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The right to Adequate Housing

A case study of Tromsø and Umeå municipalities' strategies to ensure Adequate Housing

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Foreword

Jag vill rikta ett stort tack till alla informanter som tog sig tid att delta i intervjuer, utan er, ingen uppsats. Ett stort tack också till min handledare Torill Nyseth för all hjälp längs vägen. Slutligen ett tack till alla andra som funnits runt mig både på universitetet och fritiden under denna termin för värdefulla diskussioner, och bra stöd längs vägen, ingen nämn ingen glömd, tusen, tusen tack!

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Summary

This thesis takes departure in the concept of *Adequate Housing*, as a human right and the potentials for ensuring it as housing simultaneously is defined as a market good. The interest within the scope of this thesis is here on how local planning strategies for housing are related to their national housing regimes.

The thesis is designed as a comparative case study between Tromsø municipality in Norway and Umeå municipality in Sweden. The similarities and differences of the two municipalities' strategies for housing is presented. The two municipalities are further analyzed in relation to the content of their national housing regimes in order to understand what room to maneuver it provide to the local level, as well as how the municipalities work strategically within this frame. An analytical framework consisting of concepts of Institutions, Path dependency, and different Housing policy-orientations is used to get understanding of the housing regimes and how they change. A Strategic planning approach is further to explain how municipalities can meet the challenge of ensuring adequate housing to their inhabitants. The analysis shows how Tromsø and Umeå has different tools at their disposal, due to differences in their respective national housing regimes. The analysis further shows how there are similarities between the municipalities in terms of ensuring adequate housing to the inhabitants in terms of affordability of housing, which is linked to the national policy level.

1. Introduction

“Housing should be treated as a necessity of life, something that is to be used to meet critical human needs, not something to be bought and sold speculatively for the profit its limited supply might produce on sale” (Marcuse 2020, p. 136). The right to housing is of today contested and threatened. The UN define the right to adequate housing as a human right (UN HABITAT No Year). The access to adequate housing is however an unfulfilled human right for many people in the world. The UN: *Special rapporteur for adequate housing* states that a problematic aspect in ensuring that people have access to adequate housing is the fact that housing has a dual function. While housing is understood to be a human right it is also seen as a market commodity. The goals of housing as a commodity on the market and housing as a human right can potentially conflict with each other. The understanding of housing as a commodity can therefore be understood to threaten the right to adequate housing as a human right (OHCHR 2021). Stated by OHCHR in the following way;

“Increasingly viewed as a commodity, housing is most importantly a human right. Under international law, to be *adequately* housed means having secure tenure - not having to worry about being evicted or having your home or lands taken away. It means living somewhere that is in keeping with your culture, and having access to appropriate services, schools, and employment.” (OHCHR 2021).

During the last decades the markets’ influence on housing has increased and the role of housing as a market asset has consequently been strengthened. This process where housing is prioritized as a market asset before, or instead, of its role as a home is called financialization of housing (Aalbers 2019). The concept of financialization can be explained as; “Financialization, in its most basic terms, is then the process by which something or someone is managed as a fund [...]” (Aalbers 2016, p. 2). And financialization of housing is consequently when financialization processes get an increased influence over housing. The financialization of housing can have different expressions but the outcome of it can be summarized as a threat to people's right to housing.

The right to adequate housing as a human right can be seen to contribute to or be a part of a shift towards more social sustainability. The UN: s global goal number 11; *Sustainable cities and communities* under goal 11.1; *By 2030, ensure access for all to adequate, safe and*

affordable housing and basic services and upgrade slums, focuses on safe and affordable housing (The Global Goals No year). The increased financialization of housing can thus be seen as a threat to ensuring a social sustainable urbanization as adequate housing.

The UN state that nation states are very important actors in the work to ensure adequate housing for its inhabitants (OHCHR 2021). The organization of the housing sector differs in many aspects from state to state (Bengtsson 2001). And ensuring adequate housing can therefore be seen as heavily context based. Even though the lack of adequate housing is a global phenomenon, the scope of the problem differs in different areas in the world. The thesis will focus on the right to adequate housing in a Scandinavian context seen in a global context. The lack of adequate housing can be understood to be comparably low in the Scandinavian countries, but lack of adequate housing still occurs and different processes of financialization of housing are noticeable. Examples of this is abolishment of supply side subsidies, promotion of homeownership and increased housing prices and debt levels (Tranøy, Stamsø and Hjertaker 2019, p. 400). The Scandinavian countries have many similarities in terms of general welfare policies, as they all belong to a social democratic welfare state model. Interestingly, the approaches to housing policies have however differed much between the countries. Although housing has constituted a pillar within the social democratic welfare states, it is seen to have a wobbly character. The reason for this is that housing within the social democratic welfare state primarily is provided by the market, whereas the state regulates the market to some extent. The wobbly character of housing as a welfare good has in this respect distinguished itself from other welfare state pillars such as healthcare, pensions, and school which generally have been provided by the state (Bengtsson 2013.a.).

Taking departure in the increased challenge of ensuring adequate housing and a Scandinavian approach to housing as linked to welfare state, the thesis will compare Norway and Sweden's housing policies. The organization of a housing system is here referred to as a *housing regime*, which is understood to be built up around different formal and informal institutions. Norway and Sweden's housing regimes have both differences and similarities and have developed in different ways over the past century, which gives them different opportunities and tools to face the task of ensuring adequate housing to its inhabitants (Bengtsson et al. 2013.a). A similarity between the two systems is however that the municipalities in both countries have a certain responsibility to ensure housing to its inhabitants. The thesis has been developed as a comparative case study of two municipalities, Tromsø in Norway, and Umeå in Sweden. The

aim is to compare the different possibilities and difficulties that the national housing regimes and their policies serve the two municipalities with. Furthermore, the aim is to understand how the municipalities face the role of ensuring adequate housing to their inhabitants through planning.

1.1 Research questions

In order to investigate how the two municipalities of Tromsø in Norway, and Umeå in Sweden act strategically to ensure adequate housing, as well as to understand how the national housing regimes form the municipalities room to maneuver, an overarching research question has been formulated in the following way;

How can the strategies that Tromsø and Umeå municipality have formulated to ensure adequate housing to their inhabitants be understood, and how are the strategies formed by their national housing regimes?

To answer the overarching research question three subordinated research questions have been formulated:

- 1.1 What has formed the housing regimes of Norway and Sweden during the last century?
- 1.2 How are Tromsø and Umeå municipality experiencing their respective room to maneuver provided by the housing regimes, and how are they using their room to maneuver strategically?
- 1.3 How can similarities and differences found in Tromsø and Umeå municipalities strategies to ensure housing to their inhabitants be understood in relation to their housing regimes?

1.2 Delimitations

The scope of the thesis is delimited to analyzing two municipalities, Tromsø in Norway and Umeå in Sweden, and their respective strategies to ensure adequate housing to their inhabitants. The thesis aims at analyzing the two municipalities' strategies in the light of their national housing regimes. Due to the scope of the thesis, the number of cases has been set to one case in Norway and Sweden respectively. A delimitation of understanding what has formed the national housing regimes of Norway and Sweden has further been set on the last 100 years.

This, as the years around the Second World War formed the modern housing regimes which, to varying degrees and with alterations, still have influence over the housing regimes in Norway and Sweden as of today.

Tromsø and Umeå's strategies to ensure adequate housing has further been chosen based on that the municipalities both experience a demographic growth which puts pressure on the ability to ensure adequate housing for the inhabitants. It is however important to note that conclusions cannot be generalized from this small number of cases to the national scale. What is possible to interpret is however what type of possibilities and constraints the national housing policies put on the two cases and how they strategically meet these. Similarities and differences can thus be found between the two cases of their strategic use of the room to maneuver. The comparison can however not explain the outcome of the two national housing regimes as such, as there can be other local or global contextual aspects that form the two cases.

1.3 Definitions

1.3.1 Adequate housing as an elusive concept

The thesis takes departure in the right to *Adequate housing* and the existing lack of this right. But what does it mean to live in an adequate house, and how can it be measured? The concept of adequate housing is wide and includes many aspects. According to the UN and its *Special Rapporteur on the right to adequate housing* an adequate housing is defined by the following. ” [...] having secure tenure — not having to worry about being evicted or having your home or lands taken away. It means living somewhere that is in keeping with your culture, and having access to appropriate services, schools, and employment.” (OHCHR 2021). The special rapporteur has further put together a list of seven aspects that needs to be fulfilled for housing to be considered adequate, in short these have to do with; *Security of tenure* – degree of security protecting you from for example forced evictions. *Availability of services, materials, facilities and infrastructure* – relates to sanitation, safe drinking water and the like. *Affordability* – meaning that the costs of housing should not threaten the fulfillment of other human rights. *Habitability* – meaning that the house is physically habitable and safe. *Accessibility* - as taking disadvantaged and marginalized groups into account. Location – as being attached to services such as health care, schools and employment opportunities for example. And finally, *Cultural adequacy* – meaning taking cultural identity expressions into account (UN HABITAT No Year, p. 3-4).

Even though the right to adequate housing is a human right according to international law, it is however often not treated as such on a national scale (OHCHR 2021). Bengtsson describes how the right to housing differs depending on the context. This means that what is deemed to be adequate in one national setting might not be the same in another (Bengtsson 2001). OHCHR sees that; “The key to ensuring adequate housing is the implementation of this human right through appropriate government policy and programmes, including national housing strategies” (OHCHR 2021). As the definition of adequate housing depends a lot on the national context, it is understandable that this level constitutes a key to ensure adequate housing on a local level. Interestingly, the Special Rapporteur also sees that local governments can play an important role in the process of ensuring adequate housing as they are positioned closely to the inhabitants (OHCHR 2021). As previously mentioned, a threat to the right to adequate housing is that it, simultaneously as being a human right, increasingly is seen as a commodity (OHCHR 2021). This could potentially add a further layer of difficulty in defining what constitutes adequate housing. Although the dual understanding of housing is problematized within the thesis, it is adequate housing, as a human right, and based on the UN: s definition as the definition is based on.

The notion of a right to adequate housing is thus shaped by several factors. First, the different *levels* of policy. International, national and local levels have different perceptions of what a right to adequate housing means and different toolboxes to ensure it. Secondly, the *context*. What constitutes as adequate housing differs depending on the context, for example the affordability of housing depends on wage levels, housing prices and costs of mortgages to name a few factors. And finally, the *dual role* of housing; even if housing is seen as primarily a social right according to the UN, it is increasingly viewed as a commodity due to the financialization of the housing market, and by such threatening the social right to housing. These parameters of how adequate housing is defined is therefore of relevance to bring into the analysis of Tromsø and Umeå’s strategies to ensure adequate housing and how these relate to their respective housing regimes.

1.4 Contextualizing Tromsø municipality

Tromsø municipality is situated by the coast in Northern Norway. The city of Tromsø has an important status in Northern Norway as the center of The Arctic University, UiT, and university hospital, the city is also the Arctic capital. The municipality has a population of just over 77 000 inhabitants in the first quarter of 2021. The expected population

growth of the municipality to around 83 000 inhabitants in 2050 (Statistiska sentralyrån 2021), while the housing plan planned for 120 000 inhabitants in 2044 (Tromsø kommune 2015, p. 5). Tromsø has had a steady and high population growth over a long period of time. A slower population growth is however expected for the upcoming years (Utbyggingsprogram Tromsø Kommune 2020, p. 4). The city is expensive to live in, in 2020, the city was the 2nd most expensive city in Norway after the capital Oslo. The price growth on housing went up 8.5% from the start of 2020 to November the same year. Simultaneously, the city experienced a negative population growth (Løtveit, 2020). The population density is 31 inhabitants per square kilometer, but 90% of the population live in towns. Furthermore, 77% of the inhabitants



are either own their housing or are shareholders, compared to the 24 % who are tenants. 13,3 % of the populations housing are defined as overcrowded. The measurement for overcrowding, in Norway, is less than 25 square meters per person living, and that there are less rooms in the housing than amount of people living in it or that one person lives in one room (Statistiska sentralbyrå 2021). Tromsø municipality plan for a densification of the city along the city district centers, aiming for a more sustainable transportation pattern of the city (Tromsø kommune 2015).

Figure 1 - Tromsø an Umeå municipalities location (Google Maps, edited by Mina Benjegård)

1.5 Contextualizing Umeå municipality

Umeå municipality is situated in Northern Sweden's east coast. Like Tromsø's role in northern Norway, Umeå city is Northern Sweden's largest city which gives it a regional influence. Umeå University is located in the city. The municipality has a population of 130 224 inhabitants as off 2020 (SCB No Year). 89,8 % of the municipality's inhabitants live in urban areas. As off 2016, 47 % of the housing in the municipality were tenancies while 53% were either owner accommodations or condominiums (Umeå kommun 2018.a., p. 5). 7% of the inhabitants live in overcrowded housing as off 2016. Overcrowding is in a Swedish context defined as a larger number of inhabitants in the housing than the number of rooms, when the kitchen and one room is excluded (Umeå kommun 2018.a., p. 25-26). Umeå municipality want

to develop according to the concept *femkilometersstaden* (the five-kilometer city), which is based on a densification along public transport nodes. Simultaneously the municipality has a goal for the population to grow to 200 000 people in 2050. A dense, attractive and mixed city is the goal and emphasize is thus put on ameliorating sustainable travels in the city (Umeå kommun 2018.b., p. 22).

