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**An analysis of the eviction crisis in Turin: points  
of view and responses**

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## **Abstract**

In an era marked by rapid technological advancements and globalization, cities are increasingly competing to become tourist destinations, workplaces, and culturally rich places: these issues tend to shift the focus away from the old problems of the urban, housing, especially in Italy continues to be one of the difficult knots to solve. Starting with housing, this thesis focuses on one of the practices that deny individuals and families the possibility of housing: the evictions.

The city of Turin is not immune and is particularly interesting about these phenomena: in 2014, eviction requests reached 4.693 (Comune di Torino, 2023), making it the capital of Italy in terms of the number of evictions: 1 for every 241 families. A considerable increase, whose understanding, reasons, causes, consequences and response and containment measures are interesting to understand in this thesis, also concerning the current period in which there are 1.365 eviction requests in 2022 and 1.220 in 2023 (Comune di Torino, 2023).

The thesis, through a mixed-method approach, which combines qualitative analysis of interviews and field observations with quantitative content such as the analysis of data provided by the municipality, aims to offer (i) an understanding of the eviction phenomenon and at the same time (ii) the responses for the containment of the phenomenon. In doing so, attention will be paid to relevant actors, such as institutional and third-sector actors, who will outline understandings and responses to the phenomenon in the city of Turin.

## 1. Introduction

With the rise of capitalism as a world order capable of shaping the social and economic spheres of individuals, the concept of profit has become increasingly central. Profit and profitability have invaded every aspect of everyday life, even some essential rights and goods are affected by rent-making processes. One thinks of collective knowledge, copyrights, trademarks, or other elements with a strong spatial connotation such as collective natural resources, public space, but in a certain sense, the whole city is affected by processes aimed at optimizing its rentability and seemingly limitless increase in profits. Undoubtedly in the process of extracting value from space, the house probably represents, due to its centrality in the daily life of each subject, the element through which these processes are made most evident.

The need to make profit and extract value from a right, such as the right to housing, has triggered dynamics as cynical as they are dangerous and destabilizing. Through housing, social and economic inequalities are produced and re-produced, through a process that directly links those who have housing and those who do not. Eviction represents one of the events that mark this boundary as blurred as it is labile: «there are losers because there are winners [...]. [Exploitation] is a word that has been erased from the poverty debate. It is a word that says that poverty is not only the product of low income. It is also the product of extractive market mechanisms» (Desmond, 2018: 305).

One of the consequences of the application of value-extraction mechanisms to housing is that of the increase in phenomena such as evictions that do not «simply throw poor families into a dark alley - a risky but relatively short diversions on life's journey. It fundamentally redirects their path, putting them on a different and much more difficult path» (Desmond, 2018: 299). The thesis deals with this diversions, providing an understanding of it from a particular perspective.

The phenomenon of evictions is complex, multifaceted and depends on various factors, is not a standalone concept; it works in conjunction with various other phenomena observed within the complex urban metabolism but is often linked to economic-social aspects. In the context of this thesis we will speak of eviction, always in relation to evictions defined as “arreas”, precisely to highlight the tenant’s inability to pay rent. Moreover, it is difficult to talk about evictions without relating them to other phenomena, precisely because they are, as Desmond (2018) argues, both a consequence and a cause of severe poverty.

The research aims to focus on the phenomenon of evictions, and in particular to focusing to the complexity of an urban phenomenon that exploded in the city of Turin starting in 2009, to record a major peak in 2014, so much so that it became “the Italian capital of evictions” (Napolimonitor, 2019). From this peak, of 4.693 eviction request, the number decreases to the 1.365 in 2022 and 1.220 in 2023 (Comune di Torino, 2023). For this reason, the city of Turin was chosen as a case study.

The main question the thesis seeks to answer is: “Faced with a very high number of evictions in different periods, what are the interpretations, policies, counter strategies implemented by institutional and third sector actors?”. Starting from this research question, the research objectives were also outlined:

- Provide the understandings that institutional and third sector actors have about the phenomenon of evictions and in particular the understanding of the period culminating with the peak of requests in 2014.
- Highlight the responses that institutional and third sector actors have put in place to deal with a phenomenon that had reached a significant scale and whose effects needed to be controlled and managed.

In order to provide the understandings and responses of institutional and third sector actors faced with periods in which the number of eviction requests and evictions executed increased, 11 semi-structured interviews were conducted: 7 with institutional actors and 4 with third sector actors. From the interviews it was possible to observe how the phenomenon of evictions is structuring and structural in relation to the housing question of Turin, but also that the actors interviewed are finding themselves working more assiduously in the face of periods when a greater number of people lose their homes through eviction procedures.

The thesis follows the structure below:

- the second chapter is dedicated to introducing the theoretical concepts that revolve around the phenomenon of evictions, those phenomena that are becoming more and more frequent with the advent of capitalism and that mark an increase in eviction cases, hence the de-regulation of the housing market, financialisation and globalization, which are among the fundamental elements to describe the current housing issue. These three elements combined with the crisis of the economic system have led to a precarization of the right to housing, dealt with in the second part of chapter two, normalizing eviction practices, in a certain sense justifying them through the injection of the concept of housing as a good and not as a right. Finally, the second chapter traces the typical approaches of the academic literature with reference to the topic of evictions, dividing them into four groups: the first focused on the macroeconomic dynamics and structural forces altering the right to the city, the change of perspective on urban governance modes in a neoliberal key, the second related to the effects of displacement, the study of the everyday experiences of people who have been evicted or are about to be evicted from their homes, the third group includes works that examined eviction from a broader relational perspective and the last group of scholars was mainly concerned with studying resistance practices;



- the third chapter is related to the right to housing, and in particular aims to observe how this has gradually emerged from the texts of the law at different levels, starting from the European to the regional level, precisely in order to favor a transition of housing: from a right to an asset. In particular, the chapter dwells first on international and European sources of law, and then goes on to deal with the issues that are most central. The chapter deals with the right to housing in the post-war years, with the (working-class) house assuming a central role in the rebirth of the country and as an object designated to play the role of an economic driver, to move on to the 1970s with the struggles for housing and the role of the working-class masses in the claim to housing. Finally, the third chapter deals with the right to housing from the 2000s to the present;
- the fourth chapter, the (new) housing issue, the right to housing and eviction in Italy, provides a broader and more complex perspective of the phenomenon of evictions, which are observed in a broader framework, that of the new housing issue. The chapter introduces evictions into the broader framework of the housing issue, which from the 1970s onwards re-presented itself in a pronounced manner, only to go under the radar in the 1980s and 1990s when, in Italy, large segments of the population became landlords, and the issue seemed to fade into the background. At the same time, the question re-presents itself with the advent of the 2000s, in which a rich academic literature begins to speak again of the housing question, or rather, of the new housing question, precisely in relation to that segment of the population that had previously been unable to access property. The new housing question wants to consider all those situations of more or less severe housing hardship, which evictions contribute to produce;
- the fifth chapter relates to the research methodologies applied in order to answer the research questions. The choice of methodologies used, in order to understand a phenomenon that is as complex as it is dependent on various factors, was dictated by a strong inclination to use a relational approach. For this very reason, 11 semi-structured interviews were conducted with

“key actors”, such as institutional and third-sector actors, who were able to observe the phenomenon from a unique perspective;

- the sixth chapter, introduction to the case study, traces the history of Turin and evictions, starting in the 1980s and then moving through a structural node of the global housing crisis, represented by 2008 and the subsequent years that globally changed the perspective with which the financialisation of housing is observed. This process will be read against a spatial background, which is outlined by the urbanization process, so reference will be made to the spatial transformations that have affected the city of Turin;
- the seventh chapter, wants to deal with the results and answer the research questions. Through the words of the interviewees, it will be possible to provide the understanding of third sector and institutional actors of the 2014 eviction peak. Not only that, it will also be possible to interpret how this peak has innovated the city's housing system, increasing the tools available, introducing new practices and changing the structures of the public administration in order to provide choral responses, adapted to the new needs, outlining the actors' responses to contain the crisis;
- the eighth, and final, chapter highlights the salient elements relating to the understandings and responses of the actors interviewed, summarizing the elements that the research was able to bring to light, producing a unique perspective on the issue of evictions and the periods of crisis when their number increases dramatically.

## **2. Theoretical framework**

The first chapter aims to provide a knowledge framework of the main issues that relate to the right to housing and evictions. In doing so, were taken into consideration body of literature belonging to the critical geography and urban sociology primarily, but also spatial planning, trying to approach a complex phenomenon.

The chapter will first introduce the concept of the right to housing and the housing question, later the concept of evictions, and then go into greater depth, indicating and analyzing some of the phenomena that lead to a precariousness of the right to housing and its relationship with evictions.

### **2.1 Introduction**

The definition provided by De Falco and Punziano (2020) of the right to housing is that of a dense right, which cannot be attributed only to the right to a home, but to which various extensions of belonging are connected, touching on the spheres of work, family, social relations and cultural expectations. Hohmann (2013) argues that while certain aspects of a person's relationship with his or her home may be protected by rights related to privacy, property, freedom and security, the right to vote and freedom of expression, the right to housing shifts the focus to the fact that housing is not instrumental to the realization of other human needs and goods but is itself fundamental.

There are many different approaches, for example, some authors speak of the right to housing by relating it to public policies (Stiglitz, 2009, 2016), other authors speak of the right to housing by linking the topic with that of movements for the right to housing (Di Feliciano, 2017), while still others link it with the Lefebvrian concept of the right to the city (Kofman, and Lebas, 1996; Purcell, 2002; 2003, Harvey, 2003; 2008, Mitchell, 2003). The definition of dwelling as a right place it in the sphere of public interest and is usually quite central to discussions and movements related to the right to the city. Lefebvre (Kofman, and Lebas, 1996) observes dwelling and the right to housing as

connected to broader and more complex concepts, such as that of citizenship and democracy, understanding that dwelling is a part, yes relevant, but one that should not be treated as an accessory compartment, but as an important piece in a larger picture that is that of the right to the city, the right to participate in the life and management of the city itself.

Harvey (2008), on the other hand, argues that the concept of the right to the city is not simply limited to physical access to urban spaces; he points out how capitalism has transformed cities into places of consumption and capital accumulation, often excluding the most vulnerable and marginalized residents. Harvey explores various dimensions of the right to the city, including the fight against gentrification, privatization of public spaces and urban segregation. He argues that recognition of the right to the city requires radical reform of urban policies and greater democratic participation in urban planning and management. Mayer (2009) focuses on the concept of the right to the city in the context of urban social movements and their evolution over time. Through the analysis of different movements, the author concludes by arguing that the concept of the right to the city has evolved and adapted to specific urban contexts and different historical phases of social movements, including strategies, tactics and alliances adopted by movements that invoke the right to the city. In addition to the broader rights that link housing to the city, a wide range of literature places the right to adequate housing at the center of a series of human rights: «adequate housing is essential for human survival with dignity. Without the right to housing, many other basic human rights will be compromised, including the right to family life and privacy, the right to freedom of movement, the right of assembly and association, the right to health, and the right to development» (Sidoti, 1995:10) and without which «access to community and state life will not be possible» (Hohmman, 2013:4). The denial of the right to housing entails material deprivation in the first place, but the impossibility of being considered a resident does not allow access to the life of the community as a citizen and thus the denial of a series of rights linked to citizenship, such as the right to vote, which at the same time entails the impossibility of access to the life of the state. The ways in which the right to housing is not guaranteed are diverse and multifaceted, but within this paper we will focus on evictions, which are a government-sanctioned

intervention with a long history, affecting an estimated millions of people each year (Stenberg et al., 2011). The first debates on the right to housing immediately followed the first industrial revolution, in which Engels (1872) focused on the housing condition of workers, on the lack of housing available to newly urbanized workers to work in English factories. Engels argues that the condition was one of the drawbacks of capitalist modes of production. With Engels, the debate on the right to housing linked to the right to a home of decent and livable condition began, in 1845 he published “Conditions of the English Working Class”. Engels also addressed «The Housing Question» in a series of three articles published in 1872, in a radical left critique of the housing crisis in industrial cities. In 1872, as now, there was what Engels calls a «so-called housing shortage», by which he doesn’t mean that housing scarcity was an illusion, but that, in the more recent words of Madden and Marcuse (2016), «the housing crisis does not exist because the system does not work. It exists because that is how the system works». Engels’ reading of the housing question was very tied to the Marxist approach; in fact, while the 1870s brought about enormous industrial and technological development, they also brought an aggravation of class tensions, from which Engels carries out a reflection on the development of the political economy of the home. From this reflection he concludes that the housing crisis was intimately linked to the logic of capitalism. He argued that sufficient residential buildings already existed in large cities to remedy any real “housing shortages”, given a rational use of them. And it is this analysis that remains central in the way in which the political economy of housing was elaborated in the following decades, outlining the need for state intervention to adjust the negative effects produced by capital. However, Engels was also critical of the state and the way it allowed accumulation as rent: he criticized the effectiveness of regulatory measures, describing the state as «nothing but the organized collective power of the owner classes, landowners and capitalists» (Engels, 1872: 12).

Engels, for the time being, observes clear concerns about the housing and health conditions of the slums. He dwelled on how liberal reform was mobilized to protect the class interests of reformers and address their fears of contamination and pandemic, rather than those of the working class. He argued

that «cholera, typhus, typhoid fever, smallpox and other devastating diseases spread their germs in the pestilent air and poisoned water of these popular neighborhoods. As soon as circumstances permit, develop in epidemics and then spread to the more airy and healthy areas of the city, inhabited by capitalists. »

Engels introduces and theorizes a primitive form of contemporary gentrification, the “Hausmannification” process that structured the violent reconstruction of Paris. Engels (1872:53) still supports commenting on Hausmann’s work; «[making] breach in the working-class neighborhoods of our big cities, and in particular in those that are centrally located [...]: the scandalous alleys and narrow streets disappear with the accompaniment of sumptuous carspraise from the bourgeoisie [...] but immediately reappear somewhere else and often in the immediate vicinity». In this sense, already from the words of the German philosopher it is possible to argue that evictions had a central role in the processes of remaking in Paris. They were wanted and supported by the state authorities in order to reconfigure the entire design of the city. The massive use of expropriation for public benefit will force the working classes to leave their homes and move to more suburban neighborhoods. For the way and the massive amount of recourse to the use of expropriation procedures it can be argued that they, in this case are a primitive form of eviction (Rideout, 2016) that would have allowed the restructuring of the city by moving the popular classes away from the center, that once modernized will be inhabited by the bourgeois classes.

In conclusion, Engels demonstrated how capitalism produces housing crises, that liberal reform was driven by personal (and class) interests, and that the displacement of working-class housing allowed gentrification processes. Engels articulated a political economic theory that illustrated how capitalism comes to structure and shape housing inequality, sometimes supported by the state.

## **2.2 Deregulation, financialisation and globalization**

In Europe, the spread of neo-liberalism, coupled with the consequences of the global economic crisis and subsequent austerity policies, have contributed to the acceleration and expansion of precarious conditions (Lorey 2015; Neilson and Rossiter 2008). As a result of the global financial crisis, the expansion of precarity, not only as a working condition, but also as a living condition, increasingly affects access to housing, calling into question the effectiveness and meaning of the “right to housing”. The precariousness of housing, and in particular precariousness through eviction, has various repercussions in terms of a wide range of negative personal and social consequences (Hartman and Robinson, 2003).

Numerous studies have identified links between evictions and have shown that it leads to fewer opportunities to live in decent and affordable housing, residential mobility and unemployment, (Van Laere et al, 2009; Desmond, 2012; Desmond and Gershenson, 2017) economic hardship, (Kahlmeter et al., 2018) parental stress, (Desmond and Kimbro, 2015) family breakdown, (Berg and Brännström, 2018) depression (McLaughlin et al., 2012) and suicide (Fowler et al., 2015; Rojas and Stenberg, 2016).

This process of precarization of the right to housing can be linked to neoliberal tendencies to consider all goods as commodities (Harvey, 2005) and the long-term process of hypermercification of housing through deregulation, financialization and globalization (Madden and Marcuse, 2016).

The processes of deregulation are processes that can be observed on a global scale and consist of governments and states gradually ceasing to control markets, removing economic restrictions, in order to encourage the operations of the market itself, which to this extent would be seen as an organism capable of regulating itself. The processes of financialization are observed between the late 1980s and the beginning of the new millennium, they have profoundly changed the way economic and social systems function globally (Aalbers, 2016), including the features of the Italian development model (Gallino, 2011, 2012; Salento and Masino, 2013).

The accelerated financialisation of housing has been extensively investigated in its macro-level consequences both in comparative analyses (Aalbers, 2016; Fernandez and Aalbers, 2016) and in country case studies (Caudo, 2007; García-Lamarca and Kaika, 2016; Cerutti et al. 2017; Filandri and Pauli, 2018). Through the privatization of banking systems, an expansion of credit was supported that favored ownership to meet housing needs, social security, a way of transferring wealth between households. In Italy, the structural lack of incisive policies for public housing, a poorly regulated and uncompetitive rental market system and a purely family-based welfare system have in fact constituted a regulatory and social context in which investment in home ownership was appropriate and necessary (Allen et al., 2004). Authors have focused on financialization through overpriced and overextended loans (Langley, 2008; Waldron, 2019), mortgage securitization (Aalbers, 2008; Gotham, 2009; Wainwright, 2009), credit scoring of homeowners (Aalbers, 2008), land use planning (Coq-Huelva, 2013), housing rights (Rolnik, 2013), private serviced residences (Trouillard, 2013), and subsidized housing (Fields and Uffer, 2014). The primary effect of financialisation is to facilitate access to property for a wide range of individuals and households, including low-income people, through streamlined access to credit, allowing access to better living conditions (Salento and Dagnes, 2016). On the other hand, the spread of indebtedness in the population can take the opposite direction, constituting an area of further precariousness for already disadvantaged households. In general, the processes of financialisation of households are accompanied by unequal opportunities and conditions in access to basic goods and services (Salento and Dagnes, 2016). In particular, simplified access to credit “seems to configure itself as a further mechanism of inequality reproduction” (Filandri and Pauli, 2018), which is reproduced through housing. Finally, the processes of globalization have made it possible to break down the geographical boundaries of markets, opening them up, enlarging them, interconnecting them and integrating them. This for the housing market has entailed internationalization and an opening to global financial capital. According to (Kenna, 2008) the globalization of housing has entailed: the growth and increase in the power of corporations involved in the housing market; the globalization of property rights; the increase in real estate investments of



global capital in housing; the reorganization of cities and slums; and the new roles of the state in relation to housing. Within these broad and complex processes, evictions according to Sassen (2014) should be seen as an intrinsic feature of the contemporary global economy, arguing that over the past two decades the phenomenon has seen a sharp rise in the number of people evicted and that they have become increasingly central and relevant to the functioning of the contemporary capitalist system and less and less a secondary aspect.

### **2.3 Precariousness of the right to housing and eviction**

The privatization and dismantling of social housing systems, the liberalization and deregulation of rental contracts have made property more insecure, contributing to housing precarity (Carr et al. 2018). Precarious housing breaks into a reality in which housing was considered safe (Neilson and Rossiter 2008) and the “forms of precarity related to eviction as an exception to the norm” (Lancione et al, 2018). In this sense, forced evictions are nothing new: as mentioned by Elden, « conflict over land, at various scales, is an important factor in human affairs and [...] its effects have been almost entirely negative» (2013:1). According to Elden, the effects are intrinsically linked with struggles over property and have historically depended on forms of allocation, distribution, and increasingly prominent expressions and manifestations of control, power and violence. Control, power and violence have gradually assumed a more important and relevant role in the history of capitalism. With regard to evictions, they are particularly evident and are sustained and nourished in a synergetic manner. In relation to manifestations of power, violence and control, evictions must be placed in the family of those phenomena considered an evolution of primitive forms of accumulation, among which one can also recognize forced expulsions, enclosures and the more recent forms of land-grabbing (Blomley 2008; Jeffrey et al. 2012; Linebaugh 2014; Nally 2015; Vasudevan et al. 2008; Sevilla-Buitrago 2014). The precarization of the right to housing can also be seen as a process fostered by long-term neoliberal governments (Lorey, 2015), in which mortgages have been one of the main ways

of owning a home and the level and spread of debt has increased, even for low-income households, (Rolnik, 2019) contributing to the development of housing bubbles that then caused the mortgage crisis that began in 2007 that led to the largest wave of foreclosures and evictions (Aalbers, 2009).

During the sub-prime mortgage crisis and its aftermath, the response to the crisis by most governments in Europe was geared towards bailing out the financial and banking systems and promoting austerity measures at the same time, resulting in a much broader crisis for the state, in which the financing of the public sector and the provision of government services were affected by substantial spending cuts, often devolved to sub-national or municipal levels of government, accelerating the rescaling processes (Brenner, 2004). Cities have been particularly affected by the social consequences of the crisis (Di Feliceantonio, 2016) and at the same time have been affected by austerity urbanism policies (Peck, 2012). Thus, the costs of the crisis and its prolonged consequences have spilled over locally, particularly into urban areas, through a regressive redistribution in socio-spatial terms, as the costs of the crisis have been borne disproportionately by economically lagging cities, low-income residents, racialized minorities, the elderly and those dependent on public services.

The advent of austerity urbanism has favored an uneven redistribution of costs overlapping with long-term processes such as the dismantling of the welfare state and the privatization of services and public spaces (Soja, 2010), mass tourism and gentrification on a global scale (Lees and Ley 2008; Cocola-Gant 2018). These processes and trends that can be observed on a global scale have their most evident repercussions on an urban and local scale, where the effects of the different phenomena overlap and amplify, complexifying their reading as individual phenomena. Some effects they have produced on an urban scale are evictions, foreclosures, increased homelessness, expulsion of low-income people from central neighborhoods and increasing difficulties in accessing affordable housing. One of the most obvious effects is that of evictions which, according to Sassen (2014), are precisely the result of a broad assemblage of elements, conditions, materials and knowledge. In particular, the relevance of the topic of evictions at present is caused by the fact that we are observing an increase in the phenomenon in all global contexts, from Europe to South America via the United States, India and

South-East Asia. The geographies of evictions are complex and articulated, in the Global South they are characterized by systematic intimidation and the use of violence (Datta 2012; Olds et al. 2002; Otiso 2002; Jeffrey et al. 2012), while in the Global North they are characterized by new forms of social inequality and increased housing insecurity (Desmond 2012, 2016)

## **2.4 Eviction, approaches and resistances**

While previously the phenomenon was marginal, in recent years it has become increasingly urbanized and can be observed in the world's major centers, from New York (Newman and Wyly, 2006) to Cairo (Selim, 2015), via Dhaka (Paul, 2006), Rome (Mudu, 2014) and London (Powell and Marrero-Guillamon, 2012). Lancione (2017) essentially gathers research related to the topic of evictions into four typologies according to their theoretical-empirical focus. The first group includes works that focus on the macroeconomic dynamics and structural forces altering the right to the city (Harvey, 2003), the change of perspective on urban governance modes in a neoliberal key (Brenner and Theodore, 2005), and broader processes of urban gentrification (Lees, 2012).

Most of these studies are based on the works of Harvey (1985, 2017) and Smith (2005), whose aim is to understand the need for continuous capital renewal and the rise of revanchist urbanism in the United States. These studies do not place eviction as the main focus of research, but more as one of the phenomena that can be observed as an incongruity of the neoliberal urban system. The main focus here is more on the study of the triggers of evictions related to the processes of capitalist accumulation through expropriation capable of influencing the social, economic and spatial urban structure. The contribution of these studies is to be able to explain the functioning of certain dynamics of capital that produce and reproduce socio-spatial inequalities within urban fabrics, but at the same time it is unable to provide an in-depth and detailed view of the eviction phenomenon.

A second group of works studies the effects of displacement, the study of the everyday experiences of people who have been evicted or are about to be evicted from their homes. This strand consists

mainly of anthropological, consequence-oriented works. The most classic example of this type of study is the work of Desmond (2016), who highlights how housing is the structuring element of social inequalities and how this is related to poverty. Desmond thanks to an ethnographic work, in which he follows 8 families in many aspects of everyday life comes to argue that eviction cannot be the consequence, but the cause of the aggravation of situations of poverty and the reproduction of poverty conditions (2012). This kind of work certainly allows us to see eviction and loss of housing under a double lens, i.e. it can be both a reason and a cause of poverty or the aggravation of a situation. It leads us to link the theme of eviction with other aspects of life, including work, poverty and social exclusion. A third group includes a number of works that examined eviction from a broader relational perspective. Contributions here again include Desmond (2014) who describes through layered narratives, or Ramakrishnan (2014) who observes how displacement is the result of different forces acting synergistically to increase the social marginalization of certain groups in Delhi. This group of studies is also largely made up of ethnographic approaches but with a different slant than the second group, namely that of dealing more with the relationships and power relations between evicted groups and agencies or entities in general identified as facilitating or accelerating eviction processes. This approach sees eviction as the result of a series of forces capable of acting on urban fabrics in order to bend them to neoliberal market logics.

The last group of scholars was mainly concerned with studying resistance practices. They manifest themselves at different times and evolve as the framework within which evictions take place evolves; some practices are observed before evictions, others are observed during the act of eviction with the aim of stopping it, while other practices, often with the aim of finding new accommodation, take place in the aftermath of evictions. The outcome of these practices of struggle is dependent on their ability to articulate, organize themselves and spread as social movements, which all over the world fight against forced displacement and struggle for the right to the city and housing. In recent years, particular attention has been paid to occupation practices, which, as Mudu mentions in the case of the “Movimenti per il diritto all'abitare” in Italy, are mainly linked to the struggle for housing but also to

the struggle for alternative living conditions (Mudu, 2014). These scholars have theorised about occupation movements, the struggle for housing dignity, autonomist and resistance movements to urban “renewal” or “regeneration” and displacement (Mayer, 2009; Grazioli et al. 2018; Grazioli 2022; Vasudevan, 2015).

Thanks to these contributions, it is possible to (re)understand and (re)interpret the radical practices of occupation not only as an organized action responding to basic needs, but also as an attempt to attract the attention of institutional actors and political contestation. The city in this sense is not only a space where evictions take place and where the right to live is denied, but with the manifestation of movements, it can also be understood as a laboratory where certain spaces are rearticulated in order to construct the necessary conditions for socio-spatial justice (Soja, 2009), for new autonomous forms of collective life (Vasudevan, 2015: 318) and for the elaboration of radical attempts to eliminate precarity (Simone et al, 2016; Lancione 2018).

Indeed, despite the fact that neoliberal cities have been transformed and reshaped according to the needs of the market and the logic of profit, to the detriment of people (Harvey, 2008; Brenner et al, 2012), they have also been centers of the birth and development of urban social movements (Mayer, 2009). In many cases, urban mobilizations have been inspired by and include in their demands the right to the city, defined as a “cry and a claim” by Lefebvre (1968), the right to the city is not only a legal right (or a set of rights), but can also be considered as a political and mobilizing framework in opposition to the current neoliberal urban model (Mayer 2009) that does not consider human rights and people's socio-spatial needs as a priority over profit (Soja 2010). From the Paris Commune of 1789, the urban movements of 1968, to the protests of Occupy Wall Street, the Indignados and Gezi Park, social movements have always claimed radical positions in relation to the right to the city. Looking more deeply and critically at these movements, they have also expressed themselves in relation to the precarization and sometimes denial of the right to housing through the practice of eviction.

Historically, mobilizations in defense of the right to housing take different forms including (and not limited to) occupations, social centers, anti-eviction actions, neighborhood associations and tenants' unions (Madden and Marcuse 2016; Grazioli and Caciagli 2018; Palomera 2014; Rolnik 2019). In particular, in Spain the Plataforma Afectados por la Hipoteca (PAH) is a movement that claims the right to housing mainly through discourses related to the financialisation of housing, with actions of civil disobedience and passive resistance. Due to its complex organization and widespread throughout the territory, this movement has an effective capacity to resist evictions (Eva Álvarez de Andrés et al. 2015). This approach has the merit of reading evictions as acts and moments of critical rethinking of space and in movements and occupations the dual purpose of both a response to an immediate need and a mode of political protest.

