National Report on the Housing System from a Multi-Level Perspective: Italy

An extract from Deliverable 4.2, '*National Reports on the Housing System from a Multi-Level Perspective'*, of the ReHousIn project

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FOREWORD

This report is an extract from Deliverable 4.2, ‘National Reports on the Housing System from a Multi-Level Perspective’, of the ReHousIn project, which analyses housing systems in nine European countries, focusing on tenure-policy frameworks and housing supply dynamics.

The full version of the deliverable is available here.

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The ReHousIn project aims to spark innovative policy solutions towards inclusionary and quality housing. To achieve this, it investigates the complex relationship between green transition initiatives and housing inequalities in European urban and rural contexts, and develops innovative policy recommendations for better and context-sensitive integration between environmentally sustainable interventions and socially inclusive housing.

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1 EXECUTIVE SUMMARY

This national report explores the Italian housing system from a multi-level perspective, within the framework of the ReHousIn project, it highlights the features of Italy's relatively commodified and homeownership-oriented housing model, marked by a progressive marginalization of the rental and public housing (ERP) sectors. Housing policy in Italy remains fragmented, marked by weak national coordination and considerable regional and local disparities. Despite the high eviction rate and over-representation of poverty among tenants are high, public discourse and policymaking continue to be dominated by a strong bias towards homeownership, which is highly majoritarian in the tenure structure.

The report highlights a growing residualization and commodification of the rental housing sector. Public housing (ERP) increasingly functions as a safety net for the most vulnerable, while intermediate social housing (ERS) is largely shaped by market logic and financial capital, and small in number. Despite rhetorical shifts, actual public investment in de-commodified rental housing remains scarce, and land policies that could enable the production of affordable housing have been increasingly used to leverage private for-profit investment. The private rental market was deregulated in the 1990s and has since then undergone significant commodification – recently accelerated by the dynamics of touristification.

Within the Italian housing system, recent crises—the 2008 financial crash and the COVID-19 pandemic—have reinforced existing inequalities. Retrofitting programs have benefited more middle-class and upper-class homeowners, with only marginal resources allocated to public housing (ERP) and no program for private rental units, thereby further widening socio-spatial divides. Milan stands out for its experimentation with public-private partnerships and inclusionary zoning, but these initiatives remain limited in scope and embedded within a market-oriented framework.

The report also highlights the significant challenges and tensions in Italy's multi-level housing governance. While some local innovations have emerged and there was some interest in increasing the social rental supply in the 2000s, structural constraints—such as fragmented responsibilities, insufficient funding, and diverging political agendas—continue to hinder any move toward systemic change. Without a coherent housing strategy (especially at the national level), redistributive fiscal policies, and stronger support for public and non-profit actors, green transition policies — as mediated by Italy's housing system — risk exacerbating inequalities rather than mitigating them.

2 THE HOUSING DEBATE

Until the late 1960s, housing was a key issue in political debate, emphasized not only by trade unions and social movements but also by political parties and citizens. However, it gradually faded from the public discourse in the following decades, due to the fact that the dominance of homeownership, led to a process of de-politicization of housing (Tulumello & Caruso, 2021). In this context, media often favoured the perspectives of owner-occupiers and landlords, neglecting issues of access to housing (and especially to rental housing). Despite the complex history of housing conflicts and mobilisations, the current state of the housing debate is marginalised at the central government level, unlike recent trajectories in other Mediterranean countries, where housing has recently become a prominent public and political concern (Tulumello, 2023).

Currently, the housing debate is predominantly framed as a discussion concerning the impoverished middle-class - a highly heterogeneous social group for whom private residential property represents the primary source of wealth. Already in the 1970s and with reference to the discussions around land and planning system reforms, critics highlighted the existence of a “pro-building bloc” – a highly differentiated political alliance comprising small homeowners, medium to large landlords and major real estate company owners (Parlato, 1972). The prevailing ideology surrounding the housing question is rooted in the valorization of homeownership, which is regarded as a fundamental societal value (Gaeta & Cucca, 2018). This societal norm has led to associate rental tenure with economic vulnerability (Wolfgring & Peverini, 2024). In 2024, 18.4% of the Italian resident population accessed housing through rent, and 38.1% of the poorest quintile were concentrated in this tenure type (ISTAT, 2025). The rental market and tenant conditions in Italy remain under-discussed, the majority of structural interventions are in support of ownership (Poggio & Boreiko, 2017; Baglieri, Belotti, Peverini, 2024). This lack of public and political attention prevents a broader debate on tenancy law and evictions, even though Italy has seen a significant rise in evictions driven by rent arrears since the 1990s, reflecting growing housing unaffordability (Esposito, 2024). This is particularly concerning given that Italy has the highest eviction rate in Europe (OECD, 2021). Esposito (2024) argues that the issue is under-researched and overshadowed by prevailing emphasis on homeownership, while public policies are challenged by scarce funding and effectiveness in preventing evictions.

While data are highly fragmented and overall knowledge about housing is limited, the lack of political awareness on the matter is reflected in the absence of a coherent and centralised national housing policy. One telling indicator is that in Italy, the responsibility for housing lies with the Ministry of Infrastructure and Transport (Ministero delle Infrastrutture e dei Trasporti, often abbreviated as MIT), marking an emphasis on the building dimension and a distance from acknowledging housing as a social infrastructure.