2. Analytical framework

This section will present an analytical framework consisting of theories and concepts that aim at contributing to answering the research questions. Institutions will first be presented using North's (1990) definition of the term, which presents an understanding of social institutions as being formed by formal and informal constraints. The theory will be linked to the concept of housing regimes, which is to be understood as an example of a social institution. The housing regime as an institution is based both on formal constraints such as laws and regulations but also on cultural norms. The design of a housing regime can be divided into two ideal types of housing policies, *universal* and *selective* (Bengtsson 2001). The universal and selective housing policy approaches have differing understandings of what constitutes a right to housing and how it should be fulfilled. By adding this perspective, a further understanding of Norway and Sweden's housing regime-approaches can be achieved. Housing regimes are furthermore not static but moving and to explain how they can change a theory of path dependency (Bengtsson et al. 2013) will complement the institutional perspective. A final section discusses the concept of strategic planning as an increasingly influential planning approach to an unsure future. The potentials and limitations of the concept are discussed and serves as a theoretical understanding on how municipal planning practices can be understood.

2.1 Social institutions

The book *Institutions, institutional change and economic performances* by North (1990) has been influential in social science theorizing. According to North, "Institutions include any form of constraints that human beings devise to shape human interaction" (North 1990, p. 4). The understanding of what constitutes institutions is thus broad, and they can take form both politically, economically and socially (North 1990 p. 3). The structure of the housing regimes as are used here, in Norway and Sweden, can arguably be understood as institutions that are structured in specific ways. The institutional constraints are either of a formal or informal character. Formal constraints consist of political, judicial or economic rules and laws. Informal constraints are instead constituted by a society's culture and the values and knowledge that are produced and reproduced within it over time (reference? 36-37 & 46-47?). The relationship between formal and informal constraints is complex. North describes how formal constraints in terms of rules can further both strengthen existing informal constraints as well as change or replace them (North 1990, p. 46-47). He further describes how the change of an institution

is an incremental process through small scale adaptations of rules and norms (North 1990, p. 83).

The formal constraints which exist within the scope of the thesis is related to laws and regulations which affects people's access to adequate housing, such as planning regulations, regulations on house loans and the like. The informal constraints instead refer to ideas and knowledge embedded in the cultural understanding of what constitutes an adequate house for people to live in, as well as what type of policy implications that are understood to be best suited to ensure adequate housing to the population. The combination of such informal and formal constraints constitutes the stability of Norway and Sweden's housing regimes. The important role of informal constraints for the future development of an institution in a certain context is not to be understated. The same formal constraints applied in two different contexts can lead to different outcomes due to differences in cultural contexts and thus informal constraints (North 1990, p. 36). A notion that is relevant when analyzing how Norway and Sweden's housing regimes have changed over time. It is further relevant when analyzing how strategic planning tools are used within Tromsø and Umeå due to the difference in contexts between the two national housing regimes.

2.2 Housing within the social democratic welfare state

The welfare state is an example of a societal, economic and political institution. Esping-Andersen's (1990) division of three different types of welfare capitalism-regimes has had a lot of influence on the understanding of the welfare state. The *liberal welfare state* is based on the idea of a modest means-tested (eligibility based on a certain income level) welfare allowances, small in scale, to the ones most in need. It is seen to lead to a dualistic division between those receiving welfare benefits and those who do not (Esping-Andersen 1990, p. 26-27). The second ideal type is the *corporatist welfare state*, which is based on ideals on upholding status differences and traditions, which leads to a relatively small welfare state as well as small number of redistribution of assets (Esping-Andersen 1990, pp. P. 27). Finally, the third type of welfare state-regime is the *social democratic welfare state*. This regime is based on ideals of universalism and social rights that are de-commodified, that is not provided by the market. The dualistic character of the relation between state and market and different groups where thus to be bridged. The goal of the services provided by the welfare state is to have an equally high standard to all inhabitants. The social democratic model is typical for the Scandinavian

countries (Esping-Andersen 1990, p. 27-31). How can housing be understood to be formed by the social democratic welfare state?

2.3 The conception of housing regimes

Housing is generally seen as one of the pillars of the social democratic welfare state. The organization of the housing sector has however been organized in entirely different ways in different social democratic welfare states. According to Bengtsson (2013.a.) the system for housing supply in the Scandinavian countries differ in such a high degree that they represent different institutional and organizational structures, or housing regimes (Bengtsson 2013.a., p. 13-14).

2.3.1 Universal and selective housing policies

A state's housing regimes can be categorized in two ideal models of policy approaches: *Universal* or *Selective* housing policies. A universal housing policy is based on the idea that all citizens, regardless of their situation, should be able to access housing through the general housing market. Consequently, the housing market needs to be organized in a way that make it accessible for all. This means that a universalistic housing market need a certain number of correctives from the state (Bengtsson 2001, p. 263-265). A selective housing policy, on the other hand, is characterized by a duality. It is partly consisting of a general housing sector without state intervention in the market and partly by a housing sector which is reserved for groups who struggle to enter the unregulated housing market (Bengtsson 2001, p. 262-263).

Bengtsson (2001) further connects the division in universal or selective housing policies to the right to housing, and whether it should be seen as a social or legal right. He argues that a universal housing policy treats the right to housing as a social right. Consequently, the universal policy approach sees housing as an obligation of the state towards the society as whole. Meanwhile, the selective housing policy rather treats the right to housing as a legal right as it is means-tested for certain parts of the population (Bengtsson 2001, p. 262-265). The differing understandings of what constitutes as a right to (adequate) housing within universal and selective housing polices is an important argument to bring in when analyzing how the municipal strategies are related to their housing regimes, and what consequences it can have on ensuring adequate housing through the strategies. Important to note when using the division between selective and universal housing policies is however that they must be seen as ideal models. It is thus not possible to use them as a tool to assess the cases as being either universal or selective. The distinction in housing policies can be used for is to examine tendencies within

the national housing policies and municipal planning policies, to compare the different cases both with each other and with their respective national scale. This can further give an idea of the room of maneuver and act strategically in the two cases.

2.3.2 The link between rental system and housing regime

Kemeny (1995) presents a comparative approach to housing organization where he aims at comparing countries based on differences in their rental systems in his book *From Public Housing to the Social Market*, which has had a great influence on comparative housing research. Kemeny present a division between integrated or universal rental systems on one hand and dualist rental systems on the other (Hoekstra 2009, pp. 48-50). The division resemble Bengtsson's (2001) of universal or selective housing policies but with the rental market in focus. In the integrated rental system non-profit housing are integrated in the ordinary rental market, through state regulations. The dual rental system is instead based in the idea that the state should not interfere in the housing market. But as there are low-income groups who cannot access housing by themselves, these are provided housing through a separate market (Hoekstra 2009, pp. 48-50). The way that a country's cost-rental system is built up, affect the organization of the countries entire rental-sector. Furthermore, the organization of the rental system can potentially affect the organization of the housing system in its entirety (Stephens 2020, p. 521-522). In relation to the topic of the thesis the organization of the rental sectors in Sweden and Norway's could have effect on the organization of the housing sectors as such.

Kemeny further advocates for a *policy constructivist* approach to housing regimes. The approach is focusing on how long-term housing policies are interrelated to economic processes. In order to understand a housing regime and how it may change it is therefore important to understand the cultural and political setting of the regime (Stephens 2020, p. 522). Economic theories of convergence, such as Marxism or Neoliberalism, is according to Kemeny unable to provide satisfactory explanation to how housing systems develop as they overlook important cultural specificities, because of their deterministic and general character (Stephens 2020, p. 522). Economic theories lack of cultural sensitivity speaks to North's (1990) argument on the importance of not underestimating the informal constraints of institutions. When analyzing a housing regime and the policy implications it has on a local level, it is therefore important to understand the consequences of the cultural values and knowledge that permeate it. The refusal

of deterministic economic explanations can further be seen as to speak to an understanding of institutional change as incremental and following a path, elaborated on below.

2.3.3 The path dependency of housing regimes

As mentioned above in relation to institutions, informal cultural constraints make institutions change in an incremental way. Jensen (2013) argue that the institutions and their formative character for the future development of housing has contributed to the different characters of housing regimes in the Nordic countries. The idea is based on a theory of *path dependency* which argues that when a certain path is chosen it is more likely that it will be continued instead of starting a new path (Jensen 2013, p. 437-439 & Bengtsson 2013.a., p. 28-31). The concept of path dependency thus puts the idea of a Scandinavian welfare state model in perspective as the specific national regimes historic events explains their path instead of their belonging to a specific welfare state model. Bengtsson et al. (2013) builds on the concept of path dependency and how it structures housing regimes in a Scandinavian setting. Path dependency is here similarly understood as a process structuring future events; “[...] the term path dependency is used for situations where an earlier event *considerably changes the conditions* (or the probability for) some later outcomes.” (Own translation) (Bengtsson 2013.a, p. 30). Path dependency is here seen as an explanation to the difference in housing regimes in Scandinavia; the cultural historical specificity of a national housing policy will influence the housing policies it has today and, choices for the future (Bengtsson 2013.a., p. 13-42).

The path dependency is explained by Bengtsson and Jensen (2020) to be considerably strong in housing regimes. This has for example to do with the physical long-term perspective on housing - they exist in a place for a long time, but also with the fact of housing as distributed by the market, and therefore it has a limited impact by politics, which mainly give correctives to the state (Bengtsson and Jensen 2020, p. 16). There is still a potential for housing policies to change path. Change of a path occurs through attacks on the system, either through *external influence* or *internal challenges*. External influence is defined as shocks to the housing system such as a war or economic crisis. The authors state that; “Recently, in many countries, economic crisis has severely impacted the ability of citizens to buy and rent and the price of investments and loans for construction.” (Bengtsson and Jensen 2020, p. 17). *Internal challenges* are instead emerging within the housing regime. When the housing system, which the path is built around, no longer is able to deliver workable housing solutions, when new

ideals emerge, or when it is exposed to internal contradictions (Bengtsson and Jensen 2020, p. 17).

2.3.3.1 Limitations of the housing regime-perspective

The theory on path dependency has received criticism. Aalbers (2016) for example argues that path dependency is redundant concept as it merely explains that history has effect on what happens today. He argues further against that the idea that stability is the norm, a formal institution that is stable does not equal stability in the informal institutions (Aalbers 2016, p. 7-8). There is thus an interesting tension between incremental, path dependent and policy constructive change on one hand, and more disruptive and economical-based explanations to how housing institutions change on the other. This tension is relevant to be aware of when analyzing the existing room of maneuver to act strategically in the two case municipalities. Stephens (2020) moves in the direction of Aalbers critique of path dependency when criticizing Kemeny's policy-constructivist approach (section 2.3.2) by arguing that it lacks in explanatory value. According to Stephens, the theory needs to be complemented by perspectives of global economic processes as well as institutional details as the theory fail to explain the increasing economic pressure on the housing sector during the last decades (Stephens 2020, p. 543-544).

Stephens' (2020) critique is interestingly viewed from North's (1990) understanding of institutions in two aspects. First off, an increased recognition of economic processes' influence on housing systems lead to a changed understanding of how economic institutions impact housing regimes. Global economic processes such as a neoliberal shift and processes of financialization are seen to operate on a global scale, their inherent rationality and process of change could therefore differ from the national housing regimes. It is arguably important to include an awareness of global economic processes and how they can affect housing regimes when analyzing the relationship between national regimes and policies on one hand and local strategies on the other. Secondly, Stephens argues that institutional details are relevant to look at in order to understand differences in housing systems (Stephens 2020, p.544). Institutional details can be related to institutional change and the role of organizations. According to North, organizations are social, political, economic or education bodies that are defined as “[...]groups of individuals bound by some common purpose to achieve objectives” (North 1990, p. 5). A municipality and its planning authority will here be understood as an organization.

Organizations operate within the institutional constraints in their context but the way they use their room to maneuver also plays a role for the outcome of housing policies.

An interesting link between institutional constraints and the economic aspect of housing is presented by Marcuse (2020) who presents a link between institutional constraints and economic incentives in housing, from the perspective of homeownership in the United States. Homeownership is here associated with individual legal rights such as the right to occupy. But also, the right to lease or sell and gain profit which can be seen as a *commodified ownership*. There are thus formal institutional constraints associated with homeownership, which are linked to economic processes of profit making. Marcuse argues further that these legal rights are linked to social ideas forming the society (Marcuse 2020, p. 130-133). Formal legal rights and informal cultural ideas can then be seen to enforce each other and uphold an institution from changing. As Marcuse highlights, economic incentives are to a large extent upholds many housing regimes today and must thus be incorporated when examining how they operate and give conditions for housing strategies on a local level.

