statistics as well as rent statistics. On the one hand, the findings show that the share of households at risk of housing “unaffordability” decreased and the regional differences are not growing. On the other hand, there is a relatively numerous group of households in each region which can not afford to pay market rent even if they receive the social benefits in accordance with the current legislation.

POLISH HOMELESS IN BRUSSELS

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Polish immigration to Belgium has a long tradition. Amongst different groups of Poles in Brussels there is an estimated twenty to thirty thousand of Polish migrants working on the black market. New means of communication and transportation enables some of them successful pendular/incomplete migration and keeping close ties with the families in Poland. Large group of homeless Poles in Brussels however shows also the vulnerability of migrant menial workers.

The paper presents preliminary conclusions from fieldwork conducted amongst the Polish people sleeping rough in Brussels in August 2008 and February 2009. Most of the homeless respondents originate from construction workers, who lost their living quarters due to seasonal unemployment, alcohol problem, illness or other incidents. It seems that in some cases the physical homelessness is temporary and that part of Polish homeless population is in a state of constant flux between living on the streets and renting precarious accommodation. Others are sleeping rough for months and even years. Loosening of family ties and their poor condition contradicts the ideal of a “successful migrant” and makes it impossible for them to go back to their home country. National support networks among the homeless Poles are one of the most important element of their survival strategies. The welfare help they learn to obtain supplemented by money from begging allows

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them to perceive their situation as not much different than the lives of migrant workers or the poor in Poland. The study raises questions for welfare policy for different groups of homeless, considering their capabilities, “functionings”, subjective needs and migratory situation.

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A STUDY ON THE LIVING CAPITAL AND ITS CONSTRUCTION THROUGH COMPARING  
THE PROCESS FROM THE HOMELESS TO THE MAIN STREAM SOCIETY BETWEEN THE UK AND JAPAN

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This study is to discuss the living capital and its construction through comparing the process from the homelessness to the main stream society between the UK and Japan. Both the UK and Japan are island countries and have the economic power, and they have persistent homeless problem. The process from the homelessness to the main stream society has the differences due to the social protections and the social policies between the UK and Japan. It will clear the living capital that we need to live and will be inspired to construct it.

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SURVEILLANCE, DATA SHARING, HOMELESSNESS AND WORKLESSNESS IN THE UK

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UK welfare policy towards homeless people has become increasingly characterised by a movement towards policy which is intended to secure access to paid work as well as provide suitable and stable housing. Homelessness is becoming absorbed into wider welfare policy focused on reducing social and economic exclusion. Rather than being seen as a social problem in its own right, homelessness is now conceived of as one of several ‘mutually reinforcing’ issues, including poor educational attainment, sustained worklessness, substance misuse, offending, anti-social behaviour and mental health problems that characterise ‘Adults facing Chronic Exclusion’ (ACE). The multi-agency nature of responses required to deal with this newly conceptualised ‘economic’ and social problem has led to an unprecedented focus on data sharing between agencies. Data sharing potentially enables cross-agency interventions, both after homelessness/exclusion has occurred and also, importantly in the UK context, to prevent homelessness/exclusion from occurring in the first instance. However, profound legal and ethical questions exist around the merging and processing of personal information to both target individuals and to monitor outcomes longitudinally. This paper considers the development of surveillant technologies focused on homelessness/exclusion, critically evaluates the underlying logic of surveillant interventions focused on placing homeless/excluded individuals in paid work and considers the implications of a differential form of surveillance in British society that is focused on homeless/excluded populations.

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TENANTS’ ROLES AND LANDLORDS’ GOALS: IMPLICATIONS OF SAFETY WORK FOR HOUSING EXCLUSION

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In the research project Public Housing and Local Safety, measures for increased safety in three residential areas in Göteborg have been studied, partly through investigating how various actors and parties define and talk about safety. This ‘safety discourse’ includes accounts for measures to improve local safety and – explicitly or implicitly – causes and sources of unsafety. In this paper I will map the positions and roles that are being ascribed to tenants in this discourse, and investigate how landlords talk about tenants as problems and risks, or as legitimate claim makers, in this context. The empirical basis for the analysis consists of documents and interviews with, primarily, public housing officials involved in attracting, selecting, servicing, monitoring and/or evicting tenants.

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### THE ROLE OF OVERSEAS NON-GOVERNMENT ORGANIZATIONS IN PROVIDING HOUSING FOR HOMELESS PERSONS IN THE SOCIALIST REPUBLIC OF VIETNAM

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The Socialist Republic of Vietnam is the easternmost country on the Indochina Peninsula in Southeast Asia and is approximately 332 square kilometres in area. With a population of over 86 million Vietnam is the thirteenth most populous country in the world. All organs of Vietnam's government are controlled by the Communist Party. In 1986 Vietnam launched a political and economic renewal campaign (Doi Moi) that introduced reforms to convert the country from a central command planning-based economy to a socialist-orientated mixed market economy. Doi Moi combined government planning with free-market incentives and encouraged the establishment of private businesses and foreign investment, including foreign-owned enterprises. Since 1984 poverty has nearly halved, but in 2007 an estimated 15% of the population were still living below the poverty line, and many of these are homeless. Vietnam's Housing Law became effective on 1 July 2006. The legislation sets out a legal framework for a social welfare housing fund in Vietnam for lease and hire purchase to Vietnamese families. It also stipulates that housing developers for low-income households will receive special incentives such as land rental exemptions and lower tax rates (Freshfields Bruckhaus Deringer, 2006). The paper examines the role of overseas non-government organizations in providing housing for homeless persons in the Socialist Republic of Vietnam, and in particular the role of the Lifestart Foundation, a Melbourne based Australian charity, who have built housing for families who were squatting or were without shelter, in Hoi An town in central Vietnam.

The paper also examines the communist government's view of such external intervention, what the State does to assist homeless people, and arrangements under which properties for homeless persons are allocated.

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### SUSTAINABILITY OF HOUSING POLICIES (IN TURKEY)

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The number of slums and the inequity of the population's life standards have been increasing since 1950's. The proportion of people working in Developing Country agriculture has declined by 20 to 30 per cent. The economic situation is deeply caused this shift of this declination. But of course poverty is not the only factor for this change. The unforeseeable growth of population and the migration together with the inadequate house policies are the main seeds of the formation of the slums. Homelessness is the problem of both the Developing and Developed Countries today. Informal settlements with poor living conditions and inadequate basic services seek immediate act for housing provision for the slum dwellers. From industrial development to today's chaotic setting, increasing in environmental problems, decreasing in energy sources, showing efforts about surviving in spite of economical difficulties are considered to be in the extent of sustainable research. As the other professional areas, sustainability has been included in the architectural literature under the name of different research areas such as "sustainable planning for housing provision". Worries about economical, environmental, social and cultural sustainability have appeared in the case of space; and started to form the design act in the direction of these factors. According to conjecture; planning and designing decisions will increase the interaction between international scale and the units. The substructure which is necessary for the decision mechanism must be examined in the housing provision and must be criticized in the historically. The necessity of examining the sustainability concept which has begun as an environmental worry, with all factors which composes the social being is emphasized again in the historical evolution. In nowadays' treatment, where the sustainability's concept can turn into unsustainable positions, impasse of not supporting the transplantation from global scale to the local correctly is come upon. For the solution, it is necessary to understand the relationship of the "whole-part" and the systematic of different scales correctly. The whole-part interrelation and the relationship between the planning and designing which spread from larger to smaller scale, have to serve to common truth. Otherwise, it can't go further from the evolution which includes mistakes. The sustainability has lots of directions in social housing literature. It requires a strategic plan for a common aim around which addresses to the different formats and which the professionals come together, especially the politicians, planners and the local and global authorities. In Turkey, the policies affect only a very small group and mostly they are not effective in the long-term. Although all of these policies



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are to benefit the whole society, their impacts on different social and economic groups vary especially on housing policies. Housing provision and homelessness need more realistic solutions for nations, and require immediate action based on economical and social inputs. Although there is no exact solution or a recipe to the problem, rapid solutions must be sought as a sustainable housing policy without omitting its context.

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ANOTHER INVISIBLE HAND IN THE PROCESS OF CHINA'S URBANIZATION: A QUALITATIVE STUDY OF FAMILY'S ROLE IN GUANGZHOU

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Urbanization in China is progressing unprecedentedly and it is in nature a dynamic and multidimensional social-spatial process (Friedmann, 2006; Scott, 1997). In the meantime, it sees the acceleration of urbanization in China has been accompanied by tremendous social welfare reforms across Chinese cities, from state-danwei packaged to market-oriented system over the past twenty years. Such two-fold process implies another dimension of urbanization, which may be termed as the dimension of welfare. Although it has been incisively noted in recent years (Chen, et al, 2004; Li, et al, 2006), it is not clearly articulated. Welfare, in this dimension, is embedded as one important supplement that the process of urbanization in China is constituted, in order to grab dynamics of rapid urbanization more comprehensively. This paper will explore the welfare dimension through a focus on housing welfare domain.





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## NEIGHBORHOOD ETHNIC COMPOSITION EFFECTS ON IMMIGRANT INCOMES

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Currently in many Western countries there are concerns that ethnic residential segregation and clustering of minorities in certain parts of the cities will negatively affect integration processes. There is some evidence that this might be true. There is however also research arguing that ethnic clustering might enhance a minority person's probability of getting a job and/or a higher income. We use Swedish data and conduct a panel analysis quantifying the degree to which the ethnic composition of the neighborhood affects the subsequent labour income of individuals for the 1991 to 2006 period. We employ a random effects model to eliminate the potential bias arising from unmeasured individual characteristics leading to neighborhood selection. We also control for a range of demographic and socio-economic attributes. Based on stratified analyses of eight immigrant categories and first and second generation immigrants among these (N= 700,000), in three Swedish metropolitan areas, we find that there are important variations in outcome across ethnic categories. We study contemporaneous but also cumulative effects of living in neighbourhoods with different ethnic compositions, and we also study the existence of potential non-linear and threshold effects (both in relative and absolute terms). Most groups are negatively affected by the presence of many foreign-born in the neighbourhood and some but not all groups are negatively affected by the presence of high shares of co-ethnics.

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## REPUTATION, STIGMA AND THE NEIGHBOURHOOD

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In this paper the reputation of the neighbourhood is conceptualised as having important impacts on residents' well-being. A stigmatised neighbourhood can affect access to employment and other opportunities, business and government investment in the neighbourhood and residents' ability to reach their full potential and become socially included. Living in neighbourhoods with poor reputations - viewed as 'problem places' that are home to 'problem people' - can reinforce many of the difficulties of already socially excluded individuals. Overall, the stigmatisation of particular neighbourhoods accentuates the gulf between an apparently poor and spatially contained minority from a well-off majority. Taken as a whole, these issues undermine policies to establish a cohesive and pluralist society as well as diminishing political imperatives associated with social inclusion. Many of these stigmatised neighbourhoods consist of high concentrations of low-income rental housing that presents a significant challenge for policy-makers and practitioners. The evidence gathered from this study of three Australian neighbourhoods explores the impact of changes to social mix in neighbourhood regeneration on social housing tenants, home owners and private renters' perceptions of neighbourhood stigma.

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## BETTER PROSPECTS THROUGH SOCIAL MIX? A MULTILEVEL ANALYSIS OF THE RELATION BETWEEN NEIGHBOURHOOD CONTEXT AND INDIVIDUALS EMPLOYMENT AND INCOME DEVELOPMENTS

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In recent years the effect of the social composition in urban neighbourhoods on individuals' life chances has been given renewed attention both by researchers and policymakers. The debate on neighbourhood effects has mainly focused on the impact of concentrated poverty in certain neighbourhoods but a growing body of literature has also addressed the question of social mix. By policymakers in particular, socially mixed neighbourhoods have been seen as a measure to create better prerequisites for social upward movements. The main aim of this article is to disentangle the effects of the individual's socioeconomic and ethnical background from the effects of the neighbourhood characteristics on individuals' employment and income developments. Therefore, the key question to be answered in this article is to what extent labour

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market participation and subsequently income developments can be explained by neighbourhood characteristics, foremost by mixed housing environments. The effect of neighbourhoods on employment is studied from two slightly different perspectives, the importance of the neighbourhood environment during childhood for future labour market participation and the importance of the current neighbourhood environments for employment (building on ideas that the neighbourhood might be an arena where labour market contacts can be made). By using a multilevel analysis of register-based data on individuals socioeconomic and ethnic background combined with data on neighbourhood characteristics, the article aims to distinguish the contextual effects belonging to each level in the analysis, thereby, empirically determining the explicit effects of the neighbourhood context on labour market participation and income development among individuals of working age in Sweden.

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### HOW TO WORK IN SOCIALLY DISADVANTAGE LARGE HOUSING ESTATES IN SWEDEN

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The purpose of the study is to increase knowledge of strategic operating work methods in socially disadvantage large housing estates. The primary issue is to describe housing companies' countermeasures in order to stabilize a run-down neighbourhood and create possible conditions for profitability. Based on a detailed case study material from a socially disadvantage area in Malmö, are daily work methods and the changing process discussed and analyzed. Further detailed research will be carried out to decide the economic profitability in these countermeasures. The value of the study from a practical perspective is a deeper knowledge of difficulties and possibilities to stabilize socially disadvantage housing areas and to find sustainable work methods. From a research perspective it gives information that can be used for studies on comparative management studies.

