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> Unpacking gentrification 2.0: A systems oriented design study uncovering underlying systemic forces in the context of access to housing

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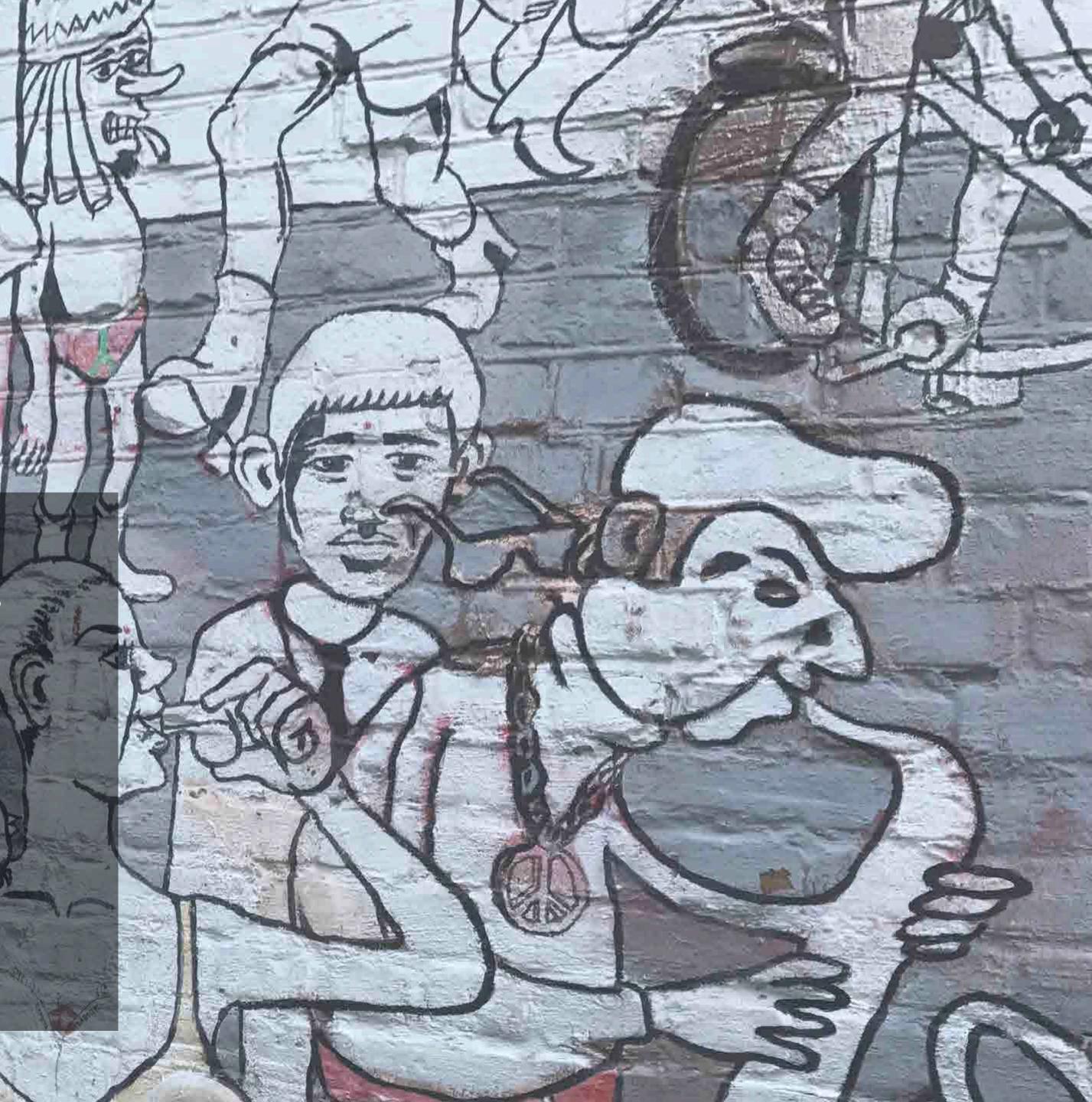
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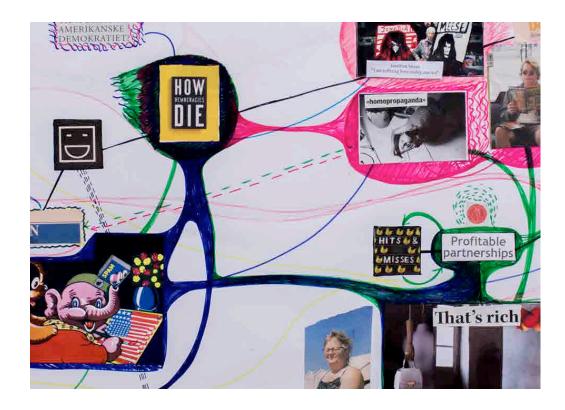
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Unpacking Gentrification 2.0.

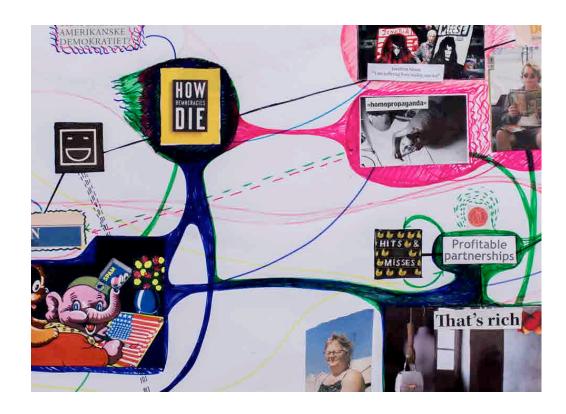
A systems oriented design study uncovering underlying systemic forces in the context of access to housing

Palak Dudani Oslo School of Architecture and Design





Introduction to SOD

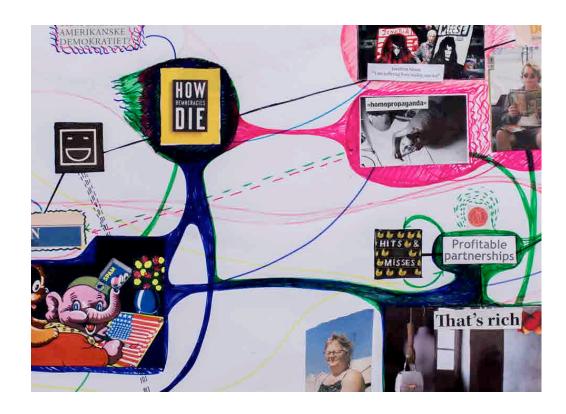




Introduction to SOD

Case Study







Introduction to SOD

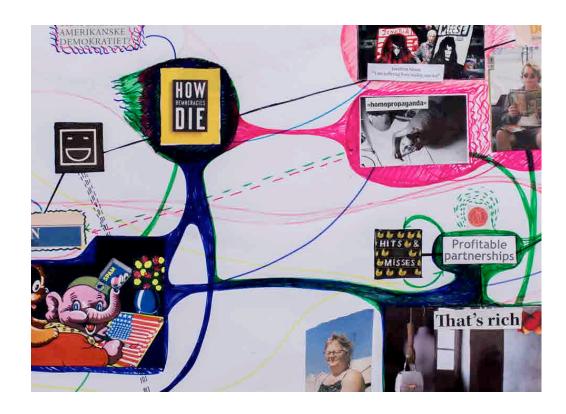
Case Study



Unpack and Dive in

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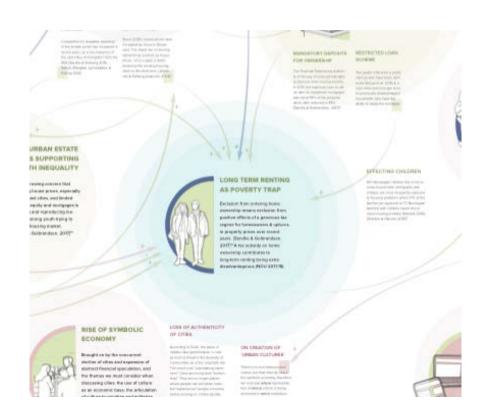


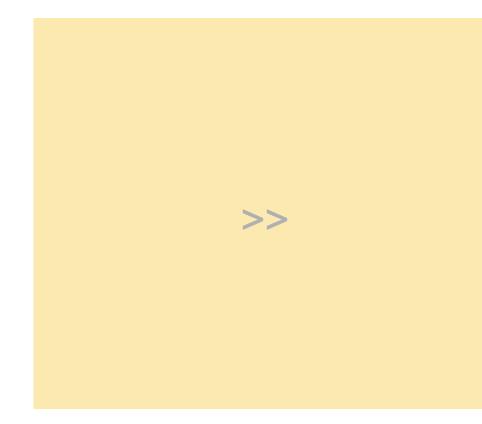


Introduction to SOD

Case Study



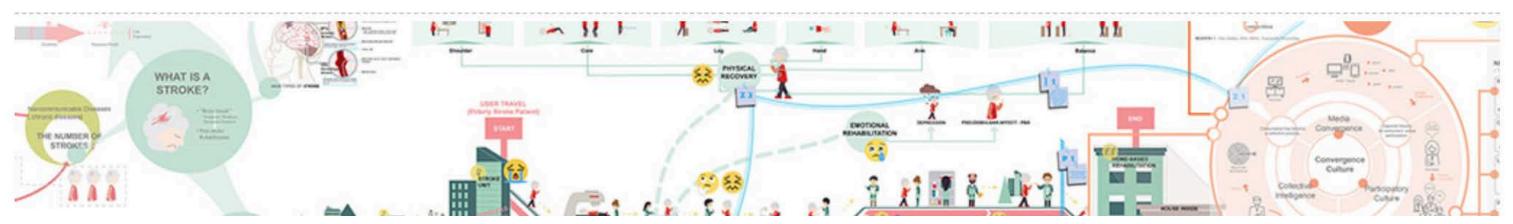




Unpack and Dive in Reflection + Next steps

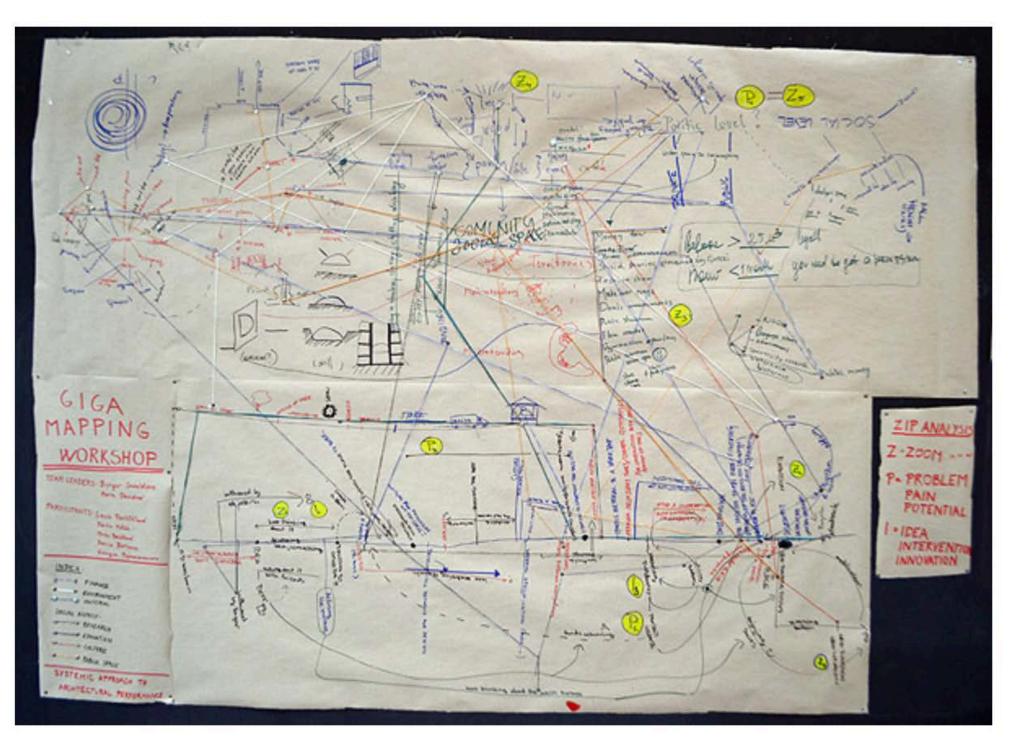
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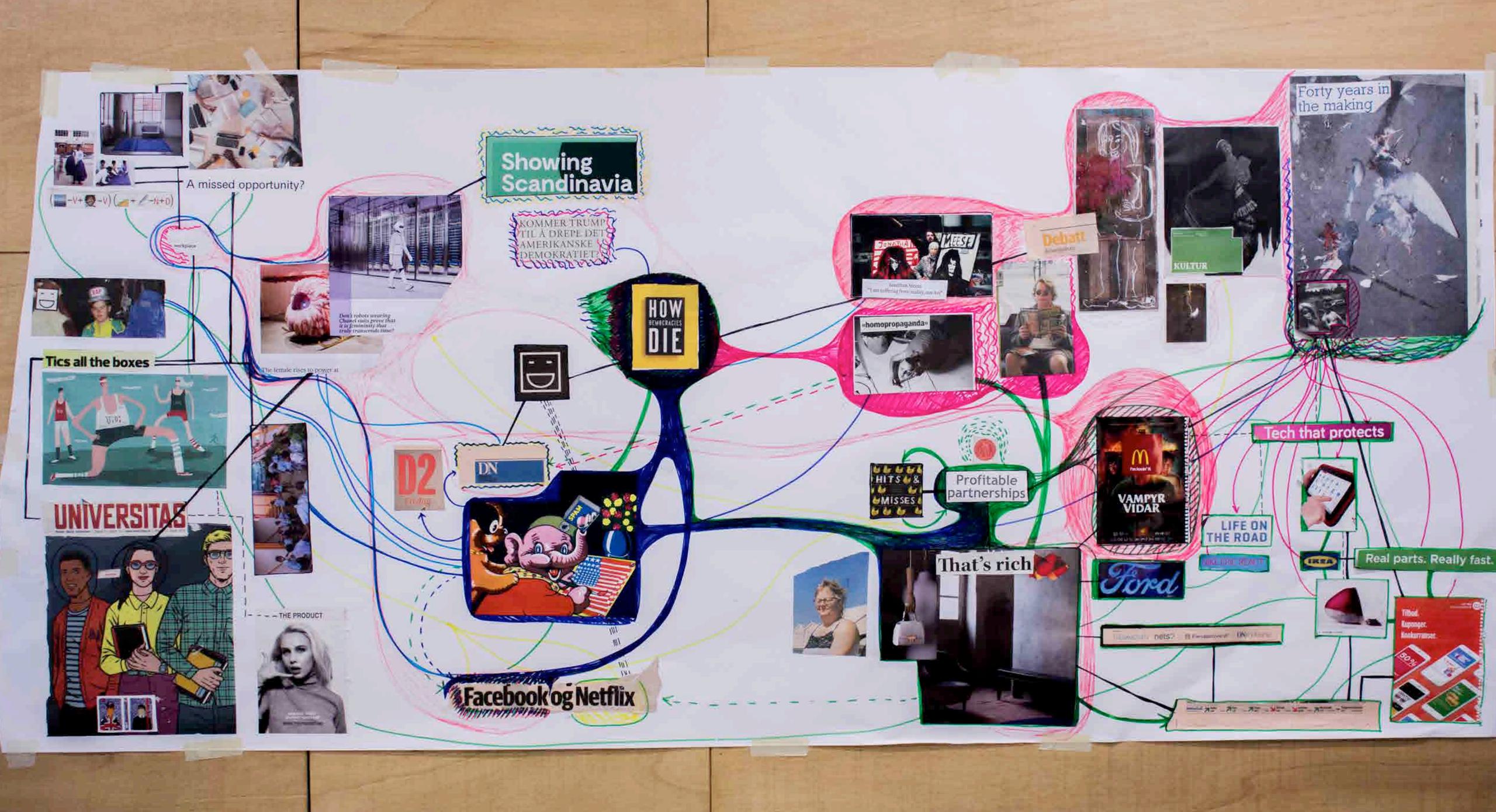


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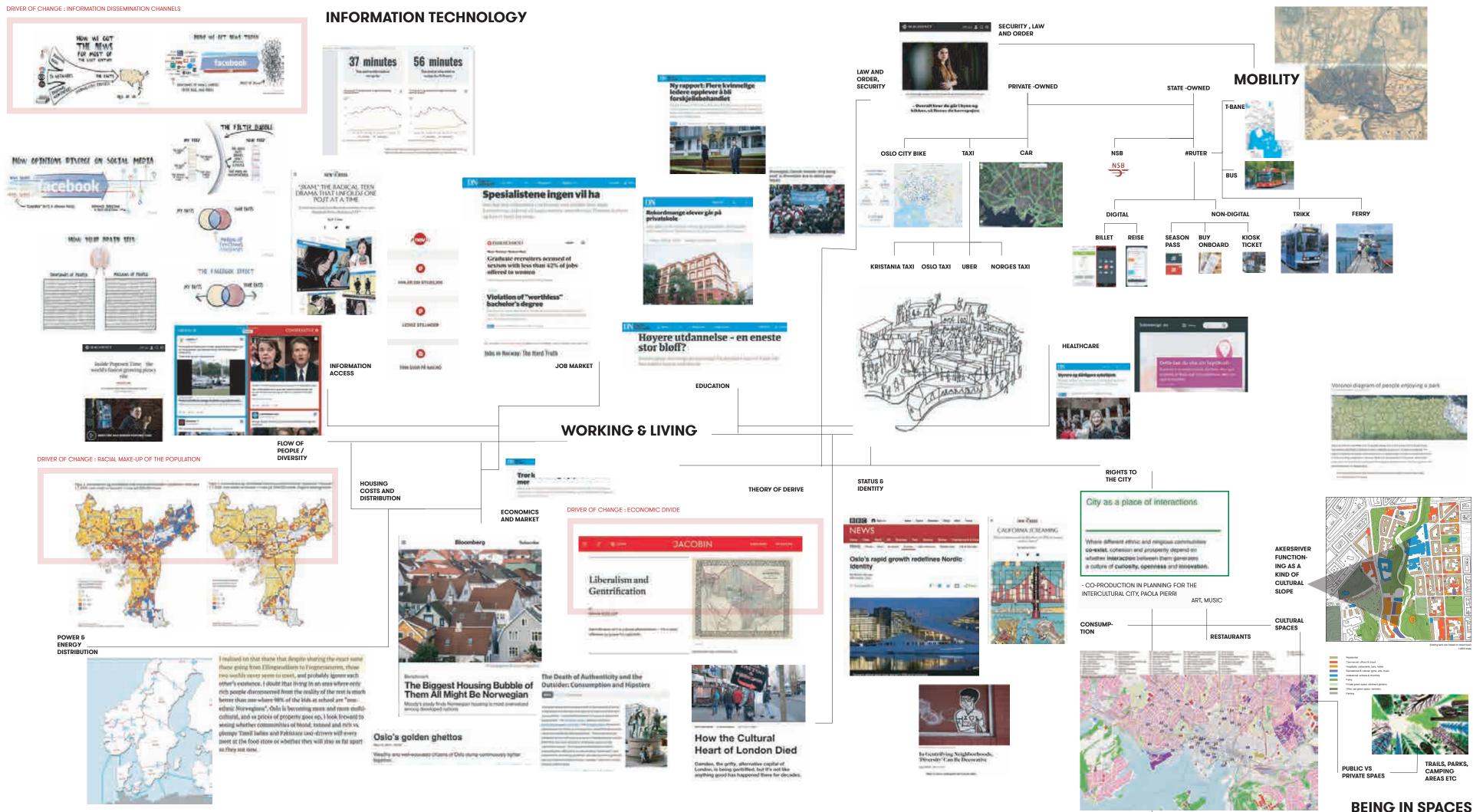
INFORMATION TECHNOLOGY

WORKING & LIVING

MOBILITY



BEING IN SPACES



BEING IN SPACES









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World UK Science Cities Global development Football Tech More



Gentrified world 'We are building our way to hell': tales of gentrification around the world

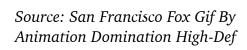
From community displacement in Mexico City to tourismtriggered evictions in Lisbon and crazy rent hikes in Silicon Valley, our readers shared stories of gentrification happening in their cities - and the initiatives trying to tackle it

Cities is supported by



The Guardian











Da Tøyen ble hip

TEKST Bjørnar Valdal 31. MARS 2016



«Jason-gården». Der Tøyen kunne bli kalt «Nedre Kampen» på meglerspråk tidligere, ble det i november annonsert med leilighet i «en av Oslos mest nypopulære bydeler», i «Jasongården på Tøyen». Veggmaleriet basert på tegneseriene til John Arne «Jason» Sæterøy ble oppført som et samarbeid mellom

Problem-Tøyen, Innvandrer-Tøyen og Museums-Tøyen har fått selskap av Trendy-Tøyen.



D2

DETTE ER SAKEN: Tøyen løfter seg med utesteder som Urban mote, Postkontoret og Norð Source: Dagens Næringsliv



Jonny Aspen

Professor, Landscape Architecture and Urbanism AHO



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		12	•		Jacobsen, Dag Henning; Solberg-johansen, Kristin	Housing investment and house prices		
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		×	*		Review by Allen, J .	Review: The Cultures of Cities (Sharon Zukin)		
			2	9	Sandlie, H.C.; Gulbrandsen, L.	The social home ownership model – the case of Norway		
		8	•		van Auken, Paul M.; Rye, Johan Fredrik	Amenities, affluence, and ideology: Comparing rural restructuring processes in the US and Norway		
		2	•		Vassenden, Anders; Lie, Terje	Telling others how you live-refining Goffman's stigma theory through an analysis of housing strugglers in		
		in.			Zukin, S.	The Cultures of Cities		

Research and Rapid Learning

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	2014	British Journal of Psychiatry	Nov 28	The social home ownership model – the case
	2011	The Avery Review	Nov 22	of Norway
le or	2003	TIDSSKRIFT FOR SAMFUNNSFORSKNING	Nov 14	Authors: H. Sandlie, L. Gulbrandsen
n everyday	2007	Social Science Computer Review	9:42am	Journal: Critical Housing Analysis
ivided Oslo	2011	The New York Times	9:42am	Year: 2017 Volume: 4
	2015	Nordic Journal of Migration Research	Nov 22	Issue: 1 Pages: 52-60
ants in			Nov 22	Abstract:
or	2005	European Urban and Regional Studies	Nov 28	© 2017, Academy of Sciences of the Czech Republic, Institute of Sociology. All rights reserved. In Norway, mass home ownership has been an important part of social housing in the
isplacement, t	2014		9:42am	post-war period. Social housing became available to everybody and a great majority seized the opportunity. The Global Financial Crisis (GFC) had little effect on the Norwegian housing
	2004	Economic Bulletin	Nov 28	market other than to create a more rigorous housing finance system for the purpose of counteracting increasing house
Right to St	2015	International Journal of Urban and Regional Res	Nov 28	prices and housing debts. This, in turn, has affected the possibilities of young adults entering home-ownership. Nevertheless, the share of young homeowners has been stable
arket How	2018		Nov 22	or even growing in recent years. Today, social housing in Norway mainly refers to a rather marginal and targeted system providing housing only for the most vulnerable groups.
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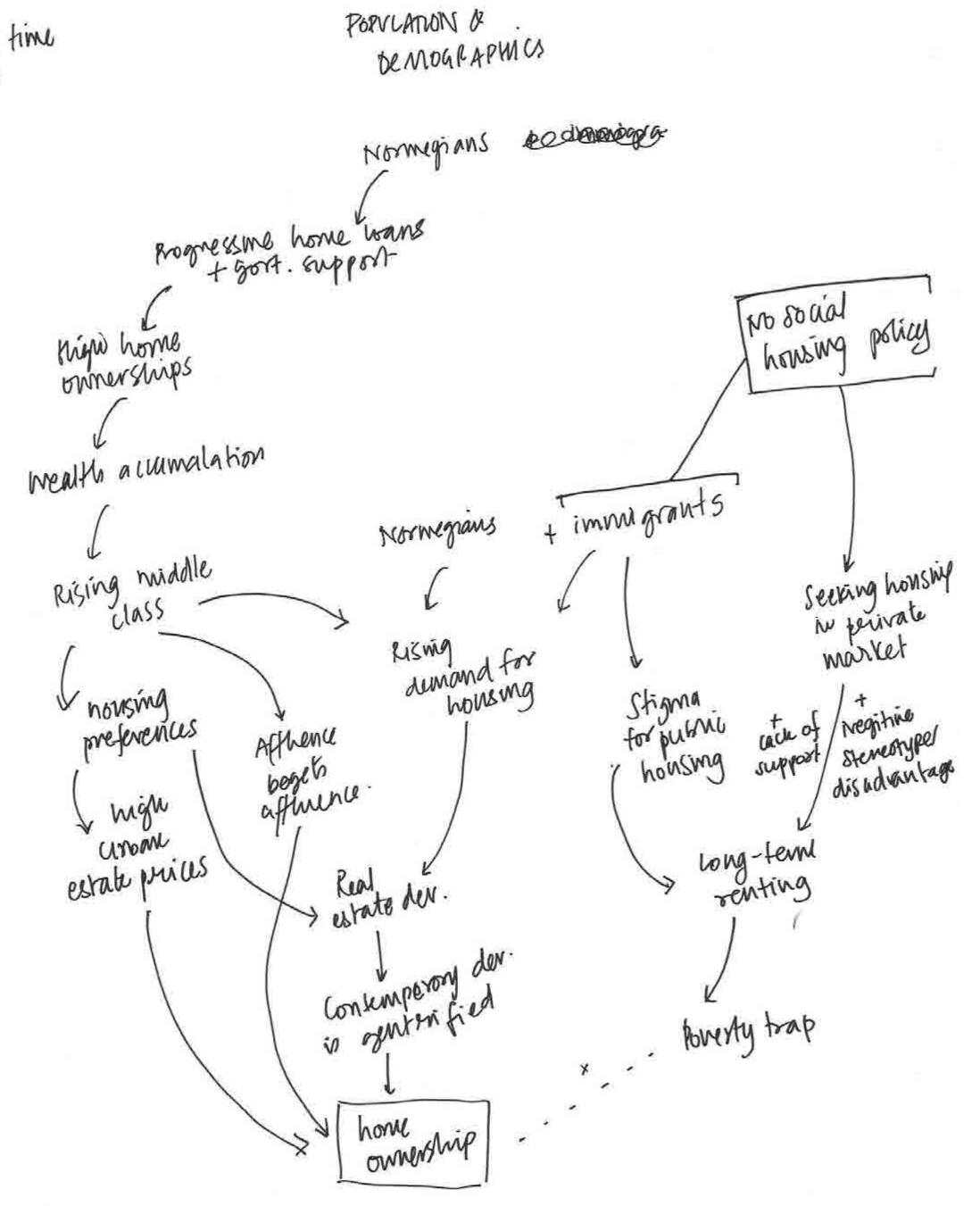
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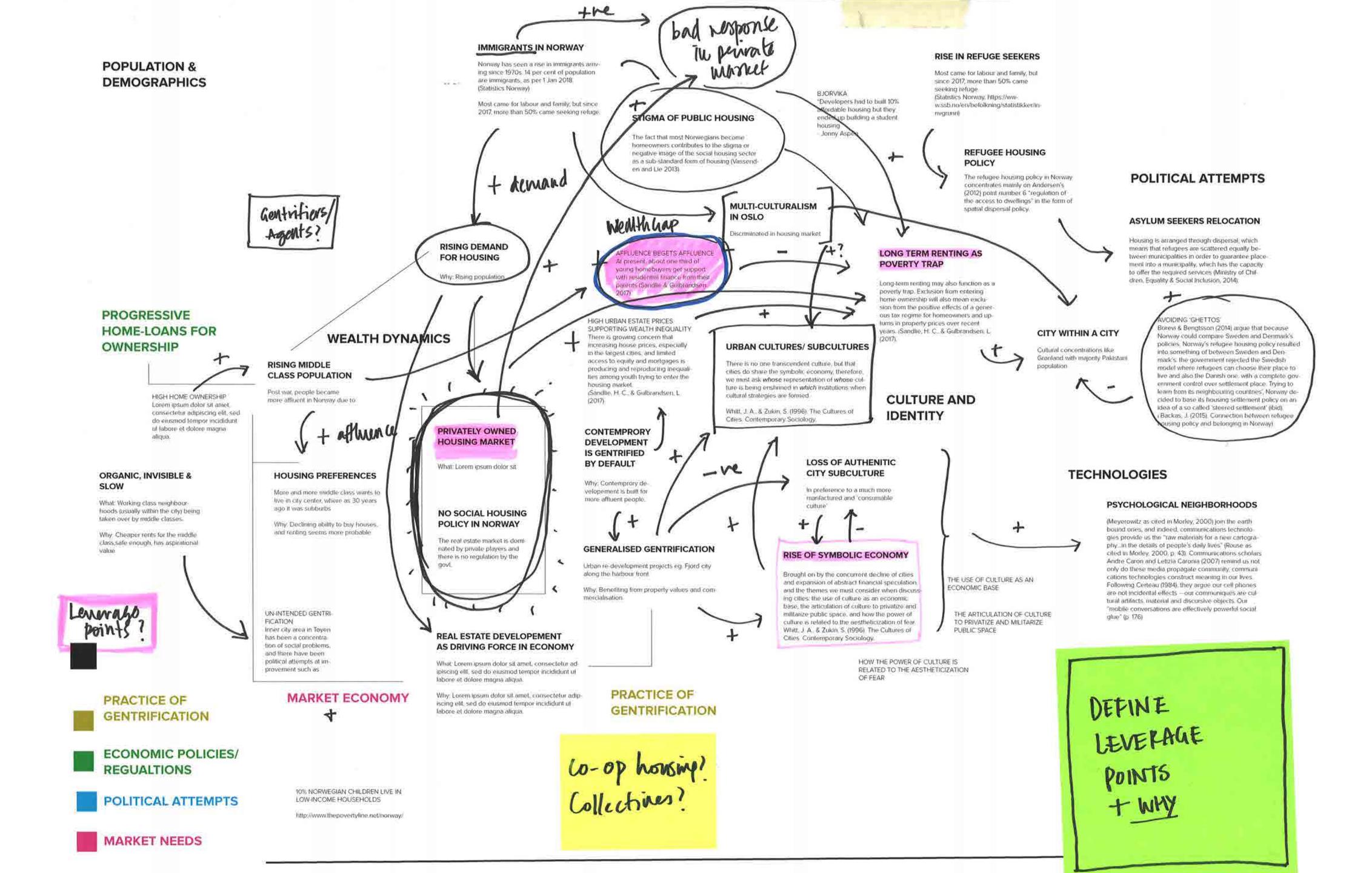
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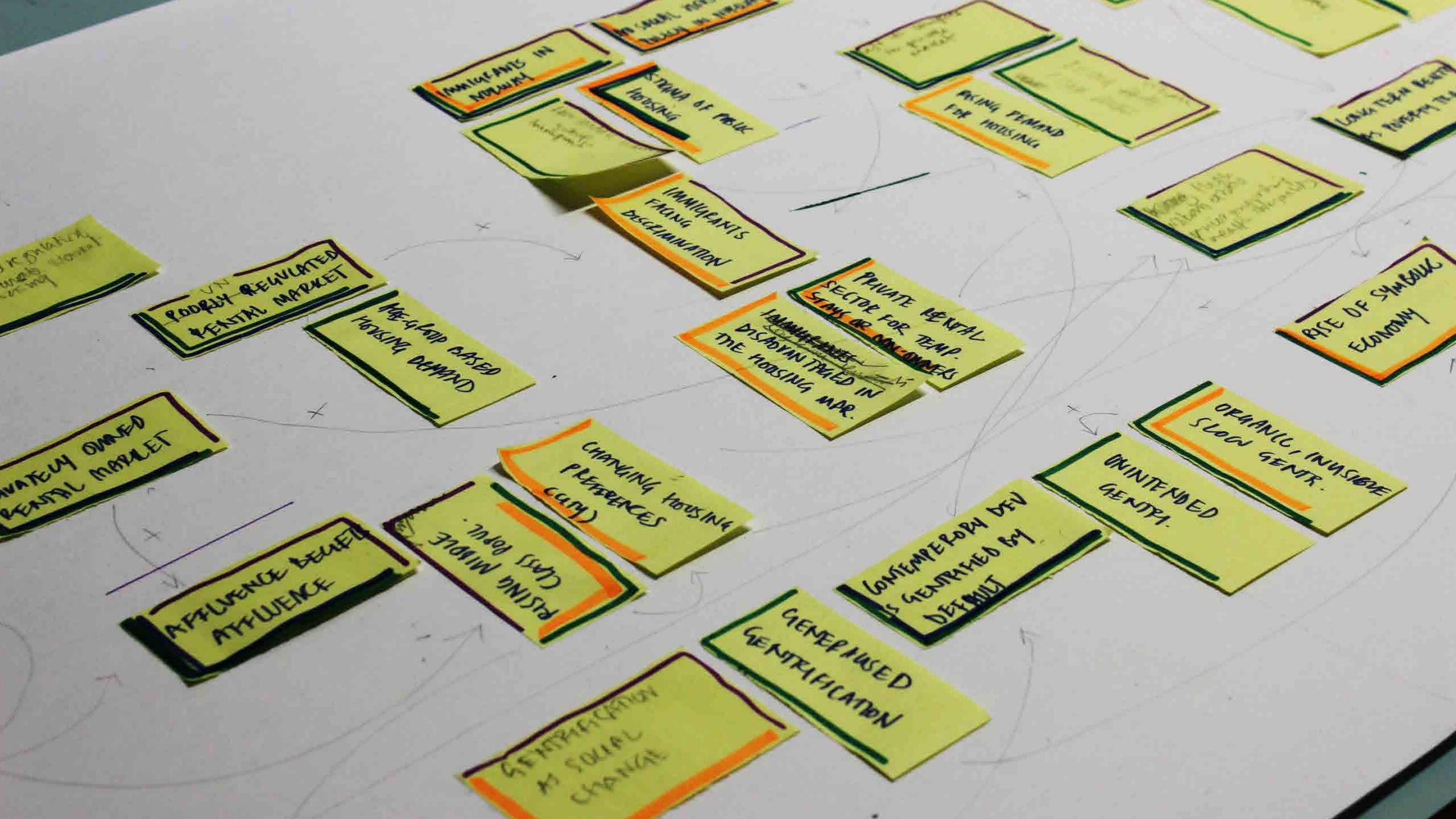


time

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POST WAR 'SOCIAL HOME OWERNSHIP' MODEL

HOMEOWNERSHIP VALUABLE

PROGRESSIVE HOME LOANS FOR OWNERSHIP



DEREGULATION OF MARKET IN 80S



POORLY REGULATED RENTAL MARKET



WEALTH BUILDING

FROM HOME

OWNERSHIP

80% NORWEGIANS ARE HOME OWNERS

RISING MIDDLE CLASS POPULATION

PRIVATELY OWNED

RENTAL MARKET

RENTAL SECTOR FOR TEMPERORY STAYS OR NON-OWNERS



AFFLUENCE BEGETS AFFLUENCE



INCOME GROUP



CHANGING HOUSING PREFERENCES



REAL ESTATE DEVELOPEMENT **AS DRIVING FORCE** IN ECONOMY



GENTRIFICATION AS 'SOCIAL CHANGE

ORGANIC, INVISIBLE & SLOW

CONTEMPRORY DEVELOPMENT **IS GENTRIFIED BY DEFAULT**

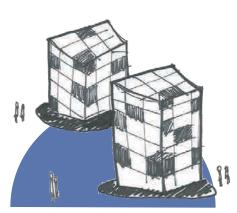
UN-INTENDED GENTRIFICATION

GENERALISED GENTRIFICATION

MOSTLY LOW OR MIDDLE STIGMA OF PUBLIC HOUSING

> **IMMIGRANTS FACE** DISCRIMINATION

DISADVANTAGED IN THE HOUSING MARKET LESS LIKELY TO OWN HOME DESPITE GRANTS



NO SOCIAL HOUSING POLICY ANYMORE



LEFT TO COMPETE IN **PRIVATE MARKET**

RISING DEMAND FOR HOUSING

INCREASING REAL ESTATE PRICES



HIGH URBAN ESTATE **PRICES SUPPORTING** WEALTH INEQUALITY



GLOBAL FINANCIAL CRISIS AND POLICY ADJUSTMENT



INCREASED THRESHOLD FOR **FIRST TIME BUY**

MANDATORY DEPOSITS FOR OWNERSHIP RESTRICTED LOAN SCHEME



EFFECT ON CHILDREN

LONG TERM RENTING **AS POVERTY TRAP**



3 KK.

RISE OF SYMBOLIC ECONOMY

LOSS OF AUTHENITICITY OF CITIES

ON CREATION OF **'URBAN CULTURES**



GENTRIFICATION 2.0

A PROBLÈMATIQUE OF GENTRIFICATION IN NORWAY & REINFORCING INFLUENCES WITH CONTENT FROM LITERATURE REVIEWS

A DESIGN FOR DEMOCRACY PROJECT BY PALAK DUDANI, SYSTEM ORIENTED DESIGN 2018



POST WAR 'SOCIAL HOME OWERNSHIP MODEL

Housing was one of the pillars of the Norwegian welfare state, from 1945 onwards. Two state banks provided the majority of the funding & mass home ownership become an important part of the social housing police. [Sandlie & Gulbrandsen, 2017]¹⁵

HOMEOWNERSHIP PROGRESSIVE HOME VALUABLE LOANS FOR OWNERSHIP

Around 95 % of loans Since the 1940s, the full weight of the from banks to the private Norwegian state's housing policy, including bricks and mortar subsidies, tax breaks & housing allowances, has market is with mortgage n housing. (Statistics lorway] been geared towards the expansion



DEREGULATION OF MARKET IN 80S At the beginning of the 1980s,

both the housing market & the financial market were deregulated lousing investment preferences today are restricted by income & access to housing funding. [Sandlie & Gulbrandsen, 2017]¹⁵

RENTAL MARKET

Norwegian private rental

the market. [Sandlie & Gul-

brandsen, 2017]¹⁵

PRIVATELY OWNED RENTAL SECTOR FOR NON-OWNERS

sector with individuals letting out their own home, parts of their own home, or one or a few additional units dominates by being about two thirds of



TEMPORARY STAYS OR

course of their lives, the private rental sector primarily provides accommodation for people in sition looking for tempor nousing and with low incomes lack the resources for entering home ownership. [Hayfron, n.d]



POORLY

REGULATED

RENTAL MARKET

he Norwegian market is

the competition for dwell-

to cherry-pick the renters

Hansen, 2015⁷

that they prefer. [Grødem &

poorly regulated, and given

ings owners have the liberty

2011:15 Rom for alle (Room for all) estimated that approx. 150 000 people were considered to be disadvantaged in the housing market where immigrants a

> According to London & Palen (1984), the aby boomers married at an older age had fewer children & later in life. Wome entering labour force at higher rates led to increase of dual wage-earner house hold & made typically young, more affluent couples without childre Child-free, they elected to live in the inner city close to their white-collar jobs hence a neighbourhood with more white-collar jobs was more likely to be vaded. [Hiorthol. Biørnskau. 2005]



has been a concentration of social problems, and there have been political attempts at improvement However, as conditions improve, the area becomes Rapid urban developme

WEALTH BUILDING FROM HOME OWNERSHIP

nership. [Grødem & H<mark>ansen</mark>

The design of the Norwegian tax system makes home ownership highly beneficial, as dwellings are taxed at rates considerably below their market value. [Grødem & Hansen, 2015]⁷

80% NORWEGIANS ARE HOME OWNERS

More than 75 % of No

households and 83 % of all

people in Norway live in a

self-owned accommodati

RISING MIDDLE CLASS POPULATION

Social mobility increased substantially between cohor born in the early 1930s and the early 1940s. [Pekkarinen Salvanes & Sarvimak<mark>i, 2015</mark>]

with residential finance from their

CONTEMPRORY DEVELOPMENT IS GENTRIFIED **BY DEFAULT**

According to Huse & Oatley (2014), in Norway, urban reviwal of 1980s was reinforced by the shift towards neolibera urbanism in the 1990s. [Kallin, 2015]¹²

REAL ESTATE DEVELOPMENT **AS DRIVING FORCE IN ECONOMY**

Norwegian social attitudes about land seem to be shifting from a 'traditional' mentality towards a more 'American' mentality. [van Auken, Rye 2011]16



GENTRIFICATION AS 'SOCIAL CHANGE'

Bourdieu's Habitus concept explains how class identity is established & maintained through consumer behaviour, but it doesn't explain social change - which is what gentrification is - new middle classes replacing working classes in the central parts of the cities contrary to their traditional practices. [Hjorthol & Bjørnskau,2005]⁹

ORGANIC, INVISIBLE & SLOW

According to Munt (1987), Zukir et al. (1997) & Moss (1997), since 1990s, from 'suburbanisation to reurbanisation', a process of gentrification was taking place with traditional working-class areas in the inner cities being 'invaded' by middle class. [Hjorthol, Bjørnskau, 2005]9

AFFLUENCE BEGETS AFFLUENCE

At present, about one third of young homebuyers get support

parents. [Sandlie & Gulbrandsen, 2017]





IMMIGRANTS IN NORWAY

Norway has seen a rise in immi grants arriving since 1970s. In 2017, Norway's immigrant pop lation made up 16.8% of the country's total population. Oslo had the largest population of immigrants and Norwegian-born to immigrant parents which is 33% of the capital's entire population. (Statistics Norway).

