Some principles of social housing

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1. Motivation

Which principles speak in favour of the existence of legally endorsed institutional social providers?

Do social providers perform genuine activities that, even under state support, are not easily copied by private providers?

What limitations of social housing provision may impede to reach the committed social targets?
Europe is marked by a huge diversity of social housing systems. This holds true for Western Europe alone, not to speak about the Southern parts and the new EU member states in the East. For selected countries, the variety is documented among others in Scanlon and Whitehead (2008), together with private rentals also Haffner, Hoekstra, Oxley and van der Heijden (2009). Given that diversity, does it make any sense to sort out “Principles of Social Housing”? The paper is an attempt to characterize and to evaluate important functions of social housing, which are of general nature and can be found, to varying degrees, in a number of countries. The principles will be checked, among other countries, mainly against evidence from Austrian social renting, not because that system might be an “ideal” type, but because historically it experienced a remarkable continuity, what makes a case for sustainable housing provision. On these lines, Austrian evidence will be confined to characteristics of general interest.
1. Motivation (continued)

The study is motivated from three angles:

1. Rationalising social housing from the presence of economic externalities and social exclusion,
2. Arguing for tenure neutral modes of public assistance that promote choice and which make long-term planning feasible,
3. Embedding the economic functions of social housing into a framework of political economy and cultural enterprise, what characterises the scope and dynamic of social housing.

As to point 1, Christine Whitehead (2010) states: “[social housing purports to supply] a decent home for every family at a price within their means - but social housing actually concentrated on supporting lower income employed households, not particularly the very vulnerable”

In that respect, social housing today is challenged to remedy the failures that occurred in the past. That in turn requires to set out principles from which to derive suitable policy instruments.
1. Motivation (continued)

Point 2 deals with tenure neutrality as central policy instrument. We will argue against a distorted perspective as if institutional social providers were called to mimic the strategies of private landlords. Quite to the contrary, by pursuing their genuine strategies, social providers can mitigate certain negative externalities that inhibit integrated housing markets to work.

In that respect, we search for cogent arguments why it is not sufficient to consider affordable housing from the demand side. Instead, on lines similar to Oxley (2007), we emphasize the role of supply in securing a sufficiently rich set of housing alternatives.

Finally, in point 3 we turn to the pertaining antagonism between liberal and communitarian policies, to which social housing is exposed, and which determine the social relations that materialise in various types of housing cultures.

Needless to say, the paper cannot elaborate all the topics in full. For that reason, the paper draws from references that serve as a guide to further reading and critical discussion.
2. What is social housing

No unanimously accepted notion of social renting exists.

Distinctive feature of social renting (in Europe) seen by Oxley (2000): non-market allocation of households.

Allocation practice in Austria (see brief description later on):
• in municipal rentals non-market allocation.
• in non-profit rentals up to 40% of newly built units reserved for allocations by local authority, rest offered on the market.

Alternative criterion: which strata in society are addressed by social housing?

Starting from an institutional point of view, Ghekière (2007) uses a typology of EU-wide social renting into residual, generalist and universal systems. Typology hinges on degree of means-testing, but borderlines appear blurred.

Probably the best way to define social housing is to look at the functions it performs.
2. What is social housing (contd.)

On the lines of functions, Amzallag and Taffin (2003) classify three approaches:

• institutional approach: social rentals owned and managed by social landlords (municipal bodies, non-profit corporations or associations), legally endorsed task to provide affordable dwellings;

• public assistance approach: rentals are social whenever they get preferential land assignments, subsidies or tax allowances or else public guarantees, mostly tied to rent regulation, means-testing, profit constraints;

• household resources approach: social rentals defined as “below market rent” dwellings, open to households who cannot not satisfy their housing needs on a free market.

