



Investment Plan

# Municipality of Naples

ITN Cities4Co-Housing

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# Rationale

The city of Naples is facing one of its most complex and urgent challenges: housing poverty. Over recent decades, housing policies have undergone major transformations, but they have failed to meet the growing demand for decent and affordable housing. The economic crisis, further worsened by the pandemic, has deepened inequalities, turning housing not only into a basic necessity but also into a source of insecurity and marginalization. In particular, the metropolitan area of Naples shows housing costs that are disproportionate to income levels, with negative effects on health, education, and social inclusion.

Housing hardship is not an isolated issue: it is intertwined with economic poverty, labour instability, and educational deficiencies, generating a vicious cycle that is difficult to break. Disadvantaged neighbourhoods suffer from poor accessibility, inadequate services, and urban decay, factors that amplify exclusion and vulnerability. For this reason, it is necessary to move beyond traditional approaches and adopt innovative models capable of integrating housing policies, social services, infrastructure, and cultural opportunities.

The Stadera 1.3.7 project, inspired by the European CALICO model, represents a concrete and innovative response to the ongoing challenge. Although it cannot be fully replicated in the local context, CALICO offers key principles to be adapted: participatory governance, social mixing, co-housing, and shared spaces open to the neighbourhood. The goal of the Naples-based project is to transform a municipally owned courtyard-style building into a solidarity condominium with 24 social housing units, collaborative spaces, and proximity services, fostering inclusion, sustainability, and community cohesion. This approach breaks away from welfare-based logic, promoting autonomy and active participation of residents.

The investment aligns with local, national, and European priorities: urban regeneration, cohesion policies, just transition, and care strategies. The reuse of public housing assets makes it possible to rapidly expand housing supply, reduce land consumption, and trigger social and economic development processes. Moreover, the creation of mixed and supportive communities helps prevent urban decay and strengthens urban resilience.

Feasibility is ensured by the availability of public properties, a network of social actors, and the ability to attract resources through public-private partnerships. The project is not merely a construction intervention, but a social innovation laboratory capable of generating long-term value for the city and serving as a replicable model in other urban contexts.

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# 1. Needs Analysis and Policy Responses

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## 1.1 The problem

In recent decades, Italian housing policies have undergone profound transformations, both in the forms of public intervention and in the definition of their target groups. Alongside the groups traditionally considered in need of housing support, new forms of vulnerability have emerged, often characterized by severe, temporary, or persistent hardship. These increasingly heterogeneous situations have come to affect progressively wider segments of the population, highlighting how housing is now a widespread and complex need.

Throughout their long history, cities have always had to confront the multiple forms of poverty. However, the way this phenomenon manifests today is profoundly different from the past. On a global scale, urban contexts have become the spaces where conditions of extreme vulnerability, social marginalization, and economic precarity are most concentrated. Cities, once seen primarily as places of opportunity and social mobility, have also become settings where inequalities are particularly visible and intense. The economic and employment crisis triggered by the Covid-19 pandemic has further exacerbated these difficulties, leading to a resurgence—and in some cases a worsening—of housing poverty. The impact has been especially evident in urban areas, where many households and individuals have seen their precarious conditions deteriorate.

In this context, the centrality of housing as a fundamental right has become increasingly evident, as has the fact that this right is now denied to a growing share of the population.

Among the various forms of poverty, housing poverty represents one of the most severe and complex expressions, as it simultaneously affects multiple dimensions of everyday life. The absence or inadequacy of housing is closely intertwined with economic, employment-related, cultural, and educational deficiencies, generating a web of disadvantages that is even more pronounced in large urban centers such as the metropolitan area of Naples. In such contexts, housing vulnerability tends to both reflect and amplify existing patterns of social exclusion, often intersecting with other forms of poverty, including economic, labor-related, cultural, and educational deprivation.

Economic poverty and housing poverty represent two closely interconnected dimensions, which mutually reinforce each other to the point of creating a condition of vulnerability that is difficult to break. In the Neapolitan context, many households must face housing costs that are clearly disproportionate to their incomes. The incidence of rent or mortgage payments on the household budget is often so high that it drastically reduces the ability to meet other essential needs, such as adequate nutrition, access to proper healthcare, and the possibility of sustaining continuous educational pathways. In this way, housing, rather than being a fundamental asset, becomes a source of permanent economic pressure.

According to the latest data from the Ministry of Economy and Finance on average incomes declared in Italy for the 2023 tax year, the national average stands at around €24,830 for over 42.5 million taxpayers, marking a 5.9% increase compared to the previous year. In the same context, 2024 tax statistics confirm that incomes in the Campania region, with an average of €20,580 based on officially declared figures, remain among the lowest at the national level. As for the city of Naples, out of a population of 913,704 residents, there are 504,418 taxpayers, with an average declared taxable income of €21,952 per year.

| Tax year | Population | Number of taxpayers | % taxpayers | Total taxable income | Average annual taxable income | Annual change |
|----------|------------|---------------------|-------------|----------------------|-------------------------------|---------------|
| 2023     | 913.704    | 504.418             | 55,2%       | 11.073.006.689 €     | 21.952 €                      | 2,86%         |

**Table 1** Trend of population, taxpayers, and 2023 IRPEF taxable income (based on IRPEF tax returns))

Housing precarity is also closely intertwined with the labour dimension. The lack of stable employment makes it more difficult to secure adequate housing, while living in disadvantaged neighbourhoods means facing structural barriers that further hinder access to the labour market. The absence or inadequacy of efficient public transport, the poor quality of urban spaces, and the distance from major economic hubs reduce residents' daily mobility, limiting their chances of finding employment and building a stable professional pathway.

In 2023, Naples' labour force amounts to approximately 359,000 people, representing 34% of the provincial labour force and 17% of that of the entire Campania region. The term \*labour force\* refers to all individuals aged 15 and over who, at the time of the survey, are either employed—working as self-employed or dependent workers—unemployed because they have lost their job and are actively seeking new employment, or temporarily unable to work due to specific conditions, such as conscripts or civil service volunteers, individuals hospitalized for less than two years in care or assistance facilities, detainees awaiting trial or serving sentences of less than five years. It also includes those seeking their first job who have never been employed before. The inactive population is estimated at around 241,000 individuals. The activity rate, calculated as the ratio between the labour force and the reference population, stands at 59%, placing it among the lowest values among major Italian cities. The number of employed people is 255,000, with an employment rate of 41%, significantly lower than the national average and that of other cities.

|        | Activity rate | Employment rate (ages 15–64) | Unemployment rate | Total population (labour force + non-labour force) | Employed women | Employed men |
|--------|---------------|------------------------------|-------------------|----------------------------------------------------|----------------|--------------|
| Naples | 59,8%         | 41,3%                        | 29,1%             | 600.133                                            | 36,4%          | 63,6%        |

**Table 2** - Comparison of employment rate, unemployment rate, labour force, and non-labour force in Naples (2023)

Both employment and unemployment show a non-uniform distribution across the city's territory. More affluent areas, such as Municipalità 1 (Chiaia, Posillipo, San Ferdinando) and Municipalità 5 (Vomero, Arenella), record the highest employment levels, with rates exceeding 50%. In contrast, peripheral areas, including Municipalità 7 (Miano, Secondigliano, San Pietro a Patierno), show significantly lower values, around 38%. The labour market also presents strong gender imbalances: men account for 64% of the employed population, while women represent only 36%; among the inactive population, conversely, 68% are women. This gap can be attributed to several factors, including the persistence of traditional family models, the insufficient availability of support services for work–family balance, as well as cultural and structural barriers that hinder full female participation in the labour market.

In addition to this, the effects of housing quality on health must also be considered. Living in dilapidated, overcrowded housing or in dwellings lacking minimum safety standards can compromise both physical and psychological well-being, with direct consequences on people's ability to maintain employment, perform effectively at work, or seek new job opportunities. Housing deprivation, therefore, is not only a material issue but also a factor that contributes to reinforcing mechanisms of exclusion and marginalisation.

In 2021, Naples' housing stock amounted to 438,924 dwellings, of which the vast majority—364,542 units (83.05%)—were occupied by at least one resident. This share is higher than that recorded in other Italian cities, indicating strong pressure on the local housing market. Unoccupied dwellings numbered 74,382, corresponding to 16.95% of the total, a significantly lower proportion than the national average of 27.17%.

These vacant units are mainly concentrated in peripheral areas or within older, less accessible historic buildings.

|        | Occupied dwellings | Unoccupied dwellings | Total dwellings |
|--------|--------------------|----------------------|-----------------|
| Italy  | 25.690.057         | 9.581.772            | 35.271.829      |
|        | 72,83%             | 27,17%               | 100,00%         |
| Naples | 364.542            | 74.382               | 438.924         |
|        | 83,05%             | 16,95%               | 100,00%         |

**Table 3** *Estimated number of dwellings – ISTAT Census (2021)*

Most occupied housing units are located in central neighbourhoods, characterized by stable housing demand and high population density, partly due to the scarcity of available space. In contrast, peripheral areas show a higher incidence of unoccupied dwellings; these areas often consist of public housing buildings marked by degradation and social isolation.

The relatively low share of unoccupied housing in Naples, compared to the national average, reflects the continuity of housing demand and the difficulty of keeping units vacant for extended periods. Unoccupied housing includes both empty units or those used for short-term rentals, as well as dwellings requiring renovation.

To analyse housing tenure, reference must be made to ISTAT 2019 data, which show a peculiar housing pattern in Naples, with a distribution among ownership, rental, and other forms of use differing from the national average.

Only 57.37% of housing units are owner-occupied, compared to the Italian average of 70.8%. This lower value indicates greater difficulty in accessing property, with the real estate market heavily oriented toward renting. Rental units account for 38.30% of occupied housing, a share significantly higher than the national figure of 20.5%. The high incidence of rental housing is due to economic factors, such as elevated property prices in central areas and the prevalence of unstable employment contracts.

About 4.33% of housing is occupied under other arrangements, such as usufruct or free loan-for-use agreements. This mode is often adopted by young adults and families who use housing provided by relatives or offered under favourable conditions, as a response to economic difficulties in accessing both property ownership and the rental market.

| Tenure Type | Ownership  | Rental    | Other Tenure (different from ownership or rental) | Total      |
|-------------|------------|-----------|---------------------------------------------------|------------|
| Italy       | 19.432.745 | 4.306.112 | 1.607.666                                         | 25.346.523 |
|             | 76,67%     | 16,99%    | 6,34                                              | 100,00%    |
| Naples      | 202.977    | 135.478   | 15.318                                            | 353.773    |
|             | 57,37%     | 38,30%    | 4,33%                                             | 100,00%    |

**Table 4** – *Occupied Housing Units by Ownership, Rental, and Other Tenure – ISTAT Census (2021)*

The educational sphere is also heavily affected by these conditions. Children and adolescents growing up in overcrowded, damp, or noisy homes often lack the space needed to study and concentrate. This is frequently compounded by the absence of adequate educational tools, such as computers, reliable internet connections, or up-to-date school materials. The lack of a conducive learning environment can negatively impact academic performance and, in the long term, reduce the chances of building a future different from that of their parents. Furthermore, the inability to spend time at home in a calm environment may push young people to spend many hours on the streets, increasing exposure to delinquent behaviour, school dropout, and minor criminal activities.

In 2021, illiterate adults in Naples accounted for 0.6% of the population—a share that has decreased since 2011 but remains among the highest in major Italian cities. The percentage of residents with a university degree remains below 16%. Over the past decade, the number of graduates increased by approximately 23%, a slower growth compared to other urban areas in Italy, indicating persistent difficulties in accessing higher education. Educational attainment also exhibits strong territorial disparities. In central and hillside areas, such as Municipality 1 (Chiaia and Posillipo) and Municipality 5 (Vomero and Arenella), over 30% of the population holds a university degree; in peripheral areas, particularly Municipalities 6, 7, and 8, the share falls below 10%.

|        | Tertiary Education 2011 (%) | Tertiary Education 2011 (Absolute Value) | Illiterate Population 2011 (%) | Illiterate Population 2011 (Absolute Value) | Tertiary Education 2021 (%) | Tertiary Education 2021 (Absolute Value) | Illiterate Population 2021 (%) | Illiterate Population 2021 (Absolute Value) |
|--------|-----------------------------|------------------------------------------|--------------------------------|---------------------------------------------|-----------------------------|------------------------------------------|--------------------------------|---------------------------------------------|
| Naples | 12,8%                       | 116.328                                  | 1,5%                           | 13.375                                      | 15,8%                       | 134.745                                  | 0,6%                           | 5.196                                       |

**Table 5 – Illiterate Individuals and Persons with a Tertiary Education Degree – Absolute Numbers and Percentage of the Total (Years 2021 and 2011)** Note: The 2021 data includes all residents aged over 6 years, while the 2011 data refers to residents aged over 9 years.

Finally, housing poverty is also deeply connected to the cultural sphere. Those who do not have access to decent housing tend to participate less in the social and cultural life of the city, not only for economic reasons but also due to a widespread sense of exclusion. The lack of spaces to pursue personal interests, read, engage in creative activities, or simply spend time in shared experiences reduces opportunities for individual and collective growth. In this way, housing distress becomes a factor that limits access to culture and, consequently, contributes to perpetuating cycles of poverty and social isolation.

The current picture of housing conditions in Naples highlights the need to move beyond traditional approaches and adopt innovative tools. An intervention model capable of addressing the complexity of these situations is essential, adapting responses to the different needs. This requires a multidimensional orientation in public policies, where dialogue and collaboration with formal and informal social actors, public institutions, Third Sector organizations, and organized resident groups (such as committees and cooperatives) become an integral part of the decision-making processes.

At the same time, initiatives addressing housing must expand beyond the simple concept of residence. It is necessary to consider the entire ecosystem that defines urban quality of life: essential services, infrastructure, accessibility, collective spaces, safety, and educational and cultural opportunities. Focusing on the real needs of residents means recognizing that housing is not an isolated element, but the heart of a broader system that determines the well-being of the community.

