



UNDER CONSTRUCTION:
AN INQUIRY ON THE SOCIAL HOUSING POLICIES OF
STAVANGER, NORWAY

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ABSTRACT

Norway has some disadvantaged populations in the housing market. Many people live without a secure safety net of owning homes. In the Nordic welfare state context, housing policies are drawn as strategies to guarantee access to affordable and decent housing for every citizen. This study aims to evaluate such strategies aligning public policies and community development, taking as a study case the city of Stavanger. This study relies on a literature review of research publications and public documents about housing. Querying keywords were “boligsosialt, social housing, public housing, social housing in Norway and Scandinavian context, low-income housing.”

The guidelines recorded in public documents will be compared with their evaluation by the own literature. Data from national and local contexts and public policies will be analyzed by a SWOT analysis, whose validity and reliability rely on the public character of the implemented housing strategies. From the discussion and the SWOT analysis, I conclude that Stavanger has a demonstrated history of coping with general and local challenges. Local policies are aligned with national guidelines. The analyzed policies, documents, and literature demonstrate that the municipality has well-functioning structures and assets to direct the region’s community development.

Moreover, the integration of long-term and immediate policies guarantees the continuity of the housing policies and the obligations of the next political actors to solve the eventual problems. The SWOT analysis indicates some challenges. However, Stavanger had demonstrated competence in dealing with demographic and economic shifts. This study was conducted from the point of view of public policies.

Consequently, leading actors, especially government and banking, were privileged voices. Therefore, further research should be done on disadvantaged groups from the community’s perspective. Different results may show gaps, but policy analysis is a first step to addressing the needs of the disadvantaged population.

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1. INTRODUCTION

A significant share of the Norwegian population is considered disadvantaged in the housing market. Many people live without a secure safety net of owning homes for themselves (Kommunal- og moderniseringsdepartementet. (2020). In the Nordic welfare state context of universalizing essential services, housing policies are drawn as strategies to guarantee access to affordable and decent housing for every citizen. Thus, these policies also affect the construction, real estate, financial, tax, and urban planning sectors. Nevertheless, considering that many people — often in vulnerable status – have hindrances to accessing general housing programs, other particular policies are directed to different demographics.

As learned during this master's program, community development can be understood as an ongoing endeavor to ensure the achievement of local challenges. With this process conceptualization for community development, I propose to address the effectiveness of housing policies in Stavanger in a recent historical timeframe to verify potential points of improvement, areas of risk, and the fulfillment of such policies towards disadvantaged populations.

Despite Norway being an advanced society with a firm welfare policy, housing is a fundamental human right that needs to be constantly observed. A close observation of this right can guarantee equal treatment for people from different backgrounds and conditions. For example, Galster and Wessel (2019) present research findings in Oslo, Norway, that property wealth influences families for more than two generations. Thus, the inequalities created by housing market variations and homeownership access perpetuate the socioeconomic gap. Similarly, Andersen et al. (2013) write about how different housing policies lead to different housing outcomes in Nordic countries. Furthermore, the authors notice how people with different backgrounds, especially migrants, have their lives impacted by the struggles to access housing leading to more inequalities.

Those two articles provide important research background information for the inquiry for this master thesis, which is led by the research question "what is the role of housing policies for community development, taking the case of Stavanger in the Norwegian context since the post-war?"

1.1. Background

A few scholarly works and public documents regarding housing policies have demonstrated a contrasting situation. As mentioned, housing inequalities and homeownership have impacted more than two generations. One of the disadvantaged populations is the migrant family. Considering that immigrants (and other minorities) usually lack this social capital and access to housing financing, a significant amount of their resources are oriented to paying rents or mortgages. Thus, it leads to a cycle of perpetuating inequalities.

The perpetuation of inequalities by higher housing costs is also discussed in the work of Andersen et al. (2013, p.21). According to them, there were two essential explanations for why immigrants have worse housing outcomes. The first is the shortage of rental housing, which increases the scope for discrimination and forces immigrants into overcrowded owner-occupied housing. Another explanation is rent and price control that create surplus demand and stronger competition between house hunters."

Since the Brundtland report in 1987 and the Sustainable Development Goals (set up in 2015), public policies, in general, have been associated with community development in Norway in the past decades. Consequently, the systematic study of housing policies came into fruition with the recent launching of the journal *Tidsskrift for boligforskning* (2018) and short-term higher education courses like *Videreutdanning i Boligsosialt arbeid* at VID Specialized University (2020).

Despite this recent public and scholarly interest, an analysis that considers the effectiveness of strategies for housing policies in this community development context is still warranted. Therefore, this study is an exploratory investigation to evaluate such strategies aligning public policies and community development. As a significant city in Norway, with a sizeable transnational population because of the oil industry and other factors, Stavanger becomes an interesting case for this alignment between the local and the national instance on housing policy.

1.2. Questions and Goals

Given that most studies have been conducted in Oslo, the research question driving this study is what is the role of housing policies for community development, taking the case of Stavanger in the Norwegian context since the post-war?"

Investigating the above research question would require breaking it down into subsidiary questions, which include:

- a. What changes in social housing policies took place and how they have been changed since the after-war rebuilding period, according to scholarly literature and public documents?
- b. Who benefited from social housing policies in this historical timeframe?
- c. Considering the historical changes during the timeframe and the near future trends, what are potential strengths, weaknesses, opportunities, and threats to Stavanger's housing policies' effectiveness in a community development context?

In order to answer these questions above, I pursued some specific research goals. First, I learned how the housing market works in Norway and Stavanger. Next, I have investigated the policies that took place since the postwar. These two goals have been achieved by reviewing literature and documents. Then, I have analyzed how and why the policies have changed to highlight necessary fields that require further research on this topic and evaluate such policies according to a broader community development perspective.

1.3. Thesis

Throughout this thesis, it will be evident that housing is crucial for local and national sustainable development. The Stavanger case shows us an innovative model of developing housing public policies integrated into overall economic and welfare goals. The relevance of this master thesis lies in the fact that no housing study was made in the Stavanger context, with an analysis of public policies and the historical context and relevance of housing for the community development of the region.

This investigation is based on published scholarly work on housing and public documents. Information interaction with the city also has illuminated my research to instruct me with the context, but nearly all data reported here are from those published sources. A diachronic analysis of policy development for welfare, housing in general, and housing for special groups will help understand how the municipality responded to trends and other factors. A SWOT analysis will shed light on Stavanger's strengths, weaknesses, opportunities, and threats for community development. As a worker situated in community development studies, I focus on the mentions of measures and data about migrants.

In this study, my key finding is that the system is well functioning from a SWOT perspective analysis. Housing policy in Stavanger offers good opportunities for most of the population. Policymakers have a rational approach to the development of public policies. In such policy development, the involved actors analyze the previous policies and the expected and unexpected outcomes. Then, the policy-makers present possibilities, new measures, new goals, and challenges within a timeframe (each national strategy or municipal directive have a timeframe of 4 to 6 years). Thus, Stavanger counts on finding a solid system to cope with housing challenges while serving people in disadvantaged circumstances.

I want to emphasize two aspects as strengths. The first one is well-integrated policy execution among different actors, local and national governments, and other private players and users. The other aspect is the effective planning for policy, considering diverse factors and potentialities so that they can be effectuated smoothly when those policies are conducted.

Reflecting on the aspects that could be seen as weaknesses, I point out that the scholarly literature complains about the lack of research on specific themes. For example, one theme is migrants in the housing market and social housing sphere. Another theme is the interaction about housing and other policies offered to attend the welfare state planning.

Opportunities in community development, now Stavanger counts with a slower pace in urban growth. Thus, resources can be better allocated to a well-planned growth and urban development.

As for threats, the city now faces a significant economic shift with the decrease in the oil industry. Besides, other factors such as social demographic changes and environmental concerns could affect the housing scenario soon.

1.4. Methodology

This study will rely on a literature review of published (preferably scholarly) publications and public documents about housing. However, given the exploratory character of this project, it was not suitable to assume a population in need of such policies beforehand. Thus, primary data collection was not feasible. Also, since it is an exploratory study, it is unknown which issues have demanded drastic changes or have been challenged.

I aimed to gather public documents and publications. Public documents from the municipality, national government, and other stakeholders (banks like the Husbanken and housing interest

groups associations) would present what strategies, tactics, and operations have been planned, challenged, reformulated, or repealed within the timeframe. They will be collected through open websites and when lacking in online repositories, archival research, or requests to public entities.

Evidence-based policy critiques, evaluations, and descriptions can be found in peer-reviewed scholarly publications indexed in the Oria research database. Querying keywords such as "boligsosialt, social housing, public housing, social housing in Norway and Scandinavian context, low-income housing" has already yielded relevant articles. Several academic publications deal with the housing matter in Norway and the Nordic region. They include books, articles, thesis, and working papers.

Journalistic materials from established channels and independent venues (blogs, forums, websites) might elucidate how the different actors – especially the people served by such policies – perceive policy effectiveness during the timeframe. However, even though this material helped give an impression of the community situation, I decided to refrain from using them as a source of information because of the rich material available from scholarly and public venues.

Since this is not a causality study, the guidelines recorded in public documents will be compared with their evaluation by the own literature. Thus, data combines public policies and my SWOT analysis, whose validity and reliability rely on the public character of the implemented housing strategies.

Even though the scope is Norway as a whole, the focus will depart from Stavanger municipality as a situated case. Having a situated focus helps evaluate a balanced perspective because changes occur over time to prioritize local needs. However, considering the interplay among the several spheres of government in public policies, it is expected to have possible ramifications of sources from other local communities up to a national level.

As this research is based on literature review and document analysis, data and academic material are intertwined. Data are from secondary material (scholarly literature) and official documents issued by public players in the housing field. National guidelines, municipal regulations, and the position papers by actors like Husbanken, real estate associations, and private companies gave a thorough perspective. Thus, it has a standpoint of significant actors (public and private players, academics) instead of the perspectives from the user's side.

Even though most of the reading list refers to public actors' perspectives, there was a concern to englobe different perspectives on this theme in the essay. Therefore, some literature was selected to reflect the user's side. For example, the paper by Andersen et al. (2013) analyzes the impact of public policies on ethnic minorities. Brattbakk & Wessel (2013) studied the impact of the neighborhood on education, income, and employment. Moreover, the study by Galster & Wessel (2019) looks at how housing (and housing policies) can perpetuate social inequalities.

Although there is not a specific law for social housing in Norway, national guidelines exist while the responsibility to regulate this market is transferred to the municipality. Considering this municipality-driven policy design and narrowing down the focus of this research, I have selected Stavanger as a central point of this study. This choice is relevant because of two points. The first is that most housing research focuses on Oslo or has a broader national approach. Stavanger is among the five largest cities in the country, with a high migration rate due to the petroleum labor market, so this seems like an opportunity to have a different perspective. The second reason is the city where I lived and where I could have a first-hand account, observe the housing and real estate market, look at advertisements for house sales, examine buyers' requirements for acquiring houses, and talk informally with affected people by such policies. This observation and informal interaction with the local market provided contexts to situate and give a balanced interpretation of the literature and document.

This data material has been collected utilizing data management software, such as OneNote. In addition, a computer aid analysis help organize the data material and visualize different policy parameters. However, the inference from those data is the fruit of the researcher's reflection and inquiry.

1.5. Reading the blueprints: literature review and theory

Reviewing the data material, I noticed that there is not much research related to social housing in Norway published in English. The concept of "social housing" used in other countries is the same as the concept employed in Norway. In Brazil, for example, it has a specific connotation of policies to remediate substandard houses. There, "social housing" mainly refers to the dwellings constructed for low-income groups, especially the poorer population, who are understood as households living with less than three minimum wages per month in Brazil. Nevertheless, these houses are a common topic in Brazilian research because of the perennial lack of quality in the construction. In addition, there is a geographical divide in the Brazilian

case because such social housing projects are usually constructed far away from the cities' centers, without basic infrastructure available in the new neighborhood. Therefore, I have switched to local terms and searched for keywords like "boligsosialt, boligpolitikk, boligsosial arbeid." This change in vocabulary search led me to find a further education course named "Videreutdanning i Boligsosialt arbeid" recently offered at VID Oslo. The available syllabus became the foundation for a structured reading for this research. It also shows a concern for the topic of social housing in Norway and the need to deepen the social scientific inquiry to ensure that policies fulfill their goals.

The structured reading planned for the course listed many materials that eventually cited three essential books. They became my guiding material for understanding the housing scenario, social policies in general, and housing policies in Norway. Therefore, I will present a brief overview of them.

The edited volume "Under tak, Mellon vegger" (Brodtkorb & Rugkåsa, 2007) is one of the most cited books in the Norwegian housing research. This book is about the strategic importance of housing in the welfare state. It also points to the need for an interdisciplinary approach in this field. Informed by this book, I adopted an interdisciplinary approach to pursue this research, combining historical data with policy analysis under community development goals.

The collection of studies titled "Boligsosialt arbeid" (Solstad et al., 2021) offers a survey on housing issues in Norway. First written in 2004, this book was updated last year, including the critical changes in the social housing field, especially those concerned with the housing policies changed in this period. The book is an almost all-in-one housing policy research. The book encompasses the Nordic welfare state, housing policies, difficulties in the housing market, who are the disadvantaged group, reasons for intervention in the housing market, and the importance of follow-up and evaluation of the policies, to mention some covered topics. In a certain way, much of my research interests overlap with this book, so I had a good conversation partner to which I could contribute by offering an outsider perspective.