### **3. The right to housing and the evictions in the legislative/rights context**

This chapter aims to observe how and where both the right to housing and evictions are placed and declined in the multilevel system of rights. In order to highlight the antithetical opposition of the right to housing and evictions, reference will be made to the multilevel system of rights, in which they are protected through a complex system that will be unpacked and explored through the international and European level, the Italian national level and finally the regional level.

#### **3.1 Introduction**

The entry into force of the Lisbon Treaty affects all member states through the Europeanisation process. The process of Europeanisation affects various fields, from spatial government policies (Cotella and Rivolin, 2015), social policies (Della Porta and Caiani, 2007), to rights (Schimmelfennig, 2015) and legislation (Panke, 2007). With the entry into force of an additional legal and administrative level, what is observed is a reorganization and rearticulation in both the rights system and the legislative system. This is observed through a plurality of sources and courts, which have more or less capacity to make various rights effective through legislation, depending on their capacity (or not) to affect different national contexts. According to Palma (2015), there are many critical points that underline a high incompatibility between the Italian constitution and the treaties of the European Union, and at the same time Cersomino and Wolleb (2001) argues that even international organizations have a residual capacity to affect and influence national constitutions. Precisely for this reason, the protection of the right to live in the broadest sense, in Italy is safeguarded through the State-Regions binomial, in which the former defines the guidelines, while the latter are directly involved in promoting and approving laws that effectively protect it. With regard to evictions, a similar path to that for the right to housing can be observed, the “condemnation” of the act at an international level does not find the same declination at a constitutional and regional level.

### **3.2 International and European right**

As underlined above, housing and housing considered as “dense” rights assume particular importance. Their centrality and their ability to allow access to a wide range of rights related to it has mobilized European and international institutions, bodies and agencies over the years. Large inter-governmental organizations such as the United Nations have dealt with the right to housing and evictions considering the phenomenon at a global level, while the EU through its functioning treaty does not give European institutions competence in housing matters, but through other areas regulated or co-regulated by the EU it has repercussions on Member States (Olitivo, 2016). The right to housing, is found in Article 25.1 of the Universal Declaration of Human Rights, adopted by the United Nations General Assembly, on 10 December 1948 in Paris, states that: «Everyone has the right to a standard of living adequate for the health and well-being of himself and of his family, including food, clothing, housing, and medical care and necessary social services; and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other loss of livelihood due to circumstances beyond his control».

This article links the concept of standard of living with that of housing, arguing that the basis of an adequate standard of living must correspond to the need to use and/or own a home. In addition, the right to housing is also mentioned in Article 11.1 of the United Nations International Covenant on Economic, Social and Cultural Rights, drafted by the United Nations Economic and Social Council, adopted in 1966, which states that: «[... ] the right of every individual to an adequate standard of living for himself and his family, including adequate nutrition, clothing, and housing, as well as the continuous improvement of their living conditions». This article basically does not introduce any additional elements in support of the right to housing, but the fact that it is within a Covenant (or Convention), and not within a Declaration, which is not a legally binding instrument, results in a legal



constraint. The legal constraint in this case is a control system which aims to verify that States comply with their obligations.

They must submit to the UN Committee on Economic, Social and Cultural Rights, regular reports on the measures taken and progress made to ensure respect for the rights governed by the Pact. The Committee responds by making recommendations which can be considered by each Member State. The whole control process is characterized by subjectivity and a high level of interpretation, which makes the control mechanism ineffective and incapable of imposing itself and acting on national strategies and/or policies. The right to live still finds its place within some conventions promoted and approved by the UN General Assembly, including the International Convention for the Elimination of All Forms of Racial Discrimination (1969) in art. 5, in the United Nations Convention on the elimination of all forms of discrimination against women (1981) art. 14, in the Convention on the Rights of the Child (1989) art. 27. And yet the right to housing lies within the multilateral treaties of the United Nations, such as the Convention on the Status of Refugees art. 21 (not ratified by Italy) and the International Convention on the Rights of Migrant Workers and Members of their Families. In these cases, housing is taken into account as one of the constituent elements of the more general right to an “adequate” standard of living or standard of living and conditioned by the commitment of States to strive for “a continuous improvement of living conditions” which leaves the guarantee of the right to housing to the existence of sufficient and adequate state resources to guarantee it.

In European law, however, the right to live is not mentioned in the EU Charter of Fundamental Rights, but in art. 34 par. 5 in the title “Social security and social assistance”, argues that «In order to combat social exclusion and poverty, the Union recognizes and respects the right to social and housing assistance to ensure a dignified existence for all those who do not have sufficient resources, in accordance with the rules laid down by Union law and national laws and practices». In this case it is not interpreted as a real right, but more as a support in order to reduce poverty and social exclusion, as a “social” right.

Finally, to conclude the first part on the right to live in a European context and to highlight the lack of effectiveness and contradictions, the European Charter for Housing, drawn up in 2006 by the European Parliament's Urban Logement Intergroup, is exemplary, that art. 1 defines the right to housing «a fundamental social right component of the European social model», moreover the European Commission has declared, in general terms, that the «housing exclusion» - homelessness - is one of the most serious manifestations of poverty and social exclusion in modern society. The great contradiction arises later, art. 4 when a coherent and effective definition of «adequate housing» is lacking, arguing that «it is hoped that a set of quality indicators defining the concept will be identified at European level». Considering these two articles, it is clear and evident that the EU is incapable of defining the characteristics of adequate housing, this inconsistency leads to a lack of ability to articulate speeches, proposals and policies, in the light of its structural shortcomings. By the nature of this thesis, it is however interesting to observe when and where the theme of evictions intersects with the theme of the right to live. To do this it is interesting to observe the work of the Committee of Economic, Social and Cultural Rights (UN) of 1991, and in particular the observations n.2 and 4 which pay particular attention to the concepts that we tried to unpack in the first chapter. The Committee on Economic, Social and Cultural Rights argues that certain elements of living must be guaranteed, in particular (point 2):

- property security;
- adequacy of structures, materials and infrastructure;
- affordability;
- habitability;
- accessibility;
- location;
- cultural adequacy.

Remark No. 4, however, states that: The States' right to adequate housing entails certain obligations of immediate effect:

- refraining from practices contrary to the right to housing;
- the obligation to give priority to social groups living in disadvantaged conditions;
- obligation to adopt a national strategy on housing, to be developed through extensive consultation with all stakeholders;
- regular monitoring of the trend of saturation of housing.

Through the joint reading of these two observations, it is possible to highlight a critical element, namely that related to evictions. In particular, we have previously observed how they have become normal, harming and destroying the security of property that is becoming increasingly insecure and precarious (observation 2). Moreover, observation number 4 makes clear how the role of the state should be to refrain from practices contrary to the right to live. This element comes in sharp contrast to the eviction practices that instead the state performs. If the right to housing is denied through eviction practices, it is interesting to observe how institutions, organs and European and international agencies have declined and positioned the phenomenon of evictions in their speeches. To do this, we will refer to the increasing number of bodies that were born with the aim of protecting the right to live, in general, then going to investigate in more detail the relationship with the issue of evictions. The first body dealing with the right to live in the international scene is that of the UN-HABITAT that since 1978, is the reference point for all issues related to urbanization and human settlements, with the aim of fostering socially and environmentally sustainable urbanization and guaranteeing the right to a dignified home for all. The birth of the UN-HABITAT program is supported by the General Assembly of the United Nations that since the 1970s began to observe the first effects of planetary urbanization (Di Bella, 2016) and the contradictions it entails in the local urban environment. In his

first conference - Habitat I - the processes of urbanization were identified as a challenge, the effects of which would have impacted the cities strongly in the years to come. The Vancouver Declaration, the final document of the conference, in fact begins by saying that «the unacceptable circumstances of human settlements risk being aggravated by unfair economic growth and uncontrolled urbanization, unless positive and concrete action is taken at national and international level». Regarding the right to housing, the statement argues that «adequate housing and services are a fundamental human right».

With Habitat II, which takes place in 1996 in Istanbul, two decades of progress are being assessed and new targets set for the new millennium. The relevance of this conference is evident from two aspects: the extension of the arena of the participants, but above all from the impetus received by the United Nations Conference on the Environment and Development in 1992, that allowed us to link the theme of living with that of the environment and development. The arena of the participants widens considerably. If to Habitat I participate exclusively institutional subjects, to Habitat II the arena of the actors involved is wide, including both the institutional subjects but also other United Nations bodies and programmes were Represented, specialized agencies, Intergovernmental organizations and a large number of non-governmental organizations attended the Conference. They have been working for a considerable time in social sector programmes of literacy, health care, income generation, and have now extended their activities to housing-related activities like anti-eviction, housing right, access to urban services. The theme of this conference, however, was that of the environment and development, more particularly sustainable development as a strategy to protect the environment, which also defined a new objective, that is, the adoption of a general declaration of principles and commitments and the formulation of a relative global action plan capable of guiding national and international efforts in the first two decades of the next century. In fact, the results of the conference were two documents: the Istanbul Declaration and the Habitat II Agenda which concern respectively two main themes: an adequate home for all and the sustainable development of human

settlements in an urbanized world. The enemies to be beaten are mainly the patterns of consumption and production; the excessive concentration of population in urban agglomerations; the increase in poverty, the condition of the homeless, unemployment, social exclusion, environmental degradation and increased vulnerability of settlements to natural disasters. In detail, the issue of evictions in the Istanbul Declaration is referred to in section III, Commitments, and section IV, Global plan of action: strategies for implementation in the same way, treating eviction as an action that does not guarantee adequate shelter for all: «Protecting all people from and providing legal protection and redress for forced evictions that are contrary to the law, taking human rights into consideration; when evictions are unavoidable, ensuring, as appropriate, that alternative suitable solutions are provided». Finally, the last conference of 2016, held in Quito, saw more and more emphasis on the concept of sustainability as a key to the resolution of growing inequalities. The Sustainable Development Goals (SDGs), in particular number 11, make cities and human settlements inclusive, safe, durable and sustainable, are becoming increasingly important, especially after the adoption of the Post-development Agenda 2015 that redefined the future global development framework. Radically changing the approach to the issues of inequalities, through the introduction of the concept of sustainability, also changes the ways in which we approach the issue of evictions, which are identified more as an obstacle to the sustainability of the system as a whole. Within the document, the issue of evictions is always linked to housing policies, in particular point 31: «We commit ourselves to promoting national, subnational and local housing policies that support the progressive realization of the right to adequate housing for all as a component of the right to an adequate standard of living, that address all forms of discrimination and violence and prevent arbitrary forced evictions [...]», and again at the point 107: «We will encourage the development of policies, tools, mechanisms and financing models that promote access to a wide range of affordable, sustainable housing options, [...] that would address the evolving needs of persons and communities, in order to improve the supply of housing (especially for low-income groups), prevent segregation and arbitrary forced evictions and displacements [...]».

There is no explicit criticism, towards the phenomenon of evictions, but they are interpreted as a phenomenon that takes place, with a certain recurrence and normality. The causes that lead to eviction or the consequences that they entail at different levels are not investigated, but greater emphasis is given to those that propose themselves as solutions, in this case policies. The Habitat program is not the only one that has dealt with the right to live; in fact, over the years more and more bodies have been born that have dedicated themselves to the right to live. The composition of these bodies is complex and articulated, there are bodies composed only by institutional actors (of different levels), there are bodies with institutional subjects with actors of other types, such as NGOs, and other bodies still composed solely of non-institutional actors. In India the Housing and Land Rights Network, in Africa Shelter Afrique, and the international Habitat International Coalition and Habitat for Humanity. The Centre on Housing Rights and Evictions, an NGO, and Desmond's enormous work with the Eviction Lab which provides a huge amount of data that in recent years has allowed a more articulated understanding of the eviction phenomenon in the United States and which does not correspond to a similar project in Europe. It is clear from this picture that international law has sought to focus on the right to live in worthy conditions by communicating the importance and importance of housing to individual states. The centrality of the house is highlighted and supported also by the growing number of bodies dealing with the theme of worthy living and its negation, with different perspectives, some dealing solely with evictions. As regards eviction practices, it is argued that they are generally unlawful and, secondly, that under the conditions in which eviction is lawful, that it must be carried out under certain conditions and that the relocation of the evicted persons must be at the expense of the State and not of the market. Following the indications of international law, this must happen thanks to the capacity of policies, at the expense of individual states. This refers to effective protection of the right to live in the broadest sense and in relation to eviction practices, in the hands of states, and its local authorities. As argued by Francioni (2008) one of the critical aspects of international law is represented by his inability to make effective some rights that explicit, the lack of direct competence on some issues (including housing and living in a wider sense) requires

international bodies to ask states to include rules in their legislative bodies so that they can actually act. In the current system, it is the national states that actually guarantee rights.

### **3.3 Right to housing and policy in Italy**

As introduced by the international framework, the effective protection of the right to live takes place at the level of individual states. Olivito (2016) argues that the foundations for a stronger and more effective protection of the right to live are offered in the first place by the constitutional framework. For this reason, in this sub-chapter we will start from the most important document for the defense of rights in Italy, that is the constitution, focusing on the right to live. In particular, we will focus on the declination that it has within the Italian regulatory framework, in doing so we will also focus on national policies, that as suggested by the international framework are the effective action that should protect the right to housing and re-place the evicted subjects.

Nella Italian Constitution there is no direct recognition of the right to live but according to Caretti and Barbieri (2017) and Medico (2023) more than one statement has been traced back to it, building a constitutional anchorage that has gradually strengthened. The theoretical basis of this right was initially identified in art. 47, paragraph 2, of the Constitution according to which «the Republic [...] favors the access of the popular saving to the property of the dwelling» where the property is favoured, but not as such «but only to the extent that [...] is destined to be the owner's dwelling». From this article it is interesting to quote some reflections, according to Crisafulli and Paladin (1990) the reference to the house would suggest (only) a favor towards the property intended for owner's home («Access of popular savings to the ownership of the dwelling»).

The right to housing is important in other constitutional provisions, more precisely art. 14, which establishes the inviolability of the domicile, according to which Martines (1972) argues that the interest of dwelling finds expression in the protection of the domicile, in particular is in art. 2 and 3,

paragraph 2, in which they find full recognition, “the inviolable rights of man” and the principle of equality and equal dignity for access to conditions (economic and social) that guarantee the full development of the person.

From these last two articles, it is inferred indirectly, the possibility to interpret the norm in the light of the social, economic and cultural evolutions. They may “request” recognition of new rights. Regarding the request for the recognition of the right to housing Zito (2004) thinks empirically, noting the introduction of public housing as the point of emergence of a major social issue such as housing needs and the consequent hardship of those who have difficulty in gaining access to ownership status, according to the logic of the market. From these observations Olvito (2016.) argues that art. 2 and 3, paragraph 2, guarantee «a first significant foundation, which not only precludes any activity aimed at hindering it, but also authorizes the public authorities to act in accordance with the task of removing the related socio-economic impediments», legitimizing «both support or promotion measures, which are aimed at alleviating the housing problems of the weakest, and measures limiting private autonomy, and in the housing field pursue objectives of social equalization». From this first picture it is possible to observe how the right to live in the constitution and at the state level is never made explicit as such, but at the same time it is possible to observe how the State undertakes not to hinder its effectiveness and undertakes to support and propose interventions that alleviate housing deprivation, to do so it uses policies.

The complex issue of public housing policies has been the focus of many debates, both historically and today. Because of their complexity, what will be presented here will be a periodization that will try to grasp the main aspects, the essential features and seek innovative elements with respect to past policies to highlight the merits and possible critical points. The proposed periodization will take as its first period the period from the early twentieth century until the end of the sixties; the period from the seventies to the beginning of the new century; Finally, the last part will be devoted to the period from the 2000s until today. Public policies in the building sector for the population groups most in



need from the point of view of housing deprivation, in Italy, begin in the early twentieth century when it begins to manifest itself, thanks to urbanization, what Einaudi (1920) defines as «the problem of housing» and that in its time already seemed to be among those who were most interested because «widespread in all classes of the population is the concern to find houses or rooms for accommodation».

It is in these years that a state intervention in the construction sector takes shape, which consists essentially in the encouragement of the construction of houses to be rented or in ownership to those entitled, on the basis of certain requirements and at a lower price than the market price.

The birth of public housing can be said to be a response of the state to the need for housing in urban contexts that emerges, in Italy, from the last twenty years of the nineteenth century; it constitutes, in general, the consequence of urbanization phenomena related to industrialization. With the Giolittian era we are witnessing a real development both of industry and of public services, which implies a substantial growth in per capita income. These two aspects translate into a first phase of urbanization of the population, towards the urban center's provincial capitals. From this context comes an exponential development of the construction industry, with a consequential restructuring of the urban fabric. As Minelli (2006) argues, the scarcity of buildings and soils compared to the demand favored the expansion of cities outside them, giving rise to a first phase of metropolization of urban tissues. These processes are accompanied by a growing demand for housing in cities, to which first answers come from municipalities. The administrations begin to approach the problem of planning and distribution of housing, considering the need to prepare building areas to build public buildings and, at the same time, support and encourage the first cooperatives (2004).

### 3.3.1 Pre World War II period

The primitive instrument with which the principle of the social function of property is concretized is the General Town Plan, introduced by Law 25 June 1865, n. 2359, with which local governments provide for the planning and distribution on the territory of the areas to be used for construction. With the Urban Development Plan, a series of interventions in urban areas for a gradual urban-environmental regeneration, repeatedly revised in the light of economic and social changes, and considered as the starting point for implementation, in Italy, the right to housing (Ciocia 2009). This first law can also be read as a suitable instrument to prepare a technical instrument on which to support future policies, in fact, the first law of the central State as a real social policy of public housing is the Law 31 May 1903 n. 254, so-called Luzzatti Law, which is commonly recognized as the beginning of the history of economic and social housing in Italy.

This type of building aims to solve the housing problem experienced by a large part of the population of the time, not only by the poorest, in a strictly economic sense: From reading the explanatory report of the draft law it emerges that it aims to respond to wider and more diverse needs, taking into account all the «nuances of pain and needs» of the entire citizenship, without imprisoning them in categories. The target groups therefore belong to a wide range of categories, not only workers, but also employees and small traders. In this sense, the words of Mrs Luzzati when asked to whom this type of intervention was meant are interesting: People for us, therefore we say people's houses and not workers, are the proletarians, who live on meager wages in filthy neighborhoods and in gloomy muds, that they must transform, heal, break down; but it is people for us also the independent craftsman who is little better than these settlers, rural smallholders, small manufacturers, it is people the unhappy civil servant the unhappy civil servant. And it is the people who are the workers of thought who toil many times much worse than what they live by their work, begins with the schoolteacher to pass to the poorly paid teacher at secondary schools of the first and second grade and also ends up in higher regions to the writer of newspapers, to many other intellectual miseries that we know.

Now here you have different degrees of poverty, different degrees of unhappiness, and the bill that we are presenting to you is not systematic, it does not imprison in one form the construction of social housing, precisely because he wants to consider all these nuances of pain and needs». (Luzzati, 1902)

The Luzzatti Law, through the implementing rules, authorizes certain credit institutions, such as savings banks, pious works, mercy mountains to grant loans to cooperative societies for the construction and purchase of social housing or economic, or their associates, charities, and charities. The regulation details the methods of financing for the construction of housing, the tax advantages provided for builders, the management methods and so on, giving municipalities, a secondary role, of horizontal subsidiarity (Civitarese and Matteucci, 2010) In fact, they are invited «to undertake the construction of social housing only to give it as rent», only in cases where «the need to provide housing for the less well-off classes was recognized», and the above subjects, were not able to provide them. The Luzzatti Law created the Autonomous Institutes for Social Housing (I.A.C.P.), public bodies set up on the initiative of local governments, and then restructured to mainly state bodies operating at provincial level and destined to become in the following years the main protagonists of the construction and management of public housing. Even today these entities (despite the restructuring have led them to enter into the orbit of regional competences) are the main reference point for the performance of public housing (Civitarese Matteucci 2010). The Luzzatti Law is part of a social policy that, at the beginning of the century, spread in Italy through the intervention of the State for the benefit of the popular classes, both at the social level and as a factor of economic development. The aim is to transform and improve the living conditions of the population, especially of the less affluent classes, applying the principle of solidarity, informed to the precise needs of distributive justice, starting from the guarantee of the good housing (Urbani, 2010). It can be noted that this first legislation on the house does not constitute a direct intervention, but only the regulation of the procedures that, however, rely on private individuals (savings banks, pious works, piety mountains) which are authorized to grant loans to the contractors.

In the Luzzatti Law there is still no definition of the concept of “Economic Housing” that will come with the Decree of 15 June 1919 n. 1857, with the object Provisions on social and economic housing, which introduces a first distinction between “social housing” and “economic construction”. The Decree states that those “social housing” is those built by certain entities, and that they remain in inalienable and undivided ownership of the same. They also have some construction features, in particular each accommodation must have direct access to the ladder shelf, be equipped with its own latrine and water intake in its interior, have no more than six habitable rooms and meet all the conditions of hygiene and health required by the individual municipal regulations.

It also defines the subjects to which they can be assigned: only to subjects «compulsorily or optionally enrolled in the National Social Insurance Fund, to those who by law are equalized to members, and in general to those who have an income derived mainly from their work and that of members of the family» and whose income must not exceed one thousand pounds per month. In conclusion, the “social housing” is reserved for the lease, as they must remain the property of the bodies that build them, and are intended for particular categories of subjects, identified on the basis of economic criteria.

As for the “economic houses”, the definition given by the Lieutenant Decree n. 1857 of 1919 is less detailed than that of social housing. The main differences are represented in the first place by the variety of subjects that can realize them, but above all by the wide range of profit tenures according to which they can be assigned. For them, in fact, the lease can be foreseen, but also the sale to the members of the construction cooperatives.

In the pre-republican period, the Royal Decree of 28 April 1938, n. 1165, which aims to regulate and encourage residential housing both popular and economic, through tax exemptions, financing for the construction of urban development projects and the granting of subsidized loans. In particular, there are many possibilities for granting loans and loans to particular entities, mainly municipalities, to finance economic and social housing. Once again it is interesting to note that the approach of the decree is not purely economic but takes on a strongly mutualistic-social meaning, which emerges

clearly from the text. In Royal Decree No. 1165 of 1938, Art. 48, however, introduces a distinction between the concept of economic and popular housing. The “popular house” is typically the one with certain characteristics, which make it a “suitable” home according to the standards of the time: paragraph 2 of art. 48 «each dwelling must: a) have not more than three habitable rooms, and exceptionally not more than five for houses built with State support [...]; b) have their own direct access from the ladder shelf; c) have their own latrine; d) be provided with a water intake in its interior if there is a complete drinking water distribution system in the urban centre; e) satisfy the other health conditions required by hygiene and building regulations»; the same is built to be leased by entities operating in the sector, being destined to remain in inalienable and undivided ownership of the same. When the building agencies are the municipalities or autonomous institutions, however, the social housing can be sold or leased with a pact of future sale to the same tenant or his heirs. Those built by industrialists, landowners or landowners for their employees, employees, workers, farmers, as well as given for rent, can be sold to them.

The “economic houses”, on the other hand, are those built by individuals or by institutions, companies and certain bodies (the National Institute for the Housing of State Employees; Autonomous Institutions for Social Housing; Public Bodies Proposing to Build Houses to Rent to Their Employees and Employees; cooperative societies for the construction and purchase of social or economic housing for the benefit of their members; credit cooperatives and mutual aid societies, which comply with the provisions of the single text and which establish special sections by rules statutory) to be leased or owned. The legislation provides, with permission from the Minister for Public Works, that municipalities and autonomous institutions sell or lease the buildings to the tenant or his heirs by agreement of future sale. The legislation details the conditions under which certain individuals are excluded, identified on the basis of their need, which is calculated on the basis of indices such as the availability of other suitable property, or the taxable income held. The legislation also establishes the ways in which the disposal of assets must take place, in particular art. 34, while art. The method of fixing the selling price is explained.

Finally, a last substantial introduction of the Royal Decree is that relating to the discipline of autonomous social housing Institutes. Art. 22 states that With Royal Decree can be constituted in each provincial capital an autonomous provincial institute for social housing that will carry out its activities for the benefit of the less well-off classes in all the municipalities of the province in which the need is manifested. To this end, the provincial institute may, with the prior approval of the Minister for Public Works, set up sections for social housing as well as sections for economic housing with separate management and budgets. The provincial institute will be renamed “Autonomous Fascist Institute for Social Housing in the province of ....”

### **3.3.2 Post World war II period**

Examining the housing policies of the post-World War II period, we must take into account the entry into force of the Constitution in 1948, which profoundly changes the values inspiring the legislation in the years to come.

Since the 1950s, mainly thanks to the stimulus of the Marshall Plan, the system of financing social housing has changed radically, no longer relying solely on the use of subsidized and financed external credit. In this sense, the first more incisive and direct interventions of the State take shape, which turn into the creation of “autonomous administrations” financed through forms of taxation borne partly by employees (public and private) and partly by employers (Urbani, 2010).

At this stage of housing policies in Italy there is a regulatory tendency to protect the worker only, and that seems to leave gaps in protection against people in poverty. This attitude is strongly influenced by the very recent constituent experience that had a strong “vocation to work”. The text of the Constitution is, in fact, characterized by a selective identification of the recipients identified by the person of the “worker”, leaving aside the explicit affirmation of constitutional safeguards for “non-workers”. On this approach Tripodina (2013) argues it is possible to note a lack of protection for a

number of categories, including: those who have never been workers, those who have not been for some time, those who have not been able to do so for long and who are instead saved by the “incapacitated to work”.

This approach did not want to translate into an exclusionary treatment: in the intention of the constituents the selective writing wanted to be in reality the bearer of a meaning maximally including and, indeed, universal, «in the conviction that a free and dignified existence would be assured to all through work for all» (Tripodina, 2013).

Among the first post-war policies must be mentioned first of all Law 28 February 1949, n. 43, on Measures to increase workers' employment, facilitating the construction of houses for workers (repealed by Article 24 of D.L. 25 June 2008, n.112). With this law a seven-year program is started, then extended of ulterior seven years, known as “Piano Ina Casa”, considered work of the then Minister of the Job Amintore Fanfani. The programme consists of the construction of housing for workers and is financed by levies on wages, divided between employees and employers, and by a supplementary state contribution.

Within the National Insurance Institute is established an autonomous management, having its own legal personality, the Management Ina-Casa, entrusted with operational tasks in the implementation and management of the plan to increase workers' employment through the construction of houses for workers. The project provides, the creation of a Committee with the aim of preparing a technical-financial plan for seven years (extended then another seven years) is composed as required by l. 42/1949 art. 1 by: 1) by the President, appointed by decree of the President of the Council of Ministers on a proposal from the Minister for Labour and Social Security; 2) by a representative from each of the Ministries of Finance, Treasury, Public Works, Industry and Commerce, labour and social security; 3) five workers' representatives, one for the category of company managers; two for the category of employees and two for workers, three representatives of the employers of the categories concerned; 4) by the Director-General of the National Insurance Institute.»

In general, the trend that emerges in the program Ina-Casa is to enhance the ownership of the house, at the expense of rent, especially for the well-known slogan of Christian Democracy to the Constituent Assembly and in the immediate post-war period that read: «not all proletarians, but all owners» (Bortolotti, 1978).

This objective is pursued above all through the institution of the “pact of future redemption” of housing, but also through the liquidation of apartments specially made for rent at calm prices, whereas according to art. 13 of the provision «half of the housing built by the Management Ina-Casa will be assigned in property and half will be allocated to the lease» according to a propensity to the disposal of public housing assets started during the fascist regime and continued later with Law No. 412, art. 28 of alienation of public housing assets in order to make good the deficit of the former I.A.C.P.