However, the housing debate has recently begun to acknowledge the increasing diversification of housing conditions and the emergence of a “housing crisis”, also driven by an increasing (albeit still relatively modest compared to other European countries) popular mobilization on housing issues. In May 2023 university students initiated a peaceful protest by setting up an encampment in the main square in front of the Politecnico di Milano, the leading technical University of the country. The protest, supported by student associations, was organised to draw attention to the rising, unaffordable housing costs faced by students in Milan but rapidly spread across Italy attracting relevant institutional and media attention. The student protest signalled the re-emergence of housing as a key social and political issue in Italy. At the core of the current housing debate are issues such as affordability, the effects of touristification on housing and neighbourhoods, the impact of financialization, evictions, the effectiveness of green policies, the efficacy of the tenancy law, and activism for the right to housing (among others see Bricocoli, Peverini, 2024; Belotti, Arbaci, 2021; Celata, Romano, 2020; Filandri, 2020; Dagnes, Salento, 2022; Esposito, 2024; and Celata, Brollo, 2023; Portelli, Porcaro, 2024; Cristiano, et al., 2023).

Public housing. Between the 1970s and the 1990s, homeownership was heavily promoted, while renting was increasingly marginalized — often perceived as suitable for students or as a temporary arrangement for "young" workers transitioning to homeownership. As a result, public housing (ERP) increasingly became the main housing option for low-income families (Padovani, 1991). A major turning point was the abolition of the Gescal fund in the 1990s. Gescal (an acronym for *Gestione Case per i Lavoratori*, or *Housing Management for Workers*) was a fund dedicated to the construction and allocation of public housing (ERP) for workers. It was introduced in 1963 and discontinued in 1990. The core principle behind Gescal was to build housing for workers using contributions from the workers themselves, from employers, and partially from government funding. In the past three decades, the residualization of the Italian housing system combined with the dismantling of land policies and funding for public housing, as well as the introduction of right-to-buy and sale policies increasingly transformed public housing (ERP) into a concentration of social vulnerability. This has produced an unfeasible business model for providers, as public housing (ERP) is *de-facto* a welfare policy without funding. This has led to stigmatization and extensive media attention, making public housing (ERP) neighbourhoods the target of security and policing policies (and sometimes of urban renewal and rehabilitation projects).

Affordability. While the decay of public housing (ERP) and neighbourhoods has long dominated the academic and critical debate, the issue of housing (un)affordability received less attention outside of the real estate discourse (Peverini, 2023). Even the term "affordability" was only recently introduced into Italian as "*abbordabilità*" by OCA - the Observatory on Housing Affordability (Bricocoli & Peverini, 2024). Affordability is becoming increasingly problematic, affecting not only low-income groups and extending beyond most dynamic real estate markets even in the wealthiest regions of the country (Filandri et al., 2020). In central urban areas, the consistent rise in property prices and rental costs has a profound impact on middle-income households, especially against a backdrop of income stagnation and in-work-poverty that is unmatched in other European cities (Filandri, 2022; Colombarolli, 2024). This is pushing segments of the lower middle-class into conditions of housing precarity and forces many households to relocate in peripheral areas (Bricocoli, Peverini & Caresana, 2025).

Over a relatively brief period, both the media and political discourse have begun to address the issue of housing affordability, acknowledging the inextricable relation between housing costs and income or wages, while in the past the discourse on rising housing costs was seen in terms of advantages for homeowners but disregarded in terms of its social impact. For instance, the local real estate market of Milan was commonly compared with other dynamic markets across Europe, without consideration of the fact that incomes in Italy are much lower and growing at a slower pace than elsewhere. Indeed, in Milan - the capital of Italy's labour market - the discrepancy between housing prices and rents, on the one hand, and salaries, on the other, continues to widen, meaning that having a job no longer guarantees access to housing (Bricocoli, Peverini & Caresana, 2025; Filandri, 2022).

Touristification. Touristification has rapidly become a central topic in the Italian housing debate, initially in highly touristic cities (e.g., Venice, Florence, etc.). The debate on the effects of the proliferation of short-term rentals has had a peculiar trajectory in Italy, in respect to other European countries (Aguilera, Artioli & Colomb, 2021; 2025). More recently, the debate on the touristification process has expanded extensively across the country and at the national level. The extensive conversion of the housing stock into short-term rentals exacerbated the ongoing depopulation of historic centres and worsened housing scarcity with cascade effects to the greater urban areas (Salerno & Russo, 2020; Celata, Romano, 2020). Cities like Venice, Naples and Florence are at the frontline of social struggles and overtourism excesses (Salerno, Russo, 2020; Celata, Romano, 2020; Esposito, 2023). At the local level, regulatory responses have been introduced with an important delay in respect to other cities (Bei, Celata, 2023) to address the negative impacts of overtourism on the accessibility to housing (Comune di Firenze, 2025; Comune di Bologna, 2025). These local interventions were due to the pressure of a network of housing movements demanding regulation of short-term rentals which have recently organized into a national forum (Social Forum Abitare, 2025). The national government recently established a national register of tourist accommodation, including short-term rentals. Although this policy acknowledges the issue, paving the way for a better understanding of the phenomenon by providing a publicly available set of empirical data, it is merely enacting EU recommendations. A national level regulatory framework is still missing – while the current national government claims Italy to become a “tourism superpower”. In this context of robust tourism promotion, largely funded by public resources, such as tourist tax revenues, which by law in Italy are to be reinvested in tourism-related initiatives, and a stagnation of the conventional tourist accommodation supply, the growth of tourist presence is increasingly absorbed by the short-term rental market (Bricocoli, Peverini & Caresana, 2025). Significant gains are extracted by those who dispose of several residential properties, largely due to inheritance.
The critical debate on short-term rentals in Italy is part of the wider debate on the middle-class crisis. Those supporting the non-regulation of the phenomenon argue that short-term renting is a right of the impoverished middle classes to generate wealth from their own real estate assets. The position of influential stakeholders such as property managers and host association leaders is published in national newspapers, supporting the narrative that short-term renting is too insignificant to have a real impact on the housing market, and is helping to get dwellings out of vacancy. Conversely, grass-root movements highlight the impacts of overtourism on neighbourhoods and cities, framing short-term rentals as drivers of gentrification and supporting campaigns with mottos like ‘this city is not an hotel’.