MOSTLY LOW OR MIDDLE STIGMA OF PUBLIC HOUSING

The public housing stock is small and poorly differentiated, which often means that this sector offers deprived housing conditions. The fact that most Norwegians become homeowners contributes to the stigma or negative image of the socia housing. [Vassenden & Lie, 2013]¹⁷

IMMIGRANTS FACE DISCRIMINATION

INCOME GROUP

ship . [Hayfron, n.d]8

According to Haurin (1991) and Schill

et.al (1998), most immigrants are in low or middle-income group, implying that

most immigrants would depend heavily

on the social housing & affordability is

important in determining homeowner

Hansen, 201517

The competition over rented hous ing in Norway provides 'a fertile environment for discrimination'. a representative survey, 20 % of immigrants to Norway from countries in Africa and Asia said they had experienced discrimination in the housing market. [Grødem &

LESS LIKELY TO OWN HOME DESPITE GRANTS

home loans or mortgages issued b the state lending institutions as the indigenous Norwegians yet imm grants are less likely to own a hous



HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY

There is growing concern that increasing house prices, especially in the largest cities, and limited access to equity and mortgages is producing and reproducing inequalities among youth trying to enter the housing market. [Sandlie & Gulbrandsen, 2017]¹⁵

NO SOCIAL HOUSING POLICY ANYMORE

egian social housing policy origination ly referred to all type of housing that received some form of public subsidy or social assistance, either directly or indirectly. In the initial period social housing accounted for most households but that changed after Second World War. When most of the population had secured good and affordable housing, social housing targeted the most vulnerable groups and was confined to public rented housing. [Sandlie & Gulbrandsen, 2017]¹⁵

LEFT TO COMPETE IN **PRIVATE MARKET**

Only those considered as the most vulnerable – often applicants with social problems, substance abuse problems, and/or mental health problems - will be offered a flat by the municipality. Others are left to compete in the private sector. [Grødem & Hansen, 2015]⁷

INCREASING REAI ESTATE PRICES

RISING DEMAND FOR

HOUSING

Eldring 2012)

Since 2000s, house prices hav competition for available dwellings increased by close to 50 per in the private sector has increased in cent. The sharp rise in hou tecent yters, as a consequence of the vast influx of immigrants from the EEA (Sandile & Seeberg 2013; Sabel 0 detailst Søholt, Ødegård, Lynnebakke, & stock in the short term. [Jaco



LONG TERM RENTING **AS POVERTY TRAP**

Exclusion from entering home ownership means exclusion from positive effects of a generous tax regime for homeowners & upturns in property prices over recent years. [Sandlie & Gulbrandsen, 2017]¹⁵ A tax subsidy on home ownership contributes to long-term renting being extra disadvantageous (NOU 2011:15).

GLOBAL FINANCIAL CRISIS AND POLICY ADJUSTMENT

iscal policy was adjusted and overnmental support to fiscal sector mitigated the negative impact of the GFC on the economy - adjustments which had a major impact on the Norwegian housing market. [Sandlie & Gulbrandsen, 2017]¹⁵

> INCREASED **THRESHOLD FOR FIRST TIME BUY**

The deposit requirements and award criteria for start-up loans increase the threshold for becoming first-home buyers [Hayfron, n.d]⁸

households who have the ability to repay the mortgage

EFFECTING CHILDREN

come households. Immigrants with children are more frequently exp b housing problems where 17% of the millies (as opposed to 7% Norwegian families) with children report two o nore housing problem (Nordvik 2010) [Grødem & Hansen, 2015]⁷



REFUGEE HOUSING POLICY

he refugee housing policy in orway concentrates mainly or Andersen's (2012) point number 6 "regulation of the access to dwellings" in the form of spatial dispersal policy. [Backas, 2015]¹

AVOIDING 'GHETTOS'

Norway could compare Sweden and

Denmark's policies. The governmen

rejected the Swedish model where

plete government control over set

settlement' (ibid). [Backas, 2015]¹

to base its housing settle

ment place. Instead Norway decide

the Danish one, with a com

RISE IN REELIGE SEEKERS

Most came for labour and family, b since 2017, more than 50% came seeking refuge. (Statistics Norway)

ASYLUM SEEKERS RELOCATION

Housing is arranged through disper sal, which means that refugees are scattered equally between municip ities in order to guarantee plac into a municipality, which has the capacity to offer the required serv es (Ministry of Children, Equality & Social Inclusion. 2014).

CITY WITHIN A CITY

SATTELITE TOWNS The satellite towns of Furuse tovner and Søndre Nord are developing as Oslo's new immigrant districts, whereas the 'older' immigrant areas in inner

arts of the city are becoming

reasingly gentrified

cs, or the desire to live with other Muslims, or because of flawed socia welfare policies, some cities have heavily migrant, informal ghettos that block easy assimilation into Norwegian language, culture and society. [Erlanger, 2011]⁵



Neighbourhoods constitute a key arena for social inclusion (Keene, Bader, & Ailshire 2013; Vyncke et

al. 2013) and can facilitate the social inclusion of families with immigrant backgrounds if they include neighbours with access to resources that the individual herself does not have.

POLICY SHIFT & OBSCURING THE ROLE OF IMMIGRANTS

The political objective of changing the socio-ethn residential mix of Old Oslo was motivated by desire to avoid 'ghettos'. The result of this policy has been gentrification and displacement. The practices of ghetto labelling and residential mix policy servce to obscure the role played by immigrant communities and networks in and around Tayen streen in engedering social cohesion. [Huse, 2014]¹⁰

PSYCHOLOGICAL NEIGHBORHOODS

Not only do these media propagate community, communications technolo gies construct meaning in our lives. [Caron & Caronia, 2007]⁴. Following Certeau (1984), they argue our cell phones are not incidental effects – our communiqués are cultural artifacts, material and discursive objects. Our "mobile conversations are effectively powerful social glue"

RISE OF SYMBOLIC

decline of cities and expansion of abstract financial speculation, and the themes we must consider when discussing cities: the use of culture as an economic base, the articulation of culture to privatize and militarize of culture to privatize and militarize public space, and how the power of have an important role to play in culture is related to the aestheticization of fear. [Zukin, 1995]¹⁸

LOSS OF AUTHENTICITY OF CITIES

creating the authentic city. [Zukin, 2009]¹⁹

ON CREATION OF **'URBAN C**

> culture, but that cities do share the symbolic economy, therefo we must ask whose representa tion of whose culture is being enshrined in *which* institution when cultural strategies are formed. [Zukin, 1995]¹⁸



GENERALISED such as library and parks. GENTRIFICATION

susceptible middle-class moving in, leading to central business district. The unintended gentrification first redevelopment was at effects." - Jonny Aspen, Institute of Landscape Architecture & Urbanism Architecture & Urbanism



ECONOMY

Zukin argues that governments

According to Zukin, the wave of

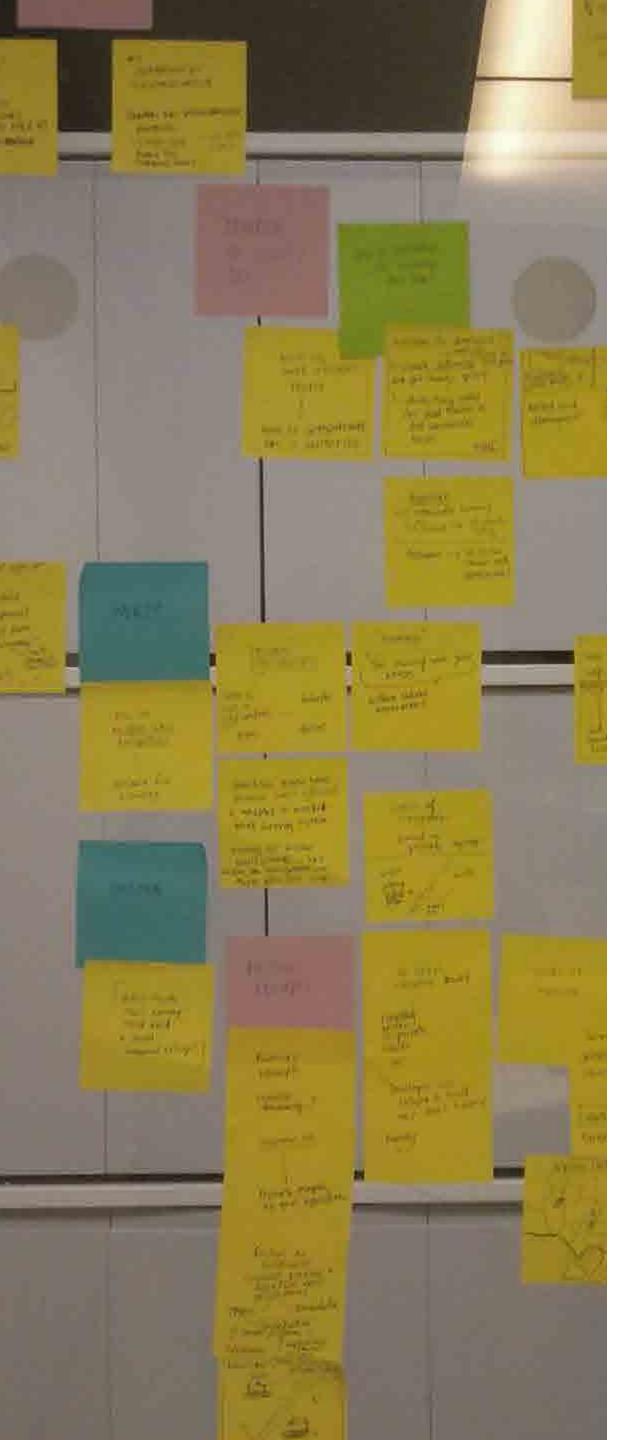
nunities as is the corporate city There is no one transcendent The result is an "overbearing sameness". Cities are losing their "authenticity". They are no longer places



FOR OWNERSHIP y of Norway introduced mandatory deposits when buying a home. In 2010, the maximum loan-to-value ratio for repayment mortgages was set at 90% of the property

MANDATORY DEPOSITS RESTRICTED LOAN

SCHEME start-up loan have been tightened (Astrup et al. 2015) & is now restricted to longer tel economically disadvantage



Hornegia progressme home wans + gort. support miner ships wealth accumulation Normegia rising middle class MISMA Junow meterences Affhence begets affinince might estate prices estate der. contemperon is genteril ownership Y

(Statistics Norway)

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ISING DEMAND

OR HOUSING

hy: Rising population

RIVATELY OWNED

DUSING MARKET

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O SOCIAL HOUSING

e real estate market is domi-

DLICY IN NORWAY

ted by private players and are is no regulation by the

vt.

5

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Most came for labour and family, but since 2017, more than 50% came seeking refuge

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STIGMA OF PUBLIC F

The fact that most Norwegians homeowners contributes to the negative image of the social h as a sub-standard form of hour en and Lie 2013).

Wedlthhap

AFFLUENCE BEGETS AFFLUENCE At present, about one third of young homebuyers get support with residential finance from their parents (Sandlie & Gulbrandsen

HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY There is growing concern that increasing house prices, especially in the largest cities, and limited access to equity and mortgages is producing and reproducing inequalities among youth trying to enter the housing market. (Sandlie, H. C., & Gulbrandsen, L.

CONTEMPRORY DEVELOPMENT IS GENTRIFIED BY DEFAULT

(2017).

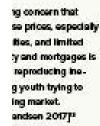
Why: Contemprory developement is built for more affluent people.

GENERALISED GENTRIFICATION

Urban re-development projects eg. Fjord city along the harbour front

Why: Benefiting from property values and commercialisation.

BAN ESTATE UPPORTING



INEQUALITY

RISING DEMAND FOR

Competition for evoluble deallings

in the private sector has increased in

report years, as a consequence of

the vost indus of immigrants from the

SSA (Studie & Seeberg 2013)

Sahok @degtet Lyneebokke, &

HOUSING

Sidning 2012).

LEFT TO COMPETE IN **PRIVATE MARKET**

Only those considered as the most ulnerable - often applicants with social problems, substance abuse problems, and/or mental health roblems – will be offered a flat by the municipality. Others are left to compete in the private sector. [Gredem & Hansen, 2015]⁵

INCREASING REAL ESTATE PRICES

Since 2000s, house prices have increased by close to 50 percent. The shorp rise in housing errand has pushed up hour plices, since supply is determined by the existing housing stock in the short term (Jacobsen & Solbergjohansen, 2004

ownership contributes to

RISE OF SYMBOLIC ECONOMY

Brought on by the concurrent abstract financial speculation, and the thomas we must consider when discussing cities: the use of culture as an economic base, the articulation of outure to privatize and militarize public space, and how the power of culture is related to the aestheticization of fear. [Zukin, 1995]*

LOSS OF AUTHENITICITY OFCITES

According to Zukin, the vorve of niddle-class gerörfication' is now te much a threat to the diversity of a mark cosposate The result is on 'overbedding some need". Citize one kneinig their "outhen-Noty". They are no longer places where people can put down roots, but "experiences" people consume before moving on. Unlike Jacoba Zukin organi thei governments have an important role to play in creating the outherstic city (Zukin, 2010

AL ESTATE DEVELOPEMENT 5 DRIVING FORCE IN ECONOMY

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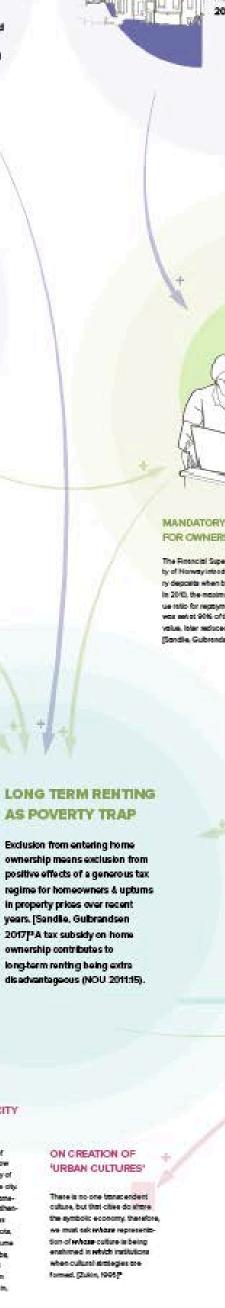
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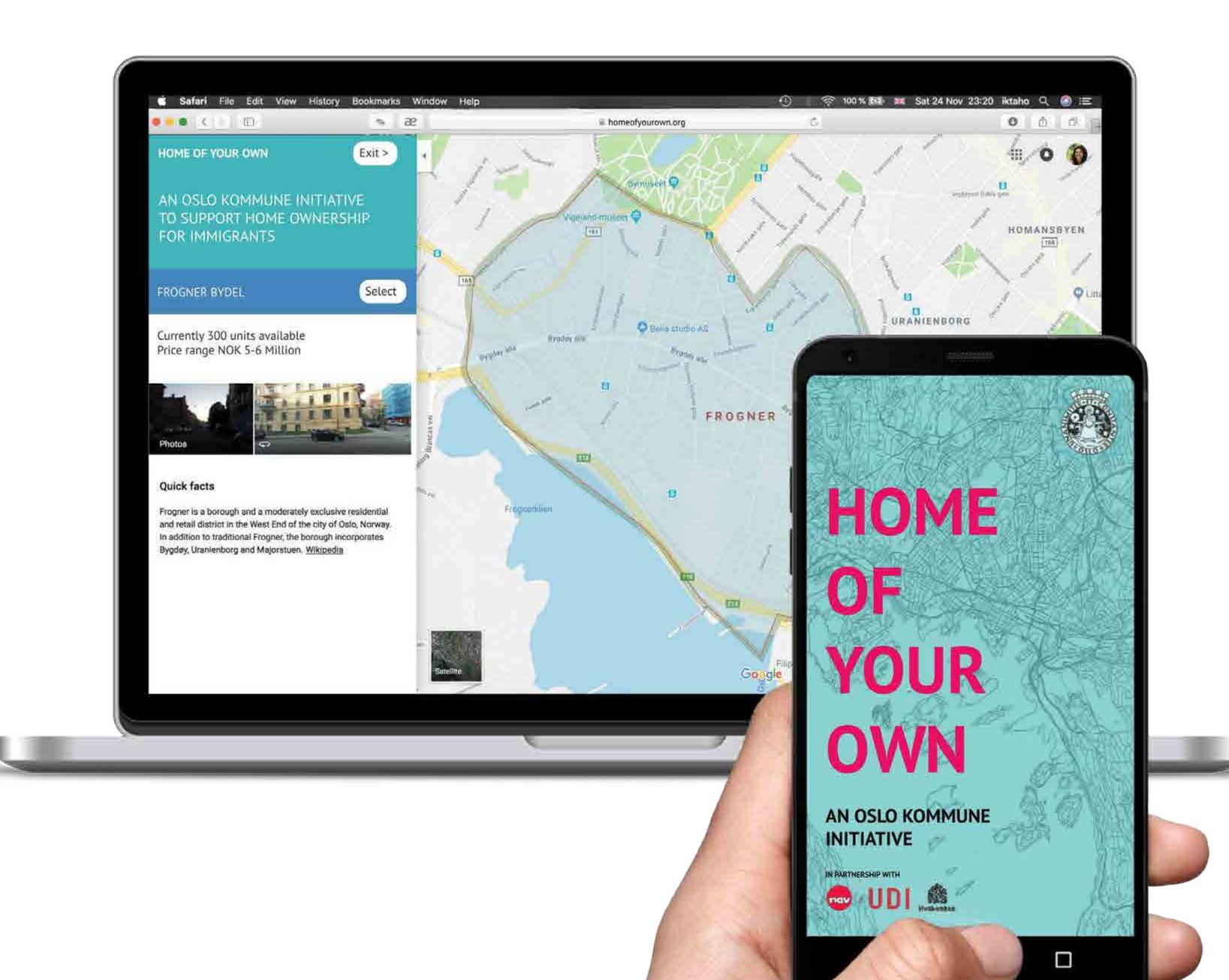
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PRACTICE OF GENTRIFICATION



accounted for most households but that changed after Second World War. When most of the population had secured good and affordable housing, social housing targeted the most vulnerable groups and was comined to public rented housing. [Sandlie, Gubrandsen 2017]³

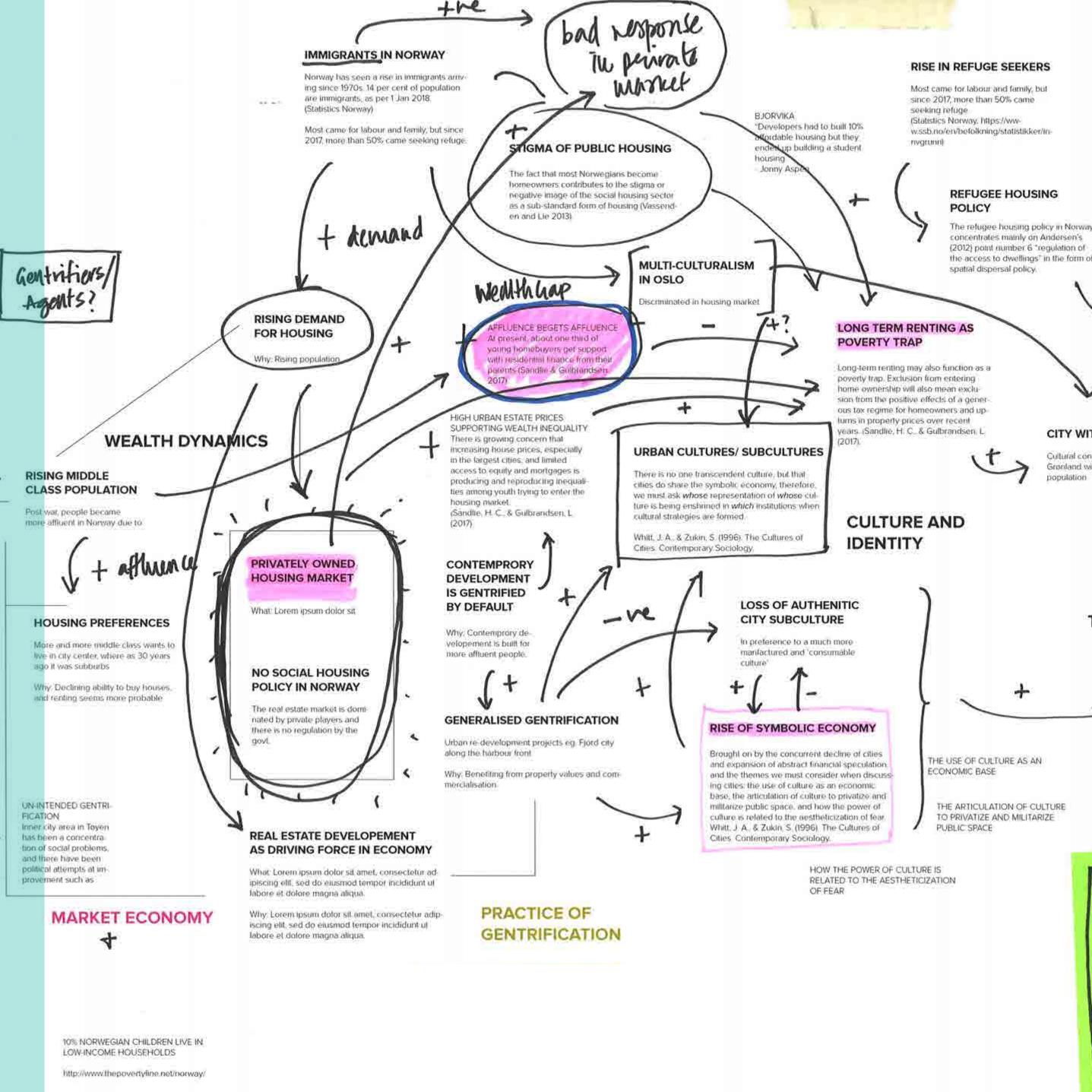




WORKING WITH SOD

WORKING WITH SOD

POPULATION & DEMOGRAPHICS



Break down the gigamap into patterns and influences

Present two groups and dominant narratives



ORGANIC, INVISIBLE & SLOW

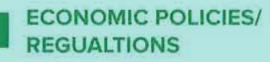
aliqua.

What: Working class neighbourhoods (usually within the city) being taken over by middle classes.

Why Cheaper rents for the middle class,safe enough, has aspirational Value

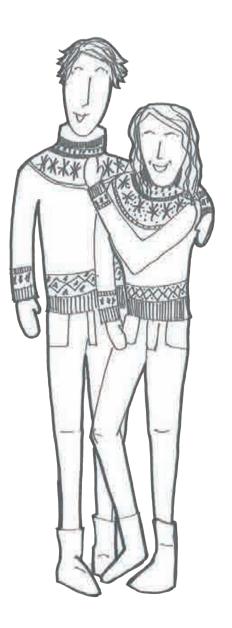


PRACTICE OF GENTRIFICATION





POLITICAL ATTEMPTS



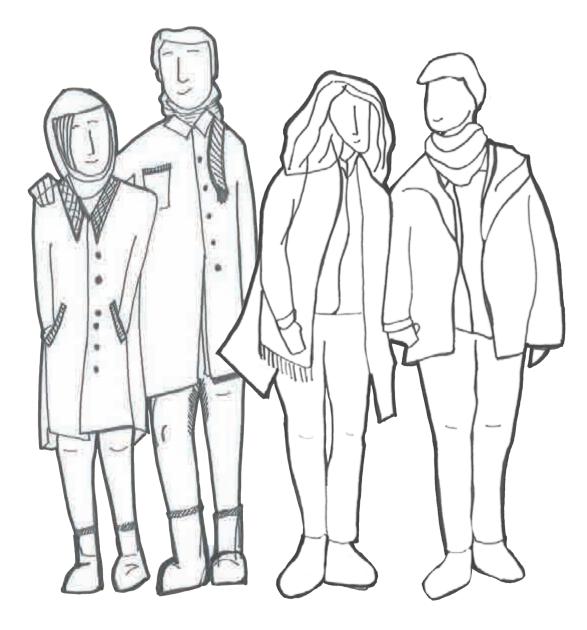
Schematic Group One

Native Norwegians Became Homeowners after 1940s

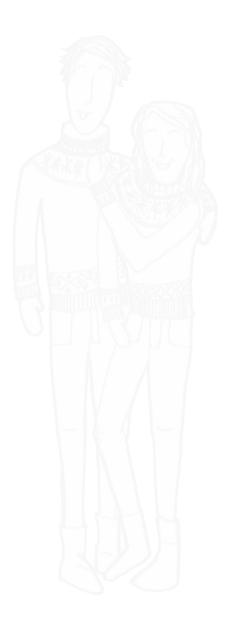
Young Norwegians

Immigrant background Arrived after 1960s

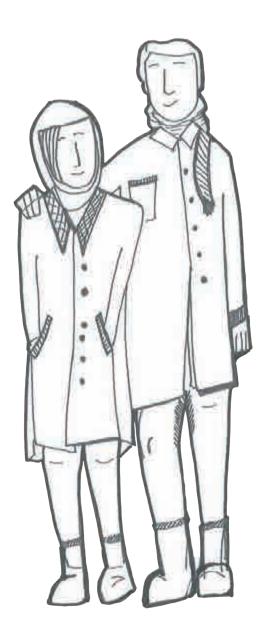




Schematic Group Two



Group One

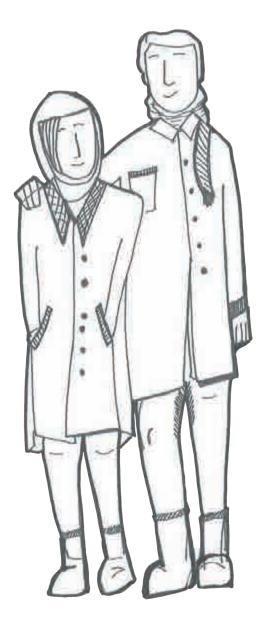


Schematic Group Two

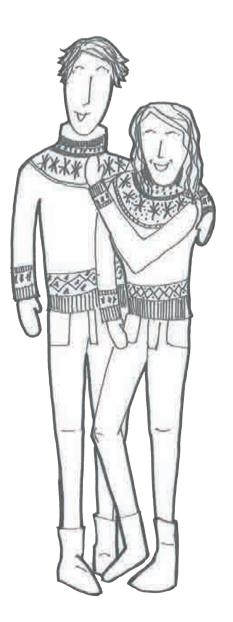
Immigrant background

" Persons born abroad with two foreign-born parents and four foreign-born grandparents"

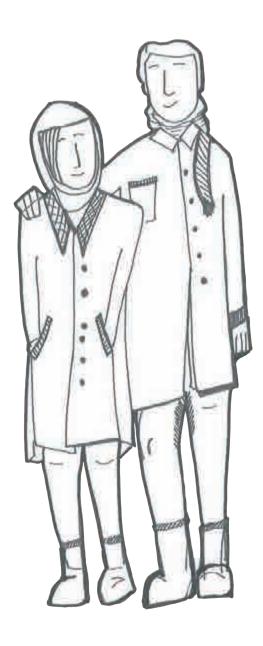
(Statistics Norway)



Schematic Group Two



Group One



Group Two

Narrative One



POST WAR 'SOCIAL HOME OWERNSHIP' MODEL

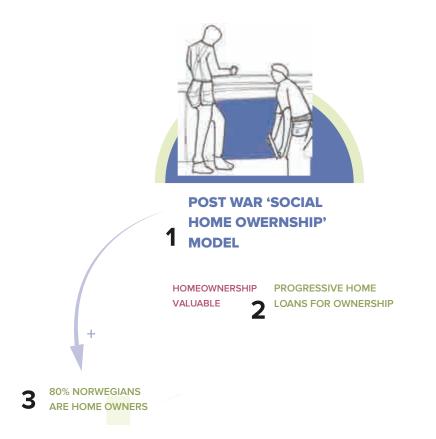
Homeownership Valuable

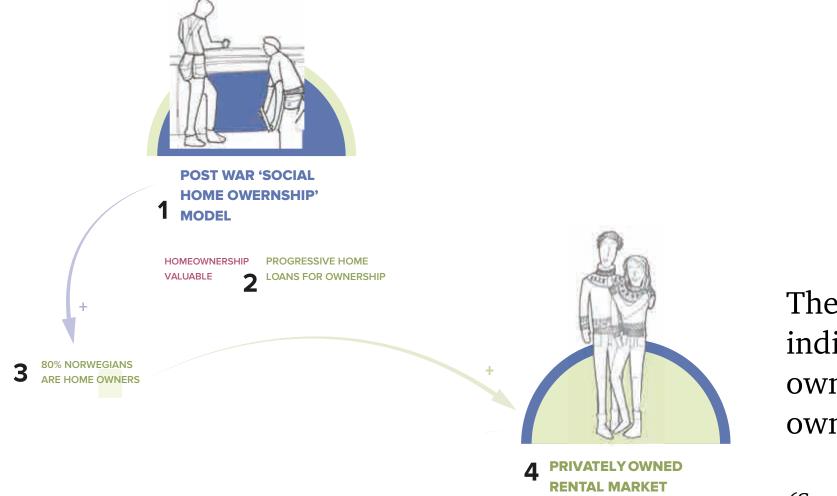


From 1945 onwards, housing was one of the pillars of the Norwegian welfare state.

(Sandlie & Gulbrandsen, 2017)

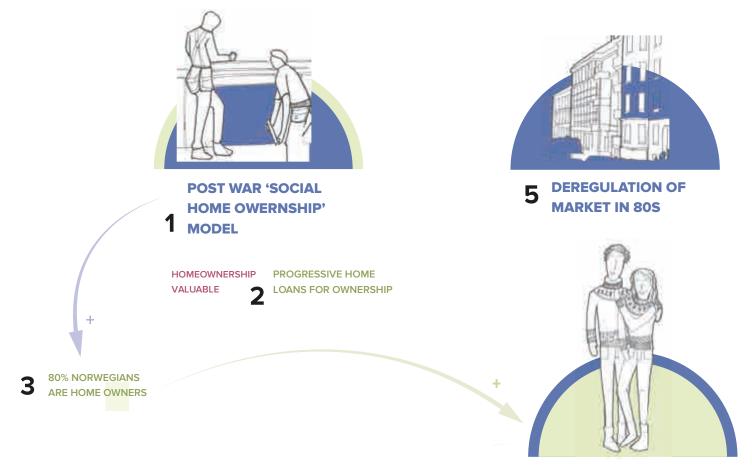




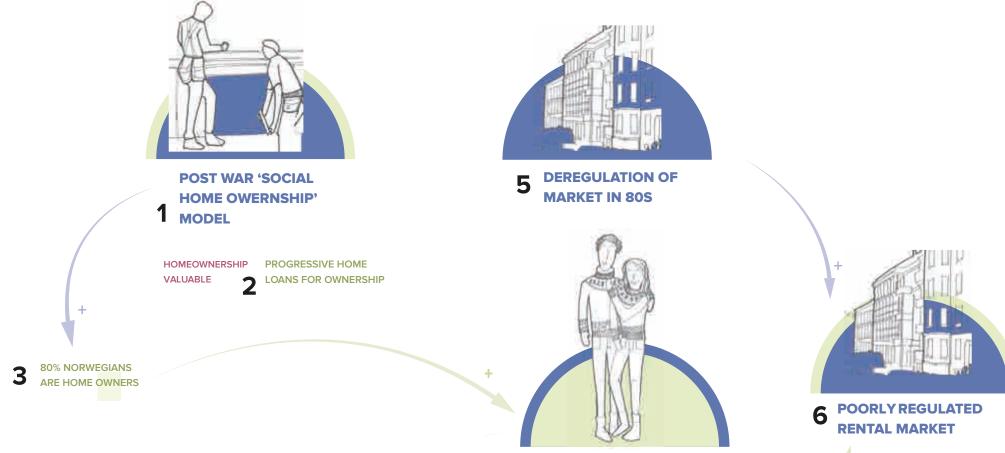


(Sandlie & Gulbrandsen, 2017)

The market is dominated by individuals letting out their own home, or parts of their own home."



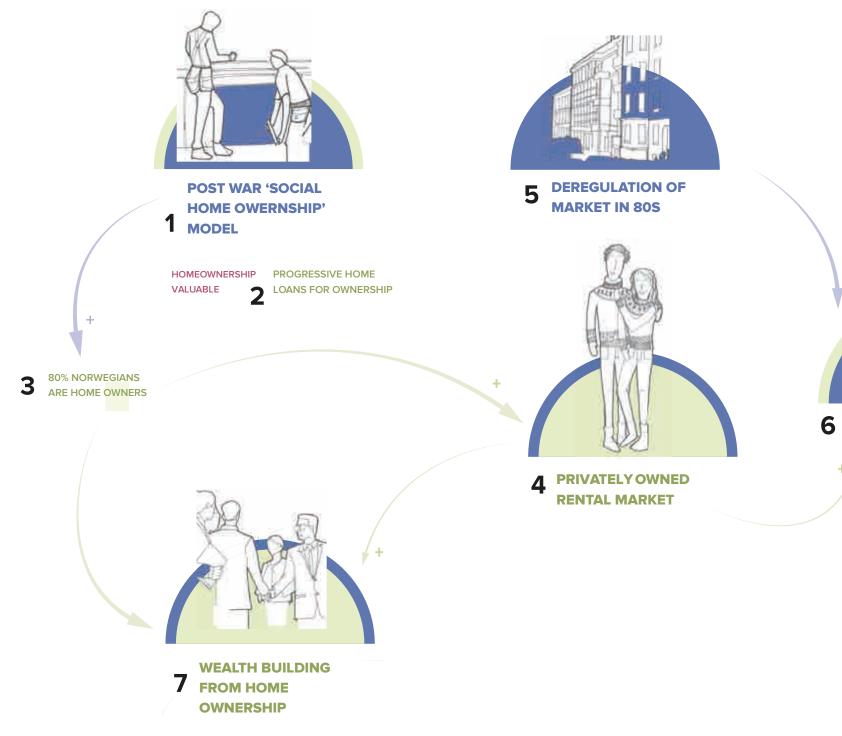
4 PRIVATELY OWNED RENTAL MARKET



4 PRIVATELY OWNED RENTAL MARKET

"...given the competition for dwellings, owners have the liberty to cherry-pick the renters that they prefer."

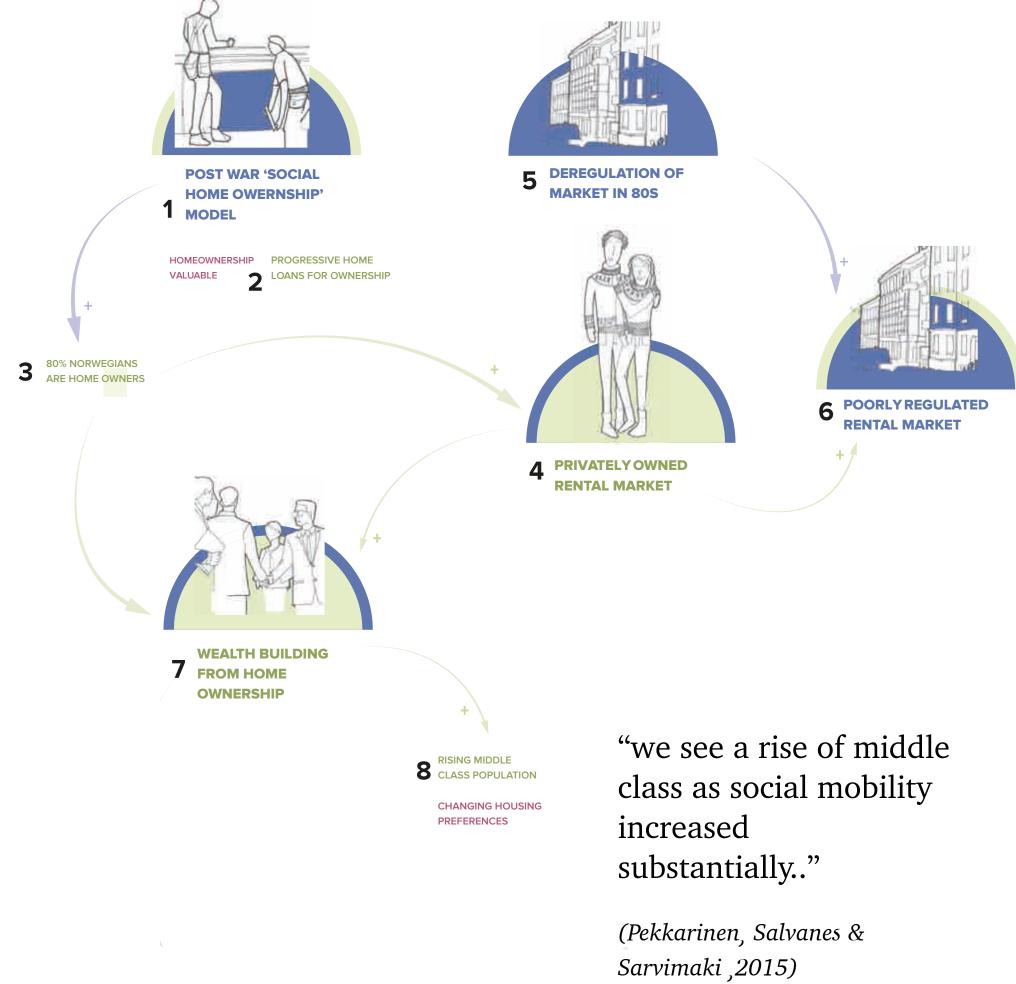
(Grødem & Hansen, 2015)

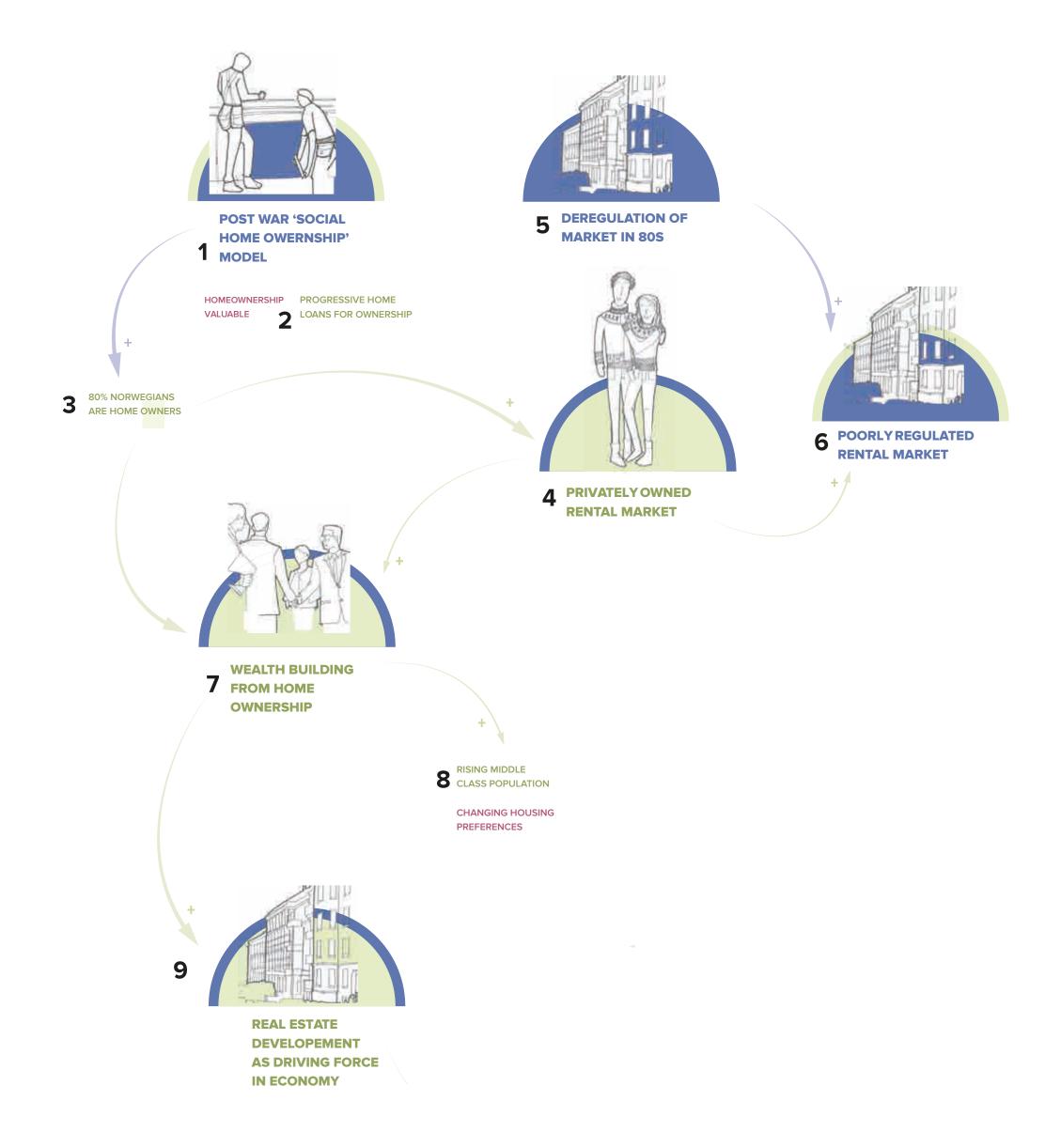


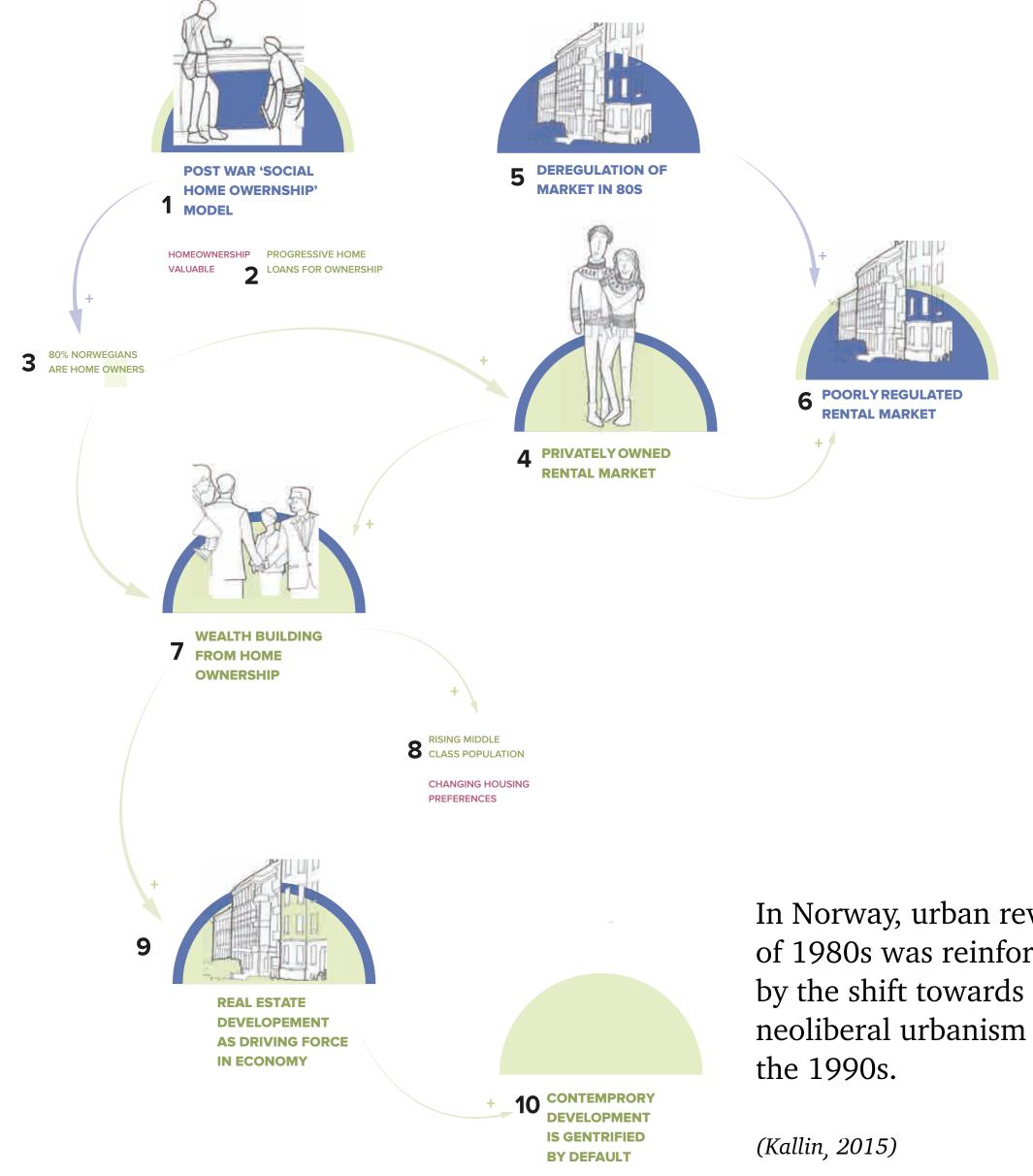
"The design of the Norwegian tax system makes home ownership highly beneficial"