In light of this, housing poverty represents one of the most urgent and complex challenges that the city of Naples must face. Its interconnection with other forms of poverty amplifies the negative effects and requires coordinated, integrated, and participatory intervention. Only through collective action that combines effective housing policies, infrastructure investments, educational pathways, social support, and active involvement of local communities will it be possible to break the cycle of marginalization and create the conditions for a dignified, safe, and opportunity-rich life for all citizens.

## 1.2 Policy Response

Effectively and structurally addressing housing poverty requires the adoption of an integrated strategy, capable of acting simultaneously across multiple dimensions and accounting for the social, economic, and territorial complexity that characterizes urban areas. Housing cannot be reduced to a mere physical asset: it represents an essential prerequisite for ensuring dignity, well-being, individual autonomy, and active participation in collective life. Consequently, public policies must aim not only to make adequate and economically accessible housing available but also to build a coherent system of services, infrastructure, and opportunities that positively impact the quality of life across the city's neighbourhoods.

In recent years, Naples has undertaken various actions aimed at recovering and enhancing the existing public residential housing stock, often marked by degradation, obsolescence, or underutilization. This stock represents a strategic resource to meet the growing housing demand, yet the interventions carried out remain insufficient relative to the scale of the problem. The lack of financial resources highlights the need to activate new funding tools, involve private capital, and strengthen collaborations between public administrations, social enterprises, cooperatives, and volunteer organizations. Only through robust partnership networks is it possible to experiment with innovative, sustainable, and flexible social housing models capable of adapting to ongoing demographic and social changes.

Improving housing quality means moving beyond the narrow vision of a home as merely a place of residence and intervening in the broader set of conditions that make a neighbourhood liveable, safe, and inclusive. This entails targeted investments in urban infrastructure redevelopment, strengthening local public transport, creating cultural and recreational spaces, and providing educational and socio-assistance services. In this process, the most vulnerable and marginalized areas must be prioritized, so that urban regeneration contributes to reducing territorial inequalities rather than exacerbating them.

### ***Reuse of Public Real Estate Assets and Promotion of Social Cohesion***

A central element concerns the promotion of community experiences that strengthen residents' sense of belonging and solidarity. Housing is not only a physical necessity but also a relational dimension, built on social ties, neighbourhood networks, and cooperation. The creation of active and cohesive communities relies on projects that encourage participation, inclusion, and sharing, such as social co-housing, urban gardens, neighbourhood libraries, multifunctional centres, and widespread cultural initiatives. These practices, successfully tested in many cities, foster interaction among diverse individuals and generate lasting positive effects on the urban fabric.

Investing in human relationships strengthens social cohesion, counters isolation, and helps prevent marginalization and deviant behaviour, particularly among youth. A city that promotes dialogue across generations and cultures becomes a fertile environment for social innovation and collective growth, while simultaneously reinforcing trust between citizens and institutions.

Within this framework, innovative housing models—such as co-housing, co-living, and temporary residences—offer concrete responses to emerging urban needs. Based on the sharing of spaces and resources, these models promote economic and environmental sustainability, enhance social interaction, and view temporariness as an opportunity for gradual autonomy. Such solutions should be conceived not as welfare tools but as pathways to empowerment, capable of supporting individuals during periods of vulnerability and guiding them toward full housing and employment autonomy.

To achieve these results, the Municipality of Naples is moving toward integrating **real estate reuse projects** with personalized support interventions, coordinated with social, educational, and employment services. This integrated approach will not only provide housing but also create comprehensive support pathways that strengthen skills, improve quality of life, and encourage active participation in the community.

Housing policy cannot be isolated from other strategic sectors of public administration. It is necessary to build an integrated system of policies that links housing issues with health, employment, education, welfare, and urban safety. Social housing, for example, can be located alongside vocational training centres, local healthcare services, or psychological and legal assistance offices, creating true solidarity-based residential complexes where living spaces are combined with pathways for social inclusion. These models, already implemented in several European cities—such as the Calico project in Brussels—demonstrate that it is possible to combine the right to housing with access to opportunities for care, personal development, and social reintegration.

It is essential to carefully plan both the renovation and new construction interventions targeted at the most vulnerable households. Young couples, precarious workers, students, elderly individuals living alone, single-parent families, and those excluded from the rental or purchase market must be given the opportunity to find dignified and stable housing. Achieving this requires clear guidelines on the social use of recovered public buildings, prioritizing them for moderate-rent housing, temporary emergency accommodations, social and welfare services, cultural centres, neighbourhood libraries, and spaces for sustainable economic activities that support the autonomy of resident households.

### ***Citizen participation***

In this strategic and integrated vision of the city, it is essential to create spaces for listening and counselling for families living in vulnerable conditions. These spaces should provide support in managing household budgets, accessing assistance measures, finding temporary housing solutions, or building pathways toward autonomy. At the same time, these places can become meeting and participation points, fostering citizen involvement in shaping housing policies through forums, public assemblies, and co-design workshops. The idea is to move beyond a vertical governance model and establish a participatory approach, where decisions are shared and tailored to the real needs of communities.

The regenerated public spaces should not serve exclusively residential purposes but should be transformed into genuine territorial hubs for social inclusion and community regeneration. This approach not only addresses the immediate needs of the population but also helps build neighbourhoods that are more vibrant, resilient, and capable of sustaining long-term local development processes.

A project by the Municipality of Naples related to social housing is **AbitaLab Napoli**, a hub—both physical and digital—dedicated to the city's housing policies, open to citizens, public operators, and third-sector organizations. It aims to serve as a stable point of reference, functioning both as an information desk and a participatory laboratory, as well as a centre for training and capacity building. The hub promotes civic participation and fosters shared governance of local housing policies, working closely with citizen observatories and forums.

Through dialogue between institutions, academia, research centres, and professionals, **AbitaLab** fosters social and administrative innovation, supporting the design of inclusive and sustainable housing solutions. At the same time, it helps build cross-cutting skills among public operators and third-sector actors and serves as an incubator of professional opportunities for young people and emerging figures in the housing sector.

The hub's economic sustainability is ensured through fundraising activities, participation in calls for proposals, provision of services, and public-private-social partnerships. Its management model leverages existing resources and envisages a gradual transfer of management to the Third Sector. The ultimate goal of **AbitaLab Napoli** is to strengthen the right to housing, promote social inclusion, encourage urban innovation, and contribute to territorial regeneration.

In promoting citizen participation, the **Municipal Housing Observatory** and the **City Housing Forum** (established by the Municipality of Naples through City Council resolution no. 49 of July 31, 2024) play a central role in the city's housing policies. These bodies serve as operational tools capable of collecting

information, developing proposals, and facilitating dialogue among the administration, citizens, associations, social movements, and other institutions. Their main function is to ensure transparency, participation, and awareness in public decision-making, contributing to making housing policies more effective and better aligned with the needs of the territory.

Another objective concerns the consolidation of facilitation processes and participatory planning. Involving the local community in the redevelopment of buildings and public spaces allows for better outcomes, both functionally and socially. Active participation of residents in decision-making fosters a greater sense of responsibility and belonging, reduces conflicts, improves the maintenance of spaces, and contributes to defining more flexible and inclusive urban models. Public consultations, neighbourhood workshops, and permanent discussion tables are useful tools for developing projects that are shared and based on genuine collaboration between citizens and institutions.

## Planning and Research

In this perspective, the Municipality of Naples has long been engaged in a comprehensive process of planning and implementing interventions that can provide concrete responses to the severe shortage of social housing. The actions undertaken operate across different time scales and are realized through programs and plans, including the **Municipal Plan for Housing Quality**, instruments that require significant research, analysis, design, and mobilization of financial resources. The definition of intervention strategies begins with a preliminary phase of data collection on the demographic, economic, and social profiles of the population, which is essential to understand the nature and evolution of housing needs.

In particular, the **Municipal Plan for Housing Quality (PiCQuA)** is structured around ten strategic objectives, associated lines of intervention, and specific operational measures, aimed at offering concrete responses to the needs identified through the preliminary analysis of the complex urban context under study.

Finally, other actions have been undertaken by the Municipality of Naples, especially following participation in the **Cities 4 Co-Housing** project, an experience that has strongly influenced the housing policies currently being developed.

For example, the Municipality of Naples participated in a regional call for proposals, winning funding to carry out an action-research project titled *“Definition of a Project Catalogue for Social Housing in the City of Naples: Towards an Inclusive, Sustainable, and Adaptive Housing Model.”* The project will analyse the urban and social context, integrate national and European best practices, and experiment with flexible housing types adaptable to different family units, incorporating co-housing/co-living modules and collective services at both building and neighbourhood levels.

The catalogue will include modular housing units (1–6 people), flexible spaces, energy efficiency, low costs, and social inclusion. The project will involve participatory workshops in symbolic neighbourhoods to adapt the housing types to the real context, cost-benefit simulations, and pilot designs.

The expected outcome is a **replicable housing model**, complete with operational guidelines and a manual, capable of supporting fairer, more inclusive, and efficient housing policies, while promoting urban quality, social participation, and environmental sustainability.

Furthermore, the Municipality intends to promote a series of activities that will primarily focus on researching and analysing the best European practices in collaborative, intergenerational, and emergency housing, with the goal of creating a comprehensive catalogue of the most effective governance tools for co-living. Based on this foundation, concrete proposals will be developed to implement shared co-living mechanisms, directly involving tenant households and drawing inspiration from national and international case studies and established experiences.

In parallel, proposals will be developed for the management and governance of low-threshold services, such as neighbourhood concierge, community laundry, and social wardrobe, designed to facilitate inclusion, social interaction, and daily support within housing communities.

All these activities, together with the **Cities 4 Co-Housing** project, aim to build a clear and systematic vision of the housing situation in Naples, guiding housing policies toward models that are inclusive, sustainable, and based on the active participation of citizens.

## 2. Investment Proposal

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### 2.1 Specific Objectives

#### *The ‘Stadera 1.3.7.’ project*

The intervention identified as the primary recipient of the best practices developed within the **CALICO** project is represented by a solidarity condominium initiative currently under development, located in the **Poggioreale** district and called “**Stadera 1.3.7.**”. The choice of this site is not coincidental: the area represents one of the most emblematic territories of Naples’ urban transformation. Poggioreale preserves, in its urban layout, the layered traces of many phases of the city’s history. Here coexist remnants of the ancient agricultural outskirts, evidence of the subsequent industrial vocation, typical elements of transit areas and urban mobility, and, finally, legacies of post-World War II building expansion and reconstruction.

In recent years, the district has also assumed a strategic role in urban policies thanks to large-scale redevelopment projects of abandoned industrial areas, increasingly aimed at hosting new residential, office, and productive functions.

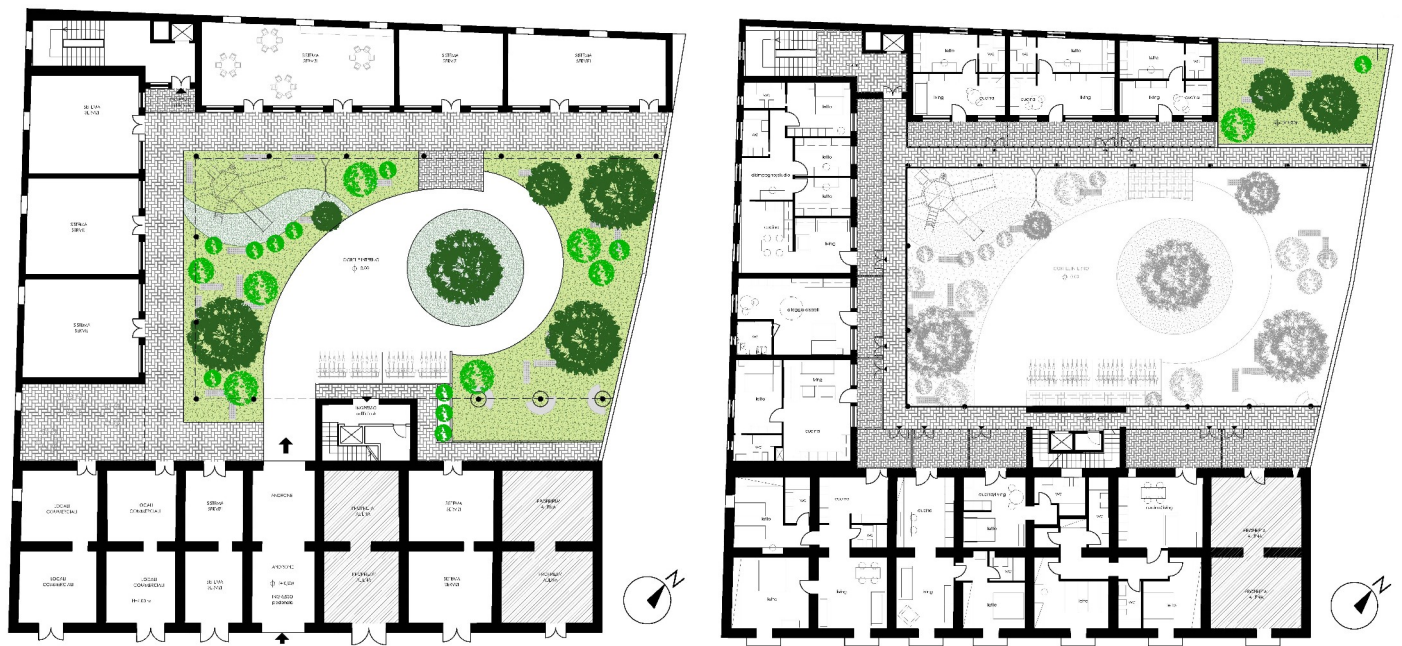
Within this complex and promising scenario, the **Stadera 1.3.7.** project aims to regenerate a municipally-owned courtyard-style building, transforming it into a solidarity condominium capable of combining housing quality, social sustainability, and community innovation. The intervention includes the construction of at least 24 social housing units, with varied sizes and layouts to meet the needs of heterogeneous family units. The diversification of unit sizes is not only a technical choice but also a tool to promote a balanced community, where families with different needs and characteristics can coexist.