Generational inequalities. Inheritance, not only in Italy, is now considered to be more significant than income generated through labour (Acciari & Morelli, 2022). Individuals who are newcomers to housing markets (such as young adults, workers relocating, immigrants and separated couples) and those without prior ownership or other wealth resources are systematically disadvantaged. This disparity is evident from the substantial increase in mortgage access since the 1990s, which has been most pronounced among individuals with greater financial resources (Filandri, 2022). The prospect of implementing reforms to the taxation of inheritances in relation to housing is a politically sensitive and contentious issue togheter with the issue of wealth. Leftwing parties have proposed taxing wealth and inheritance in different occasions, but these proposals never reached any practical leves (beside triggering a strong reaction by conservative and centrist parties). Instead, in the early 2000s a center-rightwing government cut the tax on the first owned residence – regardless of income and wealth of the resident, and even of the value or type of the dwelling.

3 HOW THE HOUSING SYSTEM HAS CHANGED

3.1 Degree of commodification

I. *What is the direction of travel of the national / local housing system: are these becoming more de-commodified (universalist) or re-commodified (residualist) over time?*

In the period 1991-2021, the Italian housing system became increasingly commodified, with homeownership expanding at the expense of the private and public rental sector. Several have driven homeownership and housing commodification. At the national level: continuous subsidization of owner occupation defunding of public housing, commodification of subsidized housing due to time-limited constraints, financialization of public assets. At the local level: policies promoting the sale of public housing, privatization of public land, sale of land leasing right. Recently however, the growth of homeownership slowed down and in the last years the number of tenants in the private sector started to increase slowly. Within the social rental sector, public housing (ERP) continues to decline due to stock sales, though at a slower pace than in the 1990s. In this framework, the system has become overall more residualist, with the private rental sector and (especially) the public housing (ERP) sector hosting a great concentration of poor and foreign households - mainly second and third generation households of the various waves of immigration to Italy, meaning they are usually low income or working class (often unemployed). Public housing (ERP) has increasingly shifted towards a "very social" function, increasingly allocating the few available dwellings to households experiencing severe poverty and intersectional vulnerabilities; without a comprehensive reform of public housing (ERP) funding (since the so called Gescal system was dismantled), public housing (ERP) companies face persistent financial challenges (Saporito, Perobelli & Bricocoli, 2024), relying on occasional funding for specific initiatives, such as retrofitting under the PNRR program (Talluri, 2022). In this context, new legislation in the early 2000 created a divide between public housing (ERP) and social housing (ERS), each operating under different mechanisms and serving distinct target groups. This reform aimed at de-segregating public housing (ERP) and promoting rental supply, but in fact which mainly promoted commodified owner occupation and a residual (and time-limited) rental stock (Belotti, Arbaci, 2021).
In the private rental sector, policies aimed at improving housing affordability have failed to offset the impacts of market liberalization of 1998, reduced public investment, and the prioritization of homeownership. These initiatives have suffered from inconsistent funding, limited reach, and poor coordination, leaving the growing housing needs of low-income households, which are more concentrated in this tenure, largely unmet. Rental subsidy

programs have increasingly shifted from more universal support to targeted assistance, addressing specific social and economic needs, mainly due to budgetary cuts.
Meanwhile, homeownership support programs have been redesigned to provide fiscal benefits and targeted to specific groups, such as individuals under 36, first-time buyers, and workers facing job instability. Additionally, Italy's Mortgage Interest Tax Relief is one of the most influential factors promoting homeownership (OECD, 2023).

A focus on Milan shows that the local housing system has largely followed the national trends – rise in owner occupation, reduction of private renting and public housing. However, it features some distinctive figures. Milan has a relatively high percentage of rental housing cooperatives (1%) and intermediate social housing (ERS) (1%) compared to the rest of Italy. However, Milan has also been a core entry point for international finance capital into the real estate sector, especially since the 2015 international exposition. Milan is also a breeding ground for policy innovations that are often then transferred and scaled up elsewhere in the country. In the field of housing, for example, Milan pioneered the development of the new field of "housing sociale". While the initiative was conceived as an attempt to leverage on finance through real estate funds to provide affordable rental stock, it marked the beginning of the financialization process of social housing (ERS) (Belotti, Arbaci, 2021).

II. *Are there structural divergences (tensions) between the direction of travel (universalist - residualist) of the national housing system, and the local housing system?*

Housing policies are mainly regulated and funded at the national and regional level, therefore relevant bias is recorded among the different cities and regions. Milan is rather a frontline case and policy innovation conceived in Milan is often scaled up elsewhere in the country. The main tension between Italy's national housing system and Milan's local approach lies in the differing quantitative role of social rental housing (both public - ERP - and intermediate ERS) within the tenure system. While both systems are extensively marked by residualization and re-commodification of housing, Milan pursued a more active role in the production of public and social housing (ERS) throughout the 1960s, 70s and 80s (Peverini, 2023). This path-dependent heritage of social housing (ERS) policies provides a persistent distinction from the rest of the country. At the national level public housing (ERP) represents only around 3% of the housing stock, whereas the percentage in Milan reaches around 8%. Furthermore, housing cooperatives have been more active in Milan than in other parts of Italy (Peverini, 2025). However, housing policies in Milan were increasingly implemented within a market-oriented framework that entailed privatization of large portions of the public and social housing (ERS) stock, similarly to the rest of the country.