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### WHO'S MY NEW NEIGHBOR? RESIDENTS' EVALUATION CRITERIA FOR NEWCOMERS IN A RESTRUCTURED NEIGHBORHOOD IN ROTTERDAM

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In the last ten years in the Netherlands many disadvantaged post-war neighborhoods have been demolished and rebuilt. In most of these Urban Renewal schemes it is a clear objective to diversify the housing stock according to types of tenure and price. The socio-economical make-up of the population of the neighborhood will change as a result. Although the policy makers' official aim is to create a socio-economical mix, this can overlap with a shift in the ethnical make-up of the neighborhood. The new composition of the neighborhood population in socio-economical and ethnical terms, can reposition the neighborhood within the city, but it can also effect the view its own residents have of their neighborhood. It is interesting to note which dimensions matter most to the evaluation of the neighborhood by other residents. In other words: what are the criteria by which newcomers are judged by long-time residents or other newcomers. Do they focus on class or ethnicity? Or are even more factors at play? Drawing on qualitative fieldwork in a very recently restructured neighborhood in Rotterdam (conducted as part of a larger research into neighborhood reputation), we show that residents take class, ethnicity and tenure into account when evaluating the effect of the new neighbors on the neighborhood. However, different configurations of criteria can be found. Several of these configurations show that in Rotterdam class and ethnicity are not always self-evidently connected in the perceptions of its residents, which in turn influences their evaluations. As such, our findings seem to point in different directions than Zubrinsky Charles' quantitative research outcomes on neighborhood preferences in the USA.

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### LONG-TERM NEIGHBOURHOOD EFFECTS ON INCOME, EDUCATION AND EMPLOYMENT AMONG ADOLESCENTS IN OSLO

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Like in many other European countries, a lot of the Norwegian policies on welfare, housing and urban development, are based on assumptions that people may be disadvantaged by where they live. A strong geographical concentration by social groups is regularly viewed as undesirable because poverty can be reinforced through intrinsic neighbourhood effects. On this background, it seems rather surprising that the consequences of segregation are hardly studied in the Norwegian context. Our main research question is: To what extent can neighbourhoods influence the life-chances of individuals? More specifically, in this paper we attempt to trace neighbourhood effects in the city of Oslo. We also examine questions regarding the form and strength of these relationships: do the effects appear when the local deprivation exceeds a certain level? We focus on adolescent development because a number of earlier studies suggest that neighbourhood effects will have the strongest effect on children and young people. The study has a longitudinal approach, focuses on the entire urban space and includes information about the whole population of Oslo. The dataset is register based and contains a large number of demographic and socioeconomic variables. The city of Oslo is subdivided into neighbourhoods at different geographical scales, and the whole population makes the basis for a classification of the socioeconomic character of the city's neighbourhoods. The paper focuses on a cohort born in 1976/77 who lived in the defined neighbourhoods in Oslo for a 5-year period, from they were 14 to 18 years old. Our dependent variables capture the status of this cohort at the age of 28 and 29 years. We use three sets of indicators: educational level, income and employment/unemployment. Individual control variables related to gender, ethnicity, family status and family background (parents socioeconomic status) during childhood and adolescent are included. The analysis is based on multi-level modeling.

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### COLLECTIVE GARDENING AS A COPING STRATEGY FOR RESIDENTS IN DEPRIVED NEIGHBOURHOODS: A LITERATURE REVIEW

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Collective gardening is a form of collective action where people from different households voluntarily collaborate in gardening. Often, collective gardening has been initiated as a strategy to cope with problems of marginalisation, stigmatisation and social exclusion, as a means to revitalise deprived neighbourhoods. Such initiatives have been taken by residents and citizen organisations as well as by housing companies and authorities. The paper presents the results from a literature review, which aim was to analyse documented experiences from collective gardening in regard to its potential roles as a catalyst for neighbourhood improvements. Studied examples of collective gardening from North America, Europe and Australia are categorised on basis of the type of context, the type of garden and activities, and the organisational form. A model is developed to map out the suggested effects of collective gardening on three levels: effects on society, on the neighbourhood, and on the individual. The potential effects are discussed in relation to sustainable development and in relation to the specific conditions in different cases. Finally, conclusions are drawn to assess the potential opportunities in using collective gardening as a strategy for revitalisation of deprived neighbourhoods.

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### URBAN RENEWAL AND SOCIAL COHESION: CASE STUDY ON THE MALBURGEN DISTRICT, ARNHEM, THE NETHERLANDS

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Malburgen is an urban district in the Southern part of Arnhem with a population of approximately 17,000 inhabitants (2000 data). The Malburgen district was designed as a garden suburb in the thirties of the last century as the first city extension south of the river. The original plan was altered for the large need of cheap housing stock after the completion of World War II. There were more low-cost houses built than planned and the density of housing was significantly higher,

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with an increased number of apartment blocks. Malburgen became one of the least attractive urban districts of Arnhem characterized by mainly densely built and cheap rental apartment blocks. Social problems became rampant and the level of services and facilities decreased. From the early 90ties, an urban renewal process was started with initially a focus on incremental improvements. With results not being satisfactorily, the municipality opted for a more fundamental approach by adopting the Development Plan Malburgen (1998). Main element was to return to the original concept of a garden city, by making large scale investments in improvement of public space, mixed housing development and demolition of large parts of the deteriorated housing stock. As part of the large scale urban renewal programme three new school complexes were built and linked with Multi-functional Educational – and Care Centres (MOZC's). They provide different facilities and form a central element in the approach to provide more social cohesion in the neighbourhood. The paper explores to what extent Malburgen, with a high percentage of immigrant population benefits from this facility by better integration of migrant women and children and social cohesion in the neighbourhood.

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WHO IS AFFECTED BY NEIGHBOURHOOD INCOME MIX? GENDER, AGE, FAMILY, EMPLOYMENT AND INCOME DIFFERENCES

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Currently throughout Western Europe and North America there are a variety of public policy initiatives to achieve neighborhood income diversity, despite widespread scholarly controversy about the nature and importance of neighborhood effects. This paper provides new empirical evidence on the degree to which the mixture of low-, middle-, and high-income males in the neighborhood affects the subsequent earnings of individuals, and to test explicitly the degree to which these impacts vary across gender, age, presence of children, employment status, or income at the start of the analysis period. We employ an inter-temporal differences specification of econometric model to eliminate the potential selection bias arising from unmeasured individual characteristics, and investigate data on 1.67 million adults living in Swedish metropolitan areas 1991-1999. We find that there are important differences in the nature and magnitude of neighborhood income mix effects in several dimensions, but many are statistically and economically significant.

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MAINSTREAM SERVICES AND TERRITORIAL JUSTICE: A CASE STUDY OF ENVIRONMENTAL SERVICES

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It has long been argued that a variety of processes act to divert public services and goods to areas with lower levels of need leading to territorial injustice. This compounds the problems faced by people living in the most disadvantaged neighbourhoods. Around 2002, Governments in the UK began to argue that more emphasis should be placed on ensuring that mainstream public services were better targeted to achieve more equal outcomes between areas. Strategic partnerships between local agencies were established to oversee this process, and it was supported by a system of 'floor and convergence' performance targets set by Central Government. This system is rapidly becoming discredited, however, with critics pointing to a lack of clear success in efforts to reorient services. This study uses the example of a basic but under-researched municipal service, street cleaning, to shed new light on mainstreaming. Street cleaning is interesting for a number of reasons including its relatively low cost per head but also its high importance or perceived impact. The paper reports on results from detailed case-study research on three urban local authorities. An intensive effort was made to pull together existing quantitative data to analyse: inputs (how much expenditure each street received); context (how the social and physical environment affecting street cleaning varied between streets); and outcomes (how cleanliness standards varied). Additional qualitative information was collected through interviews with managers and operatives, as well as direct observation. Overall, the message that emerges from this study is a positive one for mainstreaming. We show, first, that authorities can significantly influence the

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distribution of resources although different strategies exist to achieve this. The distribution of expenditure appears to be shaped far more by professional staff than by local politicians. Second, more deprived streets tend to have more difficult operating contexts for street cleaning services – their ‘needs’ are greater. Third, a positive redistribution can lead to much more equal outcomes. The national targets set for each local authority in relation to street cleaning appear to have played a significant role, strengthening efforts to achieve more equal outcomes.

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### ASPIRATIONS, ATTAINMENT AND SOCIAL MOBILITY IN DISADVANTAGED NEIGHBOURHOODS

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This paper is a response to the UK Government’s recent interest in raising the aspirations of young people as a route to better educational achievement and upward social mobility, for example in the White Paper *New Opportunities: Fair Chances for the Future* (2009). There appears to be strong view within government that neighbourhoods are important in shaping educational attainment, for example: ‘children living in deprived communities face a cultural barrier which is in many ways a bigger barrier (to success) than material poverty. It is a cultural barrier of low aspirations and scepticism about education, the feeling that education is by and for other people, and likely to let one down’ (Department of Children Schools and Families, 2008). Drawing on existing evidence from educational sociology and urban studies and in part on new research in three schools in London, Glasgow and Nottingham, the paper looks at the foundation for this view. In particular it examines:

- What are the processes/mechanisms by which community/ neighbourhood factors may influence educational attainment?
- What is known about community/neighbourhood level drivers of educational attainment?
- What is known about aspirations in deprived communities and what evidence is there about factors which influence these?

The paper also considers the revision to policies and programmes being promoted by government, and whether they appear to have a chance of success in raising aspirations.

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### SELLING HOMES TO (PRESUMABLY) LOW-INCOME TENANTS DOES HOME OWNERSHIP AFFECT EMPOWERMENT OF FORMER TENANTS OF SOCIAL HOUSING?

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Encouraging home ownership is an important aim of housing policy in many countries. Home ownership is supposed to have positive effects on individual households and society as a whole. Within this broad aim, home ownership for low-income households is particularly salient in these times of credit crunch and economic crisis. This paper focuses on the effect of home ownership on former tenants of social rented housing in the Netherlands. Over the last five years, many Dutch housing associations have been devising sale policies to empower their tenants and provide more freedom of choice. The central issue is whether the transition of tenant to home owner increases one’s sense of freedom and security in the home, experienced control over one’s life and self-esteem. In other words, to what extent is buying a house a way of empowering? Moreover, what is the role of households’ income and expected housing costs in the decision to buy or not? We present the results of telephone surveys among 535 Dutch former tenants who bought their social rented dwelling and 602 others who decided not to buy. The main question is: to what extent do these two groups differ in their scores on empowerment scales based on earlier research. Scales of “perceived control over life”, “self-esteem” and “housing-related empowerment” were adapted and measured among respondents of both groups. The results show that tenants who became homeowners score higher on the control scale than tenants, but this difference can be completely explained by other background variables. Moreover, homeowners score higher on the scale of housing-related empowerment, but lower on the scale of self-esteem, net of other factors.



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## UNATTENDED CONSEQUENCES OF HOUSING LOCAL POLICY IN EUROPE

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In the last years there are some important changes in local welfare regimes in great European cities which interrelate with the new trends in housing market. The result is a change in housing policies with different patterns in European greatest cities. In general there is a process of recommodification of housing and the related increasing residualisation of social housing stock. These changes imply the growth of the dualism between social and market housing. But the spatial effects of this process are complex and can vary in relation with cities. In some of them the new trends of the housing policy make an increasing segregation and in some others we can find some housing exclusion which supposes more difficulties in lodging conditions for disadvantage social groups.

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## CITIZENSHIP AND SOCIAL HOUSING: THE MORAL GEOGRAPHY OF THE MIXED COMMUNITY IN UK HOUSING MANAGEMENT

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This paper considers how discourses of mixed communities have assisted in establishing a new moral geography for social housing in the UK. Echoing distinctions between 'rough' and 'respectable' groups; this new moral geography is based on a thesis of the failure of social housing; as such it has been influential in the construction of new forms of citizenship. Based on a discourse of responsibilities (as opposed to rights), citizenship in social housing entails a range of duties: to participate in decision-making; to behave in 'acceptable' ways and to act as role models for peer groups. These responsibilities are enforced by an intensive housing management style (which is not applied to other tenure groups). The paper challenges the thesis of the failure of social housing. It argues that it is the failure of private housing markets rather than social housing per se, which represents a more accurate representation of the challenges facing the UK housing sector.

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## EVERYDAY LIFE AND SOCIAL MIXING IN A CHANGING NEIGHBOURHOOD

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Urban renewal and especially social mixing is a widely discussed policy for post-war neighbourhoods with a dominant part of social housing. The main arguments against the policy contest neighbourhood effects of poverty or ethnic concentration in Western European countries. The existing mixing policies are even being judged in academic circles as revanchist policies. Effects of urban renewal are criticised and often studies conclude with a strong plea for a social programme in stead of restructuring of the housing stock. But what are the opinions of the residents? Selective migration processes have caused in many of those neighbourhoods with a dominant cheap rental housing stock a vulnerable social economic one-sided population with a very diverse ethnic and cultural composition. The rapid changes in the composition of the population have influenced the appreciation of the neighbourhood and the reputation of the neighbourhood. How do these changes in composition of the population and the realized and determined urban policies affect everyday life in those transforming neighbourhoods for residents with a diverse way of life? And what conclusions should be drawn for social mixing and the renewal policies? The paper builds on the results of research in a Dutch post-war neighbourhood that has gone through long renewal processes and where the population has become much more diverse in recent years.

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### RETHINKING THE CAUSAL PATHWAYS BEHIND NEIGHBORHOOD EFFECTS

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In the study of neighborhood effects various hypotheses have been developed about the mechanisms that might explain spatial variations in individual outcomes. In most review articles, such mechanisms behind neighborhood effects are presented as separate and unrelated processes (see for example Ellen and Turner 1997, Sampson, Morenoff et al 2002, Small and Newman 2001). The findings from a case study in a low income neighborhood in The Netherlands, however, indicate that the empirical reality is much more 'messy': within this neighborhood context evidence was found for different causal pathways behind neighborhood effects with respect to work that operate alongside one another and are related in significant ways. This paper therefore explores how the found mechanisms of social isolation, negative socialization, social disorganization and mechanisms relating to the formal social infrastructure interact to reproduce socio-economic inequalities.