The Ina-Casa programme represents one of the most important developments in Italian housing policies (Caruso, 2019; Di Biagi, 2001). The total fourteen years of activity of the plan are recognized in the world of architecture and urbanism as a very significant phase of the post-war economic policies, but also one of the most important and widespread realization experiences in the field of economic and social housing in Italy. As Samona (1949) claims, the Ina-Casa Plan is a great machine for the house. According to statistics of the time, in fact, this machine “produced” 2800 rooms weekly, managing to give a house to about 560 families a week. Until 1962, the 20,000 yards spread throughout Italy, in large cities as well as in small towns, offered a job every year to 40,000 construction workers.

The experience of the Ina-Casa is followed by that of the ten-year Gescal Plan, “Worker Housing Management” introduced by Law February 14, 1963 n. 60 “Liquidation of the housing stock of the Management I.N.A.-House and establishment of a ten-year program of construction of housing for workers” and is still partially in force today. This program is financed with the surplus funds of the Ina-Casa and with contributions from workers, employers and the State. The Gescal plan also provides for the establishment of a Committee, which changes from the Committee of the INA Casa



plan only partially, which formulates «a ten-year construction program divided into multi-annual plans, aimed at providing workers and their families with housing in neighborhoods equipped with the necessary requirements for civil coexistence». The rule provides that such plans, determine, in relation to the need of households, the equipment, buildings, green spaces and any other provision deemed necessary «to ensure supplies, spiritual, cultural, recreational and social activities in general, including social service». The plan for the reclamation of some unhealthy or unused urban areas provided for in the same measure is significant as it presents new features.

It is expected in fact, art. 26 the authorization to the Gescal «to provide housing for workers living in buildings and complexes which, although not declared uninhabitable, nevertheless present serious functional defects due to antiquity or other causes even if the buildings are located in centers of monumental importance, historical or tourist, that present defects in terms of hygiene, [...] that must consequently undergo changes for hygiene or preservation of the traditional environment». Law No. 60 of 1963 also provides for the parameters for the allocation of housing, considering for the first time also explicit preference criteria among several applicants, although still within the category of workers, the only recipients of the policies concerned. If the number of workers applying is higher than the number of dwellings that can be built, the training of ranking lists is envisaged, where «The preference criteria for the allocation of housing or loans will be established by the Regulation on the basis of scores relating to the need for housing, with particular regard to large families, without prejudice to the rule laid down in art. 4 of the Law of June 27, 1961, n. 551 (that is, those families «that include at least, between parents and children, seven members, whose total income is not subjected to complementary tax»»).

In implementation, however, this project is disappointing, as many of the resources are earmarked for inappropriate purposes and most remain unspent due to malfunctions attributable to central equipment in the management of funds (Rispoli and Signorelli, 2001). In fact, it is estimated that in 1981 the management of the Gescal accumulated a residual liability amounting to 1470 billion lire and still in 2000 there are large funds related to the Gescal not spent, then transferred to various local I.a.c.p.

One of the causes of the failure of the program, was the lack of preparation by the municipalities of the “zone plans” required according to Law n. 167 of 1962 Provisions to encourage the acquisition of areas for economic and social housing regulates the preparation by municipalities of plans for “economic and social housing” is remembered for being a legislative measure to contain in its title “economic and social housing”. The above plans should be implemented by the municipal authority in relation to the expropriated areas, in order to plan the building interventions and thus affect urban spatial planning in a targeted and functional way. The objective, which has not been fully achieved at this stage, is to enable public sector bodies, autonomous institutes and housing cooperatives to acquire the most central areas of urban territory at a low cost, in order to provide them with all the necessary social services in the same area plan, at the same time triggering a financing system that could be defined as “rolling”: the municipalities obtain low-cost land and resell it, once urbanized, public and private assignees, obtaining funds to invest in other areas and services (Civitarese and Matteucci 2001; Minelli, 2009). The 1960s ended with general discontent culminating in a national housing strike in 1969. The internal migration to the country from the South to the North involves a continuous and unstoppable movement of people towards urban centers, which aggravates the urgent need to build new buildings. However, in the face of this situation, the Gescal funds continue to remain deposited and not spent for the own purposes to which they are intended for the lack of preparation of the area plans; but also because of the vacillation of public collaboration-It is a private one that one would like to realize.

At the beginning and end of the 1970s, two crucial steps occurred in housing policy, marking the end of the season marked by state financing of public housing.

The first moment is relative to the approval of the Law 22 October 1971, n. 865 practically contextual to the institution of the regions. One of the objectives of the law is the rationalization and reorganization of the numerous public entities operating in the sector, re-centralizing the functions around a Housing Committee (C.E.R.) with functions of planning and financing of the works, within

the Ministry of Public Works. This creates a central command and coordination structure for the various types of public intervention in public housing, in which the main novelty lies in the fact that the state role as a regulator becomes primarily a financier (Urbani, 2010). As for the peripheral functions, the fundamental role is assumed by the autonomous social housing Institutes (I.A.C.P.), both as implementing bodies of the programs and as supervisors of the work of cooperatives and consortia. This operation generally leads to its consolidation (Urbani, 2010) as the Ministry's operational peripheral public bodies then transferred to the regions in 1977. The contextual recognition of an important role for the regions, involved in the preparation of national planning and with powers of regional planning and control in the implementation of interventions is also fundamental, but also to the municipalities to which part of the works carried out within the project is transferred, in particular «the public areas, the spaces and the equipped green and so on of their competence; as well as the works destined to social, sporting, cultural and charitable activities, that can be assigned to institutionally competent entities».

The formulation of Law 865 is influenced by the political direction of the seventies, marked by the idea of economic planning in a redistributive function. This latter function is evident in the identification of the beneficiaries of public housing services. It may be noted, in fact, that workers no longer constitute an exclusive category of recipients of urbanization works for social purposes, but, according to art. Under the first paragraph of Article 48, the programmes concern «the construction of housing for the general population of workers and for those occupying improper, unhealthy and dilapidated dwellings to be demolished; the construction of housing to meet the housing needs of areas affected by natural disasters; the construction of housing accommodation for students, workers, immigrant workers and the elderly, as well as housing for the most needy, including housing cooperatives; housing for migrant workers and refugees; even if grouped in housing cooperatives; the implementation of primary and secondary urbanization related to housing interventions; the carrying out of works of maintenance and rehabilitation of the economic and social housing stock of the State and of the economic and social housing corporations [...]». According to Tripodina (2013) such a

change is due to a re-interpretation of the economic constitution in the light of fundamental principles and that, in the constitutional intention, affects everyone, certainly not only workers, former workers or those who are unable to work, as free and dignified existence is the inviolable right of man as such. At the end of this decade, when housing difficulties seem to be further exacerbated, two more ambitious laws were enacted: one concerning Norms for Residential Housing, of 5 August 1978, n. 457; the other containing the Discipline of Urban Rental, better known as the Law on Fair Rent, of 27 July 1978, n. 392.

Law No. 457 of 1978 is remembered for accentuating the role of the regions. The tasks assigned to the regions concern, in particular, the definition of regional housing needs and the distribution of assistance within its territory. Principally, Law No 457 of 1978 finances a new ten-year residential development plan, similar to those previously examined in terms of the planned measures. The Law of November 1978 concerning, in particular, certain State interventions and financing aimed at the construction of houses and the recovery of buildings. Some relevant and original aspects of the programme can be found, for example, in the preparation of recovery plans for existing dwellings, the fight against the degradation and dilapidation of buildings for residential use already started with the plan previously examined. The Law n. 457 of 1978 deserves to be remembered also for another reason, consisting in the fact of being the last organic measure of financing public housing, until the advent of the c.d. house plans launched in the 2000s.

Interesting reflections deserve to be made about the Law on fair rent of 27 July 1978, n. 392, which wants to regulate the relationship between two contractual positions, introducing the broad theme of regulatory policies, on the right to housing. They can be represented by measures such as measures regulating fees or “blocking” evictions, which allow the tenant to continue to live in his own accommodation despite immediate economic hardship or difficulties in finding alternative housing, generally in the face of tax relief or various benefits in favor of the owner as a reward or refreshment for the compression of his property right. The advent of regulatory policies can be read as an awareness of the state as a response to the failures of the free housing market and the need to introduce

measures to rebalance the difficult relationship the right to private property and its function social on the one hand, but also between contractual autonomy and protection of the weak contractor (Ciocia, 2009). A form prior to Law No. 392 of 1978 had already been observed previously, by Decree-Law 27 February 1947 No. 39 which blocked the canons and extended the current leases; similarly, the Law 6 November 1963, n. 1444 provided for the prohibition of an increase in rent for urban buildings used for housing. This type of provisions that, “freeze” the rents and extend the current contracts create a market for leases “bound” to certain rents and contractual conditions, more guaranteed for the weak and “free” contractor, in other cases. The Law n. 392 of 1978 known as the Law on “fair rent” wants to overcome the double track between free and bound regime, and protect more the weak part of the rental relationship. This law has a dual purpose, on the one hand it aims to meet the demand for housing of the less wealthy and on the other it seeks to exploit the assets of private individuals economically.

It takes place through the introduction of a scheme that determines the rents based on different criteria such as the demographic class of the municipality, the location of the property, its main characteristics; parameters that are constantly updated on the basis of the consumer price index established by Istat. Art. 12 of the law in question, in particular, provides that the rent and sublease of the buildings used for housing cannot «exceed 3.85 percent of the rental value of the property», then defining the criteria for determining this data. In addition, in order to protect the tenant art. 1 begins by stating that «the duration of the lease having as its object urban buildings for residential use may not be less than four years».

If observing this law from the point of view of the protection of the right to housing, it may seem that it presents the characteristics of innovation represented by the guarantee of fair rent precisely, but above all by a duration of the contract of four years, Civitarese and Matteucci (2010) argues that it has led to distortive effects on the market, without providing real benefits to households because of the constraints it imposed on both rental and contractual conditions.

The result is a great activation of eviction proceedings, of vacant houses, undated prior declarations of cancellation of the contract by the tenant (Minelli 2004:20). To conclude, the laws passed during the eighties and nineties, in fact, in addition to specific measures taken for example to cope with the emergency evictions or to contain rent, they contain measures for the refinancing of certain construction programmes, but with markedly episodic characteristics and marked by an emergency and extraordinary perspective (Lungharella, 2010). Towards the end of the 1990s there was a reversal of the trend towards a general liberalisation of the rental market. With the Law n. 431 of 1998, the constraints on the determination of fees are abolished, while maintaining the rule of the duration of contracts. The parties may decide to agree freely on the rent or to opt for the agreed rent. This law, however, raises the fear of excessive liberalization of the rental market, which would have negative effects on the weaker part and an attempt is therefore made to shift this burden not on the individual owner but on general taxation. To do this, a National Fund is set up at the Ministry of Public Works to support access to rented housing, which pays contributions to poorer farmers who meet special conditions and to protect tenants in difficulty by paying royalties, it is possible for municipalities to provide for the payment of additional contributions to the owner of the house interested in the amnesty of arrears.

In conclusion, the '80s and '90s were characterized by new phenomena of housing hardship, marked by the extension of vulnerability to the low middle income brackets, unable to bear the cost of housing, rental and property (Tosi Cambini and Solimano, 2011): in these same years the problem of housing in Italy became increasingly urgent and visible, also because of the need for housing and, more generally, for reception policies, manifested by migrants, political refugees and asylum seekers.

### **3.3.3 From 2000 to today**

The decentralization of functions started in 1998 and ended with the reform of Title V of the 2001 Constitution is not accompanied by a commensurate transfer of resources. The abolition of state-level

planning entails a substantial reduction in funding in a number of areas, including public housing. This results in a very fragmented landscape between region and region, which seems to accentuate the gap both between Regions and encourages the widening of the gap between North and South of the country. What is observed at national level reflects the European trend, characterized by cyclical crises that prevent governments from coping with increasing housing distress through the mere use of traditional public housing systems. In this context, requests for evictions and those executed continue to grow, from 98,068 in 2001 to 123,914 in 2011, of which 20,608 to 28,641 (Ministry of Interior, 2023). The new trend implemented by the central states in order to protect the right to live is the involvement of private lenders. The majority of the eviction measures is due to arrears. Law no. 133 of 6 August 2008, art. The aim of Amendment No 11 is to draw up a national housing plan in order to guarantee the essential levels of housing needs throughout the territory. For this purpose, this provision provides for the construction of housing for the benefit of particular social categories and «to carry out interventions of expansion and/or reconstruction of their own home and to simplify the bureaucratic procedures inherent in the construction work» (De Rubertis, 2014).

On the same line of this intervention, we also find the top floor house, Law 23 May 2014, n. 80, takes the same perspective: an overall liberalization of interventions for the recovery of housing, with the aim, once again, to promote economic recovery through the construction activity and, at the same time, give a home to all (Donati, 2014). In the 2000s the attempt is, in general, to create ways of increasing housing supply that allow to transfer, the cost of the construction of social housing to private operators, granting benefits and facilities (Marchetti, 2013). The Home Plan radically changes the role of the State, the public contribution to the construction of housing is no longer only economic, but, with a view to a public-private partnership, is achieved through the promotion of private investment, planning and implementation of interventions based on public-private building exchange, the activation of public evidence procedures aimed at the selection of managers of real estate funds for the enhancement and increase of housing supply, the determination of the characteristics of the

building intervention, the granting of rights to land, building areas or buildings, on more advantageous terms than on the market, in favor of promoters of housing development measures, the reduction of taxation and/or construction costs in favor of private parties involved in the supply of housing. The House Plan also provides for an integrated program of housing promotion that has the objectives of combining the construction.

The House Plan also provides for an integrated programme for the promotion of residential construction that has the objectives of combining housing with the construction of services and infrastructure, improving social integration and human coexistence, to ensure a high quality of both new and renovated housing, to make housing more flexible, to ensure not only the economic but also the social sustainability of housing policies and to make the distribution mechanism faire housing. Concerning the right to housing and housing occupations this floor, art. 5 argues that «anyone who illegally occupies a building without a title cannot request residence or the connection to public services in relation to the property itself», this is a completely new measure, which aims to combat the phenomenon of illegal employment. The history of the phenomenon in Italy is complex and long but it is possible to say that this mode, although informal, has allowed over the years to large segments of the population to respond to the housing crisis. Another interesting aspect of this law is that of the increase in funding for the Fund for innocent arrears, with an important novelty: the municipalities will be able to pay directly to the owners the sums that they could not collect from tenants in difficulty, for example, the loss of a job. The measures introduced in the measure therefore simplify the procedure: once the application to the Municipality for access to the fund the owner can immediately obtain the sums due, issuing the receipt to the Municipality without the need to wait for further steps. A simplification to benefit both owners and tenants. Despite this, the criticism towards the fund was substantial, the 2014 House Plan provided that the national fund for rent support would be increased, rising from 50 million euros to 100 million for 2014 and 2015 and financing with 225 million euros the fund in support of the innocent arrears, to be distributed until 2020. However, De Cesaris, National Secretary of the Union of Tenants, notes that «they are not real numbers because there is no fresh



euro in the decree but only the recycling of appropriations already present in the sector and relocated because previously not spent» (De Rubentis, 2014b).

Of that 225 million, only 40 million will be available on average per year, that is 50 euros for each family evicted. A figure that is not so great if you think that «only fifteen years ago, with the crisis still far away, the social fund for rents was 300 million euros, (...) in 2014 the number of evictions for arrears was three times higher than fifteen years ago but the resources for families are three times lower» (De Rubertis, 2014b). The same De Cesaris observes that these same funds do not serve to rent a new house but to cope with the immediate emergency that was created by the lack of extension of the block of evictions for finite lease (Lupoli, 2015). In addition to this, the House Plan promotes and encourages the disposal of public assets, in fact, despite the sale of ERP housing is reserved exclusively for current tenants, Article 3 of Law 80, approved on 23 May 2014, allows the auctioning of all properties owned by municipalities, public bodies including local and autonomous institutions for public housing. Because of this additional legislative measure, even social housing can be sold to anyone, at the “market” price estimated by the Observatory of the Real Estate Market. Families living in ERP housing have 45 days to “decide” whether to buy the house at the price decided during the auction. If the latter do not have the necessary liquidity to buy the house, they will be evicted, and no law explains what will be of their future. Also controversial is Article 10 of the Decree, which makes it possible to treat unsold housing as social housing, intended for families who could not afford it, on lease, with the obvious support of the State. From this perspective, the Government claims to increase, through the Decree, the supply of social housing for rent, without consumption of new land. The sociologists Ferrarotti and Lelli (1969) however, more than fifty years ago, had already pointed out that public intervention, represents a mere support to the private, dealing with infrastructural and social tasks, unprofitable for the private individual who deals with the general development of the city and neither profit. An opinion that seems to be shared by Berdini (2014), who comments precisely on Article 10: «Once the unsold houses have been placed, we do not even give up on 59 new neighborhoods. In fact, Article 10 also says that the same trick that transforms private housing into

housing supported by public money also applies to large plots that had not even started because of the market crisis. The dissipative model that led to the current crisis of overproduction is thus perpetuated» (Il Manifesto, 13 Aprile 2014). The House Plan envisaged several interventions and huge resources, “however it had modest impacts on the recovery of the construction sector and on employment, which was the declared goal” (Fregolent an Savino, 2014), also revealing the structural limitations of housing policy interventions in which the injection of economic resources, if not accompanied by multi-level structural policies and a profound cultural change and concerted actions between state-Local regions are struggling to take off. Moreover, at the national level of observes a peak of the performed evictions that is reached in 2014 and in 2016 (pairs respective to 36,340 and to 35,336)(Ministry of the Interior, 2023).

Finally, one of the documents most discussed nowadays by public opinion is undoubtedly the PNRR (National Resilience Recovery Plan) which represents, according to many, an opportunity to overcome those structural deficiencies that Italy now presents. The PNRR is the plan approved in 2021 by Italy to revive its economy after the COVID-19 pandemic in order to enable the country’s green and digital development, is part of the European Union program known as Next Generation EU. The debate on the resources that the plan for the recovery of Europe allocates to housing has therefore focused on the PNRR. In the decree of 7 October 2021, signed by the Minister of Infrastructure and Sustainable Mobility, 2.8 billion of PNRR are allocated to the funding of the program PINQuA (National Innovative Program for the Quality of Living).

In addition to anticipating the cornerstones of the PNRR, the PINQuA focused on some innovative elements, the idea of linking the quality of living to regeneration of the most marginal urban areas, and a dislocation of interventions throughout the country; In fact, each city could submit up to three proposals, while 40% of all funding was allocated to the South. The action lines of the PINQuA include the use of experimental models of management, social inclusion and urban welfare and participatory processes. The selected proposals convey a mix of pragmatism and widespread quality

that bodes well: the current substantial allocation of the PNRR ensures the progress of the 8 projects and 178 proposals.

One of the critical points of public housing policies that several authors emphasize in addition to the effective efficiency of the same is represented by the approaches to the theme of housing. Does Italy have a long-term view on the housing issue? As Reale (2021) points out, the PNRR itself foresees the investment in the PNNR and not the start of a sectoral reform, thus also fueling a certain ambiguity between the ERP area of social housing and social housing (private housing with calming fees for the middle class). Also looking at the European context, it is observed that some European nations have much more solid and articulated housing policies (Sweden and France), centered on public responsibility. Some states have then ministries dedicated to housing (Holland, Portugal) while in Italy housing policy has always been referred to Public Works and Infrastructure and often without a strategic vision and long-term, addressing the issue as an emergency (post-earthquake reconstructions, migrant reception facilities, eviction-saving decrees, etc.) and almost never in terms of programming. In this sense, the PNRR approach also seems to meet the issue of living as an emergency matter.

The regulatory framework is largely obsolete and has its founding body in the sixties, while the profound demographic transformation and the changes in the composition of households that we are witnessing in Italy in the last thirty years, especially in large cities, is the first element that highlights the current inadequacy of the public housing stock.

### **3.4 The regions**

The Constitutional Court, with the reform of Title V of the Constitution, has identified three legislative levels in the field of public housing: the first, of exclusive legislative competence of the State, concerns “the determination of the minimum supply of housing to meet the needs of the less affluent classes”, the second, regarding the “government of the territory” of concurrent legislation,

on the “planning of public housing settlements” and the third, falling within the exclusive residual competence of the Regions, concerns “the management of real estate of public housing” on the regional territory.

The Regions are therefore called to regulate and regulate further forms of guarantees of the right to housing that consider the different territorial realities. Some regions have recently adopted more innovative housing policies, compared to the state, with the aim of highlighting the territorial, social and economic differences that characterize each region (Valenti, 2008; Furlan, 2007). Some regions have regulated, in a single text, the various aspects of public or social housing, providing for detailed regulations that move in the direction of ensuring the right to housing. In this context, various forms of regional intervention have been regulated, including through the involvement of private individuals, and planned, innovative housing policies. Among these regions, Piedmont already in its statute, art.10 states that “The Piedmont Region supports and promotes the right to housing”, and with the promotion of the l.r. 3/2010 “recognises and promotes the right to housing through territorial and housing policies aimed at ensuring the needs of families and of the least well-off and of particular social categories”.

In the next paragraphs we will go to detail some mechanisms on the functioning of this law, which is in fact the law that effectively promotes and supports the protection of the right to housing, also in reference to other regional laws that have made significant changes, in particular the l.r. 11/2014 “Reorganization of the territorial agencies for the house. Amendments to l.r. 3/2010” which defines the allocation of social housing in the conditions of “housing emergency”. In this work is particularly important because in relation to evictions is the regional law that deals with the appropriate relocation of individuals or families that are evicted, including from the housing public housing assets.

La l.r. 3/2010 “Norms on social housing” is divided into VII chapters and through a new structure of the notice that allows to update the ranking in the interest of the next call, the municipalities have a ranking more closely related to the evolution of the situation of the applicants; the consideration of the income requirement in relation to the ISEE, which makes it possible to observe a broader and

more complex picture of the economic capacity of a household; in the attributions of scores a greater weight was given to those relating to eviction, given the progressive increase in housing difficulties; the equalization of requirements between Community and non-EU citizens, with the introduction of a seniority of residence, of three years (which the municipalities may decide to increase), to avoid assigning the house to people only passing through at the expense of the actual requesting residents grant. On this last point there have been many criticisms from both academic and political literature, in fact in 2023 the tribunal of Turin, with an ordinance at 10 November 2023, has referred to the Constitutional Court the assessment of the legitimacy of the Piedmontese regional law on access to public housing, in particular art. 3 according to which “in order to obtain the allocation of social housing” you must “be resident or work for at least three years in the municipality that issues the notice of competition[... ]”. The Constitutional Court had already ruled on some similar cases, such as those of the Marche region, Liguria and Lombardy, establishing the unconstitutionality of the residence requirement.

In addition to these elements compared to the previous law, particular attention is paid to the conditions of “housing emergency”, defining the conditions for which a subject or a family fall into this condition. Art.10 defines as emergency housing units if they have one of these conditions:

- a) evictions for negligent arrears, that is, for the impossibility of paying the rent due to the sudden loss of work, or a serious illness, or another critical condition that has significantly altered the economic condition of the person concerned;
- b) procedures for the release of the marital home following the award of the other spouse;
- c) forced release procedures following a clearance order or as a result of a disaster;
- d) issuing procedures as a result of the declaration of unfitness for housing by the competent local health authority;
- e) evictions for finite lease and impossibility for the person to find a new home in the free market because of the modest economic resources that the person has (e.g. pensioners receiving the

minimum allowance, or persons receiving only one civil invalidity pension, who have insufficient income to cover the costs of a “free” rent);

- f) former psychiatric patients or former drug addicts leaving a therapeutic community for whom the housing resource represents the achievement of conditions of complete autonomy;
- g) immigrants in refugee status;
- h) those who have been guests for at least three months in accommodation facilities provided on a temporary basis by the bodies responsible for public assistance.

With the regional regulation 4 October 2011, n.12/R, is also established:

- the composition of a housing emergency commission;
- the specific requirements for the allocation of social housing to emergency households.

The committee’s objective is to verify the requirements of the various cases of housing emergency that arise, in particular it consists of:

- Councillor for Housing Policy;
- area ATC President;
- majority and minority councillors;
- head of the public housing division;
- head of the social services division;
- representatives appointed by the area ASLs;
- representatives of associations for the protection of persons in difficulty;
- representatives of tenant unions; Representatives of trade unions for the building industry.

In addition, the municipal regulations define the specific requirements for each case of housing emergency, modified at the discretion of the Municipality of reference. Below will be the requirements that are generally provided in case of emergency housing determined by the executive procedure of eviction, in particular those of the City of Turin (through the Municipal Regulation of the City of Turin approved by resolution of the City Council on 11 April 2012 and amended on 20 January 2014):

- a) residence of the applicant in the housing subject to eviction enforcement proceedings;
- b) the accommodation must be for residential use, not oversized in relation to the size of the household;
- c) the lease of the accommodation subject to executive proceedings must be duly registered;
- d) enforcement order issued after the expulsion validation judgment;
- e) submission of the application for an emergency housing assignment prior to the release of the dwelling or, at most, within 15 days of the execution;
- f) the execution must not have taken place in agreement between the parties and there must be no spontaneous release of the accommodation before the conclusion of the execution;
- g) the contractual relationship must be of a rental nature for the permanent dwelling, it must not be an occupation without a title.

In addition to the definition of the condition of emergency housing, particularly linked to the acts of eviction, the l.r. 3/2010 regulates and regulates the arrangements for the allocation of housing and the calculation of rent, in Chapter III presents the regulation of entities operating in the field of social housing, introducing the ATC (Territorial agencies for housing), reformed in Piedmont by the Regional Council which approved, at the meeting of 23 September 2014, the text of the bill n. 2 “Reorganization of the Territorial Agencies for the House. Amendments to the regional law 3/2010, n. 3”. The ATC increased from 7 to 3: a Home Agency of Northern Piedmont, an Agency for the Home of Central Piedmont, and an Agency for the Home of Southern Piedmont. ATC are public service bodies, not economic, auxiliary to the Region, with organizational autonomy, assets, administrative, accounting, implement and manage the social housing assets and perform the functions assigned to them under the l.r. 3/2010. In Italian legislation these bodies have a long history and still today represent one of the main nodes in the system of protection of the right to live. Their role is to administer and manage their assets and those entrusted to them by public bodies and private entities of the Region.

Subsequently, the law focuses on other aspects of the management of ATC as a public subsidiary of the Region, with organizational autonomy, assets, administrative, accounting, but always under the control of the Regional Council that at any time can act on the statute, management, structure and in general on many aspects making it an extension of the Board, which protects the right to housing.

### **3.5 Conclusion**

In conclusion, within this sub-chapter we have highlighted where and how the right to housing fits into the multilevel system of rights. First of all, we find it expressed internationally in the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, the International Convention for the Elimination of All Forms of Racial Discrimination, the United Nations Convention on the Elimination of All Forms of Discrimination against Women, the Convention on the Rights of the Child and the Convention on the Status of Refugees, in the International Convention on the Rights of Migrant Workers and Members of their Families. At EU level, with the right to housing, it is possible to observe a typical phenomenon of matters with exclusive competence of the central states. The EU has no competence on housing and housing issues and acts on other issues to influence central states. The EU supports the right to live through the Council of Europe by recognizing it as a social right in order to combat social exclusion and poverty. At the national level, the right to housing is protected by a system of two main actors, the State and the Regions. The first has the role of regulating leases and promoting public housing. The public housing assets and their management with the reform of Title V of the Constitution have passed over the competence of the Regions that have taken on an important role in the development, promotion and management of housing policies. It takes place through a complex and articulated system that includes entities of different types and even municipalities. From the standpoint of local politics, housing appears to constitute a right only «on paper»; the application of this right seems to have been emptied of substance



Although housing is outlined as a constitutional right (albeit secondary) in the Italian Constitution, therefore, as a right it lacks truly effective guarantees. This situation appears to be caused on one hand by the lack of a national legislative framework in this area, and on the other hand by administrative segmentation that undermines the consistent enactment of this right.

