



The Provision of Socially Minded Housing in Cyprus: Examining Historical References and Addressing Recent Challenges from an Architectural Perspective

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Abstract: *The purpose of this paper is to examine the recent challenges faced by stakeholders concerned with providing socially minded housing in Cyprus in view of the increased need for affordable housing in the five years after the financial crisis, which hit Cyprus in the spring of 2013 and impacted households. The demand was exacerbated by the influx of immigrants from South-eastern Europe, the Middle East, and North Africa in the same period. The paper discusses these challenges by examining the historical context of providing socially minded housing in Cyprus since the first institutional attempts were made in the years following the Second World War. The paper also presents some case studies, which are illustrated with design proposals that are the results of research in design by students and staff in the Department of Architecture of the University of Cyprus.*

Keywords: social housing; immigration; housing design; Cyprus.



Introduction – Cyprus in figures

According to the International Union for Housing Finance 2011 report (IUHF 2011), the Republic of Cyprus (hereinafter termed Cyprus and not including the breakaway Turkish Republic of Northern Cyprus) has slightly over eight-hundred-thousand inhabitants. Over recent years its population has experienced positive growth, mainly through a relatively high number of long-term immigrants. These numbers – after dropping significantly in 2001 and 2002 from 17,485 to 6,940 – have risen steadily again to 15,183 in 2015 after reaching a peak of 23,037 in 2011. The largest age group since 2011 is that of people aged between 21 and 44 years, at 74.09% of the population, while those under 21 account for 12.85% and those over the age of 44 for 13.06% (Cyprus Statistical Service 2017).

Cyprus experienced a high level of economic growth between 2005 and 2011, with an average real GDP growth rate of 4.21%. That period was characterised by austerity plans that eventually allowed the country to join the Eurozone in January 2008. Nevertheless, this growth was abruptly discontinued in 2013 following the global financial crisis, which saw the country fall into a recession, which continues to this day, with a negative growth rate of -1.7%. Since the beginning of the financial crisis in Cyprus in 2013 (after a slowdown in 2011-2013), this has resulted in increasingly lower numbers of dwellings built and a subsequent drop in the provision of housing, especially in this case of social housing. The numbers of new dwellings provided between 2009 and 2015 went from a high of 16,644 to a low of 2,390, respectively (Cyprus Statistical Service 2017).

The majority of dwelling units provided in that period of time were second homes for people looking at Cyprus as a desirable vacation site, but also for people seeking to invest as a way of obtaining residency status, despite the chronic difficulties in registering properties, which takes an amount of time that measures not in weeks or months but in years (Department of Town Planning and Housing 2017). The iconic towers that are cropping up in all the metropolitan areas in Cyprus – especially in coastal cities such as Limassol, catering to the demand of Russian and Chinese investors – are beyond the economic reach of the majority of people in need of affordable and socially minded housing. They are also far removed in concept from the organised communities that were constructed in the late 1970s to early 1980s, which catered to internal refugees and poorer people in the post-1974 conflict period (Figure 1).



Figure 1: Table showing the total number of long-term immigrants to Cyprus by year and sex (on the left); contemporary iconic towers cropping up in coastal metropolises and catering to second-home investors (top right) vs. low-cost housing estates in the urban periphery from the late 1970s and early 1980s (bottom right); both examples are from the City of Limassol, currently the biggest municipality in Cyprus by population.

Χρόνος Year	Μετανάστες προς την Κύπρο Long term Immigrants		
	Σύνολο Total	Αντρες Males	Γυναίκες Females
1981	246	129	117
1982	390	181	209
1983	597	297	300
1984	251	117	134
1985	329	168	161
1986	354	176	178
1987	454	232	222
1988	383	187	196
1989
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1998	8.801	4.255	4.491
1999	8.524	3.978	4.482
2000	12.764	6.298	6.466
2001	17.485	9.563	7.922
2002	6.940	3.249	3.691
2003	7.981	3.802	4.179
2004	9.003	4.188	4.815
2005	10.320	4.878	5.442
2006	13.077	6.306	6.771
2007	19.328	9.221	10.107
2008	21.060	9.462	11.598
2009	22.581	9.555	13.026
2010	20.206	8.712	11.494
2011	23.037	10.330	12.707
2012	17.476	5.795	11.681
2013	13.149	6.474	6.675
2014	9.212	2.764	6.448
2015	15.183	6.495	8.688



Source: Cystat and Department of Town Planning and Housing.

