



Housing policies in Europe during the Covid-19 emergency



Regione Toscana



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INTRODUCTION

The ninth "Abitare in Toscana" Report comes at a time of deep concern about the second wave of the Covid-19 pandemic and the repercussions and effects that the emergency will continue to have on health, social and economic systems.

The report presents the statistical evidence for the year 2019, the period preceding the emergency phase that occurred throughout the country, especially from January to February 2020. Yet it seems important to us to provide the most precise picture possible of the housing situation in Tuscany before this shock, which unfortunately is due to produce lasting effects on the local territories and their communities. The comparison with these data will probably give us, in a few months and in the following years, the extent of an event unparalleled in recent decades in terms of impact, duration and populations involved.

For this reason, due to the impossibility of being able to provide data and statistics "in real time" with respect to housing conditions during the Covid period, the working group has widened the informative scope of this report through in-depth studies dedicated to the aspects of living in the current emergency phase, both through a broader view highlighting what happened in some European countries, with the relative measures adopted by the Institutions, and through a closer look at what happened in Tuscany in the first months of the emergency, by listening to subjects - the institutional bodies and the Third Sector - who worked "on the field" of the social emergency, as well as health. The picture outlined can only be partial, especially if we consider the current phase in continuous and rapid evolution, but hopefully it will be useful to provide indications regarding the social demands, old and new, to which the pandemic has given voice.

The first section of the Report presents its classic structure, divided into five chapters, aimed at providing an information framework regarding the socio-economic context of Tuscan families, the residential real estate assets in the region, the trends in the property market of sales and leases, the situation of evictions and Public Residential Building. In addition to the secondary data sources used (Istat, Inland Revenues, Ministry of Infrastructure, Home Office ...), the added value comes from the administrative data collected by the Housing Policies Sector of the Tuscan Regional Authorities - the rent fund, the national and regional funds for guilty delinquency, Giovanisì, the Territorial Commissions - and above all from the monitoring of the situation of the public housing system through data and information produced by Municipalities and companies managing ERP assets and collected by the Regional Social Observatory and the relevant regional industry.

As usual, this work is the result of collaborations and synergies involving the institutional and Third Sector players operating on a local level on issues related to housing and whom we want to thank, with the hope of having provided, with the information of "Abitare in Toscana", a useful tool for reading and interpreting the current phenomena.

The insights on Covid-19 policies in the countries that have taken part in the research were made possible thanks to the collaboration of Herwig Reynaert (Universiteit Gent), Jean-Pierre Schaefer (Conseil National des Villes), Thomas Maloutas, (Harokopio University, Athens), Gonçalo Antunes (Universidade Nova de Lisboa), Luis Fernández Alonso and Aitor Varea Oro (el Rogle).

Feel free to download other publications on housing policies in Tuscany from the Osservatorio Sociale Regionale's website:

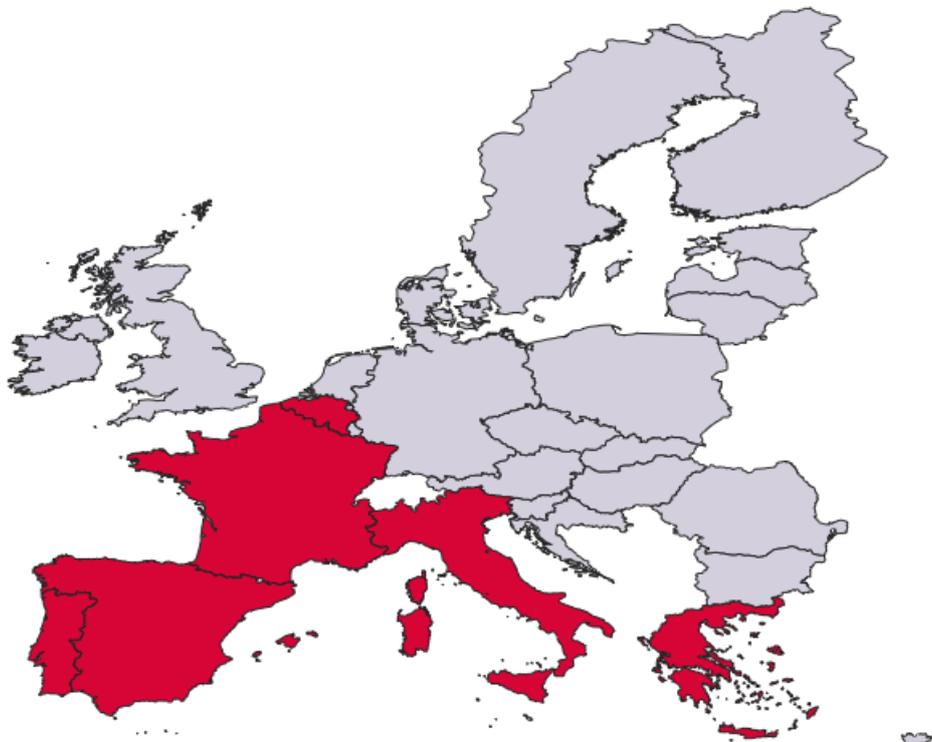
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1. THE PANDEMIC AND HOUSING CONDITIONS IN EUROPE

The Regional Social Observatory, in agreement with the Department of Political and Social Sciences of the University of Florence, asked a group of experts on housing conditions from various European countries (Belgium, France, Greece, Portugal, Spain) to reflect on the effects of the pandemic on housing conditions and on the emergency policies implemented by different central and local governments. The working group initially drafted a summary report on individual countries, and then organised an online symposium (held on the Google Meet platform) on 25 June 2020 called "*European Housing Policies in COVID-19 Emergency*"¹. The following paragraphs summarise the speeches of the symposium, for which we would like to thank:

- for Belgium, Professor Herwig Reynaert, Universiteit Gent;
- for France, Dr Jean-Pierre Schaefer, Conseil National des Villes;
- for Greece, Professor Thomas Maloutas, Harokopio University, Athens;
- for Portugal, Professor Gonçalo Antunes, Universidade Nova de Lisboa;
- for Spain, Doctors Luis Fernández Alonso and Aitor Varea Oro, el Rogle.

Figure 1.1. The European nations analysed in the study.



¹ A recording of the event is available online at: https://www.youtube.com/watch?v=uC58wdy_rsc.

The chosen countries, according to the traditional comparative parameters in the analysis of local governments, all belong to the same area, the so-called "*franco-group*", in which local authorities have little legal autonomy, whereas, according to the traditional comparative parameters in the analysis of welfare regimes they belong to the "Mediterranean" model, in which the Government actions are mostly addressed to compensate for the inability of families and intermediate bodies to support minority social categories suffering of intense deprivation or disenfranchisement. In the last decades these parameters have in many ways lost their significance, due to the effect of the rapid redesign of *multi-level* systems of government which, in addition to affirming the principle of vertical subsidiarity, are experiencing contradictory trends, even within the same country; but also due to the length process of upheaval of the structure and principles of state actions in welfare, as far as guaranteed right to housing is concerned. This process has intensified throughout Europe since the 1990s.

Housing policies have faced substantial reductions throughout Europe since then, by means of the generalised withdrawal of states as builders and their focussing on regulatory activity and support for home ownership; the weakening of collective stakeholders who could contribute to the financing and organising processes; the delegation to the market the task of meeting the need for new housing. By withdrawing, the central government entrusted many of its responsibilities, in many different ways depending on the local traditions, to intermediary organisations, social entrepreneurship, local or regional authorities. This transfer of responsibilities, within a framework of reduced resources and public assets, is matched by the return of the housing crisis, with poverty being increasingly related to housing or derived from housing, with the long and serious economic crisis on the background..

Whereas the housing crisis manifests with the same mechanisms across Europe, its intensity is obviously more or less mitigated depending on the size of the public housing stock and how effectively it is managed. The chosen countries never reach the traditional housing stock size of Northern Europe countries, nor they share uniform characteristics. They also employ different practices in involving intermediate bodies and associations, including private companies, for the resolution of housing problems. We have noticed that, while the instruments invented or strengthened to respond to the new demand for support for the right to housing in the context of the health emergency are often similar, the procedures and the corresponding structures and their scope vary in many ways from one country to another.

In each country, however, the pandemic mercilessly highlights the strengths and weaknesses of the policies adopted, their priorities, their instruments. It illustrates the ambiguities in relations between different levels of government, more or less serious depending on the context. As a result of the centralisation of powers justified by the emergency context, the health crisis emphasized the capacity for innovation and commitment, particularly in the sub-national levels of government and in the civil society, in a scenario of limited, downsized mobilisable resources, both human and financial. The acuity with which in all countries

social problems and shortcomings in the public policy toolbox have become evident, but also some steps taken to adjust this toolbox, carefully outlined by the speakers in the symposium, confirm the usefulness of such a comparison of operational reflections and suggest the usefulness of its subsequent in-depth study in other contexts.

1.1. BELGIUM

At the end of the confinement phase, the results of a survey dedicated to the phenomenon of "House hunting after the lockdown" was launched by the Flemish press. ²The lockdown appears to have created an artificial shortage in the Belgian real estate market. Waiting lists and virtual tours are the new norm:

"Buyers have no doubts and offer more than the required value. The real estate agents themselves are shocked by the crowds in the real estate market. They now realise how violently the Coronavirus emergency and the lockdown has affected the market" (Het Nieuwsblad 20/06/2020).

