



---

---

---

---



# Invitation and Call for Papers

## The Housing Markets of Southern Europe in face of the crisis

### Workshop in Görlitz

Venue: Alte Herberge (<http://www.alte-herberge.eu/>)

1. – 5. December, 2013

kindly supported by WBG Wohnungsbau-Gesellschaft Görlitz mbH the TRAWOS Institute of University of Applied Sciences Zittau / Görlitz is inviting ENHR members from around the world to a seminar on the future of the Southern European housing markets.

The housing markets of Southern Europe (that is Portugal, Spain, Italy, Greece and Cyprus) are currently in the focus of the attention of the public and economic policy. This is not least due to the crisis-ridden development of the economies and the significant public sector budget cuts in Southern Europe enforced by challenging austerity programs. In some countries the housing markets are in the center of the economic and financial crisis. The bursting of the house price and related mortgage credit bubbles has contributed decisively to the destabilization of the banking sector, the macro-economic contraction and the pauperization of many private households in those countries. Housing affordability is an issue in large parts of Southern Europe with the younger generation usually being worst affected. Affordability is part of the important social dimension of the crisis.

Apart from that, the continuing shrinkage of the construction and real estate sector impairs the recovery prospects of the economies. The capacity of the governments to help overburdened tenants and homeowners or to stimulate the economy is limited given the budget constraints. The whole issue of the Southern European housing markets will remain in our estimation high on the political agenda for the foreseeable future, so that a corresponding permanent need for policy advice exists.

### Methodological approach

Comparative housing research is always worth while since it is a way to reflect about the own system. Given the common special characteristics of the Southern European housing markets, more region-specific housing research is needed in order to better understand the relationship between the devel-



Kein Zugang für  
elektronisch signierte  
sowie für verschlüsselte elektronische  
Dokumente

Hochschule Zittau/Görlitz  
Theodor-Körner-Allee 16 02763 Zittau  
Tel.: 03583 61 1641  
Fax: 03583 61 1627  
Web: [www.hszg.de](http://www.hszg.de)

opment of the regional housing and mortgage credit markets and the emergence and development of the general economic and financial crisis. By doing comparative research, there is a chance to avoid political mistakes and to adopt best practice methods. The idea is to learn from each other in order to enforce the resilience of housing and related mortgage markets and to overcome the crisis in the long run.

Comparative housing research focused on the Southern European countries seems sensible because of the common special characteristics and structures of the Southern European housing systems (e.g. high homeownership rates and small rental sectors, importance of secondary homes, the role of the family in housing finance and production, the effect of the Euro introduction on the availability of mortgage credit, housing policy usually being focused on homeowners), which may be crystallized out particularly well if compared to the entirely different German system. Characteristics of the Southern European housing systems that may have improved their resilience in times of crisis are of particular interest.

A spatially integrated perspective instead of the isolated consideration of the housing systems of single countries thus seems more appropriate for the purpose of investigating the housing crisis in Southern Europe. At the same time with an interdisciplinary research approach, the limiting boundaries between academic disciplines can be overcome, since housing is a cross-cutting issue. Different disciplines like economics, sociology, law, architecture and urban planning are required to get the full picture.

### **Stimulating the scientific dialogue: workshop and publishing activities**

The economic recovery just like the improvement of social conditions in Southern Europe is to a great extent dependent on whether the housing market-related problems such as non-performing mortgages, foreclosures with the possible consequence of homelessness, worsened housing affordability, tight supply of social housing, re-allocation of construction workers, etc., can be handled in times of tight budgets.

For the reasons outlined above, we want to intensify the scientific dialogue about the housing markets in Southern Europe. It is not just about the advancement of scientific knowledge or recommendations for policy improvement in a strategically important sector, but also about the sustained improvement of the relations between the Universities and the peoples of Southern Europe and Northern Europe and especially between Southern Europe and Germany. In order to create lasting effects on the level of personal relationship it seems particularly important to integrate young housing researchers into the proposed research agenda.

As a way to contribute to these goals we want to invite you to actively participate in our workshop "The housing markets of Southern Europe in face of the crisis" in Görlitz (situated to the East of Dresden).<sup>1</sup> Görlitz/Zgorzelec is a binational town with a world-famous architectural heritage. Similar to many re-

---

<sup>1</sup> Planned order of events: Arrival on 1. December, 2013 until 6:00 p.m. The seminar will close with an afternoon field trip to Görlitz and a common dinner on 4. December. The departure of the participants is planned for 5. December after breakfast.

gions in Southern Europe the labor market as well as the housing market situation in Görlitz also requires flexible crisis management and visionary thinking.