However, **Stadera 1.3.7.** is not merely a residential project, as special attention has been devoted to the design of common spaces, both reserved for residents and open to the neighbourhood.

On the ground floor, facing the street, commercial spaces will be restored and allocated to artisan workshops and commercial activities, which can also be managed by cooperatives, associations, or social enterprises to facilitate employment for residents belonging to vulnerable family units.

Other ground-floor spaces will be allocated to collaborative housing services, which can also be managed by third-sector organizations (such as multifunctional spaces for training, events, and exhibitions; film clubs; playrooms and educational workshops; rehearsal rooms and recording studios; as well as periodical and comic book libraries). The internal courtyard will be rehabilitated and arranged to create areas for recreational activities, accessible also to neighbourhood residents, including bicycle parking and an ecological area for waste separation. Finally, on the roof, a rooftop garden will be created, featuring a thematic vegetable garden and a communal convivial area for residents.

In addition, within the **financial framework** of the “**Stadera 1.3.7.**” project, a portion of the funding has been allocated for facilitation activities and the initiation of participatory processes with citizens, while another portion has been reserved to support research aimed at developing an effective management model capable of ensuring the practicality and sustainability of the entire solidarity condominium project.



Ground Floor and Typical Floor Plan 'Stadera 1.3.7.' – Design Concept

**Objective: to create a replicable model of a solidarity condominium through the reuse of public buildings**

Implementing this project and establishing the solidarity condominium, demonstrating that it is a feasible type of intervention capable of effectively addressing the housing difficulties of vulnerable and fragile family units, will enable the Municipality to replicate the experience in other currently unused public properties. To this end, a mapping of public buildings potentially suitable for the creation of additional solidarity condominiums is underway, and for some of these, preliminary designs have been developed to compete in regional funding calls.

The recovery and enhancement of public real estate represents one of the most effective, sustainable, and immediate strategies to address the growing housing distress in urban areas. Many publicly owned buildings today are unused, underutilized, or abandoned. These are often strategically located structures that constitute a valuable resource, not only to increase the housing supply but also to activate processes of urban regeneration and social inclusion.

In a context where access to housing is increasingly difficult for many families, especially fragile or economically disadvantaged households, the reuse of public buildings provides concrete solutions to a growing need. At the same time, reactivating these assets can generate positive effects on the surrounding urban fabric, contributing to the economic, social, and cultural revival of the neighbourhood in which they are located.

Pursuing this strategy allows the Municipality to achieve significant results on multiple fronts, foremost among them optimizing the use of public resources: many public buildings today serve no function and continue to generate expenses related to maintenance, security, or simple deterioration. Redeveloping them and allocating them to social housing, socio-educational services, or community spaces means enhancing already existing assets, reducing the need for new construction. This approach brings economic savings and promotes more rational management of public property, while also being more environmentally sustainable due to reduced land consumption.

Through the recovery of public real estate, it is possible to quickly expand the supply of housing for vulnerable families, young couples, single elderly residents, students, and economically disadvantaged people, including temporary or emergency solutions for those facing critical situations such as evictions or loss of housing. At the same time, it promotes urban regeneration and counteracts degradation and abandonment. Transforming obsolete structures into new residential, cultural, or social spaces helps revitalize entire portions of the city, strengthening social cohesion and making areas that are often marginalized safer and more attractive.

Recovery interventions thus become levers for redefining the identity of neighbourhoods and fostering positive inclusion dynamics, improving quality of life, particularly in the peripheries. Intervening in public buildings located in more outlying areas provides new opportunities for residents of these territories. The creation of housing and services can reduce disparities between the city centre and the periphery and contribute to the development of more balanced neighbourhoods, equipped with spaces for socialization, culture, education, and local welfare.

***Objective: to ensure social mix***

A crucial aspect of the project concerns the selection process for future residents. Access to the housing units will not follow solely economic criteria or standardized parameters but will be defined through dedicated procedures specifically designed to identify families and individuals capable of actively contributing to community life. The goal is to build a cohesive and inclusive social fabric, fostering mutual support relationships and ensuring genuine socioeconomic integration among residents. This approach, inspired by **Calico** and other international collaborative housing experiences, aims to go beyond the simple concept of social housing to create a place that promotes well-being, participation, and a sense of belonging.

Integrating the principle of **social mix**—the presence of people from different socioeconomic backgrounds within the same housing context—into urban regeneration processes and new housing projects means imagining neighbourhood no longer divided by income, but capable of accommodating a plurality of lifestyles, needs, and perspectives. Past policies, often sector-specific, primarily focused on public residential construction for the most vulnerable groups, producing highly concentrated and sometimes isolated areas, where the risk of social exclusion increased rather than decreased. At the same time, market-oriented interventions have generated increasingly exclusive neighbourhoods, making it impossible for many middle- or low-income families to live in central or well-served areas.

Social mix therefore emerges as an alternative model that avoids neighbourhood polarization and rigid separation between social groups. It combines different types of housing within the same urban context: market-rate housing, social residential housing, and public housing. This balance allows the creation of residential environments where people with diverse experiences, economic capacities, and backgrounds coexist and interact, fostering inclusion, mutual exchange, and greater cohesion. A socially mixed neighbourhood also tends to develop stronger informal support networks, which enhance the community's capacity to face challenges and change.

From an economic and territorial perspective, resident diversity helps stabilize the housing market, making the area more attractive for investments and supporting the vitality of local commerce. A diverse urban fabric also encourages more intensive and shared use of public spaces, turning them into places enjoyed by the entire community: parks frequented at all hours, services used by people with different needs, and streets that are livelier and safer.

In this way, social mix is not just a response to housing emergencies but becomes a genuine tool for social and territorial regeneration, capable of improving quality of life and preventing urban decay, making cities more inclusive, welcoming, and sustainable.

### ***Objective: to develop a new management model***

Alongside the physical transformations envisioned by the intervention, including the construction of housing units and common spaces, and the goal of creating a new model of solidarity-based living, there is also a strong intention to innovate the management models of housing assets (both public and socially oriented private) currently in use.

The increasing prevalence of housing poverty, combined with structural difficulties in managing public housing and the rigidity of traditional regulatory tools, makes the adoption of more dynamic, collaborative management models involving multiple stakeholders essential. To ensure quality and truly accessible housing, it is necessary to imagine a more flexible system that integrates public and private resources, leverages widespread social expertise, and fosters innovative forms of partnership. Such an approach can reduce overall costs for the administration, improve procedural efficiency, and contribute to the social and economic sustainability of housing policies in the long term.

Historically, the management of public housing assets has been entrusted almost exclusively to local authorities or state agencies, operating according to a highly centralized model. While this approach ensured a certain degree of uniformity and control in the past, over time it has shown clear limitations: complex bureaucracy, slow implementation of interventions, and limited resources dedicated to maintenance and rehabilitation. The result is a system that struggles to keep pace with the growing demand for affordable housing, especially among the most vulnerable groups.

On the private side, the situation is no more reassuring: the lack of adequate incentives for investing in social housing and the limited economic viability of allocating properties to vulnerable households make it difficult to involve private owners in housing inclusion strategies. This results in a market that tends to exclude the most disadvantaged, exacerbating inequalities and increasing pressure on public housing.

In this context, innovating the management of housing assets is not just an opportunity but a necessity. Drawing inspiration from the **CALICO** project—where cooperatives played a key role in ensuring balance, sustainability, and social cohesion—one of the most promising pathways is the adoption of **mixed public-private management models**. These models involve the participation of public authorities, private investors, foundations, social cooperatives, third-sector enterprises, and mutual aid societies within structured partnerships that distribute responsibilities, risks, and benefits in a shared manner.

This approach offers significant advantages: the public sector can access private capital for rehabilitation and new construction projects, while private actors can benefit from tax incentives, social recognition, and greater opportunities for ethical investment. In this way, an ecosystem is created that leverages complementary skills and resources, resulting in a more resilient and high-performing model compared to an exclusively public one.

A concrete example of this innovation is cooperatives or foundations dedicated to social housing, which act as a “bridge” between public and private sectors. These non-profit entities possess specialized expertise in managing personal services and social mediation and can ensure housing asset management that is more responsive to the real needs of residents. Another innovative tool is **social lease agreements**, funded through public and private sources, which allow low-income families to access subsidized rents without sacrificing housing quality or stability.

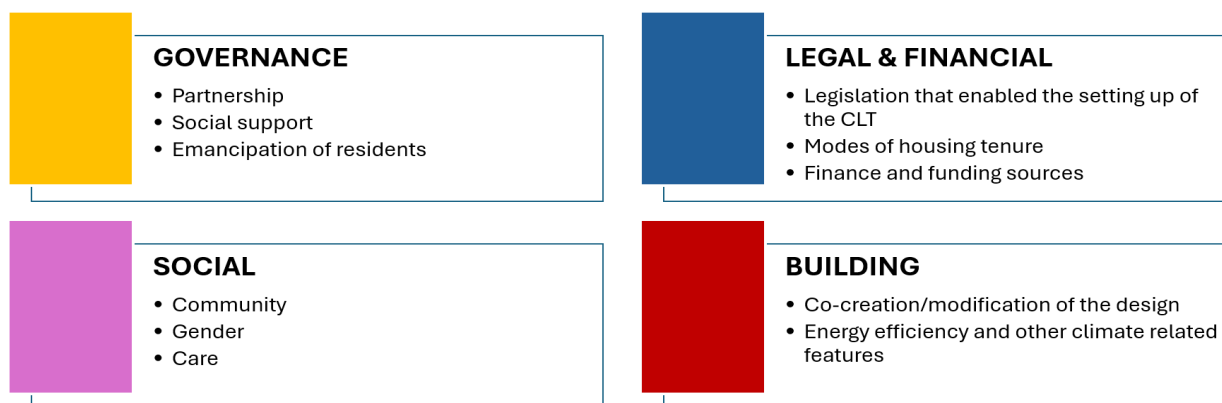
For these innovations to yield tangible results, it is necessary to broaden both the number and the type of actors involved. Solely relying on municipal authorities and real estate companies is no longer sufficient: it is essential to include housing cooperatives, local associations, mutual aid networks, and third-sector organizations that operate closely with the community. Thanks to their presence on the ground and their direct knowledge of local contexts, these actors are able to quickly identify emerging needs, detect critical issues, and help define concrete and sustainable solutions.

Their involvement also allows for the creation of a management model that is more participatory and sensitive to vulnerabilities, capable of combining administrative efficiency, social responsibility, and attention to residents' quality of life. Ultimately, adopting a more inclusive, multi-actor management system represents a key step toward transforming public housing assets into living resources that generate social value and ensure the right to decent housing for all.

In this way, while it is not possible to replicate the **CALICO** model exactly, the **Stadera 1.3.7.** project interprets its fundamental principles and adapts them to the Neapolitan context. The creation of a solidarity condominium, rooted in the territory and open to community practices, represents an important step toward a more innovative and inclusive vision of housing—one capable of enhancing existing building stock and generating new forms of cohesion in neighbourhoods undergoing transformation.

## 2.2 Adapted practice

### CALICO PROJECT MODULES



Fonte: Lead Expert

The **CALICO** project represents the main initiative promoted by the **Cities 4 Co-housing** network within the framework of the **URBACT IV 2021–2027** programme. Located in the municipality of **Forest**, within the Brussels-Capital Region, CALICO—an acronym for **CAre and Living in COmmunity**—is a residential complex comprising 34 co-housing apartments designed to foster coexistence among people of different ages and social backgrounds, while maintaining a strong connection with the surrounding neighbourhood. The project places particular emphasis on gender perspectives, the integration of life's beginning and end within the community, care practices, and equitable access to housing through the **Community Land Trust** model, which entails collective management of land as a shared resource.

Launched in November 2018 with funding from the European **Urban Innovative Actions** initiative, CALICO stands out for several innovative aspects: the variety of housing access options offered, the use of the Community Land Trust as the land-owning structure, a complex and participatory governance model, and a design approach that places the community at the centre.

The initiative was created to address a series of challenges affecting especially the most vulnerable segments of the population and aims to provide a concrete response to the housing crisis. In addition to ensuring controlled access to decent housing, the project seeks to promote residents' autonomy through participatory processes and to foster a genuine culture of mutual care, extended to the neighbourhood and the broader municipal area.

The main innovative element lies in the integrated approach adopted. **CALICO** has developed a new governance model for community housing that combines resident empowerment, social inclusion, gender equality, well-being and health care, intercultural dialogue, solidarity, active participation, and sustainability criteria. Sustainability is ensured both through the permanence of affordable housing prices and the collective management of land.

The project was promoted by the **Brussels-Capital Region** in collaboration with the **Community Land Trust Brussels (CLTB)** and six other partners: the organizations **Angela.D**, **Pass-ages**, and **EVA Bxl**; the social housing agency **Logement Pour Tous**; the regional authority **Perspective.brussels**; and the research groups **Belgian Ageing Studies** and **Cosmopolis** at **VUB University**. An extensive group of stakeholders also joined, including local entities active in care and housing, the residents themselves, and the neighbourhood community.

At the centre of the project's governance structure is the **Steering Committee**, responsible for assigning or reviewing activities delegated to other committees—some composed solely of project partners and others

involving residents directly. These committees meet periodically to discuss and define aspects related to overall project management, access processes to housing for residents of different clusters, the establishment of shared rules for co-living, the organization of community care activities, and the modalities for opening up to the neighbourhood.

To ensure a balance between generations and socioeconomic conditions, specific housing allocation criteria have been defined: at least half of the households must include an adult aged 55 or older, at least two-thirds must meet the requirements for social housing, and each cluster applies its own allocation procedures.