The "Boligmarked og boligpolitikk" (Nordahl et al., 2012) explains how the Norwegian housing market work and its diachronic development. It addresses how the housing policies have been made and have changed since the postwar period when massive constructions were necessary for the short term and at affordable prices. This book reminds us that all public

policies must consider the general circumstance like political, economic, and social factors in each moment. My research has a concern with the circumstance and stakeholders, but for narrowing it, my focus is on the effectiveness of the policies in the noticed trends.

Besides the academic publication, documental sources are national and regional strategies and policy documents regarding this topic. Other articles along such documents encompassing the following themes: housing and segregation, housing and health, housing and minorities helped enlighten critically how such policies work. In addition, data made available from the municipality and national have informed the demographic context and the housing market. These documents are available on websites from the municipality, the Norwegian government, the Husbanken, the Norwegian Statics Bureau (SSB, 2022), and Nordregio, a research center.

I began this study by reviewing how the Norwegian housing market and policies work. Therefore, my project is aligned with a research gap already pointed out in a policy paper. The need for further research in this arena was also portrayed by the national strategy document "Nasjonal strategi for den sosiale boligpolitikken 2021-2024" (Kommunal- og moderniseringsdepartementet., 2020) which highlights four areas of priority in long-term research:

- housing as part of the welfare
- social sustainability in planning
- effect of social housing measures and instruments
- knowledge of the vulnerable/disadvantaged in the housing market

I had in mind these four priorities during my research. I decided to make an analysis that pointed out potential risks and opportunities for the housing policies as an integrated phenomenon.

Social policies have been the object of investigation in Public Management sciences (Patton et al., 2015). I chose the SWOT analysis among many tools that could be used to evaluate a public policy, such as housing. A SWOT analysis can be used for qualitative research projects to map the strengths, weaknesses, opportunities, and threats (Gürel, 2017). The document and literature analysis in a diachronic framework assisted in delineating the trends and transformations in welfare, housing, and social housing policies. Nevertheless, evaluating a policy requires a calibrated lens, which the SWOT analysis may provide.

In analysis, I will treat those data with an inductive approach. Studies on housing policies are a new area without a sizeable and consolidated theoretical body orienting the field (Clapham, 2018). Consequently, deductive, or abductive reasonings are not applicable here due to the lack of consolidated theoretical models. Thus, an inductive analysis would allow tracing the aims, corrections, reviews, and other changes on a diachronic scale. Initially, this project aims at producing a descriptive report.

However, it is good to remember that sometimes-normative instances might be used. Normativity appears when specific housing policies have been proven effective or fallen short of their objectives. Nevertheless, theoretical choices and methodological design have been indicated that influence the outcomes of housing policy analysis (Clapham, 2018).

The choice of this inductive approach, together with my positionality as an outsider in this sector (albeit with a background in the sector in the Brazilian context, I do not work for those interest groups in Norway), gives a great deal of research independence.

Although this study is exploratory, it is also an evaluative one. It departs from a diachronic analysis, using the historical record provided by secondary and primary sources. It allows us to see how the policy and the market have responded to the housing needs. Next, I have a normative analysis. After SWOT analysis, I can see different points that might challenge the formulation of new policies and evaluate how effective housing policies have been in Norway.

I write this thesis and do this research from the standpoint of a MACOMM student. The Master in Community Development and Social Innovation program at VID University is directed toward students who want to do a cross-disciplinary program and learn about cooperation and creating an innovative environment locally and globally. The master's course has a connection with various fields of practice. In addition, I bring the experience of being a civil engineer, law scholar, and public management administrator, with practice in public housing and public administration backgrounds. My research considers housing policies as an object of research, which could yield different outcomes if I would be researching the standpoints from the actors, primarily served people and the disadvantaged population. However, due to the exploratory character of this project, I could not identify such actors nor make assumptions about the structure and process flow of the housing sector. Since community development is an interdisciplinary field, I combine my academic background with methods and theories from other disciplines and many methodological assumptions. Housing policy is seen as a social

construction. History informs the diachronic data collection. Public management and community development guide the evaluative analysis. Further discussion on theory is also discussed in the following sections and the next chapter.

1.6. Ethical challenges

The discussion of an area of public interest, such as housing, elicits potential conflict of interests. Considering a fair depiction of issues and a freer analysis to evaluate such policies, I choose not to gather primary data from interested informants. Relying on public and published materials still demands ethical information handling, especially when dealing with unwarranted publicity of private people and political actors. Since this study is at a macro-level of analysis (although often situated in local spheres of government), people will be referred to by their role and office in the overall policy execution and evaluation.

Another concern is the unexpected impact that policies have. For example, externalities might not go reported on the evaluation instruments designed by policymakers. As a result, vested interests might be fostered, uncovered, or challenged as non-expected results from this study. In this, my role as an outsider (not being part of the housing development industry or public sector in Norway) is an asset from scientific independence standpoint. However, this freedom to describe and evaluate the effectiveness of public policies comes with the responsibility of handling data and people fairly.

This interdisciplinary topic has not been addressed yet by a prevailing theory. Policy studies, social work, sociology, economics, law, and development studies, among other research disciplines, are potential sources of theoretical models that might enlighten this topic. A case study model would allow greater flexibility while using pertinent theoretical models for analysis as a research strategy.

In the case of studies, my focus will be on points on housing policies that stakeholders have evaluated. Issues, interests at stake, and housing programs deemed successful cases, among others, assist in producing and conducting those public policies and how they change in response to public pressure and circumstances.

Analysis and discussion will benefit from analogies with other policy analysis, real estate analysis, construction engineering optimization, or another theoretical and methodological tool better suitable after the literature review.

Despite this desire to remain open to different emerging theoretical models, the case studies will employ policy studies evaluation tools (Deleon & Steelman, 2001; Anderson, 2014) to organize data and extract insights. According to the most pertinent issue, a theoretical model from other disciplines will be used in the discussion.

The Norwegian Centre for Research Data (NSD) oversees research ethics in the country. Since this study does not involve personal data or having people as a data source, it is not under review by the NSD. However, this research project follows the "Guidelines for Research Ethics in the Social Sciences, Humanities, Law, and Theology," published in 2019 by the National Committee for Research Ethics in the Social Sciences and the Humanities (NESH).

Besides the commitment to good practices in research, the main concern from that document applies to this project and refers to respecting groups and institutions. My concern is to find ways to collect, analyze, and report honest, truthful, and impartial research products. Thus, balancing a productive critique with no harming interests of public, political, and private stakes demand an active reflection.

In case of conflicts of interest, pondering on the consequences and the impacts on the most vulnerable population and groups are some of the commitments expressed from reading those guidelines.

1.7. The thesis's outline

This introductory chapter provided an overview of this research. The aims, backgrounds, and methodology help situate the issue of housing policy and local development, taking Stavanger as a case in a broader Norwegian context.

The next chapter is theoretical. It presents and discusses the social and housing policies affecting this research subject. Again, much of the published literature appears here as a discussion and setting the background on the policies.

The third chapter deals with the scenario in Stavanger. It offers a perspective on the actors involved in the local formulation and execution of the housing policies and their alignment with the national policies of Norway.

The fourth chapter covers a diagnosis of the Stavanger housing policy. It continues the themes presented in the last chapter but now has the policies effectively being conducted in mind. In

other words, while the previous chapter depicts the scenario, I present the play in movement, so the historical trend becomes situated in a present context.

Chapter five reveals the historical trends and the analysis of potentials and risks using the SWOT analysis matrices.

The last chapter recapitulates this thesis, presents the key findings, and offers recommendations for further studies and topics for policymakers to keep in mind.

2. POLICIES AND HOUSING

"Most western countries have reached a peak of welfare and are facing cuts to their welfare programs" (Abramsson & Borgegård, 1998, p.149).

Denmark, Finland, Germany, Netherlands, and Norway: these countries have adopted welfare state concepts to reconstruct their nations during the post-war period. In Sweden, the Million Programme was a construction project between 1965 and 1974 to ensure housing for everyone. Norway also faced the need for massive housing constructions in a short period. How the policies for this economic and social regrowth took place will be discussed in a proper chapter of this thesis, especially taking Stavanger as a concrete case.

In 1998, Abramsson and Borgegård raised awareness of the emerging social issues. As stated by them (p. 150), "A new social issue emerged as regards housing for the marginalized groups: single parents (mainly women), poor immigrants, the unemployed, the elderly."

Considering that Norwegian latest national strategy (Kommunal- og moderniseringsdepartementet, 2020) dedicated chapters to discuss measures for ensuring housing for "disadvantaged people," it seems to be, until today, a concern of this Nordic welfare state.

In the post-war period, there were different approaches regarding housing. For example, some countries invested in rented housing, others in the ownership model. Therefore, defining some key concepts and framing the context is essential.

2.1. Key concepts

Public Policies

Public policies, in this work, acquire the meaning of institutionalized proposals to solve relevant problems of a population. They are implemented by actions and programs guided, discussed, approved, and implemented by governments in response to social issues. There are public policies at the federal, state, and municipal levels. They are distributed as their demand is broader or narrower, which determines from where the funds for their fulfillment will come. Other definitions exist in the literature (Anderson, 2014), both more specific and general, including the types of these public policies. Nevertheless, this dissertation does not consider

these nuances views on public policies because a more comprehensive concept of public policy would encompass housing as a social concern.

Welfare state

In a simple definition proposed for this work, the welfare state designates a state that guarantees minimum education standards, health, housing, income, and social security to all citizens. It is a concept of government in which the state has a well-established network of social institutions and have a crucial role in protecting and promoting the economic and social well-being of the population (Esping-Andersen, 1991, as cited in Askeland & Strauss, 2014).

The types of welfare states are best known through Esping-Andersen's (1991, as cited in Askeland & Strauss, 2014) definition that distinguishes them between liberal, social democratic, and conservative welfare states, each with its characteristics. Within that typology, the model of the Nordic countries appears in the social-democratic category, which will be discussed later.

Social housing

The concept of social housing varies significantly in the literature and academic field and from one country to another. Although some differentiate social housing from public housing, for this work, "boligsosial" will be understood as housing built by the government or financed by it, serving a specific public. We will call this specific public disadvantaged population in the housing market. This offering of social housing occurs through public policies of facilitated conditions so that the beneficiary can finance their own home or through the provision of housing by the municipality so that the target audience can rent the dwelling.

In other words, it can be any housing owned, managed, or subsidized by the state, non-profit organizations, or a combination of the two, generally to provide affordable housing. It is intended for the low-income population that cannot afford housing without being detrimental to other fundamental human rights.

Social housing policies

Social housing policies are understood as public policies adopted to meet the population's issues and demands that need extra support to have access to housing.

Actors and stakeholders

Although other actors are mentioned throughout the research and reviewed bibliography, the key actors in social housing are the national government, the municipalities, and the Husbanken (Housing Bank). Since the Husbanken has a significant role in the social housing, a section will be dedicated to explaining its background and importance, as does the Norwegian government and Stavanger municipality.

Disadvantaged population

The definition used in the Norwegian context is that the disadvantaged in the housing market are individuals and households who cannot obtain or maintain a suitable living situation without compromising their other basic needs. In other words, the term refers to people whose background and condition might hinder renting or owning houses through the mainstream market. The identities of such disadvantaged people vary. I left this concept open since it is a social work term applied to a fluid population that might change across time and local circumstances.

2.2. The Nordic Welfare State

The Nordic model of the welfare state is a social, economic, and political concept orienting life in the Northern European countries of Sweden, Finland, Iceland, Denmark, and Norway. Each Nordic country has its subtle forms with unique trajectories, but a typical welfare state model is discernible among them, distinct from other nations (Askeland & Strauss, 2014, p.241).

It is essential to understand how the housing policies in general and the social housing policies for specific populations are part of the more extensive way to see society and the state's role. For that, Askeland and Strauss (2014) provide a picture of the Nordic welfare model.

The Nordic model aims to reduce social inequality while providing a favorable climate for free enterprise. Consequently, the state provides universal access to education, health care, and high-quality public infrastructure while society shares the burden and reaps the benefits. In those countries, salaries are high and purchasing power, idem; so many families own their homes.

In Norway, welfare state consolidation coincided with the nation's rebuilding and increased industrialization and urbanization after World War II. In addition, reforms and regulations

helped shape communities towards universalizing access to opportunities and public goods. Consequently, the country grew rich and prosperous, deploying the wealth flowing from the then-discovered oil and gas reserves (Askeland & Strauss, 2014, p.241).

The late Twentieth-century political changes led to politicians and investigators proposing the diminishing welfare state model. Globalization exerted pressure on the Nordic welfare model, making it impossible to maintain it. However, despite many challenges created by globalization, the Nordic welfare model seems highly resilient and popular (Askeland & Strauss, 2014).

At this point, it is good to have in mind that there is not a definition that covers all aspects of welfare. In different contexts, welfare acquires different meanings. As a working definition for this thesis, the welfare state refers to the directives that a country adopts to structure, create, regulate, and financial institutions for the benefit of its society. On the other hand, a welfare society or regime are terms beyond the state perspective. They have been used since the 1990s because of the distributed responsibilities and interests to pursue the commonwealth by government, civil society, and the market (Askeland & Strauss, 2014, p.242).

A classical typology of welfare models has been proposed by Esping-Andersen (1991, as cited in Askeland & Strauss, 2014), and it is helpful to contextualize the singularities of the Nordic model.