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### TRANSFORMING THE POVERTY NEIGHBORHOODS - FOR WHOM? THE CASE OF ISTANBUL

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In contemporary neoliberal policy context, in which city governments become more and more involved in economic growth and competitive restructuring, gentrification gets increasingly incorporated into urban policies aiming at the transformation of poverty neighborhoods (Ashton& Newman, 2004; Lees, 2003, Smith, 2002). As observed by several researchers, restructuring processes of disadvantaged neighborhoods initiated by public authorities started to constitute a new path of neighborhood change: state-led gentrification (Ashton& Newman, 2004; Sakizlioglu, 2007; Slater, 2004). Despite the growing literature on heightened state involvement in gentrification processes, there is still need for more critical work on gentrification and on the ways it penetrates into public policy (Lees, 2007) and its impacts on the lives of poor households living in these disadvantaged neighborhoods, which now are threatened by gentrification. Moreover, contemporary trend of heavy state intervention into gentrification is depicted mainly in North American, European and Australian cities. Little is known about the relation between urban policy and gentrification in developing metropolitan areas, where poverty is more concentrated. Trying to fill these knowledge gaps, this study aims to investigate the relation between urban renewal policies and gentrification through its case study of Istanbul, where an assertive neoliberal urban transformation policy agenda is adopted to restructure poverty neighborhoods. This article examines this policy agenda – dynamics behind it, restructurings in the institutional and regulatory frameworks that provide the ground for urban transformation projects (UTPs). Besides, the characteristics and impacts of UTPs on poverty neighborhoods and the lives of urban poor are discussed putting their relation to gentrification. It concludes that while the UTPs emerge as legitimizing tools to rewrite the economic, political and residential hierarchies in the city on behalf of economically prosperous functions or classes, they result in a permanent state of exclusion for the urban poor and the gentrification of the poverty neighborhoods.

## **W14** HOUSING AND SOCIAL THEORY:

### THE PERMEABLE HOUSE – THE POROUS HOME

# W14 Housing and Social Theory: The Permeable House...

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## FEAR AND THE HOME FRONT

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The home plays the self-evident role of shelter from the elements, from physical harm and as a space of nurture and socialisation and yet such associations can be pared back to reveal deeper anxieties and fears that are connected to the interior of the home itself (domestic violence, childhood worries) as well as to the social cosmos played-out and witnessed from doorways, windows and other portals such as television and computer screens. In this paper this Janus aspect to the home is used to probe more deeply into the nightmarish aspects of the home and as a means of providing a broader starting point for the analysis of the contemporary age we live in. For all the talk of risk, fear and liquid unpredictability the home itself, as the primary 'social scale', has rarely been considered in these broader meta-theoretical projects. Social life is thereby perceived to be that which goes on beyond the private space of the home. In the paper we develop ideas around domestic defence, the commodification of home and tensions around fortification and the pro-social as a means of tracking anxiety located around the psyche, the home and social life more broadly.

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## PERMEABLE PROPERTY IN SHARED RESIDENTIAL SPACE

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This paper explores understandings of property, and property rights, through interviews with residents of a range of housing developments where, to a greater or lesser extent, space is shared. The settings include a leasehold apartment block, a local authority gated estate, a large house converted into flats, a fully mutual housing co-operative, a co-housing development, and a commonhold development. In each of these developments, working norms must be established by residents to deal with shared use of common space, and to manage collectively the property as a whole. The research on which the paper is based made use of the theoretical concept of legal consciousness, meaning that a constitutive approach to 'legality' (rather than law as narrowly defined) was adopted. It explores how residents experience and construct legality, make use of it, explain it, or ignore it, and how (or whether) the different legal frameworks affect the local production of norms of residential behaviour. Through this analysis, the paper sheds light on the legal conception of property. In the 1990s authors such as Waldron, Penner, Munzer, Gray, Harris, Underkuffler, attempted to define 'property' without falling into a circular explanation, and in a way which includes the idea of lived experiences and commonsense understandings of ownership and other property rights. Most concluded that the key features of property and property rights seem to be: control, excludability, and transferability. It seems that individual property requires clear boundaries. This paper addresses how both legal and commonsense understandings of property are affected when residents have not just 'my' space to contend with, but also 'our' space.

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## BROUGHT TOGETHER: DIAGRAMMING THE FOLDING OF PUBLIC/PRIVATE DIMENSIONS IN ASSEMBLING SHARED HOUSING

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How can we map, or diagram, and how can we think, or envisage, those aspects and elements which are assembled together (or come together) in housing forms which explicitly cross what has traditionally been thought of as a public/private divide (whether legally, financially, architecturally and/or in living arrangements) to produce explicitly 'shared environments'? How can we trace their trajectories, as they produce (and are then contoured by) housing practices which mix (perhaps meld) assemblages creating public/private hybrids. How, in these contexts, are narratives of ownership understood and acted upon? And, in particular, how can we build a method which clearly differentiates between entering into different forms of 'sharing' (from when there is no choice, through to when sharing together is actively pursued as an ideal or principle), whilst recognising that how living arrangements are experienced, and develop, changes in ways not necessarily limited by origin, even if predicted within it. This paper, drawing from two case studies, will argue that using the Deleuzian figuration of 'the fold' provides us with a good beginning for diagramming assemblages of/for sharing property as housing.

## W14 Housing and Social Theory: The Permeable House...

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“LET’S FACE THE MUSIC AND DANCE”: THE SOCIAL CONSTRUCTION OF HOUSING MARKET KNOWLEDGE IN A RECESSION

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This paper presents empirical data collected as part of an on-going study into the social construction of home ownership knowledge. Postal and in depth interview survey data collected from interviews with households who purchased a dwelling during 2009 provide an insight into the changing meanings associated with home ownership and home during a time of uncertainty and risk. Questions about search behaviour and the use of new technologies are explored as part of a theoretical examination of the housing gaze and the construction of housing market knowledge. Interviews with property market professionals examine the extent to which their occupational role might be changing and the way in which their claims to expert housing market knowledge have been contested.

The paper will:

- yield qualitative data on choice and decision making in house purchase and contribute to debates which tend to be dominated by quantitative approaches
  - provide qualitative data on consumer and estate agents’ behaviour during a period of housing market collapse.
  - use the data to interrogate theoretical debates concerning attitudes towards risk, “home” and home ownership and the “housing gaze”.
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LUBETKIN’S SPA GREEN ESTATE - A CASE STUDY IN THE PERMEABILITIES OF HOME

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The Lubetkin designed Spa Green Estate in Islington London appears to exemplify the triumph of modernism. However this paper suggests that instead it presents an opportunity to consider the mobilities, contingencies, illusions and instabilities that are folded into our idea of home. It focuses on a legal dispute which laid bare the complexities of space, politics and history captured within the estate. The dispute arose out of a conflict between two major political initiatives which have impacted upon social housing in the UK, the Right to Buy and the Decent Homes Initiative. The outcome demonstrates the illusory nature of any idea of ‘a home of one’s own’.

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A PRIVATE „PIECE OF SUNLIGHT”. PUBLIC AND PRIVATE SPACE IN DANISH COOPERATIVE HOUSING ASSOCIATIONS

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Exploring discussions and negotiations about such mundane things as the responsibility for garbage and the building of balconies in Danish cooperative housing associations, this paper sets out to discuss how social relations and flows of persons, tangible and intangible objects unfold as differently valued space in and around the home. Seeing space not as presupposed categories and given ontological attributes (public/private, privately owned/publicly owned), but as an emerging property of social relationships (Corsín Jiménez 2003), the paper will examine how residents in coops invest backyards, rooftop terraces, staircases and balconies with different values and meanings – kinship, friendship, neighbourliness, community, individual freedom, peace and quiet – through their social relations. From this perspective, balconies are extensions of the family home into the common pool of fresh air and sunlight and the garbage and dirt from staircases is creeping into the family home and sense of orderliness. The paper is based on anthropological fieldwork in selected housing cooperatives in Copenhagen in 2008-2009.

## W14 Housing and Social Theory: The Permeable House...

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### SILENT DISTANCES AND THE PERMEABLE HOME

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The article is about the permeable skin of the dwelling, where the inside and the outside meet and about the invisible distances people need and use as a silent border to each other. The interior does not exist without the exterior and vice versa. The link between both is created by the material form which defines spaces, thresholds and boundaries. The architect is the one who defines this material form. But people themselves define borders as well without using the material form. In an unconscious way they define silent boundaries by using their behaviour. People use space which they maintain among themselves and others as invisible space, silent and invisible bubbles. As space is one of the basic organisational systems, designers can use this information to design boundaries from outside to inside very carefully. As the anthropologist E.T.Hall says: "No matter what happens in the world of human beings, it happens in a spatial setting, and the design of the setting has a deep en persisting influence on the people in that setting". (E.T. Hall (1982) *The Hidden Dimension*, p.XI preface). First I describe the phenomenon of this invisible space. Then I show how architecture deals with these distances by analysing several Dutch residential complexes and their boundaries from street to the entrance door, from public to private. This architectural "discovery" will be compared to the invisible spaces and the architectural answers of other cultures. It is necessary to use this knowledge when building a home, as there is an increasing density of dwellings in cities and an increasing involvement with people of different cultures in all parts of the world.

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### HOUSE LIVES ACROSS BORDERS

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During the last couple of decades, second homes abroad have become continually more popular among Danes as well as other Europeans. Many people today choose to live in and with houses across borders. This challenges the conceptual division between being a tourist and being at home as second homes demonstrate new ways of travelling as well as dwelling; of creating routes as well as roots. The paper presents an ongoing anthropological study on Danes' second homes in six popular housing areas in Spain (Costa del Sol and Mallorca), Italy (Garda lake surroundings, Tuscany) and Thailand (Pattaya and Hua Hin). The empirical data was collected during spring 2009 and consists of qualitative interviews and participant observation in second homes and their surroundings as well as visits in the informants' primary households in Denmark. The paper aims to debate how the second home can be understood within social theory. The term house life is suggested in stead of home in order to conceive the way houses are lived - not necessarily as homes but sometimes even as oppositions to being at home. The theoretical outline of the analysis is that houses are embodied and that they are something people perceive the world with; as an informant puts it: „a house is like a suit; it has to fit“. In this perspective, looking at second homes abroad, connections between the individual and the world emerge. Seeking further analytical and theoretical insights, a ground is outlined for a debate regarding how connections between the local and the global, between time and place and between culture and nature are materialised and lived in and with second homes abroad.

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### ON THE UN-HOMELY HOME: POROUS AND PERMEABLE INTERIORS FROM KIERKEGAARD TO ADORNO

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Since the end of the eighteenth century, the idea of the home has been intimately linked up with the notion of the uncanny. Etymologically, the German equivalent of this word, das Unheimliche, enfolds a pithy slip from homely (heimlich) to un-homely or uncanny. In line with this thought, the haunted house, an absolutely central motif in Victorian, Gothic literature, for example, can be emphasised as a prime topos for the nineteenth century uncanny. What creates the uncanny feeling of the haunted house is precisely the well-known interiority of a house in which one can, always up to a point, feel at home. It is thus in the constant vacillation between the homely and the un-homely that the house or the home is destabilised. In twenty century thought, the idea of the un-homely reaches a level of existential significance. Here, the question is raised whether it is at all possible to be-at-home in the modern world. In a wider sense, this thinking is linked with a more general

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discourse, originating in the nineteenth century, according to which the private home or house is identified as standing over and against the city. While urban life previously penetrated deep into what is now called the domestic, this is increasingly perceived as a threatening force against which the domestic world has to be sheltered. What literary topoi such as the haunted house can tell us, however, is that not only the city but also the house itself is construed as the source of modern anxiety already in the nineteenth century. In fact, the two phenomena create each other in so far as the emphasis upon private meaning in the home comes to correspond to a distrust of the civic domain of the city. The relation between the homely and the un-homely thus implies the theoretical unsettling of concepts such as home, interior and private. In this paper, these concepts and their un-homely counterpoints will be discussed taking as a starting point the conflict over the interior played out in Adorno's attack on Kierkegaard in the treatise from 1933 Kierkegaard – Construction of the Aesthetic. The paper will aim at providing a theoretical basis from which to discuss the concepts of the permeable house and the porous home central to the workshop, rooted in the on-going discourse on the un-homely home that has been voiced since early Romanticism.

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ESCAPING EVERYDAY LIFE – AN ETHNOGRAPHY OF THE DANISH SUMMERHOUSE

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In Denmark more than 200.000 houses are categorised as second homes or “summerhouses” (which is the native term). Very often their owners regard these houses as cherished refuges from late modern everyday life. The aspect of refuge has a thorough impact on many summerhouses ranging from building materials over architecture to the way the houses are inhabited. In other words, second homes can be understood as a comment on everyday life in Denmark. In my paper I will present an ethnography of the Danish summerhouses and use it as an analytical lens to study the Danish middleclass.







## W15 The Residential Context of Health

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### MEASURING THE MENTAL HEALTH EFFECT OF CUMULATIVE HOUSING STRESS FOR MEN AND WOMEN

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There is a substantial international evidence base suggesting that people in housing stress experience worse mental health. We speculate that time spent in housing stress is positively correlated with poorer mental health; that is, there is a dose-response relationship so that longer periods spent in housing stress are likely to result in increasingly poorer mental health. In this study, we explored the effect of housing stress and the effect of cumulative periods of housing stress on men's and women's mental health. This paper presents an analysis of the mental health effects of housing stress and extended periods of housing stress using a large longitudinal dataset of Australians. Individuals were classified as being in housing stress if they were in the bottom four deciles of the equivalised disposable income distribution with housing costs exceeding 30 per cent of that income. Periods of cumulative exposure to housing stress ranged from one to five annual waves of the dataset. Mental health was measured using the SF-36 Mental Health Component Score. Exposure of between one and two consecutive periods of housing stress was associated with poorer mental health for both men and women. With longer exposure, men's mental health decreased more markedly than women's suggestive of a trend that can be explored with more waves of data. Gender and housing are both important social determinants of health and potential generators of health inequalities. Our findings indicate that men's and women's health may be differentially affected by length of exposure to housing stress and highlight the importance of understanding gender as a factor in the housing-health relationship.

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### AN EXPLORATION OF POSSIBLE LINKS BETWEEN IMPROVED HOUSING OUTCOMES AND MENTAL HEALTH; STEPS IN PREVENTING THE HOUSING CHURN

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There are inextricable links between good mental health and safe and secure housing tenure. People who suffer from poor mental health may have difficulty in maintaining tenure in rental housing if their health problems lead to behaviours which are seen to be anti social. Conversely secure housing tenure can be seen to have positive impacts on individual's mental health and prevent them cycling in and out of unstable housing, couch surfing or living in other transitory housing situations. This paper reviews a range of literature which identifies the problems confronting people with mental health issues from maintaining their housing. It also uses a case study of a small group of people interviewed as part of a much larger study into housing for people with disabilities and those caring for people living with a disability, to explore the impact of the availability of a specific housing complex on the permanency of tenure for this group.