(Grødem & Hansen, 2015)

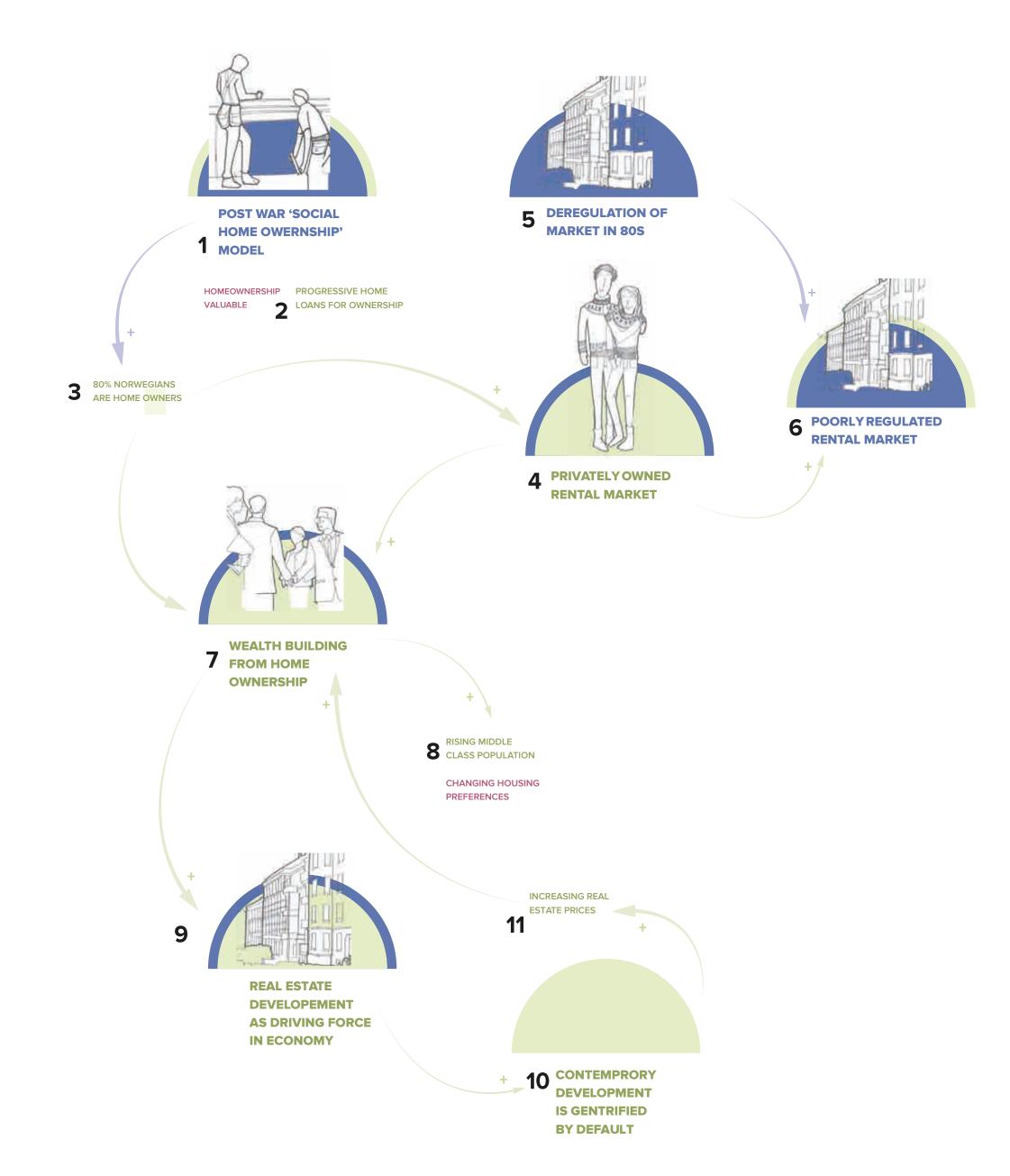


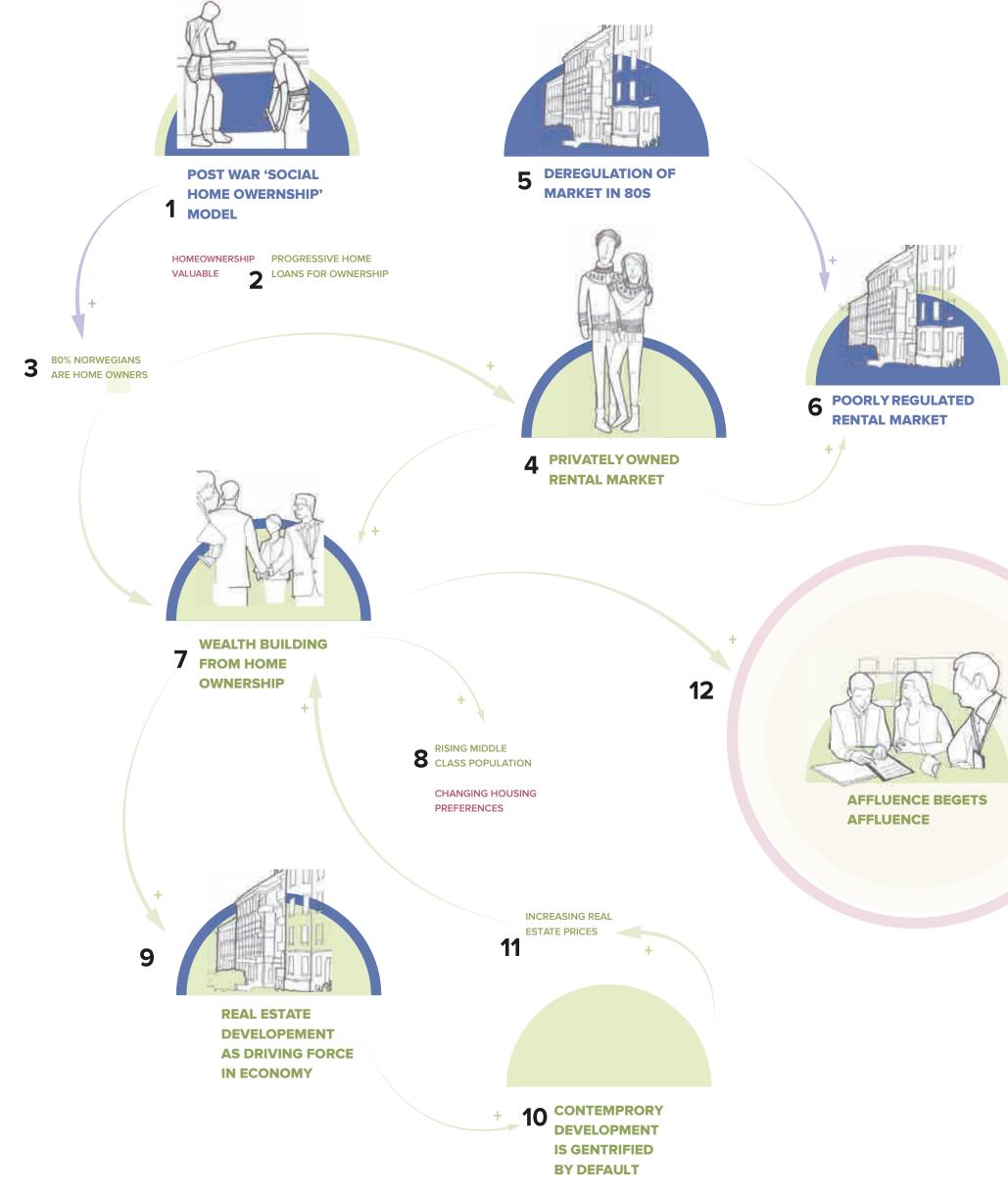


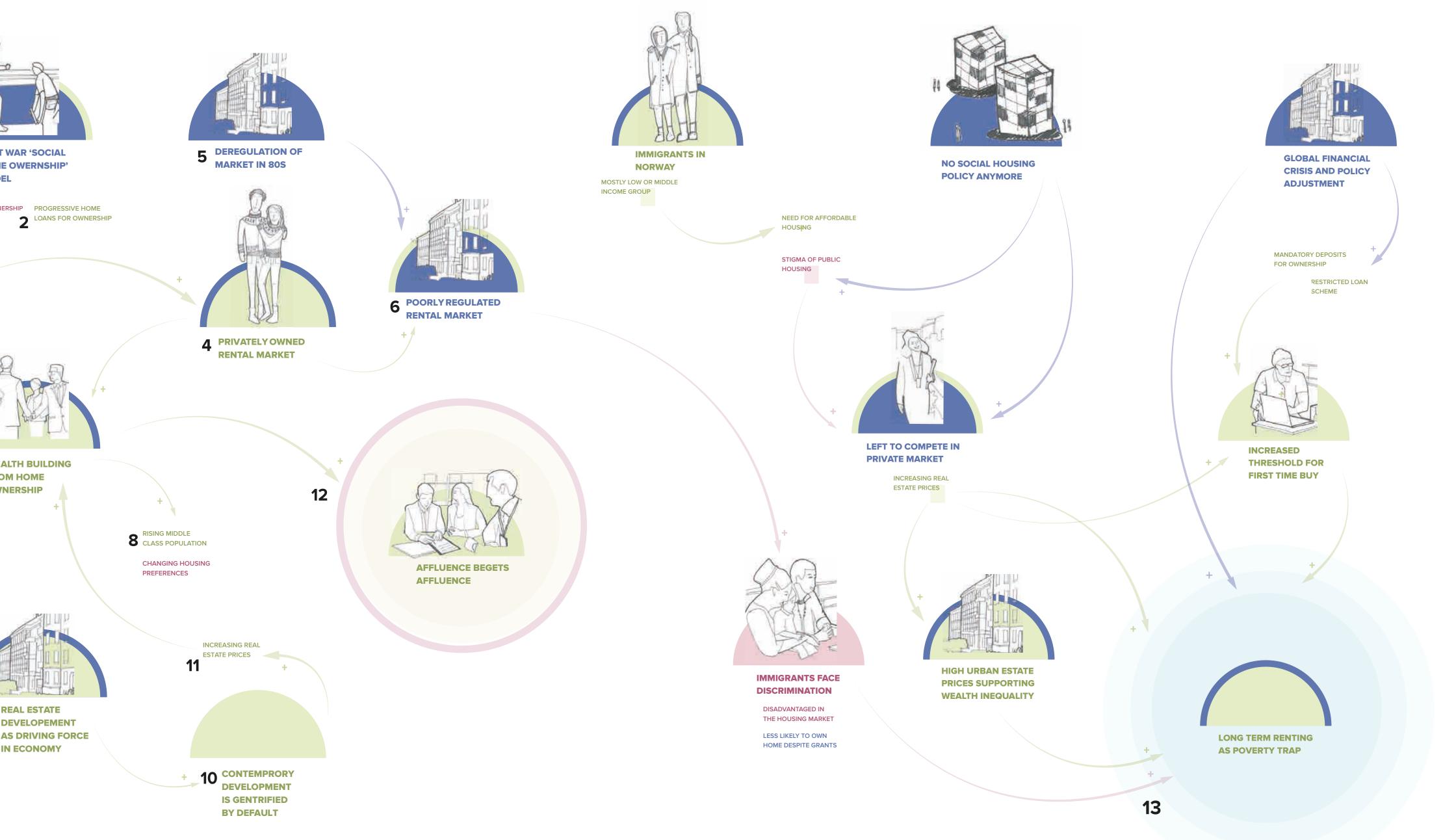




In Norway, urban revival of 1980s was reinforced neoliberal urbanism in









NORWAY

MOSTLY LOW OR MIDDLE



1

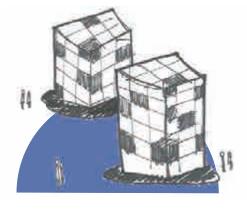
MOSTLY LOW OR MIDDLE





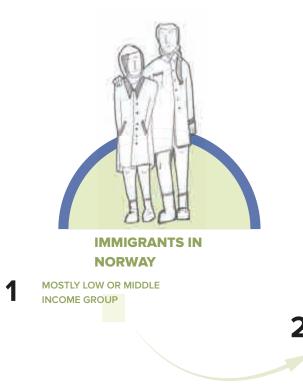
2 NEED FOR AFFORDABLE HOUSING

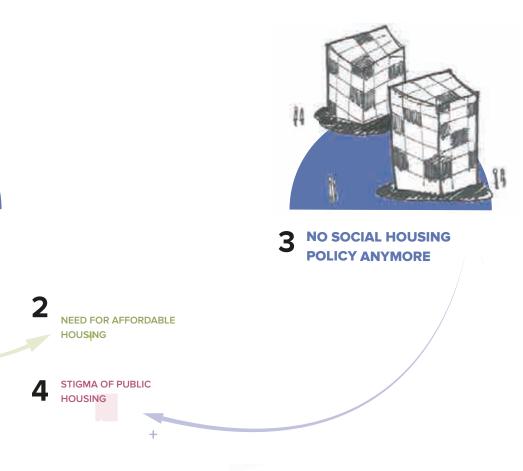


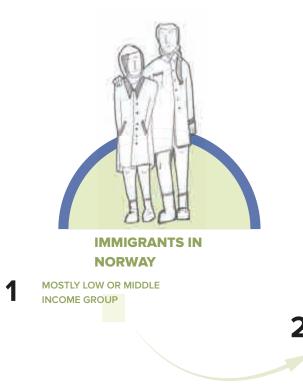


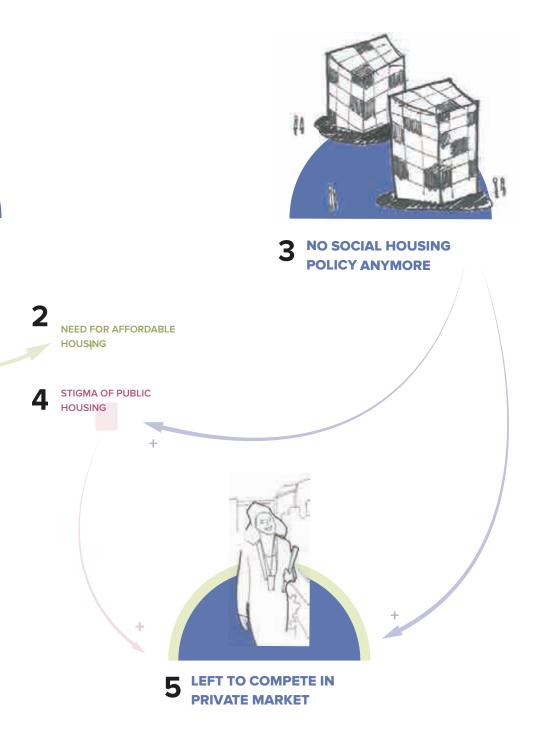
3 NO SOCIAL HOUSING POLICY ANYMORE

2 NEED FOR AFFORDABLE HOUSING

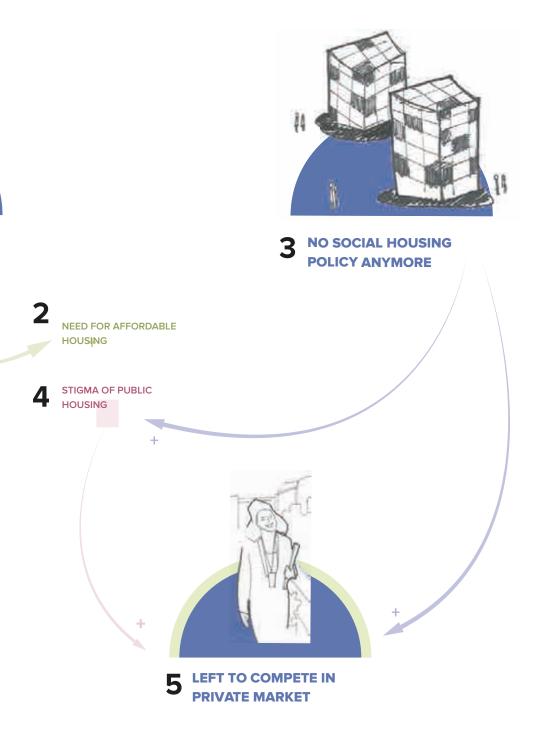






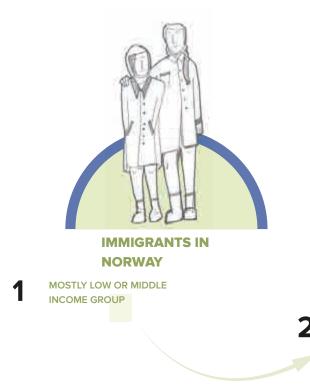


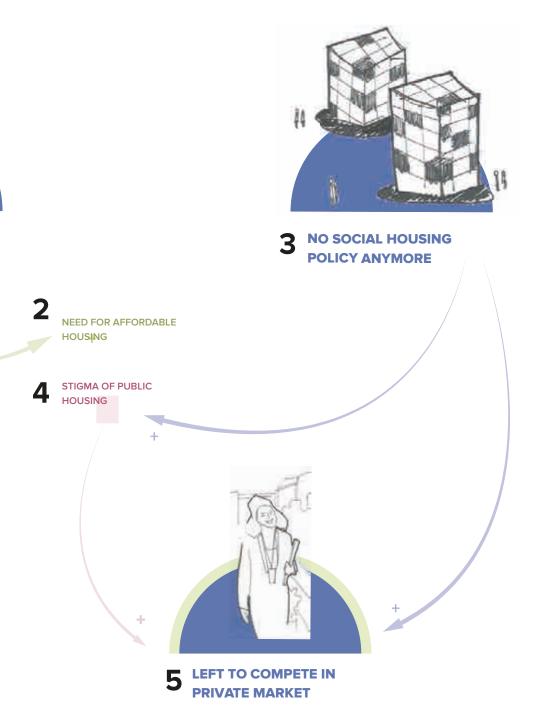




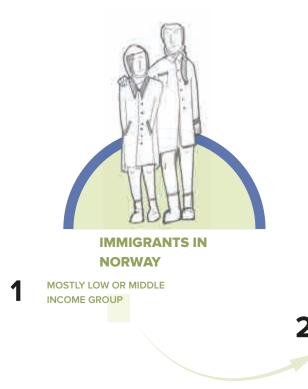


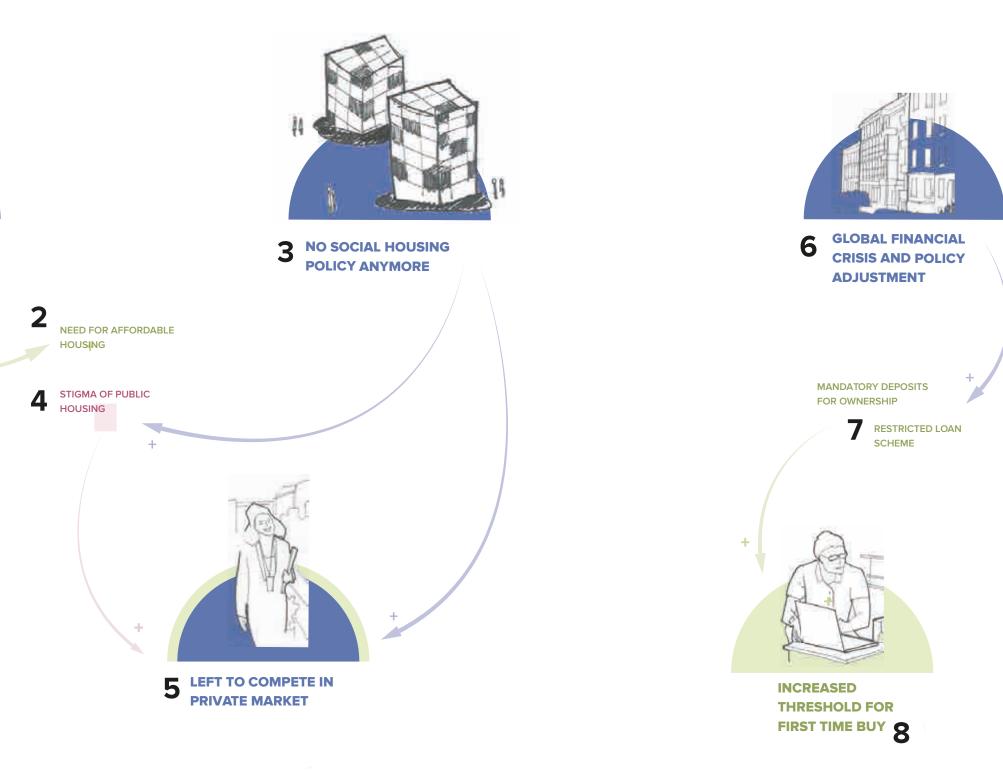
6 GLOBAL FINANCIAL CRISIS AND POLICY ADJUSTMENT



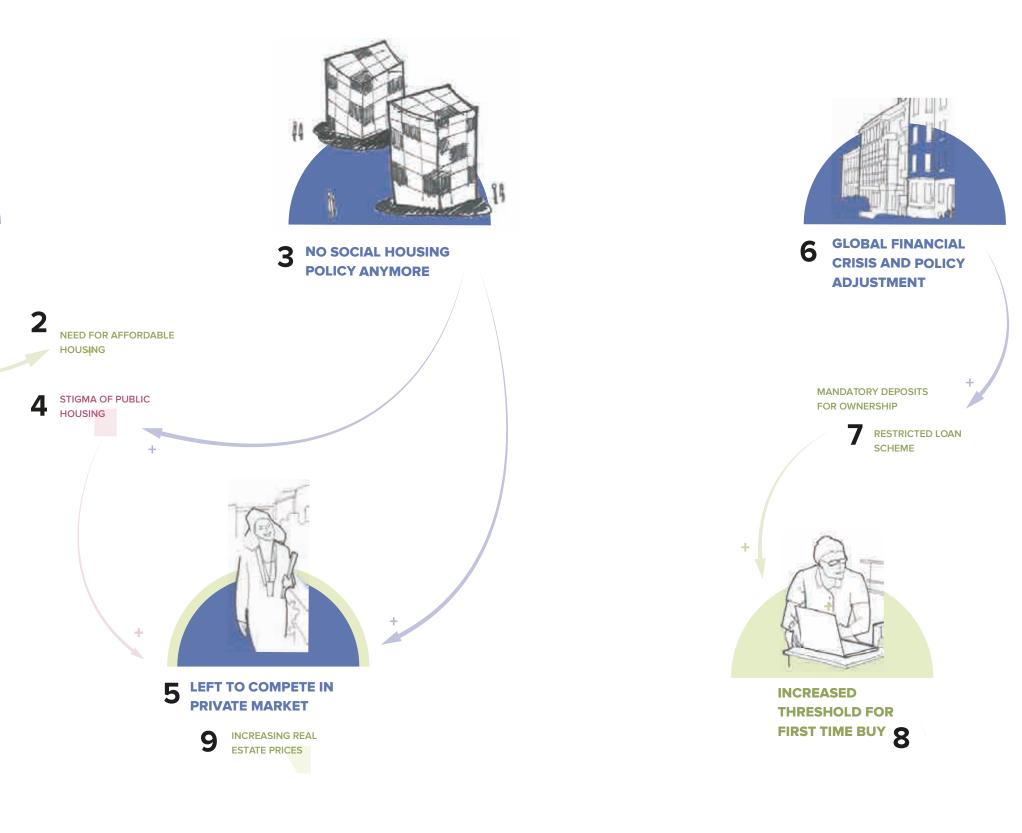


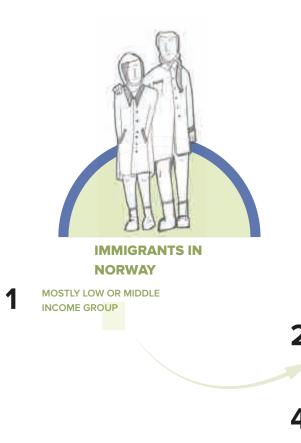




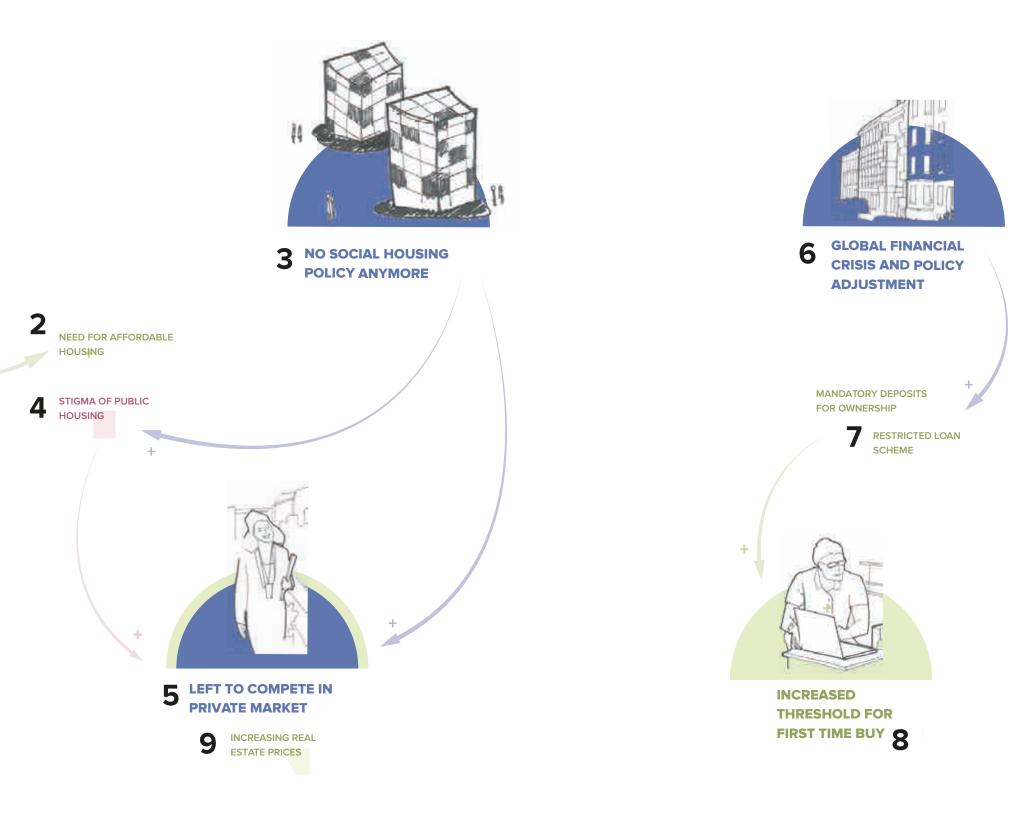










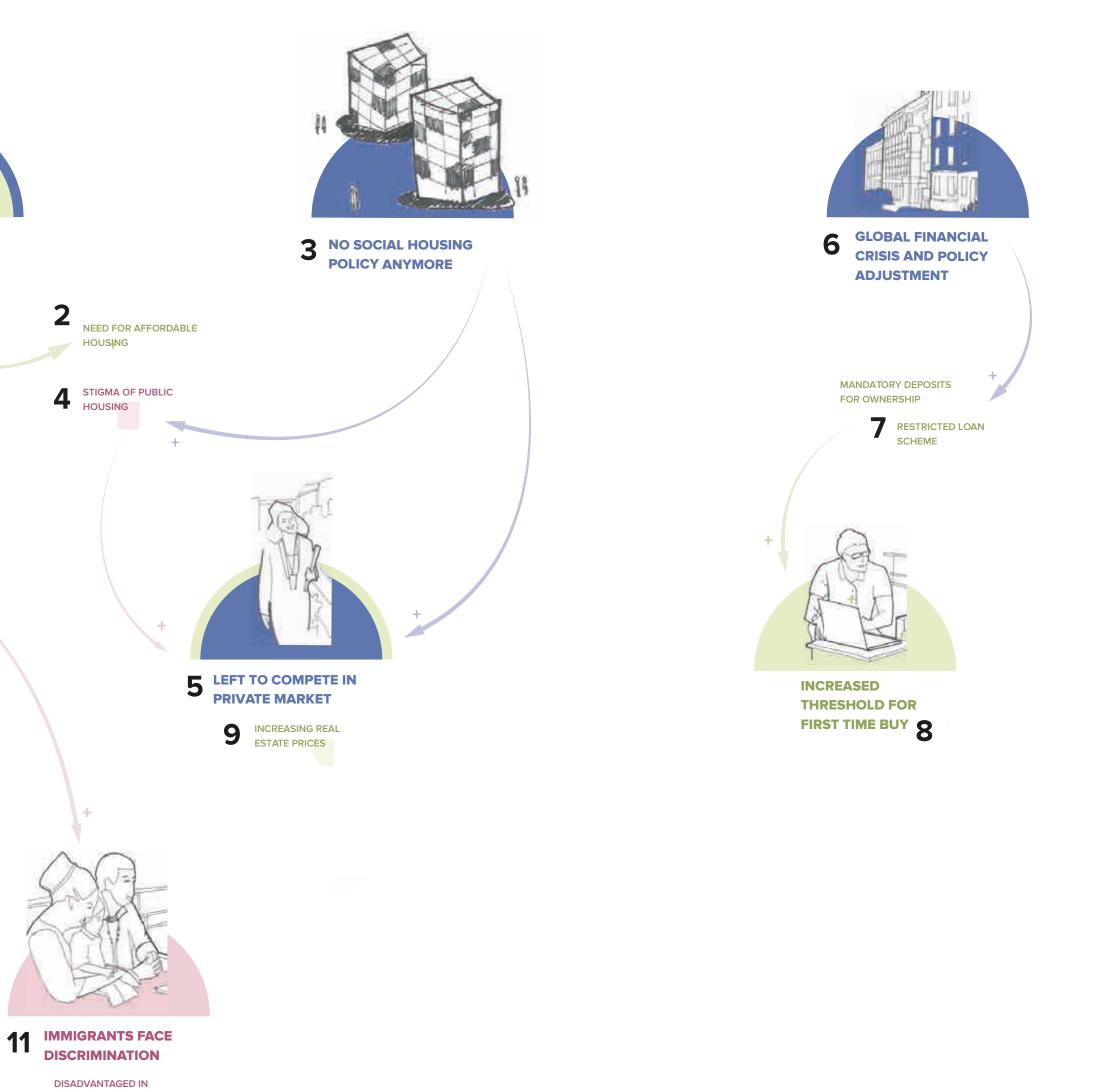






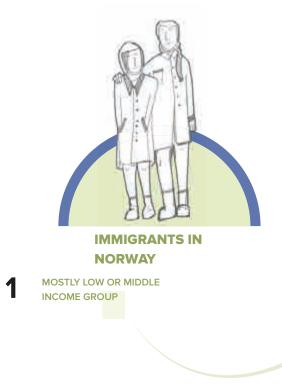
"the competition over rented housing in Norway provides 'a fertile environment for discrimination'



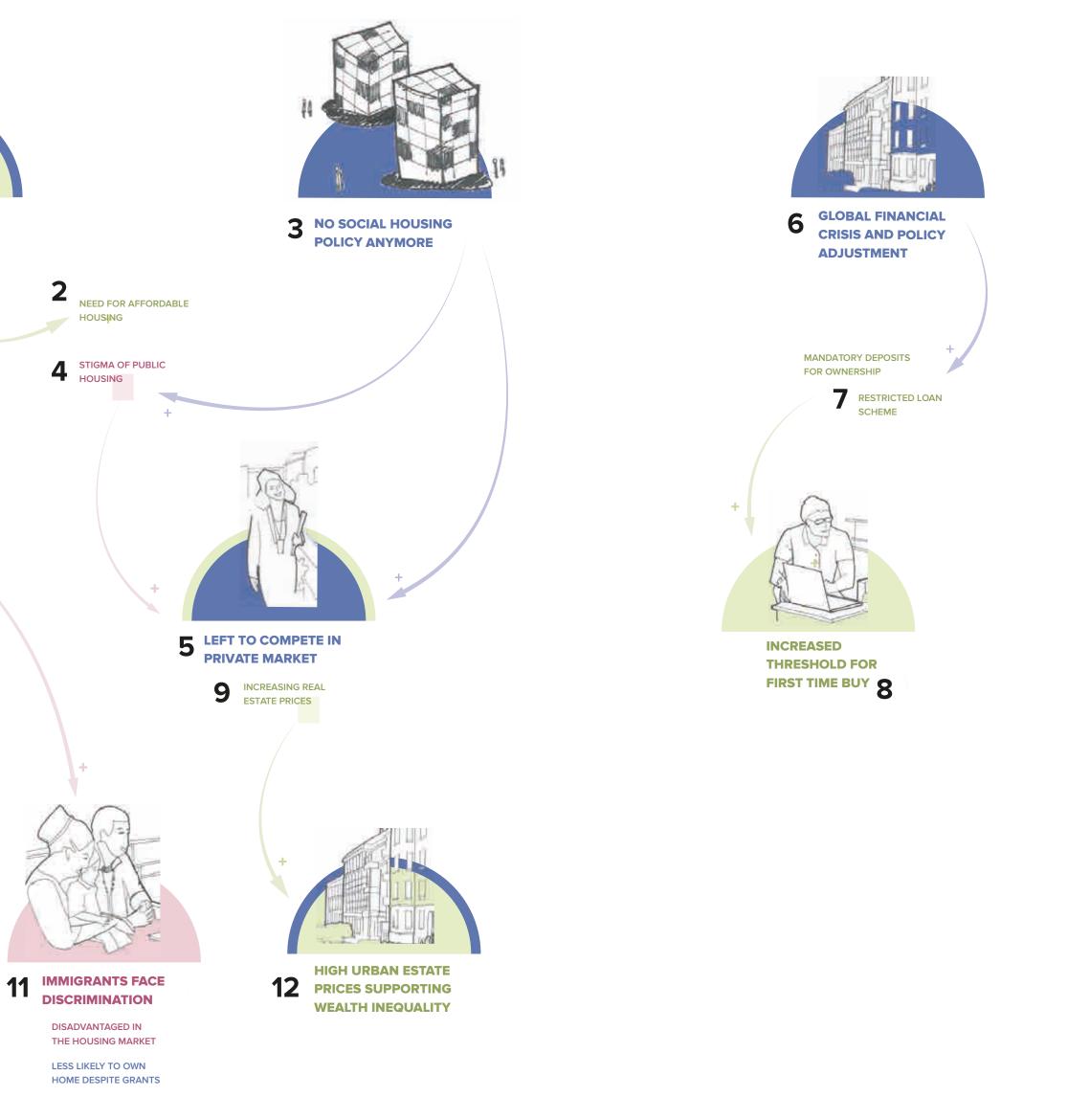


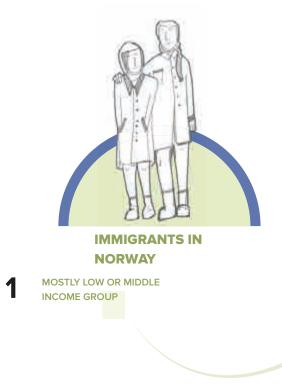
THE HOUSING MARKET

LESS LIKELY TO OWN HOME DESPITE GRANTS

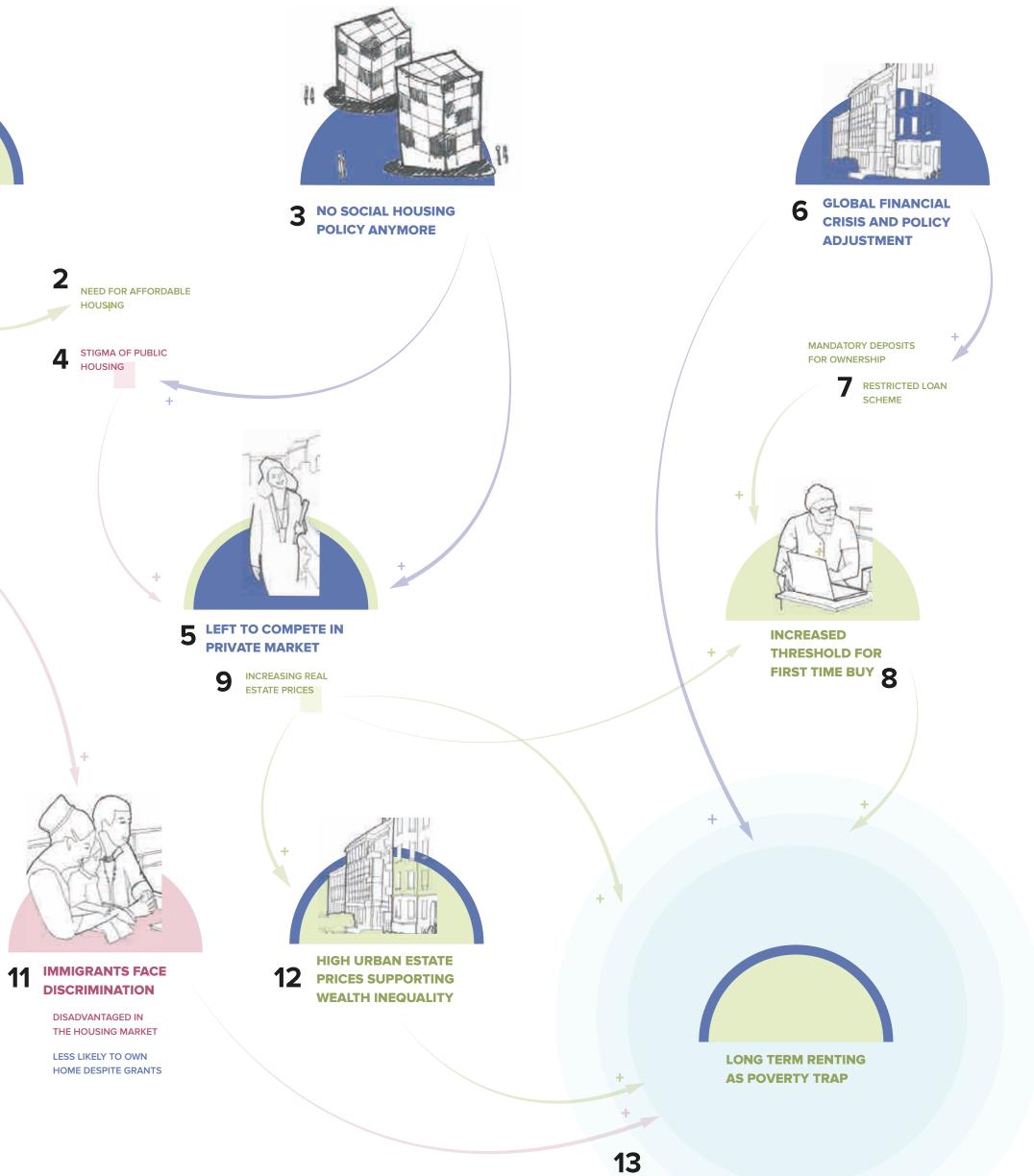












Leverage points





Leverage points

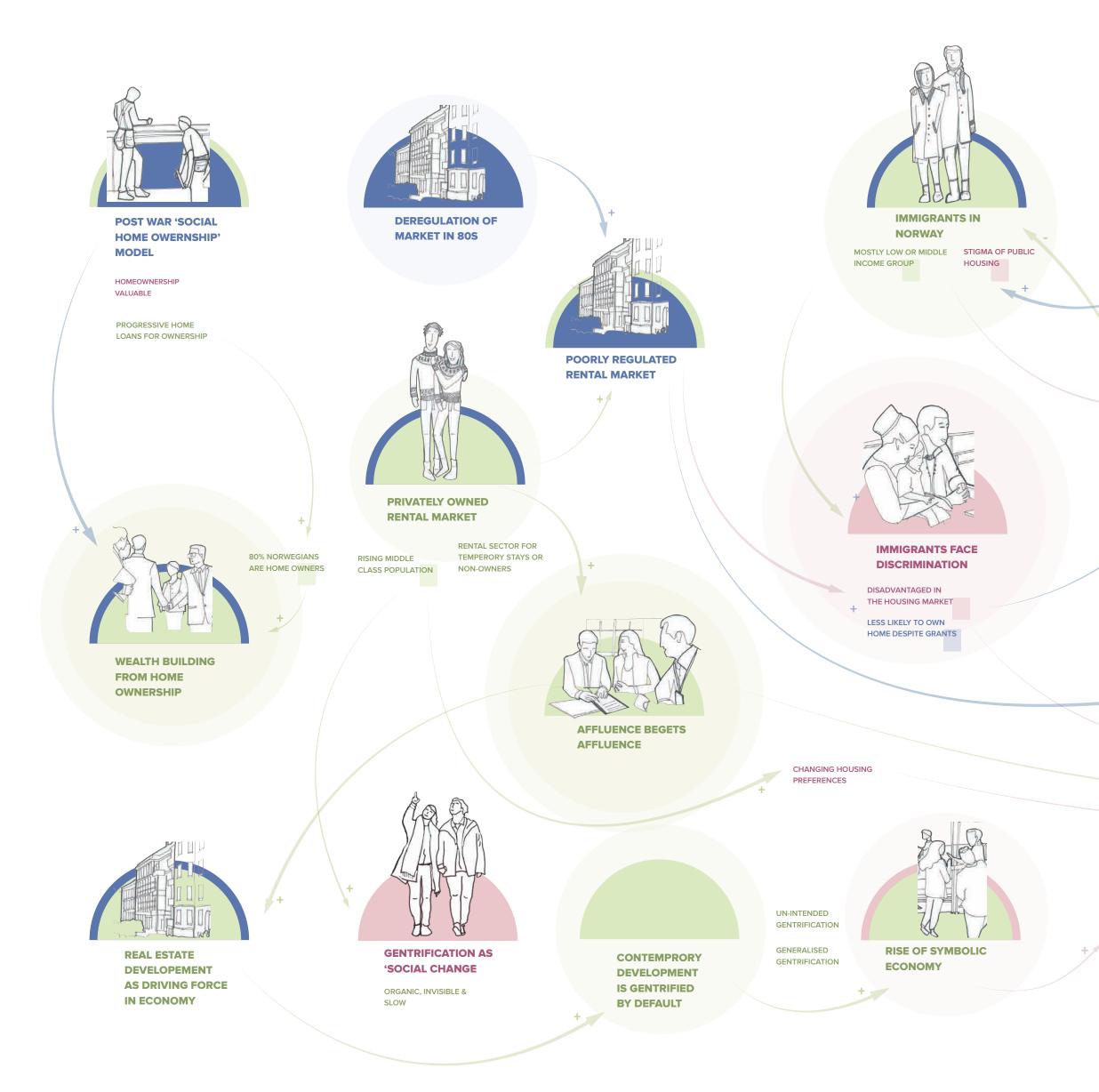
"places within a complex system (an economy, a city, an ecosystem) where a small shift in one thing can produce big changes in everything."