The shortfall in housing provision – especially at the lower end of the economic spectrum – has had grave consequences in terms of addressing current affordable housing needs and it presents a significant challenge to all stakeholders involved in the provision of socially minded housing (Figure 2). This is amidst the increased demand for this type of housing by local households, who have seen their budgets reduced significantly in the past five years. This is also true of recently arrived immigrants of reduced means to Cyprus in the same period. In the main, there has been an influx of people from Greece and the Balkans looking for better economic prospects and also fleeing the embattled regions of the Middle East and North Africa and seeking safe environments for themselves and their families.



Figure 2: Table indicating the dwelling stock in thousands (top row) vs. the number of new dwellings built per year (bottom row)

1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2008 ¹	2009	2010	2011	2012	2013	2014	2015	2016
255	261	268	275	282	288	293	302	314	327	340	359	376	394		410	421	431	437	441	444	446	...
6,891	7,157	7,148	6,599	6,327	5,083	6,641	6,059	8,734	11,013	16,416	16,647	16,501	18,195		16,644	13,434	9,091	6,565	3,833	2,718	2,390	...

Source: *Cyprus Statistical Service (11/2017)*.

Research methodology

In examining the factors that controlled and guided the production of housing in the Republic of Cyprus from the mid-twentieth century onwards and with an emphasis on the effects of the financial crisis on socially minded housing in Cyprus today, the research methodology was based on a review of relevant literature and statistics, focusing specifically on three periods: the first institutional attempts by specific municipalities in the post-Second World War period; the emergency need for housing for displaced persons and refugees after the 1974 Turkish invasion of the Republic of Cyprus; and, more recently, the demand for appropriate and affordable housing that has resulted from the current economic crisis in Cyprus since 2013, which has been further exacerbated as a result of an influx of immigrants from South-eastern Europe, the Middle East, and North Africa seeking better economic prospects or safe environments for themselves and their families.

The literature review and subsequent social housing design proposals focused on issues of physical planning for the community integration of newcomers into the local population. A critical analysis was made of the prevalent factors that govern the choice of location for these new housing developments between town and country, and the potential typologies of the housing units best suited to accommodating the target population were explored. The resolution of these concerns is illustrated here through the inclusion of relevant design proposals undertaken by students and staff of the Department of Architecture and supported by institutional funding from the University of Cyprus.

The housing market in Cyprus: tenure, loans and government policies

The division of the island in 1974 led to the creation of a variety of atypical tenure categories, such as refugee estates, the temporary occupation of Turkish Cypriot properties, or even self-help schemes aimed specifically at refugees. Housing for persons who were not affected by the enforced division and displacement is mainly provided by the private sector, but a number of low-cost housing schemes have also been introduced since the 1980s, aimed mainly at supporting low- to middle-income families acquiring a home (Norris and Shiels 2004). Dwellings are mainly owner-occupied (61.8%). Otherwise, they are primarily rented from private landlords (18.7%).



It is also the case that the rental market of properties owned by the government or by social landlords is not overly developed in Cyprus. Moreover, as housing loans are mainly funded from commercial and cooperative bank deposits, the Government of Cyprus prepared legislation for the establishment of a covered bond market in order to enable (not yet into effect) financial institutions to issue covered bonds to finance mortgage loans to cover the shortfall resulting from the increased cost of affordable housing in times of crisis.

Cyprus has approximately 375,000 dwellings, which accommodate 275,000 households, the average size of which is 2.8 people. This high ratio of dwellings versus households is largely the result of construction during the boom years, when approximately 6% of the GDP was dedicated to investments in housing. Most housing up to that time and leading into the financial crisis of 2013 was provided by the private sector, which offered a variety of residential options, generally affordable to different income groups (Pittini and Laino 2011).

However, since the second quarter of 2013, under the weight of the deepening recession and the measures imposed on the financial sector, residential property prices continued to fall, even in districts that had shown signs of stabilisation in previous quarters. A comparison of GDP and the residential property price index of the Central Bank of Cyprus (CBC 2013) shows that the two indicators follow a similar trend. In 2006-2008 both indicators were on an upward trend, whereas in 2011-2013 they showed a downward trend. This suggests that the recovery in residential property prices will only occur with the stabilisation and growth of the economy.