In addition to its people-centered approach, the promoters of **CALICO** have made a strong commitment to ensuring the long-term affordability of the housing units. This goal is achieved through the **Community Land Trust Brussels (CLTB)** model, an innovative form of property in which land ownership is separated from building ownership: the land remains collective, while each apartment can be individually owned by the residents.

In this way, the land is not considered a tradable asset but a shared resource, intended to guarantee stable and sustainable access to decent housing for everyone, and is directly managed by the CLTB in the interest of the community. Consequently, the housing units remain economically sustainable over time, as the CLTB imposes resale limits established through specific agreements between partners and residents, preventing real estate speculation.

Alongside the Community Land Trust model, another distinctive element of CALICO's innovation is the multiplicity of housing forms present. The project includes:

- **Ownership units** for the CLTB cluster;
- **Rental units** and two **Housing First** apartments, also managed within the CLTB cluster;
- **Rental units owned by Fair Ground** for the Angela D. cluster;
- **Apartments owned by the Vill'age cooperative** for the Pass-ages cluster.

**CALICO** also includes spaces dedicated to the beginning and end of life, as well as various common areas. These include: a shared apartment on the first floor, a common space on the ground floor open to both residents and neighbourhood inhabitants, a garden accessible to both project residents and the surrounding community, and nine parking spaces.

The CALICO model thus proves to be a complex and multifaceted initiative, composed of numerous interconnected aspects, whose transferability to very different local contexts can be a challenging task. Therefore, directly replicating the CALICO approach is neither advisable nor feasible. The context of the **Municipality of Naples** in which we operate presents sociocultural, regulatory, political, and financial characteristics that differ significantly.

Direct replicability of the CALICO model in Naples is not practical, as it was conceived and developed within an urban, political, and regulatory context that is profoundly different from that of Naples. Territorial conditions, governance methods, and legal and financial frameworks governing the implementation of housing and community interventions vary considerably. This does not mean, however, that the innovative elements and most effective insights of the Belgian project cannot be leveraged locally. On the contrary, adopting its key principles—appropriately adapted to the socioeconomic and administrative context of Naples—can provide an important opportunity to experiment with new forms of solidarity-based living.

To enable such transfer, the project has been broken down into four main modules and their corresponding sub-modules: for each, the applicability to the Neapolitan context has been assessed, particularly in relation to the “**Stadera 1.3.7.**” project, but also to other ongoing initiatives in the field of social housing.

## Governance

The first module of the **CALICO** project is dedicated to governance, a central element of its success. The adopted model was open, participatory, and collaborative, involving partners, local institutions, social cooperatives, and, above all, the residents, who are the main protagonists of the project. Participatory governance integrated technical expertise with residents' daily experience, making decision-making a collective process and strengthening a sense of belonging and self-management skills. Although tied to the Brussels context, the model represents an important source of inspiration for other territories, thanks to principles such as transparency, inclusion, and shared responsibility. Community building began two years before the operational start, through a process of support and training for residents, which continued after their move-in, fostering empowerment, cohesion, and long-term sustainability.

The context of the **Municipality of Naples** offers a number of cultural and social resources particularly favourable for the development of co-housing projects and participatory urban regeneration. The Neapolitan population exhibits an open, empathetic, and supportive attitude, combined with a strong ability to adapt and "make do" in the face of everyday challenges. This attitude, often expressed through creative solutions to overcome shortages of economic resources, infrastructure, or services, represents a valuable cultural asset for promoting innovative housing models. In particular, young people show strong openness to social innovation and active participation, creating a fertile environment for collective experimentation and inclusive co-housing projects.

Another strength of the Neapolitan context is the already established presence of socially and intergenerationally diverse communities in many neighbourhoods and even within some apartment buildings. This characteristic facilitates the creation of balanced and inclusive communities, reducing initial barriers to coexistence among people of different ages and backgrounds. Furthermore, the territory has access to innovative legal and administrative tools for managing common spaces, as demonstrated by experiences related to **Urban Commons**, which serve as a useful reference for structuring governance in shared housing projects.

The social fabric of the city offers additional opportunities thanks to a well-established network of collective stakeholders, including housing rights associations, social cooperatives, and active citizens. These actors provide essential support in facilitating and guiding the development of co-housing initiatives, both on organizational and community levels. The presence of existing contacts with national and international co-housing experiences, such as the **CLT in Turin**, the **CALICO project in Brussels**, or the **"La Borda" experience in Barcelona**, also allows for engagement with established models and their adaptation to the local context, fostering learning and innovation.

Despite these resources, the path toward implementing collective housing projects is not without obstacles. The lack of financial support represents one of the main challenges, particularly regarding condominium maintenance and support for residents' self-governance processes. On the social level, it is complex to select from the outset individuals capable of ensuring a balanced, intergenerational mix and forming a true community, especially considering the often complex and bureaucratic procedures for accessing public housing.

Challenges also extend to the institutional level: dialogue between different public actors is not always straightforward, and negotiating between public and private interests can be problematic. Moreover, multi-stakeholder management of these projects requires a delicate balance of power among institutions, social actors, and residents, and ensuring genuine, equitable participation is not always easy.

Another limitation is the absence of consolidated local experiences in collective housing, where residents have already experimented with self-governance models. This makes it more difficult to transfer established tools and practices to other contexts. Finally, there are legislative obstacles: adapting innovative housing models to

the provisions of the Italian Civil Code requires careful legal analysis to ensure the sustainability and legitimacy of the proposed solutions.

## **Social**

The second module of **CALICO** is dedicated to the social and community dimension, proposing a model of solidarity-based living aimed particularly at vulnerable groups. The project builds an ecosystem of relationships founded on inclusion, diversity, and mutual care, in which housing becomes a tool for empowerment. A strong focus is placed on gender, with support for single women, single mothers, and elderly women, including a female co-housing cluster equipped with dedicated spaces, governance structures, and training pathways. The community is also intergenerational and socially diverse, fostering exchange and solidarity. Finally, **CALICO** promotes a model of community care, realized in spaces dedicated to birth and end-of-life, redefining housing as a collective and relational experience.

The urban context of **Naples** offers numerous strengths regarding the social and community dimension, which can be leveraged in the implementation of innovative housing and co-housing projects. The city has a wide variety of social actors, including associations, cooperatives, non-profit organizations, and active citizens, forming a valuable network of knowledge and expertise for planning and implementing community initiatives. This diversity of actors facilitates the development of creative and integrated approaches, capable of involving different professional skills and delegating specific technical or managerial aspects to experts, while maintaining a direct connection to residents' needs. Social proximity is a characteristic feature of Neapolitan life: citizens are accustomed to building neighbourhood relationships and actively participating in community life, a fundamental resource for fostering cohesion and collaboration.

The social fabric of the city includes a high number of rental residents, both young and elderly, as well as a significant presence of older adults living alone in economically disadvantaged conditions, who represent potential beneficiaries of projects aimed at providing support and inclusion. It is also possible to dedicate spaces to people facing social or employment challenges, offering personalized accompaniment and support tools. Previous experiences have already demonstrated the effectiveness of intergenerational exchange interventions, creating opportunities for mutual learning and strengthening social bonds across different age groups.

Despite these strengths, the path toward implementing complex projects presents several significant challenges. Knowledge of the context and the target users can be limited, especially if the project team is inexperienced or lacks complete information about the population. This makes it difficult to adopt a holistic and integrated approach that considers all aspects of housing and community life. Clearly communicating the entire process to residents represents another challenge, as does ensuring that the involved actors cooperate without fragmenting activities by sector, while maintaining a central focus on the concept of "living."

Identifying the elderly most in need of support is often complex in a large city like **Naples**, and reaching all potential beneficiaries requires diversified communication and awareness strategies, rather than relying solely on digital channels. It is also essential to establish effective connections with other institutions, such as local health authorities (**ASL**) and public or private entities involved in social, health, and educational services. Finally, user safety and protection are critical issues, as there is a risk that individuals with criminal intent could infiltrate the beneficiary population, making careful and structured selection and monitoring procedures necessary.

## **Legal and financial**

A fundamental pillar of **CALICO** is its legal and financial dimension, based on the adoption of the **Community Land Trust (CLT)**, an innovative model that separates land ownership from building ownership to ensure affordable housing and counter speculation. The land remains collective, while the houses can be rented, sold, or managed cooperatively, maintaining economic accessibility over time and reinvesting value for the benefit

of the community. In Brussels, the CLT has proven effective in combining sustainability, inclusion, and participation, but its application in contexts like **Naples** would require legal adaptations. CALICO also integrates resident cooperatives, rental units, ownership models, and Housing First programs, with allocation criteria oriented toward social diversity and intergenerational balance, fostering cohesion and housing stability.

In the Neapolitan urban context, there are numerous social and civic resources that can serve as strategic levers for the development of innovative housing projects, such as co-housing or models inspired by CALICO. The presence of multiple associations and third-sector organizations represents a valuable asset: these entities provide a variety of active social stakeholders, experienced in managing community initiatives and supporting residents. The already consolidated social network of the city allows for identifying real needs, stimulating participation, and strengthening cohesion within neighbourhoods.

From a material perspective, the territory has public and private land and buildings available for redevelopment and reuse, which can form the physical basis for new housing models. Ownership of these spaces offers a concrete opportunity to implement urban regeneration interventions, while ensuring that any resources generated from common areas can be reinvested in building maintenance or improvement. Another favourable factor in the Neapolitan context is the interest of financial institutions such as the **Cassa Depositi e Prestiti**, both to facilitate funding for interventions and to support the transferability of the CALICO model, making it possible to disseminate best practices in social housing.

Despite these strengths, the local context presents several significant challenges that require careful attention. One of the main obstacles concerns the difficulty of the public sector in delegating decision-making power and managerial autonomy to private actors or civil society organizations, which can limit the operational flexibility of projects. Added to this are administrative constraints and political considerations, which can slow down project implementation or introduce complex bureaucratic requirements.

Another element of complexity is the limited presence of a consolidated cooperative fabric in the city. The lack of previous experiences of collaboration between residents and among different stakeholders could generate condominium conflicts, making careful mediation and community-building work necessary. Furthermore, the current housing allocation systems are inflexible and do not always meet the social, generational, and economic diversity requirements demanded by innovative housing models such as CALICO.

The complexity of the regulatory framework, especially concerning land use and ownership rights, represents an additional barrier, as does excessive bureaucracy, which can slow down allocation, maintenance, or management procedures. There is also a small but real risk of corruption or illicit activities in the management of funds or properties through the **Community Land Trust (CLT)**, which requires clear regulations and controls to ensure transparency and security. For the project team involved, many practical questions remain unclear, particularly regarding how to effectively establish and operate a CLT in a complex urban context like **Naples**, while simultaneously ensuring social and economic sustainability.

## **Building**

The final pillar of **CALICO** concerns the building and architectural dimension, conceived as a social and environmental laboratory. To meet the timelines of the **UIA** funding, the building and architectural project were purchased already defined, reducing the direct involvement of future residents in the design phase. However, thanks to the **CLTB's "Archilab"**, residents participated in defining common spaces, materials, and sustainable solutions, integrating technical skills with everyday experience. The building achieves high energy performance standards, with efficient insulation, high-performance materials, and optimized natural lighting, while educational workshops train residents in conscious usage, promoting sustainability and collective responsibility.

Among the main strengths of the **"Stadera 1.3.7."** project, promoted by the **Municipality of Naples**, is the possibility of activating co-design processes that actively involve both the project team and future occupants,

creating synergies between designers, promoters, and residents. The enthusiasm and motivation of the team represent a decisive factor, as does the multidisciplinary nature of stakeholders, combining technical, social, and community expertise. This collaborative approach allows for the development of innovative and sustainable design solutions, with particular attention to energy efficiency and reduced environmental impact.

The architectural redevelopment of the complex intended for social housing will have positive effects not only on the building itself but also on the surrounding urban and social context, contributing to improved public spaces and the liveability of the **Poggioreale** neighbourhood. The intervention also foresees the creation of an ecosystem of nearby common and social spaces, with connections between the main building and adjacent structures, creating a true “social archipelago” capable of fostering cohesion and mutual support among residents.

However, the project must address several challenges that could affect its implementation and sustainability. One of the main challenges concerns the difficulty of ensuring a high level of architectural quality in the existing building, which requires complex interventions to adapt to the needs of social housing. Added to this are national regulations regarding Public Works, which impose strict procedural and technical constraints and require lengthy approval times for projects.

The long-term social management of the building represents another significant challenge: it is necessary to ensure the sustainability of maintenance and collaboration among occupants, promoting shared and participatory management of common spaces. Bureaucracy related to obtaining authorizations from the **Superintendence for Architectural Heritage**, as well as procedures connected to public funding for the realization of the complex, can cause additional delays and obstacles during the project’s execution phase.

## 3. Action

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### 3.1 Module I. Governance

#### **ACTION N° 01 – The Charter of Solidarity**

The action involves the drafting of a “Charter of Solidarity”, a kind of solidarity-based condominium regulation to be adopted as a reference model for future social housing projects.

**Responsible unit:** Planning Service for Residential Housing and Social Housing

**Duration:** 14 months

#### **The challenge**

The solidarity condominium represents an innovative evolution of the traditional condominium model. It is not simply a matter of applying the usual rules set out in standard condominium regulations, but of going further, laying the foundations for a genuine community of residents who share common values and objectives. In this perspective, it is essential to establish from the outset, with the full approval and participation of the residents, a set of principles and rules that can guide everyday coexistence and promote solidarity among neighbours.

The definition of such rules is not a mere bureaucratic requirement, but a constitutive moment of the community itself: it serves to clarify rights, duties, and expected behaviours, creating a shared framework of trust and cooperation. In this context, the so-called “Charter of Solidarity” becomes a central instrument. It is not only a formal document, but a true shared manifesto of values and practices aimed at facilitating communication, preventing conflicts, and encouraging the active participation of all residents.

The Charter of Solidarity may include, for example, rules on the management of common spaces, the shared use of services, the organisation of collective activities, and the modalities of mutual support in situations of need, as well as more generally any aspect of community life that can foster cohesion and collective well-being. Moreover, its development offers the opportunity to involve all residents in a participatory process, strengthening a sense of belonging and responsibility towards the housing community.