Today people are looking for houses with a garden, flats with a terrace. Some (Steven Trypsteen³) expect prices to fall by about 2% in 2020 and stagnate in 2021. Trypsteen, again, believes that the effects of COVID-19 will not in any case change the long-term trend of the contemporary era, characterized by a progressive decrease in the size of flats and the search for locations as close as possible to the central areas of the city.

"Belfius⁴ expects the recession to be accompanied by a sharp reduction in net household income, which will cause a general depreciation in the value of real estate from 2.5% to 3% in 2020. The accuracy of this forecast will largely depend on the course of the economic recovery. The bank reports [...]: If the virus re-emerges and a second lockdown occurs, the damage to the real estate market could escalate further, it seems" (Het Nieuwsblad, 17/06/2020).

The recession will result in the loss of additional jobs, even temporary ones. This will cause a significant loss of income, as a result of which people will interrupt their plans to buy or build property. A recent survey shows that one out of seven future buyers is postponing their search for a house due to price uncertainty and gloomy economic prospects. This year, for this reason, fewer households than usual will move from the rental market to the buying market; as a result, demand for rental housing will remain stable and consistent, adds Belfius.

² "House hunting after lockdown."

³ An economist who analysed real estate markets for ING, a Dutch multinational banking and financial services company.

⁴ Well known Belgian banking and insurance company.

1.1.1. EXTRAORDINARY MEASURES TAKEN BY LOCAL GOVERNMENTS DURING THE COVID-19 EMERGENCY

Both the Federal and Flemish governments have implemented extraordinary financial aid measures to support local governments during the crisis, particularly in the following areas:

- Poverty relief measures (support to vulnerable households);
- Measures to support “at risk” social groups (e.g. providing food);
- Support for culture, sport, young people;
- Energy funds: an extra allocation of over 100 million euros for *Public Social Welfare Centers* to support citizens in “energy poverty” conditions..

Additional extraordinary measures have been taken directly by local governments.

The Covid-19, on the whole, **highlighted the inequalities** in our society. The crisis had the greatest impact on people living in poverty or facing difficult socio-economic conditions; the crisis generated and fuelled, according to many, the need to open a debate on the efficiency of the state. The *Ombudsperson*⁵ recommends that a strategy be developed as soon as possible, as on July 17, the moratorium on evictions will end.

One of the hottest topics of discussion during the emergency was homelessness. In this regard it is worth mentioning, among others measures, the opening of a new day centre in Brussels where homeless people and people living in precarious conditions can eat meals, sleep in a real bed and access other facilities like a shower. .

1.2. FRANCE

1.2.1. THE IMPACT OF THE PANDEMIC ON HOUSING CONDITIONS IN FRANCE

96% of the construction industry stopped at the end of March and 70% by the end of April. The decrease in the level of activity in the rest of 2020 will be particularly heavy. At the moment, it is not clear what will happen by the end of the year, but it should be pointed out that, considering an average of 380,000 new homes per year, the activity of this sector in France is among the highest in Europe and in fact many have argued that this amount of new houses will be too high in certain markets. The slowdown in construction will force operators (both private and public) to review their objectives:

- As specified in detail below, the public housing sector has revised its deadlines, postponing its goals in terms of building new housing units from 2020 to 2022;

⁵ The Ombudsman is a public official whose task is to represent the interest of citizens by investigating and reporting episodes of bad governance or violation of rights. In Belgium, the *Federal Ombudsman* is an office that deals with disputes and complaints involving the Federal Government.

- Private Sector Builders (PSB) believe that a sharp drop in sales of new buildings had already started before the health crisis, and call for a proactive approach in the sector that fits into the debate on urban density.

The quarantine has stimulated many discussions and debates about the quality of living and the conditions of the inhabitants, who are forced to stay inside their homes with limited possibilities to go out. This is especially true because, although it is true that a large share of the French (63%) lives in independent houses (17 million), a considerable number of French people (around 12 million) live in flats, and it is mainly on them that the discussion focused:

- The average size of the flats is 63 m², much smaller than that of independent dwellings (average surface area 112 m²). While 95% of independent dwellings have a garden, only one third of those who live in a flat have private access to an outdoor space. Terraces and balconies are rarely available in buildings built before 1948 and more common (60%) for those built later;
- In a flat, each individual occupant has on average an area of either 45 m² available (for owners) or 30 m² (for tenants). Understanding how the inhabitants felt during the lockdown requires further research of a sociological or psychological nature, as the purely statistical approach is unable to provide answers regarding the quality of living: half of the tenants live alone. Was it pleasant for them, or not? Much depends on the individual and on whether living alone was the result of a choice or not, but this question does belong in an economic analysis.

ACCORDING TO THE NATIONAL HOUSING SURVEY (2013)

76% of households are satisfied with the quality of living, 17% consider their conditions "bearable" and 6% are not satisfied. Overall, 22% would like to change.

Changing house is quite uncommon rare for house owners (only 1 to 5% change home per year), but more frequent for tenants of public sector houses (10%) and much more frequent for tenants of private sector houses (20% and more). The frequency of changes varies according to:

- House size: people living in houses bigger than 80 m² are much less likely to change house;
- Age of family members: very low when the oldest member of the family is 40 or older.

Overcrowding¹ (measured according to the standard rules of the National Institute for Statistics, INSEE) is reported in 8% of the housing stock but this percentage rises to 15% in flats and stands between 15% and 17% for tenants. Overcrowding is measured by dividing the surface area of the dwelling by the number of occupants; but the lack of comfort during the coronavirus crisis due to the fact that people lived and worked in the same place opens up a wide range of debates on *smart working*, sound insulation of the dwelling, specialised spaces in the house, etc. **These topics require future research and ethnography aimed at understanding how to change the concept of home, even for large homes.**

The topic of domestic violence has been frequently mentioned in the news. The Equal Opportunities Minister mentioned an increase in calls to Social Services' domestic violence hotlines , accompanied by a (slight)

decrease in femicides. However, the Minister stresses that any data related to family contexts must be carefully monitored during quarantine periods and in the following months. So far, no data clearly shows a significant and direct correlation between housing conditions and family problems during the crisis.

1.2.2. THE IMPACT OF CONTAINMENT MEASURES

The lockdown has blocked a large part of the market for the purchase and sale of both already built houses and houses under construction (planned sales). Measures were taken to authorise electronic signatures and other tools that allowed safe closure of sales that were already close to completion. Some real estate agents organised virtual house visits. Notaries indicate a 70% decrease in activities during the lockdown, and a strong recovery from May 11, when most businesses reopened (Notaires de l'Hérault, 25 May 2020). Many of the legal deadlines (energy certifications) for the period between 15 March and 11 May were extended.

House sales taxes and opening of new mortgages decreased by 30% during March and April compared to January/February.

SECONDARY EFFECT ON THE RENTAL SECTOR (PRIVATE AND PUBLIC): LACK OF TENANTS FROM MARCH TO MAY.

This is a sensitive issue for the financial balance of the social rental sector, where the reduction of vacancies is an important objective. All flats delivered in February and March remained vacant until May. The problem is significant, especially as the demand for social rental housing is strong. The closing of universities led to students returning to their families and this affected the owners of the students'

There was a slight increase in interest rates for the purchase of houses, ranging between 0.1% and 0.2%. The very low interest rate (0.7% for a 10-year loan) makes borrowers very sensitive to these changes, rising from 0.9% to 1.2%. This trend could lead to a lower increase for house prices (or a small increase for very high prices). As government bonds (OAT) remain at a very low interest rate (-0.02%), commercial interest seems to remain at these levels for a while. The decrease in profits for many businesses during the lockdown has stimulated a strong demand for lowering rents or officially suspending their payment for business premises. There are no data on this yet, as it is difficult to find information on private agreements in the commercial sector.

It is common practice to start papers, articles or other writings concerning social issues with the well-known "Everybody knows that..." followed by some examples and the opinion of the journalist or authors. These sentences tend simply to underline the obvious and the reasoning behind them rarely produces reasoning capable of taking into account the specificities of the cases and understanding or explaining their possible causes for them. This happens even for housing, in many cases: the articles underline how the housing condition is worse for poorer families, and go on to reason about the cheapest housing (called *social housing*, although it may be private) concluding that the lockdown has "increased inequalities":

"It has long been known that in working class neighbourhoods many families have to live in conditions of limited promiscuity, the difficulty of which is often aggravated by the cramped nature of the housing and sometimes by bad hygiene conditions⁶.

Actually:

- So far, no data or information can measure a significant change in the existing level of inequalities;
- In the field of education, the shortage of computers and the *overcrowding* of low-income tenants have probably worsened the conditions of some school pupils. They are called "*décrocheurs*"⁷. At local level they are considered a priority for the reopening of schools and colleges. In the health sector, the issue is similar: a lack of medical supervision can put the health of the most vulnerable groups at risk;
- On Monday, June 22, 2020 the National Council on Urban Policies (*Conseil National des Villes*) will publish its report on the impact of the lockdown on "Priority Neighbourhoods" (poor areas, classified in 2014 according to tenants' income). Overall, however, it appears that poor areas have not faced greater difficulties than other urban segments. No special problems were found. Many interesting social initiatives have developed, as these areas have a deep-rooted network of local organisations and associations. These areas have also been reached by the economic aid provided by the State, despite the fact that the lockdown has made it more complex to identify and contact the tenants. As far as public safety is concerned, there was no increase in problems during the lockdown; the majority of people complied with the rules. The rare cases of violation had, as always, a strong media echo, but no data allows to say that there were more problems than usual.