From a discursive point of view, public debate, media and political rhetoric primarily casts housing fragility as an emergency, thereby detaching it from the kind of structural assessment that is certainly more suited to understanding its causes, consequences, global and local nuances, and socio-economic as well as symbolic implications. As many scholars have shown from the philosopher Agamben onward, such an emergency framing suggests that we ought to be focusing on the political weight of the housing issue. Several factors would seem to contribute to producing housing emergency discourse and while it certainly constitutes an *emic* concept to be considered, at the same time it is also an analytically fragile construct (Pozzi and Rimoldi, 2017).

14The final point to make in outlining the Italian context concerns broader transformations in contemporary welfare systems and the specific configuration they take on in Italy (Ascoli and Pavolini, 2015). Several authors have shown that, in the contemporary landscape of states with advanced capitalist economies, public service procurement and outsourcing interact with an ever-greater extent and in some cases even replace public administrations in providing services to local populations. Generally speaking, this shift began to take place in the last decade of the 20th century following the implementation of neoliberal policies aimed at downsizing welfare and deregulating the labor market, reforms carried out mainly through cyclical periods of austerity imposed at national, regional and local levels. As Vereni (2015) has effectively shown in relation to the Italian case, however, such rationing policies have been accompanied by the emergence of new social risks, especially revolving around employment precarity, and the growing vulnerability of previously well-protected segments, in particular the lower-middle class. The main consequence of this process has been an increase in the demand for social welfare services, leading to an apparently paradoxical situation in which it appears that general expenditures (austerity) can only be decreased by producing,

as an effect, an increase in the demand for welfare assistance. The very real risk involved in this paradox is that very objective of such targeting and rationing, that is, cutting public spending, might itself be nullified. Governments have attempted to deal with this paradox through privatization measures consolidated around two very different ways of conceiving the “privatization” of care services: on the one hand, privatization driven by demand, and on the other, privatization driven by supply (Vereni, 2015).

#### **4. The new housing question, the right to housing and the evictions**

In the first part of the thesis, we tried to highlight the causes and forces that over the years have eroded and are eroding the right to live and how evictions have become an increasingly widespread practice. In the second, we tried to understand how despite the action of these forces a series of devices continue to protect the right to live through the powerful means of public housing policies.

The relevance and centrality of the theme of living and home, however, inevitably lead us to bring the theme back to what in Italy is defined as the “housing issue”, which relates the right to live with complex dynamics and themes. In this chapter it will be a question of “unpacking” the “housing issue” bringing to light the dynamics that produce and favor the reproduction of inequalities in access to the house. “Question” implies the existence of critical and problematic issues, while the adjective “housing”, concerns the house. In essence, the housing issue can be summarized in the problem of access and maintenance of the house. Speaking of housing issues, the discourse on evictions is often overlooked (Annunziata. 2017, 2018 ) which is also interpreted as “the invisible problem” of housing policies (Robinson and Hartman 2003) and according to Desmond as one “of the mechanisms of reproduction of poverty least studied by the social sciences” (Desmond 2012). In light of this, this chapter wants to talk about the evolution of the concept of housing issue, allowing us to talk about housing discomfort, but above all will introduce us to the concepts of new housing discomfort and consequently a new housing issue. In doing this, we will try to emphasize how evictions have become commonplace and are increasingly outlined as central in keeping living in a state of crisis. Over the years the issue has evolved and changed its connotations, characterizing itself differently depending on the geographical, social and economic contexts, but to describe the current situation it is important to understand how some elements are structuring. As they suggest, first Rabaiotti (2004) then Filandri (2015), Semi (2017) and Filandri, Olangero and Semi (2020) the housing issue seems far from resolved, indeed it appears changed as the reflection of the changes that cross society. According to Manuela Olagnero (2008: 35) «the housing issue could therefore be understood as the lack of quality

of living that is generated by the lack of social and institutional supervision of one or more elements that constitute the requirements of normal housing: the physical adequacy of housing, its economic sustainability, the security about the possibility of remaining there, the guarantees about the «regime of enjoyment», that is, the title with which it is lived, finally the territorial confinement deriving from having a certain domicile». From this definition it is possible to understand the housing issue as the result of several factors and aspects that act on two main categories of housing, namely that of the market on the one hand and that of public housing on the other, and those nuanced, subsidized, social forms that are at the intersection of the living market and the public one. The housing issue, changing its forms, accompanies the entire life cycle of an individual (Filandri, Olagnero and Semi, 2020) and is outlined as a “complex social fact”. In Italy, the issue of housing is a subject of public, political and academic debate.

#### **4.1 The mobilizations of the 70s**

The themes around which the speeches on the housing issue are articulated remain almost unchanged until the end of the Second World War in which the housing issue returns forcefully to mark the political agendas of Western countries. In the post-war years, in Italy, the housing issue is politicized through the struggles for the home. The mobilizations were massive and claimed everything just to the cry of “We want everything” in which the house assumed a certain importance especially on November 19, 1969, with the general strike proclaimed by Cgil Cisl Uil for the right to housing and against the expensive rents. Millions of workers go on strike with the aim of transforming the house into a social service, removing it from the logic of profit, to ensure all citizens adequate housing conditions at a civil level of collective life. The national strike for the right to housing claimed the centrality of the housing issue linking it to a wider movement that, in those years, began to claim the need for a more democratic and participatory city government. The drive for mobilization came from the factories and territories where strong spontaneous struggles had developed. It was a reaction to

an acute and widespread need: as Adorni et. al. explains (2017: 82), «entire sectors of society, since the Second World War, have been living in precarious, unsuitable and improper housing conditions, first because of the problems linked to the reconstruction of the bombed cities, then because of the continuation of traditional forms of housing hardship, finally following the new housing needs fuelled by the demographic pressure exerted by migratory flows on major urban centers». The success of the strike marks a turning point: the fair fee is introduced that transposed into law will remain alive until 1994 and on concrete forms of contributions from a public fund for those who wanted to buy home. In this period the housing issue is linked to the large social struggles that come out of the factories and pour into the street mobilizing large sections of the population. The issue of housing is one of the issues that is being addressed, but it relates to broad issues requiring critical rethinking, including health, education, transport, childcare and leisure services. Regarding the issue of evictions, the social struggles in 1984, through the Proletarian Democracy Party, tried to introduce through a law of popular initiative the concept of “just cause” in order to guarantee the right to housing, which, however, did not materialize. The wide national mobilization is that in 1968 in Milan on the initiative of large grassroots committees of housing that are fighting for the rehabilitation of their neighborhoods and a reduced social rent: the Union is formed Tenants that defines itself as «the “union” for the right to housing» (Union Tenants, 2024). The Tenants Union is still active today and over the years many people turn to it «not only homeless, evicted and poorly housed, but also many thousands of assignees of social housing, and at the end of the 90s entire committees of tenants of large insurance properties, social security institutions, the Post Office and now immigrants».

Another interesting aspect to treat that finds its first applications during the 70’s, precisely in the light of the growing social tensions is that of the practices of the so-called anti-fracture pegs. This consists in a collective action put in place to help families or individuals who, having received the notification of eviction, have not yet been able to find a housing solution that is alternative to the road. This action is organized in order to prevent the judicial authority from carrying out the eviction on the appointed day. Upon the arrival of the authority, all those present interpose between this and the tenant’s front

door, physically preventing the passage and, consequently, the actual execution of the eviction. At this point, the bailiff can only extend the stay of the tenant, setting at the moment another date of access, usually no more than 2-3 months away.

## **4.2 Neoliberal turn: the 80s and the 90s**

As we have observed in previous chapters with the advent of Ronald Regan and Margaret Thatcher, a new chapter in western political economy is opening, which involves a strong redefinition of the role of states within world economies. Neoliberal policies are perceived as the best model to cope with the crisis of the welfare state model, so states begin major programs of cuts in public spending. «A hundred years after its inception, the Welfare State found itself faced [...] with a challenge: to restructure its operation and redefine its purposes to adapt to the new scenario and thus remain an element of social and economic promotion, or enter into a spiral of cuts and reductions, until it becomes a residual institution, increasingly dysfunctional to the development of the capitalist economy and less and less able to respond to the social needs of the population» (Ranci e Pavolini 2015). This also happened in Italy, where even before the welfare state crisis, public housing policies had been timid, but now they are facing further cuts that will make us talk in Italy about emergency approaches to housing (Filandri, 2015).

Even before the crisis, public housing spending in Italy was significantly lower than in other European countries, however, it was decided to reduce funds and funding. The effects of neoliberal policies on the housing sector, in addition to resulting in a sharp reduction in state investment, has promoted and facilitated the processes of alienation of public residential property, including through securitization. In the 1990s, the housing issue became very different and complicated: while public investment in the residential construction sector has decreased, on the other hand, there is an urgent need to respond to a very heterogeneous demand from a section of the population that traditionally did not fit into the parameters of poverty, but still cannot access the housing market. The social problems related to

housing mainly involve certain categories of people, characterized by a medium/low income, which, on the one hand, cannot access the rankings for public housing and, on the other, cannot access the free market. The so-called “grey band” wants to underline the strong heterogeneity that characterizes it and the difficulty in defining its size, or those categories that have hitherto remained in the shadows, excluded from any housing policy. This social evolution is the result of a combination of multiple and diverse factors, including the increase in the number of separations and divorces, the increase in the elderly population living alone, thanks to the increase in life expectancy, the decrease in the number of members of households, the increase in mobility for work purposes. These can be considered secondary elements if we observe three other aspects much more central to the discourse on the housing issue or the massive spread of precarious work, the decrease in the purchasing power of households and the widespread spread of debt to transform Italy into a country where they were «not all proletarians, but all owners», promoted by DC (Rodotà 1990: 296). One of the effects is that of the impossibility of projecting oneself on the free market of the housing, in property and/or in rent of wide bands of population. These phenomena bring out a new housing issue, (Semi 2017; De Luca and Lancione, 2010) that sees, among other things, a disconnect between the market and the nature of a housing demand that is not answered in the sphere of action of public policies. We are faced with a scenario that requires the articulation of new questions, which consider the enlargement of the definition of welfare and therefore the overcoming of a purely quantitative point of view (Caudo and Sebastianelli, 2008), thus trying to respond to a widespread condition of discomfort.

It is precisely at this complex moment of profound social change that policies should have redefined and rearranged, but with the emergence of neoliberal policies the housing issue gradually comes out of the political agenda emphasizing with this the achievement of a condition - that of having become a “country of homeowners” - in which housing discomfort seems overcome (Censis, 2008). It is undeniable instead that housing deprivation continues to be a current and problematic phenomenon, with extremely serious manifestations in large urban agglomerations where the public housing stock, especially when compared with other European countries, is residual (Censis 2008). Today’s policies

do not seem to consider the full spectrum of the problems posed by the new hardship (De Luca and Lancione, 2010). There is therefore talk of new housing hardship in reference to a new housing issue that includes new population groups. While previously housing deprivation was essentially defined by housing stock shortages and difficulties of access were linked to homogeneous social actors, low-income or single-income households, what is emerging today is a much more complex, multifaceted and varied situation. The difficulty in finding accommodation is not attributable to an inadequate housing stock, but to the characteristics of the market itself and its accessibility (Censis, 2023), caused simultaneously by the intersection of several aspects and factors, two among them the profound changes in Italian household structures over the past 40 years and the rigidity of the supply that the market offers, articulated both spatially and in terms of the intrinsic characteristics of housing. Despite the increasing difficulty of access to housing, there is also a substantial increase in the number of dwellings. It is therefore a problem of access to the housing market, due to the structural shortage of an accessible housing offer by the incomes mostly low. The new housing issue has recently re-exploded due to the continuing economic crisis, the lack of coherent public policies and demographic and socio-economic changes that have changed housing demand over time, exposing the most disadvantaged sections of the population to increasing risks. The slow but steady erosion of citizens' incomes has highlighted inequalities and social exclusion, affecting not only those with low incomes, but also placing in serious difficulty middle-class population groups, historically not involved by this type of dynamics, greatly expanding the area of discomfort. The extension of the new housing problem has affected new groups of the population who had never previously been affected by this phenomenon. According to De Luca and Lancione (2010), there are essentially three groups affected by the new housing problem. The first group is essentially invisible and often forgotten by the speeches related to the house and refers to those who suffer from housing discomfort mainly related to irregularity and abuse. In this inhomogeneous group we can place social groups such as immigrants or the homeless who for different reasons can neither access the market nor public housing notices and are relegated to situations and conditions permeated with informality. The second, considers those



who apply for Public Residential Housing (ERP). The third, finally, is a group that is also partially invisible but increasingly emerges in the discourse on housing, that is, those with an income above the minimum for the ERP but not enough to access the private market, and it is in this category that the greatest number of evictions is observed. The subjects and the families that are in these conditions are forced to access the private market, because they do not have the requisites to access the contracted or public market. This situation undermines their housing situation because they are unable to bear in the long term the costs of housing at market prices, the consequence of which is often eviction.

In the first group of the new housing hardship fall those who by law cannot apply neither for the popular house nor for the various funds to the lease for their irregular condition. For these subjects the primary problem is not that of housing, since their condition of irregularity is the main obstacle, in this category are included all those subjects who, despite being regular, fail, due to social and cultural incapacity, to get to know and access the housing services offered by the city.

Among these can be counted legal immigrants and homeless people, so the problem of housing is linked to social issues. The presence of these subjects in dwelling-related discourses is relatively new but must necessarily be considered. If, we mean living as a set of elements that go beyond the mere physicality of a roof, the condition of these individuals is also housing and as such housing policies must also address it. The second group affected by the discomfort is the more “classic” one. These are those who have applied for ERP accommodation. The third group is, finally, the one that includes all those who suffer from the housing problem but who by income limits cannot be included in public housing, thus having to turn to the private market of rental or property. This category includes a considerable number of people who have never been affected in the past by this condition: since 1992, in fact, the difficulty of accessing the private housing market is even more compromised by the dismantling of the law “on fair rent” in force since July 1978 and which made it possible to establish the cost of the lease according to certain fixed parameters decided by the legislature.

The weaker sections of the population, which have traditionally been the target of housing assistance policies, are confronted with a long bureaucracy for access to housing, but they are joined by young

people excluded from credit because they are precarious, the elderly (more and more), workers and students away from home and single-parent families (Tosi, 2004), are the new subjects in precarious housing conditions. Finally, with the 1990s, a new phase of residential public policy opens up, the public actor reduces investments and promotes measures for the disposal of assets and at the same time the contours of housing change. Some social groups that cannot access the public house must turn to the private market, of which, however, they are unable to cope for prolonged periods and precisely for this reason that in this period evictions take on an increasingly systematic character in Italy (Pozzi e Rimoli, 2017). Annunziata and Lees (2022) and Annunziata (2020), linking some evictions in Rome, towards the end of 1990 with gentrification processes and highlight the role of the Roman Housing Movement as a collective able to mitigate the effects of eviction. This collective provides a wide range of actions that can support in various stages the subjects under eviction, encompassed anti-eviction picketing and moratoria for vulnerable groups, requests of public housing for squatters, regularization of squats via self-rehab Cooperatives, the introduction of the status of “housing emergency” by which evicted people can find solutions in temporary accommodation, just to name a few (Sethman, 2016).

### **4.3 New paradigms: from the 2000s to today**

At the beginning of the new millennium, the emergency linked to the size and gravity of the housing problem becomes less and less extendable and requires definable emergency measures to try to cushion the long-term effects of a structured crisis. With the Law 23 December 2000, n. 388, the executive procedures of eviction started against tenants in serious conditions of housing and social distress are suspended.

At the same time, however, the housing issue takes on a residual character in national policies, also favored by the reform of Title V of the Constitution, which states that public housing and its management becomes a regional competence. The Regions become central actors in the management

of housing policies, but despite the process of regionalization (D.Lgs. 112/98; L. Cost. 3/2001), no additional measures specifically intended for social housing have been introduced, with the effect that the only resources are those deriving from the management of the assets (disposal of housing and rent) (Crupi 2021). The report prepared by Nomisma (2007), on behalf of the Ministry of Infrastructure, on the occasion of the “National Conference on Housing Policies” cites: “The housing problem takes on a double connotation: on the one hand that identified by a ratio of economic quantities - within it there are increasingly numerous cases relating to different social categories that are unable to access the good home (young couples, young people alone, workers, migrants, large families, elderly, evicted, out-of-office university students) and other situations, for which the cost of housing is becoming increasingly expensive in relation to income and wealth - on the other hand the insufficient quality of the intrinsic attributes of housing, such as per capita area (12,4% of households believe that they live in a dwelling that is too small compared to real needs), the state of maintenance or the equipment of 43 plants of various types, not to mention the discomfort of those forced to live in shelters (is a new phenomenon for Italy that of slums)”. From the financial point of view, the system of public housing therefore depletes its planning and redistributive power, leaving almost completely unresolved the coverage of housing needs of a public nature. The resumption of migration to large urban centers - both south and north - from the end of the last century and the influx of regular extra-Community immigration has revived, the problem of housing in Italy and have reappeared images of the occupation of vacant housing or abandoned buildings both by Italian citizens and non-EU (practice that will be at the heart of the D.L Renzi that strongly exacerbates the penalties for the occupations of real estate) In addition, the failure to evaluate migratory phenomena once again directed in large urban centers, the formation of new families, higher than in the previous decade, the emergence of the elderly issue, the entry into our country of legal immigrants also carrying families, precipitates the housing situation (Ravagnan, 2011). The solutions for the attempt to stem the housing emergency that characterized the early 2000s, are almost all characterized by the use of public housing, whose assets are made up of all the houses owned by the welfare institutions, IACP,

Territorial Housing Agencies, local authorities and other public administrations. Overall, it is a residential platform comprising 1.4 million dwellings (Nomisma, 2007). The production of housing at the total cost of the State, which in the 1980s had been about 34,000 per year, has been gradually reduced, so much so that in 2004 the dwellings completed throughout Italy were 1,900 and one dwelling out of two is now built before 1981. At the time, certain housing stock sizes were only able to meet 3.4% of the national needs registered with the access rankings (Nomisma, 2007). There is an increasingly important structure of a widespread problem of housing accessibility to which it is very difficult to respond adequately. To cope with this situation, during the first decade of the 2000s, various attempts were made in Italy to reduce housing hardship for certain social categories, introducing social housing as an urban standard: the Law n. 9 of 8 February 2007 “Interventions for the reduction of housing problems for particular social categories”, and with the introduction of the Financial Law for 2008 (n. 244 of 2007, art.2 co. 258/259) which introduces social housing into the urban system as an urban standard in addition to the areas necessary to ensure the urban standards referred to in DM 1444/1968. The development of social housing in our country, despite the fact that we have the feedback of the regulatory adjustment carried out by the Regions and most of the Municipalities, the national guidelines. There is still a stalemate and a lack of availability of private operators, beyond the initial enthusiasm, in taking charge of this part of the rental market. The mode of social housing can represent an important turning point in relation to the housing issue: the rise of social housing in Italy led Maino (2012) to define the «second welfare», a model of social protection that replaces the previous, more established, but sharply declining welfare. Since the 2000s the social emergence of the housing issue has been on the rise and more recently has re-exploded at the national level also as one of the long-term effects of the pandemic from Covid-19. The speeches related to the housing issue are linked to several themes, the expensive-rents, the housing bubble fueled by the boom of short rentals, platforms that offer housing solutions without any form of regulation, gentrification and tourism are some of the phenomena that contribute in a joint way to give shape to the cities that are increasingly excluded and that are increasingly large population groups. Each of

these aspects has contributed to increasing housing inequalities between owners and tenants who are in increasingly precarious and insecure conditions. In this period, it is important to point out the commitment of the government that in 2020 with the Decree “Cura Italia” ordered the blocking of evictions for residential buildings. After a year, due to the socio-economic crisis linked to the pandemic and the interruption of many productive activities, the conditions of many families have worsened because of this, in order to protect families, the Milleproroghe Decree were issued, which extended evictions until December 2021. The ban on evictions has allowed many families and individuals to enjoy a very complex and articulated economic and social period house on the one hand, but on the other two years of stop to evictions has led to the accumulation of many measures. The result is what we are experiencing today is described by the Tenants Union (Ciccarelli, 2023) as a “tsunami”. In 2022, thanks to the data spoiled by the block of the previous year, there was an increase of 218% in evictions carried out in Italy (Ministry of the Interior, 2023), but also considering the data of 2018-2019 the situation appears more critical and is the result of the total absence of policies to support the lease and the state of abandonment in which families were left from 2020 onwards (Union Tenants, 2023). Istat, in its report on poverty (2021), spoke of «866 thousand families in absolute poverty, of which 40 percent live on rent.» It is in this area that the conditions of poverty mature that can even lead to eviction. In Piedmont and Turin, too, the situation regarding evictions has been aggravated by the pandemic. «Evidently - emphasize say the secretaries of Siset Cisl Turin and Piedmont, Simone Pensato and Giovanni Baratta - the heavy economic situation generated by the pandemic has aggravated the income situation of many people and families who have failed to cope with the increased costs of housing. Losing one’s home and failing to find another is the most serious manifestation of poverty and social exclusion. For some time we have been asking - add Pensato and Baratta - that funds be refinanced for rent support and for innocent arrears, and we consider it essential to establish control booths at the Prefectures affecting all stakeholders (Prefecture, Municipalities, Courts, social agencies for rent (Aslo), Atc, union representatives of tenants and owners) to allow and

facilitate the graduation of executions, ensuring families evicted from home to home (Vendemmia, 2023)».

From these words we will deepen the crisis of evictions in Turin in the next chapter, providing a cognitive framework that allows us to understand the complexity and the worrying and increase in evictions.

## 5. Methodology

This chapter describes the methods used to address the research question stated in the course of this research. Using a mixed methods approach, this research wants to try to consider different aspects of the housing question and the eviction phenomena. The methods used to build up the empirical material include semi structured interviews, analysis of news articles and online publications, participant observation and finally the discourse analysis. The need for the use of different methodologies was driven by the research question that required a deep understanding of the eviction phenomena.

The main question the thesis seeks to answer is: “Faced with a very high number of evictions in different periods, what are the interpretations, policies, counter strategies implemented by different actors?”. Starting from this research question, it was subsequently unpacked into a number of sub-questions to deepen the possible horizons of the research. The choice of methodology to be applied is one of the key steps in social research (Marshall and Gretchen, 2014) and conditions the results (Creswell and Cheryl, 2016.). Through the selected methodology my goal is to understand the phenomenon of evictions, its causes, effects, responses. In order to explore the eviction phenomena, the interpretation and the actions implemented by different actors, as a negation of the right to housing, I employ a case study research approach that focuses on the city of Turin. The case study research approach aims to gain insights into particular phenomena in order to unearth the broader significance and characteristics of processes and relationships. According to Denscombe (2010:53), case study research aims to «illuminate the general by looking at the particular». It focuses on contemporary phenomena (Yin, 2009), which are «temporally, physically or socially limited in size» (Verschuren, 2003). The choice of Turin as a case study is driven by the fact that in 2014 it was the capital of Italy in terms of the number of request of evictions, reaching an absolute value of 4.693 evictions; it is a city that has experienced a radical post-industrial transformation that has restructured

a large part of the urban fabric; the good availability of data and resources for research on evictions, including administrative data; and finally, the presence of a dynamic associative-social fabric that deals with the housing issue and the topic of evictions played a decisive role in the choice of selecting Turin as a case study. In 2022 and 2023, their number in Turin increased again, to reach 2.613 eviction request in 2022 and 1.661 in 2023.

## **5.1 Methods justifications and motivations**

In order to respond to the research questions, I've employed multiple data collection methods as pointed above. The purpose of this chapter is to introduce and analyze the different types of methodologies used within this work for the construction of the empirical material. In the following pages I would like to recapitulate what the different methods are, starting in order of relevance, from the one that allowed me an overall and general understanding of the phenomena to the method that allowed me to unpack some deeper and more complex dynamics that I had not been able to observe without "excavating" and "investigating" at a deeper level: the analysis of news articles and online publications and finally the semi-structured qualitative interviews. In doing so, I will not only describe the single methodologies but will go deeper into my case study by introducing the interviewees, the protections to which they were subjected, the initiatives I've observed. These experiences were conducted in the period between February and April 2024 in Turin.

### **5.1.1 News articles and online publications**

The aim of analyzing the newspaper articles and online publication documents was to provide me a broad and complex framework to the issue of housing and evictions in Turin. First, documents were a significant source of information at the initial stages of the research as they helped me to identify



“questions that need to be asked and situations that need to be observed” (Bowen, 2009:30). Moreover, documents bore witness to past events and/or provided background information and historical insights. Second, documents were used to triangulate data from other sources. In general, documents were used to provided background/historical information.

### **5.1.2 Observation and fieldnotes**

The choice of the methodology of observation is driven by the fact that it is the main technique for the study of social interaction (Goffman, 1998) and in the act of eviction there is a strong social interaction between homeowners and evictees. In my particular case, the need to use this method was dictated by the need to better understand interpretations and actions of a certain type of non-institutional actors who found interviews to be a poorly pursuable tool. Observation during two eviction pickets allowed me to understand some of the dynamics that tend to be triggered first and foremost between homeowners and tenants, but also how on the one hand solidarity and organization can prolong the presence of evictees in the property and on the other hand how the use of force and authority are sometimes the key to proceeding with the eviction. Observing other events promoted by the association network allowed me to understand how the housing issue and evictions in Turin are also strongly connected to the management of private housing stock. To quote the words of the initiative’s manifesto: «When in a city too many people are without a home and too many houses are without people, the injustice of that city is unbearable. In Turin there is a shortage of housing for too many families under eviction and in housing emergency. And there is also a shortage of housing for the grey bracket struggling to find a home on the rental market. Yet there are tens of thousands - of public bodies and large private owners - of homes that have been unused and abandoned for years: a condition that imposes great social and environmental costs on the community». Finally, my assemblies of a social movement, allowed me to experience the emergency situation directly from the people who have received or are about to receive an eviction notice, the concern and insecurity

with which they look to the future. Through this way of constructing empirical material, it was possible to rediscover a strictly human and individual dimension behind eviction processes, always maintaining my role as a researcher covered.

In my research, observation was used in order to gain insights into processes and events that otherwise would remain hidden from view (Denscombe, 2010). In specific, participant observation helped me to gain in-depth understanding of the power dynamics between evictees and evictionists, have informal conversation with politician, academics and people in housing difficulties. As Lees (2003:110) pointed out observation helped me «to address the richness and complexity of human life and get [...] closer to understanding the ways people interpret and experience the world». The empirical material produced through observations were noted in a field diary in a chronological order.