As mentioned, Milan experimented with public-private partnerships and innovative financial instruments to produce social rental housing. In the 1970s and 70s the city actively used its planning powers to mobilize land for public and cooperative housing projects (Peverini, 2023). Since the 1980s, however, the scope of public land policies diminished due to legal and legislative changes. Since then, public land was only scraped and, with defunding of the main public housing funding (the so called Gescal) the Municipality of Milan started collaborating with bank foundations (e.g. Fondazione Cariplo), to develop new financial instruments promoting an intermediate housing supply. These initiatives led to the development of pilot projects that emphasized social and functional mixing in new social rental developments (Bricocoli & Cucca, 2016), which were soon scaled up by the national government, introducing in the regulatory framework “housing sociale” as an alternative (yet competitive) instrument to public housing (ERP) and diverting funding into this new instrument. This process of marketization of the Social Rental sector was facilitated by the integration of financial capital in the policy design. The local innovations brought forward in Milan were used to create a national system of real estate development funds, which encouraged financial investment in finance-driven SRH nationwide. Therefore, while Milan's initial approach seemed divergent, it ultimately contributed to the larger, state-led financialization of social rental housing across Italy. In the end, however, in the social housing (ERS) funds model mainly worked in Milan, while implementation elsewhere was very scarce. In Milan, a more recent development is the introduction of an inclusionary zoning measure in the planning regulations, mandating developers of rezoned land to allocate 30% to 40% of residential floor area to “social housing (ERS)”, broadly defined to include affordable owner occupation, moderate rents and student housing. However, this change is not enough to signal a paradigm shift, nor a path change, as it is frequently circumvented and is currently under discussion. At the regional level, Lombardy has introduced some limited reforms to the regulatory framework of public housing (ERP) – allowing agencies to develop an intermediate rental supply (the so called “Valorizzazione alternativa alla vendita”, providing higher revenues from the rental of portion of the housing stock as a way to prevent sales of the stock), introducing the concept of housing as a public service, and channelling some new but limited funding.

In summary, while there are rhetorical and discursive divergences between national and local narratives—particularly in Milan—these have not translated into systemic action. Local narratives have indeed helped bring attention to housing challenges at the national level, but responses remain largely symbolic or confined to small-scale initiatives. Nevertheless, compared to other cities, Milan has a more complex ecosystem of housing production actors, including bank foundations and international real estate funds.

Outside of these experiments and debates, Italy has raised its governmental expenditure on housing from around 0,5% of GDP until 2020 to around 3,3% in 2022. However, these resources have been primarily directed to the retrofitting of the private housing stock without any tenure-based / use constraints, *de facto* strongly reinforcing the direction of the Italian housing system towards increased commodification of the existing stock.

III. *What synergies and/ or conflicts exist between the vertical and horizontal governance levels?*

Vertically, housing governance is well structured, with clearly assigned responsibilities, which are, however, cascading downwards in a way that requires full functionality at each level for the system to work effectively. Overall “the full performance of functions and roles assigned to each level is a prerequisite for the full performance of obligations at lower levels” (Venditti, 2009). Given that the National Government has demonstrated to be rather passive in the past decades, especially from the point of view of funding provision, the risk is that inertia at a superior level translates to negative effects on lower levels – “passive devolution” as labelled by Kazepov (2010). The lack of investment is a key point, together with a lack of a comprehensive national housing strategy. Horizontally, governance features overlap and, at times, conflicts, with two-track systems for instance in the management of public housing (ERP) —where both regional and municipal bodies maintain parallel responsibilities—, resulting in inefficiencies and ambiguous situations.

The regulation of housing policies involves a complex system of multi-level governance. The central government sets national policy priorities, regions are in charge of their implementation, and municipalities manage local projects. The central government sets national policy priorities, regulates the rental sector, and establishes guiding principles for regional legislation. Responsibility for housing falls under the Ministry of Infrastructure and Transport, a placement that reflects the limited political prioritization of housing as a social issue. The regional level plays a crucial role in determining a set of important policies. For instance, tourism and public housing (ERP) are matters mainly regulated by regions, which set the frame in which municipalities can act. In this context, different political coalitions leading the City Government versus the Regional Government often imply struggles to implement housing initiatives autonomously within a region. The resulting political misalignment can hinder coordinated action.

Regarding the relation between state and regions, the existence of significant disparities in policymaking and planning traditions across different regions is considered a major obstacle in establishing a coherent, national debate on the housing question (Tulumello, 2023). The fragmentation of housing regimes at the regional level and concomitant conflicts at the local level create considerable difficulties for the achievement of structural change in Italy (ibid.).

Regarding the governance on public housing (ERP) after the “regionalisation” of housing policies, the state retained only residual competencies, which include the definition of general principles and objectives of the sector, of minimal quality standards, and criteria for income support. The regions hold the majority of legislative, programmatic and implementation responsibilities in terms of housing agendas, and the municipalities are responsible for releasing calls for the allocation of public housing (ERP) and for administering these allocations. Most of the public housing (ERP) stock is managed by public companies (featuring a different name and a different management asset in every region) which have been established at the regional level, but usually operate on a subregional scale, and are subject to control and oversight by the regions. These entities manage stocks in their ownership, but also on behalf of others (usually, municipalities, who transfer the management of their property). However, some municipalities, such as Milan, have decided to manage their own stocks, resulting in situations of two-track management within the same city. Since the abolition of strategic public housing (ERP) funding in the 1990s—specifically, the closure of the Gescal fund—maintenance and retrofitting have become major challenges, while expansion of the stock is not really on the agenda. A large number of units remain vacant and unfit for allocation, due to their state of disrepair. New construction, meanwhile, has come to an almost complete halt. Public housing (ERP) providers are thus facing increased responsibilities. In addition to property management, they have to manage increasingly complex social situations within their tenant base. Yet, they receive limited and declining resources (while rent arrears are on the rise, along with an increasing residualisation of the sector).