1.2.3. THE CONTEXTS MOST EXPOSED TO NEGATIVE EFFECTS

The only data available are related to population movements when the lockdown started. In the French housing stock, 10% of the inhabitable properties are holiday homes; of these, half are independent dwellings. The theme of the discussion was: "do the owners of holiday homes have the right to reach them and spend the lockdown time there, with the risk of spreading the disease in the country? On the other hand, taking refuge in peripheral areas could help to reduce the concentration of risk in urban areas".

- Analysing travel based on smartphone tracking data is complex: travel within Paris (a municipality with 2.1 million inhabitants and a very large number of visitors) shows the departure of foreigners, people living in other parts of France and citizens based in Paris. It is estimated that 11% of the population (around 200,000 people) have left Paris. Departures from the surrounding areas are less significant. In any case, these data do not allow us to understand whether these people have joined relatives or have moved to holiday homes. Moreover, the figures refer to individuals with mobile phones and not to households;
- The scattering of these 100,000 nuclei throughout the French territory has no measurable effect, if we exclude a few articles that reported the coming of residents in some famous seaside resorts;

⁶ The quote is missing. Translation by the author.

⁷ Pupils who drop out of school before the end of state-mandated schooling.

- Another immediate effect of the lockdown was the emptying of the ski resorts; the closure of the accommodation facilities meant that all staff became unemployed.

Moving to an analysis of the geography of the disease, some high-density areas can cope effectively with the epidemic thanks to the high level of health equipment; on the other hand, medium-sized cities facing high levels of contagion may face a shortage of equipment in a short time. To prevent this from happening, the transfer of intensive care patients between French regions has been made possible by transforming a TGV train⁸ into a mobile hospital unit.

One might think that remote areas are more "protected" from contagion (the mountainous areas of Central France, the South West, Brittany) but an unexpected outbreak may occur even in these areas as it happened in, Mulhouse (Alsace) where a major outbreak occurred as a result of a religious event in February. This event caused the disease to spread throughout France, but especially in Alsace and Lorraine (cf Partido alto Chico Buarque).

There was a lot of discussion about the long-term effects of moving, the question in summary was: "many families are willing to move to the suburbs to avoid the risk of contagion from high density cities and enjoy a better quality of life closer to nature, with a nice house and smart working":

- A quick glance at the data and at the actual number of families who might be able to make such a choice shows that these families would need a medium-high income, have young children and have jobs allowing smart working (therefore, manual or technical work should be excluded). Only a small number of families fit these criteria, so it is difficult to think of a mass exodus of people in urban areas. Cities with medium or high population density would still remain a great attraction for the majority of the population, as these areas often provide many services, from school to health care, and their size facilitates walking and cycling;
- Some small/medium sized cities may in fact receive more attention from potential property buyers due to lower prices, more space and smart working possibilities;
- Further analysis will be necessary to understand the scale of these changes, to measure their effects on housing density, land costs, building areas, neighbourhoods, etc.

1.2.4. ACTIONS TAKEN BY CENTRAL GOVERNMENT AND LOCAL GOVERNMENTS

One of the main measures consisted in grants that compensated fully or partially the incomes the workers had lost, either temporarily or permanently, this was a powerful safety net for a large part of the population. Many other economic measures have been taken: postponement of deadlines for taxes and other charges, etc. Businesses and companies were granted many financial and tax concessions: the Caisse des Dépôts set up special loans for SMEs⁹ to deal with unemployment or semi-unemployment like special loans for tourism sector SMEs, as well as postponement of instalments (6 months) for companies in the non-commercial sector

⁸ *Train à Grande Vitesse*, the famous French high-speed trains.

⁹ SME stands for Small and Medium-sized Enterprises.

(ESS). Another public bank, BPI, has launched several initiatives to help SMEs. The "Assurance chômage" office is facing an increase in the unemployment rate from 8.1% in 2019 to 11% (end 2020), at a total cost of €6.6 billion and €10 billion for part-time jobs. This could cause a deficit of 24.7 billion. At the same time resources will decrease by 16% and the global deficit will rise from €36 billion to €63 billion. Some of the main economic sectors such as tourism, aviation, transport, cultural activities have been hit hard by the crisis and will need time to recover. The Government has launched many initiatives to support them. Support for the housing sector will have to be invoked, as it is a fundamental need for the citizens and has a strong economic leverage effect. But the demand for subsidies, low cost loans and tax exemptions will have to be balanced with the many other extraordinary items in the budget.

1.2.5. MEASURES FOR SOCIAL HOUSING AND IN SUPPORT OF HOMELESS PEOPLE

Most of the aid for the *social housing* sector is organised and managed by the Caisse des Dépôts. This financial institution is the leading bank for this sector and provides around 14 billion euros annually in low-interest loans (between 40 and 50 years) for *social housing* organisations. During the crisis their main objective was to simplify the system of access to finance, from ordinary loans to an extraordinary fund (€2 billion) to increase the capital of these organisations. The social housing sector believes it can act as a countering force by providing low-cost housing, acting as a social safety net in times of economic crisis.

During the lockdown, the evictions that were to be carried out after March 31 were postponed to July 10 following the provisions of the Ministry responsible for the housing sector. More than 5,000 hotel rooms were reserved for the homeless, 40 containment sites were organised to accommodate approximately 1,300

RED CROSS ACTIONS FOR HOMELESS PEOPLE

In Normandy, the local Red Cross, which takes care of the homeless, carries out searches during winter nights to find people in need of help or care. Due to the lockdown, this social patrol ("maraude"), which usually lasts until the end of March was extended to April and May. A special site to house the homeless (which in the area around Ouistreham are mainly refugees) was opened near Caen. In Bayeux, services provided included showers three times a week and clothes cleaning.

homeless people affected by COVID-19. At the end of April, the number of homeless people affected by COVID-19 hosted in the centres (157,000 beds) is estimated to be between 700 and 900.

1.2.6. FUTURE PLANNING

A thorough expert analysis of the spread of disease should be carried out before planners can think about how to balance health requirements with urban planning. In the past, many hygiene principles implemented in the first half of the 20th century have been transformed into urban planning principles (e.g. the Charte d'Athènes). Experiences in construction in the 1960s show that many mistakes have been made in applying hygiene principles in a real urban scheme (ditto for defensive urban design which should ensure safety in

public spaces). The discussion about the concept of high density/high quality as opposed to uncontrolled urban sprawl will start again soon.

1.3. GREECE

1.3.1. THE IMPACT OF THE PANDEMIC ON HOUSING CONDITIONS IN GREECE

The impact on living conditions was not one of the most visible effects of the pandemic, and it certainly did not receive much attention from the media, which almost exclusively mentioned it when discussing the inconvenience caused by confinement in one's *own* home. The Greek real estate market is mainly composed of owners, with a relatively low level of mortgage debt and reduced residential mobility. Moreover, per capita living space has increased considerably since the early 1990s. Having to stay at home under these circumstances has been perceived as an uncomfortable imprisonment, but in a comfortable and safe environment. The most precarious situations in housing - *i.e.* tenants and households with large debts accessing home ownership through bank loans - are relatively few in number and concentrated in major cities, especially Athens and they are the among the groups with the lowest political leverage, and they include most of the immigrant population. As a result, the main impact of COVID-19 has been perceived as a confinement of middle class families in the home they generally own and live in without the danger of becoming unable to pay rent or mortgage payments.

On the other hand, the pandemic erupted at a time when housing was beginning to become problematic in large cities - particularly Athens - and in tourist areas, following the rapid growth of tourism over the last five years. The unbridled development of short-term rentals has put pressure on the regular rental market by reducing supply and increasing rental costs. The pandemic may have put a (probably temporary) - stop on this trend, leaving open the question of what will happen in the future to those in need of affordable homes that continue to be under pressure, and for the housing stock renovations that owners have implemented/planned in response to the continuing growth in tourist flows.

1.3.2. THE IMPACT OF CONTAINMENT MEASURES

The main policy implemented to tackle the impact of the pandemic on housing was to reduce rents for the most affected sections of the population (people who had lost their jobs, companies forced to close down) by 40%. Landlords received 60% of the rent and partial compensation through tax exemptions from the State. The peculiar social profile of the landlords - small properties, distributed over a wide social group - is the basic motivation for adopting such a measure.

The previous left-wing government (SYRIZA) introduced a rent subsidy for low-income households for the first time in the country's history, in a context where access to home ownership was and is traditionally much more assisted than for rentals. The current right-wing government (Nea Dimokratia) has not abolished these

measures but has considerably reduced allocated funds although this was the time when they should have been increased.

There is no doubt that both the pandemic and the measures taken to contain it have had a negative impact on social inequalities. The pandemic at least initially seemed to have a counter-intuitive effect, mainly affecting rich and famous citizens, *i.e.* those who had the most social contacts and travelled the most. After the first shock, however, the more affluent social groups were able to protect themselves more easily by confining themselves in safe and comfortable homes, working from remote, ordering whatever they needed online, etc., while citizens on the other side of the social scale were more at risk because they were confined to small houses - or even worse in collective accommodation such as refugee camps or Roma settlements and they had to carry out their work *in situ*, or had lost it and had less *know-how*, experience, infrastructure and funds available to use online services to meet their needs.