### **5.1.3 The interviews**

The main method carried out was that of interviews, which represent the most widespread tool for constructing empirical documentation in the social sciences (Fideli e Marradi, 1996: 71). The interviews conducted in Turin and were submitted to different actors and conducted in the period between February and April 2024. Semi-structured interviews on average lasted about one hour and were not based on a pre-determined and fixed set of questions, in order to leave the interviewees to pursue their line of argument (Denscombe, 2010; Bernard, 2006). Through interviews, the narrative of each actor appeared clearer and thus useful information were obtained, in order to build a comprehensive picture that considers different points of view. The people to be interviewed influenced the decision to conduct structured, semi-structured, or discursive open interviews, but the basic topics of the interview were determined, and the researcher picked one of the three types depending on the interviewee and the context. Some individuals, for example, didn't mind speaking freely and indefinitely just by asking one question only. While others were perplexed by the question and began to ponder in an uncomfortable manner, which forced me to ask them more organized and

thorough questions in order to make my point clearer and get adequate responses. I tried not to criticize and to make them as comfortable as possible in order to gather some honest responses and perspectives. In doing so, listening was considered as an active participation marked by signals such as eye movement, head signals that would make the interviewee pick up on my interest in what they were expressing (Cardano, 2003:90). Another listening technique I used during the interviews was that of recapitulation (Demaziere and Dubar 2000: 22-32) whereby the interviewee draws the interlocutor's attention to an aspect of his speech by summarizing its salient features, in order to encourage him to elaborate on it. During the interviews, due to the role that the interviewer tends to assume in relation to the interviewee, I always tried to make the interview appear as an ordinary conversation (Montesperelli, 1998) trying never to express any personal opinions or viewpoints, but at the same time always trying to comply with the requests and questions that were put to me in order not to undermine the mutual trust that was being created between the interviewee and myself, trying to overcome the *empasse* that would see the interviewer as an inert agent, «an equivalent of the inanimate instruments of the physical sciences» (Marradi, 1980). The material produced by the interviews was registered, re-listened and transcribed, in order to have a greater awareness of the concepts expressed by the interviewees. Two main categories of actors were interviewed:

- Institutional actors: 7 interviews with institutional actors were conducted. The aim of each interview depended on the expertise of each institutional actors interviewed. The primary objective of the interviews was to (i) understand their examination of the periods when evictions peaked. Other objectives were (ii) to understand whether these periods were times when their own practices, strategies, tools, and actions changed, and (iii) whether these innovations persisted over time. Finally (iv) with a questioning and critical look if there were any similarities with respect to the pre-peak periods and the current period in which the end of the *cura-italia* decree may heavily impact precarious situations.
- Third sector actors: 4 interviews with third sector actors were conducted. Interviews with third sector realities had different objectives depending on the actor interviewed since the third

sector groups entities with completely different composition, capacity and organization: from housing right movements to banking foundations both fall under the third sector. The objective (i) was to understand in different capacities what the interpretations of peak periods had been. (ii) Whether in the face of spikes they had adopted new practices/tools/projects or policies to counteract the phenomenon (iii) whether these had worked and (iv) whether given their effectiveness they had been sustained over time. Finally (v) to understand whether there are any similarities with respect to the pre-peak periods and the current period.

The choice to interview this type of actor is dictated by the fact that, in relation to evictions, they represent both the organizational level, and therefore the level of promotion of instruments and measures, and the executive level, and thus the level of application, implementation of the same measures and tools. Precisely because of these characteristics, the actors who first had to deal with the evictions crisis had to find new answers to a crisis that had never been on this scale.

<b>Code</b>	<b>Affiliation</b>
Inst. 1	Atc
Third. 1	Local branch of a nationwide association
Third. 2	Local association working with homeless
Inst. 2	City - Division of Social Services, Social Health, Housing and Labour
Third. 3	Union of tenants house and territory
Inst. 3	City - Division of Social Services, Social Health, Housing and Labour
Inst. 4	City - Division of Social Services, Social Health, Housing and Labour
Inst. 5	Piedmont Region - Analysis of the housing condition
Inst. 6	Metropolitan City of Turin - Social housing observatory
Thid. 4	Former politician - now in the third sector
Inst. 7	Atc

*Table 1: List with code and affiliation of interviewed actors.*

## **6. Introduction to the case study**

This chapter will introduce the case study chosen for this research thesis. The case study chosen as the focus of this project is introduced in this chapter. The chapter is structured as follows: the first part, historical, traces the aspects, phenomena and social changes connected to the events that characterized the city of Turin. The second part focus more on analyzing the focus of the research on the eviction phenomena, such us in Turin within the 2008 housing crisis, the effects of which began to manifest themselves afterwards. In the period between 2012 and 2018, the damage caused by the global crisis is evident, bringing strong local repercussions that must be considered. The peak of eviction requests in the city of Turin dates back to this period, in which the dynamics of the crisis were triggered in a fragile system that had to renew itself and evolve to try to cope with the high number of evictions.

The research is intended to focus on the period from 2012 to the present, but it was deemed important and necessary to make a brief historical excursus, starting in the 1970s, to allow an understanding of various dynamics that have affected the Turin case.

Turin, as a city located in the north-western part of the peninsula, is considered, as Agosti (1987: 7) argues, «the Italian city in which the processes of transformation are manifested with the clearest contours and often with an anticipatory sign of the more general tendencies of development in our country», as the place where «the prevailing characteristic of the so-called Italian “economic miracle” was experienced in the most visible, emblematic and even traumatic way, that is, an economic and industrial development implemented outside of any planning rules that mitigated its most negative aspects». The symbol of the Italian “economic miracle” is undoubtedly housing, and building speculation is one of its infamous aspects. Bocca (1963:57) argues that, during the years of the economic miracle, “the land no longer produces fruit, but cement; and one deals with the land not to

cultivate it but to subdivide it”, in reference to the process of urbanization, which takes place at the same time as the rise on the city scene of the great industrial sector that will allow the north of the country to align and compete with other highly industrialized areas in the rest of Europe.

After the bombings of World War II, the rebirth of the city was linked to the automobile industry, which would increase production rapidly between 1950 and 1960, needing to be supported by the workforce. This fomented internal migratory movements that allowed the industrialized North to draw on the abundant workforce present in the South, which had difficulty finding employment due to certain structural economic reasons in the country (De Magistris, 1999). It was precisely these internal migratory flows that first gave prominence to the housing issue in the city, with Turin’s population growing from 753.000 to 1.114.000 between 1953 and 1963 (Musso, 2002), putting pressure on the housing sector, which was facing the reconstruction of large portions of the city and the expansion of the urban fabric.

With trains daily unloading thousands of immigrants from the south, shacks made their appearance along the watercourses that bathed some areas of the Turin suburbs, including Colletta, Pellerina, Basse di Stura and Bertolla, where squatter shacks sprang up, emblematic of the housing emergency affecting a city that had seen its population increase significantly in just a few years. Representative is the description in *La Stampa* of 20 November 1956 of a settlement of this kind in Corso Polonia, namely that of a «village built of shingles, bricks and metal sheets held together by string and wire» (La Stampa, 1956). The same conditions can be observed in the barracks in Via della Brocca, Corso Regio Parco and Via Moncrivello (La Stampa, 1956).

Another example of a housing solution found by the adopted inhabitants who had arrived in the city was the Casermette di Borgo San Paolo and the Casermone di via Verdi 24, well described by *La Stampa* on 30 July 1966 shortly before they were vacated, «twenty years after the end of the war, an

unseemly situation for civilized Turin is put to an end (La Stampa, 1966). The relocation of the families will take place in October. After assessing the individual situations, the municipality will arrange for the less well-off to be housed in social housing. Those who are able to pay will rent accommodation at market price». Both buildings belong to the state property, emphasizes the newspaper, inside which live 1,500 and 575 people respectively, who will be relocated. The majority of the families will enter social housing, assigned for redemption and rent, by virtue of certain legislative provisions such as the INA-Casa Law and the Law for Displaced and Slum dwellers, which stipulated that the Ministry of Public Works would work on the construction of housing to accommodate families housed in caves, shacks, basements, public buildings, unhealthy premises and the like. Urban geography has examined these residential settlements mostly tracing the distribution of FIAT expansion in the city (De Magistris, 1999). Shacks, makeshift accommodation and the (minimal) public response to hardship were concentrated close to the largest industrial complexes of the time, occupying all the “free spaces” and practically leading to the “saturation” of the municipal territory (Governa et al. 2008).

Between the 1950s and towards the end of the 1970s the expansion of public housing programmes became increasingly sustained and tumultuous between 1958 and 1964. The city of Turin and the province were enriched with houses and neighborhoods built by the Istituto Autonomo Case Popolari, a national organisation with the purpose of promoting, realising and managing public housing with the aim of allocating housing to the poorest; later its functions were transferred to the regions, on its own or on behalf of other organizations. Thus, the large complexes of Regio Parco, Falchera, Lucento and Corso Sebastopoli began to spring up. Through these large interventions, financed by the state with the INA-Casa programme, new large pieces of city were produced in the metropolitan countryside with thousands of dwellings integrated with services: schools, churches, sports facilities. This happens in most industrialized countries (Bagnasco and Antonelli, 1990), where the situation is however sometimes very different; beyond the differentiating elements, in the period from the 1950s

to the end of the 1970s, everywhere in Western Europe the number of dwellings grows to exceed the number of families, the ownership title increases steeply, and the overall quality of housing improves.

The peculiarity of Turin lies in the fact that it was not only the Istituto Nazionale delle Assicurazioni (INA) and the Istituto Autonomo Case Popolari, but that also carried out this intervention: a fundamental role was played, once again, by FIAT (Governa, et al. 2008). While until 1949 its residential strategy was characterized by the fragmentary and limited nature of its proposals, especially compared to other social initiatives, between 1949 and 1952, FIAT realized 2,000 dwellings with INA. Subsequently, from 1955 to 1957, it independently implemented the “Piano Case FIAT” for 2,500 dwellings whose assignment criteria revealed a strong company paternalism. In the light of the industrial capitalist model of the post-war years, in the most industrially developed urban centers, such as Turin, a paternalistic corporate model developed; in fact, while today the capitalist form of neo-liberalism imposes itself in a financial manner, decentralizing production abroad and exporting capital, in those years the economy was concentrated within a real and localized production process (Harvey, 2008).

In particular, three examples of large industrial settlements, offspring of this model, thus produced in a synergic and collaborative manner between FIAT and INA Casa. The case of Mirafiori to the south of the city, one near the Mirafiori and Lingotto factories, the other in Corso Giambone, and the one to the north, near Corso Grosseto (Musso,1998). There are numerous building complexes, often located close to the factories: Lingotto, with INA funds but built directly by FIAT, Sospello, Lucento, Falchera and Racconigi housed mostly piedmontese, turinese, venetians, many giulian refugees and, to a lesser extent, from the south; at Vallette, the population from southern Italy was concentrated. In this way, the public city developed in the metropolitan countryside, with the construction of large, workingclass neighborhoods of poor building and design quality.



The first round of public housing is considered a success (Benevolo, 2011), it had helped to solve the problems that were evident, from the people sleeping on the benches in Porta Nuova to the hourly beds to the degraded and overcrowded attics in the city center, passing through the aforementioned shacks and barracks or the «no renting to southerners» signs.

State intervention in housing reduced housing hardship in purely quantitative terms by allowing industrial groups to draw on a large pool of low-skilled workers, but at the same time the data emerging from a survey on Turin and the municipalities in the first belt carried out by IRES in 1965 stated that: 33% of housing was absolutely unsatisfactory, 50% of immigrants live in flats in poor hygienic conditions, 25% of the native-born population and 57% of the immigrant population live in houses with crowding indices greater than one (IRES, 1965). Through these data, it can be argued that the problem was only solved quantitatively, but not qualitatively: as Novaro (2020) points out, this issue does not so much conceal a general shortage of houses, which would in fact be sufficient to meet the population's needs and which increase in number even more in these years of intense building production, but is rather, in the first place, a direct consequence of the strong speculative mechanisms that are aggravated in this period of intense population influx. The speculative mechanisms are highlighted by authors such as Italo Calvino (2013) mainly took place through the purchase of land for agricultural use, which through urbanization works was transformed into building land.

This is also evident in relation to Bassignana and Berta (1997: 24,29) who described how the political and economic leaders concentrated mainly on favoring industrial expansion with the adaptation of infrastructures rather than intervening in the living conditions of those occupying the lowest rungs of society. According to these authors, thought that prosperity would be distributed fairly and that over time the lower classes of society would also become richer, but prosperity was not distributed fairly. Entire areas were marked by decay; in the side streets of the densely built-up suburbs, the tall houses forced people to recline their heads in order to see the sky; in the schools, children were forced to

work double shifts; the increase in private traffic hindered public traffic, worsening the travelling times of those who were forced to use trams and buses (Tranfaglia, 1999 ).The whole city was moving to the times and rhythms imposed by the sirens of the factories, particularly those of the Fiat factories, which were bringing masses of workers from every corner of the city and the surrounding area to the same places at the same times. Urban life seemed to take on the greyness of the smoke from the chimneys that fell on the houses (Bagnasco, 1986). What is observed in Turin is linked to the Lefebvrian philosophy (1991), which maintained that the planners and architects, mainly through the application of LeCourbusier's concepts and the Charter of Athens, had spatially reproduced the times and structure of the factory, producing anonymous suburbs, distant from the center, which spatially and socially segregated the individual, reducing the possibility of having social relationships through the very morphological configuration of space. Socio-spatial segregation and a daily life that was repeated cyclically both in the factory and outside, and therefore alienating for the human being, were two of the factors that, together with low wages, made the 7 July 1962 pots explode in Turin; in Piazza Statuto over six thousand workers gathered in the afternoon in front of the Uil headquarters. For two days the square was the scene of clashes between demonstrators and police. At this time, the struggles for housing were incorporated by a broader struggle, carried out by what Lefebvre (1991) defines as the worker-masses and which with a broader meaning we can identify in those subjects who represented an important part of the workforce during the period of the reconstruction of the country and that did not receive all the fruits of the work. The revolt in Turin's Piazza Statuto was only the preamble to what was to happen not only in Italy, but in Europe in 1968 and the following years, in which the struggles came out of the factory and joined those of the students. It was only at this moment that housing and evictions became a central node on which the movement's discourses and practices were argued. The movement recognized Turin as a focal point due to the presence of large industrial plants. On the morning of 3 July 1969, in Corso Traiano, the union called a strike to protest against rent increases and the massive use of evictions, with a demonstration in the morning in which there

was mass participation (Balestrini, 1972). From this strike we can understand how the issue of evictions in a city like Turin is historical, rooted in time, politics and discourse.

What Insolera (1960) and Ginsborg (1990) point out is that cities such as Rome, Turin and Milan substantially increased their resident population, but without corresponding housing and planning policies. High demand and real estate speculation fuelled the growth of house prices, instead of matching demand with a corresponding supply, increasing the gap between developed and underdeveloped areas not only affecting the North-South axis or city and countryside, but also between centre and periphery, and between urbanised and non-urbanised areas. Similarly, Tranfaglia (1999) argued that the growth of the city was extremely rapid and disorderly, and this did not allow for an «adequate balance of the use of resources between productive needs and service structures» (I.R.E.S., 1988: 9). The main urban areas have been shaped mainly by social stratification and the inequalities produced by uneven development (Balestrini and Moroni 1988; Della Pergola 1976) which had income and housing as their main means of conveying inequalities. This appears quite evident until today (Davico, 2019) where these two factors are still able to structure inequalities. Another important aspect to mention is what Secchi (1972) claims, that in 1969, in large cities and precisely in the 8 cities with more than 500,000 inhabitants the proportion between owned and rented houses was 30% owned (with high peaks in Rome, Genoa, Palermo) and 70% rented.

During the 70's begins the progressive retreat of the State, as an actor able to build public housing directly, which with the end of the INA-housing programme progressively reduces its intervention. The concept of *laissez-faire* began to envelop ministries and state apparatuses, confident that through the market, individuals, acting according to their own interests, would at the same time achieve collective welfare. In this crisis phase, with rents rising due to inflationary pressure, evictions increased and at the same time the housing market contracted due to the generalized increase in prices.

In major Italian cities, decisive intervention only took place at the end of the seventies when the Ten-Year Housing Plan and the Extraordinary Programme for Municipalities with high housing pressure were launched at a national level through Law 457 of 1978. In the meantime, the housing crisis outlined above began to decline, partly reflecting the industrial decline of the following years (when the city stopped attracting population) and partly transforming itself. Housing discomfort takes on connotations less related to the “housing” issue in the strict sense (having a roof to sleep under) and closer to living as understood by Tosi (1994), or as a social condition of which the “roof” is only one of the components, together with services, the quality of the urbanized area and sociality. For the Ten-Year Plan and the Experimental Programme, the funding obtained by the Piedmont Region is directed to both subsidized and assisted housing and used for extraordinary maintenance. A total of 12,400 dwellings were built by the Istituto Autonomo Case Popolari and 21,300 dwellings by companies and cooperatives. The location of these projects continues the trend started earlier of expanding beyond the municipal boundaries. Due to the saturation of areas within the city perimeter, the response to housing demand was implemented in the neighboring municipalities. If we take into consideration the metropolitan area of Turin, we can see that new constructions take place in municipalities contiguous to Turin (more than 60% of the interventions); while Turin is home to only 23% of the interventions (Corrado, 2007). On the other hand, it hosts more than 60% of the public housing redevelopments carried out in the metropolitan area (Corrado, 2007). The results of the Ten-Year Plan in Piedmont are contradictory (IRES, 1991): the increase in the public incidence on the existing stock alleviates the housing problem in many ways, but the construction of new housing takes place without territorial and urban planning.

Later, in the 1980s and 1990s, the increase in residential stock was much smaller than the previous phase. The tendency to invest in the first belt, by public actors, of municipalities around Turin, where about 60% of investments are located, is still confirmed; a significant figure is that for the second belt, which is growing and almost reaches the level of Turin (18 per cent and 20 per cent of total

investments, respectively), despite the fact that in the mid-1990s the General Regulatory Plan (PRG) allocated some publicly owned areas to social housing (Corrado, 2007). There are very few redevelopments at this stage, both in Turin and in the first belt. In recent years, in fact, these residential complexes have needed massive renovation. This has actually happened in most Italian cities (think of the well-known cases of the Corviale in Rome, the ZEN in Palermo, the Vele in Scampia). In Turin, this type of intervention was part of a broader project of redevelopment and regeneration of entire neighborhoods, the Periphery Project.

The transition from Fordism to post-Fordism produced profound changes in Turin, socially, politically, economically and spatially (among others; Mela, et al, 2000; Conforti and Mela, 2006; Governa et al, 2008). The 2006 Olympics are part of a profound process of urban transformation, initiated on the physical level with the 1995 PRG and on the level of urban and metropolitan governance with the 1st and 2nd Strategic Plan Torino Internazionale of 2000 and 2006 respectively (Dansero et al., 2005). With the 1995 Prg and the 2006 Olympic Games, the economic reconversion seemed to be underway, the gradual demise of the hyper-optimistic aspiration of a “wannabe global city” (Rossi and Vanolo, 2012), but the economic-financial crisis hit this area harder than others (Staricco 2010), bringing the city to levels of youth unemployment equal to those in southern Italy, numerous lay-offs and a new strong need for an economic and social revitalization policy, which in Italy has historically been the field of construction, particularly residential housing.

## **7. Understandings and responses to the eviction crisis**

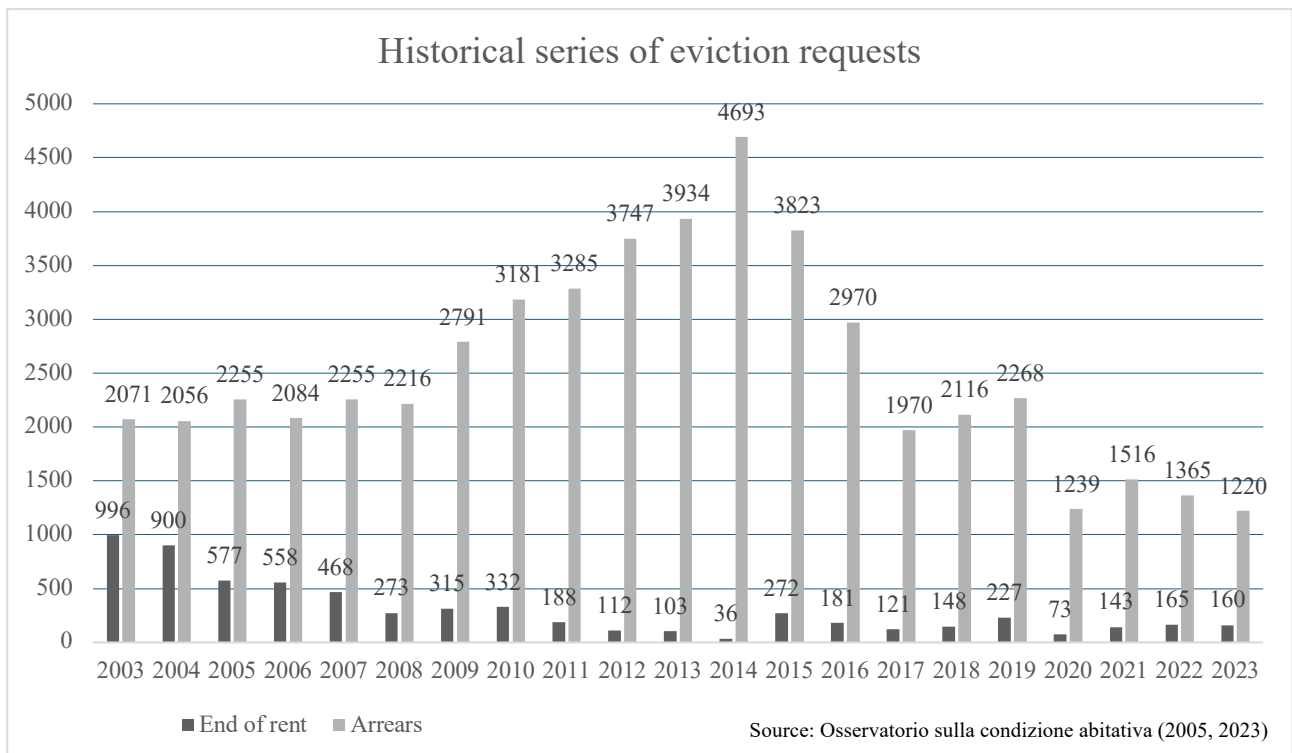
The brief framework described above is useful to become aware of the period that will actually be central to the research question and this thesis work. If previously the theme of the housing issue and evictions in Turin was briefly reviewed in relation to social changes, this section aims to dissect the issues and topics touched upon in greater depth in an attempt to compose as complete a picture of the city scenario as possible. The next section will be the central body of the thesis and through the methodology illustrated in the previous chapter aims to understand the issue of evictions and, in a broader sense, the housing question in Turin as starting from 2014. The choice of selecting 2014 as the year from which to begin observing and analyzing is dictated by the overlapping of events at different scales that have affected the city.

First of all, the US housing market crisis and the subprime mortgage crisis had a major repercussion in Europe, the effects of which spilled over to the level of individual central states in the following years. The sovereign debt crisis put pressure on the banking system, a situation that was only finally resolved in 2015 with a massive recourse to quantitative easing. The cascading sovereign debt crisis meant that Article 119 of the Italian Constitution was amended by the constitutional law that introduced the balanced budget constraint in 2012. It is recognized that municipalities, provinces, metropolitan cities and regions have autonomous resources through which activities and their own assets are financed. In this sense, the situation of the City of Turin appears critical, and has worsened over the years to the point of incurring a debt that amounts to 3 billions and 94 millions (Volere la Luna, 2023) placing it in first place among Italian municipalities for debt per capita, with a debt per capita of 3.492€ at the end of 2022 (La Stampa, 2022).

In this sense, with regard to the housing issue, a series of initiatives, proposals, instruments began to appear, by various actors, institutional and non-institutional, who, realizing that the state's capacity

to intervene directly and in an important way in the market was gradually diminishing, sought new strategies.

Davico (2019) argues that evictions grew very significantly in Italy from 2007 to 2014, to then record a reversal of the trend; this dynamic can also be observed in Turin, with a particular downturn in the number of evictions in 2017, returning to pre-crisis levels; although Turin’s trend is better than the national one, among the metropolises, Turin, registers the second highest level of incidence of evictions issued in relation to the number of rented households (Davico, 2019).



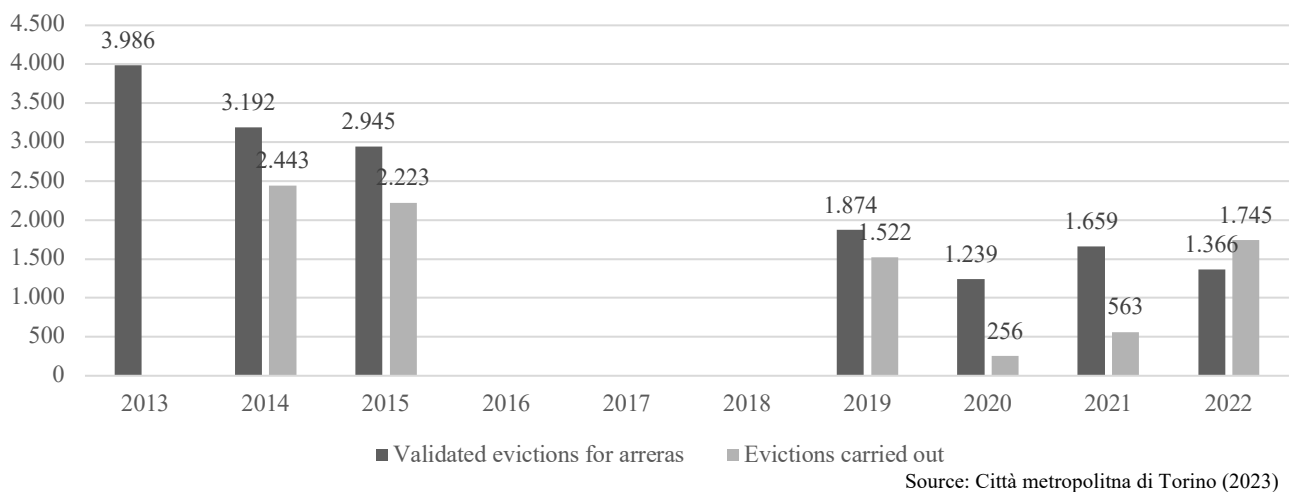
Graph 1: Historical series of eviction requests

In Turin, the number of evictions proceedings due to failure to pay rent, remained almost stable until 2008 (graph number 1); starting in 2008, there was a sharp increase, followed by a steady rise: 3.181 evictions for failure to pay rent in 2010, 3.747 in 2012, reaching 4.693 in 2014. This number then observed a decline starting in 2015, stabilizing around 1.200 from 2020 onwards. Beginning in 2009, the increase in eviction proceedings was sustained by the economic crisis, which started with

subprime mortgages in the United States and subsequently affected Europe as well (Raymond et al, 2018; Seymour and Akers, 2021).

These data represent eviction proceedings, that are the situations in which the landlord notifies the court that the tenant is in arrears, but do not represent evictions carried out. Here it is useful to read other data on evictions to show how they appear contradictory. Other data on evictions are those provided by the Piedmont Region (2024), which give only a fragmented picture.