- Liberal/Anglo-Saxon model adopted by the United Kingdom, the United States, Canada, Australia, and New Zealand. This model directs the social benefits to the population with the most need. The state lays the responsibility to provide core services. In that, the cooperation between state and non-governmental organizations is strategic. While assisting people in need is a goal, individual freedom and self-responsibility are values also observed.
- Corporatist–Conservative, which can also be called the Continental Model. It is common in many Catholic countries of south and west Europe. Solidarity is a value that exists along with a patronizing attitude. While public funds cover the costs for common infrastructures, most social security comes from mandatory regulated insurance and fees levied from employers and workers.
- Social Democratic. It is the model of the Nordic countries and Germany. Progressive tax rates maintain this universal model. Access to basic welfare and public services

are paid by all economic actors, with the state managing nearly all social welfare services.

Nowadays, the three types coexist in blended policies. Deregulation and a more privatization mentality happened worldwide in the early twentieth century, affecting even the Nordic countries. Nevertheless, some traits distinctively found in the policies adopted in the Nordic model are recognized and still in force (Askeland & Strauss, 2014, p. 242).

The Nordic welfare state has a multi-dimensional goal. The model fosters high human well-being by providing essential goods that ensure health, employment, housing, and education. Education from kindergarten to higher education is mainly free. Access to natural resources and leisure receive good support from society and governmental funding. Public financial benefits and aid for the rainy days provide a safety net. Salaries are high, and organized labor is intense. Collaboration among private and public actors is stimulated in nearly all areas. This system is possible because of a confluence of historical and political factors and a shared set of values: universalism, solidarity, and equality.

This welfare model resulted in the post-war policies pressed by the social democratic parties in Norway, Sweden, and Denmark. The ideological component underlining it is the belief that citizens are part of their communities. Of course, these goals and ideals have roots even before those social democratic reforms. However, the name has been associated with them because such policies coincide with their period in office. Thus, such a model became a model for other political parties to defend many of its policies, regardless of their positionality in the political spectrum (Askeland & Strauss, 2014, p. 242).

Universalism is a core value of the Nordic welfare model (Askeland & Strauss, 2014, P. 242). This concept entails essential, standard support for every citizen, protected by socially oriented legislation. Therefore, every individual, irrespective of his or her assets or family background, has the right to social security. In addition, universalism covers access to public assistance and protection in case of illness, disability, unemployment, old-age pension, and child-raising (child benefit). With this model, citizens enjoy the feeling of security in conducting their everyday lives.

Furthermore, the legally protected rights extending to all dissipate the stigma of being "helped" by the system. Initially, universalism was not a central social democratic objective, but it resulted from a compromise of risk-sharing between different stakeholders across the class

divide. However, as time passed, universalism became a political and social value spoused to all major parties, making it a state policy rather than a party platform (Askeland & Strauss, 2014).

Another significant value of the Nordic welfare model is solidarity. It is an important principle ruling that 'the broadest shoulders bear the most significant burdens. Thus, the most fortunate actors support the less fortunate parts of society. It became an embedded expectation in the Nordic society that stronger people must take care of the weaker. Seeing the individual sees as part of unity makes a community, not just a political cliché but a group of people and other institutional actors living by a set of community rules. Even though individuals will take advantage of the system, the expected norm is that nobody over-exploits the common good (Askeland & Strauss, 2014, p. 242).

Finally, a driving value is an equality. By this principle, the Nordic model aims to ensure social security, free health care, education, and employment opportunities for all parts of the population. Beyond legal equality determined by universal rights, policies should enact measures to guarantee equality. There are always challenges to achieving that goal. It also has the contributions of private networks, informal resources, and support systems, something that less advantaged people like migrants might lack (Askeland & Strauss, 2014, p. 243).

Beyond those principles, the Nordic model works because many factors match an effective welfare society. It includes maintaining the model beyond politics, global competitiveness, mixed economy, women in the workplace, service distribution among national, local, and NGO actors, client autonomy, and serving those most in need.

The welfare system in the Nordic countries is a long-term state policy. Therefore, it does not matter which political leaning the ruling government can be – liberal, conservative, or social democratic – the differences are more of stress than substance. Most of the constituents are supporters of a welfare state. Therefore, in the Nordic cases, a balance between state authority and individual freedom is valued.

In this scenario, the Nordic model became pervasive in globalization. As a result, the economy has increased in complexity, demanding that the Nordic countries adapt to the global competition, considering their high wages, high taxes, and high public intervention. However, the Nordic welfare and economy models remain strong, attracting companies that have previously moved their operations offshore. According to Askeland and Strauss (2014), other

factors for competitive success include high efficiency, knowledge, innovation, and a trusted public sector with minimal corruption. The result has been countries with prosperous economies and a commitment to a state-supported welfare policy. Valuing human capital formation and high labor-force participation are strategic measures.

The Nordic countries are organized around a mixed economy model. This mixed economy combines state planning and various forms of intervention, and a market economy. The state also guarantees higher employment levels by creating jobs in the public sector while improving access to public services. The progressive tax system that finances the welfare state, providing redistribution of wealth, makes the system effective.

Considering that high-income tax and a high employment rate require that women take part in the workforce and become taxpayers, the welfare state model claims gender equality, and equal opportunities for women to gain a strong presence in the labor market. That is why the state had to develop institutions to attend to families. It increased the services of care institutions for children, making it possible to create more employment, especially for women. The chain of reaction affects other sectors since a high-quality service requires highly trained staff and developing educational institutions. Askeland and Strauss (2014) also point to the investment in research, especially social work-related research and interdisciplinary and applied social sciences.

The welfare model has an underlining goal to make society equal, at least providing an expected level of living standards for individuals and families. This idea buffers most of the effects of a market economy that can harm the broader society. Thus, the welfare system seeks a compromise between maximizing profit as pushed by the market and individuals' social insecurity (Askeland & Strauss, 2014, p. 244).

Public welfare services are divided between the national governments and municipalities in the Nordic countries. In this model, the national government is responsible for the social security scheme with rules-based, universal rights and financed by the national budget. On the other hand, municipalities administrate social services through a means-tested criterion, employing social workers. Social workers deal with child protection, integration into the labor market, social benefits, housing, and supporting vulnerable people and families. In addition, private organizations and voluntary initiatives hire social workers to work at hospitals, mental health, probation, and refugee centers (Askeland & Strauss, 2014, p. 244).

The authors also explained that user participation is a guiding principle. Since it is rooted in the social work concept of client self-determination, user participation involves a client application for services to expect users to express their opinions and decisions.

With this welfare society model, housing is seen as a universal right, combining state and private actors, as we will see in the next section.

Policies about ensuring that individuals and families have the security of their homes are part of the concerns of the social-democratic Nordic welfare model. However, the concepts of housing, social housing, and dwellings, in general, are not uniform, nor are the policies.

Brattbakk and Wessel (2013) investigated how neighborhood affected employment and educational achievements and found out that there was a short influence of neighborhood on unemployment. However, this percentage was higher (15%) regarding educational attainment. Even though it is stated that it needs further research in this area, statistics point out that an "increasing share of disadvantaged neighbors leads to lower future educational attainment for the youths."

Another essential article was about the reproduction of social inequality through three generations by Galster and Wessel (2019). Ownership of well-located property increased considerably the possibility and opportunities for the young adults to own their homes if their grandparents owned homes. Therefore, the family's property wealth perpetuates social inequalities in Norwegian society.

These studies are essential to illustrate the influence of housing in the welfare state context for providing a place of shelter and belonging and preventing segregation and increased inequalities in society.

Grønningsæter and Nielsen (2011) studied the relationship between housing, health, and social inequalities. Among other things, they raise awareness of the lack of research that connected these three concepts. A gap in research was also pointed out in the Norwegian national strategy document (Kommunal- og moderniseringsdepartementet, 2020). Considering this lack of Norwegian research, one of the important studies used in this dissertation relates to Swedish society (a country with a welfare state and reality closer to the Norwegian society). One of the findings of this article is that when unemployment rates increase, cuts are made in social benefits and housing and planning policies, leading to increased spatial segregation

(Abramsson & Borgegård, 1998). This information is relevant if we consider two realities facing the Norwegian market: the post-corona situation (increased unemployment and more people unable to pay their loans – I will come back to this analysis later) and the eventual decreased petroleum labor market.

Therefore, the study of segregation is crucial, since the households with higher incomes move to more attractive areas while low-income households are concentrated in outskirts areas, usually far from work and other facilities.

The Norwegian market differs from its Swedish neighbors regarding the rented and ownership housing market. While Sweden opted to take "housing at low cost" policies post-war and restated those policies in the 1970s (Abramsson & Borgegård, 1998), Norway invested in house construction in the 1950s. It changed its policies around the 1970s and 1980s to a deregulation market when private actors took responsibility for preparing the land, building, and selling. There was no regulation on the rental market.

2.3. Housing policies as a welfare policy and human rights

Chapter one shows the perspectives on social housing policy and social housing work in the book "Boligsosialt arbeid" (Solstad et al., 2021). It states (p.13) that most Norwegians live well, but social divides in housing and living conditions are significant and increasing. Seventy-seven percent own their homes. However, in recent years, the proportion of those who own homes decreased for economically disadvantaged households. This information means that among the 25% richest, 93,5% own their home, whereas, among the poorest, this percentage is less than a half. Moreover, it will be possible for families with high incomes to help their children enter the housing market. While with others, this may not happen.

In one article, Galster and Wessel (2019) wrote about how ownership of well-located dwellings perpetuates social inequalities since they work as a crucial factor in transferring wealth across three generations (p.133). Furthermore, it also raises awareness that, since the prices are rapidly inflating, this will be an even bigger issue as homeowners will increasingly be able to give more advantages to their children while the disadvantaged in the housing market will not.

Given this problem of perpetuating social inequality, it can be assumed that the most affected by the increased inequality will be the disadvantaged population. Moreover, direct or indirectly,

the social inequality in one of the pillar of welfare states impacts the other welfare goals: health, education, and work.

Brattbakk & Wessel (2013) wrote about the long-term neighborhood effects on education, income, and employment among adolescents in Oslo. The (not conclusive) results were that people with completed university or college education are different between neighborhoods, up to 15,3% invariance, and that an "increasing share of disadvantaged neighbors leads to lower future education attainment for the youths" (p. 399). Eventually, with less educational attainment, higher unemployment rates or fewer incomes for these youths may be higher.

Grønningsæter and Nielsen (2011) wrote about housing, health, and social inequality. This research portrays how housing impacts health and relates to social inequality. First, they explain how the housing market in Norway differs from other European countries, even Scandinavian. In Norway, the rental market is limited, and ownership is dominant. Another highlight is that the Norwegian climate makes it challenging to live without proper housing. In addition, the lack of permanent residence makes it especially difficult to have documentation and access to other welfare benefits (p. 18).

In a historical background, Engels, already in the 1870s (Grønningsæter & Nielsen, 2011), wrote about class differences that lead to social inequality, with the workers being crowded in densely populated areas, increasing the risk of epidemics (p. 25), something that could be observed during covid pandemic and research that relates the spread of infection in more densely populated areas (Wong & Li, 2020). Census in 2001 (Grønningsæter & Nielsen, 2011) found that death risks increase with deprivation (p. 42). Reports on Housing policy state that housing policy should be targeted to everyone living safely and well, but little research has been made that connects housing, health, and social inequality.

2.4. Access to housing as a factor for community development

Under the idea community, there are two concepts. One is the idea of a geographic location, such as a neighborhood, town, or region. It describes the relationships and the sense of belonging among people. The place where people live, work, and play also provides a connection with other outsiders. Another idea is the virtual community. With the development of long-distance traveling and hyper-fast media, these communities can also be virtual communities beyond geographical constraints. This connection improves the personal well-being and social welfare.

Development is a phenomenon including change and betterment in a growth process. Community development means that people with many characteristics and affiliations work in favorable positions to improve their communities. The power comes from the respect that social, economic, and environmental stability can provide for a community to create opportunities to achieve social justice, equality, and fair access to resources and opportunities.

Community development needs the effort of multiple players, such as the community, community development professionals, government agencies, and private institutions, among others. Thus, it fosters participative democracy, agency increase, sustainable development, economic opportunity, means to equality, and social justice.

Community development is not a single set of actions, strategies, and goals. However, the many approaches to community development have a common aspect of seeking the empowerment of the community in a positive change.

Community development entails welcoming, as much as possible, people in the local life of the community. In this ideal community, the newcomers face challenges in integrating. Søholt (2014) discusses the 'pathways to integration.' In these pathways to integration, it is essential to know how immigrants strive to adapt, thus affecting integration policies. Investigating behavior and adaptation when people move across geographical and sociocultural contexts should inform policymaking. Thus, public policies must consider migrants' aspirations, including having basic needs fulfilled, like access to secure housing (p.1653). Upon leaving the environment, the migrants were more familiar and bound to the unknown, and an asymmetry of information and power occurred. Migrants arrive at a housing market so different from the local society and where they came from. The urgency to find shelter makes migrants commit to much less-than-ideal housing or housing contracts because they need immediate shelter. Some migrants lack proper migratory, labor, or financial documents. Also, many migrants are likely to have a low income, an inability to demonstrate payment capability, not owing capital, and lacking social connections – all factors preventing them from entering the housing market as owners. Therefore, they are driven to a deregulated rental market (with a higher rental cost) or subject themselves to taking high start-up loans, leading to a higher possibility of default."