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### HEALTH AND SOCIAL CHARACTERISTICS OF SOCIAL HOUSING RESIDENTS RELOCATED FROM TORONTO'S REGENT PARK

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Regent Park, a large 69-acre public housing estate near downtown Toronto, was built in the late 1940s and early 1950s and is one of Canada's largest and oldest public housing developments. Built on 'Garden City' principles, Regent Park has become notorious for a number of social ills, including illicit drug use, violence, lack of opportunity and poor secondary school completion rates. It is described as having an 'inward' focus and being poorly integrated with neighbouring areas. Over the next 10-12 years, Regent Park will be completely demolished and re-built in 6 phases. Before demolition began, it was home to 2,178 households and over 7,500 people. The new development will add significant population density to the area, for example, in Phase 1 of the development (is in progress currently) 418 units will be replaced by more than 800 units. The new community will be a mix of market condominium and townhouse units and subsidized housing buildings, along with the re-introduction of commercial and retail land uses where previously the community was nearly 100% residential. Moreover, the redeveloped community uses 'new urbanist' design principles to make the new community more closely

## W15 The Residential Context of Health

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resemble neighbouring areas and a new plan for the community's participation in its governance is being implemented. This paper describes the design of a study intended to investigate the health and social effects of the redevelopment. Preliminary findings of the baseline questionnaire completed by roughly 100 residents will be presented.

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"MY OWN FRONT AND BACK DOOR"; IMPACTS ON WELL-BEING OF MOVING TO NEW-BUILD SOCIAL HOUSING

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The health and social impacts of moving into new-build social housing in Scotland were evaluated using a quasi-experimental study design. Scotland's Health, Housing and Regeneration Project (SHARP) followed 250 people who moved, and a comparison group who did not move, for 2 years. Qualitative interviews were also conducted with a sub-sample of 22 respondents. The qualitative data suggested that many of those who moved experienced increased quality of life as a result, reporting greater feelings of happiness, relaxation and well-being. Those who moved from 'flats' to a more traditional style of house seemed to benefit particularly from this move. Features of new housing such as private entrances, more space, private gardens, and increased visibility afforded respondents greater feelings of privacy, security, control and increased opportunities for restoration. These data suggest ways in which specific aspects of the built environment may impact on well-being and quality of life, with potential implications for mental health. They also point to the utility of qualitative research within larger qualitative evaluations for illuminating mechanisms whereby interventions impact on outcomes.

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THE LEISURE HOME AS HEALTH RESOURCE: ADDRESSING ISSUES OF SELECTION AND "DOSE" ASSESSMENT

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Recent longitudinal studies in Sweden addressed the possibility that use of a leisure home may prevent ill health. These studies found that men who owned a leisure home were less likely to suffer premature departure from the paid labour force due to early retirement for health reasons (Hartig & Fransson, 2009) and early death (Fransson & Hartig, 2009). The explanations offered for these associations emphasized the opportunities for physical activity and psychological restoration that leisure homes and their natural surroundings offered for men burdened by the demands of paid work. That women who owned a leisure home did not appear to enjoy the same benefit was speculatively treated as a manifestation of gendered responsibility for domestic work; the leisure home might be just another domestic setting in which women have a relatively greater load of unpaid work. The present paper extends this line of inquiry by addressing two general weaknesses with the previous studies. First, the research design and analytic measures used could not entirely rule out self-selection of less healthy people into less healthy residential circumstances as an explanation for the results. Second, neither of the studies directly addressed some important "dose" issues. Not least, the owner/non-owner dichotomy contains little information about actual use of leisure homes. To guide further research, the present paper addresses these selection and dose assessment issues. It culminates in design and analytic recommendations for new studies that, like the previous studies, make use of longitudinal register data from Sweden. Beyond enhancing our understanding of the leisure home as a health resource, this line of inquiry offers a useful perspective on the residential context of health more generally. Given the means, people may distribute their living across multiple residences to take advantage of their respective benefits and offset their respective shortcomings.

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## RESIDENTIAL SATISFACTION AND COGNITIVE DECLINE AMONG OLDER ADULTS

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Previous studies in the UK and US have suggested that neighbourhood-level economic factors can influence cognitive decline among older adults. To the extent that the perceived quality of the physical structure of the personal residence is itself important in cognitive decline, the neighbourhood-level relationships shown in these earlier studies may be driven in part by direct, individual residence-level relationships in the homes of senior adults. This study explores the relationship between self-reported residential quality and cognitive decline among older adults using longitudinal data from the 1998-2006 Health and Retirement Study, a nationally-representative survey of the US population over age 50. In longitudinal analysis, a poor self-rating of the quality of one's residence at baseline predicted a more rapid subsequent decline in cognitive abilities. This relationship remained even after controlling for a variety of other baseline factors including initial cognitive ability, income, assets, health status, age, education, and perceived neighborhood safety. Potential mechanisms connecting lower self-rated housing quality with cognitive decline are examined and compared.

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## HOW CAN PLANNED HOUSING DEVELOPMENT PROVIDE INTEGRATION OF THE ELDERLY INTO SOCIETY?

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Out of consideration for the welfare of senior citizens and the resources of local authorities, domiciliary health care has a very high priority in geriatric care. During the 1990s a number of private "senior-citizen dwellings" were built for elderly people requiring accommodation more suited to their needs. By means of various studies, SINTEF has examined how well these dwellings are suited to a group of senior citizens who with advancing years have a growing need for care and nursing. During these investigations we have posed a number of questions: Do these dwelling concepts provide sound integration of the elderly into society and improve their everyday life? How well do these dwellings cater for the needs of senior citizens with respect to social contacts, stimulation and security? Are the dwellings located and executed so that reduced functionality will not give rise to reduced accessibility or increased isolation? Does this type of dwelling provide the basis for sound domiciliary care and make the best use of available resources? Based on studies of layouts, and through questionnaires and interviews, we have evaluated differing housing projects adapted to the needs of the elderly and have made a number of significant discoveries: Senior citizens emphasise that being able to live at home is an important precondition for self-reliance, independence and quality of life. A sound integration in community life presupposes easy access to society's infrastructure as well as social meeting places. The close proximity of nursing and health-care services, together with caring neighbours, helps provide a feeling of security. The areas examined exposed substantial deviations with regard to the fulfilment of these wishes. This Paper discusses the various strategies that ought to form the basis of planned housing development in order to meet the needs of an increasingly ageing population and create a basis for sound integration of the elderly into society.

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## RESIDENTIAL ENVIRONMENTS AND MENTAL WELLBEING IN DEPRIVED AREAS

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This paper examines the relationships between residential context and mental wellbeing among residents of relatively deprived areas in the city of Glasgow, using evidence from the GoWell study of 15 communities subject to a variety of policy interventions. The neighbourhood is considered along several dimensions: as a physical, services, social, and psychosocial environment. Mental wellbeing is measured using a recently developed multi-item scale to assess positive mental health (e.g. optimism, confidence, good relationships with others, feeling useful, etc.). By looking at mental wellbeing rather

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than mental illness, there may be greater scope to identify those aspects of the residential context which can impact upon how people think and feel about themselves and in relation to others. Interesting issues to be considered include whether the absolute or relative conditions of an area matter more for wellbeing; and, similarly, whether the static (point-in-time) or dynamic position of the neighbourhood is more important.

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### THE ELDERLY HOUSING AS A PLACE TO AGE IN PLACE - COMPARATIVE STUDY ON THE PATTERN OF MORTALITY/ DISCHARGE IN DENMARK AND JAPAN

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From the context of ageing in place, which is helpful for cost cutting with high quality of life, the most important concept is to ensure and support the residents die in the elderly housing as naturally as possible. Especially in Japan, it was clear from author's latest survey that the secure feeling to be ensured to stay till the end of life in their own elderly housing was the most influential factor on their subjective well-being. The purpose of this investigation is to demonstrate how many older persons die in the elderly housing actually and its situation, and how many remove into nursing homes and its reason. The nationwide macro data was gathered in Denmark and the cases' history data were gathered through the half-structured interviews with the leaders of home-nurse in both countries. Findings are:

- 1) In Denmark, almost 15.6% of whole residents were discharged from the elderly housings yearly (10% in one site in Japan).
- 2) The pattern of discharge was roughly divided into 3, such as 'death in the elderly housing (85.7% in DK, 50.0% in JP)', 'to institutions (14.3% in DK, 31.8% in JP)' and 'to other dwellings (0% in DK, 13.6% in JP)'.
- 3) The pattern of mortality varied; getting old and worst from specific illness, getting very old without illness, sudden death, and so on.

Even in these little samples investigation, it is obvious that Japan is too immature for older persons to age in place even in the elderly housings. Consistent housing policy for older persons and more community-based 24-hour care are required.

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### DOES TENURE MIX MATTER FOR RESIDENTS' HEALTH AND WELL-BEING? THE ROLE OF SOCIAL, SPATIAL, RESIDENTIAL AND ECONOMICAL VARIABLES

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The goal of achieving mixed-tenure communities has become a predominant approach to development and regeneration strategies over the past decade, and is now clearly expressed in housing policy, in general statements of urban policy and regeneration strategy, and in planning guidance across Europe. Through a range of impacts (see Kearns and Mason, 2007) – on the local economy and service environment, on individual and group behaviours, on community functioning, and on the social exclusion of a place - mixed tenure communities are intended to be more sustainable into the future. In the UK, different social, economical, residential and environmental aspects of life in mixed communities have been under focus since the middle of 1990s. With that, the issue of health and psychosocial well-being of residents in mixed-tenure communities seems to be left behind the scope. In this regard, the aim of our study is to find out whether health and well-being indices of residents in mixed-tenure communities and mono-tenure communities differ. Are there any differences in health and well-being between social renters living in mixed-tenure communities and tenants in social housing mono-tenure estates? Do these indices differ for owner-occupiers in private sector as compared to those who live (usually, in minority) in mixed communities? In attempt to answer these questions, our study examines the role of social, spatial, residential and economical variables in the relationship between tenure and health. This study is based on analyses of data from the GoWell community health and wellbeing survey. GoWell is a 10-year prospective evaluation of the health and well-being impacts of a major programme of community regeneration and refurbishment across Glasgow, UK. Presentation of study results will be accompanied by a discussion of implications for housing policy and understanding of effects of regeneration.

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### THE REALISATION OF THE RIGHTS OF THE DISABLED TO BARRIER-FREE ACCESS AND EQUAL OPPORTUNITIES IN SLOVENIA

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The rights of the disabled to barrier-free access and equal opportunities are guaranteed by numerous documents at the international and national levels. Laws and regulations have been adopted providing for the elimination of all forms of discrimination and the removal of various barriers and restrictions in the environment. Legislation also prescribes the need for the provision of support necessary for enabling disabled persons independent living. However, experience shows that these legal provisions are often inadequately, or not at all, implemented in practice. As such, persons with disabilities are still far from being fully included in society. In order to test this hypothesis for the Slovenian environment, we conducted an extensive research, the findings of which we are presenting in this paper. The results of the survey include information on the level of knowledge of disabled persons in Slovenia about the initiatives and legal provisions concerning their rights to free movement and equal opportunities. In the research, we also examined the rights disabled people concretely exercise and the level of satisfaction in exercising them. The discussion focuses on the analysis of the barriers experienced by persons with disabilities and the measures suggested by them for improving accessibility and guaranteeing equal opportunities in the areas covered by the research, i.e., the built environment, communication, transport, legal measures, social security, general social support, health services, education and training and labour and employment. In conclusion, recommendations are made aimed at guaranteeing greater efficiency and consistency of compliance with the legal provisions governing the rights of the disabled to barrier-free access and equal opportunities in society.

### EXPLORING THE IMPACT OF A THREE-PRONG APPROACH TO HEALTHIER HOMES

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A growing body of research exists linking poor housing conditions to the development of chronic health problems. While it seems reasonable to invest more in improving the quality of housing to save money on health care, elected officials and decision makers are not quick to take action. Improving housing quality cannot be totally dependent upon new regulations, codes or changes in policies. This paper discusses how we can take a broader look at ways to improve substandard housing in the current economic climate. A three-prong approach to improving housing quality is presented. This integrated approach involves the occupant, property manager, housing advocates, health professionals, code enforcers, building inspectors and elected officials. The first prong focuses on providing reliable information, which is critical to increasing public awareness of the link between housing and health. The marketplace is filled with false claims and hype about sick homes that only serves to confuse people. The second prong is educating occupants, and health and housing professionals on how to recognize and fix potential problems before they become expensive repairs. The third prong represents action, which results from informing and educating occupants, health and housing professionals, and decision makers. The paper includes a discussion of how to implement this type of approach and the results, impacts and challenges of current healthy homes programs.

### INDEPENDENT MOBILITY OF SCHOOL-AGED CHILDREN IN DELFT

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Background: The Children's Environment and Health Action Plan for Europe (CEHAPE) addresses the environmental risk factors that most affect the health of European children and adequate physical activity is decided on as one of four major priority goals for Europe. Supporting independent mobility is one way to stimulate physical activity behavior of school-aged children. Over the last decades, independent mobility of school-aged has been reduced, as illustrated by the rise in the age that children in the Netherlands are allowed to travel unaccompanied to school. In the Netherlands, the age children

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obtain independent mobility has increased from 6,5 years to about 9 years over the past 25 years.

Design: We here report the first results of a study aimed at operationalizing the physical characteristics of the children's street environment encouraging physical activity and independent mobility in school-aged children. In collaboration with the municipality of Delft, we collected information on street environmental characteristics, independent mobility, and physical activity behavior (accelerometer, GPS) of children in several neighborhoods of Delft. The data will be analyzed acknowledging the spatial variation in the data using spatial regression modeling. The results will be discussed at the conference and compared to the pilot conducted in 2007.







