GAME CHANGER?
PLANNING FOR JUST AND SUSTAINABLE URBAN REGIONS

SciencesPo AESOP

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Rental Affordability, Housing First and Beyond. A Focus on the City of Trieste (Italy)

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Abstract
In Europe, access to affordable rental housing is increasingly recognised as a priority issue, particularly for individuals facing multifaceted distress or temporary and precarious employment. By addressing multiple dimensions of poverty, the Housing First (HF) approach challenges traditional emergency responses, framing access to housing as a comprehensive and diversified set of preventive actions against homelessness. Since 2015, HF has gained recognition in Italy, although its implementation remains limited. This paper explores the spatial conditions, target populations, stakeholders, and both material and immaterial resources that could facilitate the integration of HF into structural policies for affordable social (and 'very social') rental housing. The case study focuses on Trieste, a medium-sized Italian city where the risk of homelessness is significant due to demographic aging, migration flows, and an insufficient supply of public housing.

Keywords: Rental Housing Affordability; Social and Very Social Housing; Housing First; Trieste.

1. Introduction

For several decades now, the call of the UN *2030 Agenda for Sustainable Development* to provide access for all to adequate, safe, and affordable housing and basic services has become a pivotal issue in the international policy debate. In this perspective, actions toward affordable housing are understood as "a ladder out of poverty of families", carrying crosscutting benefits on many other fields of welfare policies (Habitat for Humanity, 2021, p. 5). During and after the COVID-19 pandemic and lockdowns, discussion has intensified, highlighting how the lack of a decent home can provoke uneven impacts on urban populations, worsening the life conditions of those who already suffered from multiple factors of poverty and deprivation (Ayala et al., 2022). Even though the direct correlations among these factors, the geographical spread of the disease, contextual housing conditions, and the overall availability of welfare facilities were complex to measure (Burlina and Rodríguez-Pose, 2023), across Europe people experiencing homelessness were among the most affected by COVID-19. "At the same time, vulnerable groups were even more exposed to the risk of becoming homeless, either due to the looming threat of eviction as their income decreased dramatically, or due to the dangerous situation the pandemic placed them in" (Rahman, 2020). Today, the impacts of concurrent economic, social, and political crises (e.g., inflation, surging energy and food prices, job insecurity) make access to a decent home a difficult goal for a growing number of people to achieve.

This situation emphasises not only the importance of housing as a fundamental social determinant of health and well-being but also what the *Universal Declaration of Human*

Rights stated in 1948, namely that housing is a right, and that preventing the risk of homelessness – in its various expressions – is one of the pivotal missions of welfare policies (The Shift, 2024). Furthermore, the faculty to afford housing constitutes a precondition for the access to a wider range of civil rights (e.g., to political representation, employment, healthcare, education), and related public support. The housing crisis is an impediment to secure equal opportunities especially to fragile groups of people; therefore, it is a strategic field of action for filling in economic and social gaps toward full citizenship for all (Mazzucato and Farha, 2023; Rajagopal, 2023). However, if available welfarist forms of housing policies are still primarily addressed to families and individuals who can afford at least a low rent, the 'very social' demand expressed by households in severe poverty or extreme housing hardship is generally taken over by public economic and social assistance measures, often resulting in emergency responses to homelessness. A 'treatment first' approach prevails, with access to a decent dwelling coming only after a long and uncertain path toward social and economic reintegration, from the dormitory to a stable home. The Housing First (HF) approach deeply questions this paradigm.

Starting with a general reflection on the demand and supply of rental affordability in the European context, this paper investigates the possibility of moving beyond a fragmented and sectoral application of HF, by analysing the operational perspectives and resources needed for its upscaling to a structural urban policy. The paper specifically refers to the activities carried out by the University of Trieste as a partner of the ongoing research projects *UAH! Unconventional and Affordable Housing* (2023-25) and *INEST – Interconnected Nord-Est Innovation Ecosystem – Spoke 4* (2022-25), both co-financed by Italy's EU-funded National Plan for Recovery and Resilience (PNRR). The focus is on the Italian situation, and a specific case study. The assumption is that a growing, plural 'grey area' in the demand for rental housing still receives inadequate responses, calling for a revised conceptualisation of housing affordability. In this regard, the deconstruction of some housing policy paradoxes and the analysis of HF perspectives provide valuable insights for addressing the housing crisis and its many forms. The purpose is to help conceive access to a home not only as a starting point toward independent living but also as a complex set of preventive actions against the risk of homelessness. Fieldwork in the city of Trieste (IT), in collaboration with local stakeholders, offers an opportunity to explore these issues. The aim is to provide inputs for transforming still informal practices into more stable affordable rental housing projects and policies.

2. Rental Affordability: A European Housing Question

Although the available figures provide only a partial and patchy overview, across Europe, housing demand from people at risk of poverty or social exclusion, as well as the number of homeless individuals, is on the rise. The mismatch between this demand and the limited supply of affordable rental housing constitutes a specific dimension of the contemporary housing question, laying at the very heart of the distressed social and economic conditions affecting many EU citizens.

2.1 An Increasing Gap Between Social Demand and the Offer of Rental Housing

In 2022, 95.3 million people (22% of the EU population) were at risk of poverty or social exclusion, namely they lived in households in at least one of the following conditions:

being below the threshold set at 60% of the national median equivalised disposable income after social help given by central, state or local institutions; suffering from severe material and social deprivation, and being unable to meet the costs of basic necessities (e.g., pay for unexpected expenses, afford rental payments, or keep home adequately warmed); having working age members whose work-time was equal to or less than 20% of their total potential during the previous year (EUROSTAT, 2023a). Overall, the critical economic situation of households was largely influenced by the proportion of disposable income spent on housing costs. In 2021, this share reached an average of 19% in the EU, while for people at risk of poverty it stood at 38%, heavily impacting incomes that were already below the national median (EUROSTAT, 2023b). The greatest increase in expenses was borne by tenants. However, for many people, securing a home has become an increasingly difficult condition to achieve. With a 70% increase from 2009 to 2019, the number of homeless individuals sleeping rough or in emergency/temporary accommodation each night in Europe is now estimated at 700,000, with significant differences across countries (Fondation Abbé Pierre – FEANTSA, 2022; Housing Europe, 2023).

A view of changes in the housing offer helps understand the root causes of this situation. Considering that in the EU a third of citizens live in rented flats, and that this is the primary solution vulnerable households turn to, rental housing affordability is a major concern. From 2010 until 2022, average rents increased by 19%, considerably outpacing income growth. This provoked, on the one hand, a particularly precarious situation for tenants in the private rental market (46% felt at risk of needing to leave their accommodation) and, on the other hand, an upsurge in the number of households applying for social housing (namely, housing provided at below-market prices by public, private, non-profit actors, the third sector, and cooperatives) (Housing Europe, 2023). However, in the EU, the share of social housing in the rental sector is currently estimated at only 8% of the total housing stock, with significant cross-national differences (OECD, 2020, 2023).