This disadvantageous status for migrants was perceived by Andersen et al. (2013). From the literature on segregation and the housing market, the authors point out that minorities have

typically become confined to the least desirable areas. Also, minorities are directed to socially rented housing in less valuable zones. This pattern repeats irrespective of the different housing policies adopted by Denmark, Finland, Norway, and Sweden. In those countries, ethnic minorities live in different housing than the long-established population. However, these differences do not entirely explain by factors of lower incomes among immigrants and the dynamics of the housing market, contacts with persons, or institutions gatekeeping access to dwellings (p.22).

Andersen et al. (2013, p. 26) also call the discriminatory practices suffered by ethnic minorities. These discriminatory practices are also affected by housing tenure usages, which are regulated and supported through housing policy. Two significant housing traits policies and housing markets are noticeable. First, in the scenario where housing subsidies are designed so that high-income groups benefit from the more extensive support in owner occupations while only low-income groups are supported in rental housing, it may lead to a pronounced income segmentation. This scenario is complicated by the economic support systems and rules for access to housing. Thus, such systems may render it more difficult for immigrants to acquire good housing options, increasing the risk of discrimination.

Low-income homeowners may gain support from housing allowance. Nevertheless, new research shows that twice as many immigrant populations have accrued debts three times their yearly income compared with the whole population (Andersen et al., 2013, p. 30).

Given that homeownership is the desired goal in Norwegian housing policy, the rental market has been regarded as "transitory." However, the Norwegian case shows that the rental market has its relevance. Immigrants might be directed into homeownership in a lack of sufficient rental housing. However, this policy costs many people to dwell in overcrowded accommodation, accumulate higher debts than the mainstream population, and cope with increased risks (Andersen, 2013, p. 40).

2.5. Housing as a Sustainable Development Goal

In September 2015, more than 150 world leaders met at the United Nations headquarters in New York to discuss and adopt a sustainable development agenda that would pave the way to a sustainable future. As a result, on January 1st, 2016, the 17 U.N. Sustainable Development Goals, or U.N. SDGs, were launched. These goals will affect all the countries to end all forms of poverty, fight inequalities, and tackle climate change while ensuring that no one is left

behind. In this meeting, 17 goals were tracked, and, until 2030, measures should be taken, and an effort be made to achieve these goals in an attempt to create a sustainable world for all. It is a universal action that unites 193 countries around the world.

Although indirectly related to some other goals of the U.N. SDGs, goal 11 is directly related to the housing challenges that the world is facing. Goal 11 is: "Make cities inclusive, safe, resilient and sustainable," and target 11.1 states that: "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums".

Housing and good quality housing is a need, an important asset that can dictate the future of people belonging to that community.

2.6. The case of red-lining segregation in the US: housing policies, and inherited inequality and racism

As an example of how housing has a structural and giant impact on other provisions, such as education and job opportunities, and can perpetuate social inequalities, in this study, I will provide a review of the red-lining segregation in the U.S. The United States provides a cautionary tale on how general housing policies affect other social factors. The case of red-lining segregation where housing policies and inherited inequality and racism demonstrate how homeownership policies are intertwined with broader social issues.

In the United States, wealth accumulation demonstrates how past injustices have a role in keeping present suffering. The median white household's wealth, savings, and assets, minus their debts, is around 171.000USD. On the other hand, the median wealth of Black households amounts to 17.000USD. In the Norwegian context, looking through Stavanger, it is essential to develop research on this topic, analyzing the differences in the wealth between the migrant community and the mainstream population. Are there any differences? What variables may affect that? What are the underlying causes and outcomes of these differences?

The roots of such inequality come from a long period of slavery and the missed opportunity to make amendments. When in 1865, General William Sherman and secretary of war Edwin Stanton consulted Black leaders on what the former slave community needed to build lives in freedom, they requested that the Black community could support themselves by owning land. They reinforced that they could only rebuild their lives by owning land. The Union government set aside hundreds of acres of land to ensure that each family would have a plot, and the former president Lincoln signed a bill to approve that plan. However, weeks later, Lincoln was

murdered, and his successor reversed this land reform. By the end of that same year, many freed slave family recipients of land were evicted under the pretense that such reparatory policy constituted discrimination against white people. It did not matter that the Black population had been creating wealth for the white population for centuries.

Moreover, as wealth grows across generations, so do inequalities. In the geographical context of this master thesis, it is essential to highlight the article by Galster and Wessel (2019). They pointed out that the ownership of well-located real property was essential for perpetuating social inequalities across three generations. Since the housing rapidly increases their prices (and in metropolitan areas like Stavanger especially) soon becomes a way to transfer wealth to their children in the future, one asset that the disadvantaged in the housing market does not have. Furthermore, this is a reality for the disadvantaged that rely on the rental market and the people who, although they are homeowners, their dwelling is in a not so affluent area. Some studies made in the Oslo context point to social segregation in some neighborhoods, and Stavanger municipality also mentions some neighborhoods that call for attention and require special measures of "area lifting." If a neighborhood seems "not well located," the prices may drop, and the family wealth will drop, keeping this family from improving their living conditions through a transfer of property wealth.

Back to the red-lining case, minorities tend to be more vulnerable to the economy's whims. In the case of African Americans, they suffer more from unemployment and earn less income, something that intergenerational wealth could have addressed in the form of inheriting land and housing. The average American middle-class family has home equity accountable for two-thirds of their wealth. Besides that, housing ownership and the home address affect individuals' opportunities (Netflix, 2020).

When the New Deal opened the mortgage credit for swaths of the population, the ideology of the American dream became equal to owning a home (an equation that is also present in the Nordic welfare state). In this program, the U.S. Federal Housing Administration did not guarantee mortgages for housing in areas classified as too risky. Real estate risk took ethnic demographics into account to complicate things further, effectively contributing to systemic racism. Thus, when an African American family moved to an affluent neighborhood, they became a threat to housing prices. As the Federal Housing Administration drew maps classifying zone to insure loans, the neighborhoods with more Black families received the red color. This practice became known as the Red-lining in maps. Considering that two-thirds of

the middle-class wealth comes from homeownership, African Americans had been excluded from that share of opportunity. Then this policy of federally based segregation affected every part of life. African Americans would have different (and fewer) opportunities regarding employment, children's education, personal safety, and home value.

The way that access to housing can affect access to other provisions is described in the article by Brattbakk and Wessel (2013). The authors made connections between the long-term neighborhood effects on education, income, and unemployment. However, although the difference was majorly seen in the educational field, the research period was too short. Therefore, there should be further studies with a longer temporal gap to see these effects across at least three generations (I call for the importance of the three-generation study exactly to make possible the connection with the research by Galster and Wessel (2019)).

This practice officially lasted until 1968, when housing discrimination was outlawed. However, housing discrimination continues. In the 1990s, banks and politicians worked to extend the mortgage credit to families historically being excluded from the market. African American families began buying homes, but they were twice as likely as white Americans to receive subprime loans. A subprime loan starts with fewer requirements, but it becomes much more expensive for borrowers with lower credit. One-fifth of African American borrowers with good credit ratings still signed mortgages with a subprime loan.

Another relevant parallel is the case of migrants in Norway. Because they usually lack the resources to make the deposit when purchasing a home, they need start-up loans higher than the mainstream population. Not to mention that, because of a lack of understanding of the actual market and best areas to invest their money, they usually own homes in areas that do not have the same property price appreciation. Nevertheless, the strength in the Stavanger context is that the municipality provides a counseling team that helps the population in this matter, explaining this theme.

So, a vulnerable minority usually becomes even more vulnerable when things get sour; in 2008, when the real estate crisis in the U.S. burst, African Americans lost 53% of their wealth. In a racially "color blind" scenario, this crisis would strike everyone, but it was much harsher for the African Americans (Netflix, 2020).

Tied to homes is access to good quality education. From children's education to obtaining college or high-skilled technical degrees, the safety of owning a home and where it is located

affect the individual. However, here, the system has been detrimental to the African Americans, who also have the burden of helping their families when they graduate. In contrast, white Americans have more autonomy and different assets.

In the same way, the immigrant population has burdens because of the lack of resources and networks. Even when they have relatives living in the same country, the financial conditions of their relatives are usually similar, which makes it difficult to receive help in cases of need. Moreover, while the mainstream population is already financially stable, the migrants are still struggling to achieve that.

In the case of the U.S., the wealth gap has increased so vastly over time that such a profound gap would need concrete and dramatic measures to close (Netflix, 2020). Therefore, it is essential to foresee the challenges, possibilities, and trends for the coming years to prevent social differences and inequalities from perpetuating and growing. Moreover, so they do not reach levels that become impractical to correct, it is crucial to keep up good preventive work.

The U.S. case illustrates how housing should be considered in the more comprehensive social planning and policies. While the Nordic countries do not have a similar history of internal minorities being exploited and excluded as in the U.S., the presence of Sámi, migrants and other minorities requires thinking comprehensive policies. Therefore, any housing policies should be an instrument for inclusion means of segregation or fostering inequalities.

2.7. Housing Policy

Theory for policy-changing is critical because it enables understanding of the underlying causes, social events, and trends that help predict what can happen in the future. This theory provides ways and tools to intervene in the world, planning policies with better outcomes and preventing unintended outcomes.

According to Clapham (2018, p.164), "policy-relevant research is research that somehow impacts the policy process." He presents different variables for policy-relevant research. Those variables might include geographical scales (global, national, and local) and scales of interventions. Seven mechanisms may address the intervention. The author (p. 164) lists them:

- regulation: restricting action in the private sector to institutionalize social practices in the housing market;

- direct provision: initiative directly led by the local government to build houses for sales or rent;
- subsidy: governmentally available grants or loans to individuals or organizations, so they choose to carry out objectives aligned to the public policies;
- information or guidance: the government provides strategic information and encourages different actors to contribute to giving information that affects the housing market;
- accountability: the government acts to balance the relationships between the parties involved in housing, pointing out issues and problems and setting the agenda for discussion and debate.
- non-intervention: leaving the market to self-regulate;

Clapham (2018) presents three policy process models in the same article. Any of the above mechanisms and overall state policy to deal with welfare and the market needs to consider the process of developing a policy. The author lists an analytical, political, and structural approach.

The analytical approach would be a rational or value-free process for policy execution. Policymaking can be termed a process of finding information and making decisions based on a neutral, rational analysis method. A step-by-step approach would entail diagnosing the environment, collecting information, setting goals, implementing the policies, and evaluating the results. With such a cycle, the policymakers can self-evaluate and, if necessary, to re-start the cycle.

A different approach claims no rational neutrality but explicitly seeks to conciliate interests. This is the political approach that emphasizes the political elements of policymaking.

Finally, a structural approach focuses on class-based analysis to emphasize behavioral aspects embedded in broader factors.

All three approaches are subject to critique. For example, the analytical approach makes it challenging to fulfill each cycle step in predictable ways. In practice, policymakers tend to streamline the process, limiting making incremental changes responding to 'trial and error.' On the other hand, the political approach leaves policymaking in the hands of powerful parties working on their interests. Thus, it needs some corrective measures. Finally, the structural approach operates in structural factors resulting from government action that, in the end, benefit

the interests of dominating classes, so perpetuating discourses and policies (Clapham, 2018, p. 167).

Regarding types of research that fit each policy approach, Clapham (2018) summarizes their presuppositions. The author points out that the rational approach often follows positivist and empirical research models. Therefore, measuring the success of policies relies more on identifying and assessing the impact on the housing outcomes for the households. On the other hand, the political approach implies an analysis from various perspectives and values, often implicit in alternative discourses. This political approach requires empirical research to improve public discussion and negotiation, facilitating bargaining among different actors. Finally, power becomes a relevant factor in the structural approach, often under the Foucauldian perspective. Therefore, the investigation might highlight the historical evolution of discourses, relating them to the distribution of costs and benefits. Another structural approach theory might use critical realism. With such a framework, one could discover the varieties of residential capitalism related to the impacting factors, like financialization on the course of different national housing systems. The author calls attention that this kind of research tends to benefit governments interested in improving their policies and mechanisms. However, such an approach can change public perceptions about the dominant discourses when the study provides resources about the mechanisms and their impact (p.169).

Norway's housing policy changes have contributed to decentralization and transfer of responsibility (Grønningsæter & Nielsen, 2011) to the municipalities. The authors also point out that housing construction has been more directed to the disadvantaged in the housing market. However, opportunities in the housing market depend on social resources, and, according to the authors, there has been a reduction in institutional care in recent years (p.19).

Husbanken (the Housing Bank) was created in 1946, after the war, as a contribution to house construction (Grønningsæter & Nielsen, 2011).

2.8. Phases of Norwegian housing policies

The recent history of the Norwegian housing policies spans three key phases. The first period happened following World War II as part of the rebuilding project for the nation. It was followed by a transitional period that started in the 1970s, characterized by a deregulated rental market and changes in macroeconomic policies in the 1980s. Then, the millennium period marks housing policy transformations and its return to the public agenda.

Here we have an overview of the different historical phases in housing policies in Norway. This overview was based on the reviewed literature and the Husbanken website.

The housing scenario after the war had an overwhelming shortage of housing, especially in areas that had been destructed. The publicly funded Husbanken k contributed to rebuilding efforts by setting the housing standard for ordinary workers and offering credit on the market.

The Post-War period was oriented toward rebuilding the country. The housing policy rested on three legs, according to Nordahl et al. (2012, p.23):

- managing the advantages that public authorities had in the land market;
- financing policy with subsidized loans for the construction housing; and
- setting price regulations on the sale of subsidized housing.