Merit or disadvantage of definition depends on subject under study. The present paper focuses on the justification of social housing providers, hence the institutional approach is given preference.
To offer some evidence, the components of Austrian social housing are outlined briefly, for details see Deutsch (2009):

Austrian institutional social renting, or social housing „in narrow sense“, is supplied by institutional providers:

- Municipal enterprises, in particular Vienna (Gemeindebau), 40% of social renting (dominating in Vienna with 230000 units), and
- Non-profit providers, classified into common-good corporations (Gemeinnützige) and housing associations (Genossenschaften), 60% of social renting (dominating outside the larger cities).

Means-testing applies upon entry, „soft“ as it allows for entry downpayments in the access of new dwellings.

Share of institutional social renting in Austrian total is 21%.

Share of social housing in wider sense higher but hard to quantify:

- Private landlords do receive subsidies /or tax concessions in exchange for rent ceilings ➔ social rentals similar to Germany

Through right-to-buy, non-profit providers supply also social homes for ownership, see section 4 below.
2. What is social housing (contd.)

Seen from general theory, any existing contour of social housing provision results from history ("path-dependency"), but it is usually an outcome of antagonistic forces.

Exemplified from origins of Austrian providers:
- Common good providers follow top-down principle: "Bismarckian" planning processes
- Housing cooperatives follow bottom-up principle: "spontaneous" formation of interested groups

Ideal types for an "autonomous" sector as alternative to (neo-) liberal market policies. Austrian practice today is mixed, principles of cost based pricing and reinvestment duty pertain.

Non-profit system shares similarities to the Dutch system, the latter being described in Boelhouwer (2007), Priemus (2010).
Textbook solution for solving housing problem of the poor is personal income support.

From the side of informational economics hard to see how pure income support works without poverty trap and limited budgets.

Avoiding poverty traps needs incentive compatible benefits:

\[ \text{DI = Disposable income = net household income + cash benefit CB} \]

CB declines, but DI should not decline with rising income \( \Rightarrow \) benefits below threshold cannot cover 100% of rent \( \Rightarrow \) otherwise sudden cap needed, disincentive to work more
Important contribution Fallis (1990) on optimal taxation theory:
(i) Economy with consumers who decide about expenditures for housing and other goods,
(ii) In housing, state assists either through in-kind allowances (can be producer subsidies) or cash allowances (income benefits).

Result:
• for sufficiently large subsidy budgets, benefits are more efficient because housing choices among the poor are richer.
• for restricted budgets, in-kind allowances are preferable because state fares better to provide dwellings for the poor.

In general, personal allowances raise substantial information problems and hazards, in particular rent seeking from the side of landlords, compare Filippi and Tutin (2008)

Austria and France:
⇒ Mix between producer subsidies (or equivalent assistances) and benefits considered to be more efficient
⇒ Rents affordable at median + means-tested benefits
3. Household income support alone cannot work (summing up)

- System based on market prices plus comprehensive personal allowances needs sufficiently large state budgets that only rich societies can afford
- Even then, benefits need continuing voters solidarity to maintain redistribution, but voters often against (compare the current Hartz IV-basic income debate in Germany)

- Create housing structures that permanently incorporate past state assistance (could be rent contracts with inflation adjustment or the like)
- Policies aiming at marginal excess supply stabilize market rent levels (also less volatile house prices), important role for both social and private renting
- Otherwise, under uncertainty and without public assistance or tax concessions, private landlords tend to abstain from lower income brackets
- Comprehensive supply policies indispensable
4. Externalities a very reason for social providers

The world of housing, and of social housing in particular, is marked by a great number of externalities.

Textbook wisdom: In presence of (negative) externalities market forces distorted, first best welfare optimum cannot be achieved.

In the political practice of most Western Europe countries, housing markets were therefore always regulated, subject to planning procedures by authorities, and assisted with supply-sided subsidisation, more recently also loan guarantees (subsidy grants raise the developers equity and therefore work also as guarantee for complementary private credit).

One main externality is that private for-profit providers may be unwilling to accept the risks of development for low incomes.