The underlying factors driving the rental housing affordability crisis are strongly related to the structural economic shifts that have happened during the last decades. “Housing is increasingly treated as a financial instrument and a tool to accumulate capital and make profits. As a result of escalating rents, people find themselves living in poor, overcrowded accommodation and often risk eviction” (Farha, 2021). “The social housing available has also declined in some countries since 2010, partly due to a fall in public investment in housing and the sale of social housing to tenants in some countries” (European Economic and Social Committee, 2024). This pairs with diminished public financial support and inadequate legal safeguards for low- and middle-income tenants facing excessive housing costs also due to sharp rise of energy bills in old and poorly insulated homes.

2.2 The Contextual and Multiple Dimensions of Housing Poverty

The establishment of quantitative indicators and thresholds is at the core of the definition of housing affordability, as well as of international and national efforts to address it. However, understanding housing affordability merely as a calculation based on a minimum standard (typically 30-40% of housing costs – e.g., price, rent, utilities, etc. – as a percentage of household disposable income) reveals significant theoretical and operational limitations when applied to individuals facing multifaceted distress,

those temporarily unemployed, or with too precarious a job to afford renting on the private market. Strong is, therefore, the need to question a simplified definition of this concept, and its use both in investigating housing needs and supply and in building consistent actions and policies (Haffner and Hulse, 2021; Peverini, 2023; Bricocoli and Peverini, 2024). In this regard, the issues of poverty and risk of poverty must be carefully analysed. The precariousness of households' economic and social conditions is not easy to measure, due to its ever-changing nature and the overlapping factors involved (Habitat for Humanity, 2024).

The perspective of having difficulties in making ends meet is common not only among households spending at least 40% of their income on housing, whether rented or owned (Eurofound, 2023). The link between poverty and housing expenditure transcends abstract metrics, while the commodification of the housing sector makes contextual trends in the real estate market, along with their territorial imbalances, highly influential (Arbaci et al., 2021). An increasing disproportion between the overall cost of living (e.g., for utilities, transport, etc.) and stable income plays a major role in worsening the conditions of critical households, with more severe impacts on those living in dynamic metropolitan and urban areas where costs are higher (Engelen et al., 2016; Moscarelli and Peverini, 2023). Moreover, for many people, housing needs are becoming highly changeable throughout their lives (e.g., for temporary and mobile workers, students, etc.), while the limited availability of affordable rental housing limits the choice of where to settle (even temporarily) and reduces the attractiveness of cities and territories, with significant consequences on their demographic, social, and economic assets.

Other important factors relate to the uncertainty of households' income and composition. In fact, "housing vulnerability" is becoming an increasingly widespread risk (Bouillon et al., 2015). In addition to extreme poverty, housing deprivation, and the rise in migrant flows often leading to homelessness, this also refers to the social and economic frailties affecting individuals who were previously part of the 'low-medium class' and have since slipped into situations of housing distress (Hick, Pomati and Stephens, 2024). The reasons for this are multiple: from the social and demographic transformations that have occurred in recent decades, leading to profound changes in the composition of the 'family' (e.g., an increase in one-person households and single-parent families), to the growing number of people whose incomes suddenly collapse (e.g., due to job loss, divorce, retirement, a decline in income purchasing power, and emergencies related to medical or other expenses). Housing and employment insecurities represent a dual and strongly interconnected form of precarity. Since 2008, the number and types of so called 'working poor' have been increasing across Europe, largely due to the lack of adequate government measures protecting against flexible, occasional, and often low-wage employment (Ficocelli, 2020). If "layoffs have become a normal feature of precarious work", fluctuating and uncertain earnings jeopardise the ability to pay a rent, making "evictions […] become a normal feature of precarious housing" (Desmond and Gershenson, 2016, p. 3).

These frailties affect an increasingly diversified 'grey area' of the population that has not yet fallen into extremely critical conditions, but whose intermittent and uncertain disposable income threatens access to the private rental market (which is too expensive), and eligibility for public housing rental offer (too limited). As the grey area expands and becomes more diversified, the boundaries between different levels of

housing poverty (from hardship to deprivation and homelessness) grow more fluid and indistinct.

3. Exploring a Grey Area in Italian Affordable Rental Housing

Given the significant differences among EU countries (in terms of demand, supply, and housing policy systems), an overview of the specific dynamics and characteristics of the Italian context is necessary. The aim is to question whether, and to what extent, a growing grey area of social demand is addressed by public-driven rental housing policies.

3.1 Who Rents in a Country of Homeowners?

In spite of the lack of a national observatory on housing conditions, the overall picture is fairly clear. As a result of the policies developed since the post-war period (Filandri, Olagnero and Semi, 2020), Italy is indeed a country of homeowners: out of a total of 26 million households, 70.8% live in their own homes, 20.5% (5.2 million) live in rented accommodation, and 8.7% in a house under usufruct or free of charge. Overall, the percentage of tenants and individuals living rent-free is significantly lower than the EU average (24.9% compared to 30%).

Renting is more common among less affluent households (e.g., older and younger single individuals, young couples, single parents with children, and people who are unemployed or have migrant backgrounds), with more than 45% of poor families living in rented flats under recurrent overcrowding conditions (Freguja, 2022). Out of the total number of Italian households, 15.9% consider their income insufficient to meet basic needs, and 5.1% as severely insufficient (the latter generally being self-employed or unemployed individuals, aged 35-54, often with children) (Nomisma, 2021). For 1.7 million families rent affects income by more than 30% (e.g., young single persons with less than 35 years, single parents with children, migrants) (Nomisma-Federcasa, 2016). These numbers are likely to rise in the near future: today, in Italy, not only has the share of individuals living in absolute poverty reached 10% (5.6 million) of the overall population, but many people are at risk of poverty while claiming to be employed (11,5% of the total 23.3 million workers) (Caritas Italiana, 2023). As a consequence, since 2008, evictions have increased approximately 8% per year, with 90% of the cases due to arrears in rent payments (Nomisma-Federcasa, 2016; Freguja, 2022). According to the Italian Ministero dell'Interno (https://ucs.interno.gov.it), after the partial moratorium during the pandemic, between 2021 and 2022 there was a sharp upsurge both in the number of eviction requests submitted (more than 99.000, +199%) and in those actually carried out (more than 30.000, +218.6%). The number of individuals suffering from severe housing exclusion is equally worrying: according to the permanent census of population and housing produced by ISTAT in 2021 (https://www.istat.it), 96,197 people were registered as homeless and without a fixed address. These figures highlight not only a plural and growing housing emergency but also a dramatically inadequate response from public policies.

3.2 A Forgotten Field

This is not the place for a review of the long history and extensive technical and political debate on the housing question in Italy, its strong ties with the evolution of urban

planning instruments, and the repeated and unsuccessful attempts to reform land tenure and limit private land income (see, among others, Indovina, ed., 1972; Ferracuti and Marcelloni, 1982; Padovani, 2017; Cucca and Gaeta, 2018; Storto, 2018). However, some key milestones will be recalled to highlight how, since the 1990s, national rental housing policies (and their two main action pillars) have seen a significant retreat of public intervention, with a shift from viewing housing as a social service to considering it as an investment asset.