The above basis has fulfilled its goals. "This was effective when there was a huge housing deficit and scarce resources for housing investments."

The goal was to remediate the then-housing crisis. This intervention had to be fast and not expensive, considering population growth, and until the 1970s, the country had credit restrictions (Nordahl et al., 2012, p. 23). Housing construction had an industrial pace. The houses were of low quality but acceptable as "minimum acceptable measures." Standards have been updated with time, and the peak of this model was in the early 1970s. This period also had a low-interest rate trend, like the current scenario.

For this post-War scenario, the Husbanken was established in 1946 to reconstruct the country. This public financial institution became the dominant force in driving the housing market. The Husbanken was an integral part of the major welfare projects and lasted throughout the subsequent phases. Around the turn of the millennium, nearly half of housing in Norway resulted from loans from the Husbanken. Recently (the last 20 years), the average market share of Husbanken amounts between 15% to 20% for all newly built homes. Husbanken role became supplemental to the loans offered by private banks.

Since the 1960s, the Husbanken has also financed the construction and reurnishing of old-age and care homes, student housing, and nursing homes. In addition, Husbanken assists the municipalities in fulfilling the housing needs of the disadvantaged and the elderly population. In collaboration with the municipality, this public bank offers housing allowance, start-up

loans, and housing supplements to serve those disadvantaged populations. The disadvantaged in the housing market cope with several issues that require interdisciplinary help, so social housing policies from Husbanken are enacted in collaboration with other state welfare agencies and municipalities.

The following two subphases had some policy adjustments. During the years 1954 and 1965 happened, a tightening and adjustment. By the end of the 1950s, housing construction had declined. The Husbanken limited credit to the new applicants and was under the constraints of the national budget. The national budget dictated how many dwellings the loan framework could ensure.

The Husbanken during 1965 and 1970 coincided with the adoption of new industrial methods. Thus, housing was rationalized construction increased. It also coincided with the growth of substandard living in housing and neighborhoods.

In the 1970s, the housing sector was growing but full of contradictions. The economic scenario of high inflation resulted in a substantial increase in construction and land costs. In 1973 Norwegian housing construction had a peak with almost 45,000 completed dwellings, of which about 70% were financed through the Husbanken. In addition, ownership loans for improvement and environmental measures were introduced around that time.

Then the 1980s were followed by widespread deregulation of the housing market. The housing market was liberalized, lifting many prohibitions. Much of these deregulations affected the price-regulating decisions. Equity loans (start-up loans) for young people acquiring their first homes increased while reducing the general subsidy. The Husbanken took part in the planned urban renewal during this phase.

Between 1988 and 1996, a debt crisis and restructuring of the housing sector in Norway happened. Economic downturns, debt crises, and the collapse of the private banking system had a significant impact on the housing area. Then, the Husbanken financed almost all housing construction, using means-tested supplements rather than general interest rate subsidies on loans. At the same time, houses with good accessibility and life cycle standards became assets, so their owners had an incentive reward with increased loan repayment.

At the beginning of the millennium, most people lived in high-quality homes in Norway. Private financial institutions functioned normally again, giving loans and extending credit to

the construction industry. The role of municipalities' responsibility became directed toward helping the disadvantaged population secure their homes.

The Husbanken developed an advisory program jointly with the municipality. This collaboration has developed into competence measures assessing the municipalities' housing policies, especially for the disadvantaged population. Considering the downsizing of large financial institutions, the Husbanken took the mission to serve the people with disabilities and mental illness, the elderly, and others with special housing and care needs. The Husbanken gave grants for upgrading ordinary municipal housing for the disadvantaged. The start-up loan for young people and the disadvantaged extended the change of homeownership. This new phase has consolidated working with competence building within a universal design, environment, and energy efficiency.

From 2013 onwards, the Husbanken mission refocused on helping the disadvantaged. The government-mandated the Husbanken to coordinate the housing social project "Housing for welfare." A mark of ten years of commitment with area lifting was made as part of this project. In addition, the regulatory responsibilities concerning the environment, energy, and building practice were transferred to the Directorate for Building Quality (DIBK).

Digitization of services in housing bureaucracies became the priority. A system for applying for housing support was launched in 2014. These new user-friendly solutions for applying for loans and grants allow a quick and seamless process. The municipalities have been committed to offering more straightforward and more efficient solutions. A digital guide published online in 2016 helps as a digital toolbox for social housing work within the welfare area.

In 2020, Husbanken steered more grants to private individuals from the bank's budget to the municipalities as part of the nationwide municipal reform. The Husbanken keeps the high volume and pace with funding housing according to priority set by the municipalities. It includes municipal rental housing, care housing, nursing homes, and student housing.

Norway's housing policy is not dictated by a single, unified, national social housing law. Instead, a package of policies set by the national guidelines about housing coordinates locally based policies. The laws enacted by the Parliament and the policies set by Husbanken have a national scope. Thus, the municipalities count on a national framework to assist them in developing and providing suitable housing. Currently, the priority groups are the homeless, children and young people, and people with disabilities.

The guidelines can be summed up by the goal that more people should own housing. In this market, rent should work as a safe alternative. Social sustainability in housing policy is an aim to pursue. Each actor should have clear roles, necessary knowledge, and competence.

Husbanken set guidelines and followed up with all municipalities to assist the population with special needs in the housing market. The role of that public institution encompasses offering financial instruments, activities, and tools to meet the social housing challenges. This comprehensive offer allows the municipalities and their staff to access financial instruments, guidance, digital platforms, events, information, training, and networks.

To achieve the expected goals, the Husbanken role is to strengthen the municipalities' ability to use the bank's financial instruments. Thus, beyond offering credit, the Husbanken provides knowledge for the municipality.

3. STAVANGER AND HOUSING POLICY

Stavanger is one of the largest cities in Norway. With a population of 144 877 residents (SSB, 2022) have a reputation as “Norway’s oil capital.” Although the fourth largest Norwegian city and a metropolitan region, this has not always been the case. Before petroleum extraction began in Norway, around the 1960s, the city had an industrial focus on herring and canned food.

Being a port city in a strategic location in southwest Norway made the city important for regional and national economies, attracting people from nearby towns and abroad according to the historical changes in the financial industries.

An interesting observation of Stavanger’s industrial profile was made by Wathne (2017) that the municipality has a recurrent tendency to be dominated by only one industry at a time.

3.1. Historical development

Back in the 1800s, Stavanger was a small village with a population of approximately 2.400 inhabitants. The first most significant population growth occurred in the 1860s because of the herring industry when the population was around 14.000. Around the same time, from the 1850s, the shipping industry started to be the dominant industry, and because of this, the demography in the city did not feel the impact when the herring fish disappeared. Nevertheless, again, Stavanger had already found its new industry focus. The successor of the shipping industry was canned food. Many canning factories were developed in the city, and Stavanger faced massive new growth: by 1920, the city had around 44.000 inhabitants (Wathne, 2017).

After the First World War, the city's economic situation worsened since there was a drop in the demand for canned food, as with their predecessors’ industries. With economic stagnation and the leading industrial focus of the city struggling, wages got down. According to Gjerde (2002, as cited in Wathne, 2017), at the beginning of the 1960s, Stavanger inhabitants had an average income 20% lower than the national average (to measure this disproportion, according to SSB (2022) nowadays and average income in Stavanger is around 20% higher than national average wage).

In this context, petroleum enters as a protagonist in the national industry. Around the 1960s, the major of the city learned about the intention of some oil companies to settle in the Norwegian market. Among the cities analyzed, Stavanger figured modestly. So, the former

mayor researched what factors would influence the choice of location. Among the variables were: housing and educational resources of the municipality (Wathne, 2017).

This modest entry by Stavanger as a national oil hub in the early 1960s was an important factor in the decision-making process when, in the 1970s, investment in this area increased, and wells began to be drilled in search of oil. In 1969, the news of discovering the first massively relevant source of petroleum came as a shock. Furthermore, Stavanger has played a leading role in the national and western European oil industry since then.

Since then, the city's changes have not been restricted to the economic area. Although demographically, the region grew with the increase in internal and international migration, there were spatial changes with the construction of schools, houses, offices, infrastructure, and support buildings.

However, housing construction was not just one outcome of the national industry's changes. For example, in choosing Stavanger as a hub in oil exploration, housing construction was a factor that impacted Philips' decision.

Initially, the city did not have housing to meet the needs of workers in this industry. According to Wathne (2017), when the city received a demand from a company to build housing for 18 families, the city put all its efforts into building in four months, one housing project expected to be completed in one year. That year, 15 American families moved to the area known as "oil hill."

Because of this initiative-taking role, among other factors favorable to Stavanger, in 1972, the Parliament voted Stavanger to become the oil capital. Because of that, many work positions were created, and the city expanded rapidly with migrants coming from several regions. The estimated growth at the time was approximately 1.000 habitants per year. Housing construction was at its peak at the same path, with 1.000 dwellings being built yearly (Wathne, 2017, p. 11).

The industry also left a mark on the economic situation of the city and region of Stavanger. However, there was also an increase in the cost of living of the population. Therefore, those who did not work in the oil industry's mainstream activity found themselves in a not-so-beneficial situation.

However, higher revenues generate greater possibilities for taxation. The increase in tax revenues made it possible for several projects to be conducted, such as the construction of Sola airport, growth of the hotel zone, and improvement and increased in academic training in universities related to this expanding niche (Wathne, 2017, p. 11).

Nevertheless, just like in life, where almost everything has its rise, apogee, and fall, the oil industry is not immune to this trend either. Just as the herring and canned food industries were volatile due to oscillation and variation in demand, the oil industry has its volatility due to the strong influence it suffers from external markets. Whatever the reason, betting all your chips on a game is far from ideal, and the industry's situation since then has had its peaks and troughs, periods of crisis, and days of good fortune.

Gjerde (2002, as cited in Wathne, 2017) points out, for example, that in 1998, when Iraq returned to the oil market, there was an increase in the supply of barrels. Then, with the Asian crisis, there was a reduction in demand. High supply and low demand for a product lead to falling prices, which happened to the value of barrels of oil. Due to the economic crisis that followed, several companies merged, and some jobs became unnecessary due to the new situation in the oil industry. As there was an increase in unemployment, the consequence was a considerable emigration of people.

The crisis was soon stabilized, and everything quickly returned to normal. The companies returned to re-establish themselves in the region, and there was an increase in profits. With the economy's recovery, the region's population returned to rise. Nevertheless, in 2014 a new crisis affected the region. The price of a barrel of oil has plummeted to less than half its market value. At the same time, according to Gjerde (2002, as cited in Wathne, 2017, p. 13), the United States began to become self-sufficient in energy production and opened its borders (which had been closed for the last 40 years) for export. In 2016 Stavanger hard felt the impact, when 5% of the population became unemployed (a relatively low percentage in global parameters, but very high for the region, which has kept this level below 2% until this time).

Therefore, since 2005, domestic migration has been declining, according to Smas et al. (2013), but in 2011 the municipality had a decline in net migration, and the crisis in 2014 had not done any better to the population rate. Among the reasons for this decline is the economic crisis that hit the sector, the shortage in housing, and, most importantly, the “lack of affordable housing” (p. 27).

The working paper by Smas et al. (2013) also noted that, besides the fact that in 2011 the net migration had declined, the predictions for the growth of the population were still good, and it was expected that by 2025 would hit 150.000 inhabitants. However, it is important to note that this prediction is now less optimistic. According to National Statistics (SSB, 2022), in a main alternative projection, the population would hit 150.000 around the 2040s, and this tendency can be even worse if we take into account the fact that: a) housing prices at Stavanger are still among the highest in the country; b) climate change is a global concern, and new tendencies tend to explore new sources of energy and consequently less demand of petroleum; c) Norwegian media commonly report that oil industry might have reached its peak and unless new investments and new perforations are made, the industry may have another fall; d) housing values of existing dwellings have risen around 8,5% in Stavanger, while in the same timeframe the housing construction costs have an increase higher than that, approximately 11% (SSB, 2022). Therefore, new tendencies show that could be another economic crisis nearby, followed by migration outflow and a higher unemployment rate. If the crisis hit the country, it would lead to an increase in the number of disadvantaged in the housing market and an increased inability to meet financial commitments by homeowners.

3.2. Stavanger self-evaluation and the municipality housing development plan

Stavanger counts with a municipal plan that outlines the guidelines for the local development. This document, made publicly available through the Commune website, shows some essential areas for assisting residents with social housing. In addition, this document (Stavanger kommune, 2019) presents the following goals:

- Plan residential areas having in mind equalization of social health inequalities and knowledge from the living conditions survey.
- Offer enough homes with a good living environment for everyone.
- Design municipal housing to principles of universal design spread through different parts of the municipality and adapted to the needs of the residents.
- Gather adequate follow-up from the residents so the municipality can ensure a good living environment.
- Assist target groups in purchasing a home through loan and grant schemes.

Commune funds execute this housing plan from the municipal budget, covering housing, start-up housing, and other access to housing measures. Housing policies are preset as part of the

social work provided by the municipality. This document covers many aspects of social housing work, which a few standing out as actions set as goals:

- Service development considering the growth of the aging population. It entails restructuring the project "Live your whole life" to ensure that as many people as possible have an active life and manage themselves in the best possible way.
- Research and service development is directed towards people with substance abuse and mental health issues.
- Foster development and greater differentiation of housing for people with developmental disabilities.