2.4 Strategic planning

The concept of *Strategic planning* is used in the thesis to understand the planning strategies of the two cases and how they relate to the national institutional constraints that surround them. The approach emerged in the public sector in the 1980's and 1990's. The increasing influence of strategic planning has been explained to be a response to a changed planning context. The shift in focus from spatial planning to strategic planning can be seen as a result of how traditional spatial, land-use planning seemed unfit to handle new types of challenges that are present today, such as growing cities and populations. Strategic planning was consequently perceived to be better at facing the new challenges. By adopting a strategic planning approach, it was possible to be active and respond to new conditions instead of reacting to them (Jacobsen Kvalvik 2020, p. 41-50, Albrecht 2006, p. 1488-1489 & Albrecht and Balducci 2013). Such new conditions can be understood through the concept of *Wicked problems*, as social policy problems which are difficult to find an objectively right answer to (Rittel and Webber 1973). The strategic planning approach is suitable when analyzing strategies to ensure adequate housing as it is seen as a wicked problem in line with ensuring social sustainable housing conditions. Within an unsure context of market influence and changing demographics, a strategic planning approach can be understood as an applicable tool for planners who have limited control over the processes and outcome. There is

however not a clear understanding of what constitutes as strategic planning. Ringholm and Hofstad (2018) describe it as a practice that is transformative in its form and that designs visions for how a space will develop in the future. Strategic planning is further characterized as a process led by the public sector but also inviting other actors for cooperation. It can be used as a tool for understanding potential future scenarios by creating new rules (Ringholm & Hofstad 2018 p. 112-113). A future oriented approach is vital in planning for housing due to its relatively long-term perspective from planning to completion of a housing project. Strategic planning can therefore be seen as a useful tool when planning to ensure adequate housing in this respect as well.

What is then the reason to act strategically when planning for housing in a municipality? Bason (2018) describes that the reason to act strategically for a public sector is in order to innovate the administrations. He sees that innovation is the interlink between a strategy and the value that you want to achieve through it. There is a difference between the strategic outcomes that an organization wants to achieve, and the innovation strategies that are used to reach the outcome. Where a strategic outcome for municipalities in Norway and Sweden could be to ensure that there is enough adequate housing for the inhabitants, the innovation strategies to ensure that there is enough adequate housing is concerned with the different tools that could be used by the municipality to ensure the outcome (Bason 2018, 89-90). Administrations, such as municipalities, have different approaches to how they tackle challenges. Johnsen (2017) has categorized different Norwegian municipalities as being either *defenders*, *explorers* or *latecomers*. *Defenders* focus on the core activity while *explorers* try out new procedures and *latecomers* lastly tries to explore new ways only when they have external pressure on them to do so (Johnsen 2017, p. 29-32). According to Bason a radical approach to planning can be taken by municipalities, in the sense of questioning underlying assumptions, invite all relevant stakeholders into conversations for solutions and come up with new forms of solutions (Bason 2018, p. 101). This radical form of approach to challenges is interesting to have in mind when analyzing the strategies that Tromsø and Umeå municipalities have for meeting the challenge of ensuring adequate homes within the institutional constraints they face.

2.4.1 A critical approach to strategic planning

The use of strategic planning is however not solely understood as positive. Basons (2018) understanding of the concept of strategic planning differs from the one highlighted by Ringholm & Hofstad (2018), Albrecht (2006) and Albrecht & Balducci (2013). Strategic

planning is here seen to lack in its possibility to be transformative. Strategic innovation is instead lifted forward as a tool that brings transformative change. A model by Drejer, Dyrmosé and Homann (2005) is used by Bason (2018) to illustrate how the break with existing procedures is larger within a *strategic innovation*-approach than within strategic planning. Strategic innovation is seen to create value for new groups, break with existing rules, is creative and uses alternative business models. Strategic planning is instead creating more value for existing users, follows rules and traditions, is analytic in its approach and expands existing business models (Bason 2018, p. 103). Based on this differentiation between strategic innovation and planning it is thus relevant to question whether a strategic planning approach is innovative enough to face the challenges that municipalities today face in ensuring enough adequate housing to their inhabitants, or if planning institutions are too stuck in a rational frame, to meet challenges in a constructive way. Worth noting is also that the strategic planning concept lifted forward by Ringholm & Hofstad (2018) as well as Albrecht and Balducci (2013) has a more transformative character than Basons (2018) understanding of the same.

What is then the role and usefulness of the strategic planning concept? This is discussed by Albrecht and Balducci (2013) who recognize the criticism that the concept has met and state that strategic planning should not replace traditional land use planning, but instead complement it (Albrecht and Balducci 2013, p. 24-25). It is also important to understand the limitations of strategic planning as well as its dependence on context. Granqvist and Mäntysalo (2020) argue that the limitations of the strategic planning concept is related to its distancing from traditional land use planning and thus its distance from practice. They argue that institutional innovation could be used as a tool that incorporates both strategic and statutory tools and which can lead to a gradual institutional change of spatial planning (Granqvist and Mäntysalo 2020, p. 86-87). Albrecht (2006) describes that the operationalization of strategic plans is a weak aspect in the concept which needs to be developed; “[...] many plans remain too much of an ‘administrative framework’ for development instead of an “action plan” aimed at the implementation of the visions and concepts.” (Albrecht 2006, p. 1488). Interestingly Ringholm and Hofstad (2018) describe that there is a tension between overarching strategic ideas and the actual implementation of them, a tension that occurs as the planning practice still to a large degree is traditional in its form (Ringholm and Hofstad 2018, p. 113-114). Although a difficulty in operationalizing strategic planning and a tension between overarching visions and the materialization of it, Johnsen notes that the top management in municipalities often view strategic plans as more useful than the obligatory planning documents (Johnsen 2019 p. 16). It

implies that, in spite of the limitations of strategic plans, they are still seen as having an internal purpose for the planning administration.

To sum up, the theoretical framework has presented a theoretical conception of the logic of institutions and how institutions can change. This has been done from a perspective of housing regimes and housing policies as universal or selective. Housing regimes are seen to change due to their institutional characteristic and economical processes are seen as an aspect that can form them. It will be of relevance to understand Norway and Sweden's housing regimes and how municipalities work within and relate to the boundaries set up by them. The final section discussing strategic planning will further be useful when interpreting the housing strategies Tromsø and Umeå municipality use to see how they can ensure housing within the national constraints of their respective housing regime. The analytical framework can be illustrated in the following way.

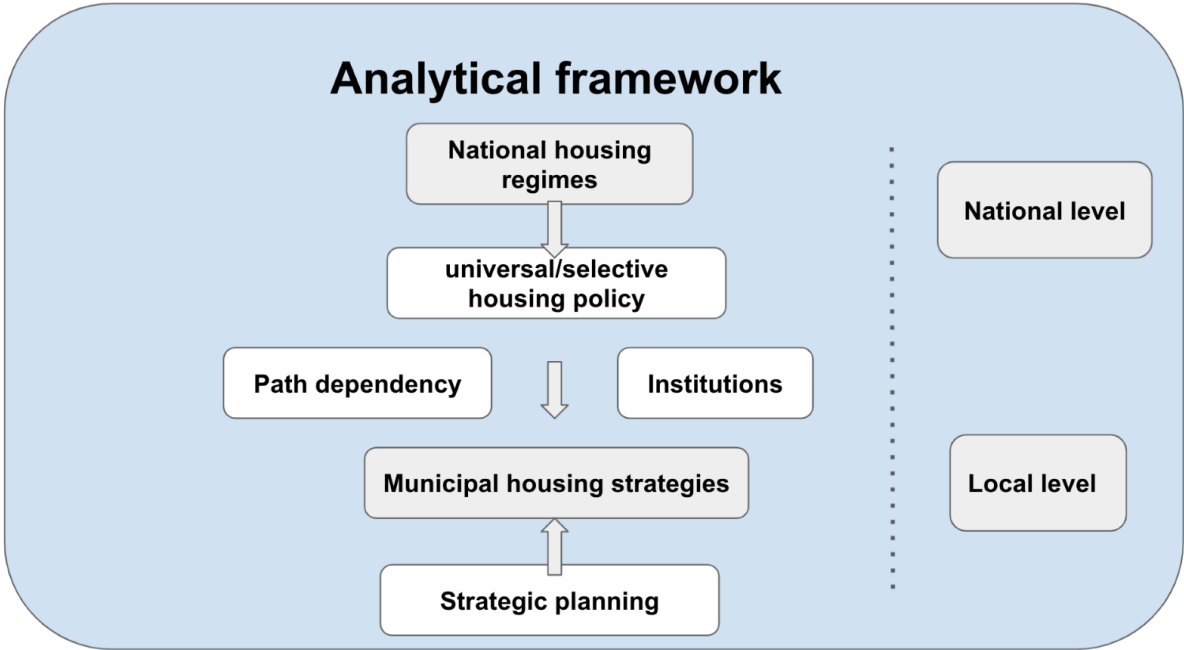


Figure 2 - Analytical framework. By Mina Benjegård.

3. Methodology and method

This section starts by presenting the methodological pre-understanding of knowledge production as created through interpretation of the material, as well as the pre-understandings that have formed me going into the field. This is followed by section 3.2 which focuses on the method of the comparative case study approach that has been utilized in structuring, processing and analyzing the material. Finally, section 3.3 discusses the material which consist of documents, interviews and research study and how these correlates to the different research questions.

3.1 Methodological approach

My understanding of knowledge and knowledge production is not based on objective knowledge that can be collected out there, but rather that the researcher coproduces the knowledge through its pre-understandings, choice of theoretical approaches but also through the interaction with the material. By this I am inspired by the methodological approach presented by Alvesson and Sköldbberg in their book '*Reflexive Methodology*' (2009). The authors advocate for an approach to research called *reflexive interpretation*, which aims at doing interpretations on multiple scales simultaneously. Both the empirical material, political or social context, representation and authority as well as the interpretation itself is understood to play a part in their perspective (Alvesson & Sköldbberg 2009, p. 263-265). The authors describe the reflective approach in the following way;

“Reflection means thinking about the conditions for what one is doing, investigating the way in which the theoretical, cultural and political context of individual and intellectual involvement affects interaction with whatever is being researched, often in ways that are difficult to become conscious of.” (Alvesson and Sköldbberg 2009 p. 269).

As the authors describe, reflecting upon how you as a researcher have affected your results is not an easy task, but it is an important task to do in order to be transparent with the reader for it to be able to understand the conclusions drawn from the material. The theoretical choices that are made will also affect the interpretations that can be done and thus the result. The analytical framework presented in section 2 focus on housing regimes and how these as institutions can change. A discussion is held on different explanations to housing regime change where both path dependency, institutional change, and economical processes are presented. The complexity involved in the design and understanding of housing regimes is therefore covered, preparing

for an open reading of the material. The pre-understandings of the field of housing that I as a researcher have is however based on an idea of the housing sector being pressured by different forms of financialization process which ultimately will lead to spatial injustice in terms of who can access different types of housing. This has further affected my pre-understanding of housing regimes as to differing degrees experiencing issues with ensuring adequate housing due to global financial processes.

The unequal access to housing has further prompted my interest in comparing the housing regimes in Norway and Sweden, and the different conditions of the housing regimes to ensure adequate housing to their inhabitants. The analysis of municipalities strategic approaches to ensure housing is seen as being formed through the institutional constraints of the housing regimes. In terms of my understanding of different housing regimes, it is worth to note that I have a greater pre-understanding of the Swedish system. Below, it will be discussed how housing systems can be understood as formed by institutions such as cultures and tradition. The interpretation I have of the Swedish housing system is likely influenced by the fact that I grew up in Sweden. In a similar way, I naturally have a bigger distance to the Norwegian housing system, both in terms of knowledge and cultural attachment.

3.2 Method

The section describes the thesis research design as a comparative case study. This is followed by a discussion on what to take into consideration when doing comparative research and the implications it has for the thesis.

3.2.1 Research design - Comparative case study

The thesis is designed as a comparative case study. Case studies are characterized by answering *how* and *why* questions, and aims at researching contemporary phenomena (Yin, 2014, p. 16). Case studies is an appropriate approach for this thesis as it aims at understanding how strategic tools are used by municipalities to ensure adequate housing for the inhabitants and to understand *why* they experience difficulties or possibilities in ensuring it. What constitutes as a case can differ depending on what is of focus in the study, a decision an institution or a process is examples of it (Yin 2014, p. 15). The strategies to ensure adequate housing in Tromsø and Umeå, which constitute my cases, are cases of planning strategies. Case studies are further defined by having an unclear boundary between case and context (Yin 2014, p. 16). The cases of planning strategies to ensure adequate housing in Tromsø and Umeå are

here understood in a contextual light of their respective national housing regime. The research design of the thesis has a multiple case design, where the two cases of planning strategies are analyzed in the light of their local context. The cases are further holistic in the sense that they are the single unit of analysis within each respective national housing regime context (Yin 2014, p. 50-62).