The first pillar is *edilizia residenziale pubblica* ('subsidised' or 'council housing'), intended for low-income workers. From the INA-Casa Plan (1949-63) (Di Biagi, ed., 2010), through the *piani di zona* (local plans) for popular and affordable housing (Law no. 167/1962) and the decennial housing programme (Law no. 457/1978), to 1998 and the end of the funding mechanism based on the levy on workers' payroll (GESCAL), supporting the building sector and responding to housing demand were understood as intertwined goals. The majority of available council housing was built during this period, even though the rent of flats was already conceived as a temporary solution, leading to rent-to-own schemes and eventual full ownership. At the end of this phase, housing policies underwent further changes. In 1993, Law no. 560 allowed Council housing Institutes (IACP) to sell up to 50% of their properties in order to cover the maintenance costs of the remaining assets, as well as the budget deficit caused by low revenues from tenants' rents. In 1997, IACP were converted into public economic agencies. As a result, the production of subsidised housing collapsed from an annual average of 18,000-20,000 units in the 1980s to 9,000-4,000 units per year in the 2000s, and more than 210,000 flats were sold from 1993 to 2014 (approximately 22% of the estate managed before) (Storto, 2018; Bricocoli et al., 2021).

The second pillar of Italian housing policies is *edilizia convenzionata* ('agreed housing'). While aiming to induce the private market to offer tenants stable and affordable rental conditions, it has always played a residual role. In 1978, Law no. 392 established the so called *equo canone* ('fair rent'), a maximum rent calculated as a percentage of the value of the dwelling (based on its typology, size, urban location, and maintenance conditions) that private providers were required to apply for a minimum of four years. However, the effects were the opposite to the intended goal: many flats became vacant, were illegally rented, or sold. In 1998, Law no. 431 abolished the previous one and revised the overall framework for housing leases: municipalities and local housing stakeholders were given the responsibility for setting maximum rents, discounts on local taxes for rental providers were introduced but agreed rental contracts were reduced to a minimum of three years. Recent responses to the housing crisis are even more controversial. The so called 'housing plan' and the definition of 'social housing' established in 2008 by Law no. 133 clearly fit into the financialisaton process of the housing sector. While explicitly targeting a wide range of social groups within the grey area, the public actor limits its role: on the one hand, to providing various benefits to private investors; on the other hand, to constructing a financial system that also absorbs funds previously allocated to IACPs. In fact, in social housing interventions, the proportion of agreed rental housing (understood as a temporary condition leading to sale), rent-to-own dwellings, and those for sale largely depends on the financial return of private investments, while tenant selection is based on the amount and stability of their income.

Today, as a result, the supply of affordable rental housing in Italy is still primarily provided by council housing agencies. They manage around 700,000 dwellings, and if we add approximately 250,000 units owned by other public actors, the total represents only 4% of the national rental stock; 14% of these units are vacant due to lack of maintenance. The number of pending applications on council housing waiting lists is around 650,000 (Bricocoli et al., 2021). However, many requests do not even meet the eligibility criteria to be included on these lists (e.g., due to insufficient years of residency).

3.3 Working at the Crossroads: Affordable, Unconventional, and Informal Housing

In Italy, the right to housing is at risk, and existing policies do not provide satisfactory solutions. The available council housing stock is largely insufficient to meet the diverse needs and conditions of households, and the age of the buildings and flats often makes them unsuitable for new lifestyles and household sizes. In other words, not only is the demand for affordable housing increasingly elusive and grey, but so too are current housing policies, due to their inertia in adapting to deep social and economic changes, as well as to the dramatic shrinking and ageing of the Italian population which threatens the sustainability of the overall welfare state system (Ascoli and Bronzini, eds., 2018).

The assumption of this paper is that new perspectives for social rental housing, as well as its spatial and management solutions, need to be explored by working at the crossroads of social and very social housing demand and supply. The hypothesis is that public-driven social rental policies can strengthen their role and expand their fields of action by building new alliances with private assets and actors, the third sector, and other welfare measures. From this standpoint, several key concepts guide the 'action-research' developed in Trieste and described hereafter:

- Affordability. This term is understood not only in its broader and contextual dimensions (e.g., referring to rent and overall housing costs in specific urban areas), but also in relation to the variability of households' income (e.g., in the case of the working poor), as well as other social and economic vulnerability factors. The aim here is to go beyond a purely economic conceptualisation of affordability, to include other important aspects (e.g., the reconstruction of social and spatial relationships) that can support individuals with uncertain employment and family circumstances in maintaining their autonomy and rebuilding their life prospects.
- Unconventional. This term refers to a highly diversified housing demand, often expressed by households that were previously not considered a target group for social and very social housing policies. This variety calls for the development of responses that are more tailored and flexible in several respects, such as: the size and spatial arrangement of dwellings, which cannot be easily standardised according to fixed household types and living practices; the range of welfare facilities and services that, in addition to housing, must be provided to support specific vulnerability conditions (e.g., those related to age, loneliness, health); and the adaptation of rents and lengths of stay based on the beneficiaries' individual needs.
- Informal. The final key concept refers to the areas of experience the research focuses on. In Italy, the lack of an effective affordable rental housing policy has led to the search for solutions through a set of often fragmented and

experimental housing practices, which have not yet been institutionalised but could provide valuable insights for developing more diversified and structured public-driven policies.

4. Narratives, Approaches, and a Context

Starting from this interpretative framework, three methodological nodes guide the research carried out by the University of Trieste. The first involves a critical deconstruction of some paradoxes at the root of Italian housing policies, and their inertia in adapting to changes in target groups and solutions. The second node refers to an in-depth analysis of the Housing First (HF) approach. Although HF has gained formal recognition in Italy in recent years and demonstrated its effectiveness, it still tends to remain within the realm of informal practices. Finally, the third node addresses the relevance of the Trieste case study and the methodology used to investigate it.

4.1 Paradoxes

4.1.1 Sectorisation – Complexity

A first paradox of Italian social rental housing policies lies in the strict sectoral organisation of the entry modes and types of responses that underpin the overall housing system, understood as “the full range of inter-relationships between all the actors […], housing units and institutions involved in the production, consumption and regulation of housing” (Bourne, 1981, p. 26).

When considering subsidised, agreed and social housing, eligibility is determined on the basis of households’ disposable income and their ability to meet established rent thresholds. These conditions are assessed during target selection and at the time of entry. Once households enter a specific housing channel, they remain there for a duration set by contract. In subsidised housing, this duration often becomes indefinite, while the lack of periodic checks on tenants’ conditions contrasts with the increasingly rapid changes in household composition and income. The impact on the limited availability of this type of housing is evident: what was intended as a temporary and supportive measure often becomes a long-term (even permanent) allocation for the few families able to access the rankings.

In fact, in response to the growing demand for very social housing from people suffering from severe poverty, solutions must be sought outside the ‘ordinary’ channels of social rent. Housing for the poor falls under various forms of specialised care, distinct from those provided for the general population (Donzelot, 2005). The passive role assigned to the recipients often leads into more structural conditions of marginality, leaving them ‘trapped’ in a vicious cycle of assistance and, in some cases, ‘victim blaming’. In this context, ensuring that poor people have access to decent housing is still considered an indirect task of public policy. Public action is generally limited to the provision of social aid and economic support for household incomes (and, indirectly, for free market rents), while housing emergency solutions for the homeless (e.g., temporary shelters, dormitories, other reception facilities, and precarious cohabitations) are often delivered with the support of the third sector, with limited attention to the quality of housing arrangements and their capacity to foster independent living. From this perspective, poverty is seen as an obstacle to achieving

decent housing conditions, but the potential role that housing can play as a protective and proactive factor takes a back seat (Tosi, 2017). Today, the growing number of working poor and households that are even temporarily at risk of vulnerability clearly highlights the weakness and ineffectiveness of these approaches.