3.2 Impact of exogenous macro-trends, policies and crises: What have been the events that really made a change in each tenure?

I. To what extent are processes of de-commodification and re-commodification in each housing system driven by, or respond to, the identified exogeneous macro-trends and crises?

The residualization of the SR sector in Italy has transformed public housing (ERP) from a universalist system for workers into a safety net for the most vulnerable. This shift was not sudden but the result of a gradual process that has unfolded over time, as part of a broader trend of welfare restructuring (Bricocoli, de Leonairds & Tosi, 2008). While EU economic integration coincided with the defunding of public housing (ERP) and the introduction of right-to-buy policies. Moreover, EU regulation on state aid might have influenced Italian governments in divesting from public housing (ERP) – though Italian public housing (ERP) falls clearly within the services of general economic interest, as it is directed to low income households –, and the adoption of market-oriented reforms and new public management along with austerity measures has resulted in a restructuring process that has seen a gradual transformation of public property into financial assets (Addison & Halbert, 2022). Many civil servants had to adhere to a sort of mantra that if public assets do not generate revenues, it is “treasury losses” (*danno erariale*). In this financialization process, the Italian state played the dual role of regulator and provider of financial assets. The residual public housing (ERP) also participated in this process of assetization when in 2001, a national law enacted in response to these conditions, introduced urgent provisions concerning the privatisation and valorisation of public real estate assets and the development of real estate investment funds. The legislation facilitated the establishment of companies specialising in the securitisation of public housing (ERP) (Addison, Halbert, 2022).

The NRRP (National Recovery and Resilience Plan) has introduced some limited decommodification, funding small area-based public housing (ERP) regeneration programs (PINQUA). At the local level, Milan’s municipality launched a new “Housing plan”, offering public land at no cost to private, cooperative and non-profit providers to build new social housing (ERS) units. Yet, public housing (ERP) providers are left out of the game.

The overlapping processes of public housing (ERP) residualization and its re-commodification – through Right-to-buy schemes and sale of the stock – together with the introduction of financialized actors and mechanisms for social housing (ERS) provision have intensified the marginalization of the traditional public housing (ERP) sector while facilitating the financialization of social housing (ERS) in Italy. This process stemmed from domestic policy decisions *together* with structural dynamics and broader economic factors, including the 2008 financial crisis and EU policies on public debt management and state aid, even if those were not the main drivers. The main drivers were the re-commodification of land and the housing stock (e.g. including that of banks and insurance companies) and state-led financialization of ERS, as the state has played a proactive role to push toward a marketized approach. The goal was to address the housing affordability crisis via an increase of the housing supply, through attraction of capital by transforming ERS into a viable financial asset. On the other hand, one very important step in the re-commodification of public housing (ERP) was the decision to abolish the Gescal national funding system (also motivated by the weight it had on salaries), that was followed by alienation plans of relevant shares of the public housing (ERP) stock as an alternative economic source providing resources mainly for maintenance costs. This source, however, has proven to be neither sufficient nor stable: dwellings were sold far below market rates.

Concurrent to the privatization of public housing (ERP) assets, the shift in the private rental sector – initiated with the domestic decision to revitalize the sector – started from abolition of the “fair rent” regulation in early 90s and the subsequent liberalization of rental contracts under the influence of an overall pro-market policy climate. The introduction of ‘canone concordato’ (negotiated rent agreements) — was intended to cap rents through voluntary landlord participation. Though revised upward in recent years and incentivized by tax breaks, this tool has failed to meaningfully improve affordability. It is also important to note the rise of short to mid-term rentals (under 30 days and from one to 18 months), which is acting as an additional driver toward housing commodification, particularly impacting central metropolitan areas, tourist destinations, and attractive cities. The abrupt re-commodification of the private rental sector limited the possibilities of many to access affordable housing through PR dwellings, raising the housing cost burden on tenants and moving tenants to look for mortgage-backed OO, until the financial crisis hit the country.

The re-commodification of owner-occupied (OO) tenure has been primarily driven by the restructuring of the Italian financial system, particularly in response to the country's integration into the Single Market. This transformation has facilitated broader access to credit, reinforcing homeownership. However, the benefits of financial liberalization were distributed unevenly, with wealthier individuals gaining the greatest advantage. A relatively high share of owner-occupiers in Italy are outright owners compared to other European countries, which makes them relatively insulated from fluctuations of interest rates and broader financial and economic conditions. Meanwhile low-income mortgaged owners became targets for value extraction through rising property prices, as they have been pushed to homebuying also by high rents. Since the global financial crisis, this trend has attenuated, and in 2024 only 41,6% of residential dwelling purchases by households were backed by a mortgage, meaning that the majority of sales are intercepted by wealthy households.

NRRP-funded subsidies were mainly directed to the full coverage of energy retrofitting of owner-occupied dwellings – often single-family homes – that can be then directly monetized in the market. No constraints to the sale of a retrofitted dwelling are set – though a modification of the law in 2024 has introduced a 26% taxation of the capital gain generated by the retrofitting if the dwelling is sold within 10 years.