Historical series of evictions validated for arrears and evictions carried out

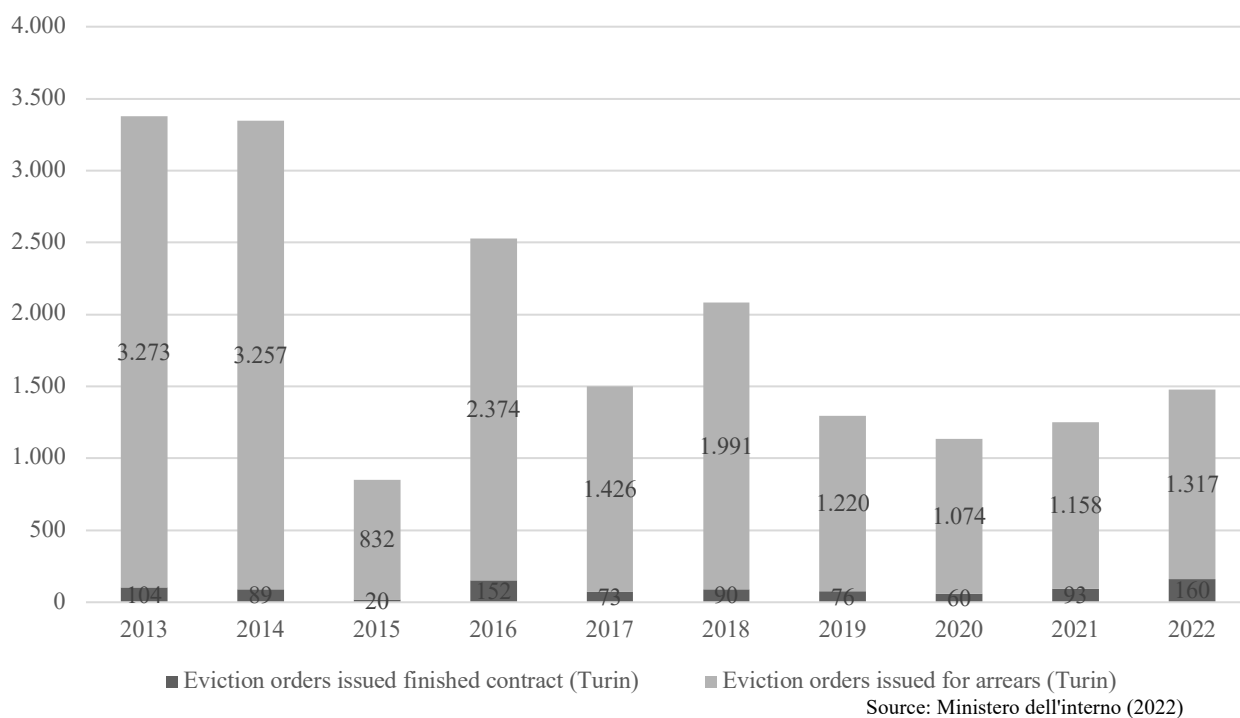


Graph 2: Historical series of evictions validated for arrears and evictions carried out

Even more interesting is the data provided by the Ministry of the Interior, on which, Davico (2019) argues that «the reliability of the data disseminated by the Ministry of the Interior is often doubtful: for example, ministerial data in 2015 in Turin show only 1.186 evictions, against the 4.095 reported by the City of Turin; in 2016, on the contrary, evictions in Turin would be 3.151 according to the City and 4.373 according to the Ministry». The data distributed by the Ministry of the Interior are grouped by province, with the capital city heavily influencing the total figure. This leads us to rely on multiple data sources, which sometimes do not coincide or even show opposing trends, this is the case with the data provided by the Ministry of the Interior.

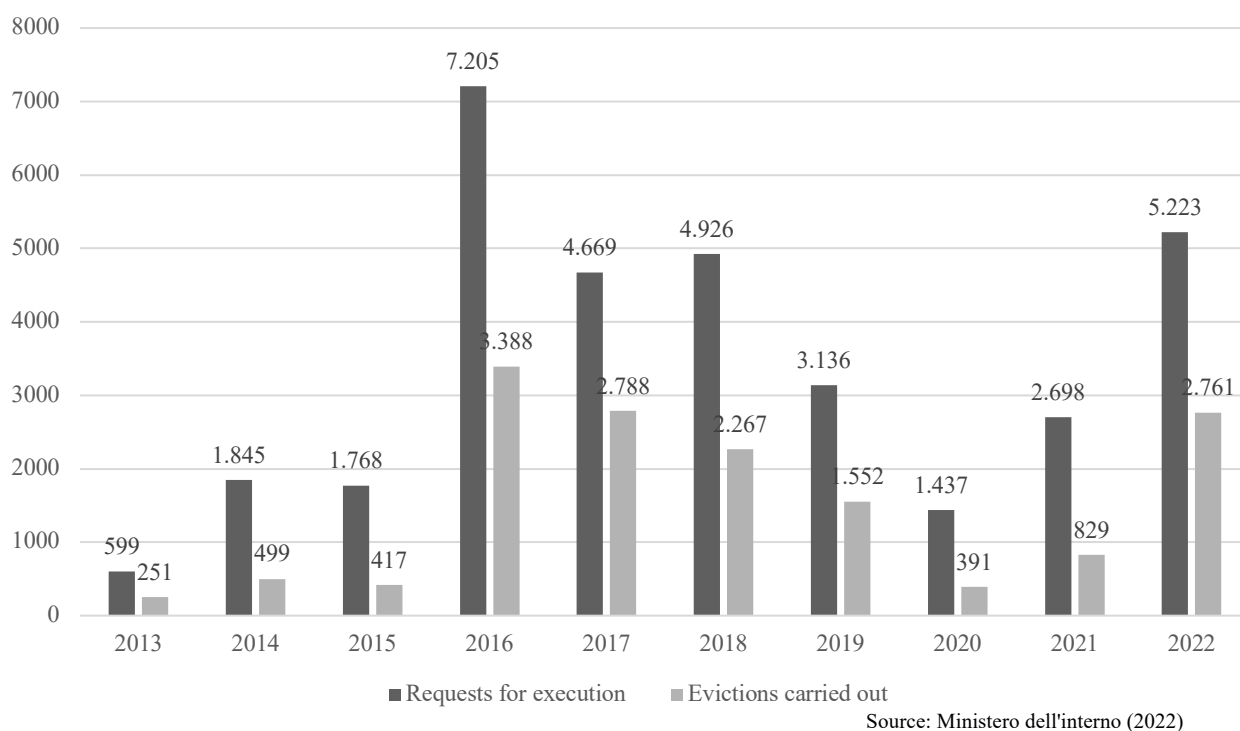


### Number of eviction orders ordered



Graph 3: Number of eviction orders ordered

### Enforcement requests and evictions issued



Graph 4: Enforcement requests and evictions issued

From these graphs, based on data provided by the Ministry of the Interior, it is possible to make some considerations, especially regarding the periods when the number of evictions and eviction requests soar. The graph of executed evictions, which peaked in 2016, lags behind the graph of eviction requests by a couple of years, precisely because generally the time elapsing from the owner's request for eviction and the actual execution takes a year/year and a half. Thereafter, the executions show a decline in the following years, in line with the requests. The period, however, on which the three sources seem to disagree is from 2020 to the present. While according to the City of Turin and the Regional Observatory, the numbers of executed evictions and requests remain constant, the Ministry of the Interior gives a different picture, in which both the number of requests and executions increase rapidly in 2021 and 2022, probably also as a reflection of the end of the "Cura Italia" decree that had led to a freeze on evictions.

When we talk about eviction, we refer to that portion of families or individuals who fail to comply with contractual agreements. Within the framework of this thesis, the phenomenon will be divided into two main categories as a structuring element:

- evictions in the market:
  - caused by non-payment of rent;
  - caused by the inability to pay mortgage instalments;
- evictions in the social housing market.

With regard to eviction proceedings for arrears, generally the first step is for the landlord to send a letter of formal notice, once the tenant's persistent arrears have been assessed. This letter is usually sent by registered letter with acknowledgement of receipt, requesting the payment of the arrears, setting a deadline after which the tenant is requested to vacate the property, failing which the landlord may take legal action. If the notice does not have the desired effect, the landlord will act by issuing a notice of eviction for arrears, summoning the tenant to a hearing to validate the notice and ordering

payment of the arrears. At this point, the tenant may appear at the court hearing and object, appear and settle the arrears, appear and ask the court for a grace period, or finally not appear. If the tenant shows up at the hearing and opposes the validation, the judge will postpone the examination of the cases of opposition to the ordinary judgement. He will then choose whether or not to grant the landlord the order to release the property. If, on the other hand, the tenant shows up and settles the arrears, the proceedings will end - as is to be expected - with the landlord's best satisfaction and the closure of the procedure itself. If the tenant presents himself and asks the judge for a grace period (a period within which to settle his debt), the judge will consider whether to grant a period not exceeding 90 days. The hearing will be adjourned to another date not exceeding 10 days after the expiry of the allotted period. Finally, if the tenant does not show up, or shows up at the hearing but chooses not to oppose it, the judge will check whether the prerequisites briefly summarized above are met. He will then issue an order to validate the eviction. The date by which the forced release of the property may be obtained through the intervention of the judicial officer will be set at that time. Once the order, which constitutes an enforceable title for release, has been issued, if the tenant in arrears does not comply by the date set by the judge, the landlord - after service of the writ of summons - and after a period of not less than 10 days has elapsed, may proceed with the eviction monitory. This is an enforcement action by the bailiff. The latter, within the term indicated to the tenant, will personally go to the property in order to carry out the eviction and put the landlord back in possession of the property. Often for the situations of particularly problematic families or individuals, the bailiff can also proceed with multiple postponements, which generally last two or three months, but which can generally be granted up to a maximum of three times depending on the conditions. These steps, depending on the three cases described above, may vary slightly, but in general they work very similar.

In light of the complexity of this phenomenon, the empirical material produced through interviews will be returned through emerging themes on which the same interviews have focused attention. The emerging themes that emerged from the interviews were strongly influenced by the questions and

thus by the desire to answer the research question. In this sense, the thesis aims to understand what are the interpretations, policies, counter strategies implemented by different actors, facing with a very high number of evictions in different periods? To answer this question, the interviews referred to the historical period in which this number increased significantly, that is 2014, but at the same time the speeches with the interviewees were inevitably aligned with the current situation, almost to want to trace data, phenomena and issues that are being re-proposed or re-observed. For this reason, in the following sections we will move through different temporalities, just to highlight similarities and differences, structuring elements, which have been maintained over time, the punctual elements, which has been an exception rather than a constant in relation to the phenomenon of evictions. The restitution is organized as follows:

- Subchapter 7.1 aims to answer the first part of the research question, concerning the understanding of the periods of eviction peaks, in particular the understanding of 2014 as the peak time of the eviction crisis, but also of the preceding and immediate following period, as previously observed by the graphs 1,2 and 3, the situation in Turin appears complex until 2016 result of a growing number of eviction proceedings that can be observed from 2009. In doing so, the perceptions of interviewees will be related to other broader and more general phenomena and issues related to evictions and eviction crises.
- Subchapters 7.2 aims to answer the second part of the research question, concerning the policies and counter strategies, implemented by various actors to face an emergency that the city of Turin had never experienced in this dimension.

These two chapters will be thematized following the characterization previously proposed that consists of subdivisions from evictions for non-payment of rent, evictions for non-payment of mortgage installments and evictions performed in public housing.

## **7.1 Analyzing, reconstructing and understanding the evictions**

The sub-chapter 7.1 follows the characterization proposed above, grouping with sub-chapter 7.1.1 the actors' understandings of evictions carried out in the private rental market, subsequently sub-chapter 7.1.2 provides understandings of mortgage-related evictions, and finally, sub-chapter 7.1.3 relates to understandings of the phenomenon of decadences.

### **7.1.1 The phenomenon of rent-related evictions**

In this first subchapter, my objective is to answer the main research question of the thesis: the understanding and perception that different actors have regarding the issue of evictions. To do this, excerpts from interviews will be presented in a discursive manner, which will be “linked” with data that will help construct the reality of this phenomenon. “Faced with a very high number of evictions in different periods, what are the interpretations, policies, counter strategies implemented by different actors?”, starting from this research question, the first question posed to the interviewees was: “Considering the 2014 as the year in which Turin recorded the highest number of evictions request in a single year, what understanding, and memory do you have of that year?”. The institutional actor and third sector actors interviewed and who will “speak” in this section are the actors of the third sector number 1, 2, 3 and 4 and institutional actors number 2 and 3, returning a perception, certainly partial, but exemplifying realities that have actually had to face periods of emergency in which a growing number of people were evicted. The understanding begins with the interviewee Third. 2, who states that:

*“Yes, it's true that there were over 4.600 evictions request in 2014, but the number has been steadily rising since 2009, and the eviction processes are still slow, so when looking at 2014, you're really looking at events from a couple of years earlier. For me, it reflects the crisis that began in 2008 and*

*2009, intensified in 2012, and reached its peak in 2014. However, it's the entire five-year period that is more severe."*

*Interviewee Third. 2*

Observing the historical series (graph 1) of eviction proceedings, it can be seen that 2014 represents the peak of a particularly critical period, with the number of evictions increasing year after year: starting from 2008, with 2.216 eviction proceedings, to reach the peak of 4.693 requests in 2014, which represents both the tail end and the climax of a particularly complex period. The understanding and reasons for this exponential and prolonged increase in the phenomenon are described and understood differently by the interviewees, sometimes sharing certain aspects that contribute to a collective construction of reality. Regarding the motivations, interviewee Inst. 3 and Third. 4, provide an interpretation aligned with macroeconomic phenomena and their impact at the local level, as well as a delicate political period at the national level and the need to implement significant, and sometimes uncomfortable, reforms.

*"The motivations are structural and supra-economic; the 2008 crisis and the 2011 sovereign debt crisis are all landed on the national, regional, provincial, and local economic and socio-economic fabric [...]."*

*Interviewee Inst. 3*

*"In those years in Turin, we experienced two situations: one was the effect of the great economic crisis of 2009, which manifested its effects in the following years, specifically 2011 and 2012. Additionally, as a consequence, we had years during which essentially, we handed Italy over to technicians because the debt had skyrocketed, and there were plans for financial recovery to be implemented."*

*Interviewee Third. 4*

Interesting how the discussion proceeds by arguing that:

*“The technicians drew up the recovery plans and probably saved us from situations similar to those in Greece. However, at the same time, they also reduced or nearly eliminated a series of tools that served as social buffers. For example, during those years, the National Social Policies Fund essentially disappeared. The combination of these factors created a situation of vulnerability and further impoverishment for those groups who were already barely managing before, struggling even to pay rent. An event such as losing a job or a reduction in working hours put them in a situation they had never experienced before.”*

*Interviewee Third 4*

This reading by the interviewee Third 4, strongly corresponds with the data and provides, albeit broadly, an understanding of the reality. For example, starting from the 2008 crisis, the National Fund for Social Policies, financed by the Ministry of Labor and Social Policies, underwent a significant reduction, reaching its lowest point in 2012. As stated on the Ministry’s own website, the funds were «essentially zeroed out in 2012» (Ministry of Labor and Social Policies, 2024). The following graph shows precisely the de-funding of the Fund, which in Piedmont was used to finance measures such as the Fund for Unintentional Rent Arrears (FIMI) and the Housing Support Fund.

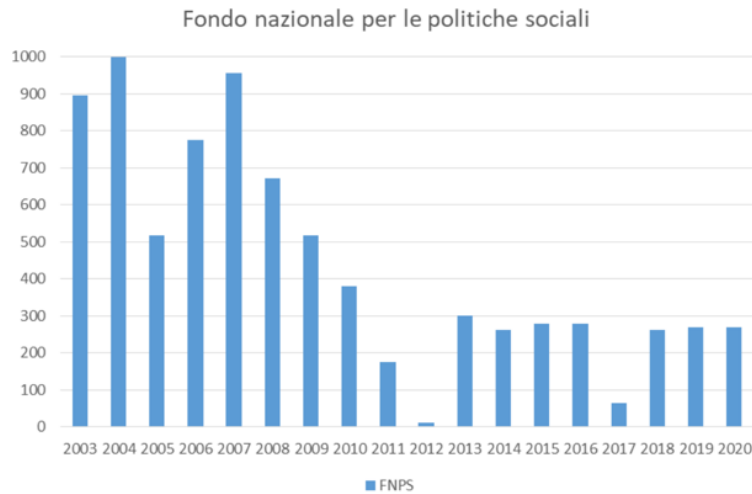
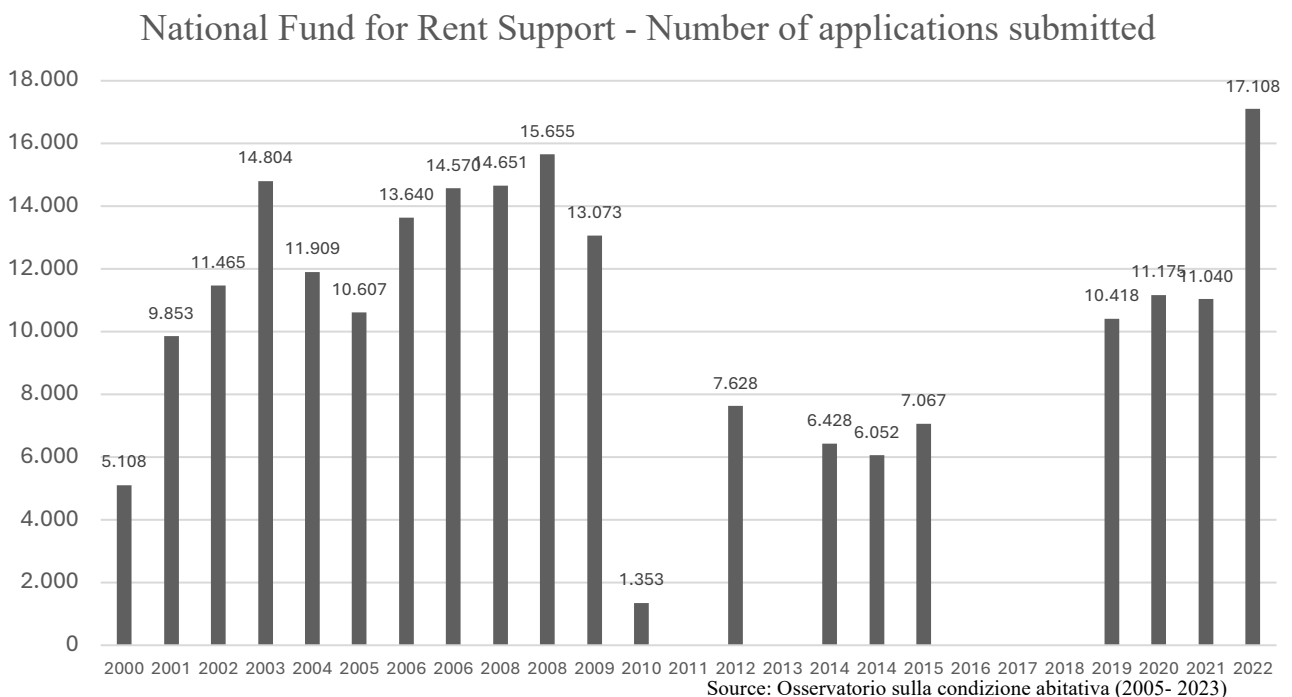


Image1: Trends in the financing of the national fund for social policies. Source (Ministero dell'interno, 2020)

It is interesting to overlay the eviction data with the trends of the Housing Support Fund and the FIMI (Fund for Unintentional Rent Arrears). The Housing Support Fund is an income support measure provided by the law that liberalized rent prices, crucial for allowing many families to avoid eviction from the private rental market. Moreover, this choice was also a strategic move to partially compensate for the nearly total disengagement of the State from Public Residential Housing: while the construction of public housing is no longer funded, efforts are made to address part of the housing demand by enabling low-income families to afford market rents.

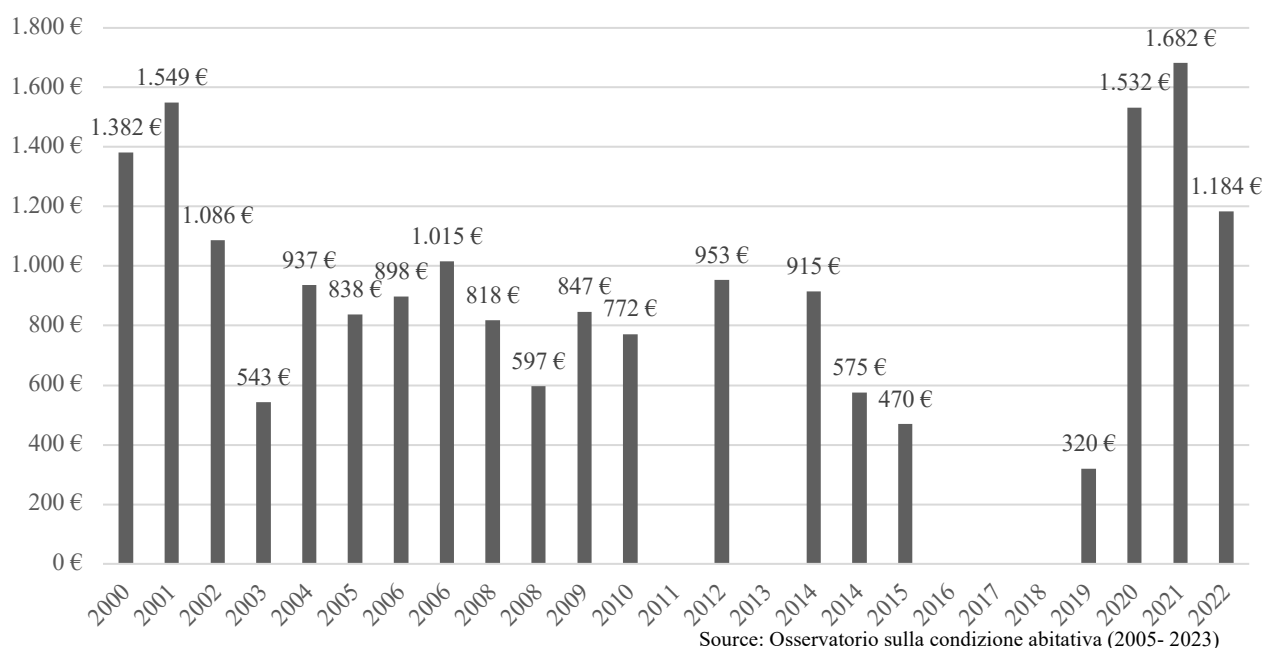


Source: Osservatorio sulla condizione abitativa (2005- 2023)

Graph 5: National Fund for Rent Support - Number of applications submitted



## National Fund for Rent Support - Amount disbursed



Graph 6: National Fund for Rent Support - Amount disbursed

The first graph of applications submitted shows that applications increased significantly in 2001, doubling the number of applications in 2000 and then remaining stable at 11.000/13.000. In 2011, 2013 and 2016 to 2018 the fund is no longer financed and starts again in 2019 to face the emergency from covid-19, settling around 11.000 applications, then observe the highest number of applications in 2022. The second graph, on the amount disbursed, shows important fluctuations, not related to a decrease in applications and therefore a reduction of amounts, which instead depends on the initial financing of the instrument. From these graphs, it can be observed that precisely in the period leading up to 2014, specifically in 2011 and 2013, the funding was not allocated, significantly impacting those families who, as the interviewee Third 4, were «barely managing, even to pay the rent» thereby failing to avoid eviction. This principle is perfectly aligned with interviewee Inst. 2, who states that:

*“Then there is another significant phenomenon, which is historical; because concurrently, there has been the Income Support Fund that existed for many years with interruptions corresponding to*

*these peaks. In 2022, the latest edition received 12 million euros [...] and if we compare evictions with the trend of this fund, which was interrupted, the interruption of this support increased evictions and also the perception among families that they could no longer cope. As they could no longer rely on this tool, they either apply for public housing or give up.”*

*Interviewee Inst. 2*

The reflections that arise from this simple joint analysis of the data, in addition to providing a quantitative assessment of the contribution that was given each year to families meeting the legal requirements, offer a deeper insight into the challenges faced by local administrations.

In general, the interviewed parties agree that the peak of evictions in 2014 is one of the symptoms of a broader crisis affecting Western societies, with the point of ignition being housing and home issues, as also stated by interviewee Third 1:

*“Well, that period, 2014, marked the beginning of the great crisis, so there was undoubtedly a peak in the number of people in difficulty, and many people were unemployed, which obviously had repercussions on housing and on everyone with a private rental. However, it seems that the emergency has never truly passed, especially regarding evictions.”*

*Interviewee Third 1*

This position is shared by the interviewee Third 3, who says that:

*“[...] evictions have had somewhat peculiar trends that might depend on various factors, but what I can say is that they have never stopped; they have never ceased. [...] the point to make is that the number never reaches zero.”*

*Interviewee Third 3*

These two voices not only agree on the same view of the 2014 crisis period, but also argue that the phenomenon of evictions is a central issue that remains a structural element over time. The understanding they give is therefore of a marginal phenomenon, in some way, as a phenomenon that exists independently of the rest, without doubt recognizing the fact that this may be more or less intense depending on the context. This particularly problematizes the phenomenon, which can be considered “normal” or at least “normalized”.

### **7.1.2 The phenomenon of mortgage-related evictions**

Another issue related to the eviction phenomenon, which the interviewees refer to, is financialization. In particular, concerning the asset of housing, financialization translates, into the use of mortgages; these, in fact, represent the main financial alternative for accessing property. In the face of a real estate market where property prices continue to rise, especially in cities, and the economic system’s inclination, particularly banks and the state, to promote instruments that facilitate access to credit, people tend to incur debt to buy a home and access ownership. The pervasiveness of financial logic, along with changes in urban land rent, has profoundly transformed the real estate market and consequently the very nature of housing (Filandri and Pauli, 2018), leading to the consideration of housing as a market asset rather than a necessity. Authors such as Aalbers (2011) García-Lamarca and Kaika (2016), Walks (2013) and Rolnik (2013) have shown that housing is no longer a matter of rights; it is subject of commodification and its financialization that have joined the ideological discourse that tends to beget yet more policies based on finance-dependent forms of urban

redevelopment. Neoliberal economic policies have exacerbated the economic mechanisms of financial capitalism, resulting in a society increasingly based on loans, credit, and debt. Also in Italy (Filandri, Semi and Olangero, 2024) and in Turin (Tulumello, 2023), this logic penetrates, and the recourse to mortgages is a significant phenomenon that, on one hand, allows families to access property, but on the other hand, exposes them to a long period of economic fragility, where an event such as job loss can also lead to the loss of housing, as highlighted by the interviewee Third 4:

*“[...]at a certain point, it was theorized that everyone should have the opportunity to buy a house, with mortgage subsidies that exploded during those years. Evictions were not only about tenants unable to pay rent; sometimes they were about owners unable to pay their mortgages. [...] Yes, there may have been a bit more caution in granting mortgages compared to the United States, but in the housing emergency commission, I encountered several cases where foreign families had bought homes and were unable to pay their mortgages. So, in my opinion, a series of cascading events brought the issue of housing emergencies back into the political spotlight because it had not been discussed for a while.”*

*Interviewee Third 4*

From the words of the interviewee Third 4, it is quite evident that the eviction crisis has a direct relationship with the financial policies that during those years allowed easy access to credit. Filandri and Pauli (2018) argue that the democratization of access to credit, in the Italian context, characterized by a family welfare regime, where already the answer to the housing need, as an area of the welfare system, is mostly dependent on the material resources and opportunities of individual households, and where the state intervenes to meet housing needs directly to a marginal extent (Allen et al., 2004). This means that there is a lot of room for the structuring of inequalities according to social class. In Italy, policies that have allowed greater ease of access to credit have consequently supported the

conceptualization of a “proprietary ideology” shared globally (Davies, 2007; Ronald, 2008) . The liberalization of the credit market has allowed loans for the purchase of housing to increase, both in number and capital, and at the same time public policies aimed at facilitating access to credit, led to a mismatch towards the ownership option in all segments of the social stratification, including households with even minimal means. The culture of home ownership has become so entrenched that the idea of buying a property is always considered efficient and legitimate, regardless of the risks of the consequences, not always positive (Filandri, 2015).