3.2.1.2 Comparing cases

Comparative case studies aim at analyzing patterns, similarities or differences between the cases (Mills, Durepos & Wiebe 2010). As section 1.4 and 1.5 presented, there are some similarities between Tromsø and Umeå in terms of that they both plan for relatively large population growths and are important centers in their respective region. Similarities were also found in the municipalities planning strategies which aims of grow through densification. Despite the similarities between the two municipalities, there are large differences based on their differing national housing regime contexts, which will be elaborated on in section 4. This puts some restrictions on what can be compared. It is however of great interest to compare which similarities and differences there are between the strategies despite their difference in national context. Comparisons can be made in different ways and planning documents may have different contents and purposes depending on their national contexts. When comparing two municipal strategies within two different national contexts, a highly relevant consideration is to ensure that a comparison can be made in a valid way. Although the municipal strategies are compared based on their national strategies, it is however still important to consider if the same aspects are analyzed in the different contexts. Denk (2012) highlights the importance of paying attention to institutional differences when developing measurements for comparison. If this is not done, there is a risk that the comparative analysis fails to measure the cases in the same way. It is important to ensure that comparable aspects in the two cases are compared, so called *comparative validity* (Denk 2012, 27-28). Kjeldstadli (1988) further states that; “[...] The comparison further requires that you explain what you compare, that you reveal to yourself and to critical readers what elements that you see are part of the system. It is us that establish what is to be compared.” (Own translation) (Kjeldstadli 1988, p. 445). The comparison between Tromsø and Umeå's municipal strategies to ensure adequate housing is a form of pair comparison. The municipal housing strategies will differ as they are formed by their respective housing regimes, which are constructed in different ways (Bengtsson 2013, p. 14-15). Within the scope of this thesis, it is the two municipalities' strategies for ensuring housing that are compared with each other on one hand, and on the other

the strategies are compared on the background of their national housing regimes the research design for this is elaborated in the next section.

3.2.2 Comparative multilevel analysis

Denk presents a model to compare cases that include factors on many levels which has influenced the research design model for the thesis as it is interested in the interaction between national and local housing policies (Denk 2012, p. 173-194). A comparative multilevel analysis constitutes both factors on a system level and a subsystem level. The subsystem is thus an entity of the system as such and by doing a comparative multilevel analysis, factors on different analytical levels are integrated in the same analysis (Denk 2012, p. 173). The national housing regimes of Norway and Sweden will thus be factors on a system level which influence the local levels room to maneuver. Below is an analysis model, inspired by Denk (2012, p. 190), presenting how the different factors, on both system and subsystem level will be analyzed.

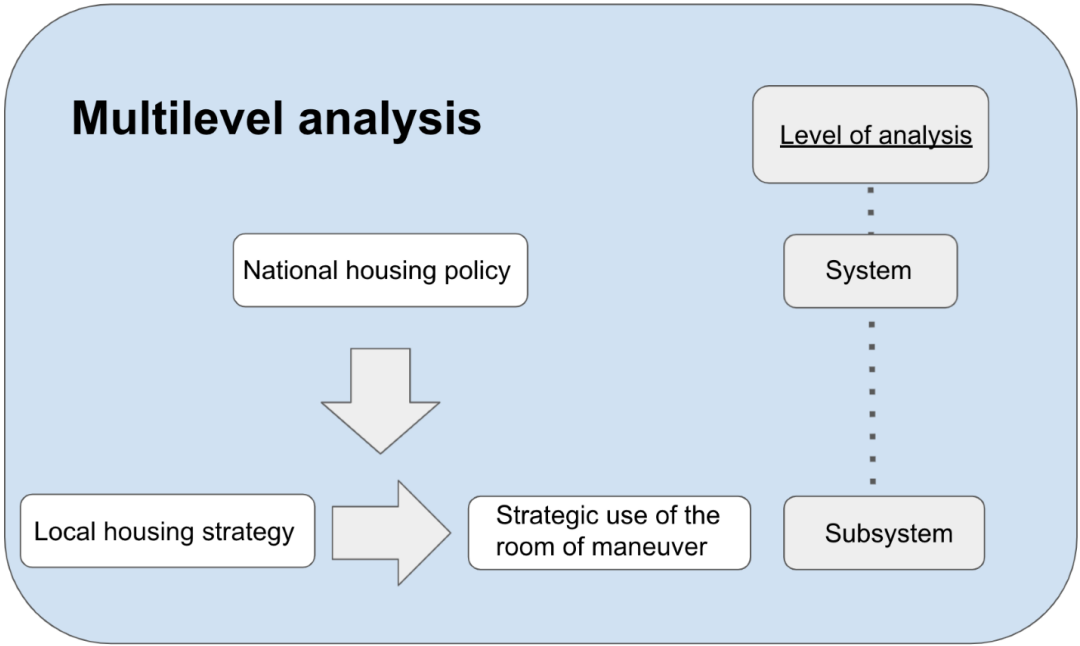


Figure 3 - Multilevel analysis. By Mina Benjegård.

The theoretical aim to do a multilevel analysis is grounded in the idea that the characteristic of a case is based on its context. The characteristics of sub level of analysis may then be formed by characteristics on a system level (Denk 2012, p. 174-175). Bratberg argues that in order for the researcher to be able to track the presence of an idea in the material, it must be

operationalized (Bratberg 2014, p. 71). Denk's multilevel analysis assist in the operationalization. The universal or selective housing regime ideals from the theory section is brought into section 4 of the analysis which presents the national housing regimes of Norway and Sweden. The analysis of section 5 & 6, which present the municipal housing strategies, will then look at how visions, tools and strategies in ensuring housing are related to the housing regime ideals and constraints and thus operationalize the overarching ideas.

3.3 Material

The material that has been used in the thesis is a mix between research articles, municipal planning documents and interviews with municipal planners. The research articles and planning documents are secondary data sources, while the interviews are primary data conducted by me. A presentation of the material and its purpose for the analysis is presented below.

3.3.1 Literature study

A literature study has been conducted in order to answer the first research question; *1.1 What has formed the housing regimes of Norway and Sweden during the last century?* The aim has been to understand how Norway and Sweden's housing regimes have developed over time and how this has affected the national tools and policy strategies the countries have today. Research articles that discuss the housing regimes in Norway and Sweden have constituted the material and have been collected based on a selection of key articles. The study has been focused on research in a Norwegian and Swedish context. The concept of housing regime has been in focus, as well as explanatory research where path dependency has been a central concept. There has finally been a delimitation to articles focused on the two housing regimes from the beginning of the 1900th century, but the emphasis has been on articles focused on explaining the sequence of events from the 1980's until today (2021).

3.3.2 Planning documents

A document study and interviews have further been used to answer the second research question; *1.2 How are Tromsø and Umeå municipality experiencing their respective room to maneuver provided by the housing regimes, and how are they using their room to maneuver strategically?* The document study has been based on official planning documents from the two case municipalities, Tromsø and Umeå. The documents in focus have been the two municipalities *housing plans* which contains municipal strategies to ensure a good housing supply. Tromsø's housing plan is named *Boligpolitisk handlingsplan 2015-2018, Nok og*

riktige boliger på rett (Tromsø kommune 2015) sted and Umeå's housing plan is named *Umeå kommuns Bostadsförsörjningsprogram 2017-2024* (Umeå kommune No Year).

The guiding idea when selecting planning documents has been to select the documents that best can answer the research questions. This will lead to some inconsistency of type of documents between the two contexts. The housing plans presented above are the main documents of interest, but other planning documents have also been read in relation to them. In Tromsø, the Municipal Comprehensive plans' social section (*Kommuneplanens samfunnsdel 2020-2032*), the Development program (*Utbyggingsprogram 2020-2032*), as well as the Economic plan (*Økonomiplan 2018-2021*) have been read. In Umeå the current comprehensive plan (*Översiktsplan Umeå kommun*) and the follow up of the housing plan (*Umeå kommuns Bostadsförsörjningsprogram 2017-2024 - Nulägesanalys*). The Norwegian National housing strategy for 2021-2024 (*Alle trenger et trygt hjem – Nasjonal strategi for den sosiale boligpolitikken 2021-2024*) has also been read.

To ensure that the planning documents in the two cases is comparable is challenging due to the difference in national context. The type of planning documents that municipalities within one national context are required by law to produced may be different from the ones required in another national context. A difference may also exist between strategic planning documents that are not required by law but produced due to the planning culture of the case. All documents have further been written with a specific purpose, which differs from the aim of the thesis. Political, economic, social and cultural aspects can all influence the production of the documents. It is thus important to consider the context in which the documents have been produced when interpreting and analyzing them (Gross 2018, p. 2). Such an awareness is present in the thesis as it aims to understand the municipal housing strategies in the light of the national housing policies as well as an awareness of the local context. Further, the documents will be analyzed in the light of their national housing regimes through the ideas that they convey, which goes in line with the purpose of a qualitative idea analysis, which aims at understanding the ideas that permeated the written text (Bratberg 2014, p. 21).

3.3.3 Interviews

To answer the second research question *1.2 How are Tromsø and Umeå municipality experiencing their respective room to maneuver provided by the housing regimes, and how are they using their room to maneuver strategically?*, interviews have been conducted to

complement the data from the documents. Municipal employees involved in the planning for and ensuring of a right to adequate housing has been conducted. Interviews have been done in both Tromsø and Umeå municipality, but the format has differed slightly. The initial plan was to make semi structured interviews with one planner each in the two municipalities working with strategic planning for housing. As the contact was established with Tromsø a group interview with five planners was proposed by them. In the interview with the planner in Umeå it was proposed to me to also conduct an interview with someone working the municipal housing company AB Bostaden, as well as someone working with housing supply for vulnerable groups, which was done. The outcome of the interviews in the two cases can arguably be seen to both contribute with a wide scope of perspectives on the municipalities housing supply. The differing formats of the interviews (individual or group) will however affect the type of discussion, questions and answers taking place. All interviews have been conducted as a digital meeting due to restrictions on travels and physical meetings in line with the Covid19 outbreak. All interviews were semi-structured, organized in different themes and recorded with the purpose of being transcribed afterwards. The interviews took between 45 minutes and one hour each. In terms of ethical considerations, all informants have been informed about their right to the material, the data from the interviews is further deleted in the end of the project. The informants have furthermore been anonymized except for their workplace (e.g., Municipality or municipal housing company) as it is deemed to be of relevance for analyzing their answers. Finally, the informants got the possibility to approve the data that was used from their interviews. quotes and paraphrasing's from their interviews.

In Tromsø a group interview was conducted with five planners. All five work or have recently worked with different aspects of planning for housing in the municipality. The interview was conducted on the 18th of March 2021. The focus in the interview was to get a better understanding of how planners working with housing perceive their possibility to ensure adequate housing and the tools and strategies that they use. The interview guide is found in appendix 3. In Umeå three interviews were conducted. The first was with a spatial planner within Umeå municipality's overarching planning section who had been involved in producing the municipalities strategy for housing; *Umeå kommun Bostadsförsörjningsprogram 2021-2024*. The aim of the interview was to gain a better understanding of how the municipality perceive their own possibility to ensure adequate housing and the tools that they have. The interview was conducted on the 15th of March 2021. The interview guide is found in appendix 2. Another interview was conducted with an employee working with property

development in the municipal housing company in Umeå municipality, AB Bostaden. The interview was conducted on the 30th of March 2021. The purpose of the interview was to gain an understanding of how the municipal housing company in Umeå understands their task to ensure adequate housing to the inhabitants as the municipal housing companies constitute an important and to some extent independently organized actor in municipalities work to ensure adequate housing. The interview guide is found in appendix 4. Finally, an interview was conducted with two employees in Umeå municipality who worked with the planning of ensuring adequate housing to specific groups. The interview was conducted the 14th of April, and it aimed at gaining a better understanding of the challenges and potentials within their mission, the interview guide is found in appendix 5.

By combining interviews and documents the aim is to get a more comprehensive picture of the two municipalities strategies to ensure housing. Yin (2014) argues that by combining different types of material in a case study, the researcher can triangulate the result. Data triangulation is based on the idea that the use of different types of material or data can corroborate the result. If the material from the interviews corroborates with the material from the documents it can be understood to have a higher validity in terms of that the materials are accurate for measuring what is being studied (Yin 2014, p. 118-122).

3.4 Processing the data

The data, from both the documents and interviews, have been coded based on different themes. The coding has been conducted through an abductive approach. The abductive approach combines the inductive approach's departure in the material and the deductive approach's departure in theory. An abductive approach thus evaluates the data and theoretical framework in relation to each other (Neuman 2011, p.112). A theoretical framework was developed before the data collection. When the data was collected pre-defined themes based on the analytical framework as well as themes based on the material was established. When processing the data, supplementing themes where distinguished and added to the existing themes. The outcome of the coding process is thus a combination of pre-existing interpretations and a more open view on the material which aims at not missing vital aspects of the material while still seeing it through a specific theoretical lens. The theoretical framework was reviewed again to evaluate its usefulness. Different themes were identified in the initial coding. Examples of the codes is, *tools, national structures, innovation, cooperation, visions, housing standards and the role of municipal housing*. What was identified differed to some extent between the

different parts of the material. The themes were then used as a starting point for comparing the result from the material. Thereby, it was possible to both triangulate the material from the interviews and documents, as well as compare the material between the two cases. The next step of processing the material was to analyze the ideas behind the content as such e.g., how the material linked to housing regime ideas. A process, which is inspired by an idea-analytical tradition with the aim of understanding the ideas behind the words. Understanding the underlying ideas can here be seen as a tool to explain the content by asking where the ideas come from (Bratberg 2014, p. 60-62). In this sense, the material from the two cases of planning strategies for ensuring adequate housing will be connected back to the overarching ideas of the two housing regimes. The notion of interpretation which started off the section, has permeated the coding and idea-analysis, as my interpretations of the data in relation to the theoretical framework is what guides the process.