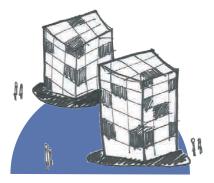
Donella Meadows



ON CREATION OF

NEIGHBORHOOD





NO SOCIAL HOUSING POLICY ANYMORE



LEFT TO COMPETE IN PRIVATE MARKET

RISING DEMAND FOR HOUSING INCREASING REAL ESTATE PRICES



HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY



GLOBAL FINANCIAL CRISIS AND POLICY ADJUSTMENT



INCREASED THRESHOLD FOR FIRST TIME BUY

MANDATORY DEPOSITS FOR OWNERSHIP RESTRICTED LOAN SCHEME

> EFFECT ON CHILDREN

REFUGEE HOUSING

POLICY RISE IN REFUGE SEEKERS ASYLUM SEEKERS RELOCATION 'GHETTOS'



MULTI-CULTURALISM AND INCLUSION POLICY SH OBSCURIN ROLE OF IN GRANTS

LONG TERM RENTING

AS POVERTY TRAP



PSYCHOLOGICAL

NEIGHBORHOODS

LOSS OF AUTHENITICITY OF CITIES

ON CREATION OF 'URBAN CULTURES



MOSTLY LOW OR MIDDLE STIGMA OF PUBLIC **INCOME GROUP**

HOUSING

POLICY ANYMORE





IMMIGRANTS FACE DISCRIMINATION

DISADVANTAGED IN THE HOUSING MARKET

LESS LIKELY TO OWN HOME DESPITE GRANTS

LEFT TO COMPETE IN PRIVATE MARKET

RISING DEMAND FOR HOUSING **INCREASING REAL** ESTATE PRICES



HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY

CHANGING HOUSING PREFERENCES

UN-INTENDED GENTRIFICATION

GENERALISED GENTRIFICATION



RISE OF SYMBOLIC ECONOMY

LOSS OF AUTHENITICITY **OF CITIES**

ON CREATION OF 'URBAN CULTURES

ADJUSTMENT



INCREASED **THRESHOLD FOR FIRST TIME BUY**

MANDATORY DEPOSITS FOR OWNERSHIP RESTRICTED LOAN SCHEME



EFFECT ON CHILDREN

LONG TERM RENTING

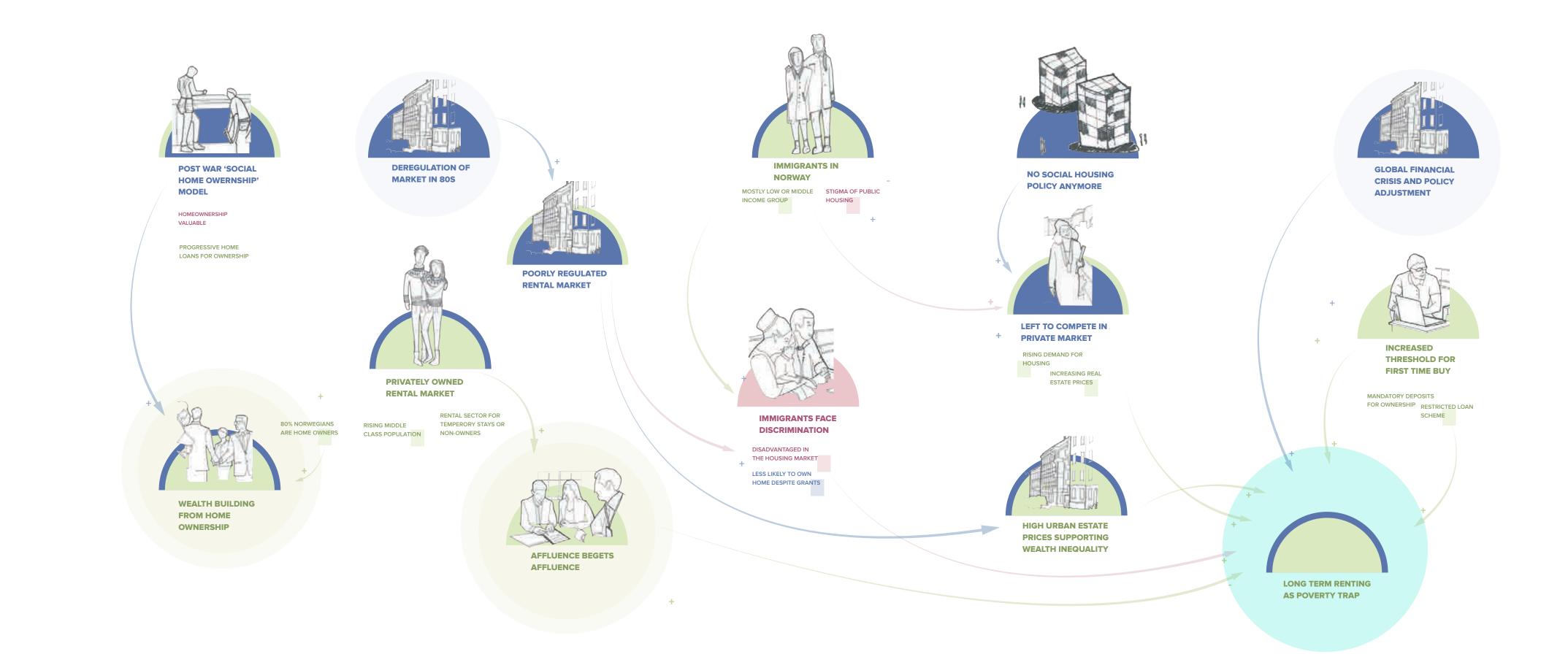
AS POVERTY TRAP











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POST WAR 'SOCIAL HOME OWERNSHIP' MODEL

HOMEOWNERSHIP VALUABLE

PROGRESSIVE HOME LOANS FOR OWNERSHIP

WEALTH BUILDING FROM HOME OWNERSHIP



RENTAL MARKET

- ++

+ +

80% NORWEGIANS ARE HOME OWNERS

RISING MIDDLE TEMPERORY STAYS OR CLASS POPULATION NON-OWNERS



AFFLUENCE BEGETS AFFLUENCE

> LONG TERM RENTING AS POVERTY TRAP



POORLY REGULATED RENTAL MARKET

> DISA THE LESS HOM



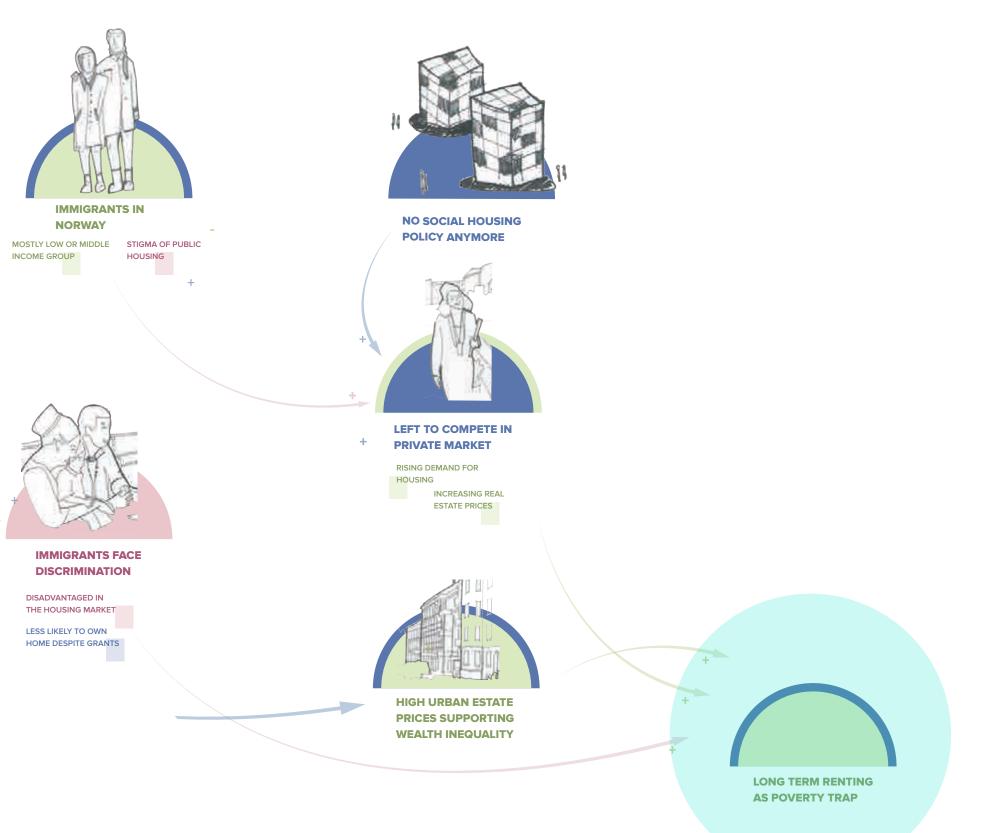
IMMIGRANTS FACE
DISCRIMINATION

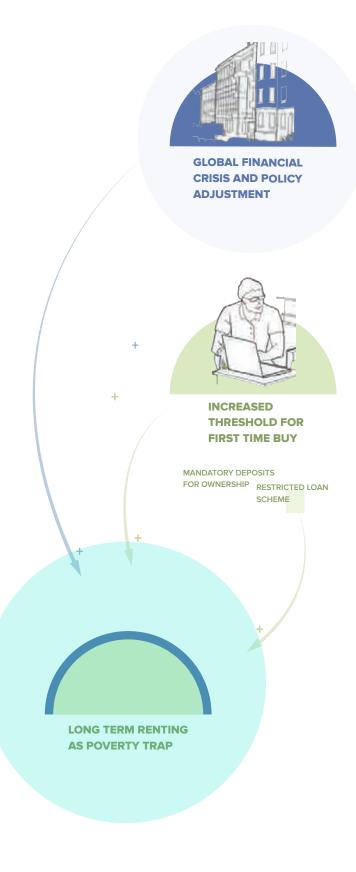
DISADVANTAGED IN THE HOUSING MARKET LESS LIKELY TO OWN HOME DESPITE GRANTS



HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY

> LONG TERM RENTING AS POVERTY TRAP







POST WAR 'SOCIAL HOME OWERNSHIP' MODEL

Homeownership Valuable

PROGRESSIVE HOME LOANS FOR OWNERSHIP

> 80% NORWEGIANS ARE HOME OWNERS

+

+

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RENTAL SECTOR FOR RISING MIDDLE TEMPERORY STAYS OR CLASS POPULATION NON-OWNERS

PRIVATELY OWNED RENTAL MARKET



AFFLUENCE BEGETS AFFLUENCE

WEALTH BUILDING FROM HOME OWNERSHIP

> LONG TERM RENTING AS POVERTY TRAP



> **RISING MIDDLE CLASS POPULATION**

CHANGING HOUSING PREFERENCES



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REAL ESTATE DEVELOPEMENT



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POORLY REGULATED RENTAL MARKET

PRIVATELY OWNED RENTAL MARKET



AFFLUENCE BEGETS AFFLUENCE





> CHANGING HOUSING PREFERENCES



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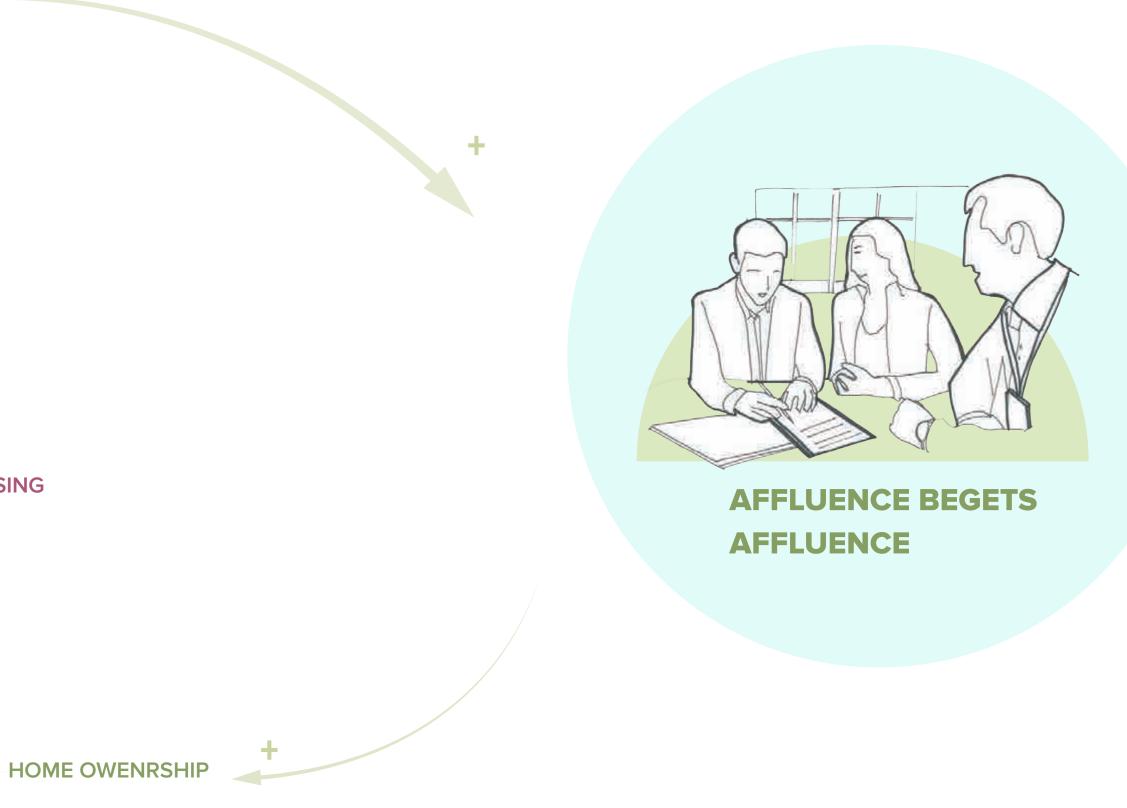
AFFLUENCE BEGETS AFFLUENCE

HOME OWENRSHIP



> CHANGING HOUSING PREFERENCES

"Look for **success to the successful loops'** in a system"





> CHANGING HOUSING PREFERENCES

Reducing gain around positive loop is more powerful leverage point than introducing negative loops.

Donella Meadows

+



AFFLUENCE BEGETS AFFLUENCE

HOME OWENRSHIP



Leverage point: Home ownership

Future

Long term renting

To prevent poverty trap in future..

Today



Home Ownership

We have to build home ownership today.

Future

Long term renting

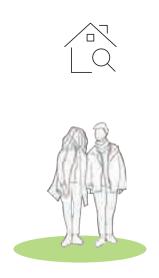
How does it work right now?

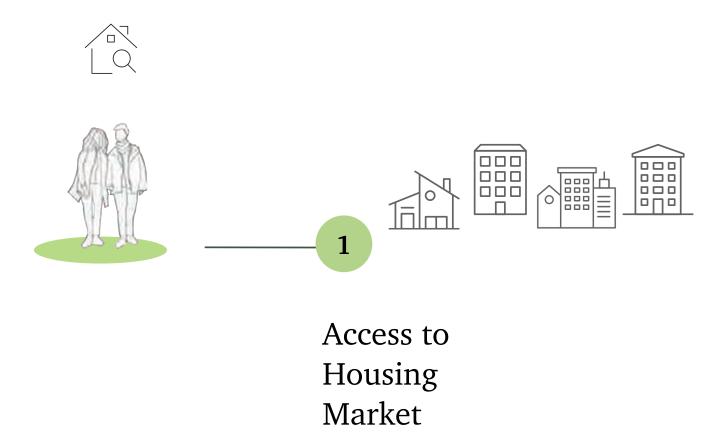
Buying a house in Norway

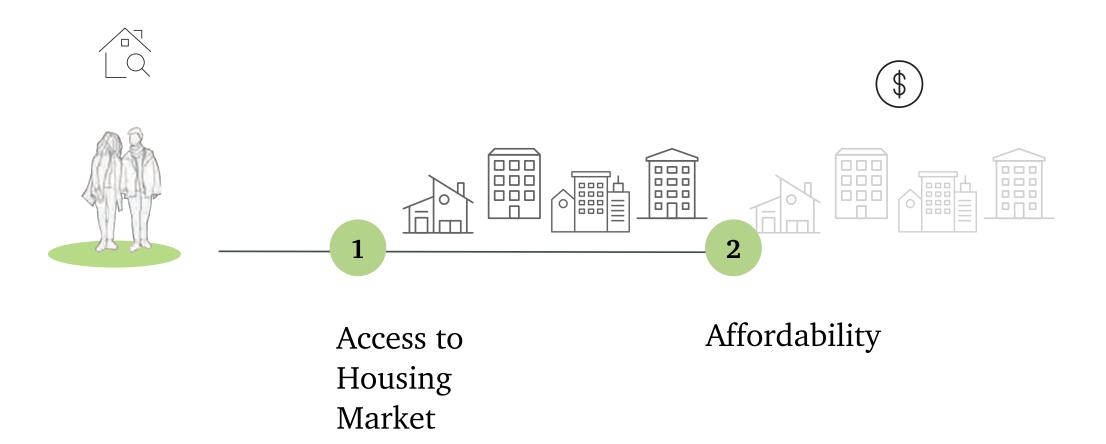


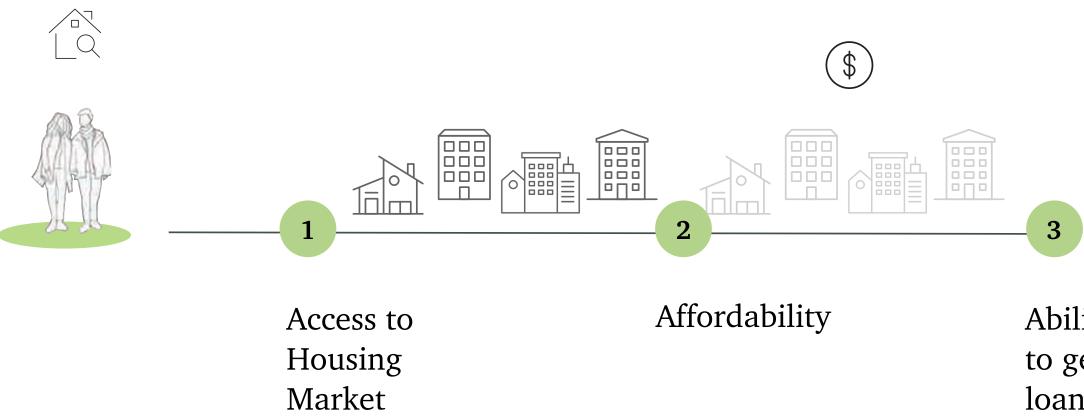


Buying a house in Norway





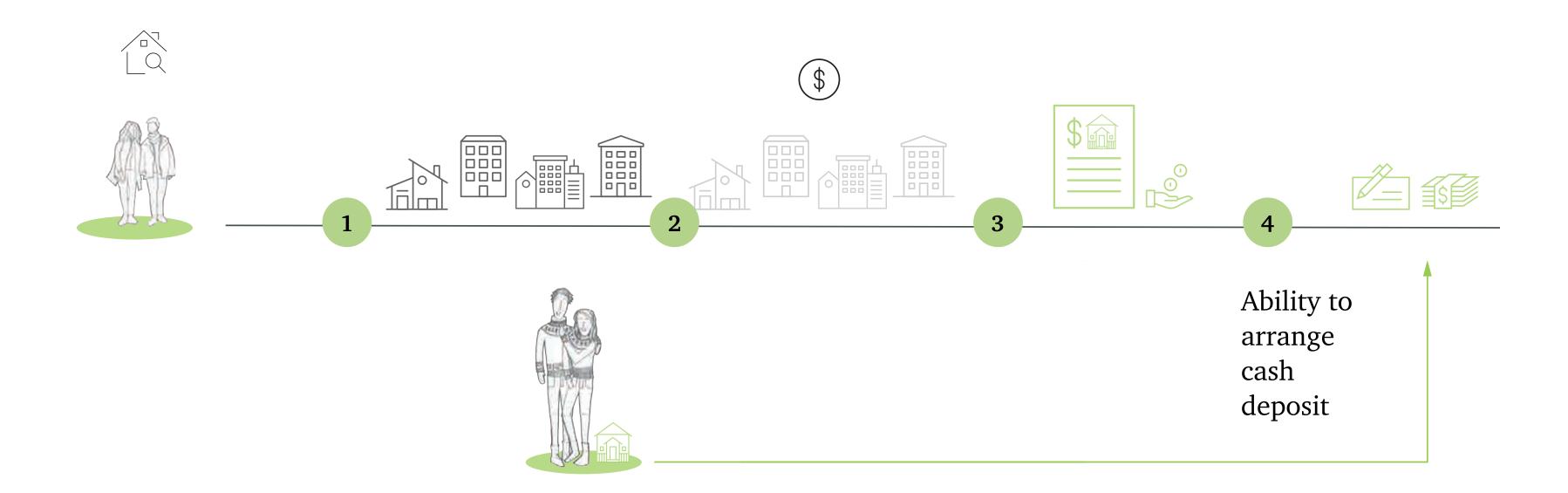




Ability to get loans













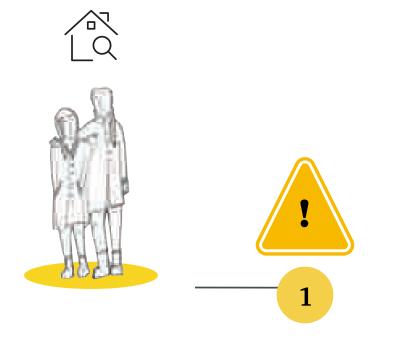
Buying a house for Immigrants



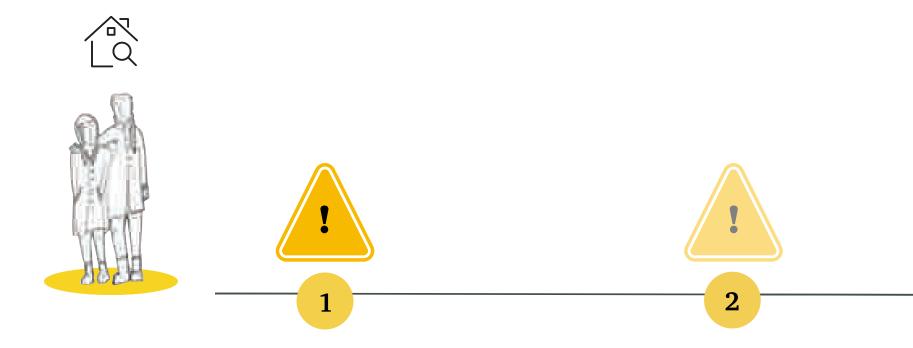


Access to Housing Market



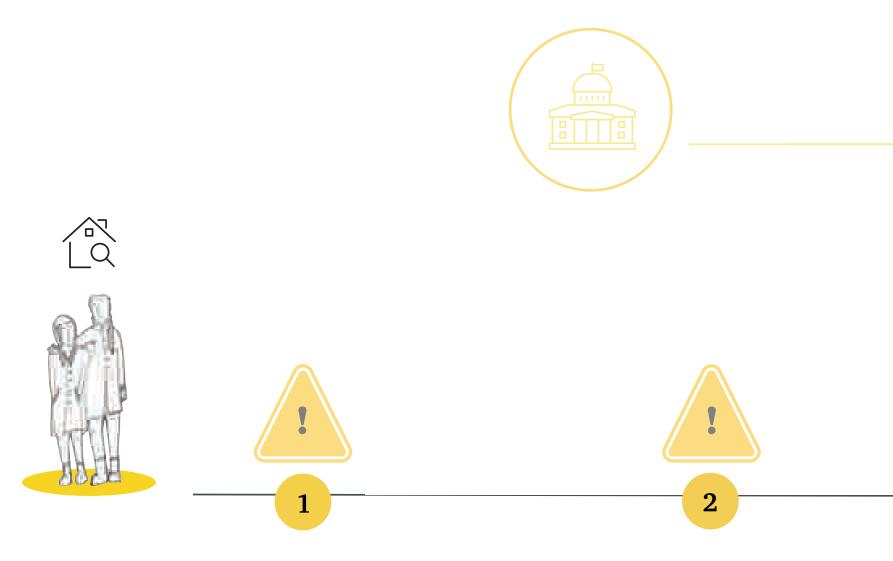


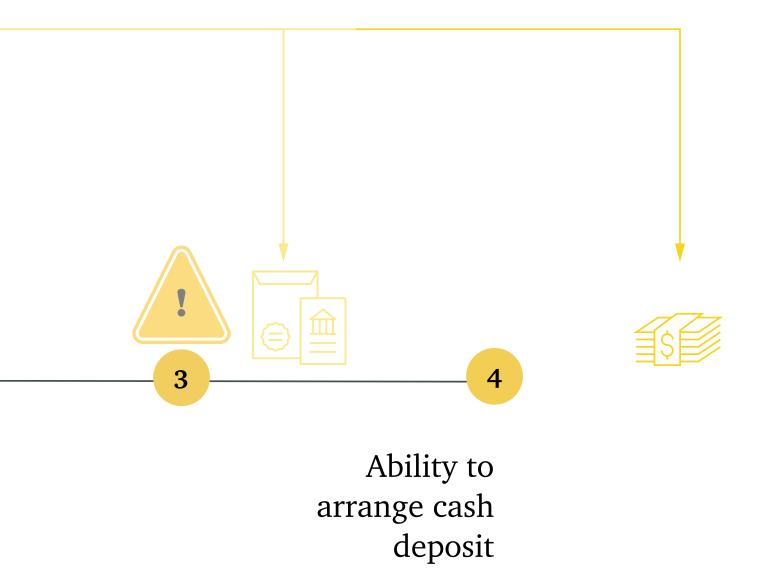




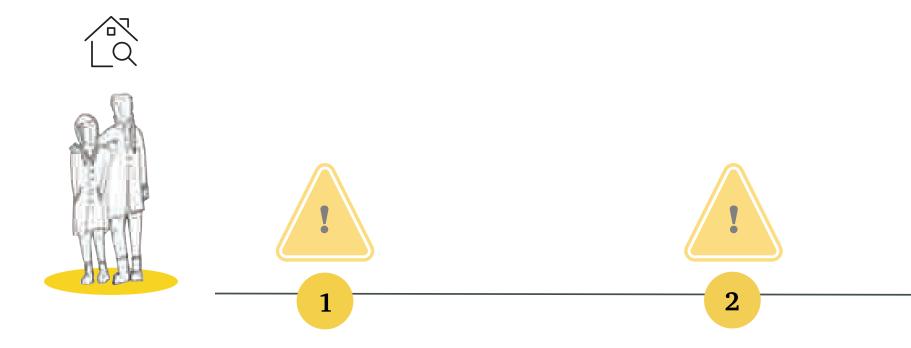


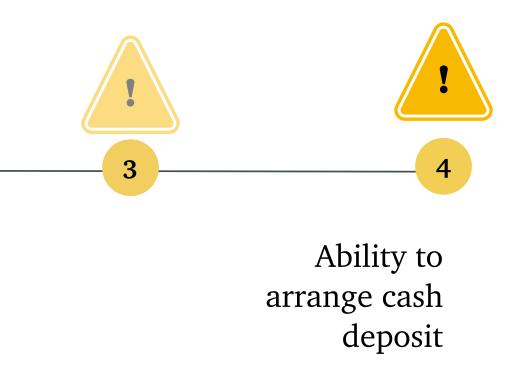






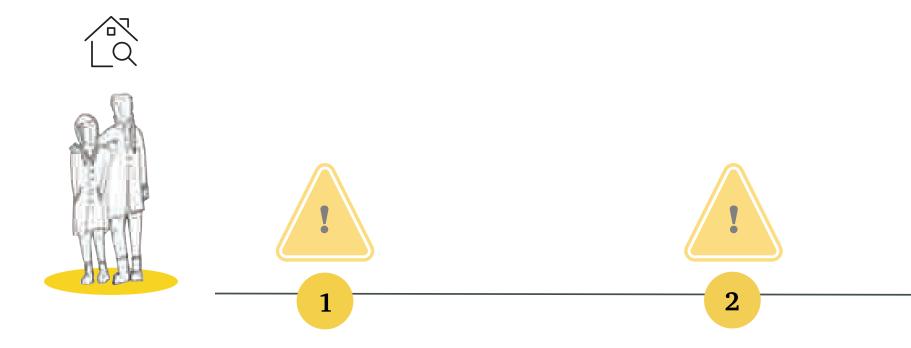


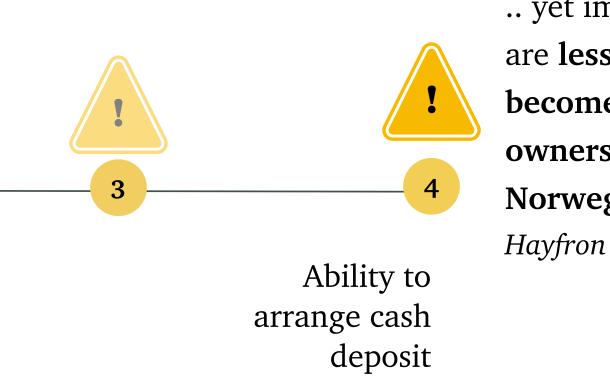




Immigrants have equal access to home loans or mortgages issued by the state lending institutions as the indigenous Norwegians..

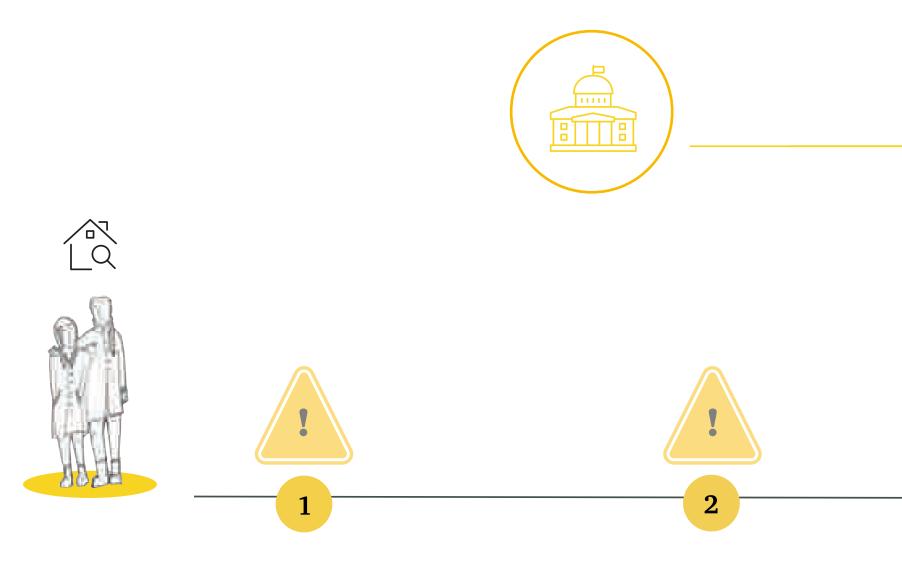


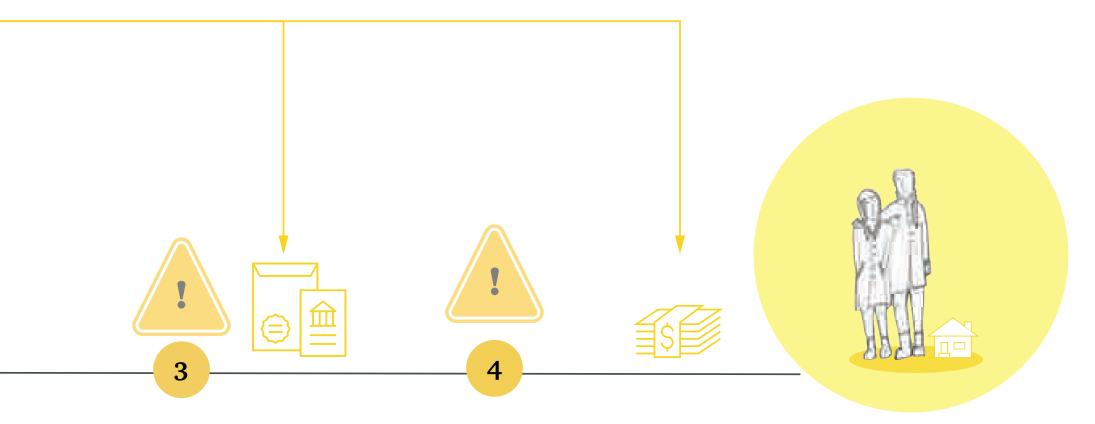


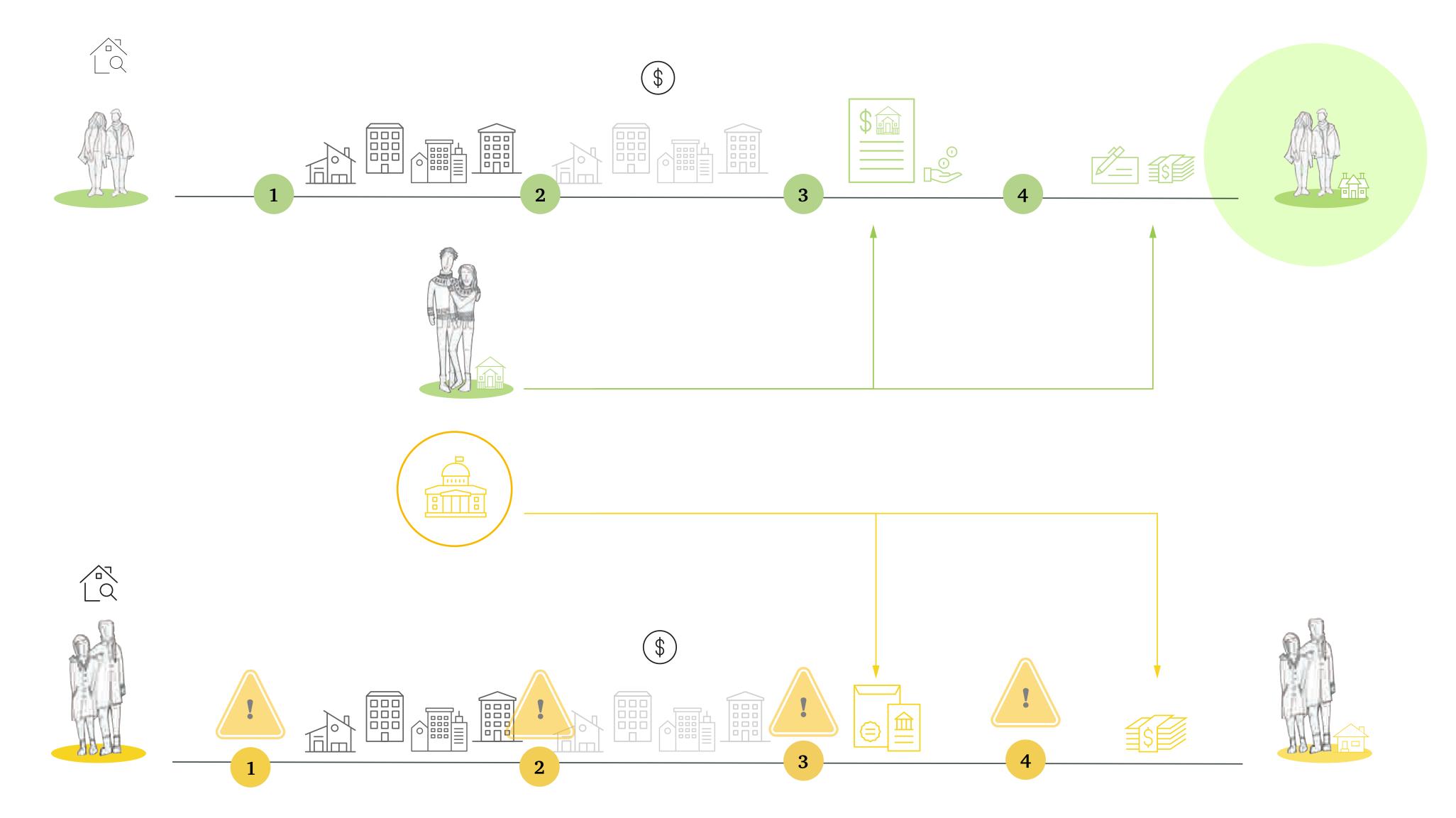


.. yet immigrants
are less likely to
become homeowners than
Norwegians.
Hayfron (n,d)