The above goals delineate who are the recognized vulnerable population for social housing concerns for the Stavanger municipality. The absence of other categories is noticeable, for example, people exposed to domestic violence, migrants, and people living under substandard conditions). Nevertheless, there are other areas also covered by the municipal policies:

- Continual development of the municipality's Housing Office.
- Assisting disadvantaged people to become homeowners.
- Prevent evictions from municipal housing.
- Allocate houses in good and correct ways, ensuring a good living environment.
- Increase digitization for case processing.

This local planning document is in tandem with a broader national framework. "Social housing conditions are extra challenging for the big cities and are closely related to the combination of a high proportion of vulnerable groups and a pressured housing market." (Stavanger kommune, 2019).

In the next section, the Stavanger policy portrays the current trends in housing policy.

3.3. Current trends

The demographic trends for Stavanger reveal that the municipality underwent a relevant population increase in the past decades. In 2017, Stavanger municipality had a population of 133.140 inhabitants. It reflects growth from 108.818 inhabitants living in the city in 2000. This growth shows that Stavanger had a population increase above the national average. Nevertheless, recently population growth has been lower. Compared to other large cities in Norway, the city has a relatively young population. National statistics show that Stavanger has

a low proportion of older adults and a high proportion of children. Since the percentage of the young population is relatively high, for the upcoming decades, there is a projection of growth in the population of approximately 9% until 2050. Another noticeable trend is the growth of one-person households (SSB, 2022), which may indicate differences in family compositions (something also relevant for further research).

Therefore, it is crucial to consider the demographic profile and trends among the migrant population. Nowadays, Stavanger counts with a large migrant population, with 22% counted as such in 2016. This share of the migrant population grew from 10.8% in 2005. Among these, most are working immigrants, and 15.7 % of the population in Stavanger are immigrants from non-western countries. The percentage of the migrant population in Stavanger can be mainly correlated with the industry sector.

Stavanger has been a town historically dominated by a single primary industry. The past canning and the current oil and gas industries have made the city affluent, reflected in the households' ability to acquire a suitable home. In this scenario, those families with lower income tend to be disadvantaged in the housing market than others.

Drawing from the oil industry, a typical resident of Stavanger has a high income. As a result, the median income is significantly higher than other Norwegian cities. However, it is important to highlight that this median income has declined slightly since 2015, following the cooling of the oil industry. This decrease in income reflected the most vulnerable population, increasing the proportion of poor people from 8.3 % in 2012 to 10.2 % in 2016. Furthermore, within such low-income households, the proportion of children has risen from 6.9 % in 2012 to 10.2 % in 2016.

Wealth distribution has changed recently, as well. Nowadays, Stavanger presents the largest income difference in Norway next to Oslo. The population with the lowest growth in real wage profile is young people, families with young children, and single parents. Meanwhile, the elderly population has experienced the highest real wage growth. This factor probably perpetuates housing wealth across generations, as Galster and Wessel (2019) mentioned. Among those with low income, the proportion of migrants from non-western countries is high. Many people with low incomes present little integration into the labor market and depend on welfare benefits. The number of people receiving social assistance has increased from nearly 3000 in 2013 to nearly 4000 in 2017.

To sum up, to this point, there is a tendency to concentrate wealth that excludes young people, many of them migrants, from financial capacity to buy houses.

3.4. The disadvantaged population

For an average household living in Stavanger, home is a decent place. However, for 10% of residents, housing conditions are substandard. This figure is a lower proportion than in other major cities in Norway. However, families with children are overrepresented in the share of the population living in a substandard condition (“overcrowded”): 17% of the inhabitants are under 20. For the elderly population, the scenario is much better, with only 0.5 % of people over 80 years of age.

This market profile stems from many variables, such as significant population growth, low rate of new housing construction, and high purchasing power. These factors have pressed the housing price in Stavanger, making it a place with the most expensive average houses. For a while, especially between 2013 and 2016, prices declined, but it is on the rise again.

Among the disadvantaged population, those with little connection with the labor market feel the effects of economic changes following the decline in the oil industry. For example, unemployed people reduce the ability to secure a bank loan. Conversely, those more integrated into the labor force have more advantageous leverage and opportunity for homeownership.

The increase in regulation of mortgages affects young people, often first-time buyers, and the disadvantaged population. This regulation is a national trend, with the proportion of homeowners among low-income households has fallen from 39 % in 2003 to 29% in 2016. At times, the offering of start-up loans can assist finance up to 100% of the home's value, but such a program is not aimed at first-time buyers.

The alternative for those who do not own a home is rented. Nevertheless, the Norwegian rental market is somewhat deregulated. Thus, rents might have unstable prices and availability. In Stavanger, 19% of the population live in rented housing from privately or municipally owned properties. The number is lower than in other large cities. Children living in rental housing in Stavanger amounts to 15%. Renting is part of the history of many people, especially young people between the ages of 20 and 30 are prone to rent housing for a period of their lives. There is competition among those in less favorable conditions in the rental market. Disabled people

and students are often looking for affordable rental housing. Thus, increasing the offering of more student housing can be a good strategy for serving social housing needs.

With a reduction in the oil sector in recent economic history, the rental market had its effects. For example, in Stavanger, more disadvantaged people now have access to better housing with a lower rental price through the private housing property owner. However, in the event of economic growth, this population would feel the impact. Thus, fostering a better social economy would lead to lower unemployment, but competition for housing at better prices would increase among the most disadvantaged population.

In all scenarios, families with children and migrants tend to be particularly vulnerable to the housing market, including the rental one. Interestingly, this isolated mention of migrants in the guiding document demonstrates that migration background is the point of policy, even though the policies themselves are not directed to provide housing for migrants as a specific target group.

The demographic profile of people living in municipal housing has shifted significantly in recent history. Today those residents tend to face social and health challenges, and many of them are also financially disabled in some way.

Part of this demographic change is a response to a reordination of roles by the different levels of the government. For example, municipalities have increasingly been responsible for people with severe illnesses or disabilities and those living in specialized central health care services and institutions. On the other hand, the private housing market has been competent in absorbing the demand for the housing needs of the general population.

Refugees are a particular case. Most refugees arriving in Stavanger live in municipal dwellings. Afterward, many refugees acquired homes through the private market. Others have lived long in their municipal dwelling for various reasons. However, many residents in the municipal housing have a minority background.

There are residents from municipal housing who are permanently disadvantaged. Those cases imply that a segment of the population needs to stay in municipal housing for a long time, sometimes undetermined. In addition, many children will be raised while living in municipal housing in those cases.

3.5. The municipality housing assets

Stavanger municipality owns and manages 2600 homes for social housing schemes serving the different target populations. Those housing include 1850 homes for the socially and economically disadvantaged and refugees.

Research is part of the housing policy of Stavanger. Planning is based on the data collected by a survey of living conditions conducted every two years. This survey helped uncover geographical areas with more significant difficulties regarding living conditions. With this strategy, the resulting indicators inform population composition, education, income, social and health conditions, and relocations. Therefore, allied with other public statistical instruments, this research aims to develop urban planning and manage geographical occupation throughout the municipality.

Internal regional differences are not accentuated. For example, unlike Oslo, Stavanger does not have a sharper difference between the east and west regions. However, some areas have discernible differences in living conditions, especially around the city center, such as Storhaug and Hillevåg.

Storhaug area presents living conditions with low income and the highest proportion of block housing. This neighborhood also attracts many people with migrant backgrounds from non-western countries. Therefore, the municipality has invested in those zones of greater need to improve social and environmental challenges.

Stavanger municipality is not a big city by international European standards. However, it is a center for the regional constellation of smaller cities and towns around a bay in the Rogaland region. Thus, functionally, it is a metropolitan area. However, moreover, large cities have their challenges.

Social housing challenges are specific to this metropolitan aspect of Stavanger because of the broader gap in social and economic inequality. Thus, when the population increase, the housing market responds to the demographic pressure by raising prices for buying or renting homes. Another problem is the unequal balance of the living conditions challenges, with some areas with better services and high value for homes while other zones enter a decline. Population growth is tied to the increase of low-income households and those with a minority background. Thus, people with different, large, and complex challenges are overrepresented in the larger

cities. While Oslo is a particular case, being also the country's capital city, Stavanger also is affected by such challenges.

Zonal investments or "area lifting" are a remedy, but they also have other effects. Such directed actions may lead to an accumulation of living standards differences in localized neighborhoods. A form to solve and prevent this problem is deploying a holistic social housing paradigm embedded in housing and urban development planning. Moreover, municipal social housing must be distributed strategically across the different zones throughout the city. The accumulation of living conditions challenges can contribute to poorer conditions for child-rearing, thus perpetuating current and future issues, especially on equal opportunities. Municipal housing concentrations also affect the environment for the socialization of children. Therefore, placing families with children and residents with behavioral concerns should be avoided as far as possible.

Stavanger is taking steps to help reduce the spatial clustering of residents living under challenging conditions. A necessary means of contributing to a good living and living environment uniformly distributed across the municipality is to promote the diverse composition of the inhabitants. However, the biased distribution of backgrounds and resources among residents in different regions can contribute to segregation. In addition, segregation can affect the neighborhood, especially when a significant proportion of residents in the neighborhood have social and health problems, leading to stigma in the area.

Stavanger municipality adopted for a long time a strategy of replacement. With this strategy, the municipality favored selling older, heavily run-down homes while facilitating the funding for newer condominiums. However, the municipality needs to address municipal housing concentrations and deal with housing associations hosting a high proportion of municipal housing.

Ordinary municipal housing for the disadvantaged and refugees should aim at integrating into the housing scenario. Thus, those populations would live in ordinary environments, preferably in condominium parts of housing associations. The dilution in municipal housing concentrations can be challenging because replacing dwellings in housing concentrations complies with many factors and financial availability within the short term. Thus, the municipality needs to make it easy for residents to relocate to different homes. Moreover, it is strategically that the number of municipal dwellings is not reduced drastically over time. A

large-scale plan for sale or demolition in general in housing concentrations is not feasible in the near future. Identifying and prioritizing dilution in some areas should be part of the municipality's long-term planning.

Coping with municipal housing concentrations or areas with a high proportion of municipal housing can use different measures. The municipality might foster home renovation. Also, zoning regulations could lead to the demolition of run-down edifices or decontamination of previously unsuitable areas. There is an option of sale of total municipal housing concentrations. Parting houses for sale, so the housing does not be characterized as a public housing project is another choice. They establish guidelines to incentivize collaboration with others who can dwell in the area. Selling individual homes in housing associations could also be beneficial.

Considering that the physical and social living environment influence each other, the confluence of such factors in municipal housing concentrations tends to be detrimental. Such concentration without remedies can be a negative spiral where the living conditions could worsen for everyone. Therefore, Stavanger municipality has taken a few steps to improve those environmental concerns. A measure would be reducing the presence of municipal housing in areas with high concentration and living condition challenges. Other tactics could be establishing a cap of no more than 10% do municipal's homeownership in housing associations. Stavanger could also invest in condominium homes where the municipality's share is under 4%. The city could also dispose of family homes close to the social housing for single people, diluting such concentration and avoiding risks of contact of minors with people with behavioral challenges. The municipality could deepen its presence to foster a better living environment physically and socially. In addition, Stavanger could provide follow-up and manage conflict management in housing concentrations.

3.6. Homeownership policy

The macro-policy in Norway follows a historical trend of promoting homeownership. Embedded in the context of the welfare state model, this policy's goal is to guarantee that as many people as possible can own their homes. Among these people served by this policy are the disadvantaged population as well.

To ensure homeownership, the disadvantaged population counts on financial instruments such as start-up loans and start-up grants to enable them to buy their homes.

The Start-up Loan Regulations § 1 dictates that start-up loans must contribute to people with long-term housing financing problems. The goal is to make it possible for this population to obtain a suitable home and maintain it. For the Stavanger case, the target population for start-up loans consists of municipal tenants, the disabled, people with health or social problems, and families with children. The municipality does not demand equity when the target people apply for a start-up loan to facilitate access to credit.

The Husbanken allocates grant funds reserved for assisting the municipalities in financing homebuying. In Stavanger, the municipality converges such financial funds to the applicants deemed in priority.

Tenants of the Stavanger Municipality who have sufficient means to buy their own home are one of the priorities. Therefore, policies that target to help tenants become homeowners alleviate the burden of the municipal housing system, leaving more resources for the disadvantaged while helping tenants fulfill household security by buying homes. Furthermore, a collateral benefit of such a scheme is that the financially stable tenants who become homeowners also contribute to the overall economic growth in the construction and housing industries, besides generating more revenue in tax for the city.

The tenant's financial capability and the possibility of buying a home are assessed around the end of a municipal housing lease. The Housing Office is responsible for both renting municipal housing and start-up loans. A high proportion of minority background tenants become a homeowner through this scheme. Many of them are refugees, so they are first-time residents of municipal housing. After a while, they become integrated socially and establish themselves in the labor market.

Stavanger municipality has a start-up financing program to offer good and affordable housing. For this service line, the target group consists of first-time buyers without equity. The program follows the concept of self-build homes. In this program, the municipality does not demand equity, reducing the entrance fee to these homes, making them lower than in the general market. Instead, the municipality acts as the developer, selling houses at the cost price. Then, the housing projects become housing associations, financed by loans and start-up loans. Besides requiring specific criteria for applicants, the municipality also uses the lottery to decide the homebuyers with equal terms of opportunity.