3.3 Capacity to filter crises: how does each housing system respond to macro-events and crises?

I. *What is the capacity of the local and national housing system to provide affordable housing? Identify the key obstacles to production of affordable housing, and the key enablers of the production of affordable housing, in both the national and local housing systems.*

In the Italian national context, as well as in Milan, there is a tension between market-led approaches that prioritize homeownership (majoritarian with ~76,7% of the tenure) and the provision of de-commodified and affordable rental housing (~3-4% of tenure), while there is a minor debate about the private rental sector (~14,4%). Meanwhile, affordable homeownership programs are still important (even though much less than in the past) but have no long-term mechanism to prevent commodification. Overall, public resources to support provision in owner occupation absorb most resources primarily through tax-based incentives and fiscal welfare mechanisms (Figari et al., 2019). In the late 90s, the two key housing policy mechanisms to provide public housing (ERP) were dismantled, but already from the late 70s the housing provision system was in a residualization trajectory (Padovani, 1996). The Gescal funding system, which relied on the taxation of employees' salaries and employers' revenues to provide the public authorities with funding for the construction of public housing, was definitely terminated in 1998 following a phase of significant reductions. Similarly, the *Plans for public and affordable housing* (*Piani di edilizia economica e popolare*) or PEEP land-use mechanism, introduced in 1963 to enable municipalities to acquire land at below-market prices for the development of subsidized housing (both rental and sale, for at least 40% of the forecasted local housing need), after extensive implementation until the late 1970's was undermined by a 1980 Constitutional Court ruling that mandated compensation at market value. The direct production of public housing (ERP) was then halted, and its provision has come to a near standstill. Most beneficiaries of public housing (ERP) are selected based on severe social and economic vulnerabilities, while most households in the waiting list cannot be allocated as only very few dwellings are available every year, no public dwelling is being built, some are still being sold off, and many units remain vacant due to disrepair and lack of financial and organizational resources (Saporito, Perobelli & Bricocoli, 2024). The diminishing resources have been paired with the emergence of new differentiated housing demands. The affirmation of the idea of a 'grey area' of unmet housing demand, corresponding to the portion of workers who cannot afford housing at market rates, nor qualify for public housing, paved the way for affirmation of the ideological system of 'housing sociale', first in Milan and then at the national level, an intermediate public-private housing supply for low-middle income households (Tosi, 2017). The foundational idea was that the public actor cannot face adequately the housing question, because of the resource scarcity; but also, private actors cannot deliver social results if not adequately supported with public resources, being land or funds (ibid.). 'Housing sociale' has since become a major recipient of public funds (or of public land), competing with traditional public housing (ERP) in terms of fund allocations, while interventions have provided limited stock of genuinely de-commodified housing affordable rental solutions (Fontana & Lareno Faccini, 2017). New recently introduced policy interventions such as inclusionary zoning in cities such as Milan and Bologna (Pogliani, 2017; Tosi, 2017) have also fallen short, failing to provide land for affordable housing, mostly due to exemptions and weak enforcement.

Milan's local housing system, while reflecting many national trends, differs in some key respects. The city's combines a strong emphasis on homeownership (~70,4%) alongside a limited and dualist rental sector (though larger than the national one) split into two segments: a deregulated private sector (~17,4%) and a small-scale public rental (~8,0%) – which however is more than two times the national average. In addition to the ~57.000 public housing (ERP) dwellings, approximately 2.000 units of social rental units are managed by public companies (Comune di Milano, 2023), 7.500 by cooperatives and around 3.700 by real estate funds and private developers. Altogether, the public, social and cooperative housing sectors provide accommodation for approximately 10% of Milan's residents (Peverini, 2023). The significance of the public housing (ERP) sector becomes particularly apparent when one considers its role within the rental market itself: public housing (ERP) accommodates more than 25% of all tenants (Bricocoli & Peverini, 2023). The private rental market is predominantly characterised by small property owners. While until the early 2000s Italian banks and insurance companies were required to allocate a portion of their deposits to real estate investments to safeguard the interests of their clients, and engaged in rental housing development (Gaeta, 2017), during the 1990s, the majority of these assets were liquidated after regulatory changes. Indeed, the second-hand market, in which small owners with one or two dwellings for rent or sale are the vast majority, and not new production, is the primary source of affordable housing. Old housing of lower quality represents the most significant supply for both Italian renters and buyers. Attempts to regulate the private rental sector through "agreed rent" (canone concordato) contracts have had limited success. In Milan, only around 5% of contracts used this mechanism until very recently. A revision of the agreed rent levels has slightly increased uptake, but also reduced its de-commodifying potential, with agreed rents now being more closely aligned with market prices (Bricocoli, Peverini & Caresana, 2025).

Enabling factors for affordable housing include the presence of public and non-profit actors, especially in Milan (Peverini, 2025), and a favourable legislation in principle. However, these actors often face important limitations, such as the absence of effective land provision tools, scarce financial resources, and fragmented governance. To reach goals like affordable housing and energy efficiency, municipalities and other planning bodies often rely on incentives such as extra building rights offered to private developers. In some local areas, the presence of public housing (ERP) and housing cooperatives helps to preserve a small amount of affordable housing. However, access to this housing remains very limited, and the construction of new units is almost non-existent.

Both the national and local housing systems face significant challenges in providing affordable housing. The national system, characterized by a residualist approach and a focus on privately-driven and financially-backed policy instruments, has severely constrained the conditions for the production of affordable housing. Mechanisms that prevent decommodification of the stock have been weakened in order to attract private investment. In Milan, although the local government has shown relative dynamism—thanks in part to an active third sector and cooperative actors (Peverini, 2025) —the city remains embedded within this marketized framework. Furthermore, Milan's initiatives often rely on complex public-private partnerships that lack the capacity to scale up effectively or provide long-term affordability guarantees.