Adding to this, the demand for social and very social housing is generally addressed without considering the potential interactions with the critical economic situation also affecting an increasing number of small property owners, who find it difficult to maintain a second home and pay property taxes. Due to the often-modest quality of this private housing stock, its unattractiveness to the private and tourist rental markets, and the need for extensive renovation, the number of vacant or underused flats is growing. Indeed, putting them back into circulation at social rent could offer new opportunities for affordable housing policies. However, at present, only a few Italian initiatives attempt to reconcile the needs of renters and owners by creating local public rental agencies that, in exchange for agreed social rents, offer landlords tax reductions and guarantees in cases of arrears (Daglio et al., 2021).

4.1.2 Housing – Services

A second paradox, closely related to the previous one, concerns the economic and social resilience of welfare state policies as a whole. Responding to an impoverished social demand by lowering council housing rents on the one hand, and increasing financial subsidies to people in emergency situations on the other, is hardly sustainable. This is even more true when these two solutions are conceived and managed by different municipal sectors and agencies, which often struggle to coordinate their measures (on housing, access to jobs, social services and healthcare), and lack an integrated monitoring system to help calibrate material support to households' actual needs and their real capacity to afford housing costs – whether on the public or private rental market. To break this vicious circle, rental housing should be conceived and managed as a service in itself; namely, as a pivotal material support for ensuring full citizenship and social cohesion, and as a pillar of the "foundational economy" understood as "the economic space where those goods and services that are essential to individual and collective well-being, and constitute the infrastructure of everyday life, are produced and distributed" (Dagnes and Salento, eds., 2002, p. 13; translated by the authors). Adopting this perspective implies substantial work across several operational fields.

A first field concerns the expansion and diversification of affordable rental housing supply, in order to properly address various degrees of households' economic need and autonomy, avoid the concentration of the most problematic situations, and promote social mix. In this regard, one solution is to incentivise the creation of subsidised and social housing by including them within established planning standards (such as provisions for education, healthcare, culture, green spaces, and sports areas) and local town planning regulations. This concretely means granting building permits for housing in publicly or privately owned areas that were previously designated for other welfare-related facilities. When doing so, however, the spatial and social effects of this choice should be carefully considered, directing interventions toward sustainable solutions (e.g., from further land consumption to the regeneration of existing unused public assets) and ensuring the quality and affordability of the provided housing supply (Bricocoli, 2017; Bricocoli and Sabatinelli, 2019).

A second operational field concerns the necessity, when addressing severe social vulnerability, of integrating other services within or adjacent to housing accommodations (e.g., services supporting elderly people aging at home). In Italy, examples can be found in single- or multi-target social and supportive co-housing projects, often originating from specific funding programs (e.g., those delivered by banking foundations) with the active involvement of the third sector, and leading to innovative spatial and management solutions. Even though these experiences are multiplying, they generally remain exceptional and isolated practices, primarily targeting higher-income social groups. Cohabitation is also a common solution for assisted vulnerable groups and the homeless. However, in these cases, it often fails to overcome the limitations of institutionalised and depersonalised solutions, and to achieve spatial quality standards beyond the minimum threshold of decency (Costa, 2022; Costa and Minora, eds., 2023). In fact, when addressing distressed situations, the relationship between housing and services should become even closer, more continuous, and better tailored to the needs of individual recipients and households.

In fact, in the most critical social situations, not only securing a flat at an affordable rent but also keeping it often proves to be a highly problematic objective. Poor housing conditions, lack of work, and limited access to fundamental services and amenities are key components of the precarious living conditions of many individuals and households; therefore, they should be addressed together, at least initially, with almost daily support. The reference here is not to an on-demand management of problems and conflicts that may sporadically arise from the cohabitation of different individuals, but to a truly person-centred approach to constructing and delivering the quality and temporal intensity of both material and immaterial services (including job opportunities). Clearly, such an approach cannot limit itself to rethinking housing as mere spatial support, but must expand its operational scope to involve a broader reframing of 'territorialised' and community welfare systems, alongside the integration of innovative forms of estate and social management for dwellings and their tenants.

4.1.3 Funding – Reforms

Finally, a third paradox concerns the mismatch between the evident need to innovate housing policies and the political inability to allocate sufficient resources and effort to this purpose. In Italy, this is one of the most worrying aspects, as confirmed by the measures and funding provided by the PNRR.

Within the Plan, the building sector undoubtedly plays a central role, with resource allocation estimated at between 40 and 50% of the total €235 billion provided (including REACT-EU investments and those from the complementary fund). However, the issues of social and very social housing occupy a secondary position. They are fragmented into several interventions which, although valuable in themselves, fail to contribute to the formulation of a cohesive policy – one that is driven by a clear assessment of the scale and priority of demands and needs. Approximately €25.5 billion are allocated to rental and temporary housing solutions: student housing (about €1 billion), housing for the elderly and disabled (totalling €1 billion), and temporary housing and night shelters for the homeless (€450 million). Additional funds are dedicated to: energy and seismic efficiency of public and private housing (nearly €14 billion); urban regeneration and social housing plans and projects (€9 billion,

distributed among the Innovative Housing Quality Program PINQUA, projects aimed at reducing situations of marginalisation and social hardship, and Integrated Urban Plans) (Governo italiano – Presidenza del Consiglio dei Ministri, 2021). Housing is one component of these plans and projects; however, their primary focus is on urban renewal, in continuity with the programs implemented over the past 15 years – from the Piano Città (Plan for cities) launched in 2012 to the Piano Periferie (Plan for urban peripheries) established in 2016. Moreover, all the previously identified paradoxes remain: a rigid subdivision of intervention types (and the funds allocated to them) by categories of recipients; the separation between social and very social policies; and a prevailing focus on enhancing the material and economic value of public and private housing stock (Caritas Italiana, 2022). The PNRR offers no indication about the necessary reform of rental housing policies, such as one marked by: a significant increase in supply; innovative synergies among the resources and capabilities of public, private, third-sector, and civil stakeholders; integration of dwellings and services; and adequate support for the development of innovative management and spatial solutions.

4.2 Housing First as Prevention of Homelessness

Building effective responses to the demand for affordable rental housing from a 'grey area' of the population requires a deep rethinking of both the rigid rules and procedures currently in place for accessing subsidised, agreed, and social housing, as well as the ways in which social assistance measures are provided. This leads to working within a 'policy gray area', where the lack of adequate rental housing policies stands out as a critical issue but also allows for experimentation. Therefore, looking at innovative (and somewhat still informal) approaches, such as Housing First (HF) – a housing-led response to homelessness (FEANTSA, 2011) – gains interest. Since the 1990s, HF has spread across North America and Canada. Over the past 15 years, it has also been implemented in Europe, where in 2016 the Housing First Europe Hub was founded by the Y-Foundation (Finland) and FEANTSA (the European Federation of National Organizations Working with the Homeless). Implemented at different levels and in more or less structured ways depending on the context, HF has proven effective in providing homeless people with access to supported apartments, generally found in the private housing market (Pleace and Bretherton, 2013).