Probably the main challenge in Stavanger regards house prices. High housing standards and the relatively affluent market make it hard for many households to own houses. Loan application weight in the possibility of applicants' payment, so it is an area that the municipality has been paying attention to the disadvantaged people. An essential element in the Stavanger housing market is that even borrowers present good financial soundness. That means the municipality has dealt with minor defaults on start-up loans, significantly lower than the Norwegian average.

The role of Stavanger in assisting on the financial side includes a generous financing package and flexible loan terms suitable to individual needs. This flexibility and financial comprehensiveness become tools to serve disadvantaged people in homeownership. Among the possibilities, the municipalities offer are grants, start-up loans, or more extended repayment periods to disadvantaged people. There are also funds for housing subsidies in the Action and Financial Plan aligned with the state framework subsidy after 2020. The municipality might also use different ways to calculate the financial products and package to serve the targeted population. In any case, the municipality needs to consider the financial soundness as a decision basis.

Even a few households' recipients of an offer of a start-up loan (advance commitment) still cannot afford a house.

There are special needs among the households. Lack of linguistic skills to communicate in Norwegian is one factor. Not knowing the intricacies of the housing market is another challenge.

Often borrowers buy homes that have a significant need for remodeling or are not suitable for living or attending to a household's needs. Others buy homes in zones classified as with living conditions challenges. While the municipality approves the home before the acquisition, Stavanger misses providing a thorough assessment of each home. As a result, finding a good, low-maintenance, affordable, and suitable home is challenging. Grants for adaptation assist in the home accessibility, but the municipality counts with only a few means to offer a significant upgrade.

Stavanger seeks to ensure that recipients of advance commitments for start-up loans end up buying homes. That public commitment is not only about having property but about secure that the target population buys adequate and suitable homes, so living in the long term. Applicants

receive guidance from the Housing Office in addition to the advance commitment. This work needs to be systematized, so the guidance is uniform in providing information about different types of housing, the purchase process, and house assessment. Even site visits and viewing require orientation, while housing associations should be instructed to share living environment and location information. Financial awareness of the user's assets and means of income and expenditure is fundamental, so the municipality also guides them about personal finances.

The Stavanger municipality set a quota for annual support for helping households to buy their homes. At least 150 households are assisted per year by a scheme provides a start-up loan and subsidies to buy affordable homes. Within this scheme, at least 40 municipal tenants are part of the municipality's goal of buying a suitable home using a start-up loan and additional subsidies.

Housing benefit is the most comprehensive of all social instruments for a broader welfare policy. Housing benefits help address and meet many needs and serve different purposes. It counteracts poverty when it makes more people able to control their life resources. The stability of having a home avoids risks of eviction. Such benefits also affect the rental market in many ways. As a property owner, the city has an additional source to finance the operation and maintenance of social housing. The payment of housing benefits would distribute and equalize the rental price across the municipality.

Housing benefit subsidies with lower rent, regardless of the tenant's finances, can make living affordable and stabilize prices. Besides covering the costs of operation of municipal housing, housing benefits could stimulate well-off tenants to find other living options.

3.7. Knowledge-based and participatory housing policy

Social housing work encompasses different instruments and needs. For example, while some users need a start-up loan to buy a home on the private market, others only can live in a specially adapted home staffed with 24-hour assistance. Moreover, the disadvantaged population will have different needs than before. Thus, social housing work now needs to adapt by deploying competence development and exchange of experience.

Throughout this study, it became clear that Stavanger municipality expressed an ambitious goal of being innovative in social housing work. Discussing problems and an already existing solution is key to achieving innovation. Thus, Stavanger could interact more with the

Husbanken and other municipalities to exchange information and calibrate policy execution. The dialogue with private actors, both commercial and volunteer sectors, presents opportunities to serve the population through social housing. However, sharing internal information and dealing with so many interlocutors are also challenging. Therefore, the choice and intensity of interacting with strategic partners are factors to consider.

It is crucial to value the knowledge and experiences of users in the development of resources and services. In the case of housing, the user's perspective can be learned through individual meetings and frequent surveys. In addition to collecting the user's point of view, there is also a need to further the involvement of users involved in social housing.

In general, it is precisely the portion of the population that needs the most social housing that is less present in citizens' interlocation. Some reasons for that are that they may have limited resources and be less able to organize themselves. There is rarely an organization or council for municipal residents living in social housing, which is the case in Stavanger. It would help develop a permanent forum of interlocutors to facilitate the development of the population with greater need and interest in social housing. While some groups have their interest organizations, such as people with substance abuse problems and developmental disabilities, others are less organized, such as low-income families and disadvantaged youth.

The municipality could use various tools and methods to increase user engagement during the planning stages. It is a fair prediction that creating user councils and addressing user requests can contribute to this increased participation. Applying involvement in surveys for the living conditions of city residents could be an alternative so that it may generate guidelines from the users of social housing.

The Husbanken housing benefit copes with certain restraints to fulfill its mission of providing comprehensive social housing financial instruments. Setting the top price limit for approved housing costs is a challenge because the set price is often relatively lower than the rental market's actual price in Stavanger's private sector. In 2017, 75 % of housing benefit recipients in Stavanger had higher housing costs than the previously approved when it had been calculated housing benefit ((Stavanger kommune, 2019). Low-income limit is another issue for the housing benefit scheme. Lower-income affects the housing benefit to a small extent while making home purchases easier for the financially disadvantaged. Thus, the municipality could collaborate with national authorities to improve the Husbanken housing benefit scheme.

Husbanken housing benefit could also be paid directly to Stavanger boligbygg KF as a property owner, giving the municipal authorities the advantage of managing the different imbalances in the zonal concentration of living condition challenges.

As seen, there is a limited scope of municipal housing support. To counterbalance it, the development of the Husbanken's housing benefit allied to the development of housing expenses related to municipal housing rental will have considerable weight on the following policies. The municipality is at a crossroads in deciding how to maintain, develop, or abolish a municipal housing benefit scheme.

4. EVALUATION OF STAVANGER'S HOUSING POLICY

A SWOT analysis is a methodology used to identify the strengths, weaknesses, opportunities, and threats of a project (Gürel, 2017). Companies and non-governmental organizations mainly use it, but it also appears as an analysis tool to enable improvements in the personal sphere and the sphere of public policies and assume a much greater reach.

4.1. The components of SWOT analysis

The analysis of each of the factors of this tool is relevant so that there can be better planning and organizational development. It provides a broader view of how public policies work and how to make new decisions. Within the evaluation sector of policies already adopted, a management tool allows the analysis of incomes and outcomes.

Strengths, in the context of SWOT, refer to the initiatives adopted that are performing well. These are the variables associated with factors in which the organization has a particular strength; what should be leveraged in the organization's growth and development. Strength's analysis helps to understand what works to use those public policies that have been successful in a new context. They would be analyses such as: What strategies adopted by the housing sector generate good results? What makes our way of planning these public policies different from those adopted by other municipalities, regions, and countries? What does Stavanger's housing and community development sector do well: Research incentive programs? Good action plan with an evaluation of results from time to time?

In SWOT, weaknesses refer to internal initiatives that are underperforming. Weaknesses are the variables that can impede or hinder the organization's growth and development. Analyzing the strengths first is a good idea, so there is a parameter for which items to analyze in this question. Identifying flaws is essential to avoid, correct or improve them. It serves as a parameter of what should not be done or in what way it is not efficient (or generates more unexpected effects than the desired results).

In SWOT, opportunities result from your existing strengths and weaknesses plus any external initiatives that can leverage resources to improve weaknesses or strengthen existing ones. In the case of this work, it would be relevant to ask: what goals do we want to achieve within this timeline? What resources do we have available to improve weaknesses? What gaps exist in the

housing market? Which target population is being reached, and which would be desirable to reach?

Threats refer to areas that can cause problems. They are different from weaknesses in that threats are external and are often outside the organization's scope of control. In this case, threats to the housing market can range from a pandemic, such as a change in demand for oil (the primary industry in Stavanger) that can generate internal instability. Relevant questions to research in this scenario are: what changes in the industry are reasons for concern? What are the new market trends on the horizon? What impacts will these trends have, such as changing demographics and increasing the disadvantaged population in Stavanger?

4.2. Strengths

The strengths visualized in the reviewed literature are that the Nordic welfare state is well established. The institutions work interdependent, with good social work and a working connectedness among municipalities, banks, national government, and other actors, and a well-developed research community. The Husbanken website, for example, has a database for reports financed by the Husbanken and housing research and master thesis related to housing issues. The data repository presents easy-to-search statistics, annual reports, and a social housing monitor. The national government website also makes public well-organized statistics, documents, archives, and scholarships for students who want to research housing-related issues. Moreover, Stavanger municipality's website also has plenty of information and resources for researchers, results of housing research and social housing development work, and master's theses related to selected housing issues. The reports have been commissioned and financed by the Husbanken.

Stavanger's availability of data and even in-house reporting on research about housing not only help me as a researcher. It is a sign of a transparent policy to direct the city's growth and inform citizens and interested parties about the area's developments. Different stakeholders, even disadvantaged people, can benefit from this clarity policy. The certainty that a zone has access to public services, demographic distribution, and other available data weights the time to decide on buying a home.

Another strength is the effective planning for policy, considering diverse factors and potentialities so that when those policies are conducted, they can be effectuated smoothly. The history of Stavanger, the welfare model, and the local and national housing policies

demonstrate that the city has a history of alignment with market trends, populational needs, and general socioeconomic directives.

4.3. Weaknesses

As for a weakness, the reviewed literature point to the lack of research on the interfaces between housing and other welfare goods. This gap includes how access to housing interferes with admission to health, education, and job opportunities. Another area requiring further investigation is how the immigrant community is being put on the agenda as a specific group of disadvantaged in the housing market.

Grønningsæter and Nielsen (2011, p.13) were among the researchers who called attention that few Norwegian researchers had studied the connection between housing, social inequality, and health. They have also written about the lack of research (especially interdisciplinary) concerning housing/social housing in the Norwegian context (Grønningsæter & Nielsen, 2011; Brodtkorb & Rugkåsa, 2007). Meanwhile, a good deal of investigation about social housing construction was made by housing associations, not the public rental market (Grønningsæter & Nielsen, 2011, p.22).

Another housing market weakness is that Norway does not have a social housing law (Rugkåsa and Brodtkorb, 2007, p. 75). This absence may affect other sectors because of a common and firm directive. There is not a unified policy, at least not in the commonsense way of the social housing system, as in US or Brazil, or even Sweden. So, the more general Norwegian guidelines can offer room for the municipality to develop plans according to their reality. However, such loose policy documents could also leave other municipalities without a good guideline to follow, achieve goals, and meet their needs. In the case of Stavanger, the local history of dealing with prominent economic actors from a single industry (fishery, shipyard, oil) resulted in a consolidated concern for housing policies. This local practice is praiseworthy and a model to be followed by other municipalities, but many of its practice should be enacted national-wide by a law or a normative policy. Zone management, avoidance of living challenged area concentration, and adaptable funding schemes for homeownership are examples of local practices that could be implemented nationally.

Another necessary thing to pay attention to is the inequality in the market. Most of the Norwegian housing market is owned, not rented market. Around 70 to 75% of the population live on the owned property; however, these populations are not homogeneous: among the 25%

richest, 93% own houses; while among the 25% poorest, only 46% own their properties (Solstad et al., 2021, p. 14). Moreover, a FAFO study also shows that low-income people have little opportunity to participate in the housing market and therefore are pushed to the rental market (Grønningsæter & Nielsen, 2011, p. 57).

4.4. Opportunities

Opportunities that I foresee are that knowledge-based improvement in this area has many potentials since there is a recognized research community investigating social work. Another positive factor is the updated and readily available statistics. The institutional willingness of national and local governments to improve housing leaves room for change and upgrade. The book “Under tak, mellon vegger” (Rugkåsa & Brodtkorb, 2007) also addresses the importance of housing in the welfare state and requires an interdisciplinary approach between crucial actors involved.

In the Stavanger case, both the municipality and the national governments have shown in documents like “Alle trenger et trygt hjem” (Kommunal- og moderniseringsdepartementet., 2020) as well as in “En god by å bo i” ((Stavanger kommune, 2019) measures for the improvement of housing for population and resources to cope with the challenges.

Another opportunity in community development is that there is even more room for planning since now Stavanger counts with a slower pace in urban growth. Thus, resources can be better allocated to a well-planned growth and urban development.

Considering that the municipality owns a considerable number of houses in its social housing work, the strategic sales of such assets are a way to improve areas in need, secure homeownership for first-time buyers and disadvantaged people, and upkeep a stable housing market, and maintain overall economic soundness of the municipality. Thus, housing is a crucial component of the city’s long-term and macro-policies, not restricting welfare cases but the municipality in a broader sense. In other words, housing policy has the potential to drive the development of the city even after a transition to a post-industrial, post-oil economy.

4.5. Threats

However, there are some challenges and some tendencies that can be threats: the labor market – oil industry – decline in recent years that can affect not only the economy but also the demographic composition of the city, affecting housing prices, access to work, net migration

flow, among other factors. The demographic changes in the migrant community, specifically, could be more researched as this population is among the first vulnerable that can become disadvantaged in the housing market if the economic situation raises a red flag. I would like to highlight some of those threats based on previous research.

Abramsson and Borgegård (1998) addressed that “when unemployment rates increase, cuts are made in sickness benefits, pensions, and health services, and in addition housing and planning policies change directions the result may well be seen in the housing market as increasing spatial segregation.” So, unemployment due to changes in the oil industry is a major threat to Stavanger.