Interviewee Inst. 2, introduces the concept of the transfer decree, which describes precisely those situations mentioned by the interviewee Third. 4:

*“[...] there is also the transfer decree, which pertains to property owners who are unable to meet their mortgage obligations and put their homes up for auction. This phenomenon, which emerged from the real estate bubble that burst a few years earlier but whose effects were felt later, became evident to us. We faced this new phenomenon with peaks in 2014, 2015, 2016, and 2017, with 156 cases of people who lost their homes in this manner. It went from being a residual issue to becoming significant, with an average of 80 requests; essentially, the number of cases doubled.”*

*Interviewee Inst. 2*

The interviewee Third. 4 offers an interesting interpretation of the eviction data by overlaying it with the data they have on transfer decrees. The resulting picture confirms the hypotheses put forth by, namely that the peak in evictions in 2014 was also partly driven by an increasing portion of cases where debtors were no longer able to pay their mortgages. What is even more interesting is to observe how the discussion continues:

*“Examining the practices revealed some truly shocking cases: people who had managed to secure mortgages of €100,000 to €200,000 with certified incomes as low as €5,000 to €7,000, which was absolutely unsustainable. It was a moment of euphoria. This phenomenon was particularly noticeable among non-EU citizens who faced significant difficulties finding rental housing and therefore sought to buy, fully aware that they might never have another opportunity to do so.”*

*Interviewee Inst. 2*

A broad literature addresses these conditions, for example, Taylor (2019) and Fields (2017) have highlighted how urban policies influenced by financialization tend to perpetuate racial inequalities. What the interviewee Inst. 2 suggests in this context is that the mechanism of financializing housing, granting mortgages to economically unstable individuals and families, was a phenomenon particularly observable among non-EU families. This allowed for the perpetuation and intensification of racial inequalities. The processes of financialization of housing represent just one aspect of what Martin (2002) refers to as the “financialization of daily life”. In this context, where many aspects of life are financialized, personal indebtedness and financial logics shape individuals’ subjectivity and behavior within neoliberal society (Lazzarato, 2012). This is also supported by the interviewee Inst. 4:

*“Well, certainly the aspect of the economic crisis was present because, during those years, there was the economic crisis. However, what we observed from a social perspective was that while income was certainly a driver for creating the event of eviction and loss of home, it became more evident that family indebtedness was increasing. I remember very well some situations that made me feel quite distressed because when asked if they had any debts, the family would say no, making it a taboo subject. Those were the years when we started to see clearly that when a person, usually the head of the family, lost their job, they wouldn’t even tell the family. We had households where women would say, well, I lost the house and I don’t even know why, and then, in reality, during*

*interviews, it would emerge that the husband had already lost his job and hadn't told anyone, or they would start receiving debt collection notices."*

*Interviewee Inst. 4*

From these statements, it is clear that during the period when the number of evictions and the number of applications for eviction increases, is inevitably linked to a very high debt in relation to their actual capacity to repay over the years, exacerbating the sense of fragility, precariousness and insecurity. In this sense, the reflections of the Interviewee Inst. 4 are aligned with the life stories told by the Spanish geographer García-Lamarca (2022) that through the concept of "non-performing loans, non-performing people", relates people's lives with mortgages, arguing that they do not perform when people's lives do not perform and tell stories very similar to those that have «distressed» the Interviewee Inst. 4. Interesting to observe how the conversation continues:

*"This aspect of debt, which I have termed a taboo, is no longer the case; people now talk about it more openly because we are better prepared. However, during those years, I remember that when the question about debts was asked, either there was a "no" and then it came out later, or I recall seeing tears and then a gaping void opened up, revealing that some people had this, this, and this, and so on. Many were taking out loans or mortgages, thinking they could always pay later, as if the debt would never catch up with them. But eventually, it did. The phenomenon was increasing, and the type of family seeking help from social services was also changing."*

*Interviewee Inst. 4*

Making a connection between the period in question and the present day, it is argued that families have changed their perspective on financialization, moving towards a more informed and accurate approach to managing debts. In the context of this thesis, it is interesting to understand how the financialization of housing has contributed to the perpetuation of inequalities. Various actors have

highlighted how debt and access to credit for property acquisition have been two factors capable of reproducing and increasing inequalities. Specifically, financialization has had a greater impact on vulnerable social groups, who during that period faced difficulties for various reasons, primarily due to the loss of the family's primary breadwinner or ongoing racism present in the real estate market. Nowadays, in addition to changing the relationship that people have with their debts, according to the interviewee, the types of families that turn to social services have also changed, on this aspect it says that:

*“[...] people did not go even for a matter of personal dignity, of shame, so it was not easy to go to social service and declare I am in trouble, and I remember parents who said I am a failed parent because I lost my home, why am I losing the house... There was a sense of shame that also limited you in the ability to make requests”.*

*Interviewee Inst. 4*

The conversation with the interviewed Inst. 4 proceeds with similarities with the current period, understood in a broad way as the post-covid period:

*“Let's say that now there is another phenomenon of now that is the effect of the period covid also always from our observatory; so, I do not know as absolute numbers but as people who turn to social services. More people losing their homes because they are foreclosed. People who had maybe made the mortgage, they did not succeed in those years [covid period] to support the mortgage and so now the foreclosures come. Compared to the past that before every now and then there was a family that had a foreclosure, now the numbers start to increase”*

*Interviewee Inst. 4*

Through a link with the current period, the interviewee puts attention to a reflection of the crisis of covid-19, the increase in transfer decrees, symptom of the impossibility to pay the mortgage



instalments in front of the epidemic. The data are not directly related to the data, as they are protected by the Ministry of Justice and in particular by the Court of Turin, which does not provide the data, however, it offers an interesting and fitting reading that offers a perspective with which to observe the peaks of evictions.

### **7.1.3 The decadence, the evictions in the public housing**

This section aims to highlight some of the evictions in the public housing stock, an aspect that various stakeholders have critically pointed out, demonstrating a keen analytical ability regarding the issues that need to be addressed. The evictions in the public housing stock appear as a contradiction, as discussed by interviewee Inst. 1:

*“There is an objective problem that creates contradictions within the public housing system, involving ATC as the managing entity, municipalities as the assigning bodies, and the Region as the governing authority, regarding the use of coercive measures such as eviction. Municipalities, particularly larger ones with many residents in public housing, resist carrying out eviction actions because those same people who would be evicted need to be rehomed by social services. Thus, municipalities think very carefully before proceeding with decadence.”*

*Interviewee Inst. 1*

The interviewee Inst. 1 succinctly highlights the differing positions of the two main parties involved in this “dispute”, the City of Turin and ATC. Individuals who accumulate three months of arrears are considered defaulter under regional law L.R. 3/2010 and thus subject to a decadence procedure. Decadence are issued by the municipality and follow a simplified and faster procedure compared to evictions in the private rental market, however:

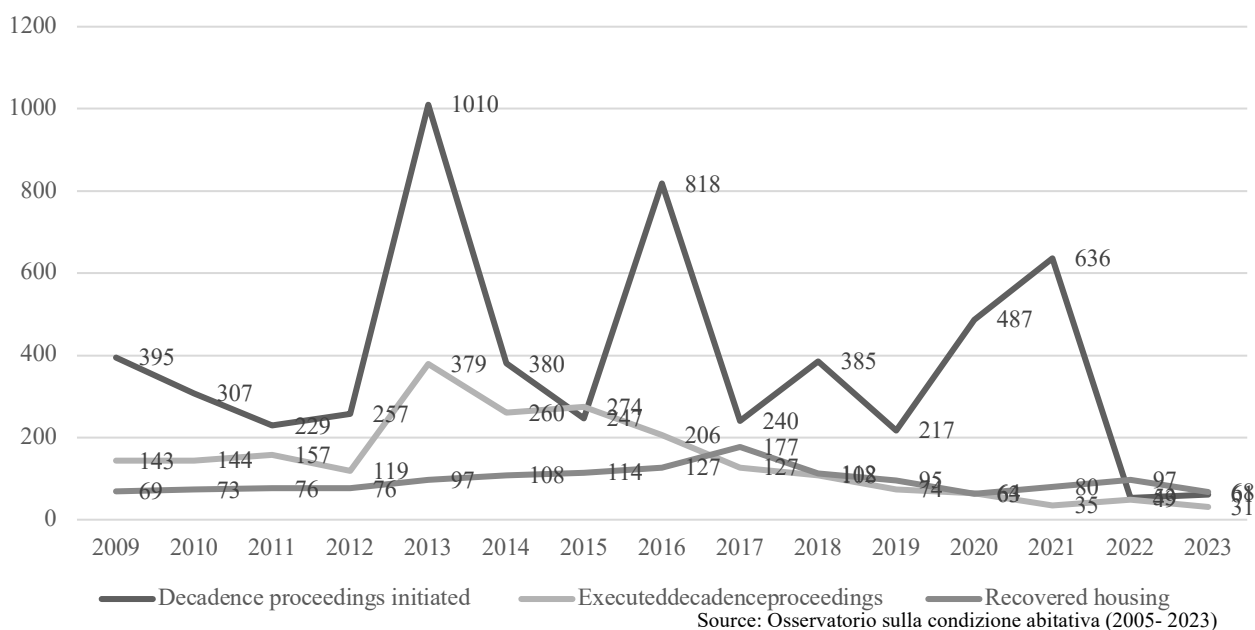
*“ [...]we need to be very cautious before proceeding with decadence. ATC reports the decadence to us, but we face a conflict of interest because, among other things, they would like, by simply*

*applying the regulation, for municipalities to handle the decadence. However, we face difficulties in carrying them out and enforcing them. There is a contrast and opposition here—our department, in fact, is part of the social services division, and our office is responsible for the decadence while our colleagues in social services are supposed to assist those who have lost their public housing. It is frustrating.”*

*Interviewee Inst. 2*

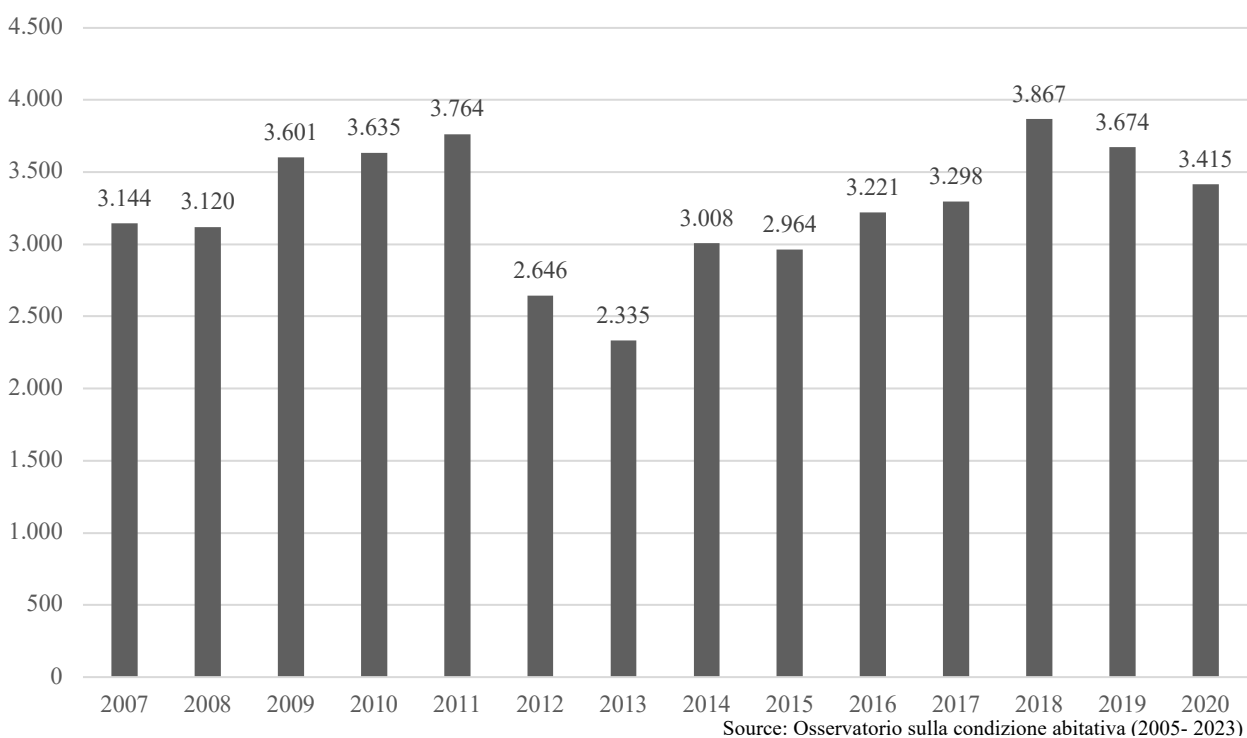
The interviewee Inst. 2 illustrates the position of the City of Turin: the regulation would mandate a decadence and expulsion from public housing, but this would also mean that the social services division would have to re-house the evicted household, often using solutions more expensive than public housing, such as hotel or housing solutions. In this sense, the City will take a more cautious stance on enforcing a decadence due to the subsequent difficulty of re-homing that household. At the same time, ATC will urge the City to proceed with the eviction. This situation is mainly because there are three entities managing the social housing, ATC as manager, the City of Turin as entity that regulates the assignments and the Region as responsible. This division means that each of these bodies looks at the issue in a compartmentalized way, doing its own interests and not working from a systemic perspective. In these situations, L.R. 3/2010 provides public housing tenants with an additional welfare tool aimed specifically at protecting fragile households: the Regional Social Fund. The joint reading of the number of requests for access to the Regional Social Fund (graph number 5), the number of requests for and executed decadence, and the eviction graph (graph number 1) represents another way to interpret the eviction phenomenon. In this way, it is possible to observe how the eviction epidemic observed in 2014 relates to the trend of the phenomenon itself within public residential housing.

### Trend of decadence proceedings and recovered housing



Graph 7: Trend of decadence proceedings and recovered housing

### Number of approved applications for the social fund



Graph 8: Number of approved applications for the social fund

At the same time, the decadence as an act aimed at excluding beneficiaries from public housing represents not only the failure of ATC but of the entire welfare housing system, as interviewee Inst. 7 asserts:

*“And anyway, the core issue is that executing a decadence is not useful, because we keep our credit which we will try to recover through foreclosure procedures, but if these people have no income from employment and no real estate property, we end up writing off our credit. It’s different to try in every way, which is what we do, to arrange installment payments, to recover it bit by bit because, indeed. [...] because ATC’s interest is to recover the credit, and you recover more by keeping a household in the house rather than carrying out a decadence. But then there is a limit, yes, but we have to live off those rents, everything is fine, a so-called social vocation is fine, but there’s also a look at the budget.”*

*Interviewee Inst. 7*

In this case, interviewee Inst. 7 argues that a decadence is not useful for either part, but that for purely economic reasons, it can be postponed, attempting to recover the debt, however, it should be implemented when the accumulated arrears reach the “limit”, as it is still important to “keep an eye on the budget”. One of the other contradictions, indicative of a possible crisis and more generally a symptom of inadequacy of the stock of public housing, to meet the demand for living spaces, whether they are public housing or temporarily used housing, is explicitly stated by interviewee Inst. 2, in relation to the current period:

*“We currently have over 300 families who are in housing emergency with certified housing rights, and who are waiting for a house; so, we do nothing but try to buy time, asking the judicial offices for extensions or talking to the landlords to do a Salvafratti, now PAS, or if we can’t convince them to sign another contract, we at least ask them to wait for something. However, it is*

*complicated, and we are not managing it. The frustration is maximum; in my opinion, we do not have adequate tools.”*

*Interviewee Inst. 2*

From these words, the critical situation in which the divisions of the Municipality of Turin find themselves operating is quite evident. As explained below (see chapter 6.4), the emergency housing commission tool represents a «first aid», precisely because of its ability to act quickly in situations of criticality where a rapid response is needed. However, from the description provided by interviewee Inst. 2, this tool seems to be overloaded with requests. The overload of requests that do not find available property triggers those welfare measures oriented towards the private market, namely PAS measures, even though it appears «complicated». Due to interviewee Inst. 2’s sensitivity in addressing the issue of housing and the consequences arising from deprivation of it, they say that «the frustration is maximum» and argue that «there are no suitable tools» to address the needs of an ever-increasing number of people left without a home. The contradiction of the decadence is an indicator of the overall failure of the housing welfare system. However, despite this, there is obviously a follow-up for the households and individuals who have faced a decadence. The interviewee Inst. 2 still says:

*“The issue of the decadence is a very serious phenomenon because, despite the regulated rents, the issue of arrears in public housing is very severe, and the municipalities are in a position where they must terminate, in the case of Turin, hundreds of families. Obviously, for us, the decadence are an extrema ratio. Because often, after termination, the family, despite being in arrears, is in a situation of vulnerability. Removing them from public housing means having to then assist them with measures that are also more costly for public funds.”*

*Interviewee Inst. 2*

Emphasizing the end of the speech, we observe how the subsequent support measures are more expensive than the public housing measure. Also from other interviews it appears that families or individuals who have suffered decline are fragile, not only from the point of view of the house, but also from a social and economic point of view, they are often subject to the care of social services precisely because of their difficulty being integrated into the social system. This aspect entails an objective difficulty in managing these situations in which some individuals, rather than families, end up having to live without any housing solution. This is the phenomenon of the homeless, which we periodically hear about but which represents the failure of the entire welfare system: interviewee Third 2 with extensive experience in relating to homeless people introduces us to the topic of homelessness, or life on the street:

*“[...] the street is another world that we all don’t understand and don’t know, because on the one hand there’s a lot of mutual help, on the other there’s everything, even substances, it’s a mess.”*

*Interviewee Third 2*

The difficulties for individuals who find themselves living on the street are even greater than those of an evicted family that will enter into a housing emergency; in fact, we are talking about those subjects that the interviewees define as “the last”, whose meaning finds a full correspondence in classical postcolonial and de-colonial literature and in particular in that field of study of subaltern studies (Spivak and Cary, 1988). Interviewee Third 2 tries to explain some of the structural difficulties that these subjects have even just to be included in some way within welfare policies and services:

*“[...] for example, getting an identity card, which means paying €22 and a photo for those without documents, because if you are without documents, you are nobody, you have no right to a doctor, to practically nothing, through a fictitious residence in Via della casa comunale, 3. Accompanying social services, or building a minimum of trust to agree to contact social services or in any case everything that is preparatory to preparing the application for housing, because at this level people*

*are really without nothing, but even with few projects, confused ideas, desires that are not achievable; therefore, we need to start from the basics.”*

*Interviewee Third 2*

The absence of a home marks the lives of those who find themselves in this situation, who often use dormitories to find temporary shelter for the night:

*“In the dormitories, however, there is another problem, because the Civil Code prohibits hospitality to people who do not have documents, so this ban is suspended with an ordinance from year to year by the mayor for the winter, the cold emergency, in short, with the winter plan it is now called that because the cold comes in winter and it cannot be called an emergency. So, in that period there are both the Municipality’s structures and the same for other private entities you can host someone without documents, generally towards the end/mid-April if you don’t have the documents, you are nowhere, and this also applies to private individuals. Because objectively they get into trouble, because it’s not simple. Basically, if you don’t have documents, you don’t have a place.*

*Interviewee Third 2*

At this juncture, the interviewee Third 2 explains one of the strategies used by the City to combat the phenomenon of homelessness, temporarily and only for the winter months, through an ordinance that allows access to dormitories even to people who are without documents. On the one hand, this strategy improves the situation of the homeless without documents for a few months, on the other hand it problematizes their situation during all the other months of the year, in which access to the dormitories is not permitted and the absence of a home affects daily life. Without a doubt, the phenomenon of the homeless is one of the reflections that represents the defeat of the welfare system in general and in particular of the welfare system that deals with housing. For the homeless, especially from a welfare

perspective, a lot of help comes from a heterogeneous group of subjects with very different interests, the third sector.



## **7.2 Responses to the eviction crisis**

The sub-chapter 7.2 follows the characterization proposed above, but clusters with sub-chapter 7.2.1 with the responses to the market and mortgage-related eviction crisis, and finally with sub-chapter 7.2.2 with the responses to the forfeiture crisis

### **7.2.1 The responses linked to rent and mortgage evictions**

This subsection aims to investigate the responses of the housing system not only as public actors but increasingly as a large group of entities working together to find solutions to the eviction epidemic that was affecting the most vulnerable segments of society. The responses to the housing crisis are varied, but the common thread among the interviewed actors is the inadequacy of social policies, which are, however, being reassessed in relation to the period analyzed. In particular, the interviewed actors agree that, in times of crisis, all entities within the system understand how to interact by adopting new tools, practices, and structures to curb and counter the surge in evictions and the housing crisis:

*“Certainly, yes, it was a period when we all came together to work because the crisis was significant. We started providing collective responses, both as a public administration system and in collaboration with the third sector.”*

*Interviewee Third 2*

In this context of needing to find new solutions to a new problem, one of the most innovative experiments that emerged from the City of Turin is Lo.Ca.Re. Initially launched as a pilot project, in 2008, it was later funded by both the City of Turin and the Piedmont Region following positive results,

becoming the first Municipal Social Rental Agency (ASLO) and a best practice at the national level (Caruso, 2015). Lo.Ca.Re. aims to facilitate the matching of supply and demand in the private rental market, primarily using the tool of the agreed rental contract. Reflecting on the creation of an innovative tool like Lo.Ca.Re., interviewee number 6 states:

*“[...]ASLO was established alongside FIMI at the national level through a ministerial decree in 2014. [...] The Ministry of Infrastructure and Transport created this fund for unintentional rent arrears, and there had been no such experiment in Italy before. The first attempt was in Bologna, but it was a disaster because it was unclear how to create a service infrastructure that would make this fund viable in the private market, so we invented it ourselves. We secured funds for an experimental project from Intesa Sanpaolo and Unicredit, each contributing about one million euros, and we came up with the “Salvasfratti”. We approached Compagnia di Sanpaolo, which funds the City with innovative, temporary projects aimed at combating poverty, and we pitched this idea, managing to secure the funding. At that point, the Region, inspired by this experience, saw the potential to transform Lo.Ca.Re from a municipal initiative into a regional ASLO and to turn a completed experience into an ongoing one once the funds ran out. This approach became a best practice at the national level.”*

*Interviewee number 6*

From the words of interviewee number 6, it is evident that Lo.Ca.Re. was born as an experimental initiative, stemming from the collaboration between public administration and banking foundations, directly in response to the need to provide systemic solutions, as previously argued by the interviewee number 3. In line with what Moulaert et al. (2010) assert, the creation of an experiment like Lo.Ca.Re. can be attributed to the concept of social innovation, considering it as characterized by:

1. The fulfillment of previously unmet human needs and the improvement of living conditions for residents;
2. The change in socio-spatial relations among the actors involved;
3. The empowerment of local communities and improved access to common resources.

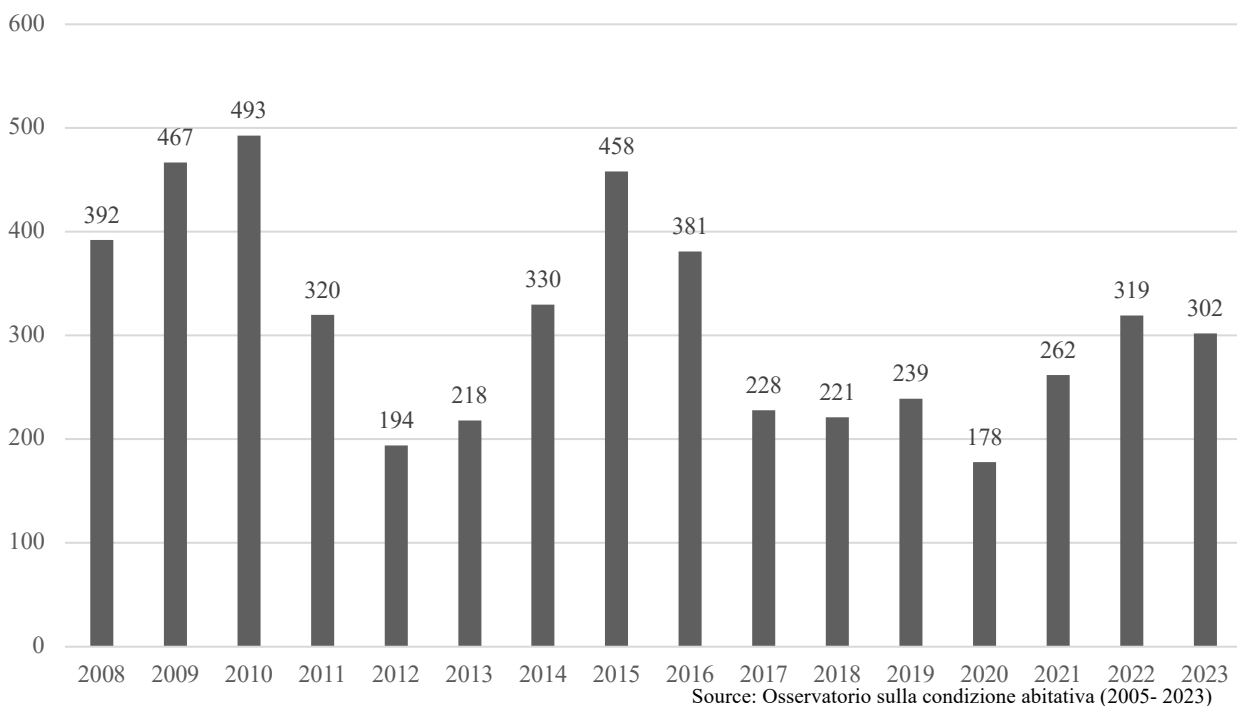
Caruso (2016) provides a more in-depth and systematic analysis of Turin's housing welfare policies, arguing that in response to the housing crisis, experiments in social innovation began to emerge. Among these, Lo.Ca.Re., along with a series of programs and projects, likely represents one of the most successful experiments.

*“Lo.Ca.Re. emerged right at the height of that crisis period. It was created to establish agreements with free-market rental contracts at reasonable rates for those users who, already in the late 1990s and early 2000s, had received a favorable decision for public housing and were facing eviction due to the end of their lease. The allocation of public housing, while relatively quick, would not have guaranteed the prevention from eviction.”*

*Interviewee Inst. 3*

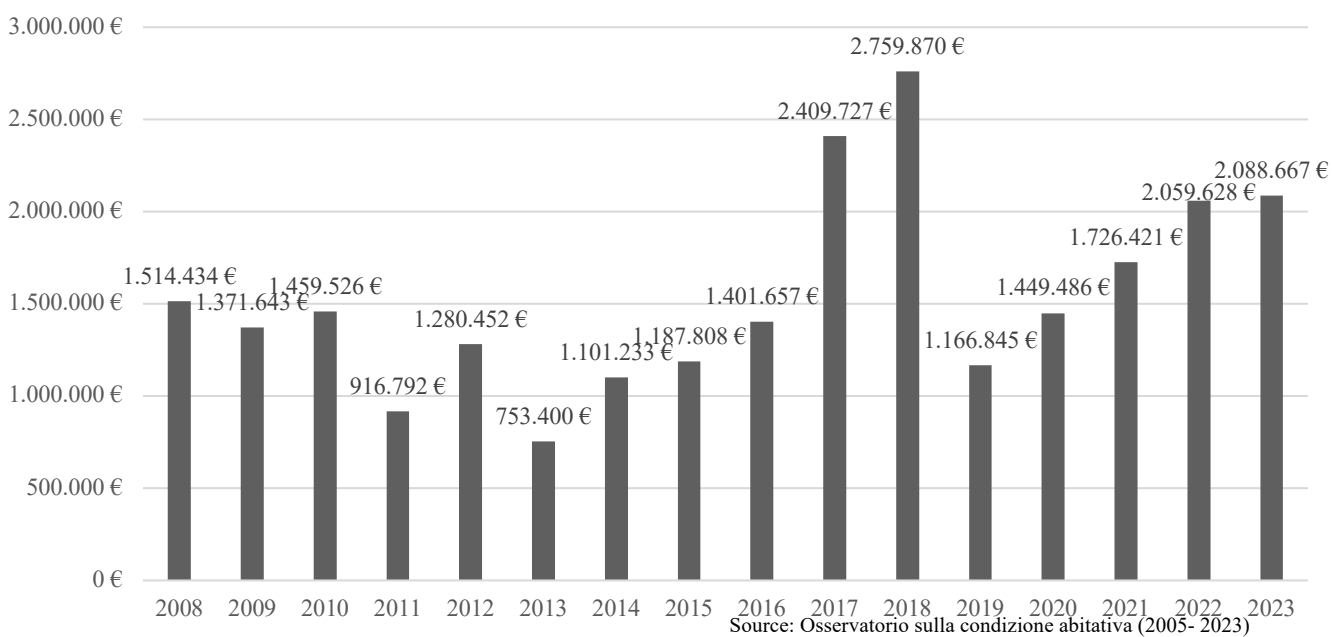
The use of Lo.Ca.Re. was later extended not only to the situations described by Interviewee Inst. 3 but also to all cases involving individuals or families who had not yet received a favorable decision for public housing. Additionally, it was used in situations where there was a clear difficulty in paying rent, justified by a significant reduction in income. At this point, it is important to once again overlay the data on eviction requests with the data on Lo.Ca.Re.'s operations, expressed through the number of contracts registered by the agency and the total contribution disbursed by the agency.