The analysis which will be presented in the following section is divided into different sections. Section 4 is a literature review of Norway and Sweden's housing regimes showing how the two are constituted by both similarities and differences. This is followed by section 5 which present and analyze the data from Tromsø, while section 6 presents the data from Umeå. The aim of section 5 and 6 is to give the reader both an understanding of the case-specific material in the light of the social and political context which they operate within. Finally, section 7 compares the two cases differences and similarities also in relation to their housing regimes, aiming at answering research question *1.3 How can similarities and differences found in Tromsø and Umeå municipalities strategies to ensure housing to their inhabitants be understood in relation to their housing regimes?*

4. Housing regimes

The analysis aims at answering the overarching research question, *How can the strategies that Tromsø and Umeå municipality have formulated to ensure adequate housing to their inhabitants be understood, and how are the strategies formed by their national housing regimes?* This will be done from the perspective of the theoretical framework presented in section 2, and the analytical research design of a cooperative multilevel analysis presented in section 3.2.2. This section thus aims at understanding the system level of Denk's model, while section 5 and 6 aims at understanding the strategies from the perspective of the sub- or local level in relation to the housing regimes system level. Section 4 therefore aims at answering research question *1.1 What has formed the housing regimes of Norway and Sweden during the last century?* The analysis is based on a literature study presented under section 3.3.1. The Norwegian housing regime will be presented first followed by the Swedish. Emphasis will be on the character of the regimes in terms of universal or selective policy measures as well as how and why the regimes have changed over time by using the concepts of institutions and path dependency.

4.1 The Norwegian housing regime

Housing has constituted an important part of the welfare state system in Norway since the second world war. An emphasis on homeownership together with a low-interest policy has here been in focus (Stamsø 2008, p. 200-208). The housing regime has simultaneously undergone a change from a universally formed housing policy where housing was seen as a social right which the state should ensure all inhabitants an equal possibility to access. A change in policy focus in the 1980's and 1990's led to a selective policy where housing is provided mainly by the market while the state take responsibility for disadvantaged groups that cannot enter the market by themselves. The selective system is a form of social policy for housing.

4.1.1 A historic outline of Norway's housing regime

The national housing policy since the second world war was focused on regulating the price increase on housing. The key issue was to ensure that there was *rimelige* (affordable) housing for the Norwegian people (Nordahl 2012 p. 23-26). A large amount of public housing was converted into cooperatives. This was created as a more independent alternative to housing with a social purpose but without the public's influence (Stamsø 2008). This process is interestingly based in an idea of fairness and the unjustness of landlords earning capital on rent for tenants. The solution was thus to create a system which made it possible for most people to own their

own housing either through owner occupations or cooperative housing (Sandlie and Gulbrandsen 2017, 53-54). The Norwegian housing regime thus institutionalized an idea of homeownership through formal constraints in terms of house loans through the states House Bank (Husbanken) towards owner occupation or cooperatives, to make it possible for people to not have to be tenants. The cooperatives had a function for the municipal housing supply for the municipalities as they received economic and land policy support and in exchange gave the municipality's the right to assign a part of the housing (Annaniassen 2013, p. 198-201).

The Norwegian housing regime reached a turning point in the 1970's. The housing policy had up until then had a more quantitative focus on production of housing as well as general housing subsidies targeting the whole population and a regulated housing market. This was successively changed to a qualitative focus on forms of tenancy, redistribution of housing costs and privatization of public housing support (Annaniassen 2013, p. 195; Sørvoll 2018, p. 46).

In the 1980's, Norway's housing regime went through further large institutional changes which are visible in a gradual removal of the price regulation and deregulation of the cooperative sector, which strengthened the markets influence over the housing policy. In the 1990's the general housing policy of the House Bank was altered in a selective direction (Annaniassen 2013, p. 195 & 236-248). Annaniassen state that the housing policy goal of good housing for all was maintained but the affordability aspect of it was gone. The 1990's further included a decentralization of the housing policy from the state to the municipalities, where selective policy's were to be implemented on the local level (Annaniassen 2013, p. 248-249). Sørvoll (2018) defines the current housing regime as being focused on marketization, selectivity and ownership (Sørvoll 2018, p. 60).

The change in direction on the housing regime has been seen in how the housing policy changed to focus on disadvantaged groups instead of the general population (Annaniassen 2013, p. 195). The social policy for housing has further developed in a direction which is largely market-oriented and means-tested. The vision of a market-oriented and means tested social housing sector, is the understanding of social housing as a "scarce good administered in a cost-efficient way" (Sørvoll 2019, p. 54). The responsibility for ensuring housing for disadvantaged groups lies on the municipalities, who use municipal rental housing as a policy tool for this purpose. As of today, around 4 % (2017) of the Norwegian housing stock consist of municipal rental housing, reserved for disadvantaged groups (Sandlie & Gulbrandsen 2017).

4.1.2 Institutional constraints and path dependency of the regime

The Norwegian housing regime has, as the section above show, gone through large changes in the last century. Viewed from the perspective on housing policies as being focused on either universal or selectively measurements (Bengtsson 2001), the Norwegian housing regime as had a universal character from the second world war onwards, in line with the character of other elements such as school and healthcare of the social democratic welfare state. Housing was thus seen as a social right which all inhabitants should have the same access to, based on Bengtsson (2001) linkage between the universal housing policies and housing as a social right.

The gradual changes to the Norwegian housing regime during the 1970's and 1980's can however be understood to change the policy direction of the regime in a selective policy direction. As the housing policies directed towards the population as a whole was changed to focus on policies directed to disadvantaged groups who experienced difficulties entering the housing market and social housing as a *scarce good*. This in line with the dual approach to the housing market, as having one open and one closed part, which characterizes selective housing policies (Bengtsson 2001, p. 262). The increased influence of the market in the housing sector since the 1980's as a consequence of deregulations can further be understood as being in line with the selective housing policy-ideals view that the state should give minimal directions to the housing market.

Based on Bengtsson's (2013.a.) discussion of path dependency as explaining how housing regimes change, the Norwegian housing regime can be understood to have moved away from its initial paths universal policy focus towards a selectively focused path. Bengtsson and Jensen (2020) describe how a housing regimes path dependency can change due to external or internal factors. In the case of Norway's, as the universal policy of the housing regime was focused on homeownership and cooperatives instead of tenancies, the policy shift from housing loans for all to housing loans for those most in need did not question the ideal of homeownership as such. This can be seen as affecting Norway's housing regimes receptiveness of a general external neoliberal influence in the 1980's. The formal institutional constraints around homeownership, in terms of the laws and regulations on how to achieve it, was thus altered. But the informal institutional constraints of homeownership as a cultural idea was still existing. The influence of the homeownership norm can be seen in the selective housing policy *Fra leie til eie*, (in

English, *From renting to owning*) which aims at getting disadvantaged groups into the owner occupation market through directed house loans and grants (Barlindhaug & Astrup, 2009). In this sense, the Norwegian housing regime institutionalized idea of homeownership as the preferable tenancy form is influencing housing policies. Interestingly the dualistic policy approach of Norway can also be understood to have universal aims with homeownership as the goal. As a consequence of rising housing prices, the homeownership norm and its associated mortgages is not unproblematic from a financial point of view, but the ownership norm is strong. As a response to IMF stating that the biggest risk factor in Norway being the debt related to housing (Lundegaard 2019, p. 77-79), Erik Lundegaard (chief of communication for Eiendom Norge) defended the homeownership-model by highlighting its social value.

“It is hard to underestimate the positive effects of owning your own housing. Even if the taxation on housing “disturbs”, the disturbance is seen to have had a positive effect for both society and the individual in Norway, even though it provides the state with a significant cost.” (Own translation) (Lundegaard 2019, p. 76).

The risk or cost for the state in their relatively accessible house loans is here put in relation to the positive effect for both society and individuals. It is however important to question why it is positive for society and individuals to be a homeowner, compared to being a tenant, in the Norwegian housing regime. Dyb (2020) has written an article on the subject where a group of low-income tenants, where some have become homeowners and some are still renting, have been asked about their housing conditions. The conclusion is that those going from renting to owning a house becomes happier in some respects. The meaning of owning your own home is however put into context as Dyb argues that it could have more value to be a homeowner in a society with a high share of homeowners and a renting sector that is residual (Dyb 2020, p. 45). This is in line with North’s (1990) argument of how institutions are formed partly by informal constraints such as historical and cultural ideas and values. The positive effects of homeownership lifted forward by Lundegaard (2019) must therefore be seen in the light of the housing regime as such and not as a positive effect in itself.

The institutional formation of the Norwegian housing regime and its focus on home ownership has led to a neglect of the rental sector. This is argued by Sandlie and Sørvoll (2017) who observe that the Norwegian rental sector is dominated by small-scale leasing by private individuals, and the rental leases are both fragmented and short-term. In this sense the rental

sector lacks in adequacy. The condition of the Norwegian private rental sector has highlighted the need for a more professional, functioning and larger rental sector (Sandlie and Sørvoll 2017, p. 51). The authors however point to that the path in policy direction that Norway has taken in terms of housing policy and tax policy will make it difficult to professionalize the rental sector. There is a resistance towards an increased taxation on housing which can be understood in the light of that it would break with the institution of home ownership. As most of the Norwegians are homeowners, they arguably have an interest in maintaining the institutions as they are. The focus in housing policy on homeownership and cooperative housing after the second world war has further marginalized the rental sector, which complicates a professionalization of the sector (Sandlie and Sørvoll 2017, p. 55-56). The homeownership norm can thus be seen to affect the potential of the rental sector as a solution for adequate housing in the Norwegian housing regime.

A *third housing sector* (tredje boligsektor) has emerged in Norway. It is a new form of housing solution that stand outside the traditional dual division of the Norwegian housing regime with municipal housing for disadvantaged groups on one hand and housing provided by the market to everyone else on the other hand, hence the name of a *third* housing sector which consist of both owner-occupied housing as well as rental housing (Prosser 2020, p. 191-192). The third housing sector as a concept is of high interest from a perspective of adequate housing as it aims towards providing a solution that is secure and predictable, with reasonable housing, non-commercial solutions and a mix of residents. There is further an innovativeness over the third housing sector as it is presenting new solutions to the problem with ensuring adequate housing to the Norwegian people (Prosser 2020, p. 191-192), and the concept is thus also of interesting from the theoretical perspective of strategic planning. As Sandlie and Sørvoll (2017), discuss the Norwegian housing regime has been built up in a way which now make it hard for the rental market to be developed into a good solution for adequate housing while the prices on the housing market make it increasingly difficult to enter. The third housing sector can thus be seen an interesting innovation of the housing market in a more socially sustainable direction.

4.1.3 Consequence of the regime change on the municipal level

The withdrawal of the Norwegian state from universally focused housing policies must be seen from a perspective of a more general neoliberal shift in society. As the universal housing policy changed (Nordahl 2012 p. 23-26) it is of relevance to ask what effects the drawback or weakening of the national level in housing policy has for ensuring adequate housing for the inhabitants. The municipalities have on one hand been given an increased room to maneuver to

formulate their own housing policies. The municipalities can be understood to have strengthened their power compared to the state, they can even choose to go against strategies formulated by the state (Sørvoll 2011, p. 295-297). This could potentially have a positive effect for inhabitants in the sense that the municipalities might have a better understanding of local needs. Different municipalities may however take different responsibility for ensuring adequate housing to their populations, which may result in an insecure and uneven supply of housing in the country. Sørvoll (2011, p. 8-9) points to this by stating that the increased room to maneuver at the local level has given the municipality more influence over both which groups and what housing services to prioritize.

Iversen and Solstad (2021) however, state that the responsibility that the Norwegian municipalities have for the social housing aspect is shared with the state and the regions (Fylkeskommuner). These actors are seen to have a great impact over the direction of municipalities by following up national policies. The state still creates the framework for the municipal planning with legislation as a central tool (Iversen and Solstad 2021, p. 164-165). It is however not required to have a housing policy or boligsosial-plan (focused on disadvantaged groups). Tromsø's housing plan, *Boligpolitisk handlingsplan* can be seen as an example of such a housing plan. The municipalities can however still be encouraged to have a housing plan through different national policy documents such as *Nasjonale forventninger* (National expectations on the municipalities) published by the government in 2019, and *The Governments strategy for social housing policy* (Regjeringens strategi for sosiale boligpolitikk) published by the Ministry of Local Government and Modernization in 2021 (Iversen and Solstad 2021, p. 164-165).

Summing up, the Norwegian housing regime has undergone a shift from a universally focused housing policy where home ownership through state organized loans through the House Bank or cooperative housing has been in focus. The policy shift towards a selective and means-tested housing policy has in practice meant a shift in policy focus towards ensure adequate housing for disadvantaged groups only. Simultaneously, the municipalities responsibility has increased. There is a lack of adequate housing, as a professionalization of the rental market has not yet been introduced and the search for alternative or innovative housing solutions have therefore emerged, such as the third housing sector.

4.2 The Swedish housing regime

Housing has, similarly as in Norway, constituted an important welfare pillar in the Swedish welfare state since the 1940's. The housing regime has been based around a universal idea of equal opportunities to housing through municipal housing provision directed towards all inhabitants, an integrated market with a link between private and public rental housing as well as a corporatist system for rent setting negotiated between the tenants' association and property owners (Bengtsson 2013.b. p. 119-120). The regime has experienced a moderate change in policy focus since the 1980's in a selective direction.