The solidarity condominium is not only a form of housing, but a genuine social laboratory: through the shared construction of rules and values, it becomes possible to experiment with new ways of living together, where cooperation and solidarity are not optional, but structural elements of condominium life.

#### **How can the transfer of the CALICO module/sub-module help?**

The action aimed at drafting the “Charter of Solidarity” can greatly benefit from the experience gained through the governance module of the CALICO project. Indeed, one of the main strengths of the Belgian project lies in the creation of an open, participatory, and inclusive governance model that places collaboration among multiple stakeholders at its core: partner organisations, local authorities, social cooperatives, and, above all, residents. Transferring and adapting these principles to the Neapolitan context means conceiving the Charter not only as a set of rules for solidarity-based coexistence, but as an operational tool capable of strengthening community cohesion, distributing responsibilities fairly, and enhancing the skills of all actors involved.

In particular, CALICO’s governance model demonstrates how technical and organisational expertise can be combined with the direct experience of residents. Applying this logic to the drafting of the Charter means that municipal offices, legal experts, university researchers, and pilot residents—such as those from the San Nicola a Nilo condominium—are not merely participants in a consultative process, but true co-designers. This approach transforms the Charter into a concrete instrument of self-governance: the solidarity principles and

clauses it contains become shared guidelines, supported by a structured participatory process and monitoring tools, as foreseen in the CALICO model.

From an organisational and governance perspective, it is necessary to establish clear roles and shared decision-making processes: municipal offices take on a coordination and supervisory function, ensuring regulatory compliance and access to resources; experts provide technical and legal support; pilot residents actively participate in defining the content and validating the final version of the Charter. This dynamic balance between different actors, characteristic of the CALICO governance module, reduces the risk of conflict and fosters acceptance of the rules by all residents.

Finally, the transferability of the governance model makes the action both effective and efficient on several levels. From a financial perspective, the participatory approach helps optimise resources by involving actors already present in the territory (associations, cooperatives, experts) and reducing costs linked to external consultancy or subsequent mediation interventions. At an operational level, testing the model in a pilot condominium allows the rules and principles of the Charter to be trialled in practice before scaling them to new contexts. From a social and community perspective, integration with the CALICO model promotes the development of a shared culture of co-responsibility, transparency, and collective management of common spaces, which is essential for the long-term sustainability of any solidarity condominium.

### **What action is being proposed?**

The action involves broad collaboration among several key stakeholders: municipal offices, experts from the academic world—particularly in the fields of law and social studies—and potential future residents of the condominium. The main objective is the drafting of the so-called “Charter of Solidarity”, an innovative tool that goes beyond the traditional condominium regulations, proposing a management of shared spaces and interpersonal relations based on principles of solidarity and cooperation.

The Charter will define the fundamental values that characterise a solidarity-based condominium, clearly outline the tasks and responsibilities related to the day-to-day management of common spaces by the residents themselves, and establish “solidarity clauses” that each inhabitant must accept by signing the document. These clauses aim to create a shared framework of behaviour and mutual commitment, fostering cohesion, active participation, and the prevention of potential conflicts within the community.

For the “Stadera 1.3.7” project, since the potential residents have not yet been identified, the action will be developed by involving the community living in another existing solidarity condominium in Naples, called San Nicola a Nilo. Although the residents of San Nicola a Nilo do not currently have a Charter of Solidarity, their concrete experience of cooperative living represents a valuable body of knowledge and practices that will significantly contribute to defining the principles, rules, and operational methods of the new Charter.

This approach allows tools and methodologies to be tested in a real-life context, even in the absence of the future residents of the Stadera 1.3.7 condominium, and ensures the transferability of the Charter as a replicable model for other housing interventions. In this way, not only will an operational document be produced, but it will also serve as a participatory laboratory where the community can experiment with forms of shared governance, active collaboration, and the building of social capital, laying the foundations for truly solidarity-based living in future housing spaces.

## Workplan

| Phase | Sub-action                              | Description                                                                            | Involved stakeholders                        |
|-------|-----------------------------------------|----------------------------------------------------------------------------------------|----------------------------------------------|
| 1     | Preliminary analysis                    | Collection of best practices (e.g. CALICO model), regulatory analysis and case studies | Municipality, experts                        |
| 2     | Stakeholder mapping                     | Identification of key actors (residents, associations, cooperatives)                   | Municipality                                 |
| 3     | Activation of the participatory process | Organisation of workshops and meetings with residents                                  | Municipality, facilitators, residents        |
| 4     | Definition of the Charter structure     | Identification of sections: values, rules, solidarity clauses, governance              | Experts                                      |
| 5     | Drafting the Charter                    | Preparation of the first version of the document                                       | Experts, Municipality                        |
| 6     | Participatory validation                | Review with residents and stakeholders                                                 | All actors                                   |
| 7     | Technical-legal validation              | Technical-legal validation                                                             | Experts                                      |
| 8     | Pilot condominium testing               | Operational testing of the rules in the San Nicola a Nilo condominium                  | Residents of San Nicola a Nilo, Municipality |
| 9     | Final approval                          | Shared approval and formalisation                                                      | Municipality, residents                      |
| 10    | Replicability plan                      | Definition of guidelines for other condominiums                                        | Municipality                                 |

## Economic resources

For the participatory development of the Charter of Solidarity, financial resources are mainly allocated to the management and organisation of participatory processes. In particular, funding will be required to organise meetings and discussion sessions with residents and local stakeholders, which involve suitable venues, facilitation tools, and logistical support.

In addition, resources will be devoted to the production of information materials designed to explain the objectives of the initiative and encourage citizen participation. These materials may be produced in both digital and printed formats, in order to ensure maximum accessibility, including for those less familiar with digital tools.

The funding for this action may come from municipal funds dedicated to innovative housing policies, from regional calls for proposals focused on social inclusion, or from the City of Naples' participation in other European projects related to housing policies.

| Phase | Sub-action            | Estimate                                                                       | Estimated total |
|-------|-----------------------|--------------------------------------------------------------------------------|-----------------|
| 1     | Preliminary analysis  | 6 expert working days – €400/day                                               | € 2.400         |
| 2     | Stakeholder mapping   | 3 municipal staff working days – €160/day                                      | € 480           |
| 3     | Participatory process | 4 workshops: professional facilitator + materials and logistics – €250/session | € 1.000         |

| Phase | Sub-action                 | Estimate                                                                   | Estimated total |
|-------|----------------------------|----------------------------------------------------------------------------|-----------------|
| 4     | Charter structure          | 4 legal expert working days – €500/day                                     | € 2.000         |
| 5     | Drafting                   | 8 working days (multidisciplinary legal/social team) – €500/day            | € 4.000         |
| 6     | Participatory validation   | 2 focus group meetings with residents (including materials) – €250/session | € 500           |
| 7     | Technical-legal validation | 3 legal expert working days – €500/day                                     | € 1.500         |
| 8     | Pilot testing              | 10 days of tutoring and mediation in the pilot condominium                 | € 3.000         |
| 9     | Final approval             | Administrative act + public Charter signing event                          | € 1.500         |
| 10    | Replicability plan         | Preparation of guidelines and graphic design for replicability             | € 2.000         |
|       |                            | <b>TOTAL</b>                                                               | <b>€ 18.380</b> |

### Obstacles and risks

There are, of course, potential obstacles and risks. Participation may be limited if only a few residents choose to take an active role; to address this risk, it will be important to promote the initiative through awareness campaigns, both online and in-person meetings, and tools that encourage participation. Conflicts may arise among residents regarding certain rules or interpretations of solidarity; in this case, mediation by experienced facilitators and a clear definition of shared principles will be essential.

Other obstacles include regulatory and bureaucratic constraints, difficulties in securing funding, and possible cultural resistance to the solidarity-based model. These risks can be mitigated through early involvement of legal experts, careful budget planning, awareness-raising activities, and the creation of a transparent and inclusive participatory process.

### Partners

- Municipality of Naples (Planning Service for Residential Housing and Social Housing; Welfare Area; Municipalità 4 – Social Services): acts as Project Manager. It ensures that the Charter is legally binding in future housing allocation calls and manages the Investment Plan budget.
- Academic Experts (Department of Law, University of Naples Federico II): provide technical know-how. They translate social aspirations into clear contractual clauses (rights and duties) that prevent legal disputes.
- Residents: act as “experts by experience.” They validate the feasibility of the proposed rules, ensuring that the Charter does not remain a purely bureaucratic or theoretical document.
- External Facilitators (Third Sector) DIARC – University of Naples Federico II; Association “Resta Abitante”: they mediate conflicts during the participatory phase and ensure that less “technical” voices are included and heard in the decision-making process.

## Timeline

| Phase | Description                         | Month |   |   |   |   |   |   |   |   |    |    |    |    |    |
|-------|-------------------------------------|-------|---|---|---|---|---|---|---|---|----|----|----|----|----|
|       |                                     | 1     | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 |
| 1     | Preliminary analysis                |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 2     | Stakeholder mapping                 |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 3     | Activation of participatory process |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 4     | Definition of Charter structure     |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 5     | Drafting the Charter                |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 6     | Participatory validation            |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 7     | Technical-legal validation          |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 8     | Pilot testing (pilot condominium)   |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 9     | Final approval                      |       |   |   |   |   |   |   |   |   |    |    |    |    |    |
| 10    | Replicability plan                  |       |   |   |   |   |   |   |   |   |    |    |    |    |    |

## Indicators

For this action, the measurement indicators must be closely linked to the main objectives, namely the creation of a shared instrument that promotes solidarity-based coexistence and the active participation of future residents.

| Indicator                        | Description                                 | Target |
|----------------------------------|---------------------------------------------|--------|
| Number of stakeholders involved  | Total actors participating in the process   | ≥ 15   |
| Number of participatory meetings | Workshops and meetings conducted            | ≥ 4    |
| Participation rate               | % of participants compared to those invited | ≥ 60%  |
| Number of document revisions     | Iterations of the Charter                   | ≥ 2    |
| Shared approval                  | % of stakeholders approving the Charter     | ≥ 75%  |

## Cross-cutting issues

For the action related to the drafting of the “Charter of Solidarity”, cross-cutting issues have been considered in an integrated and transversal manner, ensuring that both the process and the final outcome take into account different social, cultural, and environmental dimensions. These cross-cutting issues will be embedded both in the participatory process and in the content of the Charter itself, ensuring that the developed rules and principles are inclusive, accessible, and sustainable, and that they can effectively promote a model of coexistence that is fair, respectful of diversity, and environmentally conscious.

### Gender

Participation in the development of the Charter has been designed in an inclusive way, aiming to involve both men and women, so as to ensure that the principles and rules of the solidarity condominium reflect the needs and sensitivities of both genders. This means, for example, considering roles and responsibilities within shared spaces in a balanced way and promoting equal opportunities for participation in collective decision-making.

### Digital

The action takes digital aspects into account both in the communication phase and in the collection of contributions. The use of online tools to share drafts of the Charter, gather feedback, or organise virtual meetings allows the involvement of participants who cannot be physically present, increasing accessibility and participation, while also ensuring the inclusion of those without digital skills through analogue methods (in-person meetings and paper-based collection of contributions).

## Environment

The environmental dimension has also been integrated into the design of the solidarity condominium. The rules and principles set out in the Charter may include sustainable behaviours in the management of shared spaces, such as waste separation, efficient use of resources (water, energy), promotion of shared green spaces, and raising awareness among residents about respect for the urban environment. This links solidarity-based coexistence with environmentally responsible practices.

## **3.2 Module II. Social**

### **ACTION NO. 02 – Model for assessing housing affordability in Naples**

The action involves the development of a calculation model to assess the economic accessibility of housing for households in Naples.

**Responsible unit:** Planning Service for Public Housing and Social Housing

**Duration:** 13 months

#### **The challenge**

The challenge of this action consists in developing a robust and multidimensional calculation model capable of accurately assessing the economic accessibility of housing for Neapolitan households, both for renting and purchasing, across the different neighbourhoods of the city. This is not simply a matter of comparing average incomes with property prices, but of building an analytical tool that takes into account multiple socio-economic and territorial variables: household composition and size, age structure, presence of minors or individuals with special needs, disposable income level, current expenditure, access to public and private services, transport costs, and any available housing incentives or subsidies.

The complexity of the challenge is further increased by the strong heterogeneity of Naples' urban fabric: neighbourhoods with very different property values, historical disparities in service provision, and widely varying housing density and quality levels. The model must therefore be sufficiently flexible to adapt to these differences, providing detailed assessments at a territorial scale and enabling comparisons between central, semi-central, and peripheral areas.

Another key objective of the action is to make the model a practical and operational tool, useful not only for academic or statistical analysis, but also for guiding public housing policies, intervention strategies by developers or social cooperatives, and the planning of support services for households. The challenge therefore also includes the ability to integrate quantitative and qualitative data, such as population perceptions and information on actual housing conditions, creating a comprehensive framework that reflects the real possibilities of accessing housing in each neighbourhood.

#### **How can the transfer of the CALICO module/sub-module help?**

The action dedicated to the development of a calculation model to assess the economic accessibility of housing for Neapolitan households for renting or purchasing does not only aim to measure the ratio between income and housing costs, but is embedded in a broader perspective inspired by the second module of the CALICO project, which places the social, community, and inclusive dimension of housing at its core. The objective is not only to understand whether housing is economically affordable, but also to explore how the availability of spaces and services can foster social cohesion, active participation, and inclusion of vulnerable groups, such as single mothers, elderly people, or individuals in situations of economic and social fragility.

The calculation model, developed on the basis of income data and housing costs, will be structured by neighbourhoods and income brackets, taking into account the diversity of socio-economic conditions and vulnerabilities present in the Neapolitan territory. However, its function goes beyond a purely economic indicator: the analysis of results can be integrated with qualitative information collected through interviews and questionnaires addressed to citizens, allowing for a deeper understanding of social, relational, and community needs. In this sense, the model becomes a tool for designing housing interventions and services that are not only economically accessible, but also socially sustainable and inclusive.