HF principles are based on a critical reflection on the paradoxes previously highlighted. Housing is understood as a starting point: this overturns the more traditional 'staircase model', which views access to stable accommodation as the final step after a rehabilitative pathway, often beginning with a shelter placement. In other words, according to HF, having a home is truly conceived as a universal human right. Consequently, in order to access a dwelling, it is not necessary to meet specific requirements or behave in a certain way (e.g., abstaining from alcohol or drugs), as is generally asked for by social assistance. The assumption is that individuals should have the power of choice and control over their own lives, be listened to, and be empowered "to choose the right combination of support for themselves" (Pleace, 2016, p. 30). Accompanying services are offered (e.g., healthcare, training, and job placement) but they are not mandatory for maintaining the accommodation, nor do they follow a 'one size fits all' approach. Instead, they are designed to be flexible, adaptable over time and space, and tailored to meet the needs and specificities of life paths. In this sense, HF challenges the often-punitive attitudes of welfare state

assistance. Another key goal is the individual's social integration within a community where they can find stability, reducing the risk of returning to homelessness. In summary, HF goes beyond prioritising housing: its innovative scope lies in the provision of a home plus a broad set of services, aimed at promoting autonomy over time through the creation of highly customised enabling conditions.

In this perspective, the main goal of housing-led approaches is to develop effective solutions not only for taking care of the homeless by minimising the duration of their stays in temporary placements, but also for preventing homelessness itself. As a result, the pool of potential beneficiaries for HF expands significantly, reaching a more diverse segment of the population at risk of becoming homeless (Jones, Albanese and Revelli, 2022). This expansion entails broadening HF's operational fields and networks. "Housing First works best when it functions as part of an integrated, multi-agency homelessness strategy, alongside prevention, and low intensity emergency accommodation services. […] to get the full benefits of Housing First it needs to be part of a systems wide governance approach […] rather than a standalone intervention addressing homelessness for a sub-group of people with high and complex inter-related needs" (ivi, p. 5). The call is for "a structural and operational shift in the governance of homelessness", and for setting "a new goal for the system by looking at HF from a rather different perspective than that of policy design […] When we talk about governance in the context of homelessness, we talk about every stakeholder involved in the field […] – and the ways in which they work and the directions that they are working towards" (Demos Helsinki and Housing First Europe Hub, 2022, pp. 7, 8).

In Italy today, more than 1,000 individuals live in HF accommodations managed by municipalities and the third sector (fio.PSD, 2024), compared to 292 in 2019 (fio.PSD, 2020). The increasing number of HF projects, along with the establishment of the Housing First Italia Network in 2014 by FIO.psd (an association active in studying and raising awareness about severe adult marginality), signals a shift away from an emergency-driven approach to housing hardship. Specifically, HF is not only proposed as an initiative targeting people with complex difficulties, but also as a lever for systemic change in policies. The aim is to solve the problem of homelessness, not merely manage it, by placing short- and long-term housing at the centre, and integrating it into a broader framework of housing and social policies (FIO.psd, 2024).

Since 2015, with the publication of the *Guidelines for Combating Severe Adults Exclusion* by the Italian Ministry of Labor and Social Policies (Ministero del Lavoro e delle Politiche Sociali, 2015), HF has received full recognition. However, projects remain sporadic, often developed on the initiative of the third sector, and involve a limited number of individuals compared to those seeking shelter in the traditional assistance circuits. In this context, the €450 million allocated by the PNRR to temporary housing and night shelters for the homeless (with target of 25,000 individuals) only partially addresses the recommendations to strengthen HF as a service provided by the National Plan of Social Policies and Interventions (2021-2023). While these financial measures indeed represent a step forward, they are not enough. Moreover, the PNRR fails to address several key critical issues: the difficulty in finding available public or private rental housing, exacerbated by the competition from more profitable sectors such as tourist rentals; the imposition of a 24-month time limit on projects, which directly contradicts HF principles; and the lack of any reference to the third sector and its crucial role in consolidating good practices and building new territorial alliances

between public and private stakeholders. What is missing is a radical shift toward a "network approach", based on a robust "link with the territory" and its communities, and "the construction of local partnerships" aimed at scaling up already existing, albeit not yet stabilised, "fruitful collaborations between public administrations, associations of small owners and social and housing cooperatives" (Casalino and Bergamaschi, 2022, p. 51; translated by the authors). These partnerships are essential to "the transformation of HF experiences into tangible opportunities for the restart of life paths through a gradualness of objectives", and the active involvement of recipients (Ibid).

4.3 Action-Research: Trieste as a Case Study

How can we proceed to define an operational framework that, drawing on the principles of HF, can guide housing policies toward new solutions for social and very social rental affordability? This question drives the research activities that are currently being carried out by the University, focusing on the case study of Trieste. This medium-sized city, with a population of about 199,000 inhabitants and located at the north-eastern border of Italy, provides an opportunity to investigate social, demographic, and economic trends and challenges common to many other 'intermediate' urban contexts – those that are neither metropolitan nor dispersed – across Italy and Europe (Lanzani, ed., 2024). Here, social marginality and housing hardship have not yet reached the most severe levels; nevertheless, the growing awareness of the housing crisis has prompted some local actors to experiment with innovative housing-led approaches.

In Trieste, available data – though partial and fragmentary – paint a picture of social and housing vulnerability, driven by multiple factors:

- Demographic decline and an aging population trend above the national average. According to the latest ISTAT census, over the past decade, the population has decreased by 4.45%, coupled with an old-age dependency ratio of 271.3% (compared to Italy's figures of -1.15% and 193.3%, respectively). The rising demand for welfare services coincides with a lack of economic resources, alongside a growing need for solutions that allow people to age in place.
- Migration flows due to the location on the Balkan route. The Italian Consortium for Solidarity (ICS) reports that, between January and September 2023, more than 12,000 arrivals were recorded, of which 70% were single men and 19% were unaccompanied minors. Approximately 13% of these migrants stopped in Trieste (ICS, 2023). The decision to stay largely depends on the outcomes of asylum applications.
- Inadequate social rental housing stock, vacant dwellings, and tourist pressure. The regional Territorial Agency for Housing of Trieste (ATER) manages over 12,300 public dwellings (almost 11% of the city's total; 93% are subsidised housing, and 14% are municipally owned). Around 9% of the city's population resides in these units (approximately 40% of the renters in Trieste). Due to insufficient maintenance, much of this stock (nearly half of which is over 50 years old) suffers from significant energy and spatial inefficiencies (ATER, 2021). Meanwhile, the demand for subsidised housing continues to grow, now reaching nearly 3,000 applications (D'Amelio, 2024). The issue of vacant real estate is significant: in 2020, there were an estimated 12,000 vacant housing units (2,000 managed by ATER and 10,000 privately owned) (Novacco, 2020). The impact of 'touristification' is also strong and combines with the consistent presence of students and researchers (around 29,000). As a result, this is

leading to an increase in short-term and unaffordable rentals, which are affecting the most vulnerable segments of the population.