4.2.1 A historic outline of Sweden's housing regime

The Swedish housing regime of today was partly introduced in the beginning of the 20th century. Bengtsson (2013.b) describes how the different parts constituting the Swedish housing regime were introduced around the first world war as a response to the private rental housing market. A first version of a tenants' housing association was introduced with the aim of ameliorating the situation for the tenants (Bengtsson 2013.b, p. 128-129). The association developed into one of the main characteristics of the Swedish housing regime (Bengtsson 2013, p. 119-120). Housing policies of this time were first introduced towards disadvantaged groups in the society, such as *Barnrikehus*, which was a housing initiative for economically disadvantaged families organized through the municipalities. The municipal organization of this initiative however laid the ground for the organization of municipal housing companies (MHC: s) as one of the fundamental pillars in the housing regime, in Swedish *Allmännyttan* (Bengtsson 2013.b, p. 128-129).

The 1940's decision to develop the Municipal housing companies as a provider of housing to the population was of importance for the future development of the Swedish system according to Bengtsson and Jensen (2020). Although cooperative as a tenure form for housing had been growing, the Swedish government chose to focus on the municipal rental housing as the central part of the regime in contrast to Norway's focus on cooperatives and homeownership. The municipalities were simultaneously given much responsibility for the housing provision (Bengtsson 2013, p. 132-134). The slogan for the municipal housing became "Good housing for all" (*Goda bostäder för alla*), the housing policy thus became integrated in the general welfare policy's idea, that everyone got better conditions, this would include also disadvantaged groups (Sveriges Allmännytta No Year.a.).

Between 1965 and 1974 the housing policy *The Million programme* (Miljonprogrammet) built over 1 005 000 new housing units in Sweden. Against the background of a housing shortage in Sweden, the focus of policy was to increase the building rate through a more rational and industrial approach to building new housing. The Million Programme was partly seen as a success but also critiqued for lack of accessibility to the rest of the city, lack of good services, and high rent levels (Boverket No Year.a). These are aspects that can be seen as examples of a lack of adequacy of the housing. As of today, there is an extensive need for renovation of the housing built under the Million programme, the need however varies depending on the level of maintenance and other prerequisites of the housing (Boverket No Year.a).

There have been two important waves of setbacks to the Swedish housing regime. The first wave was introduced in the 1990's and consisted of declining housing subsidies and market pressure on dwellings in city centers (Bengtsson and Jensen 2020, p. 28). The second wave came in the 2000's and a specific focus should be put on the law (2010:879) called *Allbolagen* in 2011 which stated that the municipal housing companies should function in a business-like way (Sveriges Riksdag No Year.a.; Bengtsson and Jensen 2020, p. 28). The law change has also affected the rent setting system. The private rental apartments rents were earlier set based on the use-value system and the MHC: s rent. This was abolished, and the use-value of housing can instead be based on a private rental apartment (Bengtsson and Jensen 2020, p. 19 & 28).

There is today a housing crisis in Sweden as there is a lack of housing at reasonable price. This affects some groups such as, young people, elderly, those who have not lived in Sweden for a long amount of time and those with less economical means, harder (CRUSH 2016, p. 10-17). In June 2021, a national public inquiry on the introduction of free rent setting in newly produced rental apartments was presented to the Swedish government (SOU 2021:50). According to the Swedish parliament "The purpose has been to create a model which contributes to a long-term well-functioning rental market and an effective use of the stock in question." (Own translation) (Sveriges Riksdag No Year.b.) The public inquiry has however received much criticism partly as it is argued that the introduction of free rent setting would be a first step towards introducing market rents in the whole rental sector. It is furthermore argued that such a progress may affect the future policy direction of the Swedish housing regime as it departs from the existing system with negotiated rents for a system where the property owners decide the rent themselves (Holmqvist 2020; Hyresgästföreningen No

Year). The tenant's association is for example critical of introducing market rents in newly produced housing. Its chairperson argues that it is probable that it would raise the already high rents on newly produced housing, which would lead to an increase in overcrowdings (Holmqvist 2020). Such a development could be argued to decrease the access to adequate housing based on UN: s definition of it as affordable.

4.2.2 Institutional constraints and path dependency of the regime

The housing policy in Sweden before the 1940's was with its policy focus on disadvantaged groups selective in its character. After the 1940's it however changed in a universal direction with the idea of everyone's equal right to a good or adequate housing, reflecting what Bengtsson (2001) defines as characteristic of a universal housing policy seeing housing as a social right for everyone to access and where the state makes correctives to the market to ensure it (Bengtsson 2001). The setbacks in the Swedish housing regime during the 1990's and 2000' changed the character of universal housing regime in a more selective direction (Bengtsson and Jensen 2020, p. 28). Several policy changes have also led to a favored economic position for private ownership over tenancy. Among these are the abolishment of real-estate tax and generous lending conditions provided by banks (Borg 2018, p. 421). Processes of financialization of housing (Aalbers 2016; Marcuse 2020) can further be added to the list which can make it much more profitable to own one's housing based on large price increases. These types of economic policy changes can be seen to go against the Swedish housing regimes idea of tenure neutrality mentioned by Bengtsson (2013) in the introduction to the section. An example is the Swedish cooperative housing sector which went from being defined by non-profit, to making it possible to make profits on sales of housing units in 1968 (Bengtsson and Sørvoll 2018, p. 124-125).

Furthermore, a selective outcome of the changes in the housing regime can be found in a process of residualization, meaning that the municipal housing is predominantly inhabited by low-income groups. The explanations to residualization processes can be many, and one is the increase in homeownership at the same time as the rental sector is decreasing (Borg 2018, p. 406). Borg (2018) examines the occurrence of a residualization of the Swedish rental sector based on the background of the policy changes of the universal system in the 1990's and 2000' explained by Bengtsson and Jensen (2020). It is concluded that the residualization of the rental sector is differing geographically between different municipalities. The population density seems to play some part, where scarcely populated municipalities tend to have more residual

rental sectors. Further, the size of the municipal housing sector seemed to have an important impact on the residualization of the rental sector as well (Borg 2018, p. 420-422).

Grander (2017) describe how the changes in housing policy has shifted Sweden's housing regime to being selective in its outcome while still understood as universal in theory (Grander 2017, p. 349). The core elements of the housing regime mentioned by Bengtsson (2013) are thus still in play but have been altered. Both Bengtsson and Jensen's (2020) explanations of regime change as a consequence of external influence or internal challenges can be traced in the alteration of the regime. The shift in housing policy in the 1990's is understood to be a consequence of neoliberal influence (Gustafsson 2018, p. 96) which can be seen as external influence, Bengtsson and Jensen (2020) also argues that the Swedish system has been modified from its original character because of criticism of the universal ideals, by political opponents. Which is in line with their explanation of a changed path due to internal challenge (Bengtsson and Jensen 2020, p. 24). The argument is in line with Norths (1990) understanding of institutional constraints presented in section 2.1, in that new ideological ideas enforce a change of informal cultural constraints, which in turn influence the formal constraint in terms of law and policy changes. There is however also an institutional inertia in the Swedish housing regime. In spite of the housing regimes alteration, it is still in use with less changes compared to the more drastic change of the housing regime in Norway. The explanation to the persistence of the Swedish regime is according to Blackwell and Bengtsson (2021) the importance of its institutions, they argue that Sweden's public housing sector has proven to be resilient, albeit modified (Blackwell and Bengtsson 2021, p. 17).

4.2.3 Consequences of housing regimes alteration on municipal level

The municipal housing system perceives a reduced possibility to keep up its universal character. The law change of 2011 where the municipal housing is to work in a business-like manner has, led to municipalities interpreting their missions in differing ways. While some municipalities interpret the goal of providing good housing for all as the goal to prioritize, other municipalities interpret the business-like management as the priority. This has led to a heightened threshold for people to get access to municipal housing in some municipalities. (Grander 2020, p. 183-187; Grander 2017, p. 349-350). Grander (2020) sums up by stating that the Swedish MHC: s has a large room to maneuver for ensuring an equal access to adequate housing is large, but that it is interpreted different in the individual municipalities. This has a negative effect for the

possibilities of a coherent socially oriented housing strategy on a national level (Grander 2020, p. 184). The consequences of the alteration of the Swedish housing regime must then arguably be analyzed in the local context, this as the municipal housing situation in Umeå may differ from the change in another municipality due to local interpretations.

Summing up, in both Norway and Sweden's housing regimes it is increasingly difficult for people to enter the housing market due to rising housing prices in the homeownership market and the rental sectors in the two countries are furthermore lacking in different respects as functioning alternatives. The effect that this has for groups with less economical means are to a large extent that they are excluded from the homeownership-part of the housing market and that they need to find housing through the rental housing sector instead. The next section will present a table comparing housing policy tools which are available in the Norwegian and Swedish housing regimes.

4.3 Comparison of housing policy tools in the Norwegian and Swedish housing regimes

The following section presents housing policy tools in Norway and Sweden with the aim of presenting an overview of existing tools and how they differ between the two contexts. The tools have been organized into three different tables based on their types.

Table 1 illustrates tools focused on the municipal level, with which the municipality can steer housing development in different ways. In terms of strategic land policies and planning monopoly Norway and Sweden have similar prerequisites. The design of the municipal housing-systems is however differing to a large extent where Norway's municipal housing is limited to disadvantaged groups while Sweden's municipal housing has a more universal character. Consequently, the outcome of municipal housing as a policy tool differs in who is ensured housing through it. The organization of municipal housing through autonomous management can further give Swedish municipalities a larger influence over new development of the housing, and less dependence on private actors.

Table 1 - Comparative model of housing tools 1, (Mina Benjegård 2021).

Housing tool	Sweden	Norway
Municipal housing	<p>Exists in majority of Swedish municipalities as Municipal housing companies.</p> <p>Aim at increasing the municipal housing supply, provide good housing. Owned by municipality, controlled through owner directive but autonom management.</p> <p>Generally <i>Universal</i> access, except some requirements which differ between the companies.</p> <p><i>Municipal</i> level in charge. (Boverket No Year.b.)</p>	<p>Exists in majority of Norwegian municipalities.</p> <p><i>Selective</i> access, for disadvantaged groups.</p> <p>Access through application.</p> <p>Market rent.</p> <p>Contracts limited in time.</p> <p><i>Municipal</i> level in charge (Skog Hansen 2021, p.53).</p>
Municipal planning monopoly	<p>Settled in the Swedish law through the Planning and building act. (Boverket No Year.c.)</p>	<p>Settled in the Norwegian law through the Planning and building act (Solstad 2021, p. 28; Tromsø kommune 2015, p. 27).</p>
Strategic land policies	<p>If the municipality owns land, it can make conditions for the orientation of what is to be built.</p> <p>Gives the municipality a tool to have an active role in housing policies for example in terms of the affordability.</p> <p>(Boverket No Year.d.)</p>	<p>If the municipality owns land it can make conditions for the orientation of what is built (Tromsø kommune 2015, p. 25 & 30).</p>

Table 2 illustrates three type of economic-housing policy tools in Norway and Sweden. As the table show, housing allowances exist in both national contexts and is granted by the state, although the Norwegian allowance is distributed by the municipality. There are differences in what parameters that need to be fulfilled in order to achieve the allowance, although both

are aimed at those with less economic means. Further, there are no national house loans to individuals in Sweden. In Norway, which have a history of a general house loan through the House Bank, there are as off today house loans directed towards disadvantaged groups in the housing market. Sweden's housing regime does not have anything comparable to this, which may be explained by how the housing regime have been focused on municipal rental housing instead of owner occupations or cooperatives. In terms of national support to developers of housing there are such tools in both regimes but in different forms. Where Norway has a reduction of cost of projects, Sweden has a credit guarantee which means that the developer needs less capital than otherwise would be needed to get a loan. The credit guarantee is a cooperation between developers, banks and the Swedish housing authority; *Boverket* (Boverket No Year.c).

Table 2 - Comparative model of housing tools 1, (Mina Benjegård 2021).

Housing tool	Sweden	Norway
Housing allowance	Organized on state scale directly to individuals through the Swedish social insurance agency, <i>Försäkringskassan</i> . For individuals under 29 years or families in need of support. Based on income, housing costs, type and size. Individually calculated. (<i>Försäkringskassan</i> No Year.a.; <i>Försäkringskassan</i> No Year.b.).	Allowance from state to individual. Organized through the municipal level. For persons with high expenses on housing and low income (<i>Husbanken</i> No Year.a.).
National house loans - individuals	No.	Start-up loan from municipality (<i>Startlån</i>). If you cannot access a loan through an ordinary bank. A grant from the municipality can be offered in combination with the loan (<i>Husbanken</i> No Year.b.). Loan from the House Bank. For building, or for updating

		housing standards (Husbanken No Year.c.).
National housing support – developers	Credit guarantee from Boverket for building, transformation of housing. Or acquisition of housing to cooperative rental housing (Sveriges Riksdag NoYear.c.; Boverket No Year.e.)	Tilvisningsavtale (municipal referral of apartments, 40% for disadvantaged) Tildelingsavtale (all housing to disadvantaged groups) around 85% of project costs paid by the House Bank (Veiviseren.no No Year).