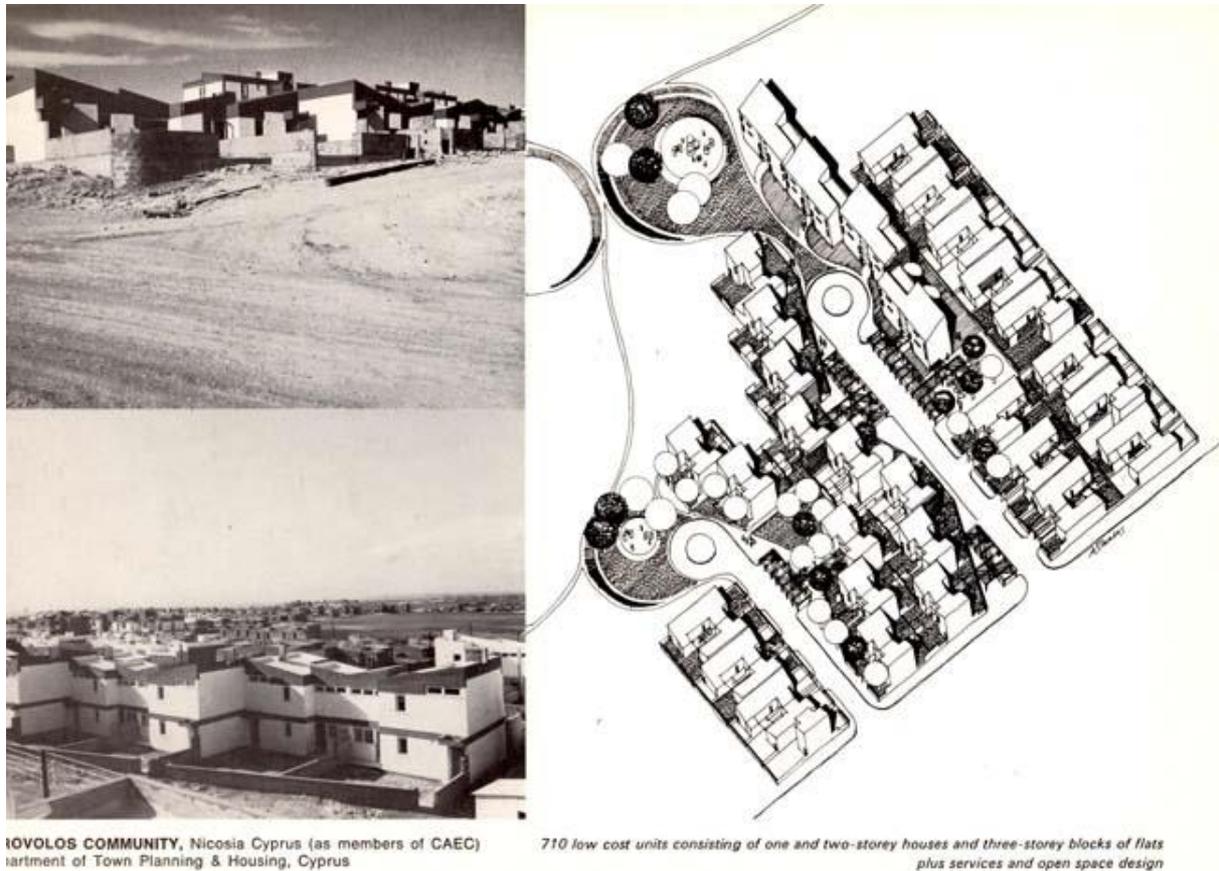
Although a number of government measures have been introduced, such as a grant for dwellings of less than 250 square metres, subsidised prices, or reduced interest loans, in line with the country's policy to promote owner occupation, which particularly benefits low- and middle-income households, as of 2017 there is still a shortfall in the provision of affordable housing. This is moreover occurring at a time when in the past five years Cyprus has been receiving an influx of immigrants from both Greece and the Balkans, as well as from the embattled territories of the Middle East, all seeking refuge and socially minded housing in this divided island country.