The basic question of the workshop is: In what ways are the Southern European housing systems different? As reference countries Germany, France, The Netherlands, the U.K. and others may be considered. The goal of the workshop is to improve our understanding of the common features and differences of the housing systems, housing markets and housing policies in Southern Europe. We also want to better understand the relationship between the development of the regional housing markets and the emergence and development of the general economic and financial crisis and find ways to address crisis-related housing problems. Our dedication to the issue of the Southern European housing markets is not deemed to be a flash in the pan. We are aiming at a permanent international scientific network dedicated to that research focus.

Finally, given the excesses, mistakes and imbalances in the recent past, the question arises of a vision of the future housing market framework conditions in terms of regulation including financial regulation and housing subsidies.

The final result shall be a book (model is Allen et al.: *Housing and Welfare in Southern Europe*, Blackwell 2004), which would also include housing policy recommendations.

### **Requested contribution**

We are currently trying to acquire **subsidies for travel and expenses** for students, graduates, doctoral candidates, researchers and professors from Southern Europe for the active participation at the Görlitz workshop and also for the joint publication. Housing researchers from other countries including Germany are encouraged to participate. The subsidies we hope for will however be restricted to participants from the five Southern European countries.

The implementation of the envisaged measures is subject to a sufficient number of participants and the awarding of the grants requested for travel and expenses.

As was said above it is very important for us to integrate doctoral candidates and if possible also students working on or willing to work on a paper or thesis relevant for the workshop and the joint publication envisaged.

Generally speaking, the research topic (or topics) and the research methods of the paper or thesis must be relevant for the description, explanation or overcoming of the housing crisis and thus maybe also of the general economic and financial crisis in Southern Europe and beyond. The paper or thesis should fit into one of the following research approaches:

- Comparative research on housing markets in Southern Europe (e.g. a comparison between Spain and Italy) referring to a particular topic or a set of topics (any crisis-related topics are welcome from whatever field of housing research: housing finance and regulation, housing economics, metropolitan or rural housing markets, social housing, urban or urban planning is-

sues, housing land markets, environment and sustainability, demography and migration, welfare policy and housing, legal aspects of housing, etc.)

Example: Comparison of the measures taken by banks and governments to protect vulnerable mortgage borrowers in Italy and Spain

- Comparative research on one (or more) Southern European housing market as compared to the German housing market (topics: see above)

Example: The link between homeownership rate and housing market resilience: A comparison between Spain and Germany

- Comparative research on one (or more) Southern European housing market as compared to any other country or set of countries (topics: see above)

Example: Mortgage lending standards in Spain and Denmark before and during the crisis

- Single-country research (only Portugal, Spain, Greece, Italy or Cyprus allowed) or one or more of the above mentioned topics

Example: The problem of rental housing affordability in Italian metropolitan areas

- Integrative cross-country housing research focused on Southern Europe as a region

Example: Mortgage lending and securitization in Southern Europe in the years before the crisis: Different degrees of modernization and crisis resilience

What we would need from you right now is: A **list of up to 5 persons** (please include yourself), if possible including doctoral candidates, graduates or students, from your institution / country willing to make an active contribution (paper or presentation or both) to the Görlitz workshop along the content lines developed above. Also we need the title of the contribution and if already possible the respective abstract. We would expect a general willingness to contribute to the joint book from every participant. For each person on the list we need to know to which group he or she belongs (for the calculation):

1. Student
2. Graduated with a Bachelor at least
3. Doctoral candidate
4. Researcher with Ph.D. or Professor

Also we would need the **support declaration** of the rector of your University / institution (attached form).

We would be delighted if you or one of your colleagues, students or candidates could make a personal contribution to the success of this project crucially important for the common European home.

Prof. Dr. Stefan Kofner, MCIH

**Submission deadlines:** Abstracts until 16. September, 2013 - Full papers until 18. November, 2013 – Presentations until 27. November, 2013 to the following e-mail-adress: [S.Kofner@hszg.de](mailto:S.Kofner@hszg.de) .