Some have highlighted the socially unequal impact of the pandemic on housing, and sometimes these protests have reached the right conservative medias (see G. Kandyliis "When overcrowding comes home" in Kathimerini 21/04/2020).¹⁰

1.3.3. THE CONTEXTS MOST EXPOSED TO NEGATIVE EFFECTS

The effects of the pandemic were relatively limited in Greece, probably due to the timely implementation of measures to counter its spread and the country's relative peripheral position in the global air traffic network, especially in winter. The places most affected were large urban centres proportionally to their size, and smaller locations due to specific incidents. The islands were completely spared, probably because it was very easy to isolate them during the non-tourist months.

1.3.4. ACTIONS TAKEN BY CENTRAL GOVERNMENT AND LOCAL GOVERNMENTS

In terms of restricting the spread of contagion, the containment measures appear to have been quite effective, especially when comparing Greece to other countries that seem to have suffered much more. In terms of housing policies, it is still too early to assess the impact of the pandemic, which for now seems to be under control but which could get out of hand in case of a second, longer wave of contagion. So far, measures have followed an emergency principle, reacting to a crisis that will sooner or later return; a second wave would bring to the fore the traditional absence of a housing policy in Greece and the lack of foundations (know-how, infrastructure, institutions...) on which to build permanent measures and solutions. Another problem, linked to the previous one, is that the measures so far are completely segmented (e.g. those related to the labour market are not connected to housing).

¹⁰ <https://www.kathimerini.gr/society/1074716/otan-o-synostismos-metaferthike-sto-spiti/>

Local governments have traditionally lacked the responsibility and means to intervene substantially in areas such as health, education or housing. Housing, in particular, being a private affair in the Greek context, becomes even less of an object of attention for local authorities than the central government whose direct action is traditionally minimal.

1.3.5. MEASURES FOR SOCIAL HOUSING AND SUPPORT FOR HOMELESS PEOPLE

There is no real *social housing* sector in Greece, in the sense that there is no public housing for rent. Public housing measures in Greece were traditionally limited to facilitating the access of particular social groups to housing ownership through the construction of public housing for (immediate) sale or through the granting of loans. Moreover, during the sovereign debt crisis, the two agencies for housing and urban planning related to social housing (OEK - Workers' Association for Housing - and DEPOS - Public Agency for Housing and Urban Planning) were abolished in order to reduce public spending, following the directives of the European institutions and the IMF.

Only rare and non-systemic measures were implemented, such as the use of one or two closed hotels in Athens for a short period of time.

1.3.6. LONG-TERM CONSEQUENCES

There are several possible scenarios in the long term. If the pandemic is limited to what we have experienced so far, its effects may be limited and public regulation may continue to be based on the *modus operandi* adopted so far (a sort of *laissez-faire*). On the other hand, other parameters that have effects on living in different ways (e.g. short-term rents) were also affected by the pandemic and the problems related to them have reappeared in full strength with the opening up to tourism in the summer. If things change for the worse, the pressure for more public regulation could reappear, even if it is not really on the agenda.

1.4. PORTUGAL

1.4.1. THE IMPACT OF THE PANDEMIC ON HOUSING CONDITIONS IN PORTUGAL

After the financial crisis and until the outbreak of the COVID-19 pandemic (between 2014 and 2020), the Portuguese real estate market was very attractive. During this period, property prices in the metropolitan areas of Lisbon and Porto increased and as a result access to housing was hampered both for the house purchase and rental markets. The causes were manifold, such as international investments (from individuals and funds) and, among others, the growth of urban tourism and short-term rentals. The COVID-19 pandemic has curbed these trends and the housing market is currently in a time of uncertainty.

As far as families are concerned, the absence or decrease in income can compromise the payment of rents and home loans. This is currently a major concern, as it could lead to a real estate and financial crisis.

1.4.2. THE IMPACT OF CONTAINMENT MEASURES

The confinement measures have forced the population to stay at home. It is believed that this situation is causing economic problems for many families, and falling incomes are jeopardising housing payments.

Lockdown measures are an excellent example of social and housing inequality. Families who are isolated in their homes have very different levels of comfort and satisfaction, which depend, among other things, on the size of the house and access to basic necessities. For families who were already living in overcrowded houses, being locked up for about two months proved to be a great challenge. For all those who had larger houses, gardens, balconies, etc., confinement was certainly less stressful. These were the main reasons why housing was a factor that highlighted social inequality during confinement.

1.4.3. THE CONTEXTS MOST EXPOSED TO NEGATIVE EFFECTS

In Portugal, the places most affected were mainly on the coast and in metropolitan areas with the highest population density. On May 20, 2020, out of 308 municipalities in Portugal, around 100 did not have a single case of infection and 176 municipalities had less than 100 individuals infected. In general, the least affected municipalities have a lower population density and are located in the countryside.

The most affected municipalities are located on the coast, such as Lisbon, Vila Nova de Gaia, Porto, Matosinhos, Braga and Gondomar. This is a serious problem because about 40% of the Portuguese population lives in the metropolitan areas of Lisbon and Porto. It is also known that in the country the pandemic started in the north, which is more industrialised and has links with the Italian clothing industry.

At the end of May, it was announced in official briefings/press releases from the Ministry of Health that some of the most deprived neighbourhoods in the Lisbon metropolitan area were facing high levels of contagion.

1.4.4. ACTIONS TAKEN BY CENTRAL GOVERNMENT AND LOCAL GOVERNMENTS

The government made several proposals in the first weeks of lockdown; in short, a moratorium on rents has been created allowing families to temporarily stop paying rents for a specific period of time and pay them later.

This measure was only valid for families/tenants who had lost 20% or more of their total income and with more than 35% *overburden*¹¹; it is only valid during the "state of emergency" and the following month. Owners with lost income can also access it.

The "Instituto da Habitação e Reabilitação Urbana" is responsible for this measure and for special budget loans. The loans must be repaid within 12 months after the end of the "State of Emergency".

¹¹ Ratio between annual fee and annual income.

The state of emergency began on 2 April and ended on 2 May. Until the end of April, the "Instituto da Habitação e Reabilitação Urbana" received about 1,800 requests, most of them from tenants.

As regards the rental market, it is important to point out that all evictions are suspended until 30 September.

Temporary loan instruments have also been created to help households pay their mortgage/rental to banks in case they had suffered a reduction in their overall income. There is a moratorium created by the State, which has established general rules that only families who demonstrate that they have lost their income can access this facility. Moreover, most banking entities have created their own moratoriums with different rules. Therefore, families can choose between different types of moratoriums in housing credit. Banks have shown their willingness to create these temporary facilities as they have no interest in making their creditors default on their mortgage payments.

According to the "Banco de Portugal", the following requests were accepted until the end of April:

- a) 162,492 requests for a state moratorium;
- b) 90,549 requests for a moratorium by banks.

In total, about 250,000 families/customers have requested support for the moratorium to pay the mortgage.

Some of these instruments have been criticised because, in general, they are based on loans or other similar models that will increase economic pressure on households in the future.

1.4.5. MEASURES FOR *SOCIAL HOUSING* AND SUPPORT FOR HOMELESS PEOPLE

The majority of Portuguese public housing is managed at municipal level. In some cases, for example for Lisbon and Porto, the payment of rents has been temporarily suspended.

For the homeless, some municipalities have converted sports pavilions (or other spaces) for temporary accommodation.

1.4.6. LONG-TERM CONSEQUENCES

The Portuguese real estate market is currently in uncertain conditions. After several years of dizzying growth in price per square metre, the Covid-19 pandemic has halted this trend. In the future, it is expected that many families will find it difficult to pay for their homes due to low income and rising unemployment.

Moreover, in recent years, Portuguese growth has been dependent on tourism. Cities like Lisbon and Porto concentrate their economy in this sector attracting and external investments as many tourists as possible. It is not clear whether this option will be available in the near future, so urban, social and economic transformations can be expected. We hope that this may be the right opportunity to imagine and create different cities with more spatial justice.

1.5. SPAIN

1.5.1. THE IMPACT OF THE PANDEMIC ON HOUSING CONDITIONS IN SPAIN

COVID-19 had two main consequences for living in Spain: first, the mandated shutting down of "non-core" jobs reduced or eliminated the income that many Spanish families received, making it very difficult (or impossible) for them to pay for housing. To cope with this situation, the Government has put in place a package of policies and measures that we described below, some of which are adequate and some of which are insufficient; secondly, the lockdown, by confining people to their homes has highlighted the enormous residential inequalities in the country. Some families have spent these months in large villas with gardens and swimming pools; others in small flats without even a balcony and others did not even have a home to spend the lockdown in, and it is important to mention them here.

Our intention, using the available data, is to study in depth some aspects of the housing emergency situation, starting from the case of Valencia, the city which was the subject of in-depth study by the experts who participated in the working group. The following is to be understood as referring only to Valencia and not to the whole of Spain, unless otherwise specified.

Throughout April and May, the municipal service for housing problems served about 3,000 families. Considering that the average number of individuals per family in these homes was 2.9, this service helped about 8,700 people in 2 months: a figure corresponding to 1% of the city's population. Almost all assisted cases consisted of rented households (95%). The problems related to mortgaged houses were statistically much less important.