Access to socially minded housing in Cyprus

Historically, there have been very few instances of government-provided social housing. Exceptions have been the post-WWII municipal attempts to provide housing for returning veterans, the effort to provide housing for people moving from rural areas to employment centres in the cities, and the effort to provide housing for refugees during the great population shifts resulting from internal migration after the 1974 emergency (Figure 3).



Figure 3: Strovolos II internal refugee and low cost housing, Strovolos, Nicosia District



Source: Theo David & Associates.

Consequently, in order to support and supplement the private sector, in 1982 the government established the Cyprus Land Development Corporation (CLDC) and the Housing Finance Corporation (HFC). The Cyprus Land Development Corporation builds and sells houses and building plots at a subsidised price to medium- and low-income households, while the Housing Finance Corporation and the government provide low-interest loans to the purchasers of these dwellings (Figure 4). The provision of housing for families displaced as a result of the partition of the island in 1974 has also been a key priority for the government. Since then, approximately 75,000 families have been provided with shelter or assisted by the state in acquiring a new house.



Figure 4: Municipal housing in Limassol in the foreground, dating from the post-WWII period, with more recent social housing estate in the background by the CLDC



Source: CLDC.

It is interesting to note that to date 13,500 Cypriot refugee-households are still living free of charge in housing estates constructed and maintained by the government. Both agencies work jointly towards enabling medium- and low-income groups to acquire a home.

Up to now, displaced families, refugees, low-income families, and persons living in disadvantaged areas have been the main target groups of most current social housing schemes. However, given the stricter lending criteria in Cyprus in the face of the crisis, as mentioned above, the private sector has continued to restrict households' access to housing loans since 2013 and will do so into the foreseeable future, as credit institutions continue to adopt stricter lending criteria for housing loans to households.

This leaves both local Cypriot families and newly arrived immigrants between a rock and a hard place, especially given that, in the case of Cyprus, the concept of social rental housing is not clearly established. In the past, the government has, from time to time, implemented a number of housing schemes with the purpose of assisting various social groups, but there has been no comprehensive policy framework to date (Cystat 2017). The opportunity therefore exists to profile users that fall into the categories outlined above and to promote affordable housing proposals that integrate housing as a strategy to partially address some of the negative effects of the economic and humanitarian crisis in the region.



The challenge of housing recent immigrants

The island of Cyprus has been one of the recent gateway nations for accepting immigrants (primarily economic migrants and asylum-seekers) in the eastern Mediterranean region. The number and type of immigrants accepted by a country, as well as immigrant settlement patterns within the receiving country, are affected by a variety of factors related to the societal context of that country. These factors also change over time as a result of shifts in political ideology and economic circumstances. Important factors nationally include the nature of immigration policy, attitudes towards immigrants, economic restructuring, and housing policy (Castles and Miller 1993; Boal 1996).

With regards to the discussion above, a perceived anomaly in Cyprus is the choice of location for affordable housing units and their proximity or ease of access to workplaces and to services. On May 12, 2014, AFP News published a report by journalist Caroline Nelly Perrot that helps illustrate the current situation (Perrot 2014). Excerpts from her report paint a grim picture of the status quo that many of these people find themselves in. This dispersal strategy is exacerbated by the location of these estates in rural areas away from metropolitan centres and the physical layout and restrictions of reception centre accommodations and government-provided housing (Figures 5 and 6).

Figure 5: Plan of the rural Kofinou and Paleometochi Reception Centres



Source: AFP News.

Figure 6: Aerial and ground photos of the Kofinou Reception Centre



Source: AFP News.



Just as Schuster (2004) notes, this is a recent challenge, as immigrants are excluded from most measures enacted to promote inclusion or integration with local residents. The social distance between many newcomer groups and the native population has also increased, thus raising the potential for lower levels of integration and greater economic marginalisation. In turn, this has increased the likelihood of greater levels of spatial segregation and housing segmentation at the regional scale of metropolitan areas.