To implement this action, it will be necessary to establish a participatory governance structure similar to that tested in Brussels, involving multiple stakeholders: municipal offices for data access and institutional

cooperation, academic experts for methodological validation and model construction, and civil society actors—neighbourhood associations and local mediators—to ensure the representation of vulnerable households and the proper inclusion of qualitative data. The interaction between these actors will make it possible to combine technical expertise, local knowledge, and direct understanding of citizens’ needs, ensuring that the model is realistic, accurate, and socially relevant.

The Neapolitan urban context offers several strengths that support this strategy. The presence of consolidated social networks, cooperatives, associations, and active citizens represents a valuable asset for data collection and participatory tool-building. At the same time, the city hosts a significant vulnerable population, including single women, elderly people in difficulty, and low-income households, allowing the model to be tested on a real and meaningful population base. The challenge will be to integrate the economic dimension with the social one, ensuring that housing policies do not remain limited to a cost-based logic, but respond to the needs of inclusion, support, and participation.

**What action is being proposed?**

The action proposes the development of a tailored calculation model to assess housing affordability for households in Naples. A commonly used indicator to evaluate housing affordability is the ratio between housing costs and household income. In general terms, housing is considered economically unaffordable when housing-related expenses exceed 30% of total income. However, this threshold cannot be applied uniformly across all income groups. For low- and middle-income households, even a share below 30% may be unsustainable, as the remaining income may be insufficient to cover basic needs such as food, education, healthcare, and transport.

In the specific context of the city of Naples, citizens’ needs are highly diverse, as are the vulnerabilities and fragilities of households. Some families may face higher dependency burdens, while others experience difficulties linked to precarious employment conditions or high healthcare costs. For this reason, it is essential to develop a tailored calculation model capable of accurately comparing household income situations—broken down by income brackets and household typologies—with current market housing costs for both renting and purchasing across the city’s different neighbourhoods.

The development of such a model will provide a concrete and detailed analytical tool, useful both for assessing the current state of housing affordability and for supporting the design of targeted public policies. In particular, it will guide financial and economic interventions, strategies to encourage renting or home ownership, and the planning of housing policies capable of effectively addressing Naples’ current housing emergency, promoting social equity and improving the living conditions of the most vulnerable households.

**Workplan**

| Phase | Sub-action                                       | Description                                                                                                  | Involved stakeholders                                |
|-------|--------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| 1     | Data collection and integration                  | Collection of data on income, housing costs (rent/purchase), socio-demographic characteristics, and services | Municipality, INPS, Land Registry Agency, University |
| 2     | Territorial analysis                             | Analysis of differences between neighbourhoods (central, semi-central, peripheral)                           | Municipality, University                             |
| 3     | Definition of indicators                         | Identification of affordability indicators (income/cost ratio, residual income, vulnerability)               | University, experts                                  |
| 4     | Development of the calculation model             | Construction of a digital model for simulations and scenario analysis                                        | University, IT experts                               |
| 5     | Integration of qualitative and quantitative data | Integration of qualitative data into the model                                                               | Municipality, University                             |

| Phase | Sub-action                           | Description                                                   | Involved stakeholders      |
|-------|--------------------------------------|---------------------------------------------------------------|----------------------------|
| 6     | Model validation                     | Testing on case studies and methodological review             | Academic experts           |
| 7     | Development of operational interface | Creation of a dashboard for use by the Municipality           | Municipality, IT experts   |
| 8     | Training and knowledge transfer      | Training of municipal staff                                   | Municipality, experts      |
| 9     | Dissemination and policy use         | Presentation of results and integration into housing policies | Municipality, stakeholders |

## Economic resources

The second action requires a more specific investment related to the development of analytical and modelling tools. In this case, financial resources will mainly be used to support data collection and management activities, the implementation of field surveys, and the involvement of dedicated personnel responsible for gathering information.

In addition to these activities, resources will be allocated to the development of a digital model capable of analysing and interpreting the collected data. This will require specific software, possible licences, and qualified technical support. A portion of the budget will also be dedicated to the analysis and validation phase, which is essential to ensure the reliability of the model and its usefulness in defining more effective housing policies.

Finally, funding should also be allocated to the dissemination of the outputs produced, through reports, public presentations, and communication materials that make the results accessible to institutions, citizens, and other stakeholders. Financing may come from municipal or regional public funds dedicated to housing policies, as well as from European programmes supporting social and urban innovation. In this context, collaborations with universities or research centres may represent added value, allowing access to specialised technical expertise while also reducing certain operational costs.

| Phase | Sub-action                                       | Estimate                                                                                                               | Estimated cost |
|-------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|----------------|
| 1     | Data collection and integration                  | Estimated 30 working days (Municipal staff) – €160/day                                                                 | € 4.800        |
| 2     | Territorial analysis                             | 8 days of GIS specialist consultancy (€500/day) for mapping the 30 neighbourhoods and spatialisation of OMI/ISTAT data | € 4.000        |
| 3     | Definition of indicators                         | 5 days of academic research (€400/day)                                                                                 | € 2.000        |
| 4     | Development of the calculation model             | Software development cost: estimated 15 senior programming days (€600/day)                                             | € 9.000        |
| 5     | Integration of qualitative and quantitative data | 6 working days (statistical experts) – €500/day to weight qualitative variables in the mathematical model              | € 3.000        |
| 6     | Model validation                                 | 5 days of peer review                                                                                                  | € 2.500        |

| Phase | Sub-action                           | Estimate                                                                                                                             | Estimated cost  |
|-------|--------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 7     | Development of operational interface | Cost of interface development: approximately 12 days of development and design – €600/day                                            | € 7.200         |
| 8     | Training and transfer of skills      | 4 training sessions (half-day each) for municipal staff, including training materials                                                | € 2.000         |
| 9     | Dissemination and policy use         | Graphic design costs for the final policy brief and organisation of 1 public dissemination event (venue/service rental and printing) | € 2.500         |
|       |                                      | <b>TOTAL</b>                                                                                                                         | <b>€ 37.000</b> |

### Obstacles and risks

The implementation of this action presents several obstacles and risks that must be carefully considered from the earliest stages. One of the main challenges concerns data access: obtaining up-to-date and detailed information on household incomes and housing expenditures can be complex, particularly in relation to the most vulnerable households. To mitigate this risk, it is essential to establish close cooperation with relevant municipal offices, INPS, and official statistical databases. In addition, the use of integrated and anonymised surveys allows for the collection of supplementary information directly from citizens, while ensuring data confidentiality.

Another critical issue concerns the representativeness of the data collected. There is a risk that households in vulnerable conditions or not registered in digital systems may be excluded from the analysis, thereby compromising the accuracy of the model.

The reliability of the calculation model is another key issue: without adequate validation, the model may fail to correctly capture the socio-economic differences between the city's various neighbourhoods. To address this challenge, methodological validation with the support of academic experts and pilot testing on real data subsets will be necessary, ensuring that simulations are realistic and reliable.

A further important risk concerns regulatory constraints and data privacy management. The collection of sensitive personal data requires strict protection protocols in line with GDPR regulations and best ethical practices. The adoption of anonymisation procedures and secure data management systems will therefore be essential to prevent any privacy breaches and to ensure citizens' trust.

Finally, the sustainability and long-term updating of the model must be considered. Without continuous monitoring, the model risks quickly becoming outdated, reducing its usefulness for housing policy design. To prevent this, periodic data and parameter updates will be introduced, supported by a dedicated team responsible for ongoing monitoring and model revision, ensuring that it remains aligned with changes in the housing market and socio-economic conditions.

### Partners

For this action, the following stakeholders will be involved: the Planning Service for Public Housing and Social Housing; the University of Naples Federico II (Department of Statistics); the National Social Security Institute (INPS); the Land Registry Agency (Housing Market Observatory database); the Real Estate Price Index

(Borsino Immobiliare), produced by institutions such as the Revenue Agency and Chambers of Commerce together with sector specialists; and IT experts.

## Timeline

| Phase | Description                                      | Month |   |   |   |   |   |   |   |   |    |    |    |    |
|-------|--------------------------------------------------|-------|---|---|---|---|---|---|---|---|----|----|----|----|
|       |                                                  | 1     | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 |
| 1     | Data collection and integration                  |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 2     | Territorial analysis                             |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 3     | Definition of indicators                         |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 4     | Development of the calculation model             |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 5     | Integration of qualitative and quantitative data |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 6     | Model validation                                 |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 7     | Development of operational interface             |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 8     | Training and transfer of skills                  |       |   |   |   |   |   |   |   |   |    |    |    |    |
| 9     | Dissemination and policy use                     |       |   |   |   |   |   |   |   |   |    |    |    |    |

## Indicators

| Indicators                                                               | Description                     | Target                         |
|--------------------------------------------------------------------------|---------------------------------|--------------------------------|
| Stakeholder involvement (associations, citizens)                         | List of participants            | ≥ 10 people                    |
| Developed calculation model                                              | Functional and documented model | 1 model                        |
| Number of datasets collected (income, costs, demographics)               | Technical verification          | ≥ 5 complete datasets          |
| Final report produced                                                    | Official document               | 1 report                       |
| Percentage of mapped neighbourhoods (out of 30 neighbourhoods in Naples) | Model analysis                  | 100% of neighbourhoods covered |

## Cross-cutting issues

The action integrates cross-cutting issues both in the technical design of the model—ensuring equity and inclusion—and in the evaluation of results, enabling the identification of potential disparities in access and the formulation of more equitable, sustainable, and inclusive housing policies.

### Gender

The model takes into account household composition, including the presence of women as heads of household or the number of female members, which may influence household expenditure and economic capacity. This allows for the identification of potential gender-related disparities in access to housing and the development of targeted policies to support female-headed or single-parent households, which are typically more vulnerable in the housing market.

### Digital

Data collection and model development require advanced digital tools, such as statistical analysis software, GIS systems for neighbourhood mapping, and databases for managing income and housing cost data. At the same time, an inclusive design has been adopted to ensure that the use of digital tools does not exclude

households with lower levels of digital literacy: data can also be collected through interviews or paper-based questionnaires, ensuring the representativeness of different socio-economic groups.

### Environment

The model incorporates indicators that allow for the correlation between housing affordability and housing quality, including factors related to energy efficiency, heating and cooling costs, and building sustainability. This makes it possible to assess not only whether housing is economically affordable, but also whether it is environmentally sustainable, contributing to more resilient and ecologically responsible housing policies.

### **3.3 Module III. Legal & Financial**

#### **ACTION NO. 03 – Establishing a non-speculative public–private partnership model**

The action consists of analysing the methods and legal foundations required to create a non-speculative public–private partnership model.

**Responsible unit:** Planning Service for Public Housing and Social Housing

**Duration:** 12 months

#### **The challenge**

New forms of housing such as co-living, co-housing, and housing cooperatives represent a significant shift away from traditional residential models, requiring greater flexibility, shared spaces, and participatory management of common services. This approach does not only concern the organisation of physical spaces, but also implies a rethinking of the management of public housing assets, opening the way to more innovative and inclusive solutions.

In this context, it is essential to consider the involvement of private actors in the management and development of such projects, while maintaining public interest and social objectives. Tools such as public–private partnerships can offer more flexible operational arrangements, while the establishment of a Community Land Trust — a non-speculative public–private partnership — represents a particularly interesting model to ensure access to housing at affordable prices, preserve public ownership of land, and promote active community participation.

Through the implementation of this action, the objective is to establish a discussion and coordination platform involving citizens, institutions, and private stakeholders, in order to concretely assess the applicability of these tools in the Neapolitan context. The experimentation is not limited to theory, but aims to understand the potential, limitations, and operational requirements needed to implement innovative housing projects capable of responding to the city's emerging needs and fostering a more shared, sustainable, and inclusive housing model.

#### **How can the transfer of the CALICO module/sub-module help?**

In the CALICO project, the Brussels CLT model proved to be an extremely effective tool for creating a long-term balance between economic sustainability, social inclusion, and civic participation. The action planned in the Neapolitan context aims precisely to verify the concrete and effective transferability of the CALICO module: through workshops, questionnaires, and moments of dialogue with citizens and local stakeholders, it assesses how the model can be adapted to Italian regulations, existing urban planning instruments, and neighbourhood social dynamics.

In this way, it will be possible to collect direct data and feedback on housing needs and shared services, analysing whether the management methods, community composition, and cooperation frameworks proposed by the CLT can realistically function in a complex context such as Naples.

A key aspect of transferability is financial relevance: the action allows for the simulation of economic management scenarios for buildings and shared spaces, assessing the model's ability to remain sustainable over time without resorting to speculative practices. At the same time, the action helps identify possible local and national funding sources, such as public contributions, social investment mechanisms, and institutional partnerships, enabling an assessment of the project's actual financial feasibility in the Neapolitan context.

#### **What action is being proposed?**

For the development of the proposed action, a fundamental step is the organisation of dialogue moments, for example through workshops in collaboration with members of the Urban Local Group (ULG), who will

contribute both their theoretical knowledge and practical expertise in public–private partnerships, distinguishing between speculative and non-speculative models.

During these meetings, financial and managerial aspects of these tools can be explored in depth, highlighting advantages, challenges, and operational potential. The main objective is to promote greater awareness and dissemination of innovative tools for managing housing assets, building on the experience of the Brussels Community Land Trust (CLT), which represents a consolidated model of non-speculative public–private partnership.

In this context, stakeholders will have the opportunity to engage directly with concrete examples, case studies, and good practices, stimulating reflection on how such models can be adapted to the urban and social context of Naples.