The vast majority of the people assisted (82%) showed vulnerability due to the worsening of their employment status. 25% lost their jobs and 21% "are no longer able to work informally". For 46% of them the income from work has completely gone to zero. 38% faced a significant income reduction.

Income of assisted families before COVID-19 (average €940) was already much lower than the average income of Valencian families (about €2,650). Therefore, the vast majority of families that had housing problems during the pandemic period were already in precarious economic conditions before.

Moreover, the incomes of these households have been drastically reduced as a result of the COVID-19 crisis. As a result, their average current income dropped to only €441 per month. As a result, many of these families are facing a substantial threat to their economic survival and not just problems in maintaining their home. Basically everyone (99%) spent more than 35% of their income to pay their rent or mortgage.

1.5.2. THE IMPACT OF CONTAINMENT MEASURES

On 14 March a state of alarm was declared in Spain for the management of the serious health crisis caused by the COVID-19, the most serious consequence of which was the total confinement of the population in their homes and, therefore, restriction of freedom of movement as people was allowed to go out only to tend to the most essential needs. This caused a significant reduction in income for a significant percentage of Spaniards, who could not go to work due to the closure of their jobs or who worked without a contract (and therefore received their wages in cash weekly or monthly).

This caused the most serious housing crisis and the worst increase in inequalities since the economic crisis of 2008 (which is when the population's difficulties in accessing decent housing due to the current system regulating private and commercial housing have begun to appear), making housing probably for the first time a problem worthy of public attention. Before now, despite the worrying data and the continuous requests to adopt policies and measures in defense of the right to housing, no generalised and universal action was taken. The pandemic was needed to make the housing crisis visible and to make it a core issue for the Government and ensure that legislative changes are made to protect this right.

In recent months, not only the size, but also generally secondary features of the Spaniards' houses have become particularly relevant: balconies, other types of open spaces, presence of people in a vulnerable situation or at risk of losing the house due to ambiguous or unclear rights of inhabiting the dwelling, imminent evictions, expensive rents, lack of protection for tenants.

During the first two months of the lockdown in Valencia, the first housing problems related to rent emerged strongly. These problems typically have an economic root: the housing costs borne by these families (about €660 on average) exceed their current income (about €442 on average). Therefore, practically all these families needed some kind of external help to survive, and not only to maintain ownership of their home. As already mentioned, it was possible to ascertain how the COVID-19 crisis had a drastic impact on these family economies, but we cannot ignore the fact that the vast majority of families that used this municipal service were already highly vulnerable. Unemployment rate, low quality employment and the share of jobs that are part of the informal (or "clandestine") economy is higher in this group than in the city as a whole. Considering that foreign residents account for 18% of the population of Valencia it is no surprise that almost half (47%) of the people assisted are foreigners. It is also no coincidence that there are more women (62%) as a percentage, due to the greater economic precariousness of women (women's unemployment rate in Spain is 2 points higher than men's, and the wage gap is quite wide in many sectors of employment), which is reflected with further consequences on housing conditions (high number of households with only one female adult having an income). It is important to add that in cases where there are also men in the household, it is generally women who take care of household chores. Significant percentages of single parents (22%) or extended families (11%) are another indicator of the vulnerability of assisted households. The average

number of children/adolescents per household is higher than the city average: in 53% of the households that accessed the service there is at least a child*/adolescent, whereas in the city as a whole this occurs only in 25% of households.

All of this indicates that these families have many features making them vulnerable. They belong to that part of society that risks exclusion, especially in the face of a growing housing emergency.

1.5.3. ACTIONS TAKEN BY THE CENTRAL GOVERNMENT

The Spanish Government has approved two urgent laws relating to the housing issue: Real Decreto-Ley 8/2020 and Real Decreto-Ley 11/2020. Below is a summary of the main points:

- No eviction during the state of emergency (from March 14 to June 21);
- Lease agreements ending during the state of emergency may be extended up to October;
- It is forbidden to interrupt water, electricity and gas supplies during the state of emergency;
- Tenants or mortgage debtors with low income who have lost their jobs or suffered a reduction in income due to the state of emergency may apply:
 - If tenants, for a moratorium of 4 months or a reduction in rent; if the landlords own 10 or more houses or are legal persons (companies), must accept the moratorium;
 - Mortgage debtors can request a 3-month moratorium from the relevant banks, which are obliged to grant it;
 - Tenants facing eviction proceedings may request a suspension of the eviction deed up until October 2020;
 - Tenants shall have access to housing subsidies and interest-free loans (interest is paid by the state).

In addition to this, there is an important injection of money into the public building sector, which has not yet been defined at the time this paper is being written.

1.5.4. ACTIONS TAKEN BY LOCAL GOVERNMENTS

Local governments have had the great task of helping and advising people on how to access extraordinary benefits and subsidies. In addition to that, many have promoted new policies to improve access to housing.

Starting again from Valencia as an example:

- 1 million euros has been allocated for the purchase of social housing in 2020; the amount is recovered from the guarantee fund;
- Economic support to tenants;
- *Pla reviuere*: a project aimed at mobilising unoccupied dwellings by providing guarantees to owners and investing up to € 20,000 in renovations with the obligation of renting the house at a moderate price. It is expected that this measure will gradually replace the housing subsidy budget year after year in order to avoid aids being granted without any improvement in access to housing (in fact, it makes sense to consider that there

is a risk that economic aid to tenants may have the unforeseen drawback of increasing property prices and rents);

- Establishment of the "Housing telephone COVID-19", which provides advice on housing issues in order to advise citizens on their rights and analyse their housing situation;
- Social services accepted 10,389 requests for food and basic necessities for a total value of €4,796,632.95.

1.5.5. ACTIONS TAKEN IN SUPPORT OF THE HOMELESS

Some cities have opened new facilities to accommodate the homeless. Before the emergency the Valencia City Council had 780 places for homeless people. Capacity was increased by 130 places (910 in total). To this end, several sports centres in the city have been adapted. In addition to that food, personal hygiene, health care, recreational activities and social integration were offered.

However, the sites available to cover the minimum right to housing for the homeless are temporary. Once the state of emergency is over, they will be dismantled and users will probably return to the street.

1.5.6. SOME CONSIDERATIONS AND WISHES

In our opinion, the policies launched in Spain have followed a sensible base logic: "if everything has stopped, you shall have no economic burden". However, in practice, the way some acts were drafted or designed made it very difficult for some people to gain access to the benefits to which they were entitled. Still, as the public offices were closed, all procedures were compulsorily carried out by computer and a significant share of citizens belonging to vulnerable strata, such as elderly or migrants, had considerable difficulties in accessing them. The pandemic has made it clear that the Spanish economy has many weaknesses, and especially how many citizens live and survive thanks to the black economy.

Although it is well known that tenant families are more vulnerable than those who own a home or have other housing arrangements, it became clear during this crisis that many of the tenants interviewed during the state of emergency are dependent on the black economy. This has prevented them from accessing the *social benefits* just mentioned; they lost their jobs in the emergency but cannot prove it. Moreover, many were already considered unemployed before the pandemic, so they could not demonstrate any reduction in income. A large part of these citizens had technical, manual or personal service professions (care for the elderly, cleaning, accommodation and catering) and were therefore unable to work from home.

On this basis, it can be said that the policies adopted so far have proved unclear and that the procedures for access to benefits or social rights have hindered those who would need them most.

According to the opinion of the experts in the Spanish case, Luis Fernández Alonso and Aitor Varea Oro, these measures should have suspended payments and give access to social security benefits to any tenant or mortgage debtor with a low income without necessarily having to prove that they have lost their jobs due to the state of emergency. This would have made life much easier for both users and employees in the

administrative sector. Only landlords who own few houses and depend on rent for their livelihood should have the right to avoid a moratorium or access compensation. The authors also believe it is necessary to continue to try to gradually replace support policies in order to avoid any form of real estate speculation by implementing de-marketing strategies. Pouring public money into a market that does not relate effectively to society and its needs is not sustainable and does not produce the desired effects. The hope is that there will be a transition to this new paradigm through new investments in public housing, in rental rates, and actions that encourage owners to put unused/empty houses on the market.

1.6. IN BRIEF

The global pandemic and the containment measures adopted to combat it have highlighted the problems connected with living in all the countries that are being studied in depth; and the issue has acquired considerable prominence and has given rise to heated debates. All governments, both central and local, have implemented measures in this direction and launched new housing policies that are not limited to economic support. For the first time in the history of the European *welfare state*, housing and related policies have been placed at the centre of public discussion and, in many cases, of political action which, as stated in Chapter 1, is traditionally considered the "*Wobbly Pillar*" of public policies, the pandemic and the global crisis could represent an opportunity to gain the attention it deserves; it is no longer possible, in the light of what has happened and what could still happen, to demote the right to housing to a subordinate position: the risk, as many of the experts who have contributed to this work have argued, is that it could allow the negative effects of housing poverty to continue to increase social and economic inequalities, to worsen their consequences and magnify their disruptive effects.

2. THE HOUSING SITUATION IN TUSCANY DURING THE COVID-19 EMERGENCY

The year coming to an end was marked by the emergence of the Covid-19 pandemic, a year that forced us to face our fragility, "a fragility of which almost nobody had, at least on an experiential level, any awareness. The Coronavirus, albeit incidentally, marked a crucial phase in which man is led, even starting from ordinary health precautions, to become more aware of his vital needs¹².