The rationale behind the dispersal strategy is that it offers a way of sharing out the burden imposed by immigrants. Immigrants of reduced means seeking social housing are usually sent to areas where low-cost housing is available, even though recent studies, in particular that of Robinson (2003) on the UK, the Netherlands and Sweden and that of Boswell (2003) on the UK and Germany have highlighted the negative consequences of such policies. Usual consequences include creating competition for already scarce resources in economically and socially deprived areas, marginal social integration, and the stigmatisation and isolation of immigrant groups.

Remedial strategies – an architectural perspective

New arrivals in a country often cluster together, sharing important resources such as accommodation, money, and information. The importance of such networks must not be underestimated; decisions on where to go are often dictated by these connections (Bloch 2002). This is frequently the basis of community formation and maintenance. However, it also leads communities to become visible and to put pressure on local resources.

In Cyprus, most attempts to include immigrants or to resist exclusion have come from community organisations, campaign groups, church groups, and / or advocacy organisations. These groups serve as a challenge to the policies of exclusion and as a mediator for the co-evolution of immigrant and local societies in gateway nations like Cyprus. Additionally, they facilitate the symbiotic coexistence of these often transient populations and local communities by creating a common ground for deliberation and for visioning exercises that lead to informed physical planning.

What might then be a revised approach to dealing with the increased demand for low-cost, socially minded housing resulting from a shortfall in dwelling construction and / or major rehabilitation of existing stock and an expanding population, the bulk of which are not only locals of diminished economic means but also the influx of immigrants from South-eastern Europe, the Middle East and North Africa, seeking better economic prospects or safe environments for themselves and their families? Past experience from the 1974 emergency need to create low-cost housing estates to accommodate internally displaced populations, as well as the poorer segments of society in a time of crisis, has some important lessons to offer, especially when it comes to looking at remedial strategies from an architectural perspective.

The first lesson learned was that the estates presented as examples above were built in a short period of time, under very pressing schedules, and with very limited budgets, which resulted in much reduced timeframes for construction and very low construction costs. In that respect they were able to satisfy the affordability criterion with respect to their development.



The second lesson learned, was that a holistic approach to the master-planning of the estates and to the kit-of-parts that was used to build them resulted in good quality archetypes, comparable in architectural attributes to their contemporary market rate counterparts. Moreover, these planned communities were able to accommodate the social attributes that many of their contemporary market counterparts were missing and that was to address and enhance the spatial aspects that enable residents to act collectively and for the common good. This created more resilient communities, whose members – as a result of the spatial disposition of the building elements – were better able to interact socially and collectively to address common challenges. They were thus able to rebuild their all-important social and professional networks, which had been severed as a result of the conflict and the ensuing mass displacement.

The next two lessons learned, however, are not as positive and it is here that one should be more critical in looking to examples from the recent past in Cyprus to adopt best practices. The first has to do with the mass production and prefabrication of the architectural building components that were so admirably able both to reduce the turnaround time of construction and to keep construction costs at a minimum. Unfortunately that led to a repetition of building forms and rigid geometries that rendered the estates instantly recognisable as low-cost, refugee, and/or immigrant accommodations, thus stigmatising these populations for many years to come, until the customisation of individual units became more widespread amongst inhabitants.

The second lesson learned and point of criticism is that these estates required vast plots of land that could not be found or put together within the existing urban fabric and that was almost exclusively located in the urban periphery or even beyond, disconnected from public infrastructures and services and from other communities with established social networks that could have helped the newcomers to be better integrated both socially and professionally within the established communities.

In the case study that follows and that is the result of design-based research methods dealing with this challenge, students and faculty from the Department of Architecture at the University of Cyprus drew on the more successful lessons from the past and to avoid the less successful ones and sought to examine these practices in the current social spirit of solidarity that may direct the efforts of all the relevant stakeholders in Cyprus concerned with the provision of socially minded housing in times of crisis.

A case study for flexible socially minded housing

Although there are different levels and types of accommodation resources, all see the need for investing heavily in developing a broad range of supported and independent accommodation options for the poorer segments of society and also for immigrant (and sometimes transient) populations (Broad 1998, 2005). The evidence suggests that strategies to improve socially minded housing outcomes require a number of interrelated elements.