# W16 East European Housing & Urban Policy

## EXPLAINING ECONOMIC HARDSHIP (AN INTERPLAY OF DEMOGRAPHY AND HOUSING SYSTEM)

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The paper examines the relations between households' housing wealth and demography through analysing the factors influencing household economic hardship. Two indicators of objective and subjective hardship were introduced based on Household Budget Survey, 2006. 23% of households could be categorized as having subjective or objective economic hardship, though only 6% of households have both types of hardship at the same time. Firstly, we set up a core model of household behaviour based on the life-cycle theory. The relation between demography, income and household housing wealth was tested using survey data. The study concluded that while at household level the household income and household wealth decreases with age (according to the life-cycle theory), elderly households are not worse off using per capita income and per capita housing wealth. In the second step, intermediary factors were defined which modify the core relations: 1. family transfers; 2. housing policy (tenure, mobility, mortgage); 3. regional and urban hierarchy and 4. income safety net programs. Thirdly, we analysed the effects of the core and the intermediary variables on the risk of economic hardship both in pairs of variables and through a linear regression model. Each factor proved to be relevant for hardship, though the "behaviour" of some of the factors was different with respect to subjective and objective hardship. Beyond the basic model, we tested three hypotheses: role of life cycle group (instead of age), role of "cash-poor asset rich" factor and the role of mobility. Life cycle groups seemed more relevant in explaining objective and subjective hardship than age variables, which emphasize the role of the family background in formulating households' strategy. We focused on the well-known problem of cash poor and asset rich households – we found a variable with high predicting power. However, among recent movers their role is significantly different in objective and subjective hardship.

## REGIONAL DISPARITIES IN THE PHYSICAL AVAILABILITY OF HOUSING IN TERMS OF HOUSING CONSTRUCTION

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Housing is a traditional political severe impact on the state budget. In the Czech Republic is especially true during the ongoing social and economic transformation. Contribution presents the sub - conclusions of the research project WD-05-07-3 for Ministry of Regional Development, which examines the availability of housing and regional disparities in the availability of housing, the potential consequences of the development of the availability of housing and development of these disparities.

## MONITORING OF TRENDS IN PRICES ON RESIDENTIAL MARKET IN THE CZECH REPUBLIC

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Institute for Regional Information (below IRI) established a system of monitoring bid prices and bid rents for surpassing unavailability of adequate precise information about market prices and rents in the Czech Republic. There has been set a system, which is engaged in data collecting and evaluation, under the name Comprehensive Information System of Housing Economy (CISHE). Data collection and evaluation is oriented on selected standard residential property, which is a „standard older flat, in common locality, floor space 68 sq“. The area investigation concerned, which includes 335 major cities, forms a wide monitoring of the market of older flats. The current results of CISHE monitoring enable a continuous evaluation of the variations of prices in the crucial part of housing market of older flats in the Czech Republic. General and long-term variations of prices of residential market of older flats in the Czech Republic, detected through the price index of the monitored type of standard flats will be presented in the paper. The main goal of the paper is to present the system described above, which has been producing almost for ten years, practically, the most loyal image of the residential property market in the useful territorial details and results of which are widely exploited by the public and specialists as well.

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Changes occurring during the transition period have affected all spheres of social life including the spatial arrangement of life in Central and Eastern European countries. Economic inequality is manifested on macro level (in Estonia the share of metropolitan region in GNP grew from 53% in 1996 to 61% in 2006) as well as on micro level (Gini coefficient characterizing the difference of incomes is stable at the level of 3.5 – 3.7). A rather new topic that attracted only little attention during the transition period is residential segregation. In socialist society the lack (shortage) of housing was a problem that attracted rather much attention. In Estonia and the other Baltic States people's spatial behaviour and factors affecting it was extensively studied since the 1970s. Physical state of housing, satisfaction with living conditions and requirements about the dwelling and other such topics were in the focus of social psychological, sociological as well as human geographical studies. As the exchange of information with Western colleagues was limited the results of research conducted in 1970-1990 are almost unknown. One of the very few Eastern European scholars whose studies were known and appreciated was J. Hegedüs. The studies carried out in the 1970-1980s in Tallinn and Tartu indicated that the socialist economic system failed to lose differences in living conditions and way of life. In the shade of a slogan of creating a uniform, homogeneous society, differentiation of living conditions took place that in some cases assumed the character of segregation. The maintenance of residential areas – tenement buildings - built at the beginning of the 20th century worsened considerably in 1960 – 1980 because these districts did not spend on repairing and maintenance of these dwelling houses. During the past decade local governments in bigger Estonian cities have conducted studies about people's satisfaction with living environment. The findings suggest that satisfaction with living conditions in Tallinn grew between 1995 and 2005, over ten years after the housing reform, nearly half (49%) of the respondents had improved their living conditions. Investment into housing differs several times by city districts (in private residential areas half of the households have made such investments while in apartment houses only 20-25% have done this). Due to good location even suburbs built at the beginning of the 20th century have by now become neighbourhoods with improving environment. Alongside with growing satisfaction with living conditions low pace of renovation of tenement buildings in private as well as public ownership is a problem. Only 10 percent of the tenants of denationalised houses state that living conditions after the reform have improved (the overall percentage was 49). Thus, it can be concluded that as a result of housing reform in the 1990s in Estonian cities there started a process that helps to reduce residential segregation. During the period of planned economy resources were concentrated into new building projects. Market divides investments spatially more evenly and has given positive impulses to the development of nearly all neighbourhoods.

HOUSING AFFORDABILITY IN CZECH REGIONS AND DEMOGRAPHIC BEHAVIOUR – DOES HOUSING AFFORDABILITY IMPACT FERTILITY?

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The article examines the relations between the housing affordability and fertility in the Czech Republic after 1989. Analysis of the nation-wide data suggests that improving housing affordability might be factor that influenced the rise of fertility that was observable since the end of 1990's. The regional variation in fertility is generally lower than the regional variation of indicators of both housing affordability and economic situation. Although numbers of born children increased noticeably, the total fertility did not increase by the same pace, and its regional patterns remained rather stable. The most important factor that influences the regional variation in fertility is the education of women, namely the young ones. When education of women is controlled for, the housing affordability plays an important role in explaining the regional variation in fertility – both the total fertility rate and the timing of childbearing.

## THE URBANIZATION PROCESS IN ALBANIA: THE PHASED TRANSITION FROM A COMMAND ECONOMY TO MARKETS

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Urban development in Albania has gone through several phases since the change of economic system in the early 90s. To understand the current urban spatial structure of Albanian cities – including their problems and opportunities –it is necessary to review the successive urbanization phases which have shaped the cities as they exist today. The number of urban development policy options are limited by the existing urban structures and their potential for evolution.

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## WALLED OFF INDIVIDUAL HOUSING AS A RESIDENTIAL PATTERN IN BELGRADE: CHANGING MEANING AND MOTIVATION

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Individual housing type is getting importance in post-socialist Belgrade (the share of flats in individual houses within the total number of newly built flats increased from 36% in 1990 to 75% in 2000, and stabilised at 60% afterwards). This paper focuses on (symbolic) meaning that such housing pattern might have for its residents. It is based on field research conducted on the sample of 400 households in two types of neighbourhoods during Jun-July 2008. All of selected neighbourhoods have been exposed to intensive new housing construction during the last 10-15 years, but differ concerning location (urban – suburban) and historic development (starting from presocialist, socialist or postsocialist time). Such sample construction was design in accordance to the basic research aim to distinguish possible shift in meanings and motivation of individual housing in postsocialist urban context: from traditional habit and aesthetic reasons towards more symbolic meaning of showing up (of private property and success), and motivation related to privacy and safety issues. The research results confirmed the hypothesized shift but did not support the thesis that walling off would be significantly connected with the fear from »others« and reduced neighbourhood networking thus increasing social fragmentation. Nevertheless, the research does indicate the spreading of new urban lifestyle patterns within increasingly individualised Belgrade urban society.

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## PRIVATISATION OF STATE HOUSING STOCK IN THE CZECH REPUBLIC – A PATH DEPENDENT PROCESS?

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The paper deals with housing policy in the Czech Republic during the years of transition following the year 1989. The dynamics of housing policy is considered as an institutional change. The specific way of privatisation is examined using the concept of path dependency. Historically, the paper is focused on two key policy decisions: (1) the decentralisation of state housing stock (given for free to municipalities) and (2) various ways of privatisation set by municipalities. In order to explain these two decisions, the author examines the discourse on state and local level. The main sources of data are interviews with policy makers and analyses of various policy documents and political discourse. The analysis is aimed at the role of ideology, tradition, values and visions in the decision making process. The research shows the applicability of path dependency concept in terms of its strengths and limitations.

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## SUSTAINABILITY OF ARTIFICIALLY CREATED SOCIAL MIX IN CAPITALS OF SERBIA AND BOSNIA & HERZEGOVINA

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Concept of social housing was particularly developed in last twenty years in developed countries, as well as in transition and developing countries, leaning to experiences of similar concepts of affordable housing, low and minimal cost housing,

low-income housing, fair housing, workers housing and self-help housing. One of the special questions that arise in social housing is concerning socio-economic and spatial segregation of residents, as negative aspect to social cohesion. In former Yugoslavia public housing was mainly located in areas which are central in urban matrix of cities, and today these areas are extremely attractive and expensive. Change of political system from liberal socialism to market oriented system led to stratification of society, which adducted to forming extremely wealthy and poor social groups. With “right to buy” public policy most of the residents bought their units in housing complexes which was previously public, with prices significantly less comparing to market value. Bad financial situation, caused by difficult circumstances in the region, triggered off selling certain amount of units to high-income groups. Two processes are noted: increase of tendency of buying out the units from the low-income groups in central areas and increasing need for housing for the vulnerable groups, which can not afford to buy such units in central areas. Current tenure policy in capitals of the region is still not market oriented, with lack of economic adequacy. Regarding to adjusting this policy to market conditions, by raising the rent, the changes are inevitable, followed by segregation of different social groups. Social mix, resulted by current tenure policy, has questionable sustainability, because of expected tendency of allocation of low-income groups to affordable locations. It is to be expected that this will cause creating of ghettos. This paper will examine possibilities of preventing of forming such homogenous communities.

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### RUSSIA HOUSING CONSUMPTION PATTERNS AND HOUSEHOLDS' CHARACTERISTICS

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In early 1990s, at the inception stage of the Russian housing market development, housing consumption was not really related to income or other household characteristics. This fact, along with the low rate of market housing transactions during that period, has considerably inhibited housing filtration and mobility, and contributed to fragmentation of local housing markets. Based on sample households survey, the paper analyses the development of market mechanisms in the Russian housing sector during 2003-2007. Relationships between housing consumption and household income, housing quality and social and occupational characteristics of households and finally – between housing characteristics and age/household life cycle are analysed. Results are compared with similar data for early 1990s and interpreted in the context of their potential influence on the housing market's integration/fragmentation processes. The article concludes with findings and recommendations.



# **W17** LEGAL ASPECTS OF HOUSING, LAND

## AND PLANNING

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This paper describes the outcome of a research program carried out by the IIBW to support the Romanian Government in redesigning the national housing law in order to cope with specific problems on the Romanian housing market and to put together and expand various existing legislations. Housing reforms in the process of transition have tended to favour home ownership with the negative side effect of reducing tenure choice and decimating the supply of affordable and tenure-secure rental housing. This paper therefore concentrates on three major topics within the restructuring of Romanian housing law that permit integrating European best practice in the field of housing policy. First, rental housing legislation is reconsidered and a market-based relative price control based on the German experience and on written contracts is proposed. Second, a new PPP-housing law building on the framework of PPP-social housing providers in Austria is considered. A rigid frame of checks and balances and public compensation of social service obligations are core elements. Third, special attention is paid to the compliance of proposed measures with EU-legislation on competition, which is of major importance for any legal recommendations to be applicable. We present possible solutions for the challenge to combine a consistent overall structure of a new housing law with the necessity to integrate functional parts of existing legislation and elements of European best practice. The proposed legal changes are designed to foster the development of a functional long-term private and social rental market in order to meet the housing needs of the Romanian population.

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## EFFECTIVE HOUSING MEASURES – MYTH OR PROGRESS?

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The UK government has proposed a range of measures to provide housing and to protect mortgage owners from eviction. This paper considers whether some of these measures are effective. It will focus on considering the effectiveness of the role of the new Homes and Communities Agency (HCA) created under the Housing and Regeneration Act 2008 (HRA); the effectiveness of the new pre-action protocol for mortgage arrears possession claims introduced on 19 November 2008; and the impact of the lack of available legal aid for tenants and mortgagees and recent government proposals. It will also argue that certain credit measures are also essential to the viability of the housing market.

The HRA has a wide ranging set of objectives. These include

- Improving the supply and quality of housing in England
- Securing the regeneration or development of land or infrastructure in England.
- Supporting in other ways the creation, regeneration or development of communities in England or their continued well-being

The HCA grants public funding to recipients on the condition that the recipient provides social housing. The question is whether the use of its apparent investment budget of £5 billion per year will be more commercially viable than under the previous regime. The liability to repay grants is similar to the rules under the old Housing Corporation, but there are some differences. This paper considers when payments can be made and who has the statutory obligation to make repayments, and problems that may arise from this arrangement. This paper then assesses the new pre-action protocol for mortgage arrears possession claims and concludes that it will have little impact on protecting mortgage defaulters facing eviction and homelessness. Finally, this paper argues that as cash flow is essential to the viability of the construction aspect of the housing industry, the developer/employer needs to protect its position in case of contractor insolvency through re-negotiation and close consideration of the construction contract. This paper considers some of the options available to protect borrowers, and the housing industry.



# W17 Legal Aspects of Housing, Land and Planning

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USING BANKS: HOW CAN GOVERNMENT CONTROL OF BANKS PROMOTE LENDING TO FINANCE AFFORDABLE HOUSING IN FRANCE AND THE UK?