The emergency has put the world's population in a state of alert that is still ongoing, both from a health and economic point of view, with significant repercussions in the social sphere; the population groups involved were already living in conditions of need, poverty, isolation or illness. These vulnerable people were joined by millions of other people who suddenly found themselves facing serious and unexpected uncertainties and difficulties. All countries have been called upon to make great efforts to fight the spread of the Coronavirus, strengthening preventive measures, taking action to identify and isolate cases, and putting in place appropriate management and containment procedures.

In the difficulty of dealing with a completely unknown phenomenon, the different levels of government have reacted by adapting planning, financing, management, action schemes and launching trials or strengthening existing services.

Italy was the first European country to face the pandemic wave and implement containment measures such as the lockdown, which forced millions of individuals and families to stay in their homes. Having a comfortable home, with large interior spaces or, perhaps, a garden has, at least partially, allowed these families to perceive the confinement in a different way compared to families living in precarious, overcrowded, unhealthy housing situations. This has had a particularly evident impact on the more at-risk some categories at greater risk of vulnerability, such as large families, foreigners, the elderly, households with social and health problems.

The lockdown has led to a "rediscovery" of personal and family relationships, but has also highlighted an increased exposure to risk for categories such as, for example, women and children who are victims of domestic violence¹³.

In recent months the house has also been transformed into a work office, meeting room, classroom for teaching students, highlighting the inadequacy of houses with respect to the old and new needs of the

¹² Pietro Piro (essayist, translator, sociologist and, currently, head of the "Research and Development Social and Training Area" at Opera Don Calabria in Verona) during the presentation of his latest book, "L'uomo nell'ingranaggio. Occasioni di critica" (Edizioni La Zisa, Palermo 2019).

¹³ <https://www.istat.it/it/archivio/242841>

families. Those who have experienced the lockdown inside small, uncomfortable houses, located in degraded urban contexts have been more exposed to the risk of suffering forms of psychological stress, or a worsening of work performance¹⁴.

One thing that appeared necessary during the lockdown was living in a suitable house, i.e. not suffering from housing discomfort: as two sociologists pointed out, "In order to feel comfortable in a house what it matters, rather than owning it, is for the house to be large enough and without structural problems. Is it better to stay closed in a small, damp and dark house or in a large and bright rented house, maybe with a nice garden or terrace? And, setting preferences aside, which choice is undoubtedly better for one's physical and mental health?"¹⁵.

In this brief in-depth study, we will focus on many of these aspects, analysed and researched through a series of interviews carried out during the months of April, May and June 2020 by the Regional Social Observatory's technical workgroup dedicated to the drafting of the Report on Housing.

The semi-structured interviews involved nine different stakeholders involved in housing and living in Tuscany. We asked them to provide us with their view of the housing situation with respect to the lockdown period and with their thoughts on the possible developments in the near future:

- Municipality of Pistoia
- Public Housing Management Company ERP Lucca Srl
- Public Housing Management Company Casalp Livorno
- Social Housing Agency Casa Insieme
- Social Housing Agency Il Casolare
- Social Housing Agency Consorzio Fabrica
- FIOPSD (Italian Association of Homeless Protection Bodies) Pisa
- Caritas Firenze
- SUNIA (Tenants' Union)

2.1. HEALTH DATA

In Tuscany, the Covid-19 pandemic peaked on April 2, 2020 (406 new cases), with a decrease followed by a subsequent increase at the end of August¹⁶. In the period between the last ten days of March and the first twenty days of April the virus' spread and the death toll peaked. Overall 12,080 infected were detected but this figure has to be regarded with due caution due to the infected detection methods used and the

¹⁴ <https://www.valigiablu.it/coronavirus-salute-psicologica/>

¹⁵ Marianna Filandri, Giovanni Semi. "Una casa basta. Considerazioni sull'abitare dopo l'emergenza." *il Mulino* 69.4 (2020): 647-654.

¹⁶ All data are updated as of March 9, 2020. Source: Tuscan Regional Health Agency.

potentially large number of subjects who neither showed symptoms nor had the opportunity to be tested. In all, 559,896 swabs were performed.

1,143 people have died since the beginning of the epidemic. The raw mortality rate (number of deceased/resident population) for Covid-19 in Tuscany is 30.65 x100,000 residents (the Italian average is 59.17 x100,000 of)¹⁷. Out of the Tuscan provinces, the highest mortality rates were in Massa Carrara (89.8 x100,000), Florence (41.33 x100,000) and Lucca (37.9 x100,000), the lowest in Grosseto (11.28 x100,000). Consistently with the general trend, the age groups with the highest share of infected were elderly (over 75 years of age) women (just more than one sixth of total cases), followed by elderly men (10.2% of the total). The latter group is also the one with most deaths.

Table 2.1 Shows the presumed points of origin of the infection. The family is most evidently one of the most common points of virus spread.

¹⁷ The overall mortality rate for 2019 was 11.7 deaths per 1000 inhabitants (Source: ISTAT).

TABLE 2.1 - PRESUMED POINTS OF ORIGIN OF THE INFECTION PER WEEK, PERCENTAGES

| WEEK | PRESUMED POINT OF ORIGIN OF THE INFECTION | | | | | | |
|-----------------|---|--------|-----------|----------|-----------------|-------------------|-----------------|
| | OTHER | FAMILY | WORKPLACE | HOSPITAL | HEALTH OPERATOR | ELDERLY CARE HOME | FOREIGN COUNTRY |
| FEB 24 - MAR 08 | 55.2 | 22.6 | 14.2 | 0.0 | 6.4 | 1.7 | 0.0 |
| MAR 09 - MAR 22 | 20.6 | 46.1 | 8.8 | 4.2 | 11.9 | 8.4 | 0.0 |
| MAR 23 - APR 05 | 7.9 | 32.6 | 4.7 | 4.0 | 14.5 | 36.3 | 0.1 |
| APR 06 - APR 19 | 7.0 | 29.6 | 2.9 | 4.9 | 23.4 | 32.0 | 0.2 |
| APR 20 - MAY 03 | 4.3 | 40.2 | 4.5 | 4.6 | 22.9 | 23.4 | 0.1 |
| MAY 04 - MAY 17 | 9.9 | 46.6 | 4.1 | 7.0 | 16.8 | 15.1 | 0.6 |
| MAY 18 - MAY 31 | 18.8 | 56.4 | 6.8 | 3.4 | 8.6 | 5.1 | 0.7 |
| JUN 01 - JUN 14 | 10.5 | 65.2 | 4.2 | 4.2 | 7.5 | 2.1 | 6.3 |
| JUN 15 - JUN 28 | 13.5 | 67.3 | 0.0 | 0.0 | 5.8 | 0.0 | 13.5 |
| JUN 29 - JUL 12 | 14.0 | 59.4 | 1.7 | 1.7 | 2.6 | 0.0 | 20.5 |
| JUL 13 - JUL 26 | 15.7 | 41.3 | 5.7 | 1.4 | 4.7 | 0.0 | 31.1 |
| JUL 27 - AUG 09 | 15.0 | 50.3 | 4.3 | 0.0 | 1.8 | 0.5 | 28.2 |
| AUG 10 - AUG 23 | 31.3 | 30.5 | 2.6 | 0.5 | 1.9 | 0.3 | 32.9 |
| AVERAGE | 17.2 | 45.2 | 5.0 | 2.8 | 9.9 | 9.6 | 10.3 |

Source: Regional Health Agency Tuscany

2.2. OLD AND NEW FRAGILITIES: THE EFFECTS OF THE PANDEMIC ON DIFFERENT SOCIAL GROUPS

As regards to the inequalities and forms of fragility existing in our society, it is evident how the pandemic has affected them in many ways, just think - for example - of all those people who had to continue working on-site even during the lockdown months, sometimes even using public transport or those who had to attend hospitals during the most serious days of the crisis because they were ill or those who at that time lived in a nursing home for the elderly (RSA).

In general, working conditions have deteriorated in recent months. As far as housing conditions are concerned, we will see significant consequences of that in the coming months not only for unpaid rents but also because of the repercussions on already declared rents for tax purposes. Labour problems will also affect those categories that were already relatively disadvantaged in the past, from precarious young people to women and foreigners.

Likewise, housing situations which were already precarious have deteriorated in a way that is not always predictable. One example of this is the condition of the homeless forced to remain all day inside the shelters. While this appears to be a risk factor and a major stress, at the same time it underlines the presence of people who are no longer able to access such spaces due to a reduction in capacity, with very serious consequences for what concerns discomfort and deprivation. A similar consideration can be made for people who have experienced the lockdown in Repatriation Centres (CPR) or other collective facilities.

In the public debate there are two narratives about the impact of the pandemic on inequalities. On the one hand, those who believe that the pandemic has deepened already existing gaps, and on the other hand those who believe that it has caused the emergence of risk profiles that have affected populations that are relatively different from those previously considered fragile. Probably, both views portray correctly, focussing either on one or the other aspect, what has happened during these months.