Also, there is a tendency for increased social and spatial inequalities. Galster and Wessel (2019) have demonstrated that “property wealth serves as a core vehicle for perpetuating intergenerational inequalities in socioeconomic status,” these inequalities will be perceived for a long time, with their impacts perduring for other generations.

Overall, Norwegian society has effectively provided a comprehensive housing policy. Housing policy has not been focused on the most disadvantaged population segment. Instead, the focus has been to provide access to homeownership to as many people as possible. The distribution of policymaking and execution between national and local players in Norway makes informed policies necessary for their success. From this finding, I argue that Norwegian society has responded positively to housing needs, but its housing policies must consider factors that challenge community development.

5. DISCUSSION

In this chapter, I discuss some potential changes that Stavanger might face. For community development studies, such awareness helps plan and evaluate the previous historical record of public response to the housing needs of Stavanger.

In the region, it is common sense that the oil peak has been reached. Consequently, this industry will decelerate. From my informal part of the research, talking to people and looking at the proprieties available in the city, I notice that this concern worries people. Considering the post-oil scenario as a given fact, I will concentrate on two potential ramifications: demographic change and housing prices for my discussion.

5.1. Demographic shift

Let me begin with demographic change. According to data from National Statistics, although Rogaland is the third region that will grow most in Norway until 2050, Stavanger is the city that will grow less. Sandnes and Sola tend to grow 23%, but Stavanger only 9%. Compared with other major cities, like Oslo, Bergen, and Trondheim, with growth tendencies of around 15%, Stavanger figures as the less growing city. Furthermore, the housing construction costs increased by around 11,2%, but the value of the existing buildings, only 8,3%, may also raise a red flag. So, it would be interesting to study future market tendencies and how the demographical change that Stavanger may have (including demographic migration population) may affect the housing market.

Although Stavanger's population growth does not follow the same growth trend as it did between 2000 and 2011. Smas et al. (2013) show that population growth will continue at an average of 1.2% per year. According to the Norwegian statistics website (SSB, 2022), in a conservative perspective of growth projection, the population should reach 156.617 inhabitants. Despite a slower growth than neighboring cities Sandnes and Sola, whose projection points to a 23% trend growth, Stavanger still ranks among the municipalities expected to grow by 2050. So, even if the comprehensive municipal plan indicates a lower growth for the next years, the municipality must be prepared for this increase in the demand for housing.

It is also worth mentioning that this growth projection is due more to the city's natural growth (more births, fewer deaths) than to immigration in the region, which shows a decline, according

to data from the national statistics center (SSB, 2022). So, working on promoting social goods, especially on the housing issue, might be a way to make the region more attractive as a migratory destination and return to the region's growth.

5.2. Housing prices

Several demographic factors and macroeconomic conditions determine housing demand, but one study indicates that very high regulation and strict planning can have the opposite effect of what was intended, leading to higher housing prices. This study was mentioned by Smas et al. (2013). At the same time, planning and policies to increase the provision of available areas for housing had a beneficial effect on Helsinki as the city shifted from population decline to population growth (the 1970s to 1980s).

Although there are variables that should be further investigated, such as the impacts of population aging on available housing and the effects of expansion and densification in existing neighborhoods (Jacobs, 2012, as cited in Smas et al., 2013), it is a trend that is worth exploring, given the demographic variations that the municipality of Stavanger must go through, alternating between periods of expansion of housing stock and others of management of empty houses.

Alignment to the welfare concept of society from a national perspective is another point to discuss. Since housing is one of the pillars of the welfare state and a fundamental part of establishing a family, public policies in this area must continue to be a central topic of discussion and research.

When it comes to urban planning and housing development, the city of Stavanger has a main plan as its primary document (Stavanger kommune, 2019). The housing development plan is used to guide housing developments, and the social housing plan includes strategies, actions, and challenges in this context.

According to Smas et al. (2013), since the 2000s, the construction of new housing did not keep up with the increase in population, which generated a housing deficit and an increase in the prices of dwellings. At that time, there was an increase in housing prices, and rents were among the highest in the country. However, according to the National Statistics website (SSB, 2022), the value of the real estate in the city has seen a slowdown in growth. Table 07230: Price index for existing dwellings (SSB, 2022) shows that real estate in Stavanger grew much less than the

national average and also smaller than the other cities in the Rogaland region. No recent study correlated this deceleration in the appreciation of property prices and the public housing policies developed in the region since 2013.

However, even if alternating periods of growth with projections of demographic stagnation, it is paramount to point out that these sociodemographic challenges led to this housing deficit that was the subject of municipal planning documents.

5.3. Course of action

Because of this, some of the actions taken by the municipality were the densification of urban areas, mainly because Stavanger has limited area for growth and "area lifting" projects in challenging regions to make local development balanced.

Through the study and literature review conducted, the municipality of Stavanger demonstrates awareness, means, and proactivity in solving challenges in planning for the future. Housing strategies follow demographic trends geared towards attracting and retaining the younger population.

It was also noted by Smas et al. (2013) that housing development is a tool used to support population growth (p. 41). An example of this is the population of young people and children integrating Stavanger's housing development plan as a "disadvantaged in the housing market" population, while the elderly population is often seen as a challenge but not as an opportunity.

Public planning can guide housing developments. In Norway, municipalities are directly active through land policies and using active strategies for allocating, acquiring, and preparing land for future development. Smas et al. (2013, p. 41) point out as a challenge for the future the adaptation and adaptation of the existing housing stock to new demands, such as for an aging population or a population in decline.

In this sense, Stavanger has met some OECD (Organization for Economic Co-operation and Development) recommendations for urban and regional development, such as: providing quality local services to the population (social assistance, health, transport); strengthening local child care services so that mothers can participate in the labor market; implementation of methods in housing and spatial planning to encourage the formation of mixed residential areas concerning age and social composition; providing a safe and secure urban environment to reduce spatial segregation and increase the quality of life for all generations.

The implementation of these policies in Stavanger has been done in an integrated way, so that there is social assistance for children, in the promotion of kindergartens that allow mothers to participate in the labor market; social housing work, promoting information and advice in the search for and purchase of properties or allocation in municipal properties, as well as support and psychological support for people who are in vulnerable situations (and assistance to this population to enter the housing market). From the bibliographic review conducted, everything points to a very cohesive integration between the agents involved and between the municipal and national spheres.

The government measures for 2021-2024 are: prioritize start loans to help more people from renting to owning and reinforce that “rent should be an alternative.” Nordahl et al. (2012) argue that “the abolition of all rent regulation has led to high rents, so that is difficult to save for a possible home purchase at the same time as rent is being paid” (p. 282). At the same time, in the last 20 years, house prices have risen in a very short time, but the author points to a possibility of a price bubble (p.54).

Other critiques are that “Alle trenger et trygt hjem” portrays the housing situation as “8 in 10 people own their home” and “ownership share is also high among immigrants,” but so far, I was not able to find any further research as to how the incomes of this different share of the population are impacted with housing expenses. According to Abramsson and Borgegård (1998, p. 149), a study in Sweden shows that the housing costs for the poorest are much higher than for the wealthiest population, and although in Norway, only 5% of the household live in municipal housing, immigrants are overrepresented in this situation (Søholt, 2014, p. 1638). Nordahl et al. (2012) also pointed out this lack of research. In the book “bolig marked og boligpolitikk,” the author call attention to the fact that “little attention is paid to how the immigration population lives in Norway,” and “although immigrants' housing situation improves over time, the living conditions are not the same, for example, overcrowding is almost four times higher among them than in entire population” (p. 280), also, “this population has higher debts and is more exposed to not being able to manage housing expenses and, therefore, losing houses” p.280.

Also, migrant and other disadvantaged populations must commit more % of their incomes to housing spending, and they are at increased risk of losing their properties because of the increasing prices of the houses. Also, they are pushed to the rented market because sometimes they lack documentation to take loans, and since the housing market has not grown on the same

path as the population in the last 25 years, there is a lack of dwellings available mainly in the rented market. As a result, queues are formed, and when the decision is granted to the property owner, segregation can arise, and so the price of the deregulated market (Nordahl et al., 2012).

5.4. An overall evaluation

From this discussion and the SWOT analysis, Stavanger has a demonstrated history of coping with general and local challenges. The alignment of the local housing policy with the national government, no matter which party is in power, provides cooperation that has been fruitful in conducting the goals of a welfare society with universal rights. Disadvantaged groups, like recent migrants, are absorbed into the general population as part of the standard housing scenario as a deliberate action from the municipality.

Financing homeownership and planning through the zone equalization across the city makes the municipality an important actor even in cases of a drastic economic change. That is possible because the municipality has the knowledge, well-functioning structures, and assets to direct the community development. Moreover, the integration of long-term and immediate policies, most of them consolidated in official documents, guarantees the continuity of the housing policies and the obligations of the next political actors to solve the eventual problems.

As seen in the SWOT analysis, there are some challenges. Administrating a city requires a multidisciplinary approach, but housing research has remained a niche study, even though many works are readily available. Demographic and economic shifts are threats, but the community can deploy the current policy instruments to cope with them and even guide a transition by attracting new economic actors to the city because of the great housing scenario, as happened before.

The policy adopted by this municipality about housing has been called the “Stavanger model” by another Norwegian municipality, Ålesund. Strategies, practices, and guidelines are the elements of this policy that inspire other communities, driving even regional development.

6. CONCLUDING REMARKS

In this research, I have looked at the association of housing policy for community development, taking the case of Stavanger within a Norwegian national context since the post-war. The key finding is that housing policies have played different roles in the Stavanger context. During the post-war period, it was directed to reconstruct the region. During the 1960s, it was a fundamental actor in decision-making when oil companies were deciding the settlement location.

The housing policies have evolved differently according to the historical, demographic, and economic realities the region faced.

From 1946 to the 1970s, the world was facing a post-war context, and the country needed to take policies directed toward rebuilding. Policies were oriented to manage the advantages the public authorities had in the land market, subsidized loans for construction housing, and set price regulations on selling these subsidized housing.

From 1971 to 1988, the scenario was substantial housing construction and high inflation. Therefore, the housing market was liberalized, and some policies directed towards young people acquiring homes were increased, while general subsidy was reduced. However, after that, there was a nationwide debt crisis.

From the 2000s, private financial institutions were functioning again, giving loans and extending credits. In this context, the role of the municipalities in the social housing market arises since their responsibility was directed at helping the disadvantaged population secure their homes. The collaboration between municipalities and the Husbanken was strengthened.

According to national guidelines and statistical data, the subjects to which the particular policies are directed change from time to time. In the historical timeframe of this thesis, the whole population benefited, in general. However, some particular groups received extra help.

In the post-war period, when rebuilding the region, all the population received through the Husbanken. After the market became deregulated, and in the 1960s, American families received special attention since they were workers for the oil companies established in the Stavanger region. After that, housing policies did not receive special attention from the government or the research community. However, after the 2000s, this theme returned to the

debate, and different populations received particular attention from the policymakers. Among highlighted populations figured (not precisely in the same period) homelessness, young population, elderly, and people with historical substance abuse.

Considering the SWOT analysis, I list as the key findings that Stavanger's effectiveness on housing policy is its major strength. For weakness, I would point out that the housing policy should be informed by interdisciplinary research because of the considerable economic, environmental, and demographic changes that this community might face in the near future. For an opportunity, it is imperative to highlight the active role the municipality can have in managing its housing assets to drive the local development and create an equal city in many aspects. For threats, the economic circumstances of a post-oil future are something to consider.

This study has been conducted from the point of view of public policies for community development. Consequently, leading actors, especially government and banking, are privileged voices in this study. Therefore, when further research from the perspective of disadvantaged groups, such as the migrant population, different results would show gaps, urgent points, and areas for additional research and correction. Nevertheless, policy analysis is a first step to addressing the needs of the disadvantaged population.

Another area for further research is assuming migrants as a particular group of the disadvantaged population. Although they might be included in the "low income" group, migrants have some peculiarities that diverge them from the others, such as: being sometimes an ethnic minority, lack of documentation, different study background (deskilling when arriving new country), no connections or capital to pay the deposit when purchasing a home, no knowledge about the housing market situation, nor the best areas to find a home. Therefore, even though they are a specific target group, a migrant was not figured as a particular group of the disadvantaged population. As a result, they are not categorized as such in the new national directives (2021-2024), which have two priority focus: children and young people and people with disabilities, and address the disadvantaged population as homeless, those in danger of losing the home, people living in an unsuitable home or living environment.

Since Census from 2001 (Grønningsæter & Nielsen, 2011, p.42) found that all death risks increase when there are deficiencies in material living conditions, it would be interesting to further research on which degree and extent are the deprivation among the migrants higher than the mainstream population. For example, do their increased housing costs deprive them of

accessing other goods, such as: expanding with leisure, health (gym, for example), and education? Furthermore, what long-term impacts can these deprivations cause?

Overall, Stavanger seems to be a policy model for other municipalities because of the strategic planning, promotion of homeownership to integrate most disadvantaged people into the general population, and responsive actions considering socioeconomic factors. National-wide, Norway lacks a centralized law, but the housing guidelines and the support given by the Husbanken for financing and researching fulfill this coordinating role.

Throughout this thesis, I argue that local development must consider many factors. Embedded in a welfare state model, the housing policy of Stavanger illustrates an effective one for community development.

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