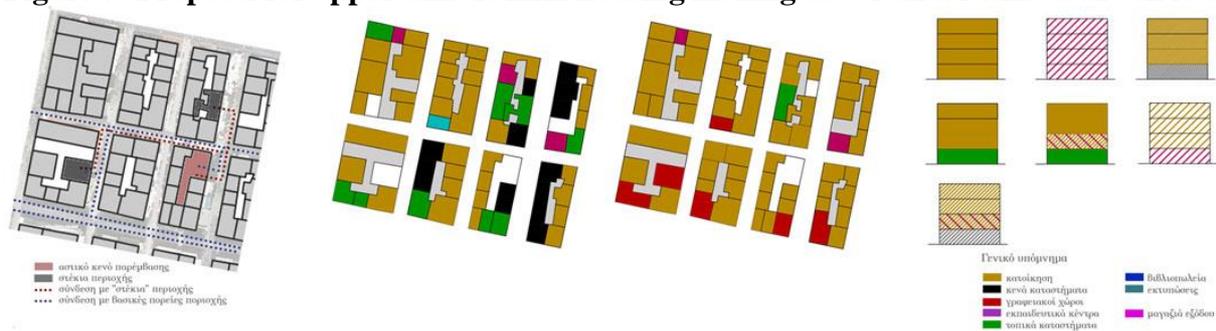
The potential for success would seem to be enhanced when holistic, community-centred, inter-agency approaches are adopted, supported by adequate resources and a clear political commitment. Experience from the British and European context suggests that housing and



integration strategies are more likely to work when they develop partnerships with voluntary organisations with specialist knowledge and skills, with a view to working towards a more socially sensitive provision of housing (Entzinger and Biezeveld 2003; European Commission Report 2001).

Cyprus took notice and also imported best practices from the many positive solidarity initiatives under way in the Exarcheia neighbourhood of Greece. An adapted proposal for Cyprus uses the temporary spatial appropriation of vacant urban lots and individual stores and or apartments. In brief, the initial strategy is to identify vacant and / or underutilised urban lots where a competitive ground lease may be secured and which may in turn accommodate the construction of cheap, easily assembled, and flexible housing units and their support elements (Konstanti, C.; figure 7).

Figure 7: Proposal for opportunistic infill housing making use of underutilised urban lots