### Contracts signed through the agency Lo.Ca.Re.



Graph 9: Contracts signed through the agency Lo.Ca.Re.

### Total amount paid



Graph 10: Total amount paid

The graphs show that from 2012 to 2015, the number of contracts signed increased exponentially, reaching 458 in 2015, before stabilizing around 240 in the following years, and then rising again recently with 319 and 302 contracts signed in 2022 and 2023. Similarly, the graph displaying the disbursed amount highlights that 2013 was the year with the lowest contribution in the historical series; this low point also marks the beginning of a five-year period during which the disbursed amount skyrocketed, reaching 2,7 million euros in 2018. The combined reading of these two graphs in relation to eviction requests allows us to assert that this tool is used more frequently to address severe crises, which are also reflected in significant increases in evictions.

Another aspect highlighted by the interviewees is related to the structure of public administration divisions, where the social services division and the housing division were separate and only work synergically in a few cases. As interviewee Inst. 4 points out, the integration of these two divisions has allowed for a more adequate handling of housing emergencies and eviction crises, enabling the quicker use of public housing assets. This also allows the public administration to understand that losing a home through eviction represents not just the loss of a daily and essential asset but also has significant repercussions, primarily at the economic level but also at the social level:

*“[...] it is the period when the two divisions, social services and housing, were merged because we realize that situations start to emerge where housing issues are more prevalent than others. With the creation of a unified division under Tisi [the welfare Commissioner from 2013 to 2016], there is now a single commissioner, a single division, and a much stronger collaboration between the offices that previously dealt primarily with housing and those focused on social services. From that point on, it is also understood that losing a home through eviction means not only experiencing material deprivation but also entails a series of significant socio-economic consequences.”*

*Interviewee Inst. 4*

Interviewee Inst. 4, focuses on an important aspect of managing crisis moments, emphasizing how, in response to the eviction epidemic, public administration structures reorganized and self-organized. This reconfiguration was deemed necessary because, as interviewee Inst. 4 puts it, «we realize that situations are emerging where housing issues are actually more prevalent than others».

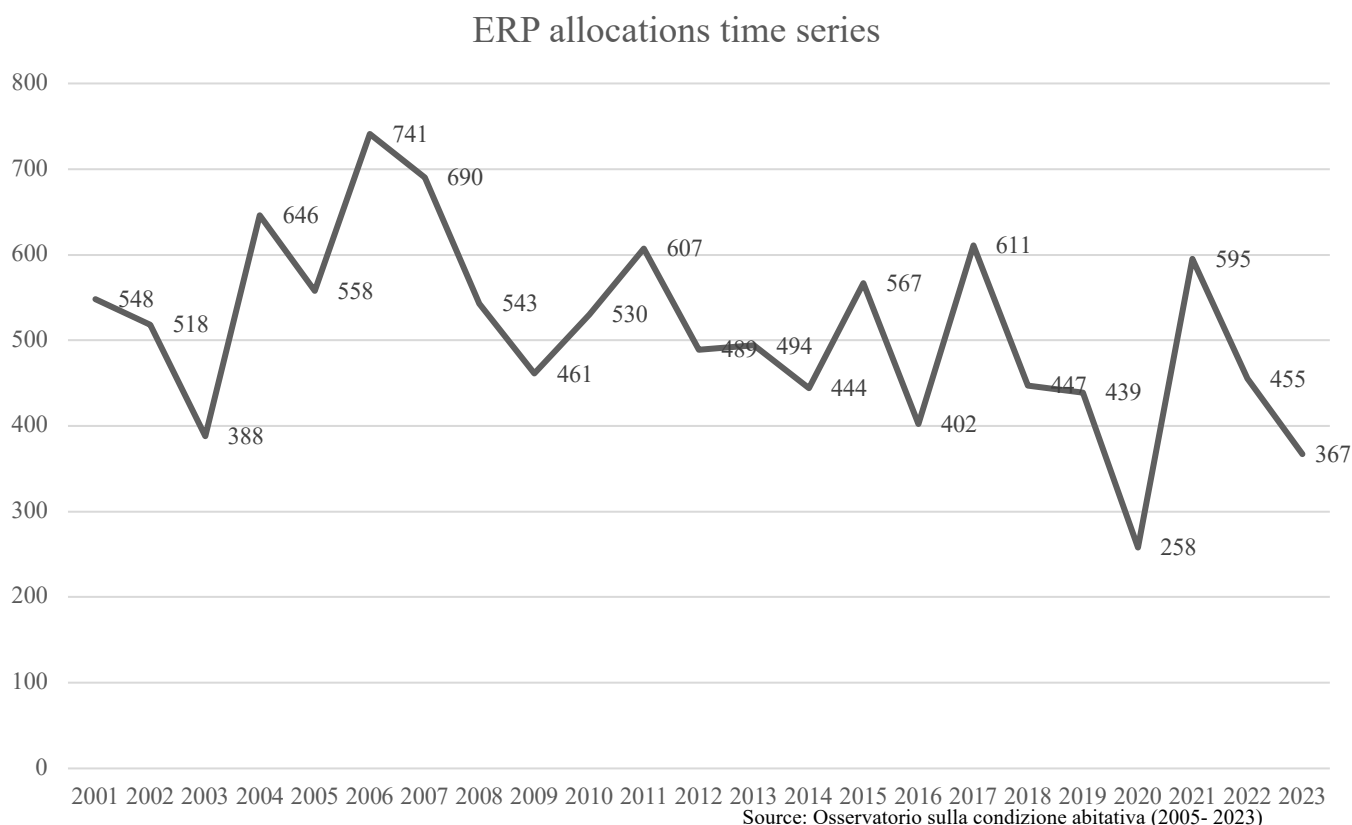
Regarding attempts to innovate and introduce new tools and practices to address the increase in the population without homes or those struggling to access and stay in the private rental market, interviewee Inst. 3 argues that these efforts reflect the structural limitations of the welfare system. In relation to the public housing program, the argument highlights the inadequacy of this tool in resolving the problem due to purely quantitative reasons. At the same time, Interviewee 6 suggests that a more impactful solution or proposal would be to improve the agreed rental contract by working on tax reliefs as a lever to reduce speculation.

*“It’s a constant attempt to refine tools to make do with limited resources. If you study independently of the various regional laws and the more or less rigid or lax bureaucratic interpretations, you have a budget of, in recent years, between 280 and 400 allocations, whereas before we used to make 600-700 allocations against 12,000 to 14,000 applicants. The number of applicants changed depending on minor legislative adjustments and small fluctuations in the local economy, but you always have a ratio of 100 to 1. And it’s not like there’s a hidden stock of houses; if we had more money to renovate those we have, we could give out 800, but you still have 10.000 to 15.000 applicants every year who meet the legal requirements. So, the problem is structural. Even if you rewrite the laws with much stricter parameters, those 13.000 people truly exist and need somewhere to live. The issue is that small property owners face cumbersome and uncertain eviction procedures, a constant economic crisis impacting the most vulnerable, and large immigrant families, making it difficult to place even a large Italian family. The challenge is for property owners to cover costs. Even if you offer solidarity on rent, who will pay for heating and bills? Potentially, those who are at risk of default are already in a precarious situation. These are systemic issues; having more money always*

*helps, but the state of welfare in Europe is what it is. When the ratio is 1 to 100, you eventually reach a point where the system can no longer cope. You would need to propose a solution with such significant tax reliefs that people would always choose agreed rent over market solutions.”*

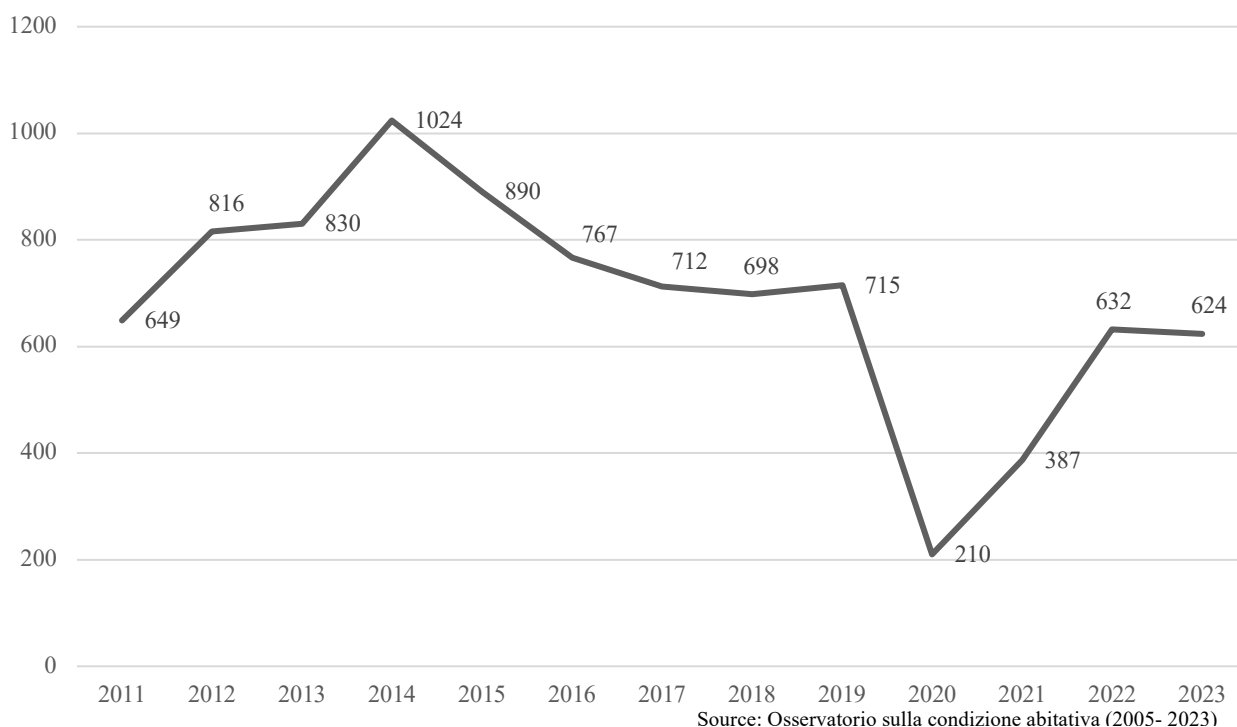
*Interviewee Inst. 3*

To better understand the words of interviewee Inst. 3, it is useful to present some data that can be analyzed in relation to the eviction phenomenon, particularly the peak recorded in Turin in 2014. To do this, we have included graphs related to public housing applications submitted through the call, the graph related to emergency housing requests, and the graph related to social housing allocations.



*Graph 11: ERP allocations time series*

### Trend in demand for emergency social housing



Graph 12: Trend in demand for emergency social housing

From the graph related to allocations, we can observe a substantially “flat” trend, indicating that allocations are not affected by various external influences. Eviction crises do not impact the allocation of public housing, which follows its own trend, not relatable to other phenomena, and which, as we will see later, is heavily dependent on the overall turnover. The situation is different for the graph of social housing applications for emergency housing, where the peak of evictions in 2014 is reflected in a peak of requests. It can be assumed that evicted households extensively applied for emergency housing to secure a quicker placement. The Housing Emergency Commission (CEA) was established precisely as a mechanism capable of intercepting housing emergency situations, in general, but also for all those cases where the landlord files a citation before the judge, who, through the issuance of a ruling, confirms the eviction. In these cases, the tenant facing eviction receives the notification of the injunction and can apply for the allocation of social housing as a housing emergency. The Housing



Emergency Commission is established by regional law 3/2010 and consists of: the Manager of the Public Residential Construction Area of the City of Turin, the Manager of the Social Services Division - Prevention of Social Frailties and Support to Adults in Difficulty of the City of Turin and by the Official in Organizational Position with competence in the field of Emergency Housing of the Public Residential Construction Area of the City of Turin, to which are added other members, such as the A.S.L. City of Turin, the Territorial Agency for the House of Central Piedmont, associations working for the protection of the rights of people in difficulty, the most representative tenants' trade unions and the most representative ownership trade unions. By jointly analyzing two simple data, interviewee Inst. 2 reflects on how the peak of evictions in 2014 contributed to an increase in applications for social housing through the housing emergency mechanism:

*“[...]the housing emergency, in 2014 we indeed had a peak, with 1.024 applications submitted to our offices, compared to an average of 600. This definitely needs to be considered alongside the eviction data and the peak you mentioned.”*

*Interviewee Inst. 2*

In 2014, with over 4,600 eviction execution requests, there was a sharp increase in housing emergency requests, which rose from an average of 600 to over 1.000 (graph number 12). This mechanism allows for the rapid relocation of the evicted household; ideally, the relocation would take place in social housing, but due to limited availability, it often occurs in temporary solutions. These temporary accommodations represent the public effort to sustain the housing emergency system. The duration of this temporary housing depends on how quickly social housing becomes available, allowing for the permanent relocation of the evicted household. An aspect on which all the interviewees are perfectly aligned is that the housing emergency mechanism works very effectively and successfully manages emergencies. This mechanism also represents a dual pathway to accessing public housing, as explained by interviewee Inst. 2:

*“Essentially, those in a condition of housing emergency, because the always-open application process allows it, also apply through the general housing application because, for us, that’s the main way to obtain public housing. As we say, it’s clear that the housing emergency process is more protective because if I’m facing eviction, I submit a housing application on two grounds: because I’m in an emergency (due to the eviction). The emergency is immediately considered, and then the participation in the regular process continues with its own procedures and timelines. For us, the housing emergency is like a first aid — it’s like if I have knee pain and schedule a visit, but if I fall while skiing, I go to the emergency room, and they intervene immediately.”*

*Interviewee Inst. 2*

From these words, it becomes clear that the housing emergency mechanism is an excellent tool capable of managing emergency situations on one hand, while also contributing to the management of the general housing application process. In light of the effective functioning of this mechanism, interviewee Third 2 asserts that:

*“[...] the first thing that social services tell you is to get the eviction document, so you can apply for housing emergency assistance. Basically, you sink even lower, end up in dormitory, and then... this is something tragic.”*

*Interviewee Third 2*

With these words, the interviewee Third 2, argues that the housing emergency mechanism has represented an innovation in how social services manage emergencies, allowing evicted individuals to find quick placement, sometimes in dormitory, while still ensuring a right to public housing—though not always immediate, it can take up to four years for larger households. This mechanism marks the beginning of a new chapter in the City’s management of housing emergencies and evictions, recognizing that efforts must be concentrated within a specific time frame to ensure what

is referred to as the “transition from house to house”. This *modus operandi*, born during 2014 and it is maintained until today, where the public administration’s efforts are placed in this time period.

From the interviews conducted, it can be deduced that public efforts are concentrated within a specific time frame, the period from the loss of housing to the assignment of public housing. In this sense, public policies move in two directions: the first is more focused on exiting the private market, while the second involves direct intervention and support to maintain housing within the private market. The first direction is represented by temporary residential solutions such as social housing; in this case, the individual or evicted family leaves their home and temporarily moves to such a facility, knowing that eventually, they will be able to access public housing when it becomes available. The second direction, more innovative and aimed at countering the market, is represented by the Salvasfratti fund (established in 2013), later updated to Salvasfratti 2.0 (2015), and from the 2021 to now known as PAS (Sistema di Promozione dell’Abitare Sociale). The fact that the fund has been maintained but also updated and refined to better meet the needs of the population, is an indication that it is a functional tool for managing the phenomenon of evictions, particularly when numbers increase, causing the crisis. This approach represents a paradigm shift in emergency management on one hand, and on the other, it is also an important indicator of how the City and policymakers have realized that the long wait times for housing allocation are unsustainable, necessitating action within the private rental market rather than solely improving the allocation system or increasing the stock of public housing. The interviewee Third 4 clearly describes how the period under consideration led to a crisis and thus an innovation of the system:

*“In those years [2012- 2014] in Turin, initiatives were launched aimed at intervening between the eviction order issued by the court and the actual executed eviction, which is why I insisted on this point. Specifically, we made an agreement with the prefecture, tenant and landlord unions, and banking foundations that contributed a few million euros, because as a municipality, we were struggling. In Turin, we invented the famous Salvasfratti fund, which was later adopted by national*

*law, and as far as I know, it is no longer funded, which I believe is another big problem. You solve the housing problem by trying to prevent evictions on one hand, but you can't put the burden entirely on landlords. Because there are different types of landlords—some small ones aren't any richer than their tenants, and they've saved up to rent out a house to supplement their pension. But you also need to implement public housing policies because if someone has zero income, you can't expect them to maintain a house; you have to find a way to prevent them from ending up homeless with their family. What the municipality can and must do is promote rental contracts with reduced rates, but this needs to be done seriously. To achieve this, you have to implement local tax policies that penalize those who charge market rates and reward the landlord who says, "I'm willing to earn a bit less, but reduce my property tax (IMU), because ultimately, I'm contributing to solving a problem". It's important that this is clear to the tenant and landlord unions. This was a battle I had to fight with the finance councilor, because, of course, it meant lower revenue, but it also meant you were favoring one tool over another."*

*Interviewee Third 4*

Through this measure, it is possible to underline the City's intention to use private housing stock for welfare policies, in some ways protecting landlords by taking on the role of guarantor. The interviewee Inst. 3 explains that during 2015, Salvasfratti 2.0 was designed specifically to avoid overloading the public housing system and to try to keep defaulting households within the private rental market:

*"[...] in 2015, we came up with what we called Salvasfratti 2.0, which later evolved into the measure we now call PAS. In 2015, we said, okay, but how do we help those households that are about to be evicted (due to arrears)? It initially started more limitedly, for cases of ongoing or high-risk evictions (those with significant arrears), for households under the care of social services with ongoing projects that are struggling and about to become homeless. These households either*

*follow the traditional emergency housing application process, request public housing, or seek solutions like hotels or housing, which are costly. So, the intervention aims to address this situation, which again is like trying to make a feast with dry figs. You're being evicted? We'll provide a guarantee fund, but you need to keep the house. But what about 3+2 or what contract? We do everything necessary, from a few months to years."*

*Interviewee Inst. 3*

It is interesting to observe how Salvasfratti 2.0 relates to rental contracts. In particular, from the interviewee Inst. 3's last statements, it can be argued that this measure did not have limitations related to the type of rental contracts applied but rather had a particularly emergency-oriented nature: «We do everything necessary, from a few months to years», highlighting how, during that period, the City's efforts were at their maximum to contain the prevailing emergency. In managing the emergency, the third sector also contributed, both with its own resources and by relying on the tools introduced by the City:

*"For evictions, we see what can be done; usually, we make a commitment, halt the eviction process, and provide what we can, a deposit for the commitment. If there are higher amounts to be paid, sometimes we contribute a portion, and they contribute another portion. So, we assess the situation. Regarding evictions, we work a lot with the Salvasfratti fund. Generally, we intervene less directly in evictions because we work with them to activate Salvasfratti, and they take over the process, with the City guiding the person, communicating with the office, etc. Usually, they handle it. Sometimes we also work with lawyers and carry out settlements and other legal processes. We don't rely solely on our own funds; we have a network of collaborators from other organizations. Depending on the type of individuals, there are entities more connected to the church and others that are not. We try to keep things floating."*

*Interviewee Third 1*

In particular, interviewee Third 1 introduces the aspect of the decadence, which is the equivalent of eviction in the social housing market (see chapter 7.2.2). In this context, the third sector plays a particularly important role in attempting to manage these situations, which are much more complex than those previously discussed. For households facing a decadence procedure, the situation appears complex due to the limited availability of public tools to manage these cases.

## **7.2.2 The responses to the eviction crisis linked to the decadence**

This chapter aims to give answers to the crisis of decadence. The main instrument used by the interviewees in this field was the Regional Social Fund. The requirements for access to the Regional Social Fund have become more stringent over the years, and in order to be eligible for the Fund in 2023, it is necessary to have an ISEE indicator not exceeding €7,086.94, and pay the minimum contribution established by the Region by the deadline of 30 April 2024. The amount of the contribution is 14% of income, but not less than €480, annually, even in cases of zero income. What emerges from the interviews is that this fund is a measure that effectively allows families in difficulty to pay a significantly lower amount compared to the market rate in order to maintain their housing:

*“It sounds fantastic on paper and is very promising. In theory, it is perfect. However, when we look at the data, it becomes clear that this system is very costly for the public sector and raises questions about the issue of arrears. ATC is reimbursed for up to 60% of involuntary arrears by the Region, with the remaining portion covered by the Municipality that made the assignment. This “scheme” costs the City of Turin €2 million annually. For tenants, it seems like a perfect system: those who are economically better off pay a controlled rent, while those in difficulty only have to pay €480. For context, in 2023, there were 3.970 involuntary arrears cases in Turin, and 3.470 in 2022.”*

*Interviewee Inst. 2*

The fund undoubtedly represents an important tool that allows many of the beneficiaries not to be considered defaulters. At the same time, the conditional used by interviewee Inst. 2: «if all beneficiaries were rational people and perfectly understood the regulations», re-focuses attention on those situations where this minimal contribution is not paid. Precisely in the years when fewer subjects use the Social Fund tool, in the years from 2012 to 2015 when the score of defaulters considered “blameless” is below 200 points compared to the historical average, higher peaks in evictions are observed.

From the interviews, this appears to be the only tool used to counter the phenomenon of decadence, which is in fact identified by newspapers, both in the period related to 2014 and currently (Torino Free, 2023) as critical.

An interesting reflection here is that proposed by the interviewee Inst 4, when says that:

*“[...] these €480 if you are in very serious difficulty there are third sector actors who can help you by paying it to you.”*

*Interviewee Inst. 4*

The third sector in this case contributes to the management of emergencies through the payment of the Regional Social Fund for those cases in which the family or individual finds themselves in a situation of extreme difficulty.

## 8. Conclusion

The thesis opens with the second chapter, that introduces the theoretical concepts related to the phenomenon of evictions, which have become increasingly frequent with the rise of capitalism. It explores how deregulation of the housing market, financialization, and globalization have contributed to the precariousness of housing rights, normalizing evictions and framing housing as a commodity rather than a right. The third chapter addresses the right to housing, tracing how this concept has evolved from legal texts at various levels, from European to regional. The chapter highlights how housing has transitioned from a right to an asset, with a historical analysis from the post-war period, when housing was central to economic recovery, through the 1970s housing struggles, and finally to the present day. The fourth chapter examines the eviction crisis in Italy within the broader framework of the “new housing issue”. It describes how the housing question re-emerge in the 2000s after being less visible during the 1980s and 1990s, a period when many Italians became homeowners. The chapter connects evictions to ongoing housing struggles and examines the broader housing difficulties contributing to the problem. The fifth chapter outlines the research methodologies employed to explore this complex phenomenon. The study uses a relational approach and is based on 11 semi-structured interviews with key stakeholders, such as institutional and third-sector actors, providing a unique perspective on evictions. The sixth chapter introduces a case study focused on Turin, tracing the history of evictions in the city from the 1980s through the global housing crisis of 2008, which marked a significant shift in how the financialization of housing was understood. This analysis is contextualized within the city’s urban transformations. The seventh chapter presents the research findings and answers the main research questions. Using the interviews, it examines the perspectives of institutional and third-sector actors on the 2014 peak in evictions in Turin. The chapter also analyzes how this crisis led to innovations in the city’s housing system, including new tools and practices to address the crisis. The two objectives of the thesis were (i) to provide the understanding of institutional and third-sector actors of the eviction phenomenon, and in particular of the periods



when the number of eviction requests and executed increases. Against the backdrop of these periods, the thesis also questioned (ii) the responses that these actors put in place to cope with an increasing number of people being denied the right to housing. The modality with which these two research questions were approached was that of semi-structured interviews with relevant institutional and third sector actors. With these aims, the thesis reported thoughts, understandings and measures to counter the eviction crisis, relating the discourses to purely quantitative elements such as numerical data of instruments and measures promoted at state, regional and municipal level. At the same time, the interviews revealed qualitative aspects, detectable only from the voices of the actors who outlined a complex system of actions and re-actions in the face of periods in which evictions increased. From the voices of the interviewees, it is possible to highlight certain aspects of the eviction phenomenon, in particular, characterizing the understanding of the phenomenon for (i) rent-related evictions, (ii) mortgage-related evictions, and (iii) the evictions in the public housing and the responses for (i) responses linked to rent and mortgage evictions and (ii) responses to the eviction crisis linked to the decadence. The characterization proposed in the analysis, follows a characterization of the results produced through the interviews conducted, but some elements can be considered for some broader reflections: the evictions, (i) represent a structural and structuring phenomenon of Turin, where they are normalized as an ordinary occurrence: «the point to make is that the number never reaches zero» says interviewee Third 3. The normalization of evictions appears particularly problematic, as it leads to the acceptance of this phenomenon as normal and ordinary, which does not draw attention to the causes that drive the bailiff to remove families from their homes. During periods when the number of evictions increases and the emergency turns into a crisis, (ii) public administration and third sector actors collaborate in a more systematic way to provide a stronger collective response, both in quantitative terms, increasing the available solutions, and in qualitative terms, introducing innovative solutions. This aspect, highlights a high degree of resilience of institutional and third sector actors, but at the same time connects with a large body of literature that observes that moments of crisis represent moments for innovation, rethinking and change. As a reflection of innovation, also (iii) the

public administration changes its internal structure, grouping the sectors of public housing and social services under a single councilor, linking the loss of the home to social criticalities: by including the loss of a home as a social issue, public administration is adopting a new strategy to promote welfare measures. (iv) Through the Social Agency for Rental (Lo.Ca.Re) it is intended to use private residential assets to contain the evictions and housing crisis. Lo.Ca.Re., in this sense, represents, a positive legacy of a period of crisis, which has evolved in step with new needs, from being a purely emergency instrument, to alleviate and contain the crisis, to a cornerstone for combating evictions, capable of acting as a guarantor between landlord and families, using private property as a resource for city welfare. In addition to these elements, a number of themes presented and re-presented themselves in the course of the interviews, but which it was decided to neglect, in order to highlight the understandings and responses of the interviewed actors: racism in tenancies, depoliticization of the housing issue, studentification, short rentals and tourism, gentrification, the increasingly central role of banking foundations in relation to housing welfare management and proposals for solutions/ideas to improve crisis response, are the main other themes that emerged from the interviews. Some interesting elements, however, do not appear clear. In particular, (i) despite the end of the “Cura Italia” decree, which had provided for a freeze of evictions, the data seem to be in line with the pre-decree data, arguing that the freeze of evictions, and thus the non-execution of them, has not led to an accumulation of requests that has not resulted in an increase in the number of evictions executed. On this aspect, respondents claimed to be “worried”, as if fearing an imminent increase, although the data do not seem to support this concern. On the contrary, an element highlighted by the institutional actors (ii) is precisely that many families/subjects turn to the centers for help, without a correspondence of this emergency in the data on hardship, including evictions. It is precisely from these “worried” that further research could delve into, providing a comparative framework between the crisis period and the current period, where the crisis seems to be changing. Another aspect that draws attention is the space and spatiality of the eviction phenomenon. The data do not provide the

spatiality of the phenomenon for privacy reasons, but this might allow linking the issue of evictions with other topics dear to urban studies such as gentrification and the use of short rental platforms. By adding a spatial dimension, reference must be made to the role of that complex yet crucial field that shapes space and society, commonly referred to as planning. What role does planning play in relation to eviction crises and, more broadly, to housing crises? Is it a tool used to counter emergency and crisis phenomena, or is it a driver of crises? These are questions, not investigated in the thesis, that do not have a clear answer but should be analyzed to understand how space and spatiality interacts with the eviction phenomenon, and in what way, through which tools, which practices planning contributes or does not contribute to the eviction crisis, and whether it is used as a matter to contribute to the exit from crisis.

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