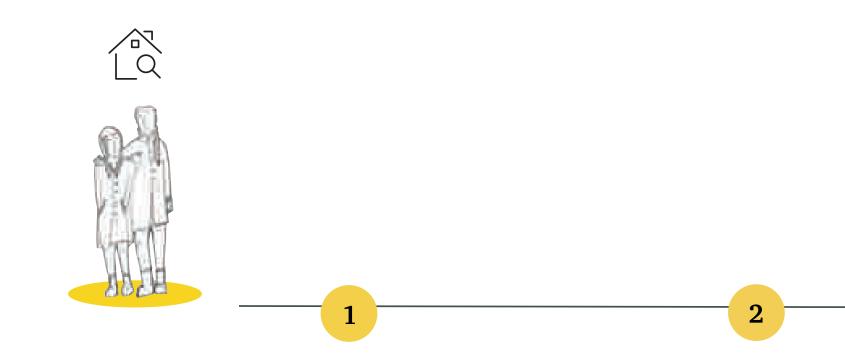


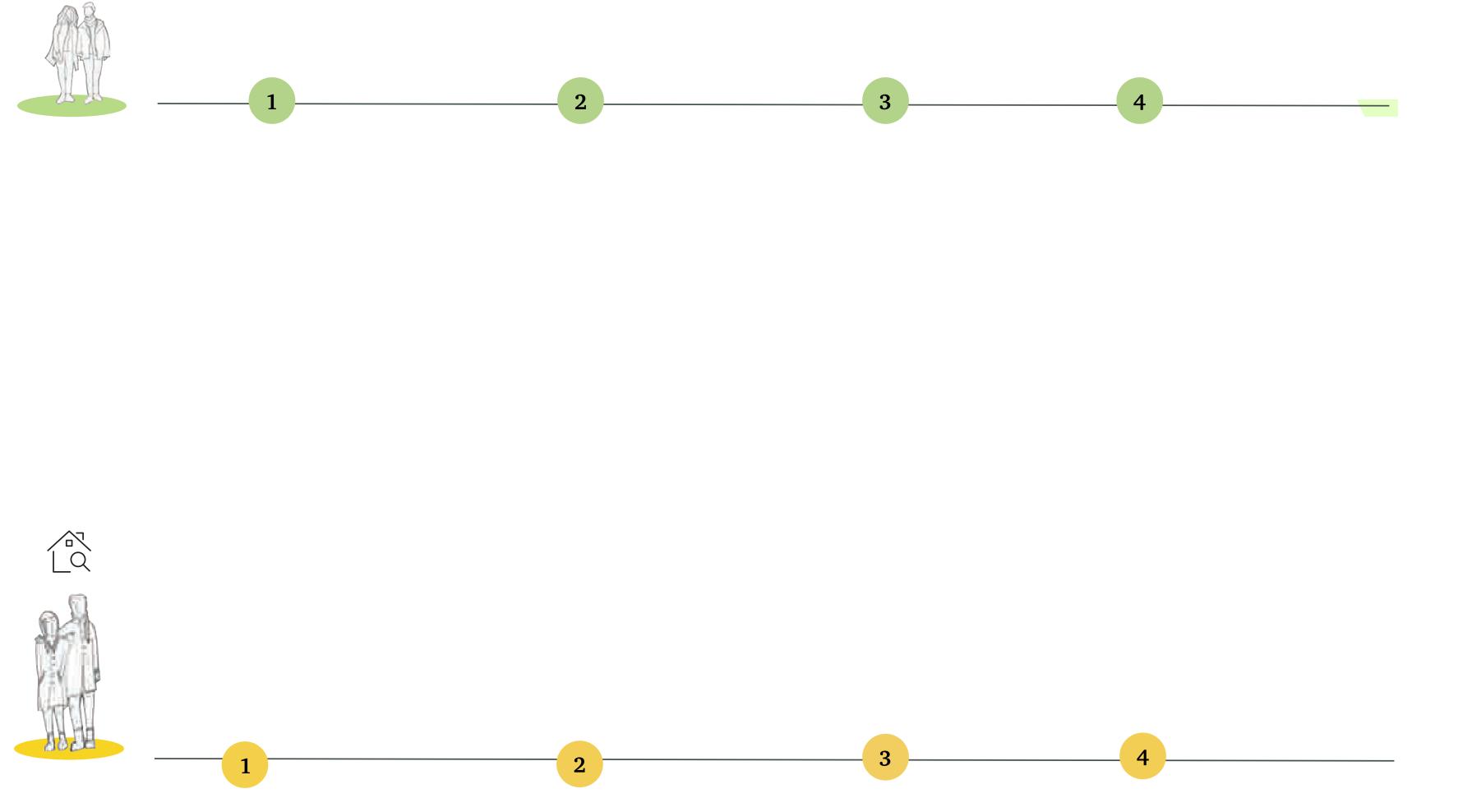
Buying a house for Immigrants

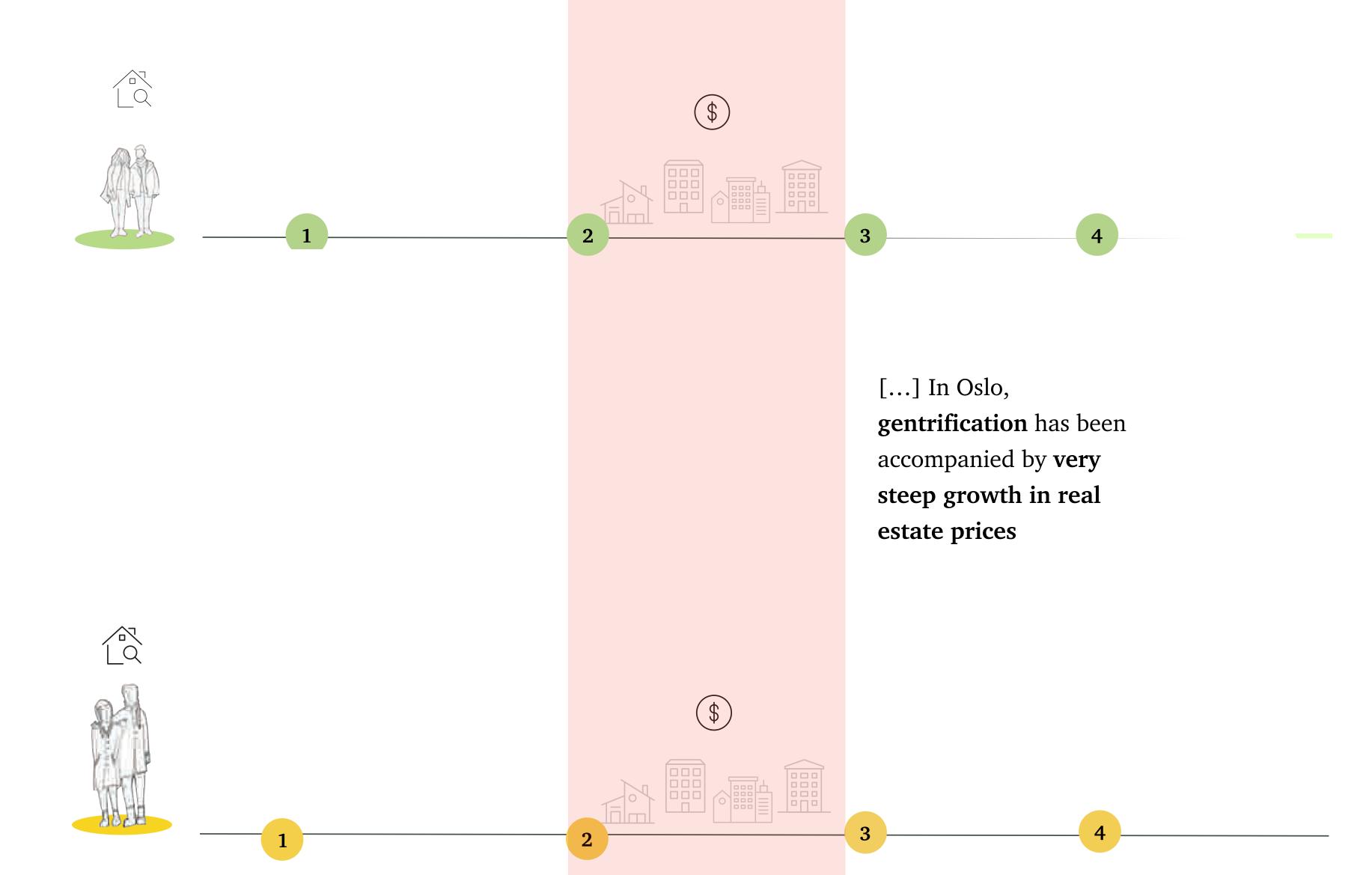


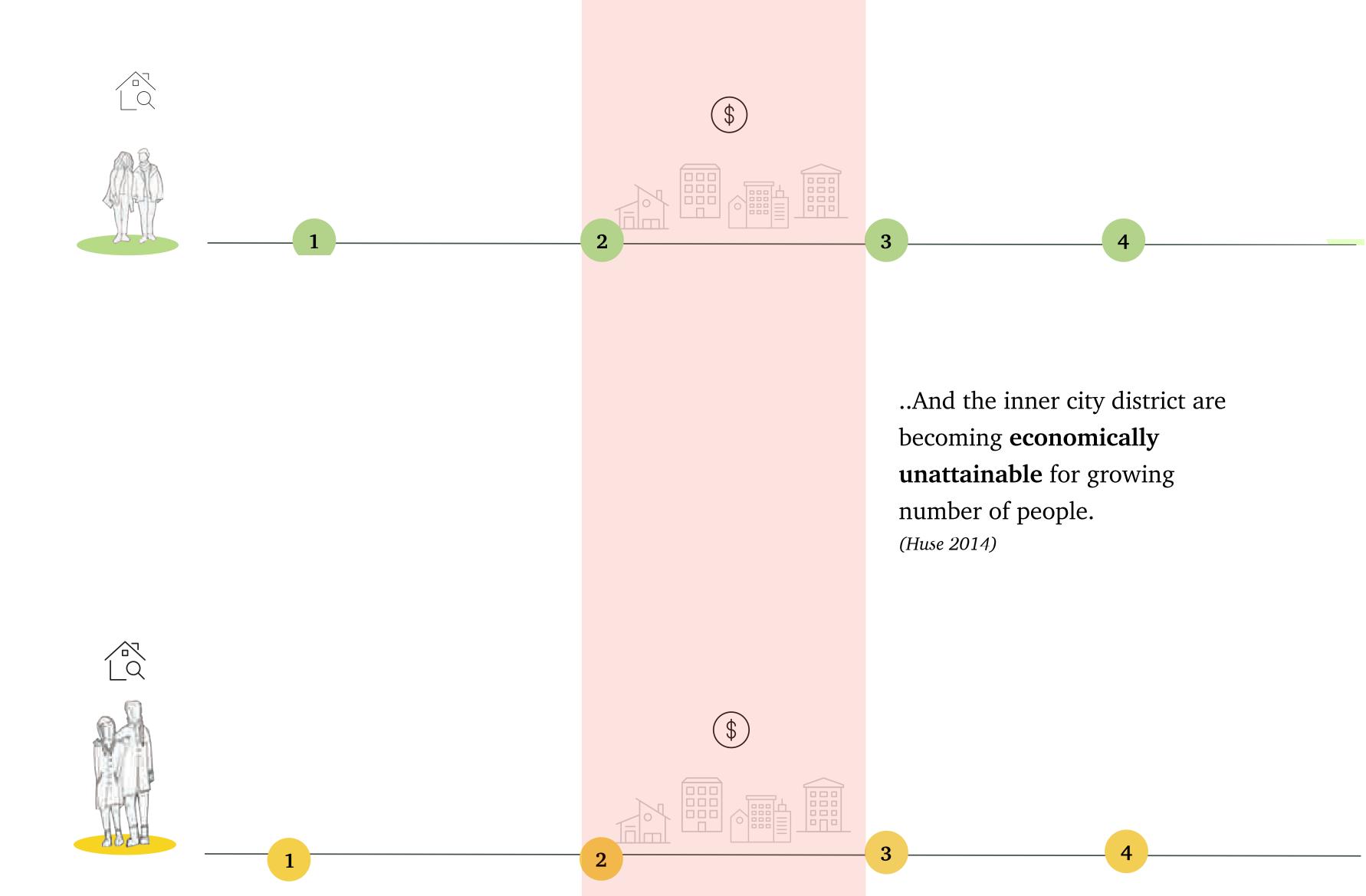
Buying a house for Immigrants





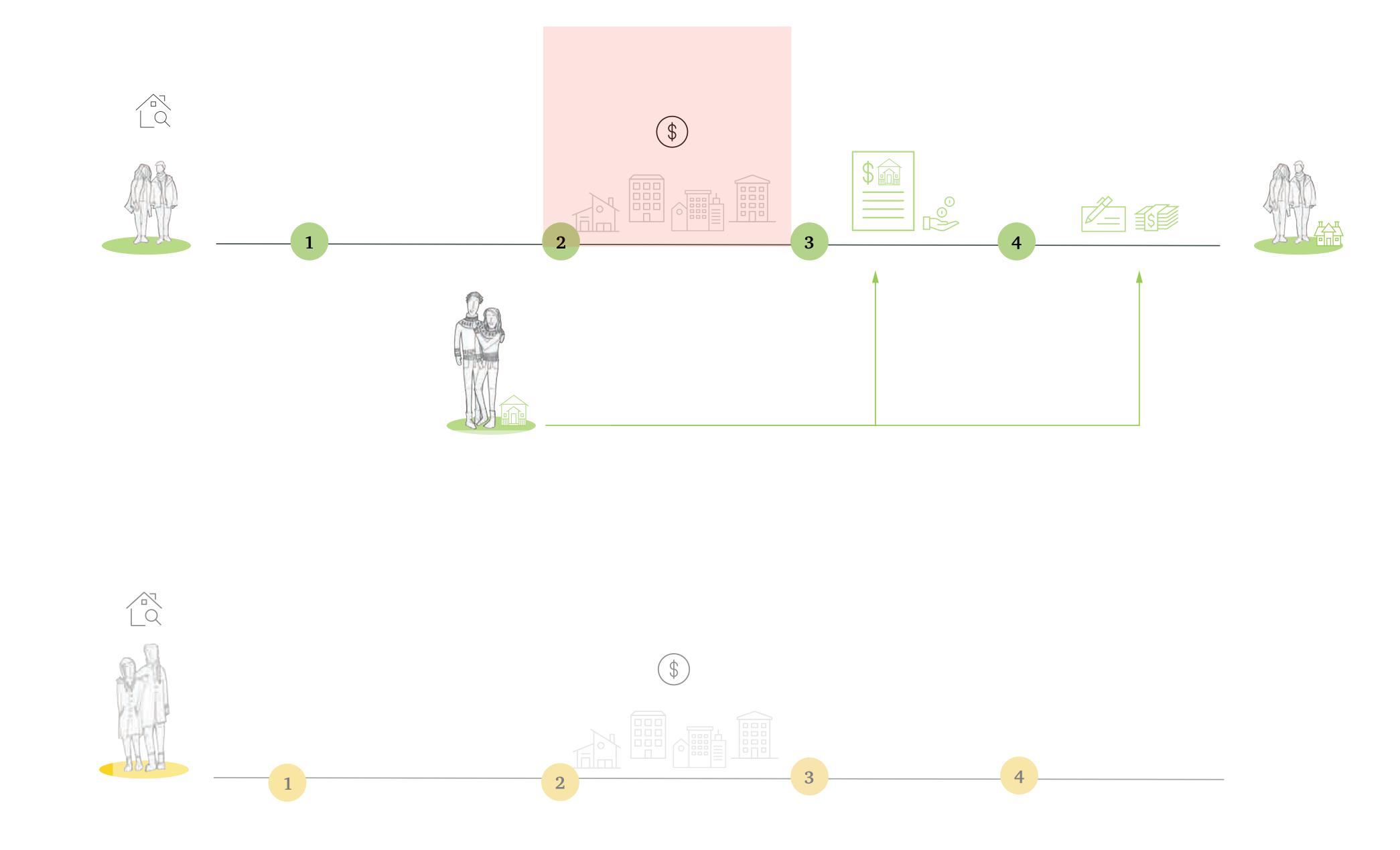


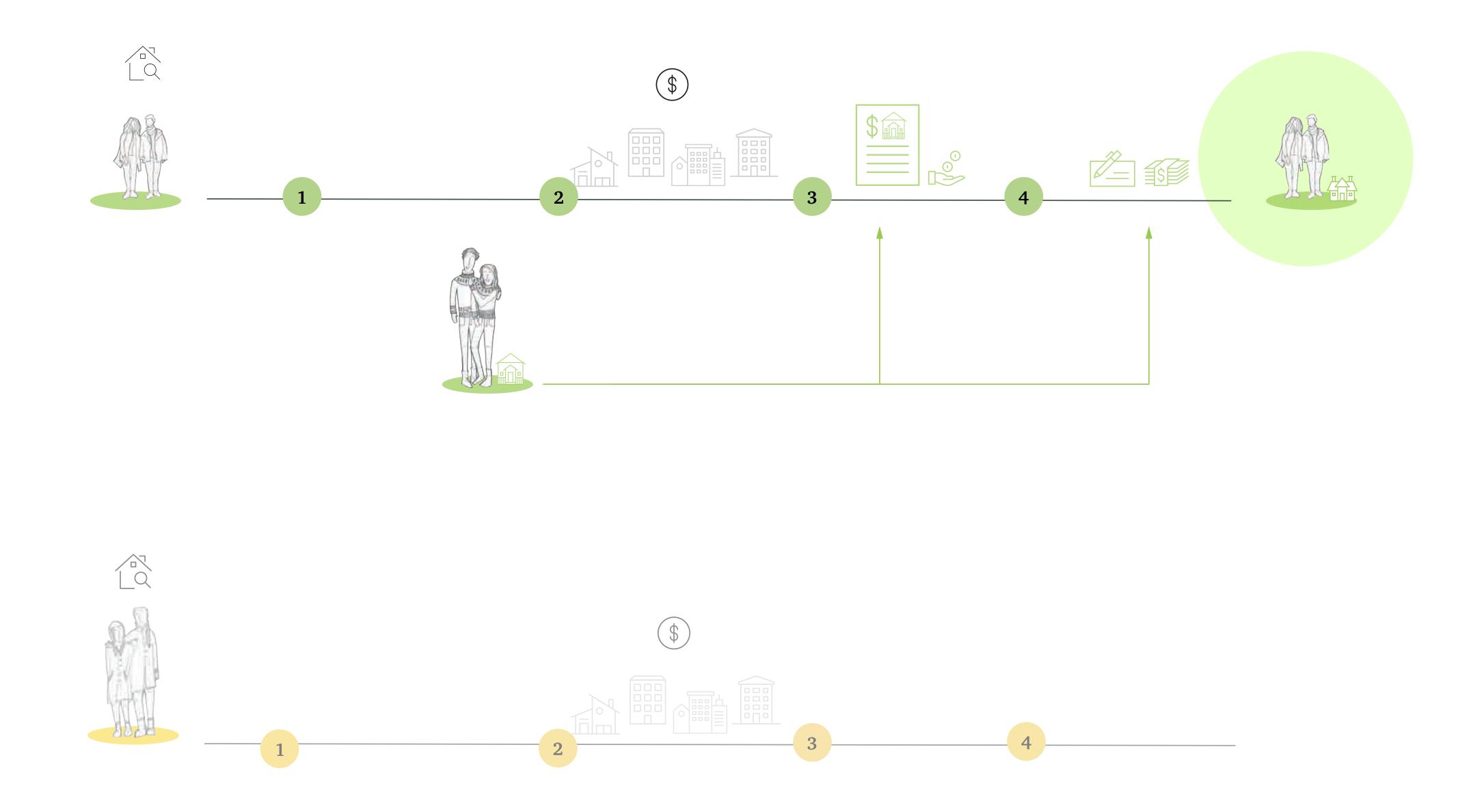


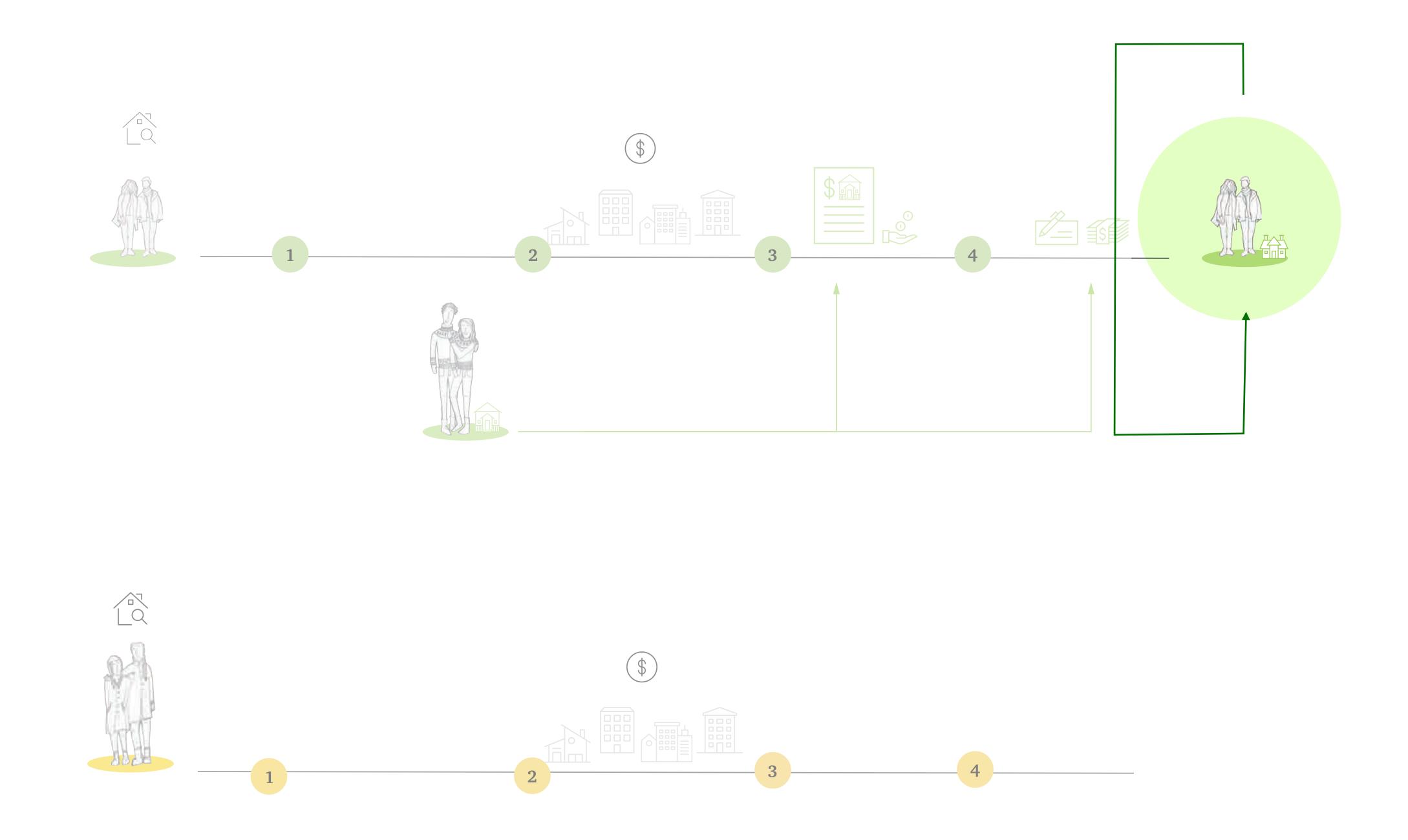


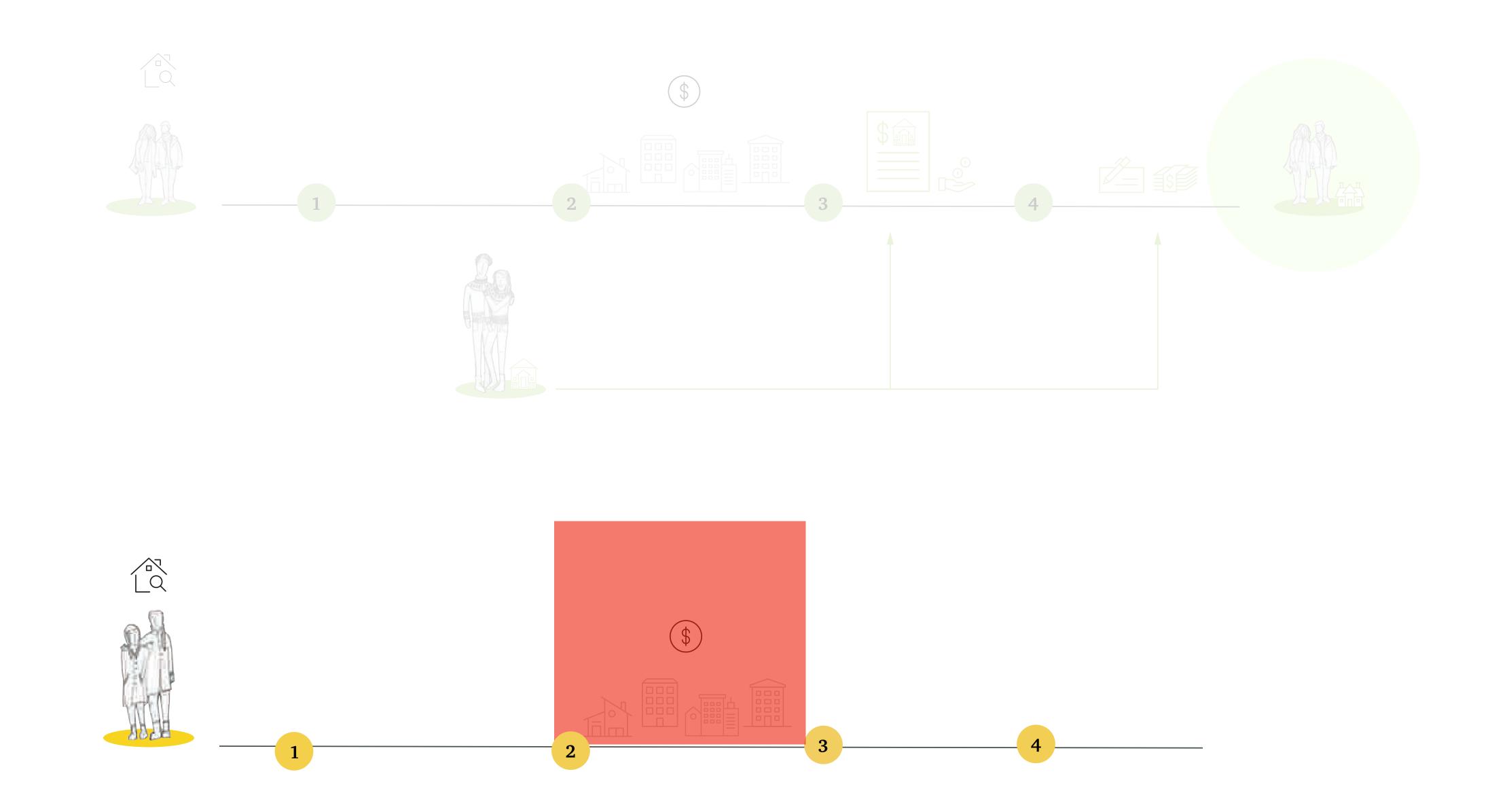


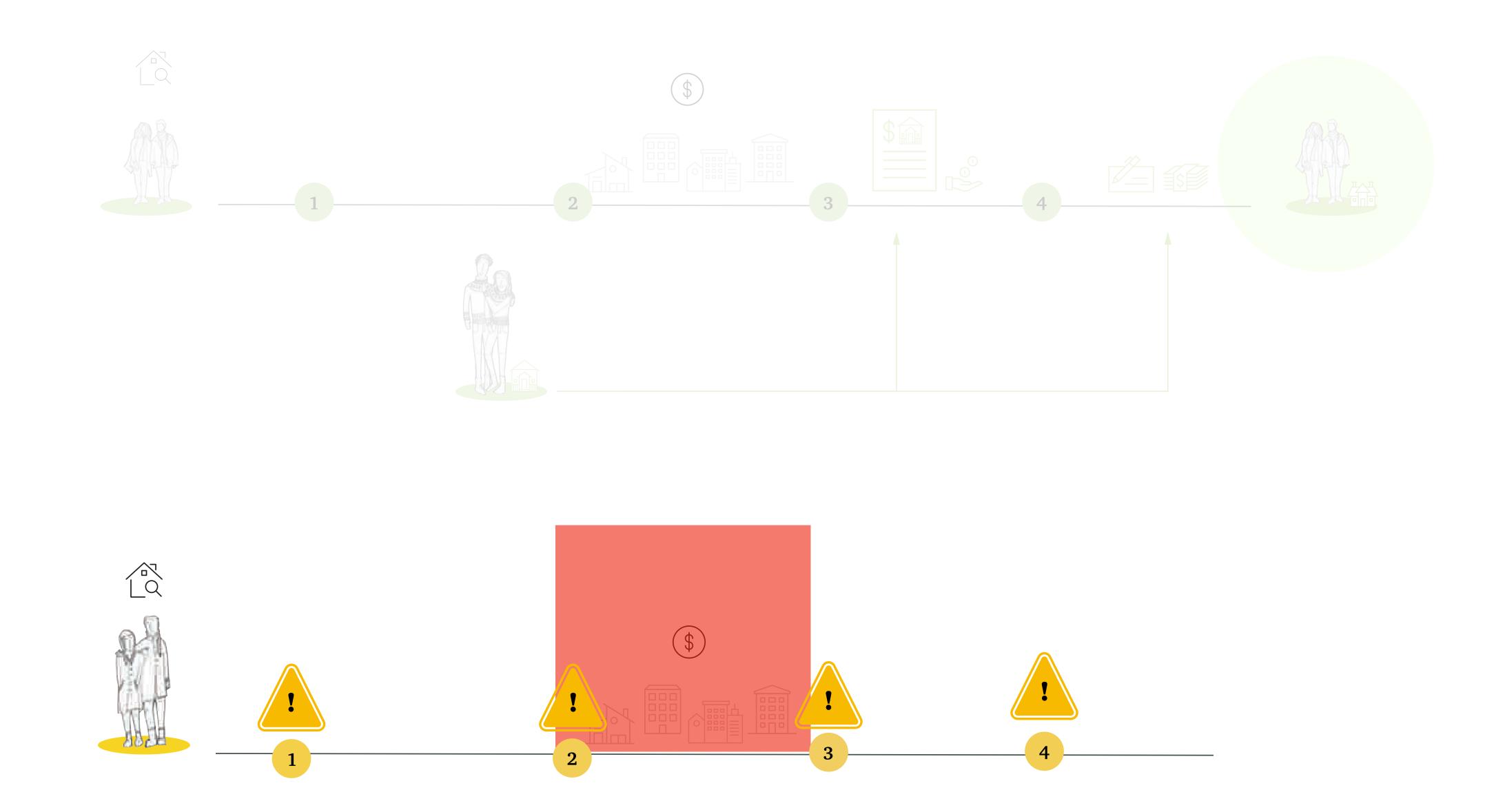


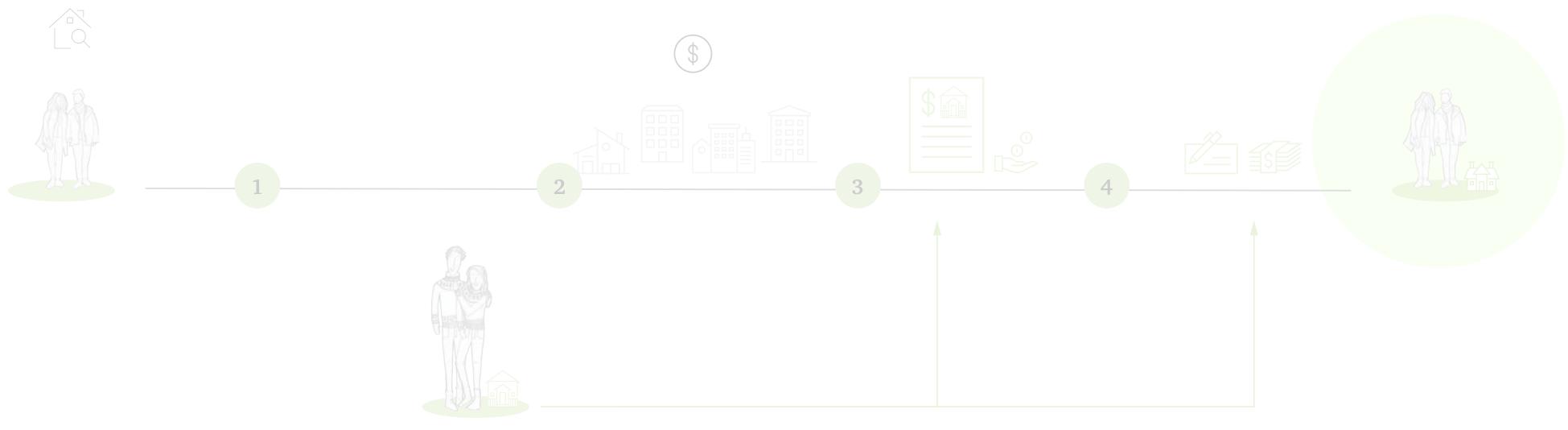












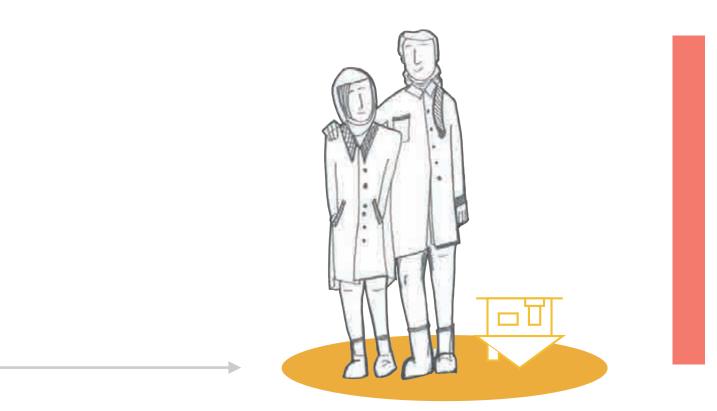










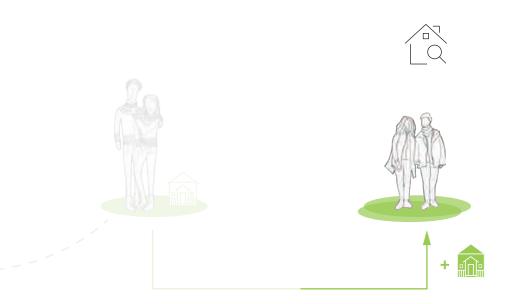




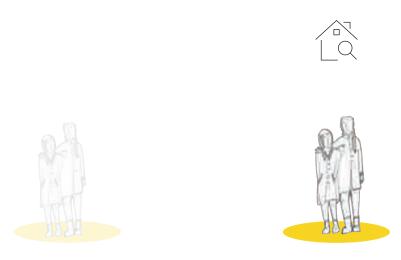












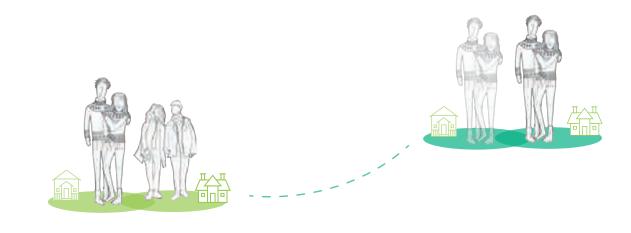








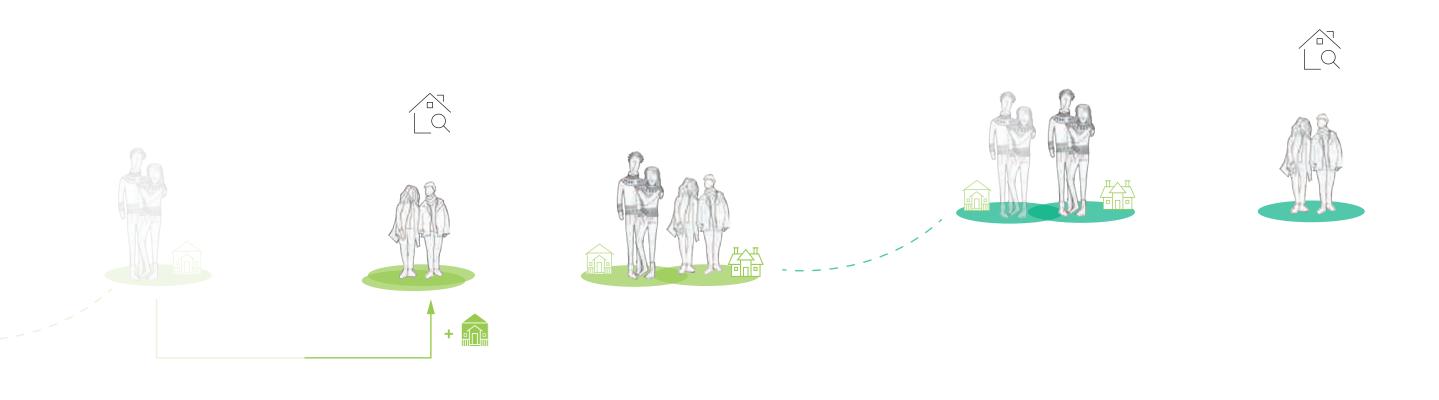


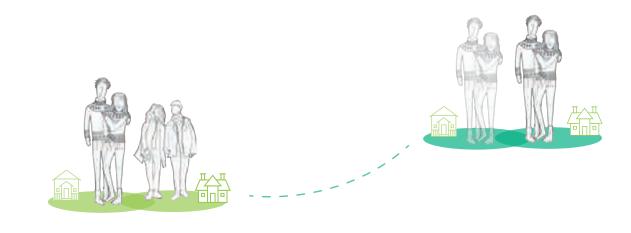






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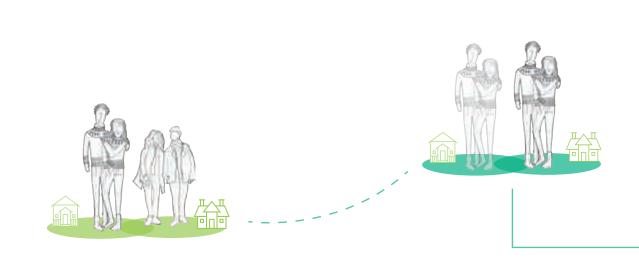












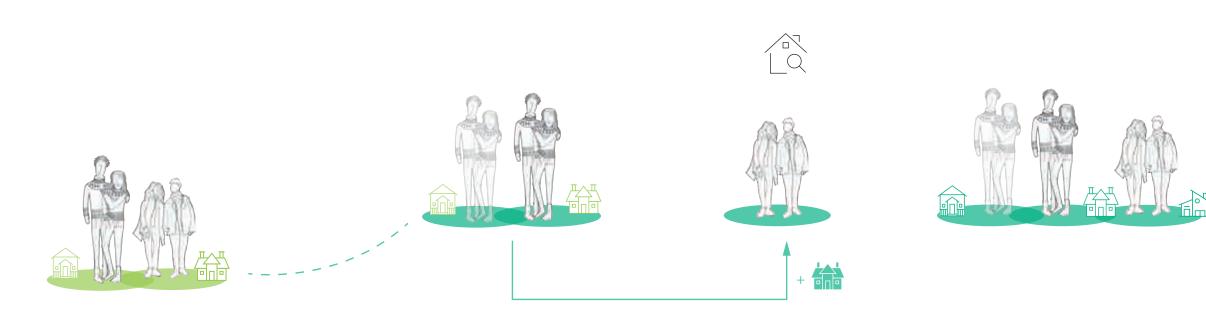








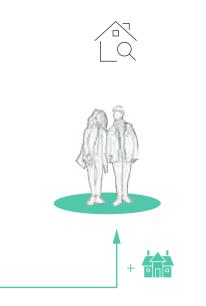






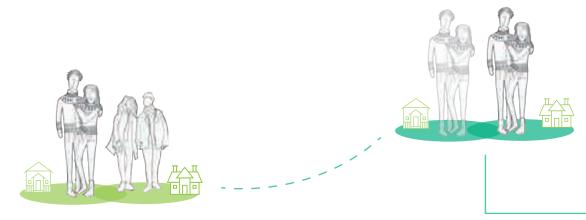










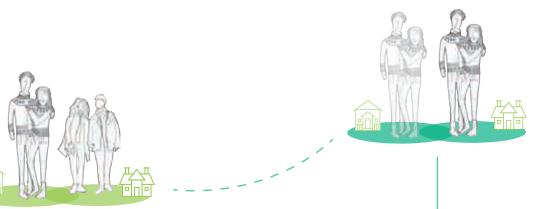






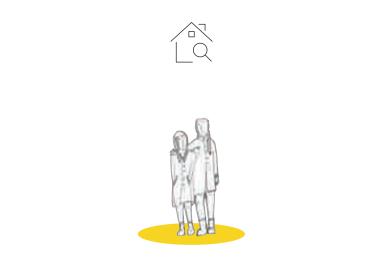


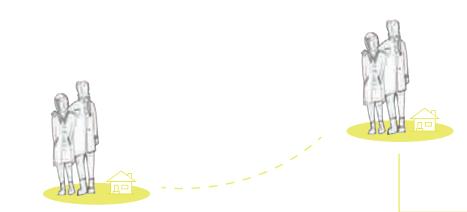










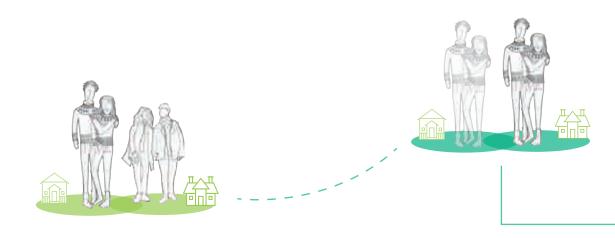










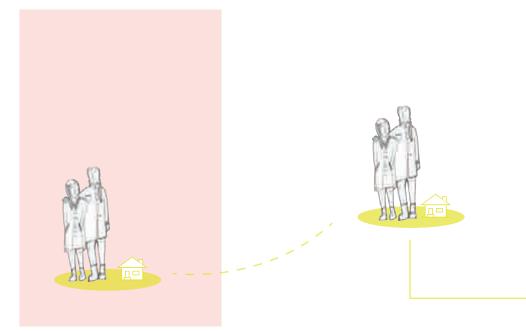






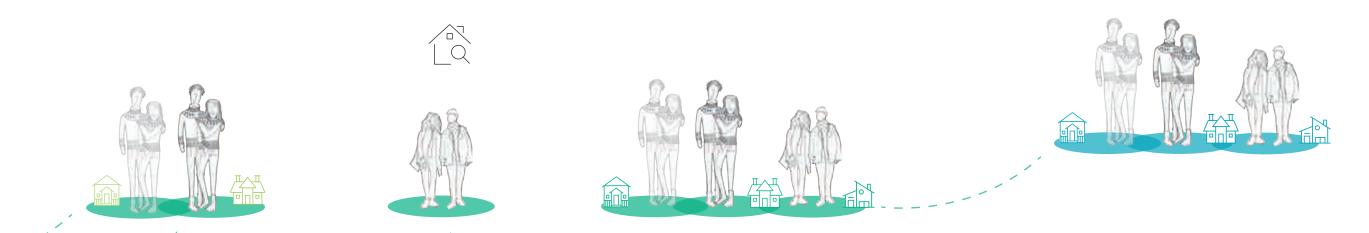


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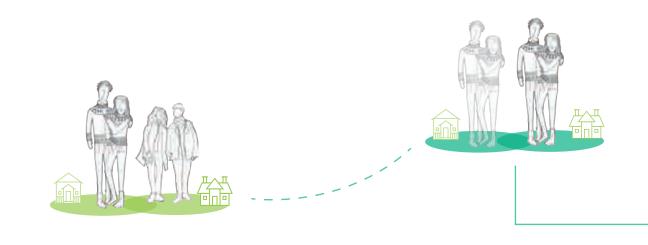