The interviewees themselves do not express a unanimous opinion in identifying a widening of pre-existing inequalities. Rather, some of them point out that an increasing number of people fall in the so-called "grey" bracket of people who are neither in extreme poverty, nor completely safe from sudden drops in income: small shopkeepers forced to stop their activities for a prolonged period of time, single-income families with redundancy funds who did not receive the expected support quickly, self-employed workers, and so on. It is beyond the scope of this study to determine which of these readings is more in keeping with reality, but we can certainly point out that there have been cases of substantial impoverishment for large social groups,

which will need support and care measures - including housing - in the near future¹⁸. Suffice it to say that Caritas estimates that the number of people who show up at their centres have substantially doubled up since March 2020¹⁹ on a national basis. Precariousness of employment conditions prior to the pandemic is one of the most relevant factors of inequality: people who managed to have an income thanks to occasional and unregulated jobs are in a situation of deep inequality as they require support from health authorities in case they fall ill, applying for unemployment relief funds as they are often unable to prove they have lost their job, shifting their business to somehow guaranteed working from home, are all examples of fragility that the pandemic has exacerbated.

Illness (both mental and physical), loneliness and social isolation are other factors that intertwine with the existence of a deep-rooted *digital divide*: not only IT skills are not equally distributed in the population, but so are the technical tools necessary for a dematerialization of care services or work services.

2.3. THE MEASURES APPLIED BY THE INSTITUTIONS: LEARNING FROM THE ANSWERS GIVEN IN AN EMERGENCY

The containment measures adopted by the State during the months of March, April and May proved effective in slowing down the epidemic curve and certainly had an important social and economic impact: all those economic activities not linked to essential supply chains were discontinued, as well as social, health and educational services, such as social centres for people with disabilities and schools. In this section we will explore the specific measures implemented in the housing sector.

The first interesting point is the lack of a unitary national action with respect to housing, with the exception of the temporary suspension of evictions (first until the end of June and then until the end of 2020) and the various income support instruments, which do not provide a specific subsidy for tenants who have suddenly found themselves unable to support housing costs.

As we have seen in chapter 3.2.3, Regional Executive Decision. no. 442 of March 31, 2020 provided for an "Extraordinary and urgent measure" to support the payment of rents for the Tuscany Region. This allowed the distribution of the funds dedicated to rent relief funds for 2020 and relief measures for non-voluntary default in payment of rents by tenants to face the housing emergency caused by the pandemic. The measure includes those households that suffered a drop in income of at least 30% compared to the previous year and related to losses or reductions in employment and whose ISE (Economic Status Index) for 2019 was below the 28,684.36 EUR threshold. People who lived in the house they owned or assignees of social housing

¹⁸ <https://www.eticaeconomia.it/il-lockdown-e-la-disuguaglianza-in-italia/>

¹⁹ https://www.caritas.it/materiali/dalle_Caritas_diocesane/firenze1_20200609.pdf

houses. The contribution is paid for three months, covering the months of May, June and July, and can reach up to 300 euros per month.

The various municipalities raised a wide range of questions and issues. Some registered a much higher inflow of requests than expected and others confirmed that they received the usual amounts of requests for rent support but concentrated in just three months. Many people were excluded because they did not meet the requirements or because the short period of time in which the calls were opened led to the arrival of many poorly filled in applications or because of the difficulty in finding the necessary documentation, also and municipalities, although the institutions tried to find a remedy mostly through, telephone help desks and online channels.

Some managers of public properties decided on their own to suspend or lower the rent for tenants who had suffered a significant decrease in family income due to the lockdown (40% in Florence²⁰, 30% in Pistoia²¹ and Pisa²²); others decided that families in a situation of serious hardship could suspend the payment of rents without the risk of being evicted (Livorno²³). There were no remarkable cases of attempts by tenants to negotiate a lowering of rents, and the general observations of the managers indicate that the rents paid did not change significantly during the months of March and April. This is probably due to the narrow time window that we have been able to review: many people agreed that the situation is destined to get worse as the months go by, unless structural measures are taken at both national and regional level.

One of the main difficulties faced by the various public sector stakeholders is that the reallocation of funds to these extraordinary measures could reduce the ability to support ordinary maintenance activities (with less capacity to increase the stock available in an emerging economic crisis), or calls for tenders to provide relief to people unable to pay the rent.

The Tuscany Region has allocated specific funds for renovation/maintenance, the efficiency²⁴ of social housing, and support to “autocostruzione” and “autorecupero” (projects where future owners participate in the building or reconstruction of formerly dilapidated houses).

With respect to the institutional measures put in place, we asked the interviewees to give their opinion on the emergency measures prepared and the actions considered most effective for the time being. The picture, also in this case, is a varied one: although, in general, the evaluation of the emergency measures is

²⁰ http://www.casaspa.it/riduzione%20art_%2028%20co%206%20-%20COVID.pdf

²¹ <https://www.spesweb.it/upload/SPESWEB/documenti/avviso%20sospensione%20canone.pdf>

²² <http://www.apespisa.it/it/news/327-avviso-pubblico-per-il-sostegno-canone-di-locazione-alloggi-erp.html>

²³ https://casalp.portaleamministrazionetrasparente.it/archivio19_regolamenti_0_1175.html

²⁴ <https://www.toscana-notizie.it/-/dalla-regione-oltre-35-milioni-per-migliorare-il-patrimonio-di-edilizia-residenziale-pubblica>

substantially positive, there are several structural elements that have been highlighted. First of all, the need for a reconversion of the productive fabric in the mid-term in order to face the high unemployment that has been generated in this historical phase, but also the difficulty that a whole series of business sectors employing a lot of people (food&drink and tourism sector) will have to face.

In the interviewees' words, the need for an action aimed at reducing the incidence of rents on family incomes, through the mechanism of negotiated rents and territorial negotiations, the regulation of short-term rents and other measures that can reduce vacancy; but the costs related to mortgages and the need to plan measures on public property (state owned and such), in order to increase the number of social housing houses available were also pointed out. On the other hand, the foreseeable surge in evictions - when the ban on evictions will be lifted - should stimulate social planning to design solutions without facing the dramatic consequences that a wave of measures could have at this time. Measures should, however, also go in the direction of facilitating access to relief and support measures designed for sectors of the population which presently are not part of the marginalized fragile sectors of the population: people who do not have the economic and financial requirements to access social housing, but who are nonetheless exposed to the risk of losing partially or completely their job or income. Moreover, the related problem of commercial funds, whose costs are often too high to be sustainable during labour crunch periods, should not be overlooked.

2.4. THE ADDED VALUE OF THE COMMUNITY: THE ROLE PLAYED BY THE THIRD SECTOR

A fundamental role in the rethinking and reorganization of services, as well as in the network of works that underpinned the activity carried out in the social sector during the emergency period, is represented by the use of technology and the modification of information flows that followed²⁵.

The Third Sector had to find ways to respond to a crisis that it had to face collectively, often working side by side with the authorities to respond to the health and social emergency situation. In general, there have been many activities that these subjects have put in place, from the delivery of medicines and groceries (mainly for the elderly or people with mental illnesses), listening and psychological support by telephone, as well as “socially distanced” activities. In the interviews there is a general consensus on the importance of the role these services played in support to public sector stakeholders. Although not directly related to housing, the distribution of food vouchers or food was considered one of the most important measures that public and private individuals and bodies have put in place to help families. The distribution, carried out started after

²⁵<https://www.lavoro.gov.it/redditodicittadinanza/Rafforzamento-servizi/Documents/I-Servizi-Sociali-al-tempo-del-Coronavirus.pdf>

the issue of Order no.658 of March 29, 2020 of the Civil Protection Service²⁶, often through local Third Sector bodies, has made available 21,397,152.70 EUR worth of goods throughout all of Tuscany²⁷. On the contrary, the aspect of specific housing measures has emerged relatively less, as perhaps this area featured more difficulties in implementing specific additional strategies.

There are two interesting aspects in particular: on the one hand, some interviewees pointed out that the difference and imbalance between areas which were already well served, i.e. with a strong and active local network prior to the health emergency, and areas which instead were more scattered and where accessing services and mobilising the local players was already more difficult had increased. On the other hand it was often evident that mainly the subjects already well-structured and organised and with a larger reach in their own territories had a greater capacity to act, whereas smaller players had a smaller role.

The Region of Tuscany has issued a public notice aimed at supporting measures promoted by voluntary organisations and social promotion associations and aimed at dealing with the consequences of the Covid-

²⁶[http://www.protezionecivile.gov.it/amministrazione-trasparente/provvedimenti/dettaglio/-/asset_publisher/default/content/ocdpc-n-658-del-29-marzo-2020-ulteriori-interventi-urgenti-di-protezione-civile-in-relazione-all-emergenza-relativa-al-rischio-sanitario-connesso-all-](http://www.protezionecivile.gov.it/amministrazione-trasparente/provvedimenti/dettaglio/-/asset_publisher/default/content/ocdpc-n-658-del-29-marzo-2020-ulteriori-interventi-urgenti-di-protezione-civile-in-relazione-all-emergenza-relativa-al-rischio-sanitario-connesso-all)

²⁷ https://ancitoscana.it/images/coronavirus/2020329_ContributiToscaniOrdinanza.pdf

19 health emergency in the social field²⁸. Overall 425 associations were financed for a total amount of €4,095,575.94 (Regional Decrees 13890/2020 and 16496/2020).²⁹

2.5. BEYOND THE EMERGENCY: HOW THE COVID-19 WILL CHANGE THE ORGANISATION OF SERVICES

The need to reorganise territorial services in order to operate even without being physically on the territory has dematerialised one of the most important areas of welfare, that of the "office". The various territorial services have in fact adopted measures to ensure compliance with health regulations. All the interviewees confirmed that the measures taken to guarantee a minimum level of operations during the peak period of the pandemic will have organisational consequences also in the medium term. This will involve, for the coming stage, the identification of specific adaptation strategies, from the dematerialisation of part of the services (through the enhancement of sites or the use of applications) to the need to rethink the actual spaces to guarantee distance.