Another main externality: in absence of public control or assistance desired quality is often not achieved.

⇒ From beginning housing assistance worked as a quality filtering device, replacing weared out stock by new or renovated units.
Recently, environmental issues came to forefront, case for mitigating negative externalities through waste of energy, and promoting positive externalities through environmental protection.

Example: Austrian study about how to achieve the Kyoto-goal by modernising detached homes through capped tax allowances. Showed that even with (acceptable) tax relief initial investment does not amortize over the first 20 years, although allowance is budget-neutral as the state can compensate tax-loss by tax income from renovation activities, see W.Amann (ed.) (2005).

Social housing providers in favorite position as their amortization horizon is usually much longer than of private developers and individual homeowners. Therefore they can take an important role in quality filtering with regard to environmental protection.

Today, social providers in Austria are officially charged with the task to be market leaders in environmental protection (through residential construction specification standards).
4. Externalities a very reason for social providers (contd.)

Another important case for positive externalities is the social mix in city neighbourhoods that may contribute to social cohesion. In that respect, social housing providers are important players.

Social mix can be intended in mixed neighbourhoods supplied by

- Institutional providers,
- Private landlords,
- Individual (social) homeownership.

Problems and limitations:

- Neighbourhood finance with social mix often implies complex modes of finance, in particular when including a right-to-buy, such as it was implemented 1993 in the Austrian non-profit sector, an option that is bought upon entry into new flats against a downpayment, and which can be exercised after 10 years renting, see the discussion in Deutsch (2009).

- Complex finance and uncertain future inflow of tenants may deter middle-income customers, who then prefer more moderately priced suburban ownership.
Providing housing for the disadvantaged (through household allocation) is by no means the only task of institutional providers; besides redistribution there are general allocative and stabilizing tasks.

Important general allocative tasks are quality filtering, urban renewal and development where under externalities pure market forces do not create a satisfactory diversity of supply types.

Principal advantage of social providers: no pressure from the side of shareowners, speculative motive restricted ➔ makes amortization of projects over long-term feasible.
Tenure neutrality means that modes of finance do not distort consumer choices between renting and owning. To avoid pitfalls, concept needs to be made precise, among other approaches see Haffner (2003).

We consider integrated markets in the sense of Kemeny et al. (2005), on which a „weak tenure neutrality“ system operates, Thalmann (2007). In brief, an integrated housing system can be termed weakly neutral if public assistance promotes residential construction through lower user costs, but leaves the hierarchy of an otherwise market determined cost structure unaltered.

Can be instrumentalized through assisted finance, market organization (rent setting rules), tax policies, etc.

Why is tenure neutrality so important?

- fosters consumer sovereignty by widening the scope of choice;
- permits diffusion process between tenures over life-course;
- mitigates poverty traps.

5. The importance of tenure neutrality
5. The importance of tenure neutrality (contd.)

Argued in Deutsch (2009), the Austrian housing market of today, and Vienna in particular, is a case for weak tenure neutrality. Roughly, the subsidy intensities defined as present values of net assistance over total value follow an ascending the rank order (user cost after subsidies a decreasing rank order), as follows:

- Detached family homes in ownership
- Ownership condominiums in multistorey houses
- Private rentals
- Non-profit rentals
- Municipal rentals

With that, authorities foster the formation of ownership, social and private renting, within income ceilings.

In fact, Austria is marked by considerable mobility between tenures. Not only in single transition from renting to owning, but also reverse movements from owning to renting (after divorces, in senior ages), in particular from rural owning to urban non-profit flats.
5. The importance of tenure neutrality (contd.)

A precondition for weak neutrality is stable finance, what permits consumers to plan for the long-term.

In practice, public authorities often choose a stop-and-go policy to tune the availability of public grants, loans, interest support or else tax relief to current economic conditions. However, because of substantial time lag from planning to completion, experience shows that rising assistance works rather procyclically, while sudden cuts provoke housing shortages later on.