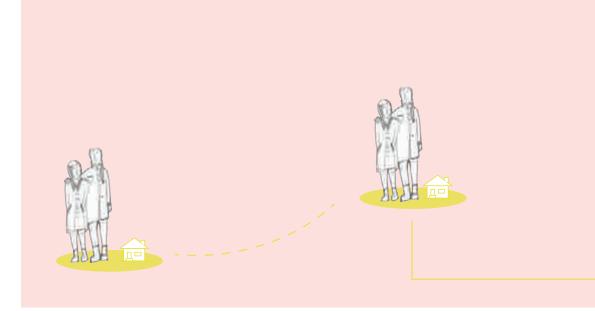


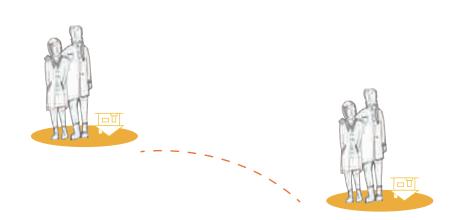


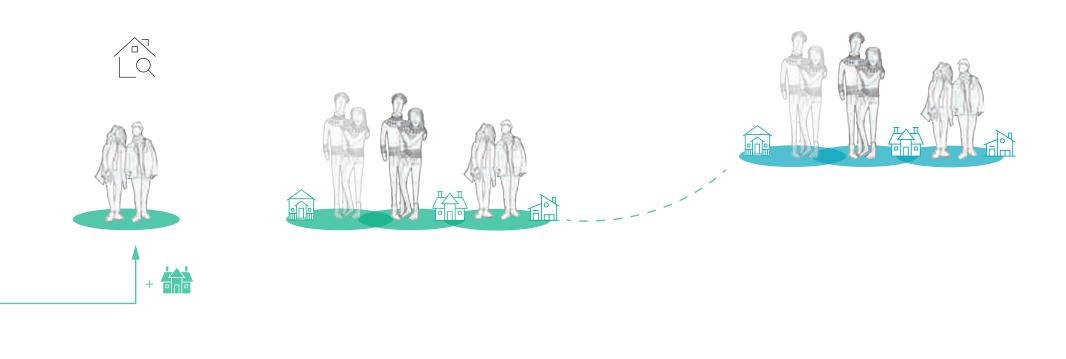


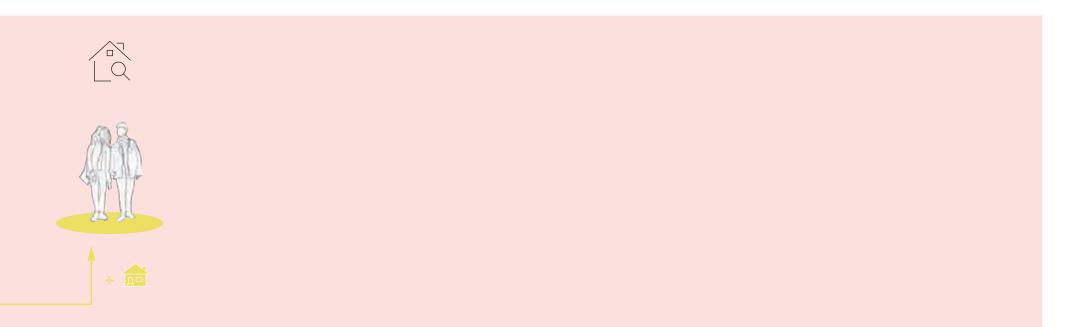




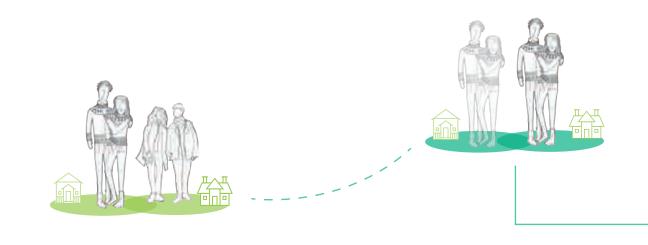






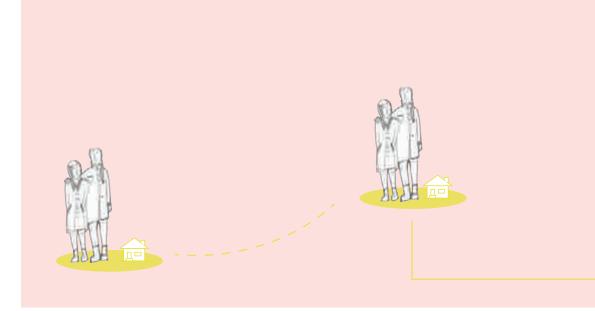


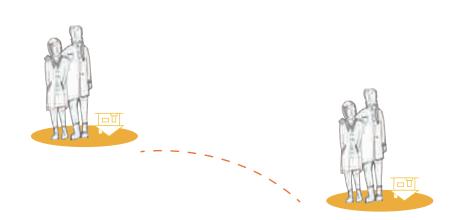




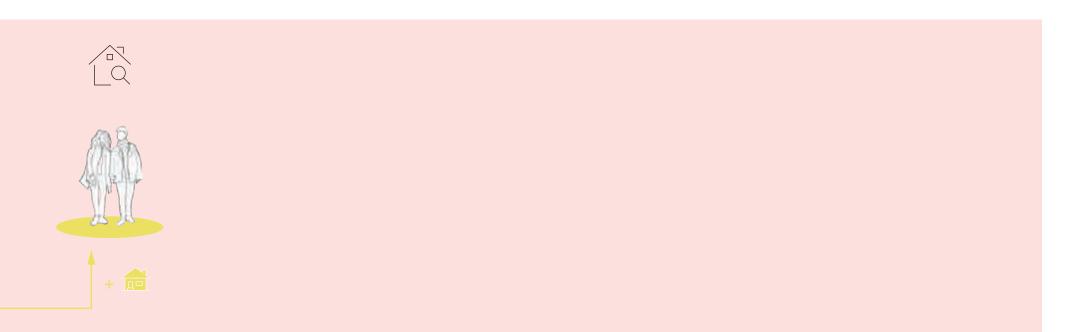






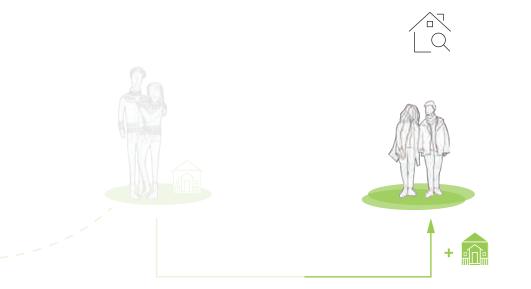


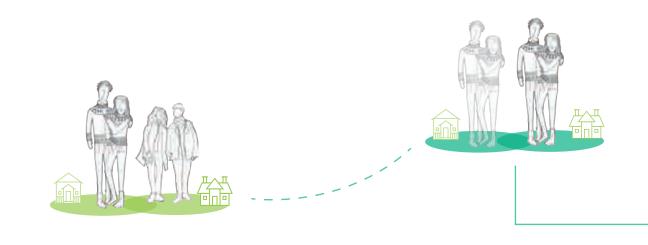








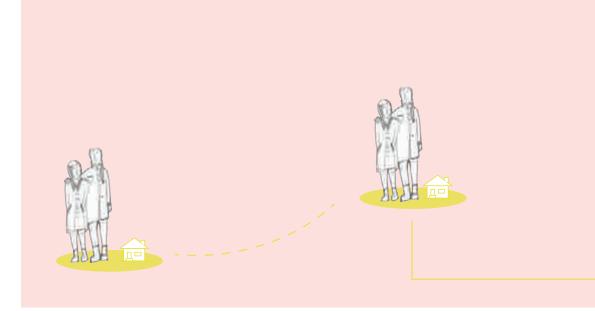


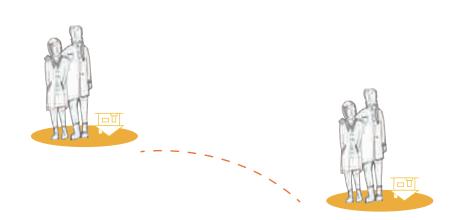


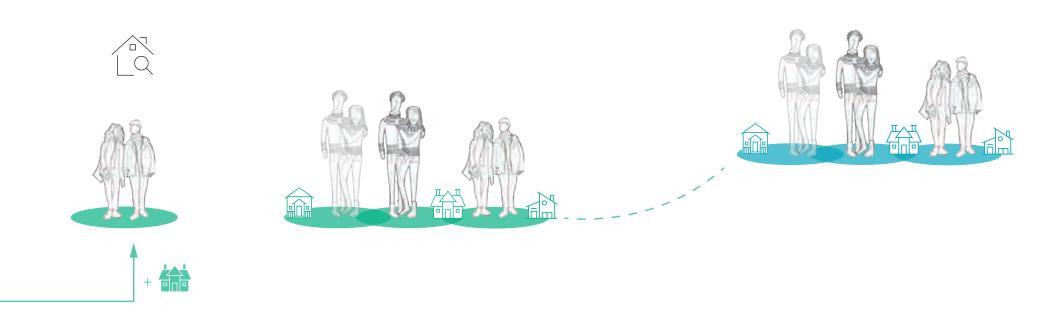


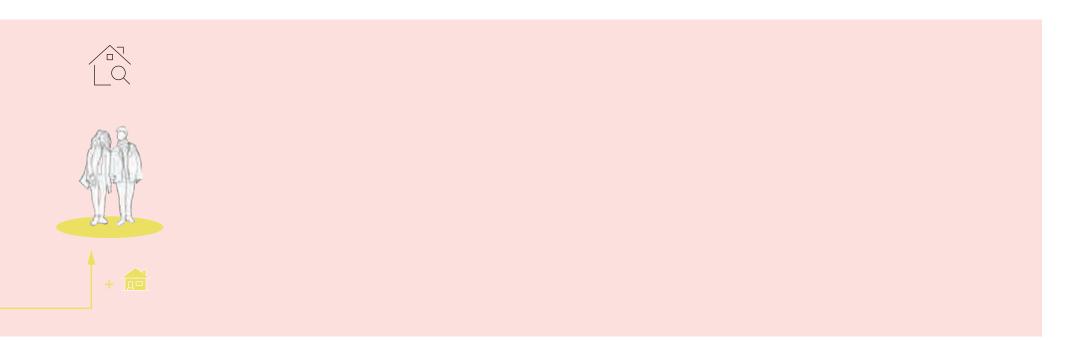


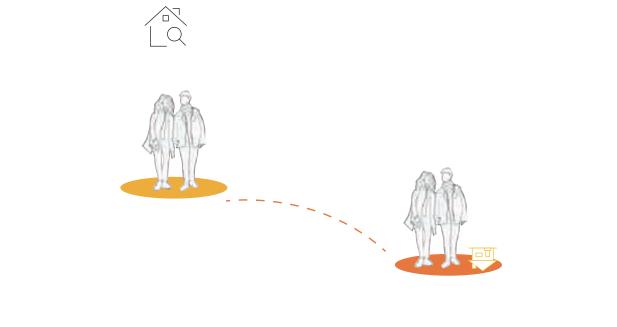
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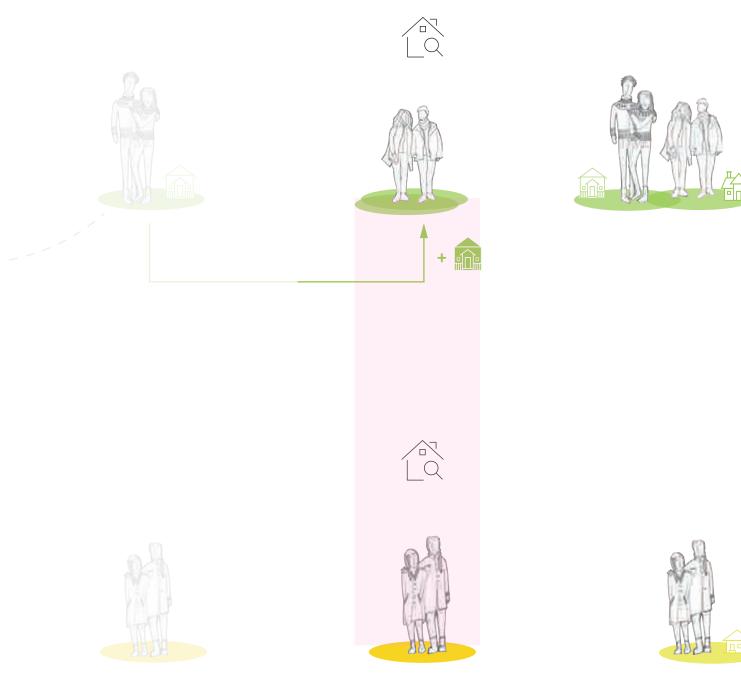