Finally, Table 3 show tools directed towards disadvantaged groups. The first box comparing rent guarantees differ to some extent between the two regime contexts. In Sweden there is a possibility for the municipality to go in as a guarantor for individuals towards landlords, which could be understood to function in a similar manor as the credit guarantees that the state gives developers towards banks explained above. In Norway the housing allowance could function in a similar way, as it provides the individuals receiving it with an increased potential of paying the rent, but the two tools differ in many respects, for example in how the Norwegian allowance is based on state level policy and is required by the municipality to organize, while rent guarantees in Sweden is voluntary. Further, economic support for individuals shows how it in Sweden is a possibility for municipalities to initiate such a policy, if they are consistent with who is entitled the support. In Norway there are instead tax revenues on housing mortgage. These two tools are very different in character as the Swedish one is economic support directed to specific group in need for it while the Norwegian one instead is directed generally towards those who own housing. Finally, related to housing solutions for homeless people, municipalities in Sweden can initiate such measures, but there is no national policy for it (Umeå kommun No Year, p. 31). In Norway on the other hand, homeless people are considered a part of the disadvantaged group for whom the municipalities should ensure housing (Kommunal og moderniseringsdepartementet No Year).

Table 3 - Comparative model of housing tools (Mina Benjegård 2021)

Housing tool	Sweden	Norway
Rent guarantees	Voluntary tool on municipality level to go in as guarantor for individuals who can pay for housing but experience difficulty in enter the rental housing market (Boverket No Year.f.)	Same as under Housing allowance. An allowance from state to individual. Organized through the municipal level. For persons with high expenses on housing and low income. (Husbanken No Year.a.)
Economic support for individual	Legal authority to give households support to either get or keep its housing. The municipality must treat everyone in a similar way. They should therefore create a policy for who is entitled to it before deciding individual cases (Boverket No Year.g.).	Tax revenues on mortgage rates for housing (Nordea 2021).
Housing solutions for homeless	Specific targeted efforts can be initiated on municipal level. No national strategy (Stockholms Stadsmission No Year).	The municipality is responsible for ensuring adequate housing to disadvantaged groups in the housing market, which includes homeless people. (Kommunal og moderniseringsdepartementet No Year).

5. Municipal strategies to ensure adequate housing in Tromsø

By analyzing Tromsø municipality's strategy to ensure adequate housing to its inhabitants, the section aim at answering Tromsø's part of research question *1.2 How are Tromsø and Umeå municipality experiencing their respective room to maneuver provided by the housing regimes, and how are they using their room to maneuver strategically?* The section will weave together the housing regime perspective with the concept of strategic planning. In doing so a link is created between the system and subsystem level and thus providing an understanding of Tromsø's strategy and room to maneuver in terms of housing provision within the national housing regime context.

5.1 Outline of plan and understanding of adequate housing

Tromsø's housing plan; *Boligpolitisk handlingsplan*, is extensive in scope. It is a plan which includes both a more general housing strategy for the municipality as well as a strategy for disadvantaged groups. When the plan was adopted in 2015 the population was estimated to grow to 120 000 inhabitants within 2044. Because of the expected population growth, the plan identifies a need for a housing policy in order to manage the growth. It is further argued that housing is a basic welfare good (Tromsø kommune 2015, p. 5). The plan formulates the following vision for housing; "Sustainable housing and living environments for all" (Own translation) (Tromsø kommune 2015, p. 6). The vision is specified through four goals; *1. Enough and real housing to cover the population growth, 2. Enough and correct (riktige) housing for disadvantaged in the housing market, 3. Housing construction that gives desirable urban development and transport patterns, 4. Correct organization and collaboration for an operative housing policy.* (Own translation) (Tromsø kommune 2015, p. 6). The four goals are operationalized in an elaborate way throughout the housing plan. A final section attaches the goals to the action plan. The plan is going to be revised but the details for it is not decided upon yet (Own translation) (Interview 2:1).

An interesting aspect of Tromsø's plan from a housing regime perspective is how it, by aiming towards both goal 1 and 2 above, entails not just disadvantaged groups but includes a more general plan for the housing development (Tromsø kommune 2015, p. 28-32). As section 4.1 of the analysis showed, Norway has to a large extent abandoned the general policy approach to housing since the 1990's in favor of a selective policy approach focusing on disadvantaged

groups. A comprehensive housing-strategy can therefore be seen to have a pro-active or explorative character in line with a strategic planning approach as it aims to go beyond what needs to be done and try out a new approach (Johnsen 2017 & Hofstad and Ringholm 2018). One of the informants express it as a plan that merge two plans: One section for the ordinary housing market and one for the housing policy for disadvantaged groups. Previously, the municipality produced a plan only for disadvantaged groups (boligsosial handlingsplan) (Interview 2:2). The merge can thus be seen as a step in a more general policy direction, even though they are presented individually. This fact is discussed by one informant who highlight that there is a difference between the boligsosiale- and the general housing policy, and comment that almost all that is discussed in the interview is the municipality's role and responsibility in relation to the boligsosiale-area (Interview 2:4). The focus on the boligsosiale-area must be understood on the basis of the national housing regimes selective policy focus. Formal constraints in terms of statutory responsibilities to ensure housing for disadvantaged groups can thus lead to a situation where these are in focus for the conversation of housing policy at potential expense of other groups. The fact that the one-sided focus on housing is problematized to some extent by the informant, could be seen as an expression of that the selective policy in the Norwegian regime is lacking in ensuring adequate housing for all.

Adequate housing as a concept is not present in Tromsø's policy plan. This can however have to do with the translation of the concept from English to Norwegian as was discussed in the methods section. The absence of the wording adequate housing does not mean that the concept as such is absent. The housing plan use the concept of *God bolig* (good housing) which arguably have a similar meaning. A good housing is both mentioned in relation to affordability and quality (Tromsø kommune 2015 p. 5). When adequate housing and the issued related to it was brought up in the interview the informants described that there is a problem with affordability, specifically in the city center. Another issue that is described is a lack of heterogeny in housing types within the city's different housing districts. Explained by an informant in the following way.

“When elderly people do not get out of their single-family houses due to a lack of alternatives in their districts, then families will not move into the single-family houses. This leads to a mismatch between supply and demand. Senior housing – or just apartments in some of the districts – can with other words help more families into the single-family housing market” (Own translation) (Interview 2:4).

5.2 Tools to ensure housing in the municipality

There are different types of housing tools that are and can be used by Tromsø municipality. Section 4.3's comparison of Norwegian and Swedish housing policy tools showed how Norwegian municipalities have a bundle of housing policy tools directed towards disadvantaged people in the municipal housing, and house loans and allowances from the House Bank which is also the case in Tromsø. The municipality reflects the national informal housing institution of homeownership in relation to the support from the House Bank, when arguing that getting support for your own housing is preferable as it gives people a higher quality in life, quality of housing and economic benefits (Tromsø kommune 2015, p. 44). In terms of municipal housing, the municipality aims at developing as many municipal housing units as possible integrated in ordinary housing areas, in contrast to concentrating them in apartment blocks before, which could have stigma as an effect (Tromsø kommune 2015, p. 31 & 48). The municipal housing is further following a principal of self-financed rent, where the costs of the municipal rental sector should have a balance between incomes and expenditures, and in this sense being self-financed. The housing plan state that the system needs to be supplemented or replaced (Tromsø kommune 2015, p. 48) and an informant explains how the self-financing aspect restricts the amount of housing that the municipality can obtain if there are high prices on housing in the market (Interview 2:1).

The housing plan list the housing policy tools that the municipality have; the *Economy plan* (Økonomiplan), as an action plan for facilitating plans and realizing projects. The *internal organization* is further understood to affect the municipality's role as a collaborator with housing questions. The municipality is also understood to have different roles in terms of planning. The role as *planning authority* which is based in the Planning and Building Act and gives the municipality monopoly over planning. The role as *landowner* is perceived as more unrestrained as it takes departure in private law. A fourth role that the municipality has is the role as responsible for the *boligsosiale*-area where the House Bank has an important support from the state level. It is finally added that all planning initiative must be implemented in line with public procurements (Tromsø kommune 2015, p. 7). The municipality's different roles give them different type of tools and room to maneuver. A risk in having multiple roles could be a lack of overview and fragmentation in the housing policy. An informant however describe that are limitations to what the Planning and Building Act can do as a tool for the *boligsosiale*-

policy (Interview 2:2). In North's terminology, the Planning and Building Act, as a national law, is understood to constitute a formal constraint in the Norwegian housing regime. Its limited effect as a tool for boligsosiale-policy thus show how the national housing regime form the local housing policy's design, described by the same informant in the following way: "[...] it is clear that the municipalities activity would be bigger if the House Banks subsidies were higher, there is no doubt about it." (Own translation) (Interview 2:2). The perception is thus that the rules set by the state to a large extent form what the municipality can do in terms of housing policy.

The municipality has further founded *Arnestedet Eiendom AS*, as a company owned by the municipality. The purpose of Arnestedet is to develop properties for the inhabitants in the municipality, their webpage state that; "We are to contribute with modern, forward-looking and sustainable housing which is good to live in" (Own translation) (Arnestedet Eiendom AS No Year). Arnestedet was set up as a housing development tool to realize revenues back to the municipality and is thus seen as a housing policy tool. Arnestedet is however not a tool for boligsosiale-policy as it goes against regulations for competition if the municipality would order boligsosiale housing from Arnestedet. The surplus from Arnestedet which is delivered back to the municipality is understood as important and are thus indirectly of importance also for the boligsosiale-area (Interview 2:1:4). The establishment of Arnestedet is interesting from a housing regime perspective as it has more of a universally focused character, which does not go in line with the selective policy focus of the national housing regime.

Because of the Norwegian housing regimes historic focus on cooperative and homeownership solutions for housing, the rental sector has constituted a less developed tool. The municipal housing has, as mentioned in section 4.1, constituted the exception as housing disadvantaged groups since the Norwegian housing regimes shifted in a more selective direction. However, the municipal rental sector is, like the private rental sector based on market rents, which deteriorates its adequacy, based on the UN: s definition of it as affordable. The private rental sector is, as Sandlie and Sørvoll (2017) stated dominated by small-scale leasing by private individuals. An informant describes how one of the intentions with the housing plan was to increase the amount of professional landlords where the Assignment agreements (see section 4.3) was seen as a tool for developing it (Interview 2:3). The plan describe that a professionalization of the rental sector is partly dependent on professional landlords, partly on having organs that help tenants who fall victim to unprofessional landlords. Establishing a department of the national rentier-department as well as the Board for rent disputes is

suggested as tools that would professionalize the rental market (Tromsø kommune 2015, p. 31-32). Such establishments would arguably increase the possibility for the municipality to ensure adequate housing based on its *security of tenure* and *habitability*.

5.3 Structural constraints to the room to maneuver

The housing plan state that the room to maneuver is shared between the municipality, the state and private actors (Tromsø kommune 2015, p. 24-25). Tromsø's housing plan express an awareness of how structural factors affect the provision of housing;

“The public sectors strong role from the post-war-period was changed through deregulations in the 80's. The state and the municipalities have withdrawn from the housing policy arena the last ten years, and only focused on social housing. Now there is need to realize a new housing policy. The market does not solve everything by itself and the housing policy is more than the boligsosiale.” (Own translation) (Tromsø kommune 2015, p. 11).

The quote shows how Tromsø's policy plan acknowledges the changed reality for ensuring housing on a municipal scale in Norway today compared to earlier periods, in line with what the presentation of the Norwegian housing regime in section 4.1 showed. The quote is further interesting to look at from the perspective of institutions and institutional change. The institutional setting that Norwegian municipalities are faced with today, with a focus on social housing and much of the housing responsibility left for the market to solve is here questioned. The municipality is also going a step further in stating that what currently constitutes the housing regime should change.

The plan further concludes that although the municipality has been able to ensure housing to cover the population growth in a longer time perspective, they have struggled with doing so recently. It is argued that there can be multiple reasons for this challenge and that some explanations might not be possible to solve at the local level (Tromsø kommune 2015, p. 16). There can be different explanations outside of the local level control to the difficulty in ensuring adequate housing. It could, as the quote above illustrates, refer to the withdrawal of the state from the housing policy area. Another potential explanation that in some respects also is interrelated to the national level is the state of the local housing market in Tromsø. Tromsø city is, as section 1.4 discussed the second most expensive city in Norway to live in after the capital Oslo. Increasing housing prices can affect the adequacy of housing in many respects. The most apparent effect on the adequacy is probably the affordability of housing, but the lack of space

and lack of adequate location are examples of effects which can be a consequence of inadequate housing prices. The municipal room to maneuver is to a large extent defined by the state national housing frameworks. Tromsø's housing plan describe how "National laws and regulations constitutes together with economic condition on national scale the most important framework for municipal housing policy." (Own translation) (Tromsø kommune 2015, p. 7). An informant elaborates on this by stating that many are focused on prices on housing and that it the price formation in Norway is linked to aspects such as interest rate levels and the tax system, which means that there is not so much to do about it on the local level (Interview 2:4). The role of the national institutional constraints which the housing regime constitutes is thus perceived as playing an important role for what room to maneuver that the municipality have.

The statutory responsibility of municipalities to ensure housing to its inhabitants is also highlighted in plan in the following way; "The municipality have statutory responsibility to assist to provide housing to all disadvantaged and people with specific housing needs [...]" (Own translation) (Tromsø kommune 2015, p. 25), which is to be found in the Law of municipal health services (Lov om kommunehelsetjenster) and the Law of social services (Lov om sosiale tjenester) (ibid). It is thus clearly stated that the responsibility that the municipality have is for specific groups, in line with the selective change in national housing policy direction in the 1980's and 1990's, presented in section 4.1. As table 2, section 4.3 showed, a Start-up loan (Startlån) from the House Bank, provided through the municipality is used as a tool for disadvantaged groups to enter the ownership market. An informant however notes how there is a lack of accessibility for the type of housing that they need, in relation to the size of the loans. This could for example be the case for people with a physical disability which are in need of some more space (Interview 2:3).