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France became a major owner of banks after the Second World War, with even greater nationalization under Mitterand. The UK much more recently acquired greater ownership and control of banks during the recent credit crunch. What can be learned from the long French experience of close government involvement in banks? How is the UK different? This paper explains the context by a brief history of bank lending for housing in both countries, particularly the French experience, including more cautious French approaches to lending and to bankruptcy. In France, a lack of private financial lenders post-war led to heavy government involvement in housing finance, including using banks to lend to people on a low income by special schemes and loans for social housing, continuing despite bank privatizations. Today, these Keynesian approaches use housing construction to boost employment and growth in a recession. What are the advantages and disadvantages of this? This contrasts to UK, which after the Second World War had more developed mortgage markets than France with building societies making a contribution. Then, the UK government subsidized housing both nationally and locally, but the private banking system was not usually the conduit for this subsidy. Despite greater banking regulation, the UK had largely not become involved in the management of the banks themselves. Easy credit was relied on to democratize home ownership although this carried risk. Perhaps it is possible to use these experiences to find a middle way between risk and lending prudence, between intervention and laissez-faire, to prevent banks' reluctance to lend from excluding those on a low income from credit, or from rented housing funded by credit.

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DOES THE UK HAVE A SUSTAINABLE HOUSING POLICY?

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In July 2007 the UK government issued its policy statement, Building a Greener Future. Since then, the UK has seen a plethora of new regulations, planning policy statements and codes seeking to embed climate change mitigation into the development of new housing stock, and by retrofitting into existing buildings. The government's stated strategy involves changes to the Building Regulations to strengthen the requirements in relation to insulation, ventilation, air tightness, heating and light fittings. Planning policy has also been enlisted to set a framework for development to deliver 'zero carbon outcomes'. This paper questions the UK government's assertion that it has a cogent strategy for the delivery of sustainable housing. With its narrow definition of 'zero carbon' outcomes, the UK strategy omits, dodges or underplays significant elements of a viable strategy for climate change resilience. Of those elements, climate change adaptation looms large. There has been some statutory recognition of the need for climate change adaptation. The Greater London Authority led the way in 2007 by seeking a specific statutory duty to develop and implement a climate change adaptation strategy. The Climate Change Act 2008 extends that duty to other local authorities and regional development agencies. However, it is widely drawn and (as a recent planning decision indicated) is likely to be difficult to apply in a meaningful way to any specific development proposal. Consequently, this paper argues that the subtext of UK sustainable housing policy is to focus on the easily quantifiable, but to leave genuine climate change resilience to the market.

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### MEASURES TO CONTINUE LIVING IN CONDOMINIUMS WITH PEACE OF MIND – A CASE STUDY OF CONDOMINIUMS IN THE KANSAI AREA OF JAPAN

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Condominiums in Japan have been viewed as a temporary living style until moving into a single-family home. Since the end of the economic bubble period, however, condominiums have come to be regarded as housing units for the urban working class. Japanese law stipulates that condominiums be managed by management associations organized by and composed of sectional owners. In this study, we conducted surveys and interviews of management association presidents to learn their guidelines on residential issues and improvement measures for Japan's middle-grade condominiums. Through our surveys (59 cases of condominiums built over the past 30 years in the Kansai district; valid response rate, 41.3%), we have found that there was a wide disparity in the scale and competency of association activities. We have also learned that there are other issues such as segregation of duties, risk management, and community development. Surveys further indicated a broad range of diverse management board, committee and resident activities. Interviews of management board directors disclosed that important roles are played by specialists, supporting organizations, and interactions with residents of other condominiums in running management associations. There was a case in which asset values were increased through barrier-free renovations, one in which a local welfare hall was constructed on the premises with municipal government subsidies, and another in which residents' expertise was utilized for management purposes. We have also learned of cases in which professional assistance was budgeted as a means of incorporating "professional expertise and residents' perspective" in management and working closely with various resident groups. In order to improve living environment, the awareness and participation of residents are essential, and this must be started by increasing their interaction opportunities through community activities.

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### HOUSING COOPERATIVES IN POLAND: THE END OF A DECADE OF RAPID TRANSFORMATION?

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The fall of socialism in 1990 led to the end of the Central-Eastern European housing model which was based on the limitation of property rights and extensive central planning. States in transition, Poland in particular, had to reinvent the whole system of housing production and financing. Until the year 2000 the changes have not referred to the system of cooperative rights which are: cooperative occupancy right in a residential unit (a contractual right similar to tenancy; conditioned upon membership of the cooperative), a tenancy and a cooperative ownership right in a property unit (a limited right in rem – disposable and inheritable in a manner similar to ownership rights – with the cooperative remaining the legal owner of the property unit). The Housing Cooperatives Act 2000 introduced (for the first time since 1939) the wide possibility to acquire "full" ownership right from the cooperative. The 2000 Act introduced also a specific "standstill" in relation to the existing legal tenures to use a property unit in a cooperative building. Persons already vested with numerous cooperative rights obtained in 2000 ex lege a claim against the cooperative to transform their rights into "full" ownership of the property unit and the co-ownership of the entire (former exclusively cooperative) building where the property unit is located. Legal conditions for obtaining "stronger" right of property unit were varying since 2000 and also the Constitutional Tribunal of Poland has issued several judgments concerning property relations between housing cooperatives and their members or other persons. Many of the changing law provisions were found unconstitutional, including the last decision of 17th December 2008 (signature P 16/08) on provisions providing very favorable conditions for that transformation. However, its coming into force was suspended until the end of December 2009. Therefore it seems that this year will bring revolutionary changes in tenure structure in housing cooperatives' buildings.

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## LEGAL CHALLENGES IN ENSURING REGULAR MAINTENANCE AND REPAIRS OF COMMON PARTS OF OWNER-OCCUPIED APARTMENT BUILDINGS

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The way in which apartment block ownership and administration can be effectively managed is a problem which has come to the forefront because of the mass privatization and sale, or granting, of apartments to former tenants in new EU member states. In these cases there are inadequacies in the law ensuring the continuous maintenance and renovation of common parts, such as the roof, walls, stairwells and lifts, and of utilities, such as water, sewage and electrical systems. Several old EU member states, such as France, are also interested in legislative solutions for home ownership problems in apartment blocks. The issue is, however, broader – as the lack of a well-functioning legal ownership is also a problem in, for instance, Russia and in Balkan and Caucasus countries, as well as in China. The paper reviews what is meant by apartment ownership in condominiums, and how these apartment blocks are governed. This raises issues concerning the decision-making process for such governance, how to finance repairs using ownership as collateral, how to enforce payment of charges for current and future repairs to common parts and facilities and how to ensure that governance is transparent. The Finnish model for apartment ownership provides solutions to many of these problems. Looking at this, allows an analysis of the factors which can be used to assess apartment ownership in different countries. There is a general lack of comparative work of the law in this area, and such an assessment would provide a basis for comparison and help improve legal structures of apartment ownership in many countries.

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## LEGISLATING FOR PLANNING AND RESIDENTIAL DEVELOPMENT IN IRELAND; EXPLORING THE DEMOCRATIC DEFICIT

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The process of residential development in Ireland involves a variety of public and private actors, and is mediated by a range of legislative, regulatory and market mechanisms. The relationship between government, particularly local authorities, and developers has to a certain extent been one of mutual co-operation, in that local government does not directly engage in residential development. In this context, the pace and scale of residential development in Ireland since the late 1990s has also created a number of unanticipated outcomes, among them the issue of management of such developments, both prior to and following their completion, in terms of who is responsible for such functions. In spite of, and in some cases, because of, changes to legislation in this regard, certain interpretations of that legislation by both developers and local authorities have frequently reflected a response to market and resource pressures rather than the longer-term needs and rights of residents. This paper explores these legislative weaknesses, in terms of their undesirable consequences particularly for residents and local authorities. It also considers a range of new difficulties resulting from the downturn in the Irish economy, with evidence that the financial burden of managing developments which remain unfinished or unsold is being passed on by developers to residents. It questions whether the gradual but ongoing reduction of local authorities' remit in this aspect of residential space is ultimately the most desirable, given the clear democratic deficit experienced by residents under current legislative arrangements.

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## COMMUNITY ASSOCIATIONS IN HOUSING MANAGEMENT: INSTITUTIONS AND GOVERNANCE STRUCTURE

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In recent years, there has been a growing study on sustainable housing in social context and one of the important things is about community involvement in managing their own housing. The emergence of community institutions is attributed to

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the increasing of community empowerment and as well many neighbourhood problems. Based upon the perspective of the New Institutional Economics (NIE), this study will examine various institutional arrangements and governance structures of community institutions in housing management. Institutions are the „rules of the game“, consisting of the formal legal rules, informal social norms and enforcement characteristics that govern individual behaviour and structure social interactions. This study begins by classifying community institutions on their major topology and functions. At the second part, it moves to the NIE perspective on housing management and underlying incentives and constraints of the specific circumstances. The final sections recommend an analytical framework of community institutions in housing management allied with NIE perspective. The ultimate goal is to work out an appropriate institutional and policy structure to reform the housing management system.

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### THE ROLE OF THE NEW SPANISH REAL ESTATE INVESTMENT TRUSTS (REITS) IN THE CONTEXT OF THE CURRENT HOUSING CRISIS

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The current mortgage and financial crisis has brought the generalization of the problem of access to a dwelling for an increasingly number of Spanish citizens. According to data of 2005 of the European Union of Developers and House Builders, Spanish economy's dependence to the building sector was, by far, the biggest of Europe. Thus, it is normal that nowadays the impact of the crisis in Spain is very important: dramatic rise of unemployment, sudden stop of mortgage lending since September 2007 which has lead to a sudden stop of house construction, funding problems of most credit institutions that have applied for government financial aid and new difficulties for people to acquire or access to a dwelling or simply in retaining it (due to the impossibility of fulfil the mortgage loan payments). Therefore, the causes of the current housing crisis in Spain can be summed up in the following three: the impossibility to buy a house because of the lack of mortgage funding because of the financial crisis that Spanish lending institutions are experimenting (among other reasons due to the weakness of Spanish covered bonds and MBS when compared to the ones of other jurisdictions); the insufficient mechanisms to promote rented housing and the inadequate regulation of the lease contract under Spanish legislation; and the lack of sufficient alternatives to ownership and leases (neither private-law institutions, nor public law initiatives). Taking into account that Spain is the country in Europe with virtually the highest rate of owned house (80% of the total), the alternatives to owned-housing are not ready to palliate the phenomenon of the lack of funding provision to buy a house. The best example of this is the current lack of legislation on Real Estate Investment Trusts (REITs), which have been an optimal instrument to promote house renting in other countries. In fact, while other countries like France or de BENELUX countries have been adopting REITs since 2003 (the former) and mid-nineties (the latter) or Germany and the UK since 2007, the Spanish government has adopted "populist" and ineffective measures to promote renting, such as giving sport shoes to young people as a gift to "help" them to find a house. But now, finally, a law project on REITs (the so-called SOCIMI) has been drafted. The object of this paper is, therefore, to study in which context the Spanish REITs are born and their configuration according to the new piece of legislation, while trying to compare it with the legal configuration of the ones in the US, Germany and the UK; in particular I am interested in seeing if they are properly regulated to compete with those and if they have been granted the tools to assure the promotion of rented housing. According to the current law project several things can be already pointed out: first, there is no possibility to configure them as trusts (unlike in the US or in Germany) so they must be corporations, which can be seen as a weakness in front of compared models; and second, they are not allowed to engage in a wide range of activities related to housing promotion, which could prevent them from being completely successful. Their tax system will be also addressed.

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### HOUSING DISCRIMINATION: THE CATALAN RIGHT TO HOUSING ACT 2007 IN THE CONTEXT OF THE EU ANTI-DISCRIMINATION DIRECTIVES

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This paper considers from a legal perspective the problem of housing discrimination which has become an issue of increasing importance in Spanish cities, as in other European cities, especially in the light of recent waves of immigration.

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The Catalan Right to Housing Act 2007 represents the first Spanish legal reaction against housing discrimination. It includes several articles defining direct and indirect discrimination, harassment, which is considered a form of discrimination, and positive action. This Act must be understood as a national and sectorial application of the EU anti-discrimination directives, specifically the Racial Equality Directive (2000/43/EC).

This study analyzes the various types of housing discrimination and explains what legal reactions are available under European, Spanish and Catalan Law, considering among other documents the recent FEANTSA's Anti-discrimination tool-kit.

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DO PEOPLE KNOW THEIR RIGHTS?

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Legislation and regulation play an important role in housing policy. However, unlike economical instruments surprisingly little attention are given to legal instruments. Housing is a good which in many countries is mainly allocated through market mechanisms, and to achieve a desired outcome with regard to effective and fair distribution the market need predictable rules for acceptable actions. An effective legislation assumes that the market actors know the laws' current regulations and that the actors have the desire to follow these regulations. But, do people actually know their rights and duties? An answer to this question will to some extent unveil the normative legitimacy and the effectiveness of a current law. The starting point of this paper is a survey on Norwegians' knowledge of the regulations in the Tenancy Act. By using implementation theory the paper will try to point out important factors of implementing housing or welfare legislation in an effective way.



**W18** GROWING AND SHRINKING CITIES – EFFECTS  
ON WEAK HOUSING ESTATES  
AND OPPORTUNITIES FOR ACTION

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### HOUSING PARKS FATE OR FUTURE FOR LARGE HOUSING ESTATES?

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Hungarian gated communities are very heterogeneous, with different designs and with resident populations that can differ greatly in terms of social status. Most of the residential parks in Budapest do not possess the “classical” features of gated communities, and this is particularly true of those built in areas of Pest. These parks instead tend to resemble the housing estates built during major housing investments of the communist era, rather than their own archetype. Given that the term “housing estate” has taken on a derogative meaning, investors have chosen trendy names to disguise the resemblance. In their advertising, they imply the possibility of a new lifestyle different from the one to which potential customers are accustomed. The strategy is to distance themselves from the negative images attached to housing estates. Despite these marketing tricks, the changing image of residential parks bears a haunting similarity to the changing evaluation of housing estates. New residential neighbourhoods were named residential parks, residential gardens, parks, houses and parklands. Nevertheless, with increasing numbers of buildings and floors in such developments, the classical features of residential parks faded into the background by the turn of the millennium.