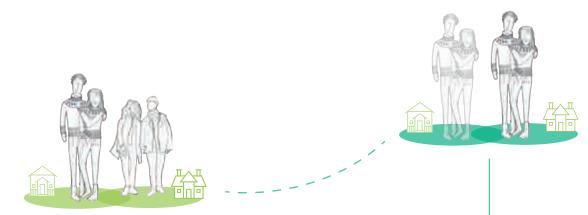








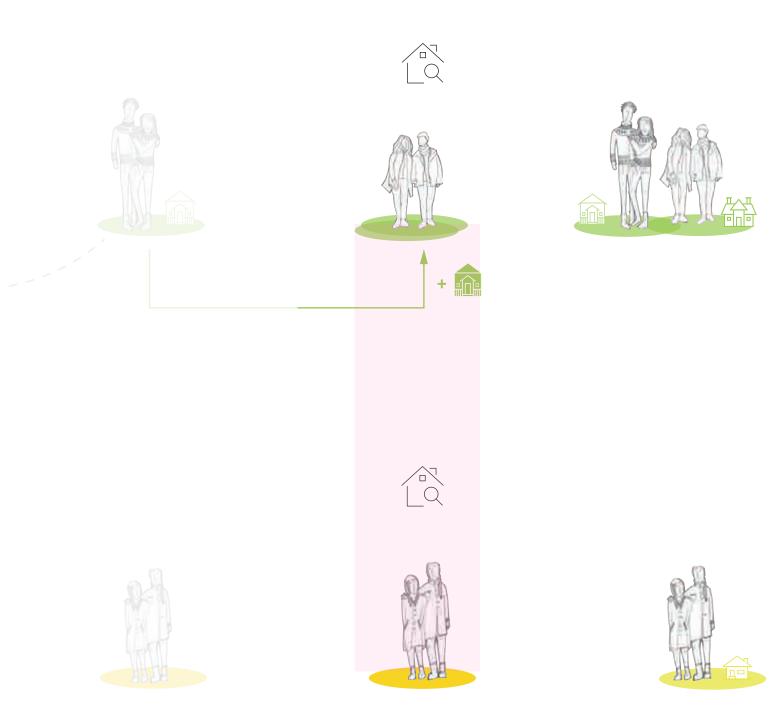


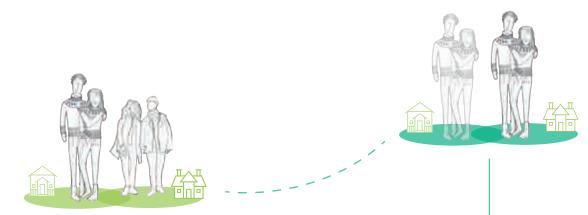








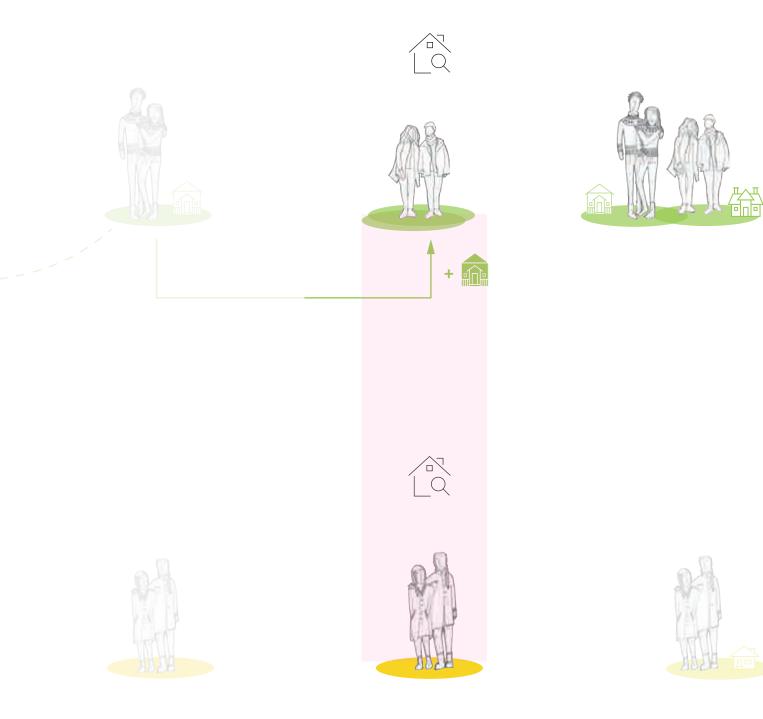


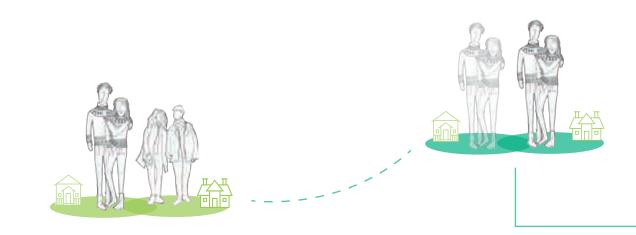










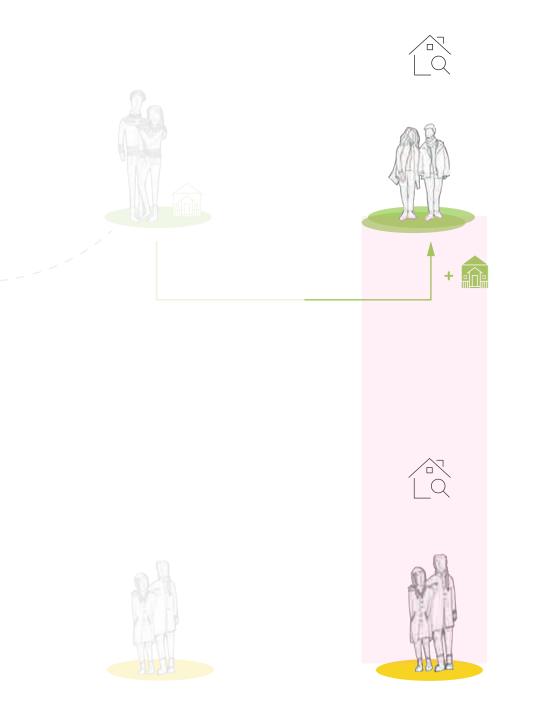


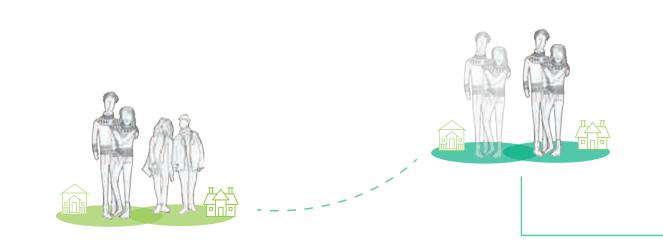


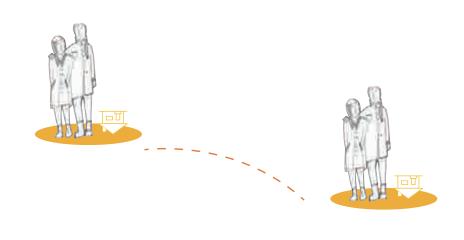


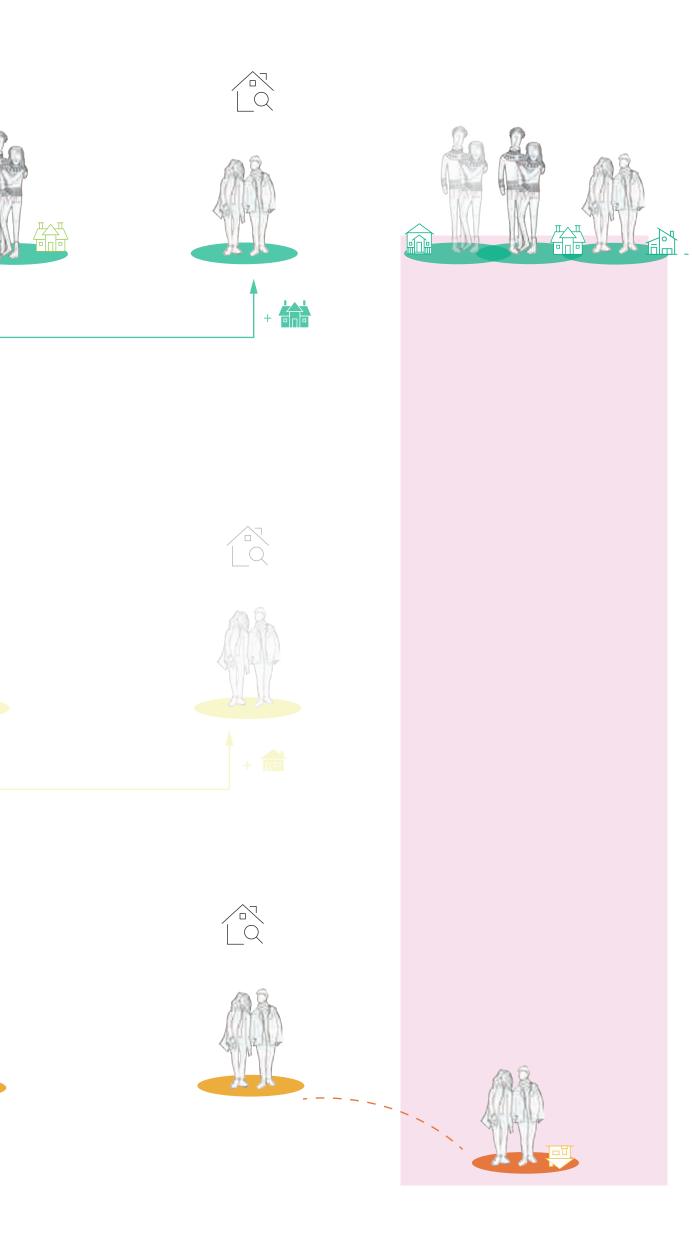




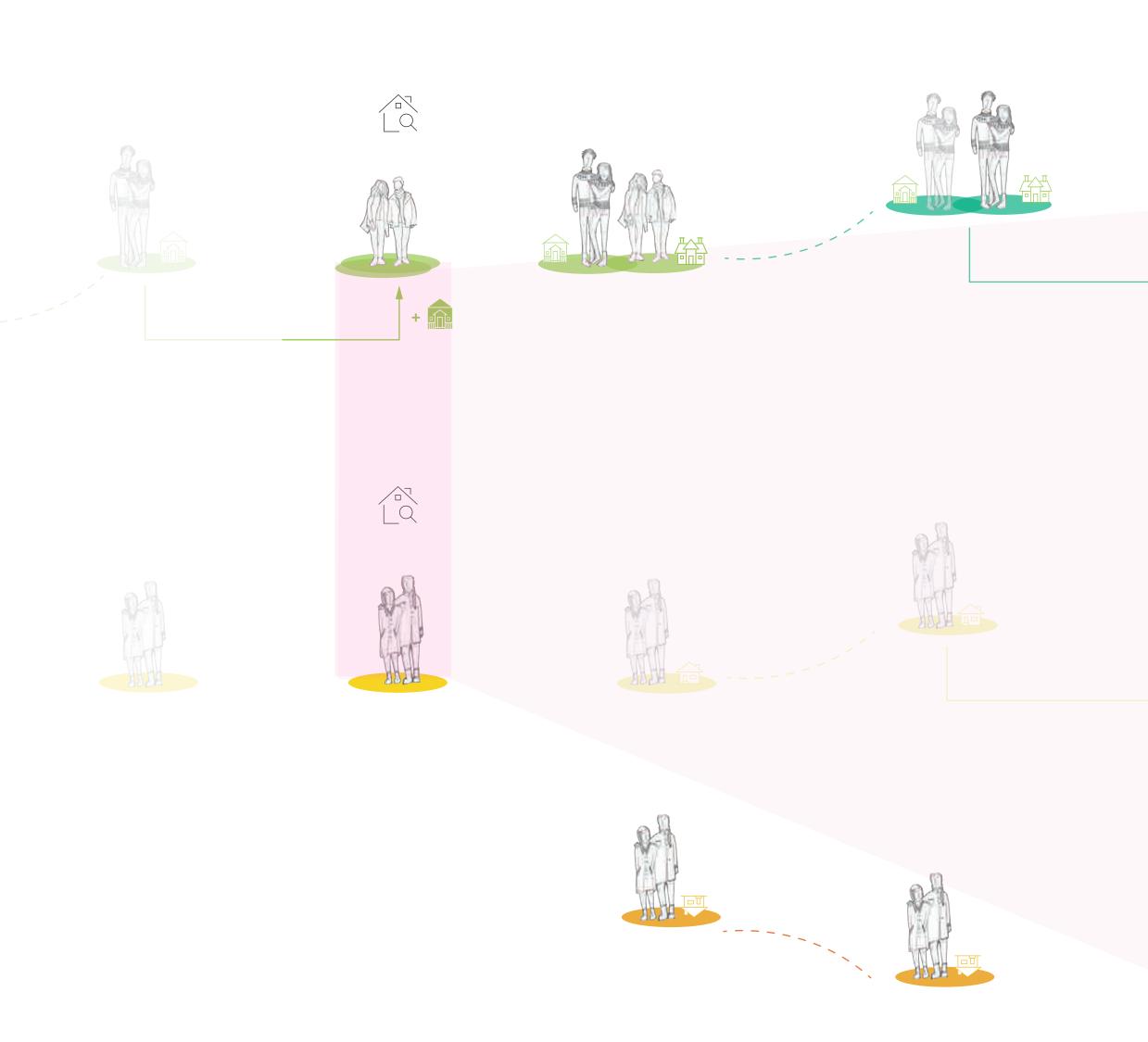










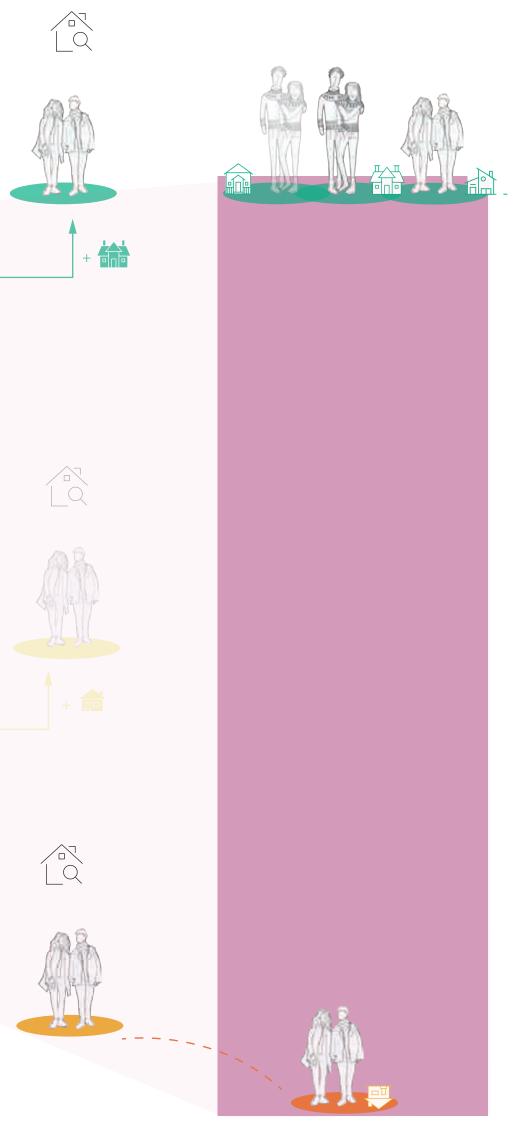






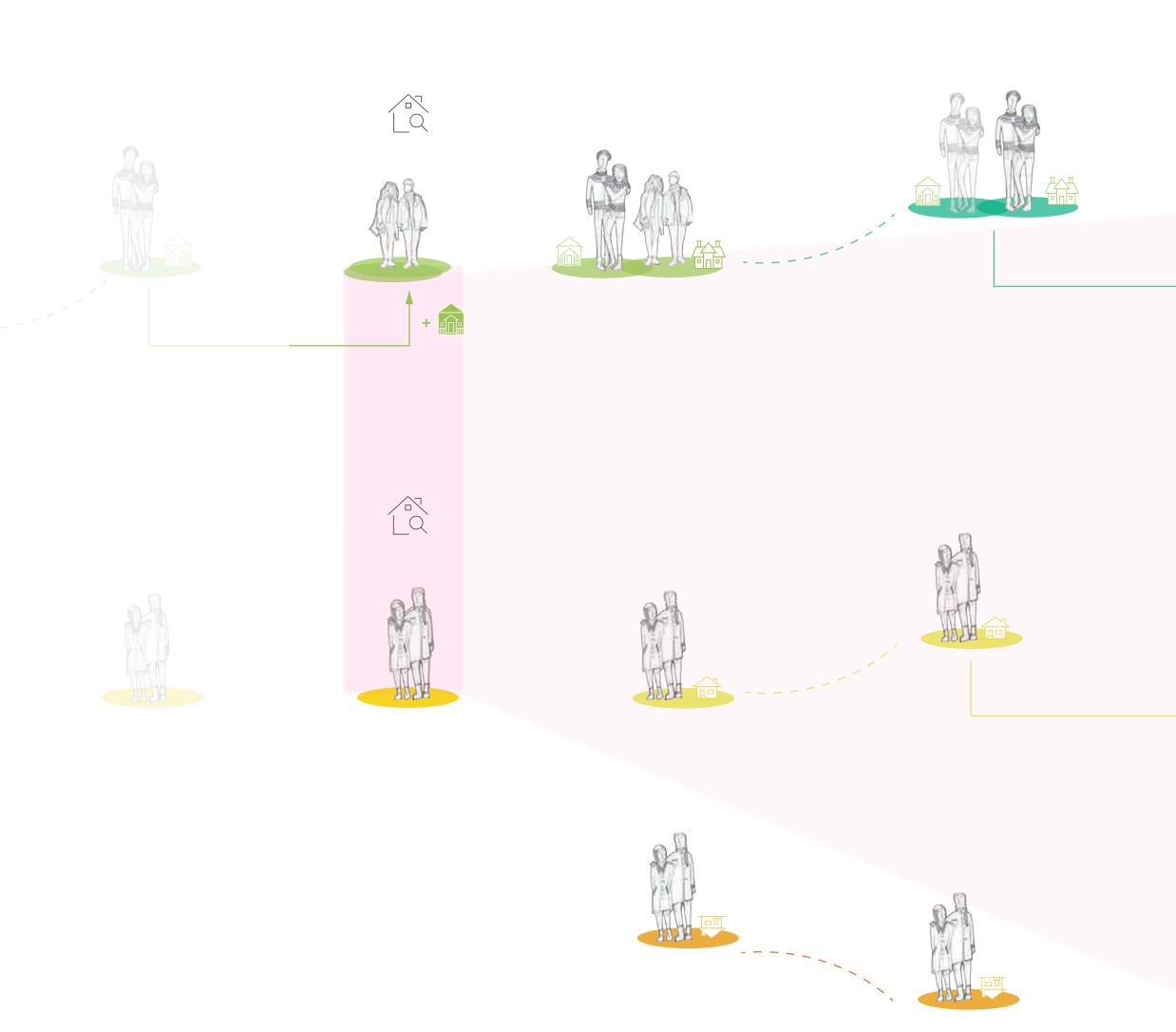








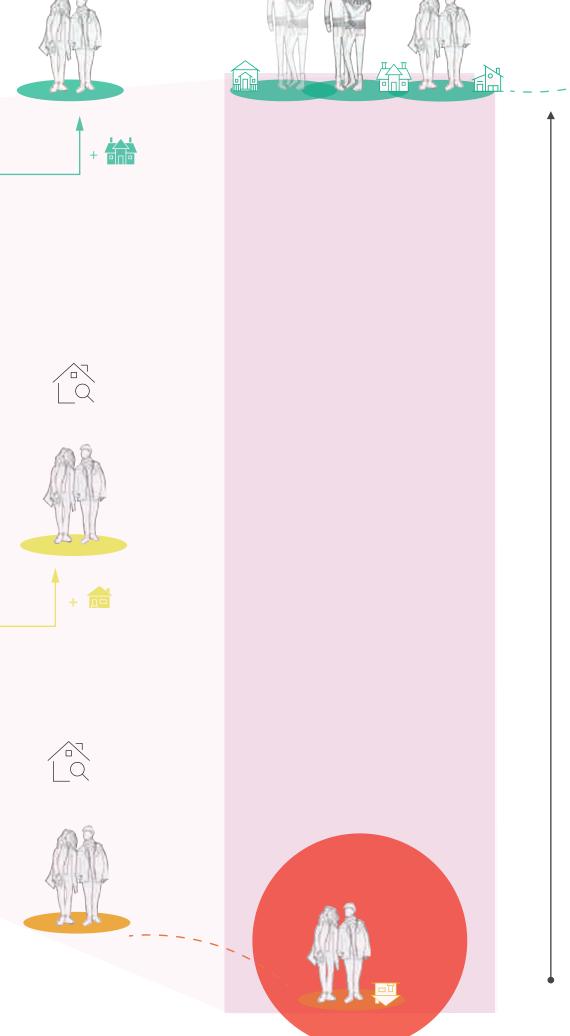
Increasing wealth gap over generations



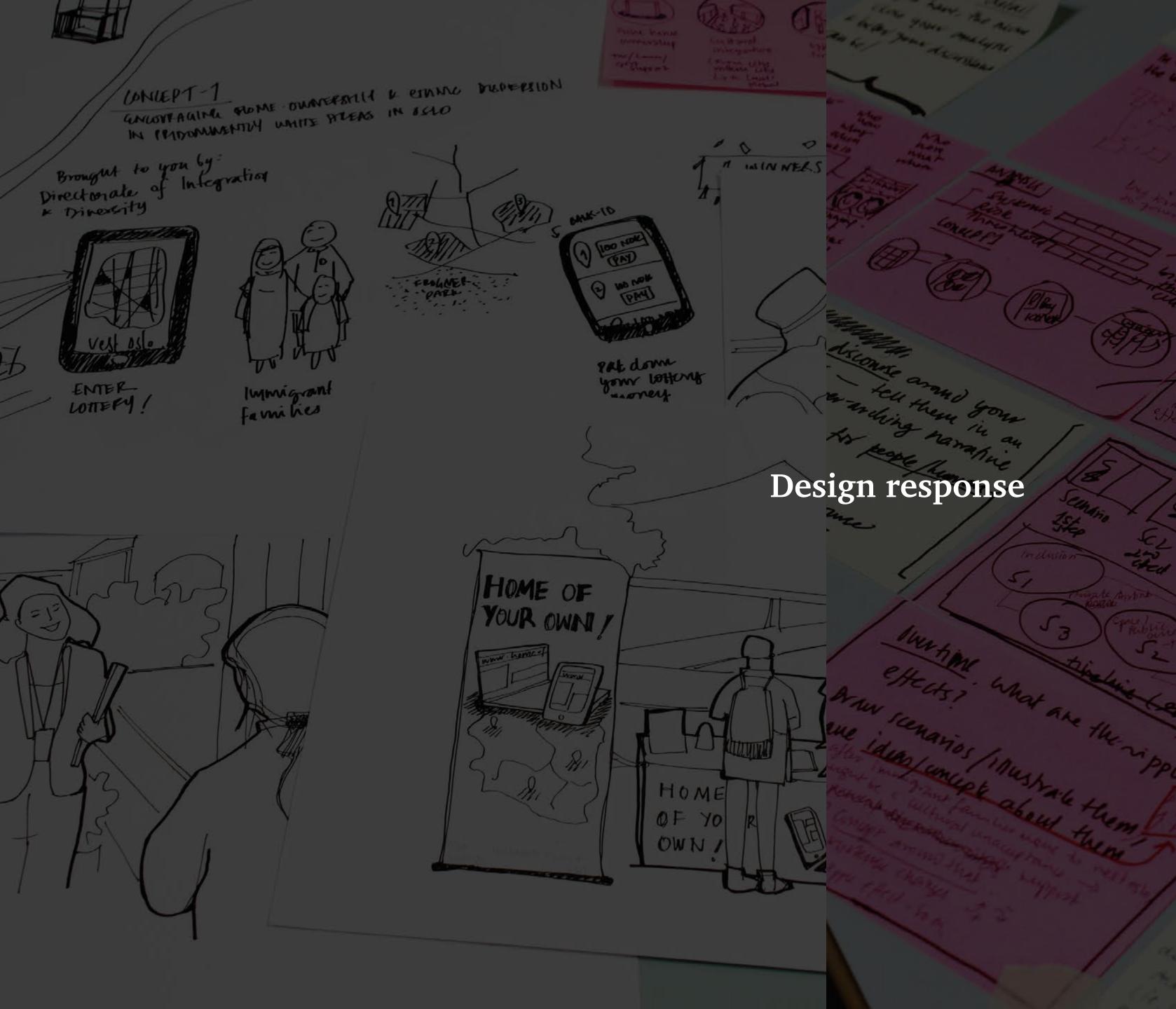




A RA



Pushing one group into poverty trap







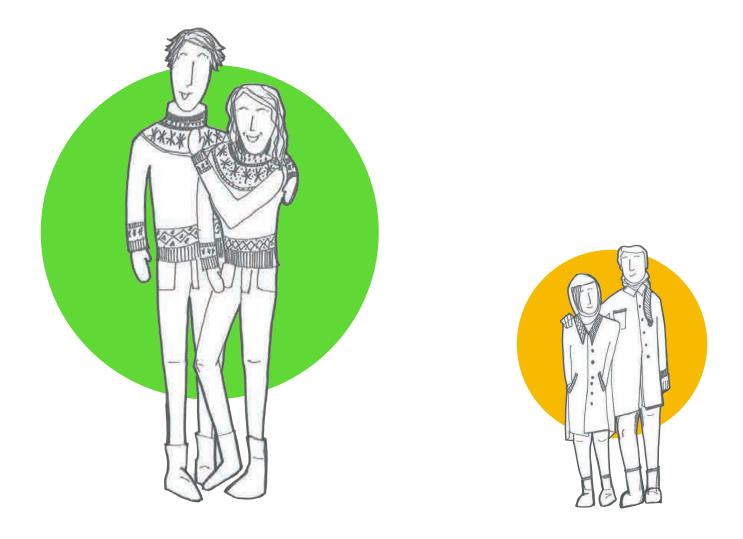
WEALTH BUILDING FROM HOME OWNERSHIP

Leverage point: Home ownership



WEALTH BUILDING FROM HOME OWNERSHIP

Leverage point: Home ownership

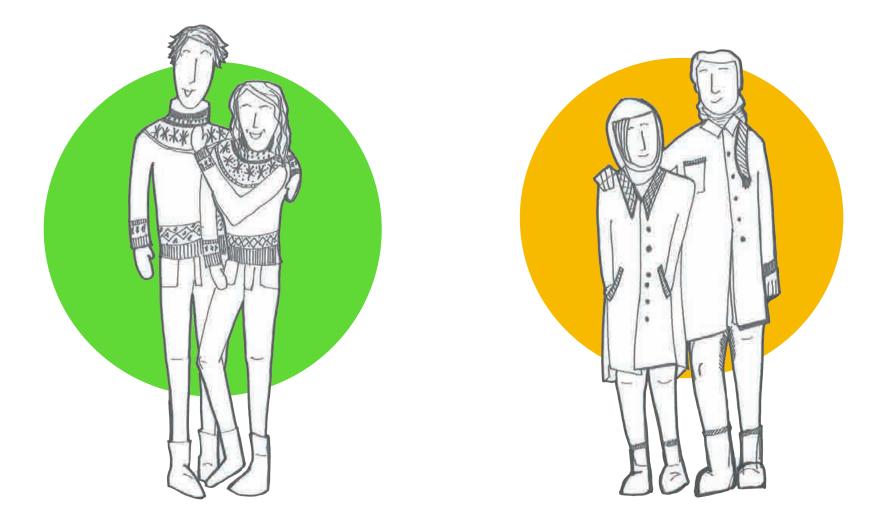


Power Dynamic Skewed

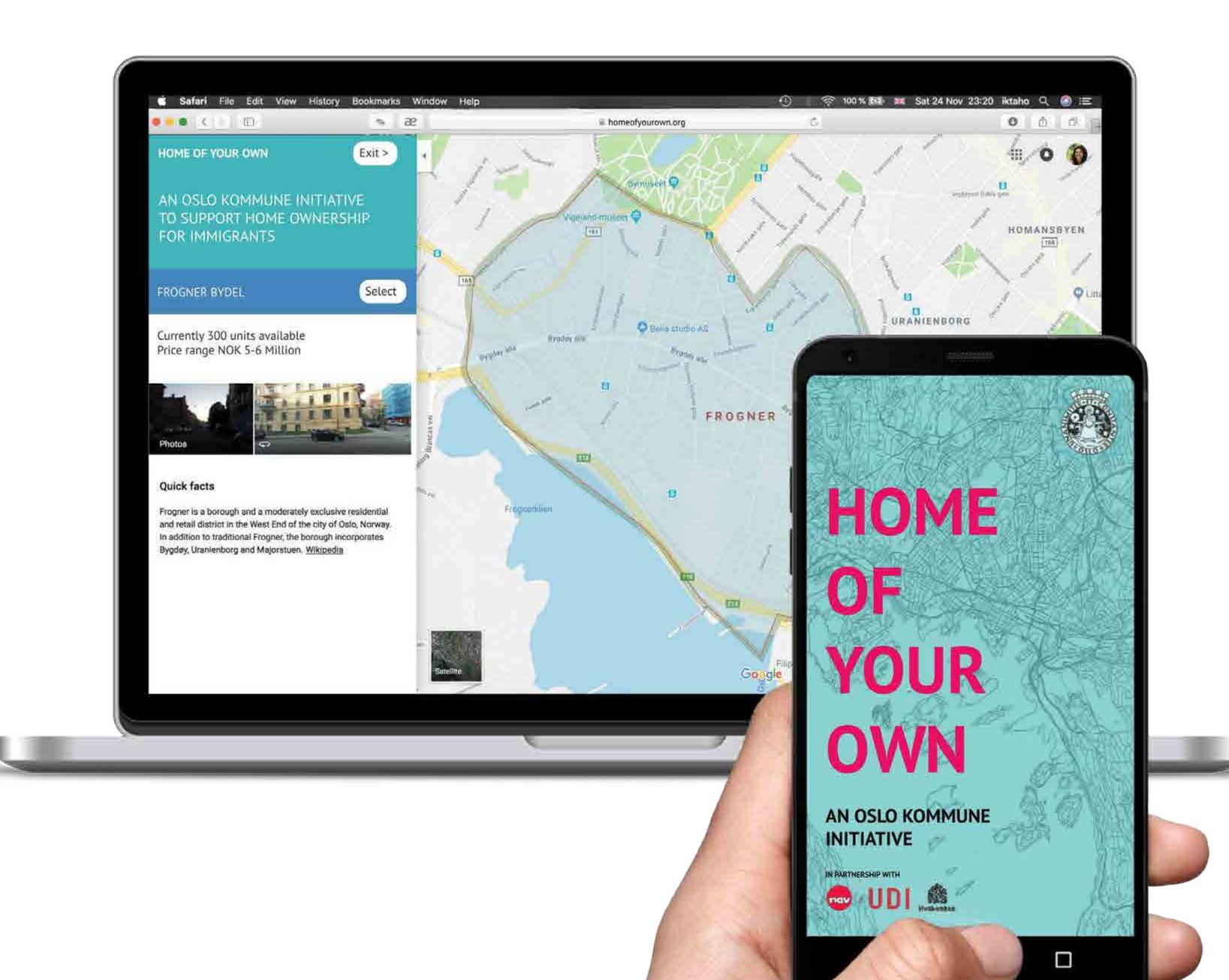


WEALTH BUILDING FROM HOME OWNERSHIP

How can we **create opportunities**

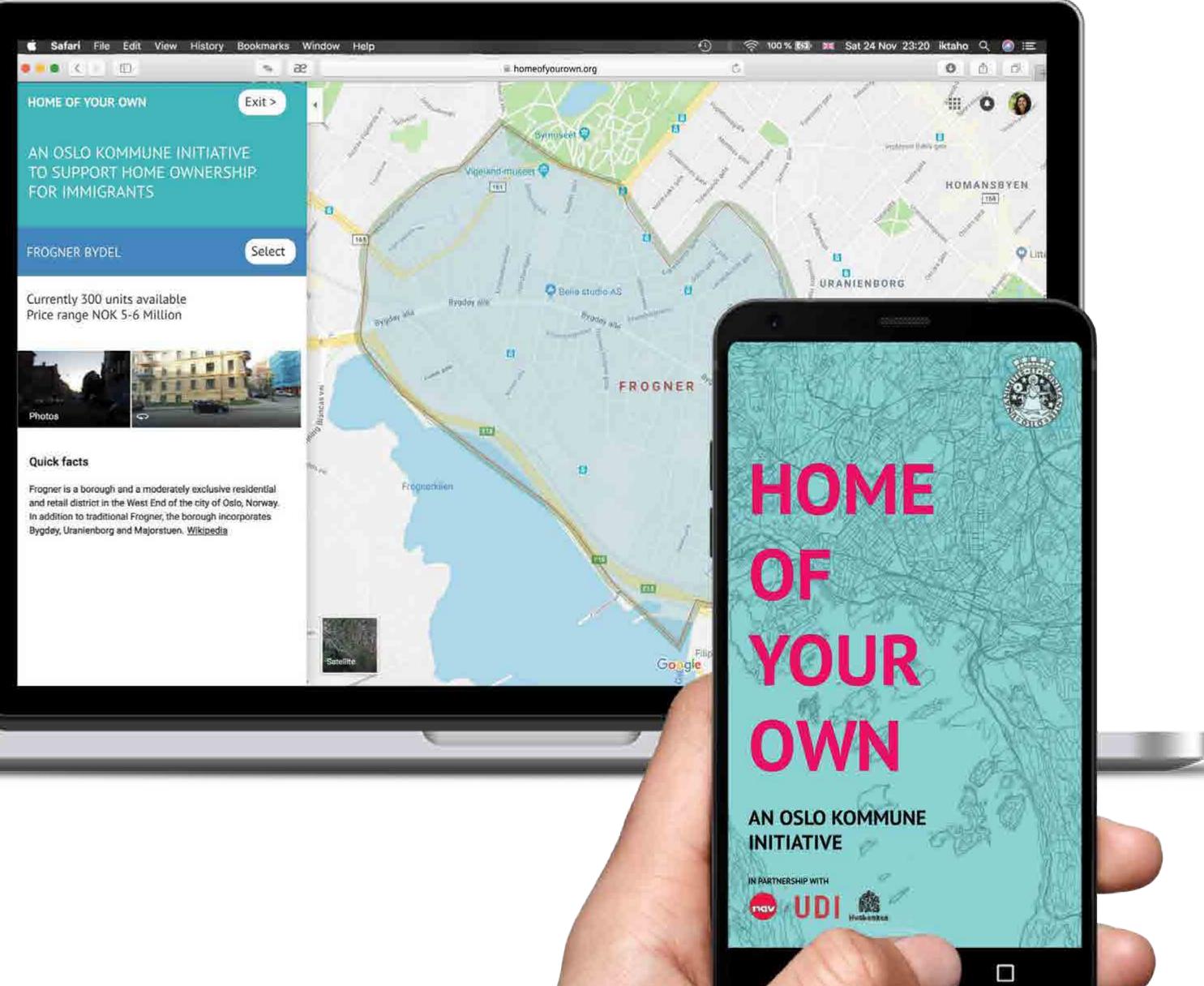


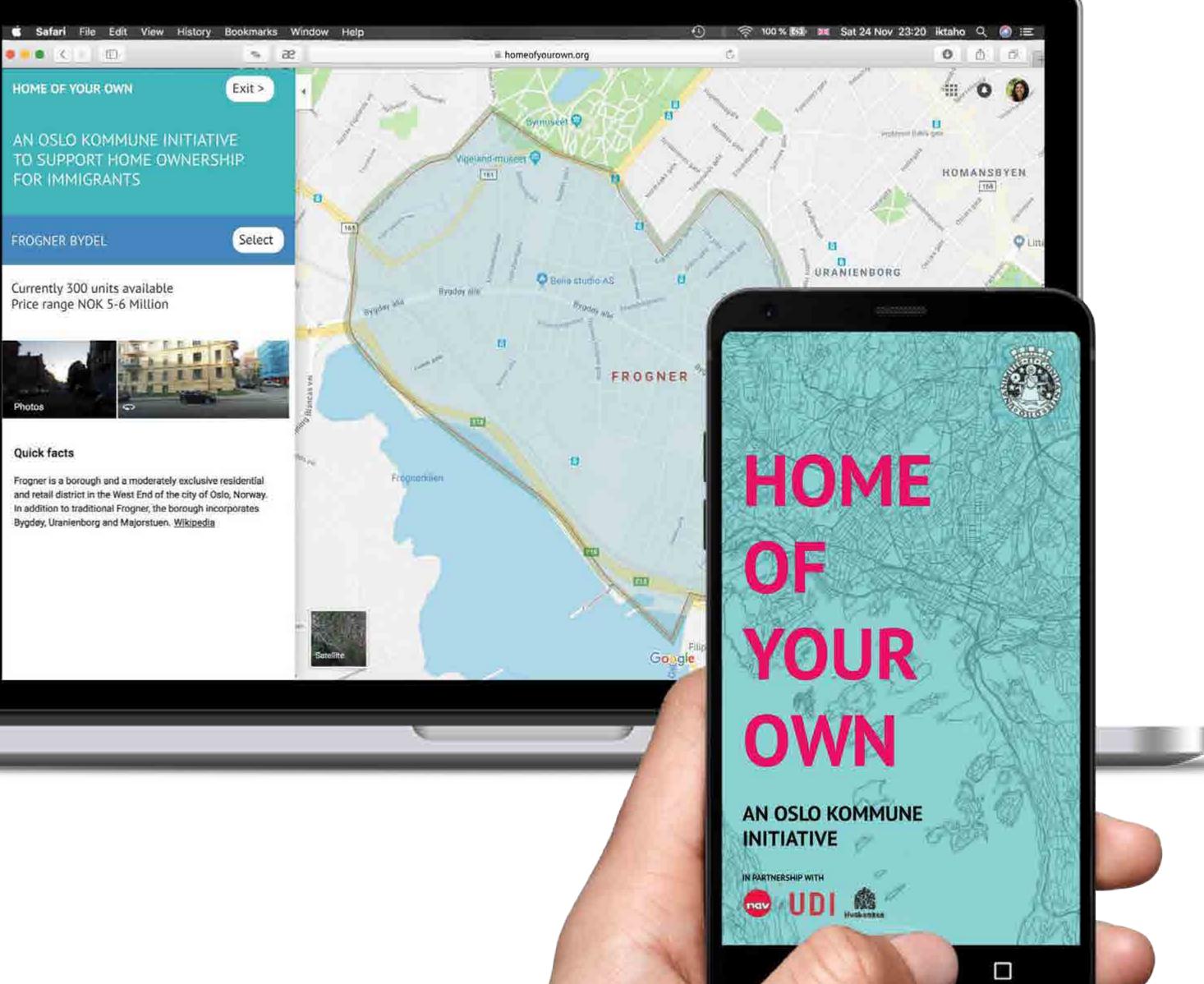
And start **balancing the power dynamic**?



HOME OF YOUR OWN

Housing lottery for working immigrants

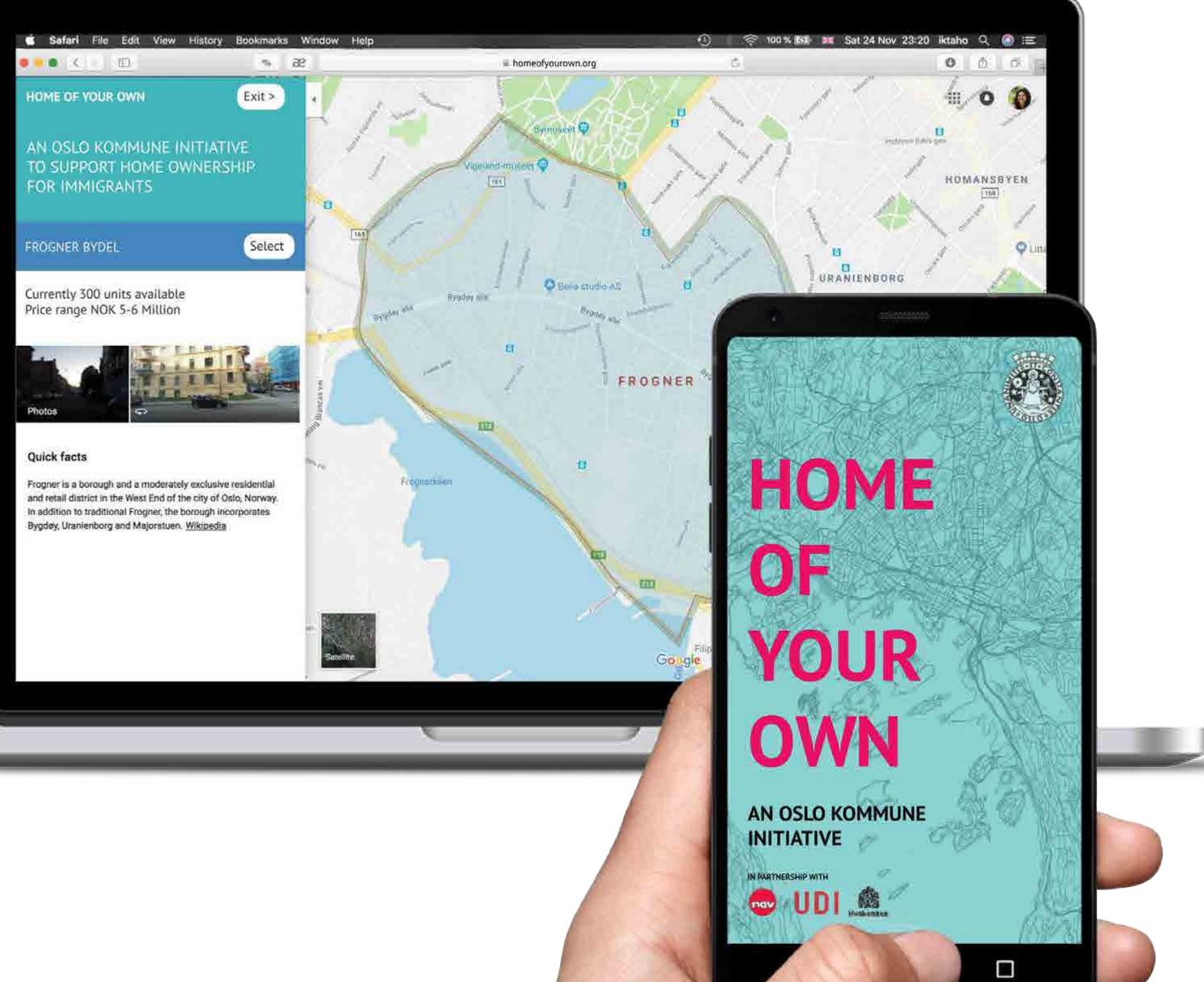


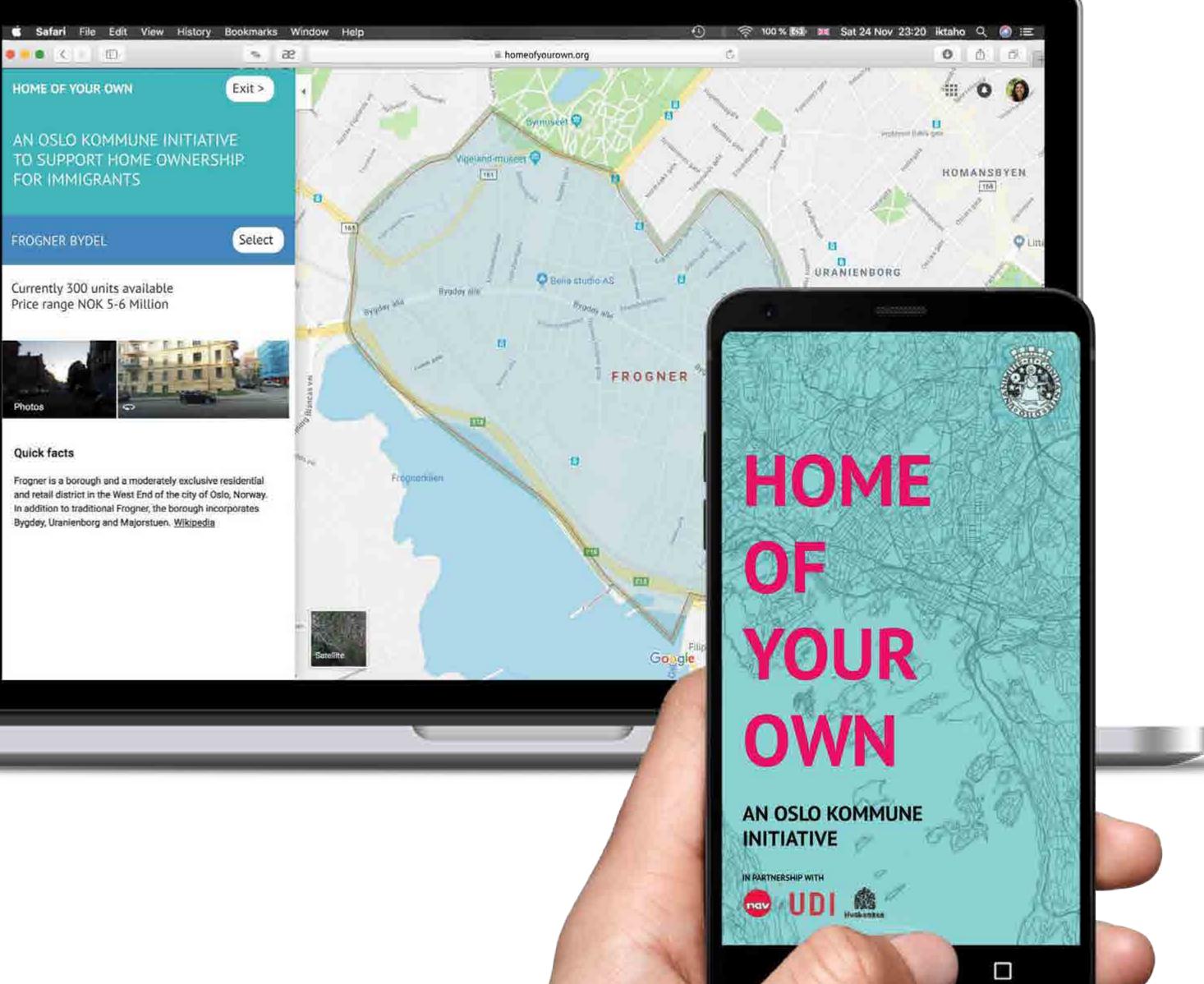


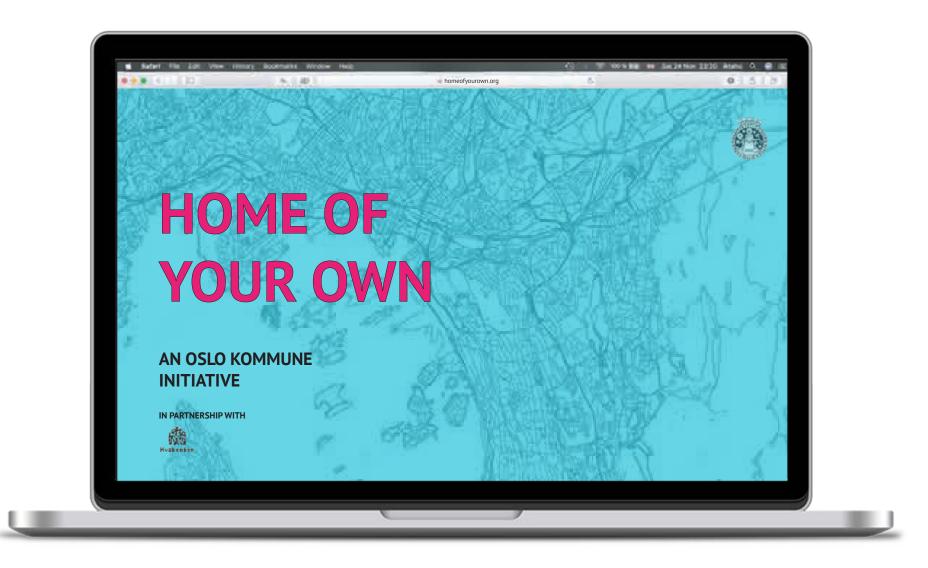
HOME OF YOUR OWN

Housing lottery for working immigrants

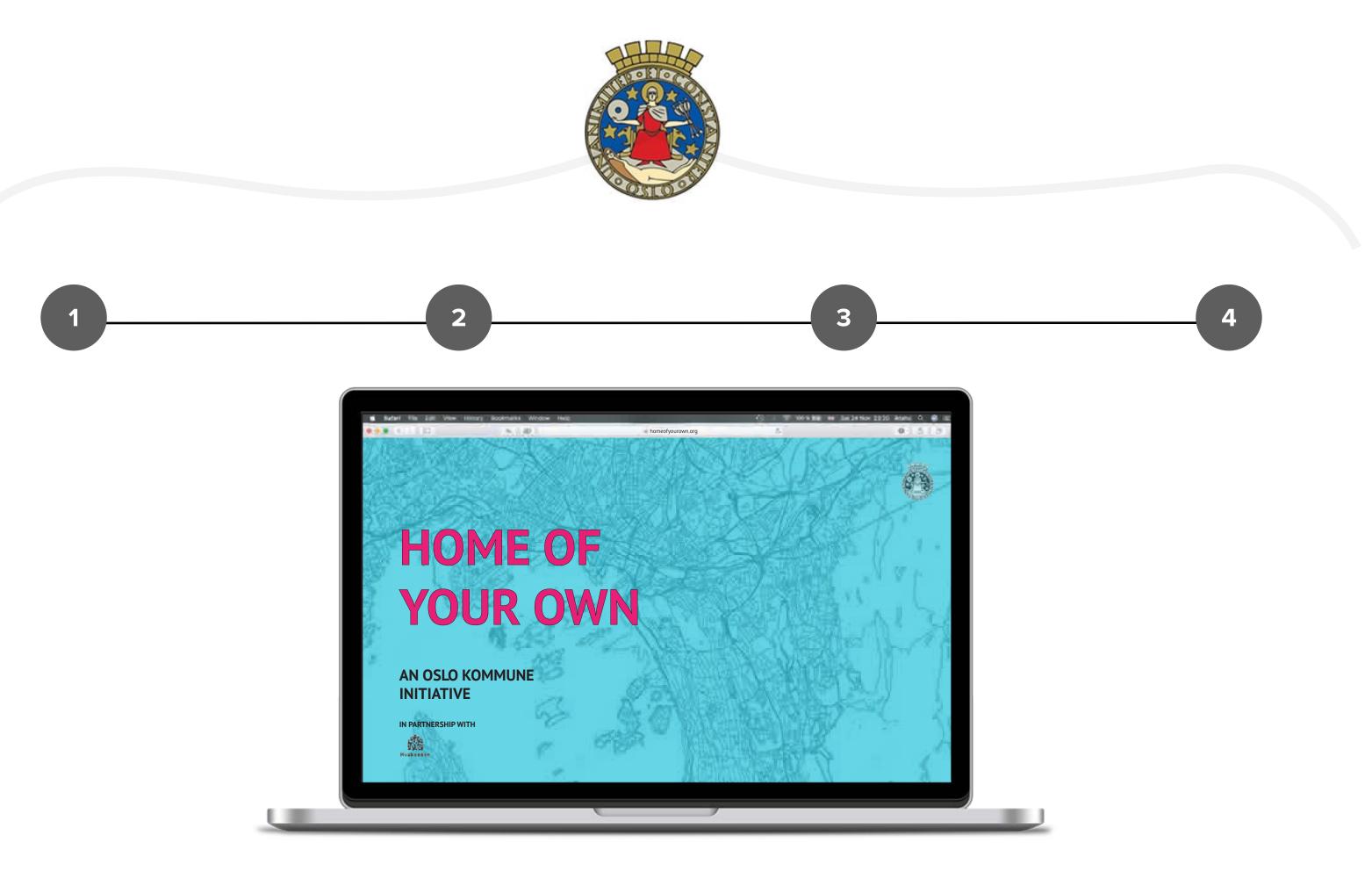
A premium service by Oslo Kommune in collaboration with Husbanken

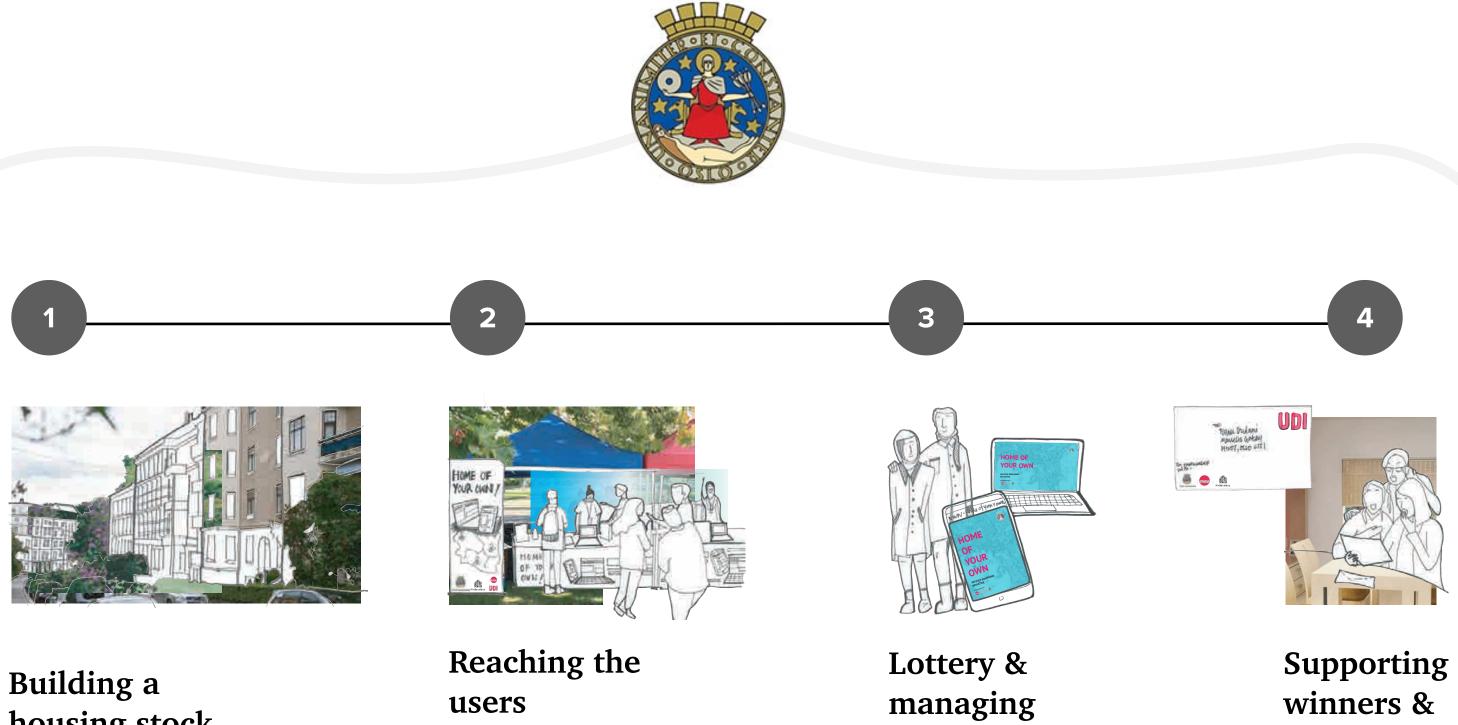










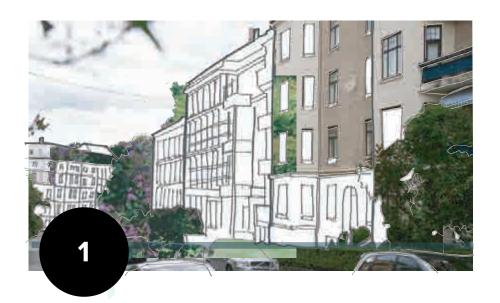


finances

Building a housing stock

users

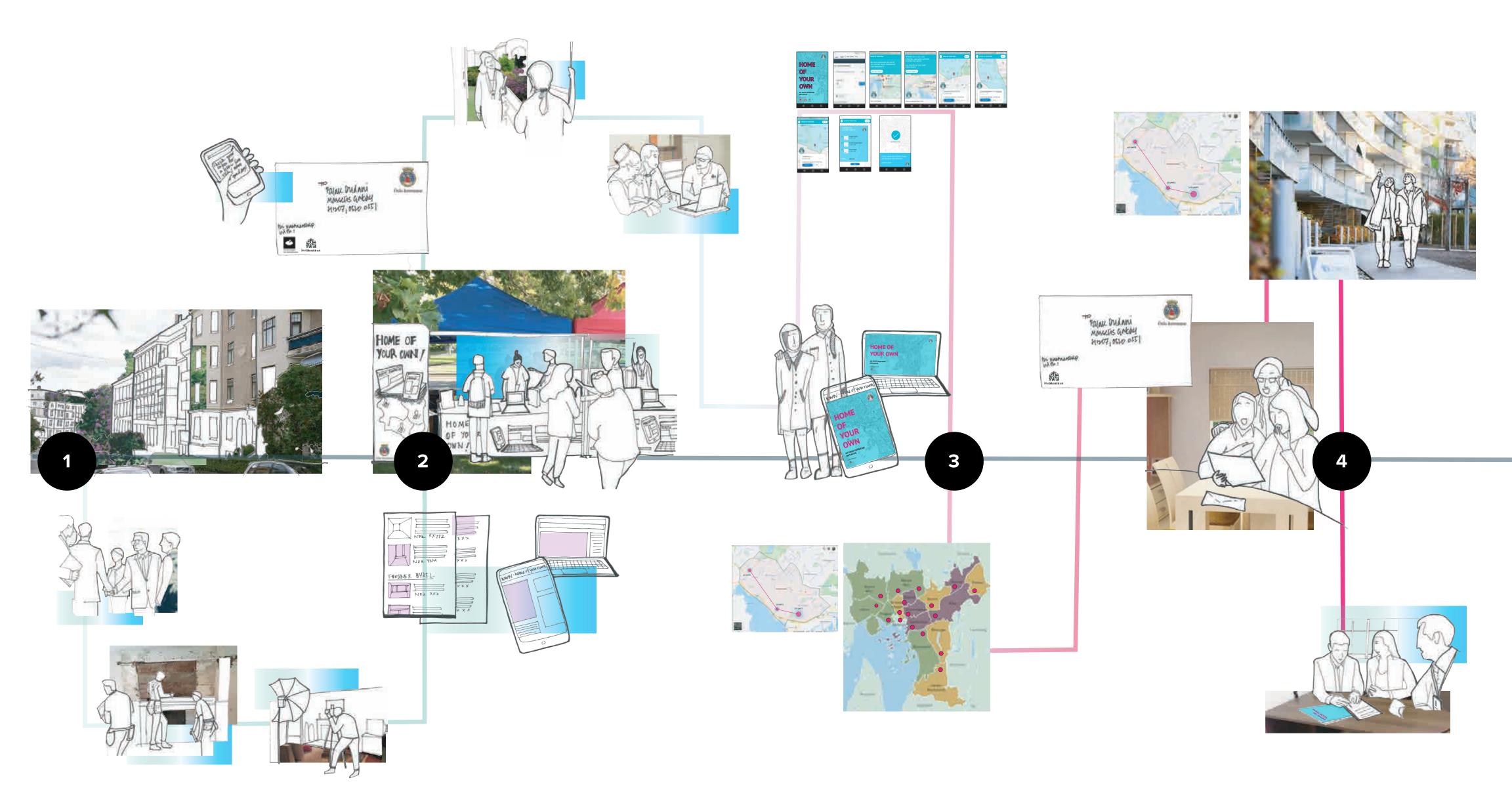
winners & homeowners



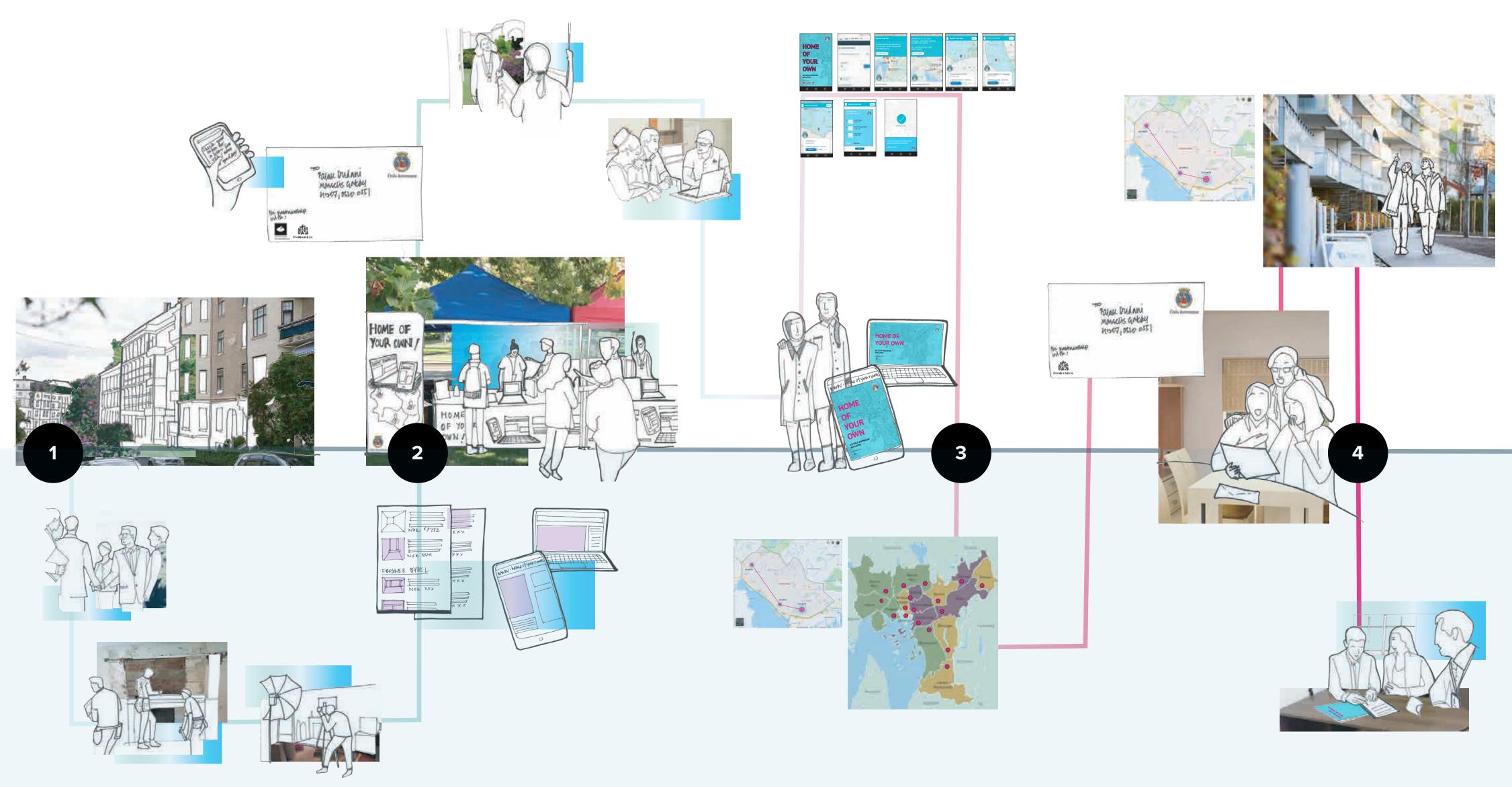






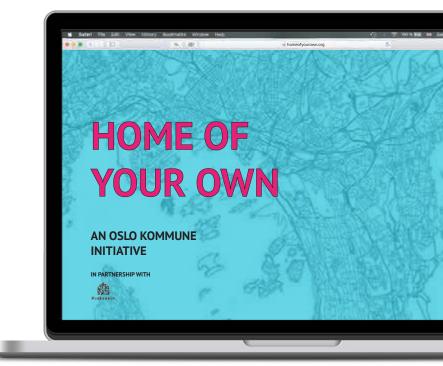


Front end



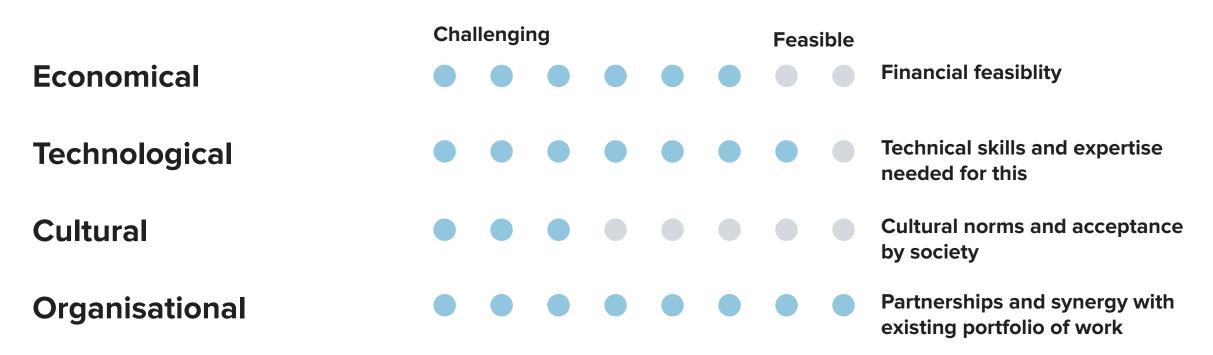
Back End

Orchestration Thesholds



Synergies: Orchestration Thresholds

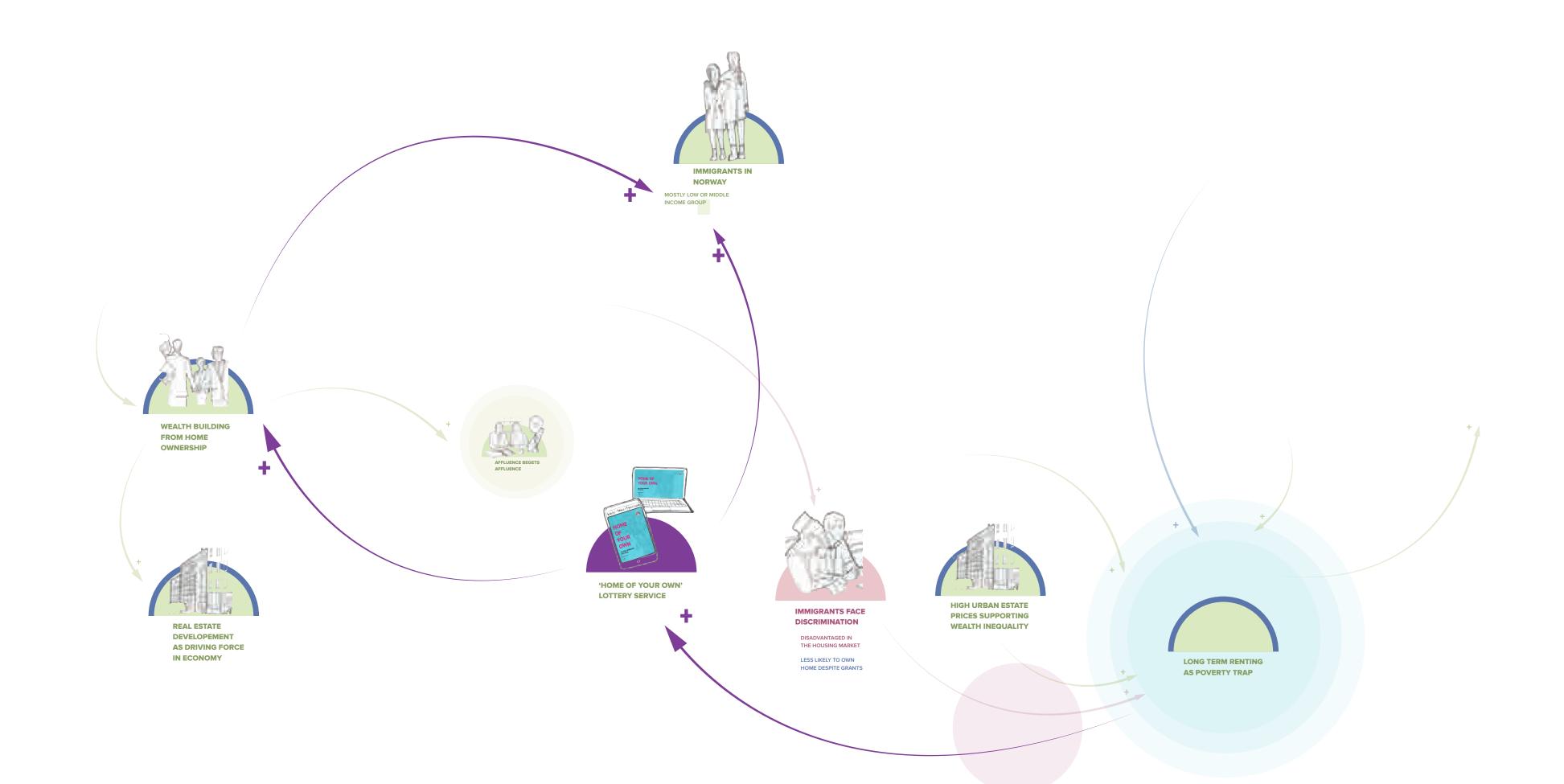
How easy is it to orchestrate the implementation?