Since private loans form a major part in the developers portfolio, stable provision with private credit is equally important. In view of dominant universal banks, is there still room for special purpose banks with semi-closed circuits (=capital market refinance with bonds but targeted reinvestment of returns)?

In social housing finance, Austria created a special purpose vehicle called HCCB (Wohnbaubanken). Loans are granted at preferential rates and refinanced from issuing housing bonds. Profits after bond repayments have to be reinvested in credit. SPVs resisted recent the financial crisis, but fundraising from capital markets became temporarily difficult.
5. The importance of tenure neutrality (summing up)

Weak tenure neutrality important for tenure mobility and long-term planning

• presupposes integrated housing markets where providers of any kind can compete and attract consumers

• presupposes that providers of any kind get assisted on par with competitors, under eligibility criteria

→ stable framework of public and private finance indispensable

→ housing assistance should not be used as instrument of discretionary / anticyclical fiscal policy
6. Liberal versus communitarian politics

To varying degrees, from the 50s until the 80s, Western Europe was dominated by the political paradigm of corporatism. Major goals:

• Economic stability,
• Welfare politics for the middle class,

at the expense of more radical change or innovations, and at the exclusion of marginalised strata in society.

Over the mid-80s and 90s, the paradigm changed towards neo-liberalism, by

• Deregulation,
• Privatisation,
• Cutback of state activities and interventions

Interestingly, the rise of homeownership contributed to that change (albeit it did not cause it, nor did it lead to an equitable distribution of resources)
6. Liberal versus communitarian politics (contd.)

Since then till the present, government policies squeezed between

- vested interests of big players (multinational corporations, financial institutions, certain associations), and
- various populist parties and movements,
- while former corporatism survived on a regional scale, Donner (2000).

The outcome in political practice is a divide between (neo)liberalism and communitarianism.

On the scale of political philosophy, the change of paradigm was reflected in the divide between liberal and communitarian ideas.

In response to the classical liberalism of Rawls (1971), based on the principle of equal chances and solidarity towards the most disadvantaged, the new communitarian mainstream centered upon the idea of recognition: it is not enough to compensate individuals for lack of resources, but, for becoming member of a community (society) everyone needs recognition within the social tradition of his/her environment, and vice versa, see Charles Taylor (1989) and Axel Honneth (2001).
6. Liberal versus communitarian politics (contd.)

An overview of liberal versus communitarian politics is given by Kymlicka (1990), see also the illuminating debate (2003) between N. Fraser (liberal) and A. Honneth (recognition).

Remark: the counterpart of communitarian philosophy is often not classical liberalism but rather the libertarian strain, represented by R. Nozick (1974), claiming „natural rights of individuals“ but denying any role of entire society or state in transacting solidarity. Libertarian politics would relegate the task of housing the poor to individual charity, P. King (1998), consequently there is no role for social housing providers.

„Communitarianism“, for short CM, is the term for the practice of communitarian politics. CM can be understood, in the sense of Bourdieu (1984), (1993), as social habitus, as it defends the social relations, preferences and common interests in a community against the „outside“ world.

CM justifies itself through (local) traditions; the pursuit of mutual recognition is controlled by rewards and sanctions; individuals unwilling to comply with tend to be excluded.
A good example for habitus in the sense of CM can be found in the debate whether homeowners are “better citizens“, for claimed evidence see DiPasquale and Glaeser (1999), Hilber (2010). An excellent review of CM and its roots is found in Marquez and Perez (2009).

A further aspect of CM is that it tends to exploit outside (nation-wide) economic resources to the advantage of group interests. In that respect, non-profit providers strive for public resources (subsidies etc.) in the interest of their preferred clientele.