This process arise a few questions:

- Rapid fall? Will the worst part of housing estates turn into slum areas? Could this process lead to ghost-estates?
- Future? Housing parks are new example for regeneration? Could the housing estate be turned in housing parks?
- New problem areas? The new neighbourhoods thus became hauntingly similar to the better class of former housing estates: from this point, it is only one “leap” onwards to having the same problems arise and seep into the public consciousness. The presentation will try to give the first answers to this question.

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### HOW AFFECTED ARE DIFFERENT TYPES OF HOUSING AREAS BY URBAN SHRINKAGE, AND WHY? CROSS-NATIONAL REFLECTIONS ON CASES IN POLAND, THE CZECH REPUBLIC AND EASTERN GERMANY

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Shrinking cities are more and more becoming a ‘normalcy’ of the urban landscape in different European regions. This is true for eastern Germany representing an extreme and meanwhile well-researched example but also for some of its neighbouring countries, in particular Poland and, to a much lesser degree, the Czech Republic. By urban shrinkage, we mean in particular a process of rapid and extreme population decline. In our paper, we will highlight the context-relatedness of the effects this process has on the neighbourhood-scale in the three aforementioned contexts. We will discuss, firstly, what impact urban shrinkage might potentially have on the level of neighbourhoods, secondly, how and why different types of housing areas are affected and, thirdly, we will discuss the limits of the transfer of experiences and explanations. We will argue, among others, that urban shrinkage has very different outcomes at the neighbourhood scale. In a cross-national perspective, it is not the types of housing stock that determine whether and to what extent housing areas are affected by urban shrinkage. Looking at old built-up neighbourhoods and large housing estates, we will provide insight into other criteria that determine their development. Instead of assuming that the physical characteristics of a neighbourhood decide upon its prospects under the conditions of significant population losses at the level of the entire city, we will locate the drivers of neighbourhood development in its specific context. In a further step, we want to compare pathways of urban shrinkage in second-order, old-industrialised cities in eastern Germany, Poland and the Czech Republic by providing evidence from Leipzig, Chemnitz, Łódź, Gdańsk, Brno and Ostrava. It is exactly the distinctness of these cases which makes us rather critical with respect to a context-blind transfer of the concept of urban and neighbourhood shrinkage in a cross-national perspective.



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### GATING HONG KONG

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This paper investigates empirically the extent of gatedness in Hong Kong. Site visits were made to 28 public housing estates, two inner city areas and 77 large scale private housing estates. Engaging with the international literature a template was developed to investigate the level and type of security, the extent to which gatedness promotes prestige and privacy and the range of club goods. Hong Kong's high rise public housing estates have minimal security of common areas, although security has been stepped up in recent years at the level of individual block. The small extent of communal facilities, such as sitting out areas and basketball courts are publicly accessible. Hong Kong's inner city areas (excluding large scale private developments) generally have a low level of gatedness, reflecting poor security and limited club goods. Overall the private housing estates exhibit high rates of gatedness in lower income, middle income and upmarket estates, although there is considerable variation. The estates adopt and combine various security devices and staffing arrangements. There is considerable emphasis on creating a lifestyle and aura of prestige. The range of club goods is diverse and extensive, to which access is highly controlled. We propose a typology of gated private estates, namely Prestige Estates, Community Estates and Semi-Public Estates.

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### CHANGING HOUSING PREFERENCES AND RESIDENTIAL MOBILITY IN POST-SOCIALIST CITIES – THE POSITION OF LARGE HOUSING ESTATES

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Contrary to the West, in East Central Europe large housing estates were hardly affected by lowering prestige and social erosion as late as the political changes of 1989-90. However, as new housing opportunities appeared on the market people also started to re-evaluate their housing choice. The emergence of new forms of housing like residential parks, or suburban communities with semi-detached and detached housing started to endanger the position of large housing estates on the local housing market. In the light of these, it is an intriguing question if large housing estates of post-socialist cities experience physical decay, social downgrading in a similar way as it happened in Western Europe some decades earlier. This paper tries to explain differences in the socioeconomic differentiation of large housing estates in the former state-socialist cities using selected case study areas in Leipzig, Budapest, Vilnius and Sofia. The conditions of the metropolitan housing market on the supply side and housing preferences of local residents on the demand side are considered. The main findings of the paper are based on a standardised household survey that focused on mobility and housing satisfaction of residents. Empirical data show that despite their homogenous physical appearance the image and position of post-socialist high-rise housing estates on the local housing market vary significantly between cities and countries. Empirical data suggest that large housing estates can reach a consolidated position on a city's housing market in East Central Europe if they provide primarily affordable rental housing for the younger and less affluent population, and if they are renovated and well maintained.

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### MASS HOUSING IN MEDIUM-SIZE CITIES. CASE STUDIES FROM BRNO (CZ) AND LINZ (AT)

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At the ENHR 2008 Dublin conference, the theoretical and empirical framework of an ongoing comparative research project on population and housing developments in large Czech and Austrian cities has been presented. This time, two case studies on former areas of high growth will be contrasted within the earlier concept and findings. The focus will be on housing estates of the 1970s, planned and built by state companies in the case of Brno, planned and built by non-profit associations in the case of Linz, In Brno, these estates are within the wide city limits, and many have been privatised after 1989. In Linz,

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growth has been suburban from the 1970s; here, the ownership of social housing has remained the same, and many estates have been renewed. Both cities are medium-sized, second-tier cities within their nation-states. Both cities used to be centres of manufacturing, and both have changed their economic base substantially over the last decades. During transformation, both cities have seen decline/shrinkage in the 1990s, but growth has returned in the 2000s, to most areas of the Linz urban region, only to the suburban ring in the case of Brno, so far. The findings presented are the first results of a truly bi-national research project, in the sense that we are doing all fieldwork together as a group, learning from each other's specialisations and national interpretations of similar phenomena. It is expected to tie in well with the goals of workshop 18 on growing and shrinking cities.

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### TALE OF A GATED SETTLEMENT IN THE PERIPHERY OF ISTANBUL METROPOLITAN AREA

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Increasing interest on gated communities has occurred especially in the literature on the big cities in the world related to the globalization process. Istanbul Metropolitan Area has indicated the impacts of globalization process not only with the changes on capital and business areas, but also with the new housing trends. While the new housing trends which display the features of gated communities, has been directing towards the northern periphery of Istanbul, the developers have an active role on the accelerating of this process. Further, it has significant impacts on the transformation of the metropolitan periphery in terms of land use pattern and land values. In this paper, occurrence of gated communities is examined regarding their typologies, marketing strategies, locational preferences and the impacts of metropolitan periphery. After the evaluation of the impacts of globalization process on the gated communities in Istanbul Metropolitan Area, a case study is conducted in Gokturk settlement in terms of its development process as a hosting environment for gated communities and real estate developers. The findings highlighted the similarities of features of all gated communities, identifying lifestyle and prestige, while the existing projects play an important role on locational decisions of developers and changes on the land use pattern and density of the periphery.

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### HOUSING ASSOCIATIONS IN SHRINKING REGIONS – A CHALLENGE FOR THE PORTFOLIO MANAGEMENT

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In most of the regions of the Netherlands they are still thinking in terms of growth. In several parts however, the population increase is no longer a matter of course. Different regions face the reality of a decline in population. According to demographic projection mainly the southern Netherlands will get a significant shrinking of the total extent of the population, the labor force and the number of households. The shrinking of the population has a huge impact on the real estate market in general and the housing market in particular. This paper deals with the housing market in shrinking regions and the way housing associations can react on this phenomenon. Firstly we go into the background of the problem. Secondly we will indicate the impact on the regional housing market. Thirdly we will argue that a major shift in the housing policy is necessary. The need for a new mind set based on the idea of 'planning for decline' is underlined. Fourthly we will explore the way this shift can be translated in the portfolio management of a housing association and which strategic interventions are required. At the end we will discuss this approach and its perspectives.

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### HOUSING OF NO CHOICE! TROUBLED SOCIAL HOUSING ESTATES REVISITED

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This paper looks at policies implemented to improve troubled housing estates during more than two decades. Based on evaluations of implemented programmes and case studies the paper discusses a number of questions:

- Why do we have troubled housing estates?
  - Who lives on troubled housing estates?
  - Who owns and manage the troubled housing estates?
  - What is the reason behind improvement programmes for troubled housing estates?
  - What are the effects of improvement programmes?
  - Have improvement programmes changed the position of the estates on the local housing markets?
  - What are the changes in policies and results?
  - What are the perspectives for policy initiatives in the field of troubled housing estates?
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### PROSPECTS FOR LARGE HOUSING ESTATES

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Large housing estates have been an issue for research and policy interventions for the last couples of years. This is curious, as most of these neighbourhoods were built during the post war decades with hopeful perspectives, glorious idealistic ideas. Modern dwellings, well thought and designed, in open areas with plenty of common amenities: future housing for the present population. Large housing estates are locally rather different, varying from low rise family housing to high-rise estates, a culmination of the functionalist planning ideas. A common characteristic is their local size: large neighbourhoods with uniform distinct housing. We all know that the idealistic ideas didn't got truth. In reality, many large housing estates became problematic, varying from second choice and temporarily housing to sink estates and stigmatized ghettos. However, other estates are doing well on the local housing markets. Many large housing estates have been topic for renewal programs, some on a smaller scale, other resulting in demolition and rebuilding of complete areas. In this paper I want to conclude about renewal approaches of problematic large housing estates. Which measures and strategies are working under which conditions? What are successes, where are failures, and what are results? What can be concluded about prospects for the numerous large housing estates all across Europe?





# W19 Gender and Housing

## BUILDING TRAVESTIES (THROUGH A WEAK THEORY OF ARCHITECTURE)

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Several theorists have criticized how space gets considered as a neutral entity designed, shaped and used by autonomous subjects (Colomina 1992, Sanders 1996, Weisman 2000). Building Travesties is a tentative enactment of critically queer architecture with the aim to bring out, investigate and transform the implicit burdens of gendered and sexed performances in architecture. The outcomes of this Artistic Research and Design project are threefold and interrelated; an inhabitable house, a set of drawings and a written text. The starting point is Elspeth Probyn's playful statement (1995):

– Space is a pressing matter and it matters which bodies where and how press up against it. Most important of all are who these bodies are with. The drawings and the building, a 60 m<sup>2</sup> wooden house under construction, attempt to call normative orders into question and to realize living spaces of gender diversity. They pay tribute to (or make a travesty of) the architecture of Ingeborg Wærn Bugge and Kjerstin Göransson-Ljungman. They were two of the first female architects of Sweden with a significant practice marked by gender and social concerns, for instance two housings for single women with children in Stockholm and Norrköping. The gendered profession of the future inhabitants is not a defining factor in Building Travesties – it will house students, i.e. unstable small-scale collectives which are not the heterosexual family constellation. The genre of travesty commonly applies to written works and performance arts but is here employed as a critical device to explore relations between architecture and gender performance. These formal experiments are attempts to attune a critical practice to “the heartbeat of contingency” (Sedgwick, 2003) and at the risky business of challenging convention. My political aim, to paraphrase Judith Butler in *Excitable Speech* (1997), is to speak in ways that have not yet been legitimized, and hence produce legitimation in new and future forms.

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## NEW FEMINIST EDUCATIONAL SPACES

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FATALE is a group of researchers and educators at the School of Architecture and Built Environment, Royal Institute of Technology (KTH) in Stockholm, founded in 2007, pursuing research and education within, and through, feminist architecture theory. We consider our activities as a critical practice where gender acts as a significant analytical category often through the intersection with other power relations for looking at space. Our aim is to increase the awareness and knowledge about the effect of gender perceptions and assumptions of space on the subject of architecture – both how these perceptions are promoted within education, and how they are formed, reproduced and maintained in professional life – as well as the effect of architecture, as built environment, on gender perceptions, and further to use this critical perspective to reform and revitalize the subject. Since our start in 2007 we have organised a number of courses, are preparing a feminist architecture theory text book, and will be holding a full masters studio course for the Architecture Programme next academic year. This studio will be located outside the school premises, in Tensta, a geographically segregated suburb in Stockholm with a migrant population. For the paper, we will look back and critically examine our educational practices and methods in general, and more specifically in terms of feminist and queer educational spaces. For example, the format of a salon, which moves out of the university into various everyday environments of the city, is one form of opening up educational spaces to a wider audience. We will critically reflect on the spatial aspect of educational practices, how can they become a catalyst for spatial agency? Further, we will look more closely into the relation of our department of critical studies to our institutional environment within the School of Architecture and Built Environment, and within the larger context of KTH. What is the perception of feminist and gender issues in spatial disciplines such as architecture and planning on the level of education? And what is the perception and expectations on the student level? This will be done in two ways, a description of our practice from within (FATALE), and a reflection upon FATALE's activities based on interviews (Kim Trogal).

# W19 Gender and Housing

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## HOUSING COOPERATIVES – PREDETERMINED FOR GENDER SENSITIVE PRACTICE?

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The first part of the paper discusses German housing cooperative's potentials to mainstream gender in their everyday practice. The historically grown structure of German housing cooperatives is based on co-ownership of the collective property and the principles of identity, self-help, self-administration and shared responsibility. Realising their members' particular needs and interests is one of their main characteristics. The objective of a special survey within the ExWoSt research area "Potentials of Cooperative Housing" (2004-2006) was to identify how far the cooperatives' philosophy provides specific potentials to include a gender perspective. This was investigated in a small sample of cooperatives and as a cross-sectional problem throughout the entire research area. The analysis of gender aspects of the cooperatives' fields of action lead to – briefly summarized - the following results: the organisational structures provide a good background for gender-sensitive practice, helping the cooperatives to respond to new market challenges (demographic change / more diversified target-groups). It also supports a stronger awareness for the increasing differentiation of lifestyles, phases and –patterns of women and men with different socio- cultural backgrounds and the resulting housing needs. Not least, public funding and architectural competitions increasingly require a gender-sensitivity. The project aimed also at the development of a tool to implement gender-sensitive practice in housing management.

The second part of the paper introduces to an ongoing pilot-project (2008-2009), commissioned by the Berlin Senate for Urban Development. Testing the tool-box which was developed during the survey, four Berlin housing cooperatives are being consulted to implement a gender sensitive practice in one field of action.