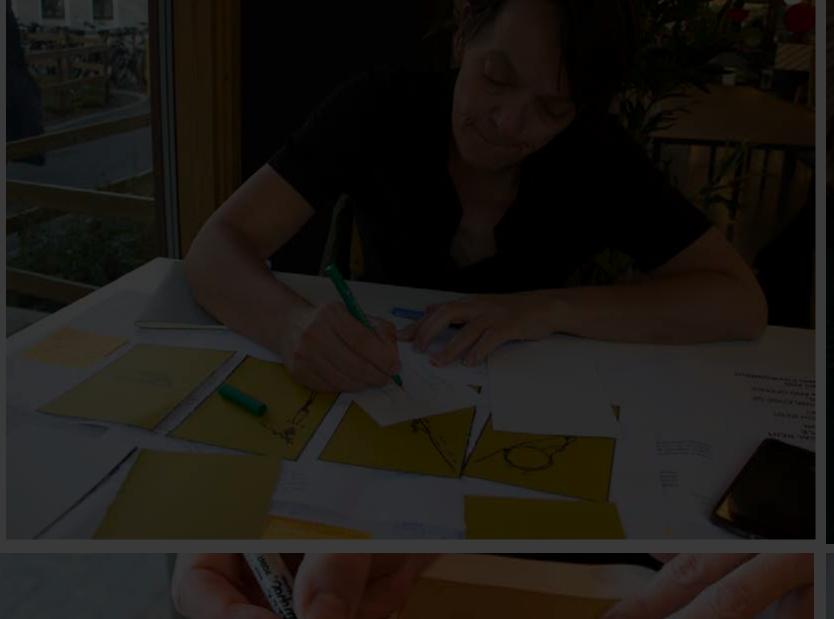


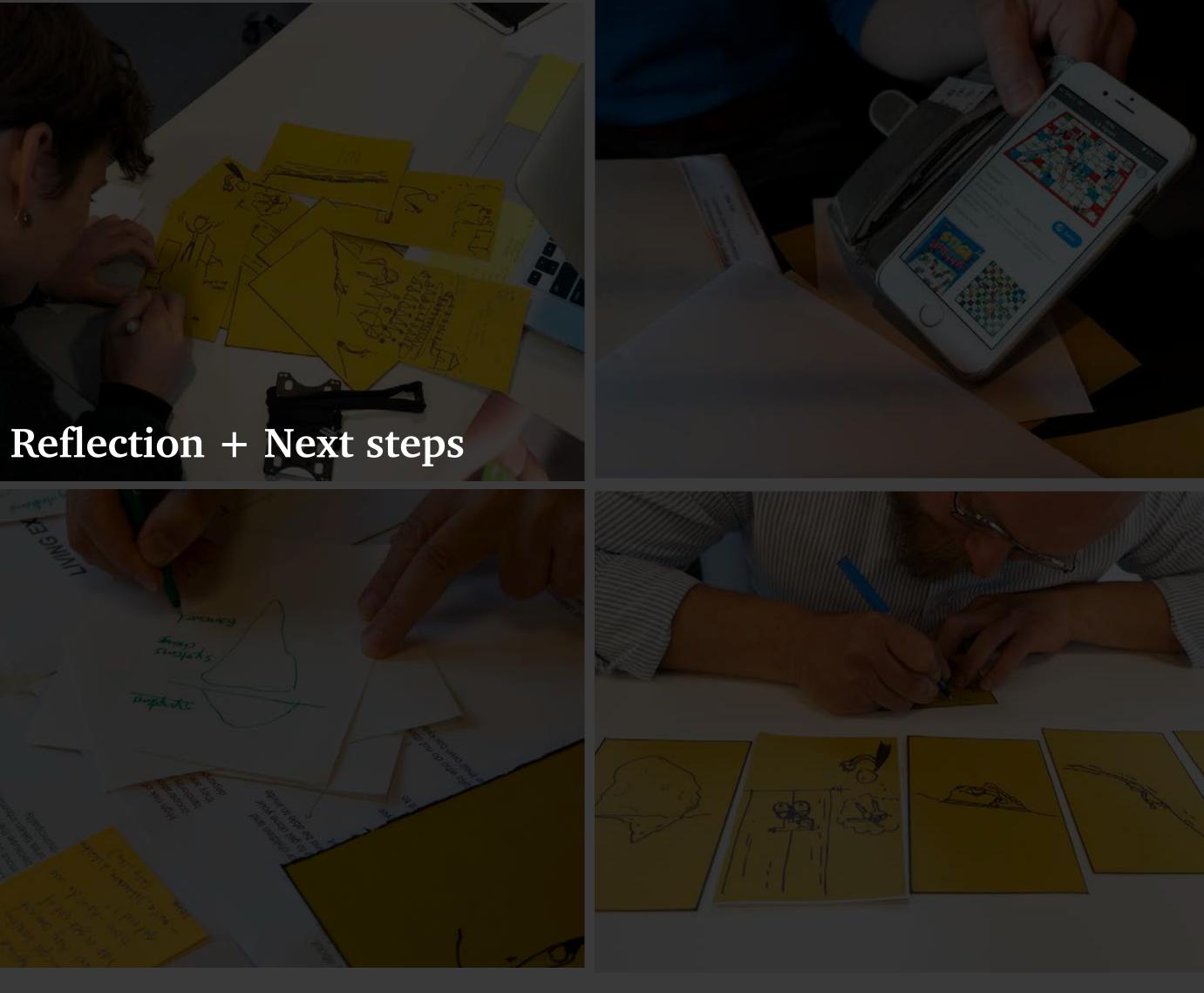
Systemic Impact

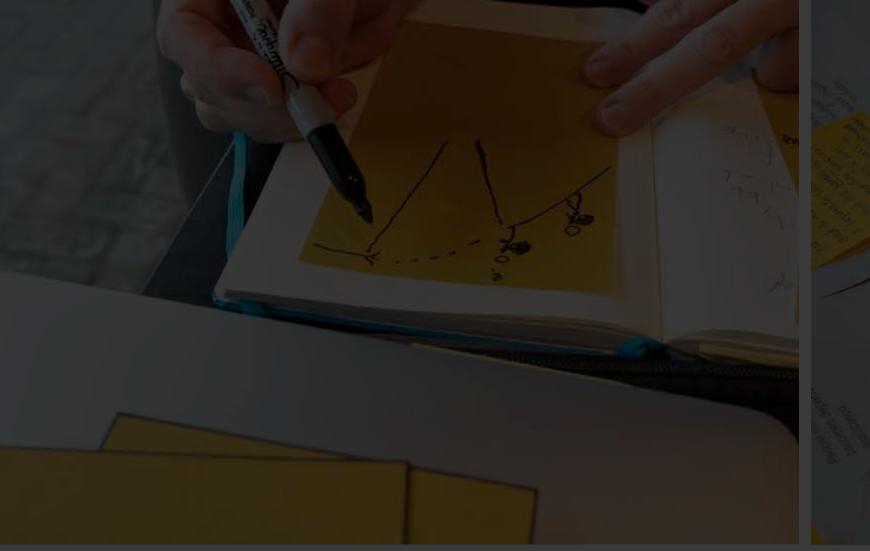
Macro

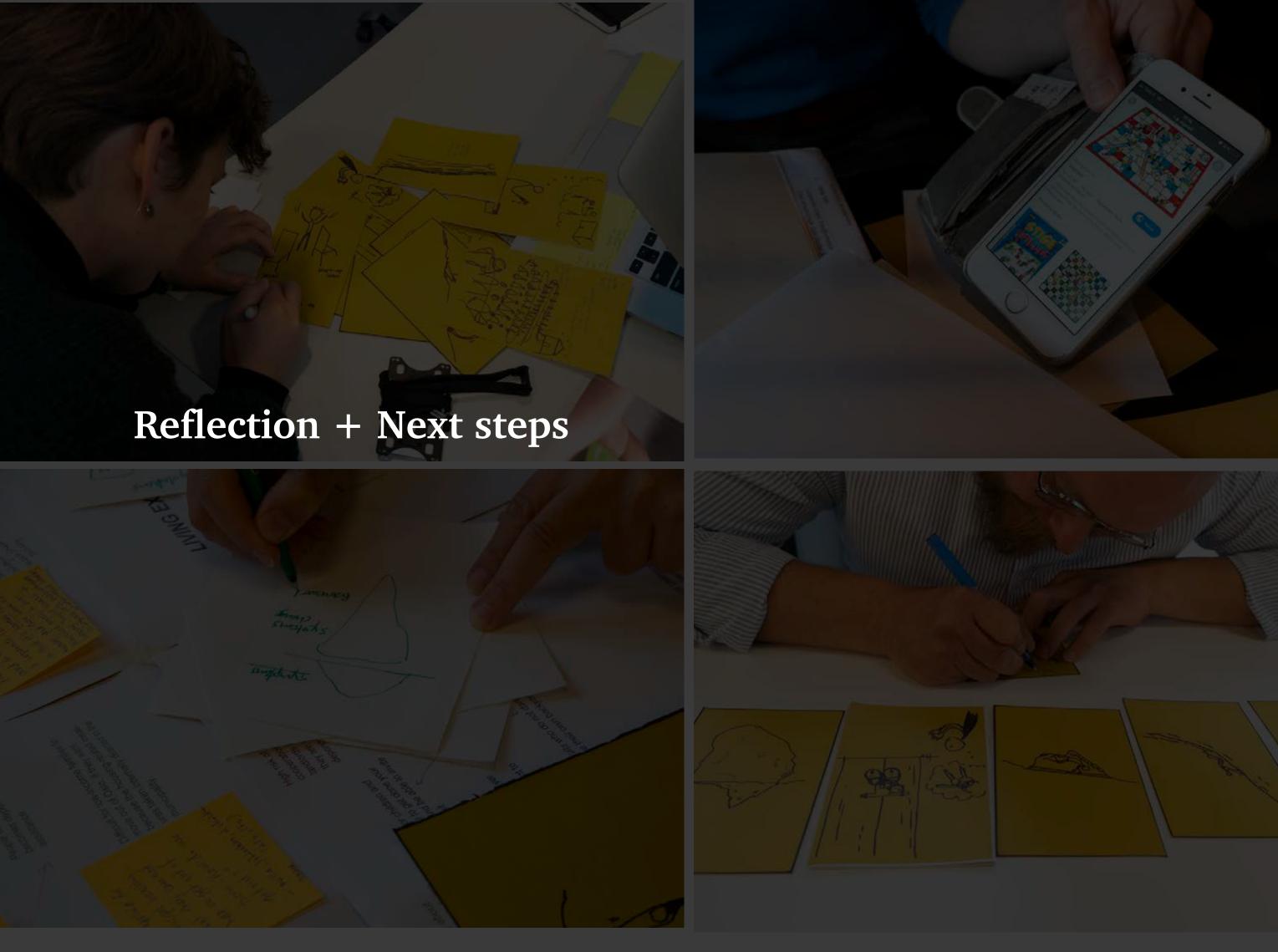


Reducing the gain by having another positive force counteract it

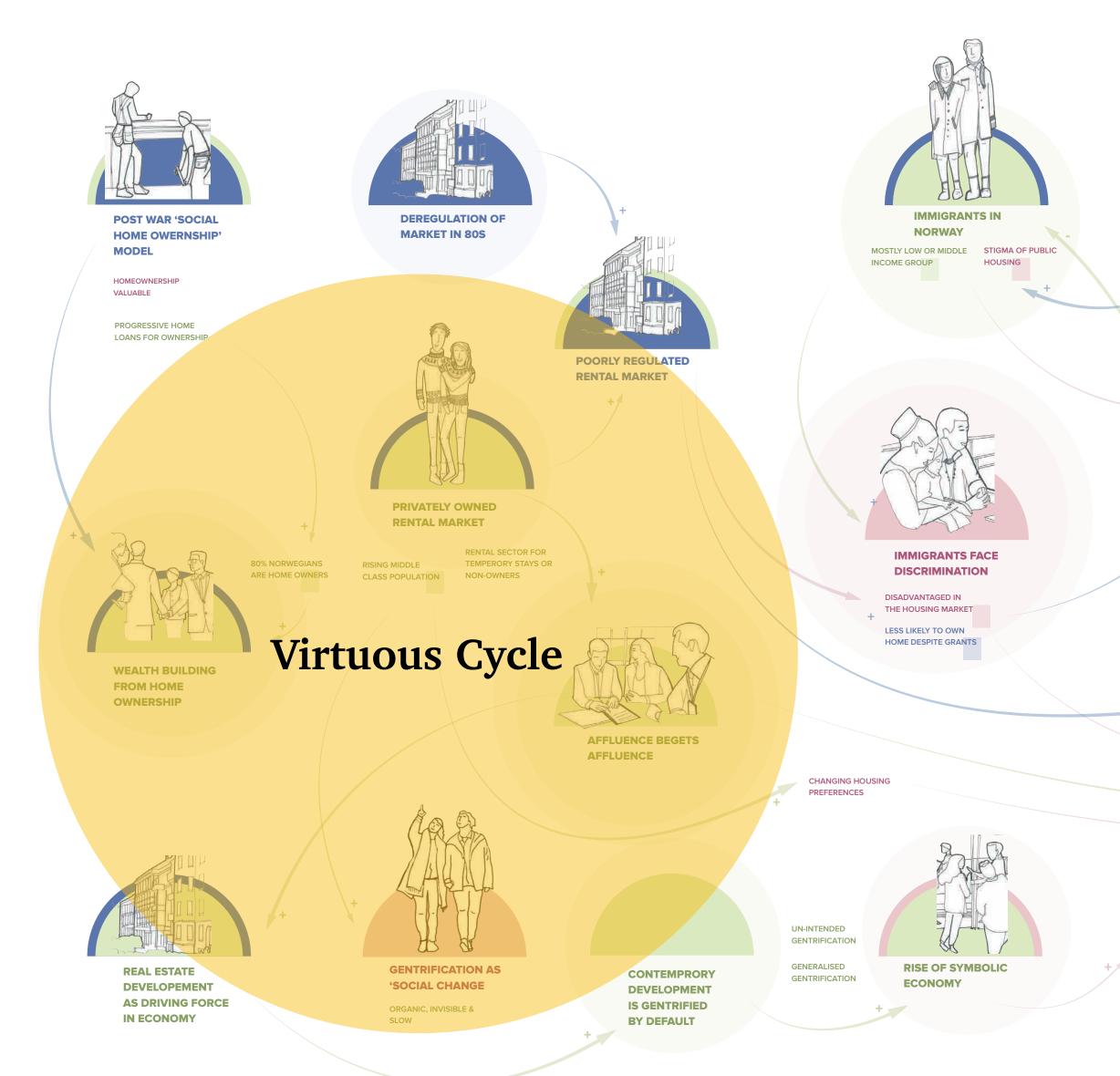


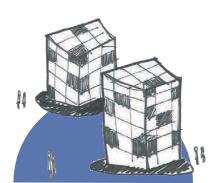












NO SOCIAL HOUSING POLICY ANYMORE



LEFT TO COMPETE IN **PRIVATE MARKET** RISING DEMAND FOR

HOUSING INCREASING REAL ESTATE PRICES



HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY



GLOBAL FINANCIAL CRISIS AND POLICY ADJUSTMENT



INCREASED THRESHOLD FOR **FIRST TIME BUY**

MANDATORY DEPOSITS FOR OWNERSHIP RESTRICTED LOAN SCHEME



EFFECT ON CHILDREN

REFUGEE HOUSING

POLICY **RISE IN REFUGE SEEKERS**

ASYLUM SEEKERS AVOIDING RELOCATION



MULTI-CULTURALISM AND INCLUSION

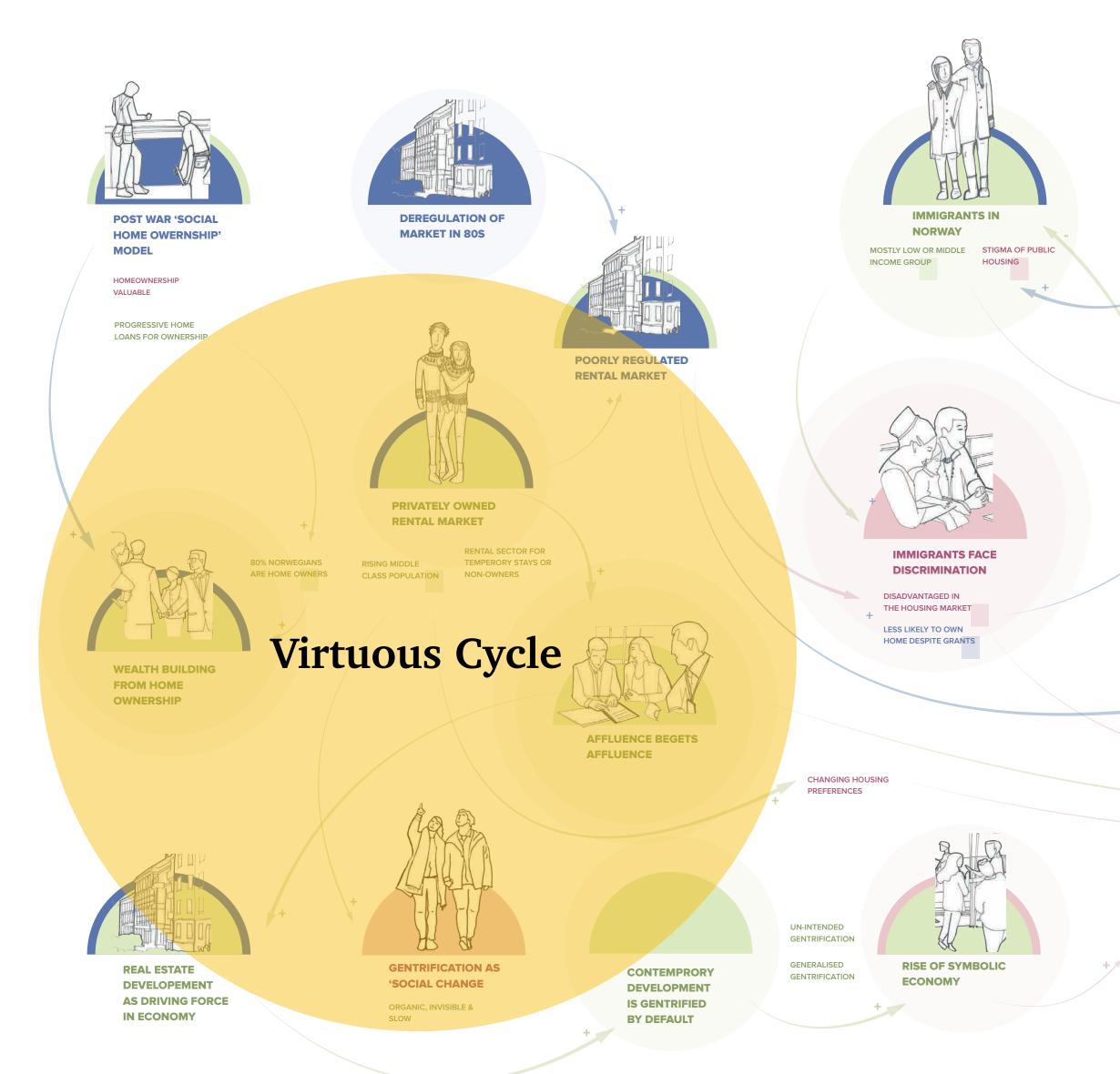


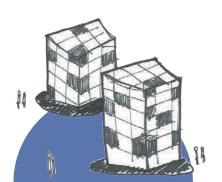
PSYCHOLOGICAL NEIGHBORHOODS

LOSS OF AUTHENITICITY OF CITIES

ON CREATION OF 'URBAN CULTURES







NO SOCIAL HOUSING POLICY ANYMORE



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> EFFECT ON CHILDREN

LONG TERM RENTING AS POVERTY TRAP

Vicious Cycle



REFUGEE HOUSING POLICY RISE IN REFUGE SEEKERS

> ASYLUM SEEKERS AVOIDING RELOCATION 'GHETTOS'



MULTI-CULTURALISM AND INCLUSION POL OBS



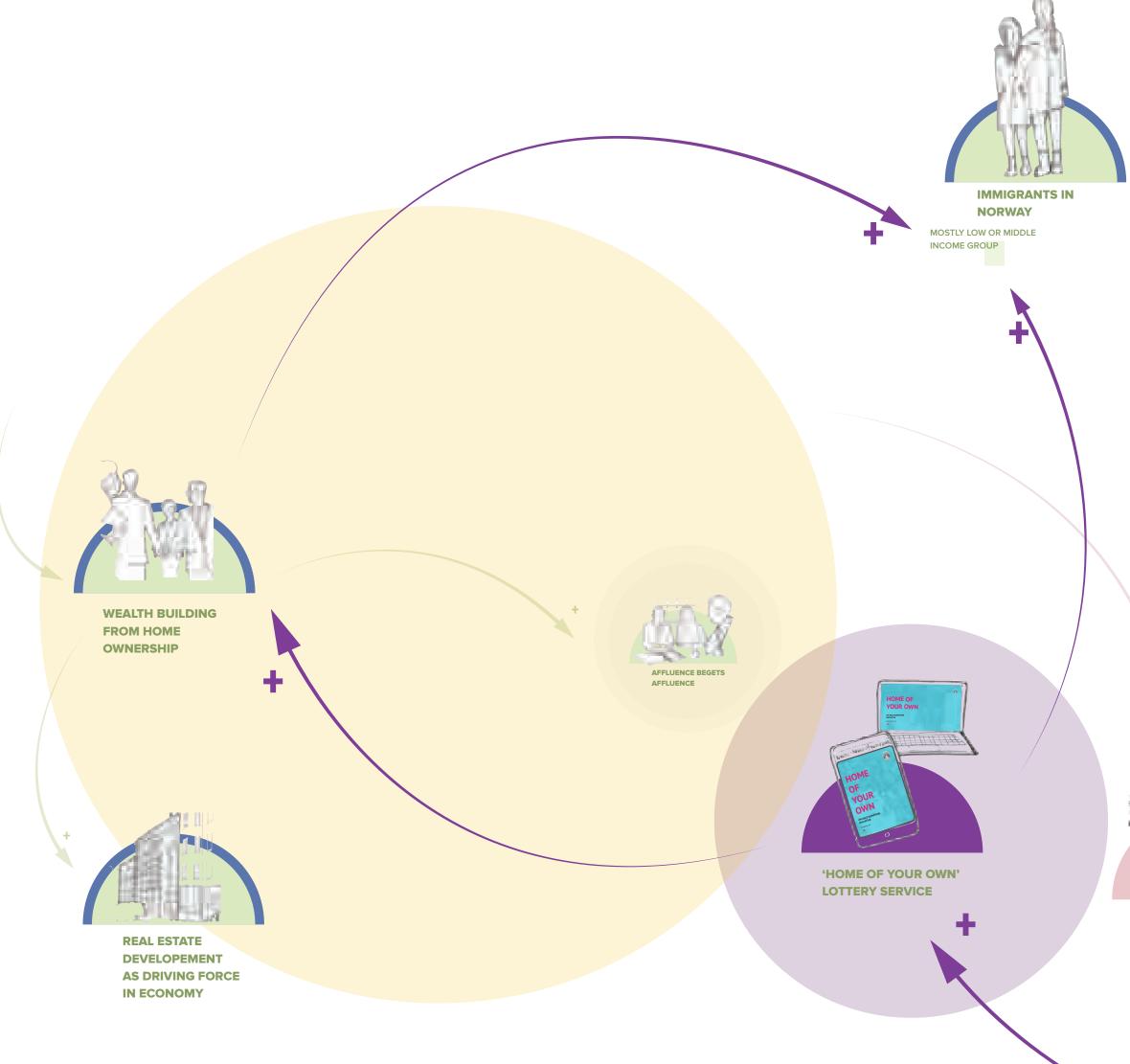


PSYCHOLOGICAL NEIGHBORHOODS

LOSS OF AUTHENITICITY OF CITIES

ON CREATION OF







IMMIGRANTS FACE DISCRIMINATION

THE HOUSING MARKET

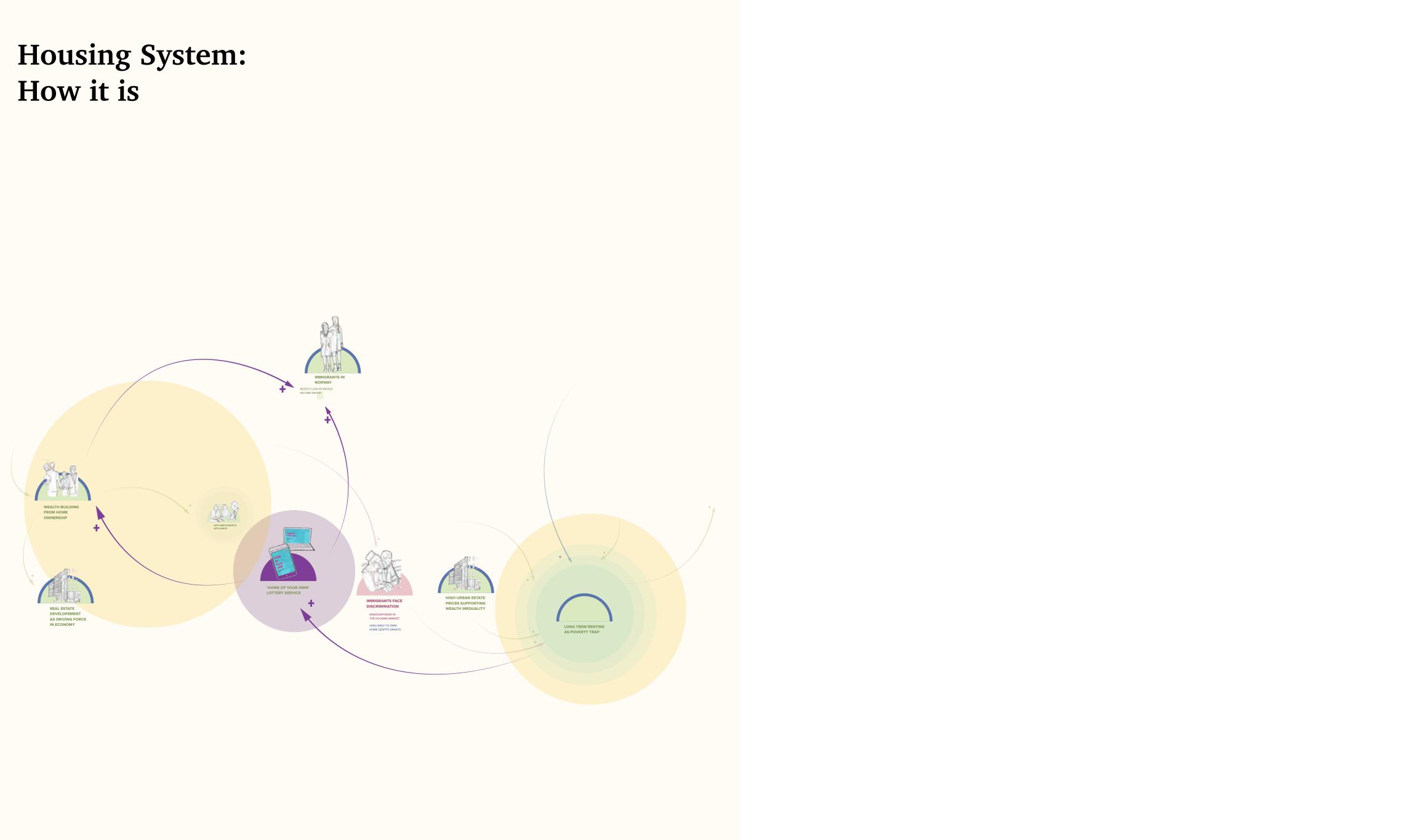
LESS LIKELY TO OWN HOME DESPITE GRANTS

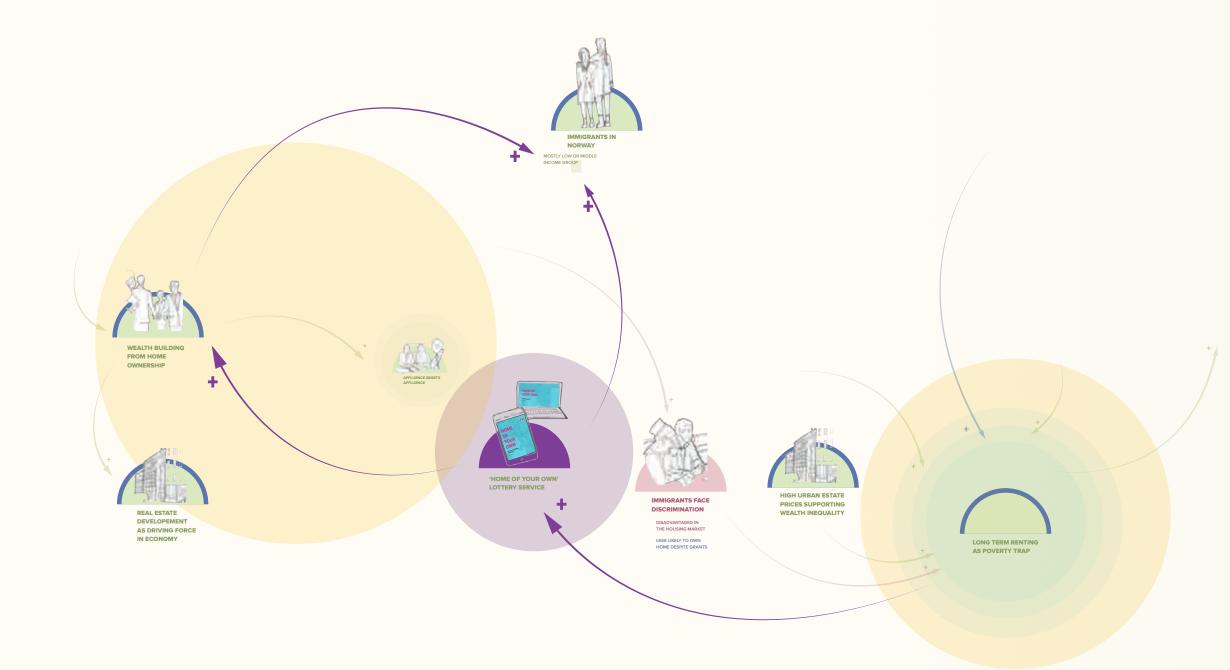


HIGH URBAN ESTATE PRICES SUPPORTING WEALTH INEQUALITY



LONG TERM RENTING AS POVERTY TRAP

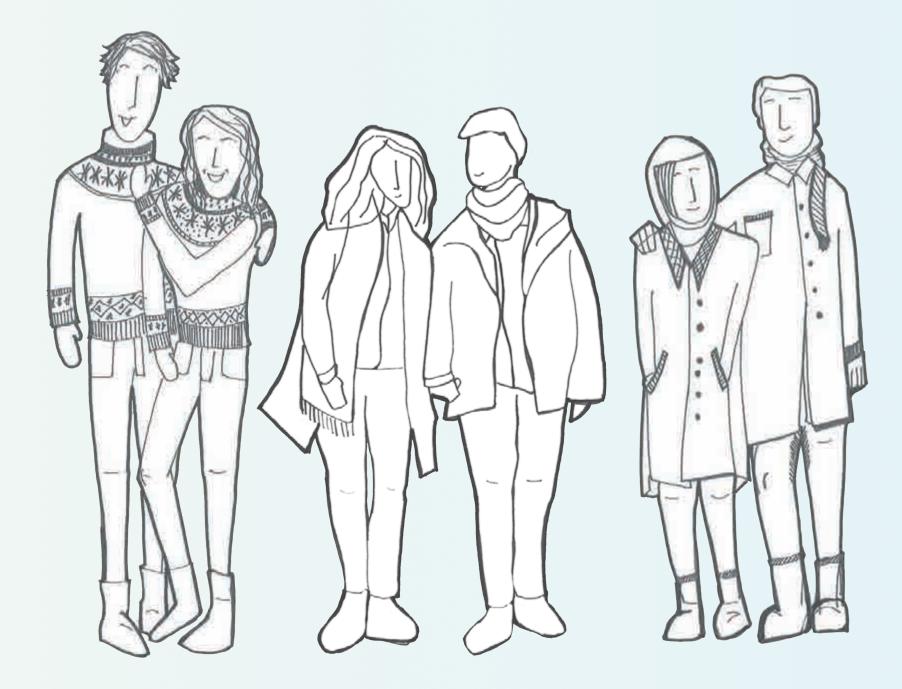




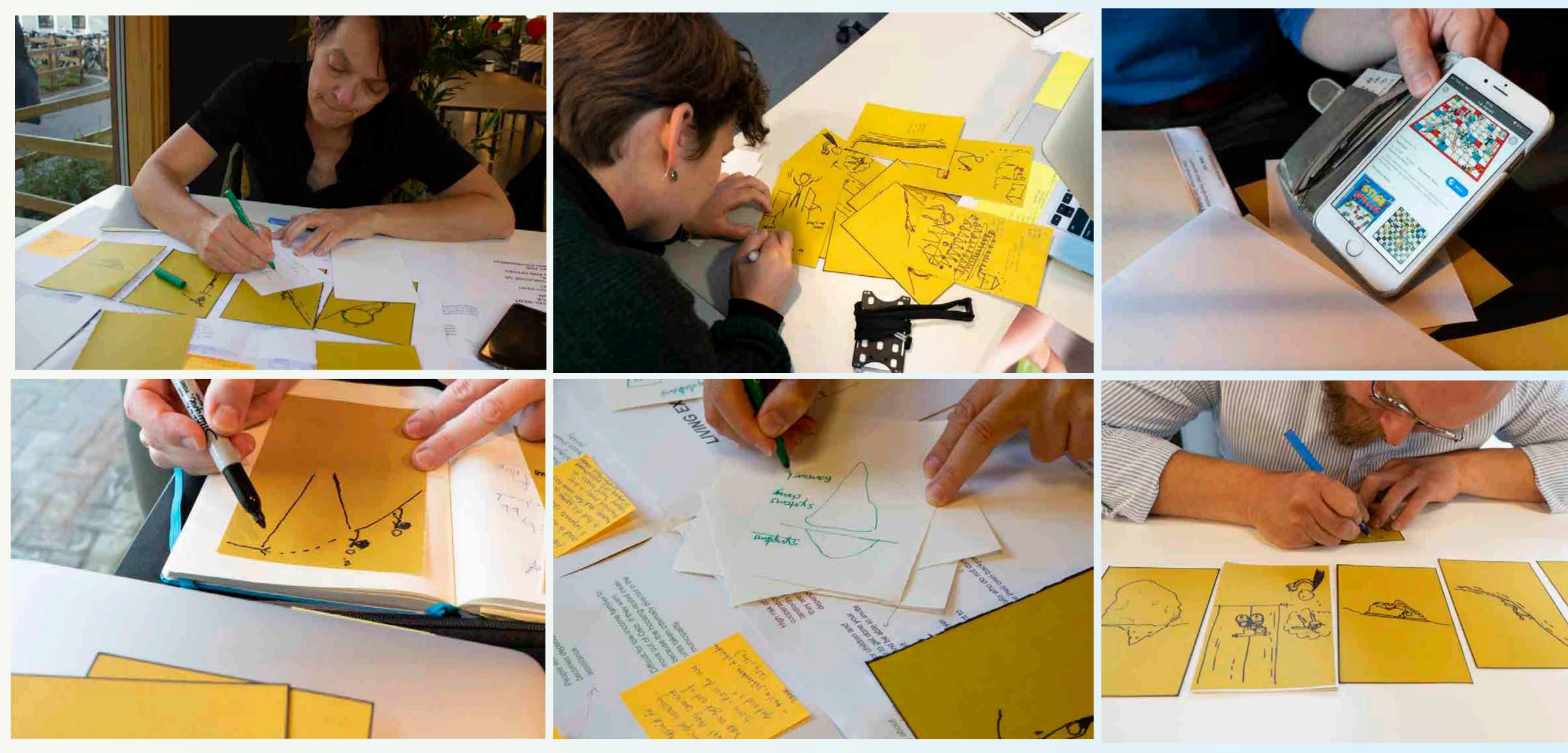
Housing System: How it could be?



Housing System: How it could be?

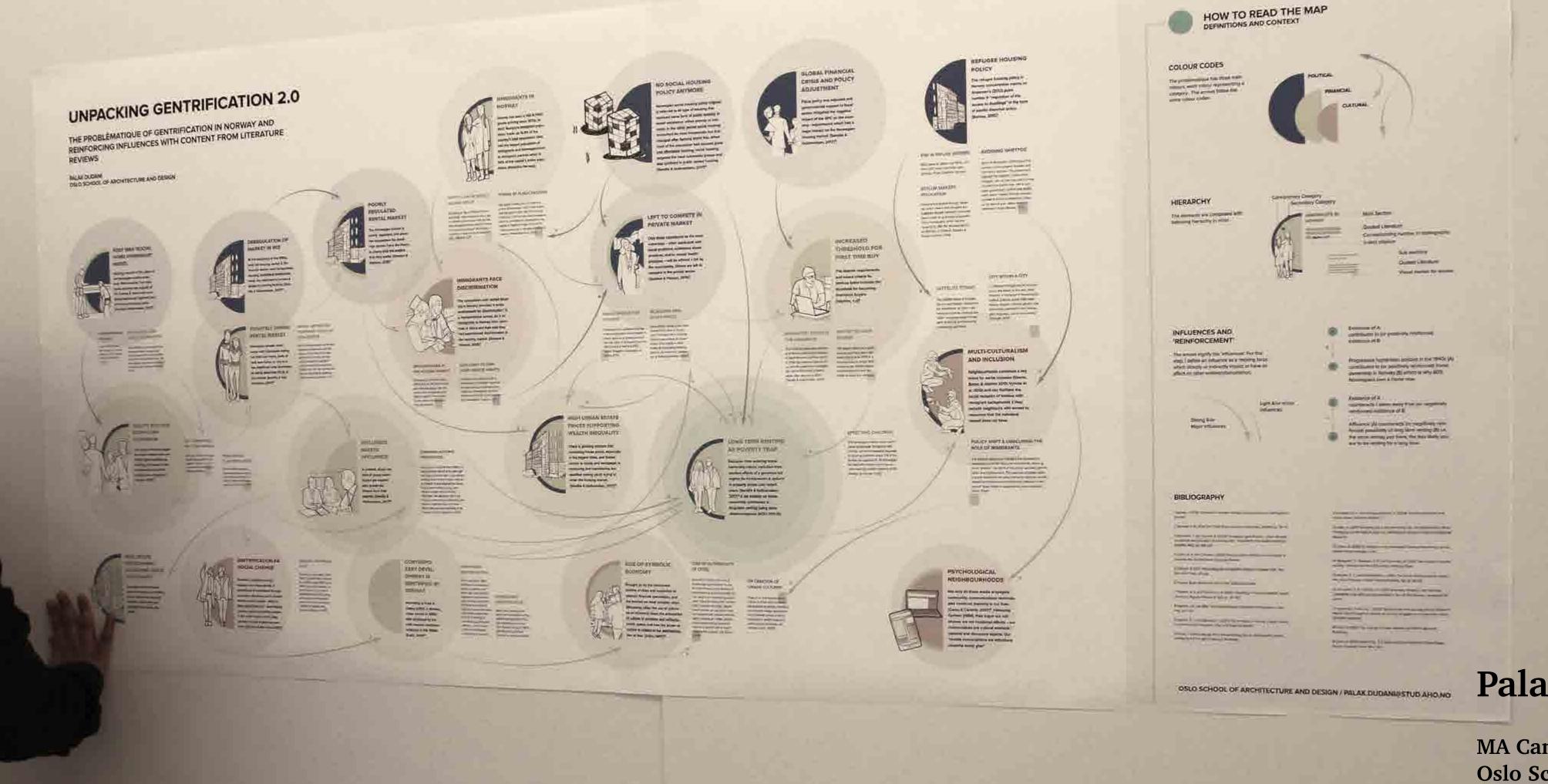


Housing System: How it could be?









Tusen takk Thank you!

Palak Dudani

MA Candidate Oslo School of Architecture and Design (AHO)