Given the lack of coordinated knowledge and the absence of structured housing policies, questioning the complex relationships between local rental housing supply and demand, and their potential evolution, is far from simple. To this end, in 2023, the University of Trieste launched an action-research project understood as a field-based, reflective, and interactive practice (Schön, 1984).

The first steps consisted in mapping local actors, and identifying key stakeholders. Three in particular are the main players with whom, since 2024, a formal agreement has been signed, and research activities constantly discussed: Caritas Trieste, the social cooperative Lybra, and the voluntary organisation Comunità di San Martino al Campo. They are today the most active bodies in the promotion of projects based on the HF model. In 2023, they jointly participated (and won) the call delivered by the Social Services of the Municipality, addressed to the co-design of an integrated system for the accommodation of the homeless and of individuals in conditions of severe marginality. Although the call limits its activities to 2024, it also includes HF and co-housing solutions, demonstrating the willingness to test innovative approaches. However, if we sum up the dwellings owned by Caritas and the Municipality (including those that will be renovated with PNRR funds), the units addressed to HF and housing-led projects do not reach today the number of 30.

The lack of houses to be used for HF is a strong obstacle to the development of this policy. To overcome it, local stakeholders are well aware of the importance to share their resources, match different funding opportunities, and overall rethink the very social housing supply chain (from ownership, maintenance, support, and social and economic accompaniment). With the help of their experiences and points of view, further research was developed in the field. As a result, a first collection of local still ‘informal’ and tentative housing practices promoted by the Municipality, the third sector, and ATER was identified and in-depth analysed to highlight their achievements and failures, as well as enabling and impeding conditions for scaling up to more structured and ordinary policies. This is a fundamental step to avoid retracing the paths of past punctual experiments that, often referring to specific multi-problematic targets, remained stuck in policy sectorisation and failed to consolidate. In order to escape these traps, working in between affordable and unconventional, social and very social rental housing clearly appeared to be a good way. Consistently to this, two complementary moves were put in place: expanding and diversifying the parterre of local actors to dialogue with (from the public and the third sector, to labour organisations, property and housing associations, social and economic foundations, cultural and economic communities’ representatives); and understanding the conditions and beneficiaries to refer to, as well as the set of tangible and intangible resources to mobilise and by whom.

In April 2024, one first discussion table on affordable housing in Trieste was organised, bringing together a wide range of actors to address several crucial issues (Fig. 1): Which real estate assets (both public and private) can be made available to enhance the supply of rental housing at social and very social rents? What obstacles exist, and what conditions and tools can be implemented to overcome them? What management processes and procedures – both for real estate and social services – can ensure the economic viability of innovative and unconventional projects and policies? The call for

a permanent space for discussion on affordable housing was clearly expressed by all the stakeholders the research reached out to. A follow-up meeting of the table was therefore scheduled for June 2024, aimed at further networking skills, experiences, and opportunities for co-designing and co-implementing social and very social housing projects. Meanwhile, University's investigations are continuing through in-depth interviews and debates with specific actors on the key themes that emerged during the previous phases.

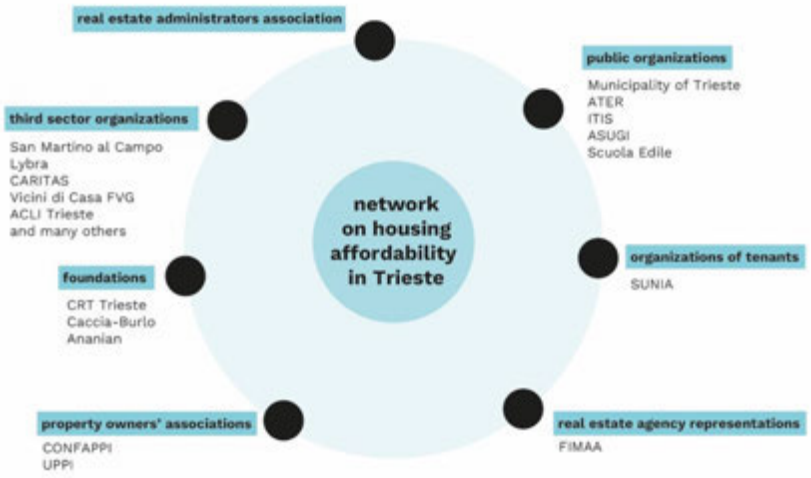

Figure 1 – Trieste. Actors participating in the discussion table on affordable housing, April 2024. Source: V. Novak.

5. Discussing Rental Housing Affordability in Trieste

In Trieste, there is a strong presence of a variety of actors, resources, and experiences in the fields of social and very social rental housing, promoted by the Municipality, ATER, foundations, and the third sector (social enterprises). Despite being fragmented and discontinuous in both time and space, they offer a valuable starting point for developing new responses to a pressing demand. One of the main critical issues, however, is that the actors involved are often overwhelmed by urgent matters and a lack of personnel. This prevents them from dedicating the effort needed to examine their practices, correct them, and eventually redirect their approaches. The discussion table organised by the University was precisely designed to offer an opportunity for self-reflection, critical thinking, and the sharing of issues and ideas. It provided insights into some key levers for conceiving new housing projects and policies, based on stronger collaboration among public, private, and third-sector actors.

5.1 Actors and Actions in Search of Direction

One recurring issue emerging from the discussion is the lack of a framework capable of bringing the various innovative housing practices tested in Trieste into coherence.

Regional Law no.1/2016, *Organic Reform of Housing Policies and Reorganisation of ATER*s, attempted to address this problem. The Law recognises the fundamental importance of housing as a significant factor for inclusion, social cohesion, and quality of life, and promotes a variety of forms of intervention (including those related to rent and ownership, subsidised, agreed and assisted housing). Its goal is to systematise public-driven housing measures and policies through territorial governance and the participation of the actors involved in the housing supply chain. To achieve this, the establishment of integrated tools and processes is foreseen, such as: a regional commission and an observatory on housing policies; local response desks to collect and match data on housing demand and supply; and local permanent forums for discussion involving public, private and social actors, aimed at representing the needs of the different territories, and co-designing innovative projects funded by annual regional funds (Marchigiani, 2015). However, the main weakness of the Regional Law lies in its implementation. Neither the regional observatory nor the local response desks have been established. Moreover, in Trieste, the local housing forum has operated intermittently; over time, it has shifted between the direction of different municipal departments (from Estate Management to Social Services), and more recently, it has been scheduled only sporadically, tied to the equally sporadic allocation of regional funds for innovative projects. In fact, the Municipality has missed the opportunity to create a housing steering committee, while the management of social rental housing still primarily remains in the hands of ATER which, however, faces several difficulties (from the scarcity of ordinary regional funds for the timely maintenance of its housing stock to increasing arrears in rent payments). In parallel, a variable mix of foundations, social-private, and other third-sector organisations collaborate with the Municipality in offering very social housing. This often occurs through specific agreements that also ensure the use of public dwellings for social scopes, but fail to provide a clear direction toward shared visions and long-term goals.