The relations between liberal-Rawlsian and communitarian policies in communities are illustrated in the graph, next slide. On the lines of Galster (2007) and Blanc (2010) we distinguish between

- **Microscale equity**: means that disadvantaged individuals are allocated in neighbourhood 1 through principle of solidarity (could also be individuals who dislike communitarian life-styles),

- **Mesoscale efficiency**: means that communities form in neighbourhood 2 through maximising a utilitarian welfare function, which rises with increasing recognition of life-style.

Both types may lead to social exclusion, for different reasons.
6. Liberal versus communitarian (graph)

Relation to social mix / social cohesion:
Equity versus Efficiency in formation of neighbourhoods.

Problem of social providers: they may exert social exclusion through equity and efficiency alike.

- Neighbourhood 1: Microscale "equity" (Rawls principle)
  - Not financed (supply or benefits limited)
- Neighbourhood 2: Mesoscale "efficiency" (Utilitarian ~ communitarian)
  - Sorted out (barriers to entry)

Macroscale: Society

Excluded
7. Social housing as cultural enterprise

In history, social housing estates formed landmarks in city growth, Peter Hall (1998), and in the production of space, Lefebvre (1974). Large scale municipal estates in Berlin, Vienna, Amsterdam, Stockholm, London etc.

Between the World Wars: municipal housing demonstrated growing self-confidence of working class

Decades after 1945 until 1980 labelled as urban functionalism:
Large estates in outer districts signalled citizens discipline, through political adherence and social ascent of a middle class (Häussermann und Siebel (1978), Gerometta, Häusserman, Longo (2007)), thereby also creating social exclusion.

In a sense: social housing estates wanted to contrast with „chaotic“ renting in private old stock and their clusters of ethnic minorities

Curiously: Promotion of ownership from 1980 does also rely on citizens discipline (=responsability, with political objective to relieve the state from burden for running the housing market), and / or discipline by complying with communitarian life-styles.

Connection between communarianism and regional corporatism:
Regional corporatism is interplay between regional/local authorities, construction enterprises, social and private developers. Common interest to defend positions against outside competition and state budget cuts. Subsidy intensities, private-public partnerships PPP, land assignments and developing regulations are often at discretion of regional or local political decisions, conditional on nationwide legal frameworks.

Regional corporatism gets often support from communitarianism, as both aim at controlling the development and sustainability of preferred (local) housing cultures, but also to exploit nationwide resources (federal budgets).

Danger: regional corporatism may control social inclusion and exclusion, by use of (inefficient) instruments in planning, construction and subsidisation, and/or by household allocation and restricting the variety of housing supply. Affects social housing provision and ownership formation alike.

Positive role: regional corporatism coordinates the interplay between local authorities, construction industry and developers → opportunity to promote projects that otherwise difficult to realise.
Current developments: mixed tenure estates, except for prominent city landmarks rather smaller and more decentralized structures, often located at or near polycentric nodes, with new functions with regard to non-housing activities.

Compare insights of Jane Jacobs (1970): Cities are sustainable if they produce a sufficient variety of activities, even at the cost of inefficiencies, what means trial and error in productive development, while monocultures can be temporarily more efficient but are more vulnerable to change and later decline. See also the vivid discussion in Polese (2005), with comments, and further elaboration on social mobility in Musterd (2006).

Translated to housing, sufficient variety of housing supply types can foster social networks, in the neighbourhoods also contacts related to work, Lorenzen (2007). Variety is costly as vacancies have to be taken into account, but (open to further research) positive externalities because of gains in urban development.

On the other hand, decline of many large scale estates visible, certain sustainability problems with ownership monocultures (in urban sprawl) to be expected in the future.
7. Social housing as cultural enterprise (contd.)

For these reasons: focus today on establishing mixed structures with different tenure types, where social mix promotes social coherence. In practice difficult to sustain, in particular if social composition of newcomers changes relative to sitting tenants, van Kempen (2008).

Social change problem deep, as it appears in social and private renting, in urban regeneration and developments. Also not only an urban phenomenon. Concerns population moves from rural to urban areas, and immigration.