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## WOMEN'S MOBILISATION FOR THE HOME OF THEIR OWN

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The paper discusses the connections between political processes related to the housing question and its gender dimension in a particular case study from Santiago de Chile. The Campamento Esperanza Andina resulted from an illegal land occupation that during six years challenged hard adversities. In 1998, the people of Esperanza Andina moved eventually into their new dwellings. The process that had initiated in 1992 acquired an interesting gender character inasmuch women took the leadership of the mobilisations. The analysis of these gender relations within the particular historical and geographical context of the land occupation movement and their consequences for the conceptualisation of housing as a potential gender political mobilisation factor are at stake in this paper.

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## ... AND BACK TO BASICS: UNDERSTANDING THE ESSENCE OF HOUSE AND HOME AND ITS POLITICAL CONSEQUENCES

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"I have my space where I can cook, and I have a small yard, but at least it is mine. It is mine, I can do a garden if I feel to do and persons can't say 'you can't do that and don't do this and...' you know. Now you have your freedom." (middle-aged woman living in a Capetownian township, expressing her feelings after becoming a home-owner)

"To live somewhere" carries meaning on a number of different levels, from that of the every-day life to the broader societal context. A main body of academic work has developed around this topic. As such the aim of this paper is not to review all this work but to address the issue from a gender perspective and to add the notions of (motherly) care and ideal-type

'homing' to the already complex web of interrelations that form the meaning of home and consequently to illustrate its consequences on the political scale in a Foucauldian analysis. In a first section both notions are introduced into the existing theoretical work and the relations with specifically Foucault's thinking are made clear. In a second part findings from our empirical work, done over a period of four years in several township around Cape Town, will elucidate this theoretical contemplation. Subsequently, understanding is established on how the entanglement of the notions of care (projected onto women), home-ownership and ideal-type thinking, enforces a dominant societal discourse, which only legitimises the existing power structures of a given society. To conclude we might ask ourselves if (self)normalisation through the object of the home removes every means of questioning dominant societal or governmental discourses? A yes or no answer is not possible, instead we refocus our attention to another factor, which is the ontological security.

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### A NEW CULTURE OF LIVING IN THE CITIES?

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In Sweden the future demographic age structure will have a great impact on the housing market. In the year of 2050 older people, over 65 years old, will be no less than 2 500 000 persons in accordance to actual estimations. This future situation has already been noticed by the Swedish state and the building enterprises at least in the bigger cities. New types of housing for elderly people are discussed and planned. These houses are not exceptionally planned for very old, sick people who need care, but for elderly persons who are healthy and can take care of themselves. Today these people live in their own houses or flats but have a wish to live in another way; in safety together with others and with common services or in more central parts of the city or „near the nature“. This type of houses are called senior housing but the organisation of these kind of houses differ a lot. In my paper I am going to describe different ways to organise the new way of living for elderly people in Sweden and relate it to gender, class and ethnicity. Today we can find that elderly women are much more interested in this kind of living than men, that among these houses there are a lot of very expensive flats for richer people and we also can find houses where people come from the same language another the Swedish. This type of living of course actualise the question of segregation and the meaning of this concept.

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### OVERCOMING OBSTACLES? WOMEN IN PUBLIC HOUSING AND PAID EMPLOYMENT IN AUSTRALIA

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This paper examines the extent to which women renting in public housing who are in paid employment have been able to overcome some of the obstacles to paid work commonly faced by other public tenants. Previous work has shown that living in public housing could hinder people's ability to take up paid work by trapping them in unemployment and poverty. Other research has indicated that by giving people housing stability, living in public housing could facilitate their decision to look for, and find paid work. Drawing on an ongoing longitudinal study consisting of interviews with female public housing tenants engaged in paid work in urban and regional Victoria, this research provides insights into how women have been able to enter or return to paid work and whether living in public housing has helped or hinder them in finding paid employment. In particular, this paper shows that even though the women interviewed have been able to overcome some of the obstacles to paid work encountered by other female public housing tenants, they were only able to do so because it was a time in their lives when they either had less family responsibilities, had friends or relatives who could look after their children, or/and had experienced improvement in their health conditions. It is argued that in any case, the majority of these women are still trapped in poverty due to low-paid casual work, insufficient welfare provision and the ways in their rents and other welfare benefits are affected when they take up paid employment.



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Australian women generally occupy a more vulnerable position in the housing market than their male counterparts, with female headed households in particular experiencing significant disadvantage and vulnerability in terms of accessing and sustaining appropriate housing. This paper examines and analyses the reasons why Australian women occupy this position in the housing system. The discussion notes the effects of structural and institutional factors on the financial position of women, including, for example, that despite 30 years of anti-sex discrimination legislation in Australia a significant gender wage gap persists. Australia also continues to have a highly gender differentiated workforce, with women over-represented in lower paid and lower skilled positions and among part-time and casual workers. These factors work together to affect the lifetime incomes and earnings of women, including their ability to accumulate wealth. Importantly, they also shape women's housing options and choices, especially for the increasing number of mothers raising children on their own or women who are living alone post-divorce or separation or after the death of a partner. The discussion points to the need for new and more low cost housing options for women – across all tenures. It also argues for the need for better designed, more appropriate and secure housing for women and their families. These needs are especially important, particularly because of population ageing. The paper concludes with a discussion of current and past housing policy and assistance programs in Australia identifying those that have worked or are working for women. What stands out here is the need for Government programs that assist low income women to enter into and sustain home ownership, particularly post-divorce. Such programs are crucially important for women, as home ownership remains the most secure tenure in Australia, offering substantial tax and other benefits and lower lifetime housing costs.



**W20** LAND FOR SOCIAL AND AFFORDABLE  
HOUSING: THREATS AND OPPORTUNITIES IN  
CHANGING HOUSING MARKETS

## W20 Land for Social and Affordable Housing: Threats and...

PROVIDING CHEAP LAND FOR SOCIAL HOUSING: VIOLATION OF STATE AID RULE OF SINGLE EUROPEAN MARKET?

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Member states of the European Union are not allowed to grant aid that distorts competition by favoring certain undertakings or the production of certain goods as this may effect trade between member states. Rules on state aid are laid down in the EC Treaty with the general principle that state aid is not allowed and that unjustified state aid must be repaid. Providing cheap land to housing associations, along with number of other issues arousing in urban policy implementation across Europe, may well fit within this regime, and consequently be considered illegal due to the state aid rule. This paper reflects on the practice of land provision for social housing in the Netherlands and explores the ways in which the practice may be reframed to make a fit with the Single European Market regime. The paper aims to answer the question whether selling up land for low prices by municipalities to housing associations can be perceived as state aid according to European law, and how this practice may be restructured in a way that it is not in conflict with the Single European Market. The paper discusses to what extent the Dutch practice meets the state aid requirements and how this procedure can be relevant for other European member states concerning the cheap land provision in the social housing sector.

A TWO-DIMENSIONAL MODEL EXPLAINING THE STRATEGIC BEHAVIOR OF DUTCH HOUSING ASSOCIATIONS IN THE LAND MARKET

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In order to acquire land for their social housing production Dutch housing associations have several policy options. A large survey shows that the basic pattern is a choice between buying serviced land from local authorities and commercial developers, and buying unserviced land at a much earlier stage of the development process. The paper presents the results of an analysis explaining the incidence of these choices and their outcomes in terms of an adequate supply of land for social housing at reasonable prices. The analysis will be grounded in a two-dimensional model. One of the dimensions of this model is shaped by the external conditions such as the tension on the land market and the support from local authorities, framed in transaction cost theory. The other dimension consists of the internal resources and competencies of the housing associations as actors in the market, framed in the resource based view of the firm and social capital theory. The analysis will show the relative influence of both types of factors, and the findings will be applied to assess the risk of the various policies chosen by housing associations in the current housing crisis as well as their effectiveness in more general terms.

'WE TOLD YOU SO!' THE UK S106 POLICY IN RECESSION

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The UK policy of delivering increasing numbers of affordable homes using section 106 agreements negotiated between planning authorities and developers has generally been acclaimed as a success story. Yet it was always risky because delivery of affordable housing is by definition tied to market housing output. The financial crisis of 2007 and the credit crunch of 2008 have now become the recession of 2009 to 2010? 2011? 2012? or longer. Already affordable housing starts are down on the previous year for the second year running. Yet the underlying fundamentals in terms of demographics and household growth have not changed. This paper looks at the problems facing local planning authorities in trying to deliver their housing policy targets in this increasingly difficult economic context. It draws on a recent study of the value of planning obligations which involved a national survey of planning authorities and 24 site specific case studies. It concludes with some possible solutions for the future in terms of S106 negotiations.

## W20 Land for Social and Affordable Housing: Threats and...

SECURING AFFORDABLE HOUSING THROUGH EMPLOYER CONTRIBUTIONS: THE CASE OF OXFORD AND CAMBRIDGE

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Both Cambridge and Oxford are acknowledged world leaders in higher education as well as research and knowledge based industries which also function as significant engines of economic growth for the UK as a whole. Nonetheless, growth has its consequences. New employment developments add to the pressures on local housing markets, whilst a lack of suitable and affordable housing can lead to recruitment difficulties, unsustainable travel patterns and threaten the further development and expansion of these employment clusters. As a way to reconcile these tensions, both cities have made explicit in their adopted Local Plans that commercial developments which generate significant demand for affordable housing should contribute towards meeting that need by way of financial or other contributions. However, the ability to implement the policy has varied considerably between the two localities. In Cambridge the policy has been dropped through lack of support at regional planning level, while in comparison, the Oxford policy has been supported by the South East region. Two very different regional planning frameworks therefore influenced local policy direction and hence outcome. The purpose of this paper is two-fold. First, it explores the rationale for adopting policies that require affordable housing contributions from employers, and second, it compares the different outcomes in these two cities. The paper concludes by considering the extent to which this policy approach is an effective way to secure affordable housing or whether it acts as a disincentive to future employers, given the current market downturn.

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LAND FOR SOCIAL AND AFFORDABLE HOUSING IN ITALY

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In Italy, the problems involved with the availability, quantity, quality and price of social and affordable housing have been neglected for a long while, but are widely dealt with in current debate and planning tools. Three major questions are discussed: i) how to get the land where to build SH, ii) what kind of interventions to promote and iii) which financing tools to use. For a long while the Italian planning system provided one specific tool to acquire land for SH, named Peep, introduced by a law in 1962 and largely applied in the 60's and 70's. The crucial goal was to allow LA to expropriate unserved land at largely lower prices than the market ones. So the Peeps have been usually located on the outskirts, hardly ever provided with an adequate public transport service, and in most cases resulting with poor design, high density and poor quality of materials. Although still legally in force, the Peep has been slowly abandoned, because several sentences of the Constitutional Court opposed to the unsatisfactory price paid to the expropriated land owners. If we consider that no land banking policy has ever been pursued and that most development projects in larger cities are on brownfield sites, more expensive to expropriate than greenfield areas, we understand that current national and local shortfall make it impossible for LA to produce SH effectively. This is the reason why our attention must be focused on new tools to provide land, buildings and social policies to satisfy SH demand, especially for rent. An analysis of best practices in several medium to large cities in Central Italy illustrates some of the current planning innovations and their costs and benefits: equalisation via TDR and land readjustment (perequazione), negotiations for planning gain, linkage policies and bonus incentives, inclusionary zoning. As a result of new rules, a strong intervention in property rights addresses the production of mixed tenure projects by the private market housing itself.

## W20 Land for Social and Affordable Housing: Threats and...

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THE PLANNING SYSTEM AND LAND PROVISION FOR AFFORDABLE HOUSING IN TURKEY

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In Turkey, there is a dual structure as legal-illegal in land development and dwelling production. Government is regulator instead of being direct investor until 1980s in dwelling production. After 1980s, government is both investor and regulator in dwelling production. Also, roles in the land development by acting as both regulator and investor have been empowered by the recent changes in the laws. Private sector has a predominant structure in dwelling production while land development by different landowners is dominant in land development process. The government does not have a clear social housing policy. Even, it can be considered that squatter settlements are a result of the absence of government carrying out its own duty to meet the shelter needs of poor. 29 percent of urban population, a total of 12.5 million people, is living in 2.5 million squatter housing in Turkey. This means that there is a serious lacking a social and technical infrastructure arising from illegal housing. Certainly, the structural quality of the housing stock is an important issue in the big cities, and causes serious dangers as the area is likely to be hit by an earthquake sooner or later. Under such a picture, the importance of the land provision for affordable housing in Turkey is indisputable. The aim of the paper is to discuss the impact of planning policy and practices on land provision for housing affordability in Turkey. That is, it is to examine how effective the planning tools and land policies in solving the housing affordability can be in Turkey.



Hypoteční banka is the first and virtually only bank specialized in mortgage loans in the Czech Republic. Since its establishment on 10 January 1991 Hypoteční banka has been ranked as a mid-to-large banking house. It has its registered office in Prague. The bank has 29 branches, of which 13 are regional. The shareholder is Československá obchodní banka, a.s., which is part of the KBC Group VN. This specialization has become the pillar of excellent results recorded in recent years. In the course of 2007, Hypoteční banka became the leader of the Czech mortgage market, and in 2008 it increased its lead among competitors. The key to success is the multibranding business model where Hypoteční banka's loan products are offered to clients not only through its own branch network, but also through networks of strategic business partners. In addition to its proven partners, ČSOB, Poštovní spořitelna and Citibank, in the spring of 2008 the Bank acquired new partners, Česká pojišťovna and ING Životní pojišťovna. In the spring of 2009, Hypoteční banka commenced collaboration with Českomoravská stavební spořitelna. In 2008, Hypoteční banka received three prestigious awards, including a prize from the editors of the Osobní finance specialized magazine and the internet magazine FinExpert.cz for Best Product, which went to Hypotéka on-line. In the Zlatá koruna competition, Hypoteční banka placed first in the "Mortgages" category with its service Remote Real Estate Cadastre Access. The Bank's website was repeatedly recognized as the best among financial institutions in the WebTop100 competition.