Indeed, a significant weakness of the Trieste housing system is the difficulty in creating and maintaining stable networks among local actors, despite the presence of specific expertise, strong place-based know-how, and practices in innovative welfare services management. This particularly refers to the *Habitat-Microareas. Health and Community Development* programme, which, since 1998, has been operational in a number of urban districts in the province of Trieste. The program is the result of a joint partnership between the Local Health Agency, ATER, and the Municipalities of Trieste and Muggia. This ‘proximity welfare’ initiative has been implemented through a territorialised system of social and health services, addressing the care needs of spaces and people in urban areas with a strong prevalence of subsidised housing, and through the active participation of institutions, residents, and the third sector. One of the spatialised tools of *Habitat-Microareas* consists of setting up a ‘social concierge’ office in each neighbourhood, acting as a reference point for both service demand and supply, a help desk for maintenance requests, and a civic centre for organising activities with residents and fostering community building. From its start, the program has been conceived as an alternative way of constructing adequate responses to specific and complex needs, leveraging all the spatial, social and economic resources available in place (Marchigiani, 2022). In the last years, however, these objectives have gradually changed. The social concierge offices are now mainly used for the provision of basic healthcare support and the re-routing of requests to central institutions. Nonetheless, this approach has become embedded in the mindset of many local

actors, still providing operational inputs for future integrated housing-and-services solutions.

5.2 Fragile Attempts of Cohabitation

In general terms, experiments in the field of solidarity co-housing – due to their more versatile nature compared to the public housing access system – offer valuable insights for accommodating diverse target groups with specific needs. The potential to create partially self-managed communities stands out as an interesting added value when aiming to reconstruct social support networks contributing to the strengthening of individuals' and households' autonomy, especially in the context of pathways out of emergency and highly institutionalised housing.

Different practices developed in Trieste belong to this field, showcasing a variety of spatial solutions, urban settings, target groups, promoters, funding models, and a mix of services (e.g., social housing, solidarity condominiums, assisted housing for the elderly and disabled, co-housing for mothers with children) (Fig. 2).

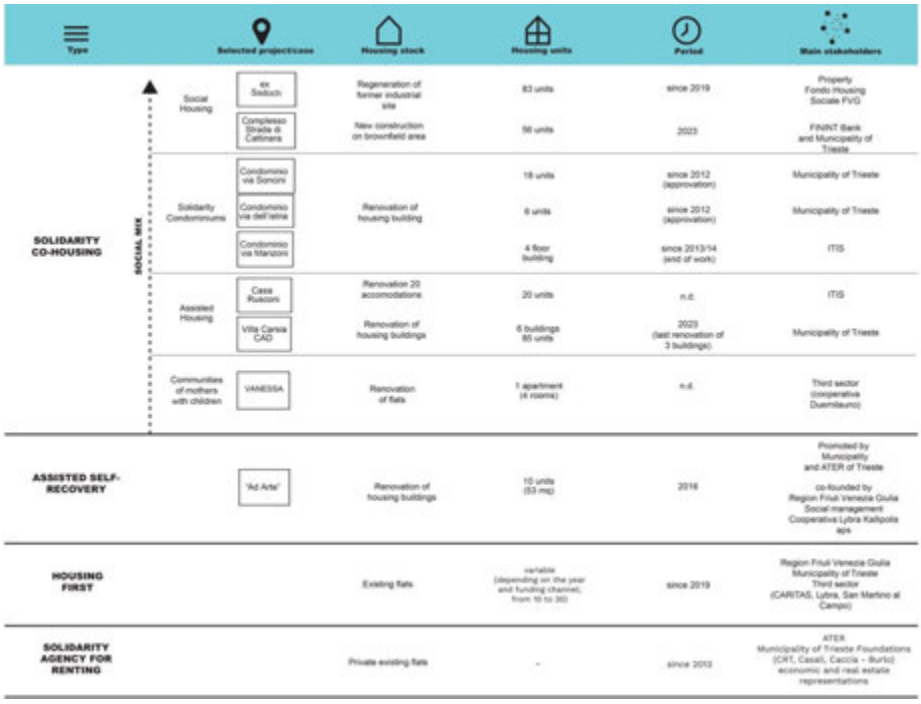

Figure 2 – Trieste. A selection of recent solidarity co-housing projects and initiatives, 2024. Source: V. Novak.

Yet, what the investigation of these practices highlights is a common difficulty in creating a real social mix, due to the limited number of available dwellings relative to demand, as well as inadequate real estate and social management. As a result, these initiatives remain exceptional and episodic.

In particular, the only social housing intervention implemented thus far in Trieste under Law no. 133/2008 has proven ineffective in addressing rental housing demands at affordable prices. Due to the economic constraints imposed by the public-private financial system underlying this type of projects, the balance between owned and rented housing penalises the latter, while rents are too high for the spending capacity of households facing housing hardship.

5.3 Locked Housing Assets

The large number of vacant private dwellings constitutes both a severe problem and a potential resource. As already mentioned, many flats in the city remain empty for extended periods, due to a lack of economic resources for renovation and maintenance. Moreover, even when the quality of the apartments is too low to meet either ordinary or tourist demand, owners generally prefer to turn to the rental market, even if this means running the risk of becoming entangled in long and expensive eviction lawsuits.

In Trieste, the take-off of the Solidarity Agency for Renting was hindered not only by these factors but also by the lack of incentives and conditions capable of competing with the revenue from the free market. After an initial attempt in 2009, the Agency was relaunched in 2014 by the Municipality under ATER's management, with the involvement of several housing stakeholders. The goal was to promote social and agreed rental arrangements of private dwellings by offering guarantees and tax relief to their owners. However, several obstacles emerged: the financial support initially provided by a banking foundation could hardly cover the establishment of an initial and modest guarantee fund to promote rent reductions, cover potential arrears, and repair costs after damages; the management process (including the evaluation of dwellings at the start and end of the rental period) was too demanding to be integrated into ATER's regular operations; and, overall, the poor response from private owners (a direct consequence of these conditions) weakened the political will to allocate local tax abatements for this purpose.

To transform the Solidarity Agency for Renting into an effective tool, a radical rethinking of its fields of action, as well as its financial and operational procedures, is needed. As discussed with the local Association of small property owners (UPPI), a real incentive for shifting from the private to the social rental market should involve substantial relief from housing-related costs (e.g., renovation expenses, and payment of state and local taxes), as well as a significant reduction in the risks associated with arrears and evictions. In this context, a new type of Agency should be created. It could, for example, be managed by third-sector organisations in partnership with the Municipality, with at least partial support from public and/or private funds to compensate for the low rents received. Acting as intermediaries between private interests and public goals, and playing the role of both real estate and social mangers, third-sector organisations would be tasked with 'taking custody' of private dwellings and their overall associated costs for the duration of the lease. However, to ensure the long-term economic viability and the scalability of this service, a feasibility study should be developed to assess the benefits and risks for all parties involved: for small property owners, in comparison to the returns offered by the private market; for third-sector entities, with particular attention to tax conditions and potential reductions; and for the Municipality, in

comparison to the costs associated with the social and economic support traditionally provided by public assistance systems.