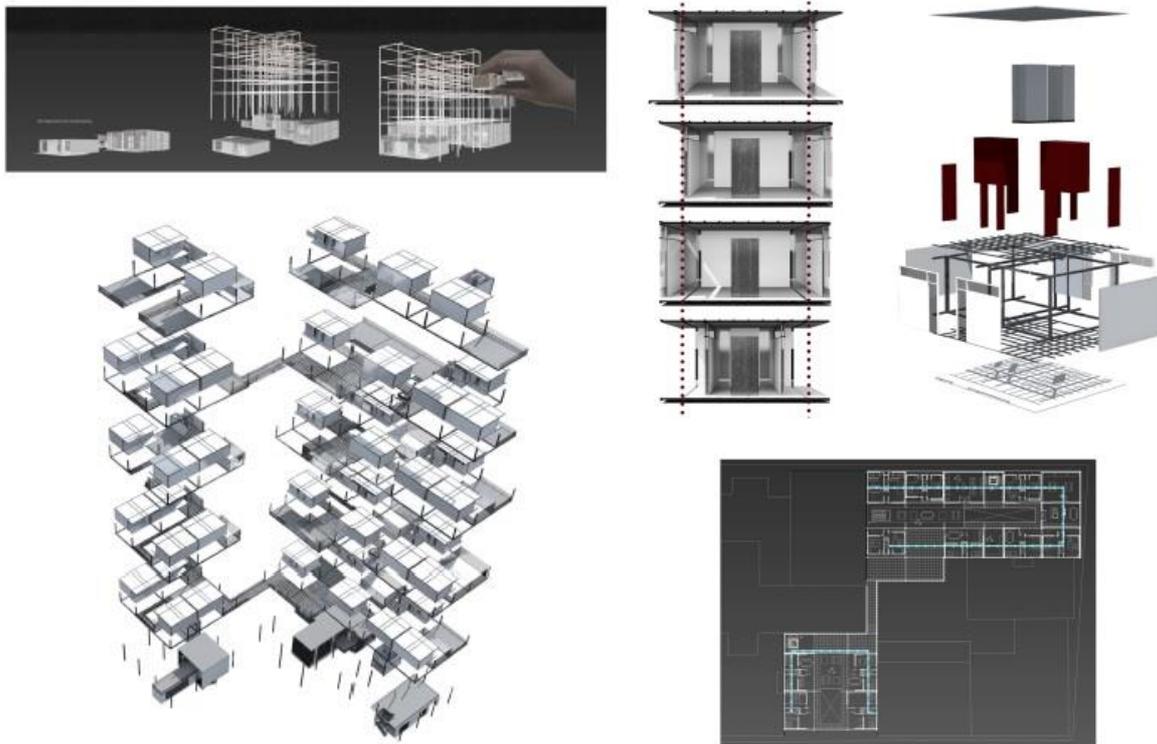


Source: Konstanti, C.

The proposed kit-of-parts depends on minimal foundations, a lightweight structural framework that allows easy assembly and disassembly, and architectural shell components that allow for a significant variety of architectural compositions, ensuring spatial and programmatic flexibility around the key location providing building services and vertical circulation (Figure 8). Moreover, the ground floor design provides space for collective use, which encourages interaction between the resident population and the adjacent community, and it can accommodate public and private agencies and volunteer organisations, but also self-help spaces that cater to the health, safety, and welfare of the immigrant community.



Figure 8: A modular, prefabricated kit-of-parts for quick assembly and disassembly and modular partitions for increased spatial flexibility



Source: Konstanti, C.

Conclusions – a community-centred approach

What are some of the conclusions that can be drawn from the above discussion, which examined historical precedents for ideas on how to address the recent challenges faced by relevant stakeholders seeking to provide socially minded housing in the Republic of Cyprus, while giving some consideration to the architectural approaches best suited to achieving this?

One conclusion is that there is a need to realise the scale and the complexity of this challenge given the current economic and political climate in Cyprus and in the broader Eastern Mediterranean region. Internally – and as a result of the slow pace of recovery from the 2013 economic crisis and the record unemployment it caused – locals and especially young individuals and couples find themselves in the unenviable position of having to remain in the family home and to forgo social and economic autonomy much longer than they may have anticipated. The reason is that they have limited access to low-cost, affordable housing owing to what statistics show to be a rising population and a stagnant construction industry, as described in the opening sections of this paper.

The existing stock is ageing and has not been properly managed and maintained of late and it only provides a marginal alternative for those who are able to make the economic leap to rent or more rarely to buy such properties. A significant number of the new or newly refurbished



residential units that come to market are aimed at high-end buyers who invest in Cyprus – especially the coastal areas – with an eye to acquiring a second (or a third or a fourth) vacation home or to making an investment that would make them eligible to apply for a residence permit.

Add to this the number of newly arrived people from South-eastern Europe, the Middle East and North Africa seeking better economic prospects or a safe environment for themselves and their families and then the housing disparities presented herein become even more extreme. People of reduced or modest financial means are left with very few options. The development entities that provided housing up until the period that led to the financial crisis of 2013 – prior to which time housing provision was primarily in the hands of the private sector, and it offered a variety of, generally affordable, residential options for different income groups (Pittini and Laino 2011) – are not only reluctant but also ill prepared to provide viable alternative solutions. The piecemeal approach of small-scale development that these developers adopt today lacks vision, innovation, and ultimately the strategic architectural and urban planning considerations that to some extent characterised the projects that came out of the 1974 crisis.

Consequently, as illustrated in the examples above, the potential for success would seem to be enhanced when holistic, community-centred, inter-agency approaches are adopted, supported by adequate resources and a clear political commitment (European Commission Report 2001; Perry 2005).

However, because of the wide range of agencies involved in the housing and integration process and the uncertainties that arise from a rapidly changing policy and funding environment and the frequent exclusion of immigrants from the integration process, there are also many gaps in the provision of adequate support. These include gaps in the co-ordination of housing services, inadequate communication between community organisations and mainstream providers, discontinuous funding, and disparities between the priorities and expectations of immigrants and those of service providers.

In Cyprus, despite good intentions and local successes, there are still many obstacles to accessing decent accommodation in the kind of safe environment that is implicit in the discourse of the provision of socially minded housing. Still, promising developments include plans for more holistic thinking between most housing-related stakeholders.



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