Key obstacles to decommodification include the erosion of public funding, the commodification of land policy instruments used by municipalities to attract private investment rather than provide affordable housing, and the prioritisation of market-driven solutions (with austerity being a key factor behind these processes). Key enablers include the third sector and public land ownership, limited by austerity-driven commodification and financialization of public actors and tensions between national and local priorities. In this context, public housing (ERP) providers have very small margin of manoeuvre to enlarge the affordable housing stock.

II. How have the identified crises and macro-trends affected the capacity of these housing systems to provide affordable housing?

The impact of austerity measures on Italian government policy regarding its real estate assets, both residential and non-residential, has been profound. The general trend in Europe has been the withdrawal of the public intervention in line with neoliberal transformations of the welfare state, but these transformations have affected European countries in different ways. Particular importance had the starting point and in Italy the public housing (ERP) offer was already historically weak (Tosi, 2017). The process of EU integration landed on a context of already weak public policy in the housing realm (Padovani, 1996). The Maastricht Treaty criteria resulted in heightened fiscal constraints for the Italian government and could be linked – though not directly – to the cut of the Gescal tax for public housing. The emergence of the 'housing sociale' paradigm, from public housing (ERP) provision to social housing (ERS) facilitation, as reported before in the text, was built up on the context of resources scarcity induced by austerity and neoliberal political paradigm.

In comparison to other countries, the global financial crisis had a comparatively limited effect due to the high percentage of outright owners. However, newcomers to the housing market have seen their chances of accessing adequate housing at affordable conditions diminish, and the average age at which Italians leave the parental home increased. The crisis reduced the ability of low-income households to obtain mortgages, thereby increasing their reliance on the private rental sector, and led to a rise in eviction – as no response in terms of public housing (ERP) production followed. For this reason, in 2014 the government introduced a funding to prevent evictions due to "blameless arrears" (*morosità incolpevole*) that was however defunded a few years later. The result of these trends was to push the national government to adopt measures (e.g. fiscal deductions) to support homeownership acquisition rather than invest in de-commodified sectors, in the context of increased austerity and reduced public intervention. Paradoxically, funding for demand-side subsidies for low-income tenants was also reduced. The finance-backed instruments for "social housing (ERS)" promotion were also affected by the global financial crisis (GFC), pushing national governments to increase the public investment to launch the sector, but achieving very limited results.

The consequence of the global financial crisis on the non-profit sector is more ambiguous, as they relied less on finance, but austerity cuts affected state funding and the ability to get bank loans (Peverini, 2025). Overall, the pressure on the very weak Italian housing welfare system increased due to the consequences of the crisis, as it reinforced austerity measures already adopted in the 1990s and curtailed public intervention mechanisms even more and reduced the spending capacity of households, increasing housing emergencies. In the following years, the neoliberal principles became deeply embedded within most public administrations, with the attraction of private investment and the commodification and financialization of public assets being more important than social goals of housing provision (Adisson & Halbert, 2022).

The COVID-19 crisis reopened space for renewed state intervention, and public spending on housing in Italy grew to an unprecedented level, largely funded through the NRRP. During the pandemic, the difficulties of low income and housing insecure households gained visibility in the media, and university students organised protests on housing issues throughout Italy. However, within a prevailing market-oriented approach, the priority of revitalizing the economy through the depressed construction sector (except for Milan), and the pressure to perform and match the deadlines for spending the funds, led to most of the funds being spent for the retrofitting of owner-occupied housing. No mechanisms to prevent decommodification and basically no policy addressing tenants was introduced, except for a brief moratorium on evictions and a one-time demand-side subsidy for tenants. After the pandemic, housing prices and rents grew all over the country, creating the conditions for a recrudescence of housing distress. In this situation, construction costs also grew significantly, jeopardizing the ability of non-profit providers to keep housing costs low.

III. *What challenges have the state and non-profit sector faced, in the light of recent crises?*

Already responded in the previous section.

4 CONCERNS REGARDING THE GREEN-HOUSING NEXUS

In the Italian context, the implementation of environmental and energy policies (EEPs) — particularly those selected by the ReHousIn project, such as urban densification, nature-based solutions (NBS), and energy retrofitting — has revealed complex and often problematic interactions with national and local housing systems (Bricocoli et al., 2025). The Policy Labs held in Milan and Assisi, as part of the ReHousIn program, served as critical forums for dialogue among experts, policymakers, and stakeholders. These exchanges highlighted significant misalignments between policy objectives and the needs of intended beneficiaries, underscoring persistent challenges related to housing inequalities, that are currently being confirmed in the interview process (ongoing).

A complex understanding of the controversial effects on housing inequalities that may be produced by green policies emerged from the policy labs. EU Green policies have been mainly implemented by programs and projects in a very short time frame at the expense of medium- and long-term planning, shifting the focus from equality to short-term feasibility - as in the case of the Superbonus 110% (the NRRP-funded subsidy for energy retrofitting introduced in 2021, see report D3.2). Green policies, especially those related to retrofitting of the housing stock, are generally recognized to increase the quality of life and enhance real estate values (thereby increasing market rents and prices). Therefore, the role of the public actor (either at the national, regional or local level) is crucial in the distribution of the benefits and in reaching the recipients. Many interviewees agree that without a redistributive approach, environmental policies may deepen social and spatial inequalities rather than mitigate them. A strong criticality is the absence of housing policy frameworks integrated with urban transformation strategies, particularly those related to environmental sustainability.