To unlock vacant private and public housing, lowering renovation costs is another pivotal issue, as repeatedly emphasised in meetings with local stakeholders. Also in this case, Trieste provides examples from which lessons can be learned. Since several years, ATER has offered households on the waiting list the option to carry out small self-maintenance interventions in exchange for a discount on rent. This solution has proven effective in bringing back into circulation vacant dwellings that do not require major rehabilitation. The self-recovery of entire vacant buildings, however, is more complex. This type of intervention was tested between 2014 and 2016 on a municipally owned building managed by ATER, but without success. The project was supported by third-sector organisations and led to the creation of a inhabitants' cooperative, to which surface rights on the property were to be granted. The initiative encountered a crisis when, lacking real estate and financial guarantees (the surface right is not considered ‘bankable’), the cooperative was unable to secure the mortgage necessary to cover the gap between renovation costs (reduced by their labour) and the funds provided by Regional Law no. 1/2016 (Marchigiani et al., 2019). Nevertheless, this experience offers useful insights. Many of the challenges could perhaps be overcome if surface rights, the future inhabitants’ engagement process, and self-recovery efforts were directly managed by an intermediary organisation providing the necessary guarantees in exchange for collecting (at least partially) social rents from tenants.

6. Open Conclusions: Toward Solidarity Neighbourhoods

The case study of Trieste helps reflect on how new public-driven policies can address the dramatic increase in social and very social demand for affordable rental housing, by involving various stakeholders and resources, and focusing on place-based, local spatial, social, and economic conditions. The goal is to move beyond a sectoral approach, in order to avoid the rigid regulation of access to different housing channels, break down the segregation of target user groups, and address the persistent shortage of available dwellings and services, as well as their integration. From this perspective, several crosscutting issues emerged from the extensive outreach activities conducted during the research, providing inputs for the development of future housing pilot projects in Trieste.

A key general consideration is that, in order to deliver and implement well-informed and effective housing policies, there is a strong need to build structured and integrated knowledge across several aspects: the availability of public and private housing stock and its maintenance status; the social demand, including its various shades of vulnerability; and the broader set of measures provided by economic and social welfare assistance, which are more or less directly aimed at addressing housing poverty and the risk of homelessness. The reference here is to a local housing observatory, understood not just as a means of building a dataset, but as a space and practice for activating a solid network of local actors, and supporting synergistic approaches to rental affordability. Who could be responsible for the practical development of this initiative remains an open question. Perhaps the University, as is happening in other Italian contexts (Consorzio Cooperative Lavoratori di Milano et al., 2024), but this would still require a strong commitment from all housing stakeholders – particularly

public ones – to support and rely on the interactive knowledge that the observatory can produce.

Intensive and sustained funding and effort in the implementation of innovative rental housing projects, as well as their scaling up, is indeed a fundamental requirement and should become a central issue at the national, regional, and local government levels. The current lack of public resources prevents significant action on both existing public and private housing assets, and their adaptation to new demands and lifestyles. It also limits the availability (for both owners and tenants) of stable guarantees to support housing affordability, and hampers the concrete realisation of the right to housing and of HF as a truly preventive approach to the risk of homelessness.

The strategic role that 'intermediate' actors can and should play in renovating housing policies and solutions is another, equally important, aspect to consider. Reflecting on future perspectives for very social rental housing does not mean proposing the creation of a specific (and lower-quality) housing supply for the poor. In fact, today, the term 'poor' encompasses a diverse set of individuals and households, with economic and social conditions that can change rapidly. As such, it resists easy categorisation, both in terms of the duration of rental accommodations and the spatial solutions traditionally proposed by public housing. To effectively address this diversity and foster a genuine social mix within the same dwelling or building, housing and services must be integrated through careful and customised social, economic, and co-habitation management. All these activities require specific expertise and skills, as well as more flexible, person-centred working styles, which are rarely available to municipalities and council housing agencies.

Another consideration is that public assets can be a powerful driver for developing more complex housing projects, also involving other underused or neglected estates, owned not only by small private actors but also by entities controlling larger properties. To move forward in this direction, it is necessary to go beyond an approach focused solely on the valorisation of individual buildings and begin incorporating public spaces and services into urban regeneration processes at the neighbourhood scale. The research team is currently working on these issues with the goal of developing a pilot project in Trieste. The underlying assumption is that taking the neighbourhood as the appropriate scale and field of action can help create a social mix, organise community-building activities, bring together a wider set of material and immaterial resources necessary for implementing differentiated rental housing solutions, and manage various facilities and amenities. At the same time, involving local actors who work on the ground and provide services can help generate a sense of trust within local communities, which may eventually and incrementally attract additional resources and participants (Fig. 3).

The shift from the concept of solidarity co-housing to that of solidarity neighbourhood is the direct result of discussions held during the table on affordable housing organised by the University of Trieste, followed by a series of meetings with Caritas, Lybra, and other stakeholders interested in co-designing a pilot project. These actors include ATER, Fondazione Caccia-Burlo (a charity founded in the early XXth century, currently active in housing for the poor), and ITIS (a public health organisation that has promoted co-housing and community projects, as well as the establishment of a 'social concierge' office next to its operational headquarters). The location of various buildings owned or

managed by these actors in the same neighbourhood (Barriera Vecchia), within a consolidated area of Trieste, was a key factor in shaping the vision of how to create a territorial combination of dwellings and services. In particular, the spatial diversity of these buildings, along with their integration into an urban sector rich in facilities and well connected to the city centre by public transport, provides an opportunity to enhance both social and spatial mix. Additionally, these conditions enable the inclusion of self-recovery processes, and at least partial self-management of social and economic activities open to both the neighbourhood community and the wider city (e.g., a restaurant and/or a B&B in one of the buildings). From this perspective, integrating housing and economic activities not only offers new job opportunities for tenants, but also generates revenue for the stakeholders involved in the cases of arrears. In other words, the solidarity neighbourhood model is seen as an effort to concretely translate the concept of "location affordability" – that is, to integrate the spatial, social, and economic dimensions of this concept in a way that avoids "phenomena of progressive segregation and selection, or filtering-down, of the population based on income" (Bricocoli and Peverini, 2024, p. 60; translated by the authors).

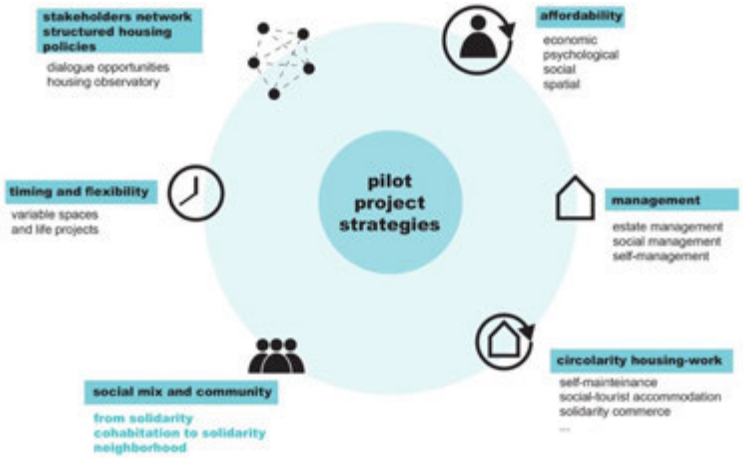

Figure 3 – Trieste. Strategies for a solidarity neighborhood, 2024. Source: V. Novak.

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