## Workplan

The implementation of the action on public–private partnerships and Community Land Trusts can follow a structured, multi-phase process, involving the active participation of ULG members, interested citizens, and external experts.

| Phase | Sub-action                                  | Description                                                                                                                         | Involved stakeholders                                |
|-------|---------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|
| 1     | Legal and regulatory analysis               | Analysis of the Public Procurement Code and Third Sector regulations to frame the CLT and non-speculative PPP in Italy              | Legal experts                                        |
| 2     | Stakeholder mapping                         | Identification of public, private, and social actors                                                                                | Municipality, ULG                                    |
| 3     | Workshops / Technical roundtables           | Establishment of working groups and thematic meetings                                                                               | Municipality, experts, stakeholders, ULG             |
| 4     | Financial modelling and SWOT analysis       | Simulation of economic scenarios: implementation costs, rent management, maintenance costs, and return on investment without profit | Economic and financial experts; private stakeholders |
| 5     | Definition of the non-speculative PPP model | Design of the non-speculative model                                                                                                 | Municipality, experts                                |
| 6     | Identification of funding sources           | Analysis of public funds, social investments, and partnerships                                                                      | Municipality                                         |
| 7     | Model validation                            | Technical and institutional review                                                                                                  | Municipality, experts                                |

| Phase | Sub-action             | Description                                      | Involved stakeholders |
|-------|------------------------|--------------------------------------------------|-----------------------|
| 8     | Operational guidelines | Drafting of a document for future implementation | Municipality          |

## Economic resources

This action requires financial resources mainly related to expert consultancy services and the organisation of activities for discussion, consultation, and feedback collection from the involved stakeholders.

To these expenditure items are added potential logistical costs linked to the organisation of meetings, which may include reception services, technical support for the use of digital tools, or the provision of audiovisual equipment, as well as organisational support such as light catering when foreseen during discussion sessions.

Although these costs may appear limited compared to other components of the project, they are essential to ensure the smooth running of workshops and to create a favourable environment for the active participation of all stakeholders involved.

| Phase | Sub-action                            | Estimate                                                                                       | Estimated total |
|-------|---------------------------------------|------------------------------------------------------------------------------------------------|-----------------|
| 1     | Legal and regulatory analysis         | 10 working days (legal expert) €500/day                                                        | € 5.000         |
| 2     | Stakeholder mapping                   | 4 working days €160/day                                                                        | € 640           |
| 3     | Workshops / technical roundtables     | 6 sessions (logistics, materials, facilitation) €250/session                                   | € 1.500         |
| 4     | Financial modelling and SWOT analysis | 8 working days (economic-financial experts) €600/day                                           | € 4.800         |
| 5     | Definition of PPP model               | 6 working days (legal experts) €500/day + 6 working days (economic-financial experts) €600/day | € 6.600         |
| 6     | Identification of funding sources     | 4 working days €160/day                                                                        | € 640           |
| 7     | Model validation                      | 3 days of technical review (economic-financial experts) €600/day                               | € 1.800         |
| 8     | Operational guidelines                | 10 working days €160/day                                                                       | € 1.600         |
|       |                                       | <b>TOTAL</b>                                                                                   | <b>€ 22.580</b> |

## Obstacles and risks

The main obstacles and risks concern several aspects:

- To mitigate these risks, it is advisable to develop an effective communication strategy to encourage participation, establish clear guidelines to facilitate discussion, ensure adequate funding (including possible public or private co-financing), and plan follow-up activities to enhance the workshop outcomes and assess their practical applicability in the local context.

In the subsequent phases, the working group that has been formed will continue with analysis and research activities aimed at identifying a non-speculative public-private partnership model suitable for the Neapolitan context.

- Municipality of Naples: acts as guarantor of public land ownership. It must ensure that land or buildings remain outside speculative markets through long-term land-use restrictions.
- Members of the Urbact Local Group (ULG): facilitate dialogue between institutions and the territory. They act as “translators” of citizens’ needs into technical requirements for the PPP.
- Legal and economic-financial experts (Iniziativa Cube S.r.l.): provide methodological support on the management of “surface rights” and tripartite governance (public sector, residents, civil society).
- Social private actors (Invimit, ACEN, Cassa Depositi e Prestiti): participate as “patient investors”, accepting minimal or zero returns in exchange for guaranteed social impact and long-term stable management.

[illegible]

## Indicators

| Indicator                       | Description                                                   | Target            |
|---------------------------------|---------------------------------------------------------------|-------------------|
| Number of stakeholders involved | Multi-actor participation                                     | ≥ 10 stakeholders |
| Workshops conducted             | Organised discussion events                                   | ≥ 6               |
| PPP model developed             | Definition of a non-speculative model                         | 1 model           |
| Funding sources identified      | Diversification of resources                                  | ≥ 3 sources       |
| Risk assessment                 | Evaluation of legal and financial risks for the local context | 1 SWOT matrix     |

## Cross-cutting issues

The proposed action integrates cross-cutting issues both at the level of inclusive participation and digital tools, as well as in terms of content, fostering a comprehensive reflection on innovative, equitable, and sustainable housing.

### Gender

In an initial phase, the gender dimension can be considered in the selection of workshop participants and in the discussion formats. It is important to ensure balanced representation between men and women, valuing women's contributions in defining management criteria and in designing shared living spaces.

More broadly, the analysis of housing needs should take into account the specific conditions of vulnerable groups, such as single mothers or individuals with caregiving responsibilities, to ensure that the proposed models are truly inclusive and responsive to diverse needs.

The intergenerational and social dimension can also be integrated by assessing how future projects may promote cohesion across different age groups and socio-economic conditions. For example, workshops can address allocation criteria and management approaches that encourage interaction among young people, adults, and the elderly, fostering mutual support and community solidarity.

### Digital

The use of digital tools can facilitate data collection and feedback gathering, for example through online questionnaires and interactive survey platforms. This not only increases participation but also allows for the collection of more detailed and easily analysable information on housing needs, preferences for managing shared spaces, and stakeholder perceptions.

Moreover, digitalisation can support transparency and dissemination of the action's results: informational materials, reports, guidelines, and operational recommendations can be shared in digital formats, ensuring broader access and facilitating consultation by citizens, institutions, and private partners.

### Environment

The theme of innovative housing and Community Land Trusts is naturally linked to environmental sustainability. The analysis of PPP models can include the assessment of low-impact construction and management solutions, such as energy-efficient buildings, rational use of shared resources, and governance tools that encourage sustainable behaviours among residents.

### **3.4 Module IV. Building**

#### **ACTION NO. 04 – Integrating active citizen participation in a co-design process for solidarity-based housing**

The action aims to consolidate the practice of co-design within interventions related to solidarity housing by actively involving residents.

**Responsible unit:** Planning Service for Public Housing and Social Housing

**Duration:** 12 months

##### **The challenge**

The proposed action aims to test a model of active citizen participation by directly involving residents in the co-design of solidarity-based housing, with particular attention to collective and shared spaces. The objective is twofold: on one hand, to better understand which existing resources are already functioning effectively and widely used; on the other, to identify—through direct dialogue with residents—missing services that are perceived as necessary to improve everyday quality of life.

This listening and co-design process goes beyond simply collecting opinions. It seeks to create a structured and inclusive pathway that values the experiential knowledge of residents and translates it into concrete operational inputs. The identified needs can then be addressed through the activation and re-functionalisation of spaces open to residents and the wider neighbourhood.

The idea is to transform these spaces into community hubs capable of hosting useful services for the area: social, educational, cultural, and support activities co-managed by residents and local stakeholders. In this way, the project not only responds to concrete needs but also strengthens a sense of belonging, social cohesion, and active participation—key elements for effectively replicating the CALICO model in a complex and dynamic context such as Naples.

##### **How can the transfer of the CALICO module/sub-module help?**

In the CALICO experience, residents were actively involved in co-design workshops for shared spaces, keeping the participatory spirit of the project alive and fostering a strong sense of community. This approach made it possible to develop a building that fully responded to residents' needs and expectations.

Through the proposed action, the aim is to partially replicate this experience. In particular, for the Stadera 1.3.7. project, a first step in community engagement may involve promoting the project itself and conducting an initial needs assessment regarding missing services in the neighbourhood. Through questionnaires, a co-design process is initiated, which can later evolve by involving more targeted groups closely linked to the project. The methods tested will serve as a model for future initiatives.

##### **What action is being proposed?**

The action will be developed in several phases, the most important being the distribution of questionnaires to citizens in order to collect, in a simple yet widespread way, the needs and opinions of residents affected by the intervention. The chosen methodology combines digital tools and traditional approaches, ensuring the widest possible participation without excluding those with limited digital skills or access to devices.

On one side, the questionnaire will be accessible via QR code, linked to a form created using Google Forms. Posters displaying the QR code and a brief description of the initiative will be placed around the intervention area and in key locations across the neighbourhood, encouraging participation and enabling immediate completion via smartphone.

At the same time, in collaboration with local social services, the questionnaire will also be distributed in paper format. This ensures inclusivity and accessibility for elderly people, vulnerable households, and individuals without digital access, resulting in a more representative data collection.

The questionnaire is designed to gather useful information for the participatory design of shared spaces. Initial questions focus on general respondent profiles: age group, household composition, housing conditions, and quality of relationships with neighbours. These elements are essential to understand the social dynamics of the neighbourhood.

Subsequent sections address more specific topics, inviting citizens to evaluate existing services and their effectiveness, as well as to identify missing services that could improve quality of life. The responses will help map real needs and community expectations.

Participation is fully anonymous, ensuring freedom and honesty in responses. However, respondents may voluntarily provide their email address if they wish to receive updates on the project and future engagement activities.

In a later phase, the collected data will be analysed and shared with the design team. This step is crucial, as residents' preferences, concerns, and requests will directly inform decisions regarding the functions and uses of future shared spaces, ensuring they truly respond to local needs.

If a defined group of future residents is already identified, additional participatory activities may be organised, such as thematic workshops focusing on specific aspects (e.g. shared spaces, energy efficiency).

The ultimate goal of the action is to create spaces that are not perceived as closed or exclusively reserved for future tenants, but as open, accessible community places actively recognised and used by the wider neighbourhood.

## Workplan

| Phase | Sub-action                                     | Description                                                                | Involved stakeholders         |
|-------|------------------------------------------------|----------------------------------------------------------------------------|-------------------------------|
| 1     | Participatory methodology design               | Definition of tools (questionnaires, workshops, interviews)                | Municipality                  |
| 2     | Questionnaire design                           | Development of content and structure (digital and paper-based)             | Municipality, social services |
| 3     | Launch of information campaign                 | Posters, local communication, QR code                                      | Municipality                  |
| 4     | Questionnaire distribution                     | Data collection (online and paper-based)                                   | Municipality, social services |
| 5     | Engagement of vulnerable groups                | Targeted actions for elderly and vulnerable people                         | Social services               |
| 6     | Data analysis                                  | Processing results and needs mapping                                       | Municipality, design team     |
| 7     | Activation of co-design workshops              | Thematic labs (shared spaces, services, management)                        | Facilitators, citizens, ULG   |
| 8     | Integration into architectural design          | Translating citizen input into design choices                              | Design team, Municipality     |
| 9     | Development of guidelines for future co-design | Methodological synthesis, model replicability, operational recommendations | Municipality                  |

## Financial resources

This action requires financial resources primarily focused on citizen consultation activities and the analysis of local needs. Funding must cover the printing of informational materials, such as posters and paper questionnaires, which are essential to promote the initiative and collect data directly from residents.

In parallel, resources are needed for the management and analysis of information collected through digital tools, including costs related to data processing and the production of interpretative summaries. An additional

cost component concerns the possible involvement of staff responsible for distributing and collecting questionnaires, an activity particularly important to ensure adequate territorial coverage and to engage individuals who are less likely to participate through digital channels.

Resources must also be allocated to communication and outreach activities, which are crucial to ensure a meaningful level of citizen participation. For workshops with future residents, it will be necessary to provide accessible and properly equipped spaces, as well as qualified facilitators capable of supporting dialogue and guiding collaborative activities.

The availability of these resources is a key factor to ensure that the action is implemented effectively, inclusively, and in a way that accurately reflects the diverse needs of the urban context.

| Phase | Sub-action                                         | Estimate                                                                                      | Total Estimated Cost |
|-------|----------------------------------------------------|-----------------------------------------------------------------------------------------------|----------------------|
| 1-2   | Participatory methodology and questionnaire design | 10 days of strategic design €160/day                                                          | € 1.600              |
| 3     | Information campaign                               | QR code poster kit, neighbourhood brochures, local advertising spaces                         | € 2.500              |
| 4     | Questionnaire distribution                         | Printing paper questionnaires                                                                 | € 200                |
|       |                                                    | 20 staff days €160/day                                                                        | € 3.200              |
| 5     | Vulnerable target groups                           | 10 person-days for home support / elderly centres €160/day                                    | € 1.600              |
| 6     | Data analysis                                      | 6 days for statistical processing and needs mapping €160/day                                  | € 960                |
| 7     | Co-design workshops                                | 4 workshops: facilitator fee + workshop materials (maps, post-its, models) €250/session       | € 1.000              |
| 8     | Architectural integration                          | 5 days of coordination between social team and architects €500/day                            | € 2.500              |
| 9     | Future guidelines                                  | 10 days for editing, graphic design, and production of final methodological handbook €160/day | € 1.600              |
|       |                                                    | <b>TOTAL</b>                                                                                  | <b>€ 15.160</b>      |

## Challenges and risks

Even with careful planning, the action may face several obstacles and risks. One of the main risks is limited participation: if only a small number of citizens complete the questionnaire or take part in meetings, the collected data may not be representative of the wider community, reducing the overall value and reliability of the results.

Another key issue is the digital divide: not all residents have the tools or skills needed to use digital platforms. While paper questionnaires help reduce this barrier, some population groups may still be left out.

A further challenge concerns the clarity of the questions. If the questionnaire includes complex or poorly formulated items, respondents may misunderstand them, leading to incomplete, inconsistent, or inaccurate answers. This can be compounded by citizen distrust: if people are not clear about the purpose of the initiative or do not trust the process, anonymity alone may not be enough to ensure participation.