The discussion of local experiences related to the implementation of green policies and projects - particularly those focused on energy efficiency and densification/ regeneration – from the point of view of housing inequalities reveals significant asymmetries in the distribution of benefits due to:

- Social factors (mainly due to differences in homeownership status, financial capacity and socio-cultural capital, etc.),
- Territorial factors (with advantages concentrated in northern regions and large cities over the south and smaller municipalities, etc.)
- Institutional, organizational and economic capabilities of institutions and readiness of the regional and local governments and actors in responding to complex policy programs – especially those requiring co-funding.

These structural inequalities are compounded by informational, bureaucratic, and cultural barriers. Many citizens are unaware of available measures or are discouraged by to bureaucratic complexity, low institutional trust, or a lack of technical support. Moreover, the shortage of qualified technical staff within local administrations limits their capacity to design and manage integrated interventions. The necessary and crucial role of the public in setting priorities and compensation is recognised: certain cases demonstrate that green transformation can benefit the most without exploiting huge value gaps.

A key concern emerging from these discussions relates to the regressive nature of many fiscal instruments designed to promote energy transition in the housing sector. As these measures typically require significant tax capacity or upfront investment, they tend to benefit those with available capital or access to credit, such as middle and high-income homeowners, large actors in the construction and energy sectors, financial institutions, and municipalities with favourable regulatory frameworks. Conversely, groups most in need — such as public housing (ERP) tenants, low-income renters (ISTAT, 2025), individuals facing energy poverty, small-scale businesses, and residents of rural or inner areas — have largely been excluded from these schemes (Bricocoli et al., 2025).

This disparity in access to incentives is further exacerbated by a pervasive lack of awareness among vulnerable groups and less organised actors. Key barriers include bureaucratic complexity, low institutional trust, insufficient technical assistance, and a scarcity of qualified personnel within local administrations. These institutional limitations negatively impact the capacity of municipalities and individuals to effectively respond to time-sensitive funding opportunities and to develop integrated, long-term strategies for sustainable transformation.

Spatial inequalities also emerge prominently in the distributional outcomes of green policies, with northern regions of Italy benefitting far more than their southern counterparts. This uneven impact is not merely a reflection of economic disparities; it is also a consequence of different levels of institutional capacity and organisational readiness at regional and local levels. The existence of structural, technical and financial obstacles, in combination with inadequate compensatory mechanisms, has resulted in the exacerbation of pre-existing territorial inequalities. These challenges are further reinforced by overlapping economic, informational, administrative, and cultural barriers that limit inclusive access to green initiatives.

In a housing system, as strongly market-oriented as Italy's, green policy interventions have tended to generate added value — both in terms of enhanced quality of life and increased real estate values. However, without a robust and proactive role for the public sector — at national, regional, and municipal levels — these value gains risk reinforcing socio-spatial inequalities. It is therefore imperative that public instruments, particularly urban planning tools, should be recalibrated to regulate first, and then redistribute the value generated by environmental and energy policy interventions. Such regulation and redistribution mechanisms are essential to ensuring that the green transition contributes not only to ecological sustainability but also to social equity and territorial cohesion.

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6 APPENDIX

6.1 Tables on tenure composition

Housing tenure (Italy, census)		1991	2001	2011	2021
Absolute value	Total households	19.909.003	21.778.228	24.501.477	25.346.523
	Owner Occupation	13.538.122	15.530.545	17.666.209	19.432.745
	Renting (PRS + SR)	5.036.978	4.364.852	4.402.904	4.306.112
	Other	1.333.903	1.882.831	2.432.364	1.607.666
	(Public housing, ERP)	1139837	1.028.285	952.068	914458
%	% Owner Occupation	68,0%	71,3%	72,1%	76,7%
	% renting (PRS + SR)	25,3%	20,0%	18,0%	17,0%
	% other	6,7%	8,6%	9,9%	6,3%
	(% public housing)	5,8%	4,7%	3,9%	3,6%

Table NO 1. Sources: compiled by authors; data from ISTAT (except for 2021 data on public housing, which comes from administrative source) - own calculations.

Housing tenure (Milan, census)		1991	2001	2011	2021
Absolute value	Total households	576.777	583.335	604.507	720.523
	Owner Occupation	294.982	347.353	387.710	504.563
	Renting (PRS + SR)	255.231	203.419	174.542	183.227
	Other	26.564	32.563	42.255	32.733
	(Public housing, ERP)	82.343	70.759	54.215	57.498
%	% Owner Occupation	51,1%	59,5%	64,1%	70,0%
	% renting (PRS + SR)	44,3%	34,9%	28,9%	25,4%
	% other	4,6%	5,6%	7,0%	4,5%
	(% public housing)	14,3%	12,1%	9,0%	8,0%

Table NO 2. Sources: compiled by authors; data from ISTAT (except for 2021 data on public housing, which comes from administrative source) - own calculations.

Italy, 2021. Equivalent quintile income levels by tenure.

Tenures	Absolute number (households)	% of total households	Low income (% or Cf of total)	Middle-low income (% or Cf of total)	Middle income (% or Cf of total)	Middle-high income (% or CF of total)	High income (% or Cf of total)
Owner Occupation	17.945.338	70,80	55,10	65,50	72,40	77,00	83,90
Outright	14.700.983	58,00	49,20	55,10	59,30	59,50	66,70
Mortgaged	3.244.355	12,80	5,90	10,40	13,10	17,60	17,20
Rented (Private + Public)	5.196.037	20,50	31,80	24,50	19,30	15,50	11,30
Other (altro titolo)	2.205.148	8,70	13,10	10,00	8,30	7,50	4,80
TOTAL (Households)	25.346.523	100,00	100	100	100	100	100

Table NO 3. Source: Compiled by authors; data from ISTAT and EU-SILC – own calculations.