The dematerialisation of part of the daily work at the various offices, especially through the help of telephone and/or IT contacts, has allowed various parties to continue to maintain a certain level of service without necessarily having to guarantee physical presence. Even the adoption of mixed formulas (e.g. access to offices only with an appointment) in the phase following the actual lockdown was considered positive by the players, especially since it offered a chance to reduce overcrowding of offices by reducing the number of

²⁸ The eligible activities, carried out from January 31 to October 15, 2020, were:

- purchase and delivery to the home or to the headquarters of the third sector or civil protection body and/or the Municipality or to hospitalised or isolated people of: basic necessities, medicines, food, hygiene and prophylaxis products or support for meal preparation/packaging;
- purchase and distribution at the body's service headquarters or home delivery of consumer goods for the ordinary maintenance of the home for the weaker population groups;
- purchasing meals for social canteens, dormitories and reception facilities;
- purchasing devices that help guaranteeing the safety of people working closer than the social distancing mandates;
- purchasing technological tools to facilitate personal communication with the outside world (e.g. between the elderly and family members, between inmates and family members or for distance learning);
- accompaniment and socio-educational activities at home and/or outside for disabled people, minors and people in fragility situations (including children of victims of domestic violence) also included in residential social, socio-healthcare and socio-educational facilities provided for by Regional Regulation 2/R, as per Regional Governor Decree of 9/1/2018, as well as multi-user family homes as per Regional Governor Decree 2/R and Regional Governor Decree of 9/1/2018, as well as multi-user family homes as per Regional Governor Decree of 1666 of 23/12/2019; socialising and recreational activities for minors, which may include the use of staff and/or the purchase of materials and suitable IT equipment;
- dedicated telephone services (telephone bills), transport to local services, health facilities or other reception facilities (refund of travel expenses per-km);
- expenses for accommodation facilities for homeless people activated as a result of the health emergency;
- assistance to pets belonging to quarantined or hospitalised users.

²⁹ <https://www.regione.toscana.it/documents/10180/70906/report+servizi+sociali+COVID-19+set2020.pdf/c7e67a64-88d8-17d7-7e3a-b6635cd24f9a?t=1601550439106>

accesses. A positive effect on the time that can be devoted to back-office work, allowing for more in-depth and targeted work.

However, smart working also presents some difficulties: first of all, for certain populations there is the risk of further thickening the barrier of access to services through the use of IT tools; in addition to this, the distancing can exacerbate the sense of loneliness and the stress of the situation in which we found³⁰ ourselves. Moreover, it should not be forgotten that the "by appointment" mode is to all intents and purposes a reduction in the number of accesses to local services, with potential consequences in terms of subjects served. For some specific services, the relational component of direct interaction between operator and applicant is also fundamental. Finally, the ability of operators to manage certain operations from home also presents the classic risks associated with agile work (erosion of the division between working time and life time, less exposure to external stimuli, less ability to have exchange relations with colleagues and difficulties in managing computerised procedures).

2.6. THE CONDITIONS OF HOMELESS PEOPLE

Staying at home is the only way to stop the contagion; it is a gesture of responsibility. Yet not everyone can do it. Some people, in fact, do not have a home to "stay" in.³¹

The Ministry of Labour and Social Policies published on 27/03/2020 the circular letter nr. 1, "Social Services System - Coronavirus Emergency". This document states the need to not interrupt the activity "of homelessness centres or day centres for people with social difficulties, including soup kitchens and similar arrangement, personal hygiene, social stores for people in extreme poverty to the extent that they provide services which are instrumental to the right to health or other fundamental rights of the person". The same circular, in highlighting the particularly critical areas of activity, provides specific indications for services for the homeless, the homeless themselves and the operators involved. In order to operate in conditions of maximum safety, the Local Public Social Services must necessarily coordinate the bodies, associations of the Third Sector and voluntary associations that work alongside the municipal and community services to identify suitable housing facilities. Where activated by the Mayor, they liaise with the Municipal Operations Centres (COCs) for emergencies.

As regards the initiatives that local and regional authorities adopt within the scope of their competences, interviewees mentioned, among the tools that have been partly reoriented during the emergency phase also

³⁰For an overview: <https://welforum.it/il-punto/emergenza-coronavirus-tempi-di-precarita/smart-working-e-servizio-sociale-al-tempo-del-covid-19/>

³¹<https://www.ilgiornaledellaprotezionecivile.it/primopiano/coronavirus-e-fragilit-la-casa-sulla-strada-dei-senza-fissa-dimora>

the possibility of using the Plan's share of social measures and services to combat poverty dedicated to strengthening services for the homeless and people in extreme poverty by implementing actions in support of homeless people, who are particularly vulnerable in this emergency situation³². The resources of the Operational Programme I Fead (European Aid Fund for people in poverty)³³ for the distribution of essential goods (including hygiene and health products) are available in the areas referred to in Notice n.4/2016 "Proposals for action to combat serious adult marginalisation and homelessness".

Notice no. 4 in Tuscany made it possible to implement a project to combat serious adult marginalisation and homelessness approved in July 2018 and funded with 1,702,495.42 euros. The main objective is the creation of an integrated, oriented and widespread regional system of territorial services aimed at homeless people and people in situations of serious marginality, aimed at taking charge of and promoting paths of progressive social, housing and work integration. To this end, work is being done to strengthen the experimental housing first paths already activated in the territories and to implement the "housing first" and "housing led" and similar projects experiences in all the territories involved. The objectives of the project are also pursued through actions coordinated with the third sector already active in the territories³⁴.

No specific guidelines or special ordinances have been issued at regional level.

The Tuscan territories have uniformly demonstrated a great capacity to reorganise the system through an absolute continuity of services. There are also some less sustainable venues that have nevertheless been integrated with day and night reception, often through the round the clock opening of structures previously used as dormitories.

The basic needs (food, showers, shelter) provision service has also been guaranteed through the use of the network of Third Sector bodies and the action of Caritas. Sometimes the public services, but mostly the above mentioned implementing bodies, have provided specific information to the operators and implemented the prevention and information strategies to be used. Proximity services have been maintained on the territory also thanks to the action of street units and listening centres.

Contrary to what could be expected, the number of homeless people and operators who have contracted the virus in Tuscany is very few. One aspect of no small importance has also been noted: homeless who are

³² <https://www.lavoro.gov.it/redditodicittadinanza/Documenti-norme/Documents/Circolare-27-03-2020.pdf>

³³ <https://www.lavoro.gov.it/temi-e-priorita/europa-e-fondi-europei/focus-on/fondo-di-aiuti-europei-agli-indigenti-Fead/Pagine/default.aspx>

³⁴ These are the subjects involved: Municipality of Arezzo, Coeso - Società della salute Grossetana, Municipality of Livorno, Municipality of Lucca, Municipality of Carrara, Società della Salute Pisana, Società della Salute Pistoiese, Società della Salute Pratese, Società della Salute Senese, Anci Toscana, Fio.Psd, Europe Consulting Onlus.

either affected with or allegedly affected with coronavirus, relations with hospital services have worked. Following treatment routes in cases of illness or post-acute after hospitalization, for those who do not have accommodation and are forced to live in the street or dormitory, is complex. The pandemic has not just highlighted the need for only emergency integration with the healthcare system but pointed out how, through the management of homeless people, has a certain fragility of the care paths that need to be more structured in this segment. Moreover, they are not only a proactive assistance tool, but can also represent an opportunity to innovate the technical, scientific and professional ways in which hospital services are managed.

Last but not least, the “housing first” and “housing led” models, each with its own characteristics, have proved their worth in Tuscany. These approaches arise from the concept of “home” as a right from which the homeless person must start again to start a path of social inclusion. *Housing first* identifies all those services based on two fundamental principles: *rapid re-housing* (the house first of all as a basic human right) and *case management* (taking charge of the person and accompanying social and health services towards a path of social integration and well-being). According to *housing first*, only access to a stable, safe and comfortable home can generate a widespread and intrinsic improvement in the quality of life of people who have experienced serious discomfort (*long term homelessness*). The result derived from an improved state of health, the psychological, care and health support guaranteed by the team to the user, directly at home, can be vectors of housing stability.

Housing led, on the other hand, focusses on services geared to facilitate access to housing, but of lower intensity and duration, intended for non-chronically homeless people. The aim is to ensure that the right to housing and quick access to a home is respected. For these people, even more so than in *housing first* programmes, it is necessary to work on increasing income through training/re-integration into the world of work and on finding formal and informal resources in the area. The aim is to make the person, in the short term, able to relocate professionally and to find housing independently.

During lockdown, the need to keep the homeless inside the structures, “at home”, for a prolonged period has in some cases allowed the activation of positive paths of transformation related to a whole series of aspects, such as self-care, which under normal conditions are very complex. In general, operators in the sector saw the lights and shadows of this complex phase as an opportunity to relaunch the theme of non-emergency management of serious marginalization³⁵.

³⁵ See also: <https://welforum.it/il-punto/emergenza-coronavirus-tempi-di-precarieta/la-pandemia-raccontata-dalla-bassa-soglia/>