There are also data management challenges. Collecting, analysing, and protecting information requires specific skills and adequate tools; any errors or inefficiencies could undermine the quality of the entire survey.

Logistical and organisational constraints also play a role: coordinating questionnaire distribution, poster campaigns, social worker involvement, and data collection—or organising in-person meetings—requires time, resources, and effective planning. Delays or organisational issues could slow down the process and reduce its impact.

Finally, financial limitations may represent a significant constraint. If the available budget is insufficient, some phases of the project may need to be reduced or compromised, negatively affecting both the quality and the coverage of data collection.

## Partners

- Municipality of Naples (Planning Service for Public Housing and Social Housing and Social Services): acts as an institutional facilitator. Its role is essential to overcome citizens' distrust and to ensure access to vulnerable households that do not use digital tools.
- Design Team (Arethusa s.r.l.): in the design process, it must be ready to adapt the intended use of certain shared spaces based on emerging real needs.
- Facilitators and ULG: manage the workshops. Their task is to balance citizens' expectations with the technical and financial constraints of the intervention, preventing co-design from becoming an unfeasible "wish list."
- Citizens and neighbourhood residents: provide input for the design of shared spaces and validate their functions, ensuring they do not remain empty or unused after delivery.

## Timeline

[illegible]

## Indicators

| Indicator                                | Description               | Target              |
|------------------------------------------|---------------------------|---------------------|
| Questionnaires collected                 | Total number of responses | ≥ 200               |
| Workshops carried out                    | Co-design workshops/labs  | ≥ 4                 |
| Workshop participation                   | Attendance lists          | ≥ 30 people         |
| Creation of co-designed community spaces | Design verification       | ≥ 1 activated space |

## Cross-cutting issues

The action integrates the main cross-cutting issues—gender, digital divide, and environment—in a transversal way, ensuring that the consultation process is inclusive, accessible, and sustainability-oriented.

### Gender

The use of a questionnaire that explores household composition, housing conditions, and neighbourhood dynamics makes it possible to capture differentiated needs that often vary significantly between men, women, and people with caregiving responsibilities.

This approach helps identify potential gender-related barriers in access to neighbourhood services, such as the lack of safe public spaces, childcare facilities, or support services for family caregivers. The possibility for all participants to respond anonymously also fosters a freer expression of opinions, allowing underrepresented groups in participatory processes to voice their needs more effectively.

In addition, future workshops will be designed to ensure heterogeneous participation, with the possibility of organising targeted sessions according to different needs and profiles.

### Digital

The action addresses the digital divide by adopting a hybrid data collection model.

On one hand, the questionnaire is accessible via QR code and can be completed online through Google Forms, facilitating participation for digitally active users.

On the other hand, to avoid excluding individuals who are less familiar with digital tools—such as elderly people, low-income households, or groups with limited digital access—paper copies are distributed through local social services in Poggioreale.

This dual approach ensures an inclusive participatory process, reducing the risk of bias in the collection of real neighbourhood needs.

### Environment

The questionnaire indirectly encourages reflection on environmental aspects related to quality of life in the neighbourhood. Questions about existing and missing services touch upon urban liveability themes such as green spaces, sustainable mobility, safe public areas, and proximity services, all of which have a direct environmental impact.

Furthermore, the choice to primarily use a digital format via QR code contributes to reducing paper consumption and limiting the production of physical materials. Paper copies are used only when necessary to ensure equity and accessibility, following a principle of both social and environmental sustainability.

## 4. Funding and Resources

### 4.1 Funding and resources

For the developed investment project, the definition of the financial resources required for implementation is a key element to ensure the concrete delivery of the planned activities. The four identified actions require a structured set of economic resources dedicated both to the operational management of activities and to the development of tools for analysis, participation, and communication.

Overall, financial resources are aimed at supporting participatory processes, data collection and analysis activities, the production of informational materials, and the organisation of moments of dialogue between citizens, institutions, and local stakeholders.

The adopted approach also allows for the combination of different funding sources, including local public funds, regional programmes, European initiatives dedicated to urban innovation, as well as collaborations with third-sector organisations and academic institutions.

| Module              | Action                                                                                                 | Total action    |
|---------------------|--------------------------------------------------------------------------------------------------------|-----------------|
| 1 - Governance      | The Solidarity Charter                                                                                 | € <b>18.380</b> |
| 2 - Social          | Model for assessing the economic affordability of housing in Naples                                    | € <b>37.000</b> |
| 3 - Legal&Financial | Establishing a non-speculative public-private partnership model                                        | € <b>22.580</b> |
| 4 - Building        | Integrating active citizen participation in a co-design process for solidarity-based housing complexes | € <b>15.160</b> |
| Total               |                                                                                                        | € <b>93.120</b> |

Overall, the planning of financial resources for the four actions highlights the need for an integrated approach that combines public funding, institutional cooperation, and partnerships with local stakeholders.

This model not only ensures the financial sustainability of the planned activities, but also strengthens the collaborative dimension of the project by fostering the involvement of different actors in the development of innovative housing policy solutions.

In this way, the actions can become a concrete tool for experimenting with new models of participation, analysis, and management of urban housing in the city of Naples.

## 5. Evaluation and monitoring

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### 5.1 Cross Cutting Issues

In the investment project developed by the City of Naples, the cross-cutting issues—particularly gender, digital inclusion, and environment—have been integrated transversally across the four planned actions, corresponding to the different thematic modules of the project. The adopted approach aims to ensure that all activities, from the design phase through implementation and evaluation, take into account principles of social inclusion, accessibility, equity, and sustainability, contributing to the development of more innovative housing policies that are attentive to the diverse needs of the urban population.

Regarding the gender dimension, all actions include a specific focus on ensuring a balanced involvement of men and women in participatory and decision-making processes. In co-design pathways, such as the drafting of the Solidarity Charter or the organisation of workshops and stakeholder engagement activities, inclusive participation is promoted, valuing the contribution of both genders and encouraging the representation of different perspectives. At the same time, data collection and analysis activities consider household composition and situations that may involve higher vulnerability, such as single-parent families, female-headed households, or caregivers. This approach allows the identification of potential inequalities in access to housing or urban services and supports the development of more gender-sensitive housing policies. Moreover, the gender dimension is also linked to a broader perspective of social and intergenerational inclusion, considering the needs of different age groups and socio-economic conditions, and promoting housing models that foster cohesion between young people, adults, and elderly residents, as well as mutual support within residential communities.

A second cross-cutting element concerns digitalisation, understood both as an operational tool and as a factor of inclusion. The different project actions make use of digital technologies to improve communication, data collection, and the sharing of results. Online platforms, digital questionnaires, statistical analysis tools, and geographic information systems enable the collection and organisation of data useful for understanding housing dynamics and defining more effective intervention models. At the same time, digitalisation facilitates broader participation, allowing citizens and stakeholders to contribute remotely through virtual meetings, online surveys, or access to digital information materials. However, the project also recognises the risk of the digital divide, which may exclude certain groups—such as elderly people, low-income households, or individuals with limited digital literacy—from participatory processes. For this reason, all actions adopt a hybrid approach that combines digital tools with traditional participation methods, such as in-person meetings, paper questionnaires, or face-to-face interviews. This ensures a truly inclusive and representative process that avoids technology becoming a barrier to participation.

The third cross-cutting dimension concerns environmental sustainability, which is integrated both into the content of the actions and into the practices promoted by the project. In the development of tools such as the Solidarity Charter, principles for shared living and space management may include environmentally responsible behaviours, such as waste separation, efficient use of energy and water resources, and the promotion of shared green spaces. At the same time, housing affordability analysis and modelling activities include indicators related to building environmental quality, such as energy efficiency, heating and cooling costs, and the sustainability of construction solutions. This approach allows housing affordability to be assessed not only in economic terms but also in relation to environmental quality and the capacity of buildings to ensure sustainable living conditions over time. Environmental considerations also emerge indirectly in citizen consultation processes, for example through reflections on neighbourhood services, green spaces, public space safety, and sustainable mobility, all of which significantly contribute to urban quality of life and community well-being.

Overall, the integration of cross-cutting issues across the project's actions enables a broader and more comprehensive approach to housing policy, one that simultaneously considers the social, economic, and environmental dimensions of urban living. Attention to gender issues promotes greater social equity and a deeper understanding of different forms of vulnerability within the urban population. The conscious use of digital technologies strengthens participation processes and improves the quality of analysis and decision-making, while ensuring accessibility and inclusion. Finally, the integration of environmental considerations helps steer housing policies towards more sustainable and resilient models, capable of responding to contemporary urban challenges linked to ecological transition and urban environmental quality.

Thanks to this integrated approach, housing is not addressed in a narrow sense, but rather as part of a broader vision of living, understood as a space of coexistence, inclusion, and sustainability within the city of Naples. The systematic integration of cross-cutting issues therefore represents a key element in ensuring that the proposed actions contribute effectively to the development of more equitable, participatory, and people-centred urban policies.

## 5.2 Indicators

For the monitoring of the project actions developed within the URBACT programme in Naples, the indicators have been designed in an integrated way to assess both the level of participation and the overall effectiveness of the actions in relation to the objectives of inclusion, social cohesion, and the development of innovative housing models.

| Action                                                                         | Indicator                                                  | Description                                           | Target                |
|--------------------------------------------------------------------------------|------------------------------------------------------------|-------------------------------------------------------|-----------------------|
| 1. The Solidarity Charter                                                      | Number of stakeholders involved                            | Total actors participating in the process             | ≥ 15                  |
|                                                                                | Number of participatory meetings                           | Workshops and meetings held                           | ≥ 4                   |
|                                                                                | Participation rate                                         | % of participants compared to invited stakeholders    | ≥ 60%                 |
|                                                                                | Number of document revisions                               | Iterations of the Charter                             | ≥ 2                   |
|                                                                                | Shared approval                                            | % of stakeholders approving                           | ≥ 75%                 |
| 2. Model for assessing housing affordability in Naples                         | Stakeholder involvement (associations, citizens)           | Participation lists                                   | ≥ 10 people           |
|                                                                                | Developed calculation model                                | Functional and documented model                       | 1 model               |
|                                                                                | Number of datasets collected (income, costs, demographics) | Technical verification                                | ≥ 5 complete datasets |
|                                                                                | Final report produced                                      | Official document                                     | 1 report              |
|                                                                                | Percentage of neighbourhoods mapped (out of 30 in Naples)  | Model coverage analysis                               | 100% coverage         |
| 3. Establishing a non-speculative public-private partnership model             | Number of stakeholders involved                            | Multi-actor participation                             | ≥ 10 actors           |
|                                                                                | Workshops held                                             | Organised consultation events                         | ≥ 6                   |
|                                                                                | Developed PPP model                                        | Definition of non-speculative model                   | 1 model               |
|                                                                                | Identified funding sources                                 | Diversification of resources                          | ≥ 3 sources           |
|                                                                                | Risk assessment                                            | Legal and financial risk assessment for local context | 1 SWOT matrix         |
| 4. Integrating active citizen participation in co-design of solidarity housing | Questionnaires collected                                   | Total number of responses                             | ≥ 200                 |
|                                                                                | Workshops held                                             | Co-design laboratories                                | ≥ 4                   |
|                                                                                | Workshop participation                                     | Attendance lists                                      | ≥ 30 people           |
|                                                                                | Creation of co-designed community spaces                   | Design verification                                   | ≥ 1 activated space   |



### 5.3 Monitoring

The monitoring of the project is not intended as a simple bureaucratic check of deadlines, but as a true strategic steering tool. The objective is twofold: on one hand, to ensure that resources are used in line with the established targets; on the other, to verify that innovative solutions (such as the Solidarity Charter or the CLT model) genuinely adapt to the complex reality of the Neapolitan context.

For Action 1, monitoring focuses on building consensus. It is not enough to draft a document; it is essential that it is perceived as owned by future residents. The process will be monitored through both the quality and quantity of engagement: the goal is to actively involve at least 15 key stakeholders through a cycle of at least 4 participatory meetings. Process consistency will be ensured by tracking the participation rate (with an ambitious target of 60%) and by monitoring document revisions (at least 2 iterations), ensuring that the final version achieves a shared approval rate above 75%.

Monitoring of Action 2 takes on a more technical and scientific character, as it focuses on verifying the robustness of the digital calculation model. Control activities will focus on data integration capacity: success will be measured by the collection of at least 5 complete datasets (cross-referencing INPS, OMI and municipal sources) and by the tool's ability to map housing vulnerability across 100% of Naples' districts. Monitoring will culminate in the delivery of a functioning model and a final report that will serve as a guiding tool for future municipal housing policies.

Regarding Action 3, monitoring will follow the development of an innovative legal-economic framework for Italy. The focus will be on the "learning capacity" of the technical table. Through 6 dedicated workshops, participation of at least 10 multi-actor stakeholders (public and private) will be monitored. The success of this phase will be validated through the production of a context-specific SWOT matrix and the identification of at least 3 alternative funding sources, essential elements to transform the theoretical model into a real operational option for the Municipality.

Finally, Action 4 requires detailed field monitoring to capture community needs. The data collection system must be highly inclusive: achievement of at least 200 questionnaires will be monitored (balancing digital and paper formats to avoid excluding older residents), along with the continuous participation of at least 30 citizens in the workshops. However, the most significant success indicator will be design verification: monitoring must certify that inputs emerging from workshops have been effectively integrated into the architectural project, leading to the activation of at least one genuinely co-designed community space.

Monitoring will be carried out by a specifically designated group, which will not simply collect data at the end of the project, but will produce periodic progress reports. This "dynamic" approach will allow timely intervention if critical issues arise—such as low involvement of vulnerable groups or unforeseen regulatory obstacles—turning monitoring into a driver of continuous improvement for the city's overall social housing strategy.

Members of the URBACT Local Group (ULG) and other relevant stakeholders will be an integral part of the monitoring process, providing continuous feedback and contributing to the qualitative evaluation of the actions.