Can private residential development offer solutions? Whitehead (2010) notes an “the apparent incapacity of the market to manage required investment in maintenance, improvement and regeneration”. On the other hand, “associalism” in PPP imposed by authorities may also fail, Nicholls (2006).

Then, what can social housing contribute to social change and multicultural coherence, which types of residences conform to a modern perception of society?
Evidence from Austria:

• From their commitments, social providers are charged to secure provision nationwide. Important to stabilize population and employment opportunities in remote areas, and to foster urban projects with emphasis on social networks.

• Vienna responded to challenges by installing a periodical “development contest” where providers compete for subsidies by applying projects under given targets, jury grants subsidies.

• Winner of one contest for integrating immigrants was evaluated after three years, Feigelfeld (2009): Integrated migrants assume habitus similar to entrants of Austrian origin; preference for privacy and anonymity, within structures that promote neighbourhood contacts when desired.

International problem of city planning: contests and other allocation methods accessible for larger providers that dispose of necessary scale and financial means, while smaller scale applicants may stay outside tendency towards urbanist “elitism” in decision making, compare Jones (2009)
7. Social housing as cultural enterprise (contd.)

Further challenges for existing housing cultures:

(i) Integrated strata differ from less integrated migrants, who (in Vienna and elsewhere) move to municipal rentals → conflicts in municipal housing, while polarisation through inflow of middle class into quality rentals, Boterman et al. (2010)

(ii) Risk-shifting between tenures: Marginalised households increasingly allocated in municipal dwellings, whilst non-profit supply focuses on preferential groups (communitarianism) → Austrian authorities responded by raising non-market allocations of marginal strata in non-profit housing.

(iii) Non-profit providers often fragmented, hence need suitable incentives to cooperate in networking and joint ventures (compare steering problems of local corporatism in Den Haag as described in van Bortel, Elsinga (2007))

(iv) Ageing problem: Estates designed for “young families” → Facilities cover only short period in life-course, older people need different structures. Often considerable turnover even in social rentals, but little firm evidence about share of permanent stays, Deutsch (2010).
7. Social housing as cultural enterprise (summing up)

Social housing providers stakeholders in urban renewal and in response to social change, through the „production of space“

Main issues:

- Appropriate balance between large and small scale projects
- Creation of polycentric nodes in suburban areas
- Embedding developments into existing (historical) structures
- Accommodating (re-) urbanisation with job creation and immigration

Problem of promoting innovative providers pertains.
Conclusions

We tentatively sort out five principles of social housing:

(1) Social housing cannot adequately work if assistance is reduced to means-tested cash transfers, because consumer choice and social mobility need supply sided instruments with a sufficiently rich menu of housing alternatives;

(2) Advantage of institutional providers as they can cope with negative externalities through long amortization horizons, while market forces would impose much shorter horizons

(3) Weakly tenure neutral and stable assistance schemes on integrated markets can raise consumer welfare through long-term planning and life-course mobility

(4) Suitable control of regional corporatism required to achieve transparent, equitable and economically efficient decision making

(5) For social cohesion social estates should be considered as “living bodies” that in sustainable neighbourhoods shelter mobile and permanent tenants alike
Conclusions (contd.)

Concluding note on inherent conflict within today's EU-policy:
Competition policy versus social cohesion target.
EU-commission wants to restrict the scope of social providers, to
safeguard free market forces within the framework of liberal
policies, and to restrict access to social housing to people in need

➔ strong focus on static market effects underrates social dynamics
➔ under continuing income inequalities and unequal access to
   resources and locations, such policies may work against
   social cohesion, by creation of impoverished neighbourhoods
➔ leaves room to communitarianist players in housing provision (for
   instance through gentrification in neighbourhoods with rentals
   and ownership for higher incomes)
➔ Institutional social providers should instead be endowed to work
   as instrument against disintegrating communitarian politics.

There remains to ask: How to create a “housing culture”?
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