Another structural constraint to the municipal room to maneuver is furthermore identified in relation to the rental market. It is stated in the housing plan that a professionalization of the rental market is needed. The economic constraints linked to renting out is however based on the national level (Tromsø kommune 2015, p. 30-31) which reduces the room to maneuver to ensure adequate rental housing within the frame of the municipality. But the more informal constraints in terms of ideas is also visible through the homeownership ideal. This is expressed by an informant as there in Norway is a general idea that ownership is the goal. It might have had a negative effect on the standard of rental housing, which is relatively low in Tromsø, and

thus affected disadvantaged groups on the housing market negatively, also because there has been a high pressure on the rental market in Tromsø. The state of the rental sectors is further expressed as having to do with both decency and the society development (Interview 2:4).

5.4 Strategic planning as a tool to ensure adequate housing

Section 4.3, table 1 showed how the municipal housing is reserved for disadvantaged groups in the housing market. Norway's housing policy is as mentioned in section 5.1 dualistic in the sense that there is a specific system for disadvantaged groups that cannot access the housing market by themselves. But with the policy goal to make it possible for most people to own their own housing (Stamsø 2008). Tromsø's housing plan goes in line with this national strategy. It is desired that most people who live in municipal housing should get access to their own housing, either owner occupied or rental. Ownership is however preferred over tenancy. The document state,

“It is documented that there is a higher quality of life, quality of housing and economic advantages for residents living in their own owned property. Based on this, a series of the House Banks tools are directed towards this, for example very long-term loans, housing grants and housing allowances. The municipality's role is to assist the residents in realizing their own ownership.” (Own translation) (Tromsø kommune 2015).

In this aspect, Tromsø's strategy to ensure adequate housing goes well in line with the Norwegian housing policy. Both the formal and informal institutional framework is represented in reproducing the national policy. Formally through the policy direction set up through the State House Bank. Informally through the cultural and historical idea of ownership as the best form of housing. This idea was problematized in section 5.1 by Dyb (2020) who argued that the reason why people are happier in owner-occupation than rental housing is connected to the amount of homeownership in the country. It can thus be said to be true that people live better lives when they own their housing, but that this is dependent on how the housing regime is built up. By further adding Sørvoll's (2019) argument of how Norway's social housing sectors has developed in a direction with market rents and low level of security is a further perspective on why owner occupation is seen as a favorable tenure form.

Tromsø's housing plan further highlights a model of integrating municipal housing to an as large extent as possible in 'ordinary housing' areas. The norm has earlier been to build

municipal housing blocks. It is argued that the housing blocks often led to bad housing areas, stigmatization and people inheriting social problems (Tromsø kommune 2015, p. 31). The integration of municipal housing in ordinary housing areas can thus arguably be seen as a strategic planning approach taken by the municipality. It includes external actors in the process of ensuring adequate housing through an unconventional initiative in line with Ringholm and Hofstad (2018) definition of strategic planning. In this sense, Tromsø's strategy to ensure adequate housing is pro-active or explorative in line with Johnsen's (2017) categorization of municipalities. The housing plan further describe how the integration of municipal planning will lead to a win-win situation (Tromsø kommune 2015, p. 48).

The municipality's presentation of a win-win situation is however dependent on private actors perceiving it in the same way, which is not something that can be taken for granted, and thus adds an element of insecurity, to ensuring adequate housing. In the interview with the planners in Tromsø this is showed in relation to an Assignment agreement (Tilvisningsavtale) that the House Bank provide in collaboration with private developers with the purpose of increasing the number of professional landlords. This shows how national policies affect the local room to maneuver by providing the municipality with tools to act, but there is does however not mean that the private developers will be interested in collaborations. The municipality is the actor that needs to make the order for the agreement and introduce the tool for private actors, and explained the response from the private developers as follows; "It was an incredible skepticism from the property developers to get into it, this with being a rental housing developer, to become a professional rental actor, plain and simply because of the rate of turnover on housing in Tromsø municipality [...]" (Own translation) (Interview 2:3).

This shows how financial institutions also play a role in the constraints that municipalities face when planning for housing. Financial institutions must however also be seen in the light of how the housing regimes are designed. The form of a housing regime can arguably be seen to affect how vulnerable it is to economic forces. The institutions of Norwegian homeownership which is visible through formal constraints such as the start-loans for housing (Husbanken No Year.b.) as well informal constraints of homeowners as happier than tenants (Dyb 2020). The homeownership-norm can thus be seen to be in line with a norm of building owner occupied housing. Interestingly an informant express how they have experienced a change in interest from property developers in the last years. It has taken some time, but it is understandable as it has to do with changing the mindset of the property development-sector from focusing on quick

profits to a focus on long term investments (Interview 2:3). The interplay between housing policies and the economical institutional constraint is further elaborated on by one of the informants;

“[...] But I do not think that we should doubt that the market has played on our side the last two years, where you can also see that for example the private developers need to think in new ways [...] the market is on our side, and it is a very important factor in this that we just have to take advantage of.” (Own translation) (Interview 2:3).

Another informant adds that although the economical tools provided by the House Bank, such as the Assignment agreement, the most important thing is that there is an interest among the property developers to take more responsibility for social housing. Many developers are seen to be more positive to this in Tromsø, and it is expressed as positive to work together for solutions (Interview 2:4). Summing up, cooperation with private actors to find new solutions can arguably be seen as an important strategy to be able to ensure adequate housing within the municipality. The strategy's potential of ensuring adequate housing therefore have an element of uncertainty as it relies on private actors, which in turn can be understood as a consequence of the design of the housing regime.

In terms of coordination and organization, it is expressed by one informant that there is a need for the municipality to get better at coordinating and communicate what their prioritization on what type of housing solutions that is needed. It is further expressed that a strategy document for this would be useful (Interview 2:2). This shows how communication is understood to play a strategic role in ensuring housing for the future. Another informant is agreeing with that increased coordination is needed by arguing that there is a difference between stating how the housing situation in the municipality is and to have a strategy for how to approach it. Further, the same informant state that the municipality would have a much greater basis for thinking strategically if a new housing plan would be initiated today (Tromsø kommune 2015 & Interview 2:4). This is highlighted by a yet another informant stating that; “In Tromsø we do not lack visions, I think what is lacking is feasibility and resources for implementation [...]” (Own translation) (Interview 2:1). This goes in line with the criticism towards the lack difficulty of operationalizing or implementing strategic plans and ideas, as discussed by Albrecht (2006), and Ringholm and Hofstad (2018). A housing plan which envisions adequate housing does not equal that adequate housing is ensured in reality.

6. Municipal strategies to ensure adequate housing in Umeå

As the last section analyzed Tromsø's strategy for municipality's strategy to ensure adequate housing to its inhabitants, section 7 aim at seeing Umeå's strategy to ensure adequate housing in a similar way, by analyzing it in the context of its housing regime. Thus, answering Umeå municipality's part of research question 1.2 *How are Tromsø and Umeå municipality experiencing their respective room to maneuver provided by the housing regimes, and how are they using their room to maneuver strategically?*

6.1 Outline of plan and understanding of adequate housing

Umeå's housing plan, *Bostadsförsörjningsprogram 2017-2024*, differ from Tromsø's in terms of its vision. The document is not presenting its own vision for housing. It is instead drawing on national policy goals and laws in relation to general housing visions presented by the municipality. These end up in housing policy goals formulated in the program (Umeå kommun No Year, p. 4-7). The merge of national policy and local vision show how institutional constraints set the frame and influence the local strategies for housing and how this is visible within the documents. There are three housing policy goals in the plan. 1. *New built housing should contribute to movement on the housing market, increasing people moving in to the city, enlarged supply of housing and counteract segregation.* 2. *Existing housing stock should be used more efficiently, made more accessible in strategic places, be renovated as carefully as possible with minimal effects on rent levels.* 3. *The Disadvantaged group in the housing market should decrease* (Umeå kommun No Year, p. 9-13). The vision and goals are for the future housing development comprehensive and ambitious in what they set out to do, like Tromsø. In some respects, Umeå's goals also differ from Tromsø's as they include strategies for renovating the current housing stock as well as including a goal on counteracting segregation.

As Tromsø, Umeå does not use the wording of *adequate* in terms of housing in their housing plan. Umeå's plan is instead using the wording of *Good housing* (God bostad) which is interpreted to be of a similar meaning. The plan refers to the Swedish government who state that there is an overarching goal to be able to offer the Swedish population a *good social habitat*. This means both that there should be a good access to housing and that the housing should be adapted to the needs of the population (Umeå kommun No Year, p. 4). The housing plan interpretation of good housing is to ensure that the local housing market is functional. A

functional market is here understood as consisting of a wide range of diverse types of housing, forms of tenancy, size etcetera. A functional housing market is further defined as to have low threshold of entering, good possibilities to move and available apartments for disadvantaged group (Umeå kommun No Year, p. 7). This definition of what constitutes as a good or adequate housing must be seen as somewhat vague. How do you for example measure a low threshold to the housing market or a wide range of housing types? The wicked character of planning for housing is here visible, in the sense that it is difficult to know when the municipality have fulfilled the goal of ensuring adequate housing to the population. The vagueness may affect the potential of the municipality to implement or ensure that the inhabitants have an adequate place to stay.

6.2 Tools to ensure housing in the municipality

There is a bundle of traditional planning tools that Umeå municipality can use for ensuring adequate housing. The municipal plan monopoly is understood to be relatively strong tool but when the municipality owns the land itself there is a larger room to dictate the planning direction;

“[...] we have a much larger possibility to steer if the municipality owns the land, then we can also write a land allocation agreement with those who will exploit and regulate other things than if we only develop a detailed plan [...]. But then we can regulate the form of lease or the size or in other ways [...]. (Own translation) (Interview 1).

Municipal land ownership is thus a tool that is of strategic importance for the municipality to ensure housing that they see a need for. Another tool that Umeå, like most Swedish municipalities, have is its municipal housing company, AB Bostaden (from here on referred to as Bostaden). Bostaden is owned and regulated by the municipality through a set of ownership directives which turn it in to a tool with a strategic character for the municipality. The directives are however quite loosely phrased, which gives Bostaden certain freedom to draw up their own strategies for future development of the municipal housing. It is controlled by an audit that the owner directions are met (Interview 3). In this sense, the housing company Bostaden cannot depart from the overall direction of the municipality. Bostaden has an important role for the municipality as the biggest actor on the rental housing market (Interview 3), and as an informant working at Bostaden describe it; “[...] when others don’t

build, then we have built” (Own translation) (Interview 3). Bostaden thus constitutes a housing policy tool for Umeå which is not present in Tromsø to the same extent, even though the establishment of Arnestedet might be developed into a somewhat similar direction. The institutionalized form of municipal housing companies in the Swedish Housing regimes shows both in constraints and possibilities that Bostaden has. Laws and regulations are on one hand restricting how municipal housing companies can act, where the 2011 law change referred to in section 4.2 make them function in a business-like manner. An informant describe that it still functions well for them, and that they have a long-term goal both in relation to the ownership, the tenants, and the management of the company (Interview 3). Bostaden however sold a part of its housing stock to a private housing company in 2017. It released capital which has been used for expanding the renovations of the housing stock. A great need for renovations is linked to the large amount of housing that was built during the Million program (see section 4.2), which has resulted in that a large amount of Bostadens’ housing stock is currently in need of renovations (Interview 3). The institutionalization can further contribute to possibilities for Bostadens’ work with housing. As a municipal housing company Bostaden is part of *Sveriges Allmännytt*, the branch and interest organization for all Sweden's municipal housing companies (Sveriges Allmännytt No Year.b.). The informant working at Bostaden express how being a part of the organization is contributing to their work in many ways. Examples of this is how Sveriges Allmännytt provide expertise for the individual companies and how they can initiate housing projects that the companies can take part of (Interview 3).

Bostaden have some restrictions on what needs to be fulfilled in order to rent one of their apartments. The changes of the Swedish housing regime, with more selective tendencies in the universal system is thus visible in the design of AB Bostaden. On AB Bostaden’s webpage they state the expectations on future tenants under the header *Allmänna förväntningar* (general expectations). In order to rent one of Bostaden’s apartments you must be over 18 years old. Further, you should have a regular income from the day of moving in and six months ahead, as income counts salary, pension, unemployment funding and income support proved by the municipality. Study grants from the Swedish state can finally also be used as income. You may need to show references from earlier landlords if any *doubts* occur. There is nothing written about the amount of income that you need to have, but you are not allowed to rent an apartment from them if you have significant payment remarks or current depth to a landlord or other significant depths as well as recurring disturbance reports (AB Bostaden No Year). Based

on these expectations on tenants, it is not possible to say that the policy approach of Bostaden is in line with a universal housing policy. This shows a selective tendency in Bostadens approach which must be seen in the light of the general pattern of Swedish MHC as discussed by Grander (2020; 2017).

6.3 Structural constraints to the room to maneuver

The national constraints are visible in Umeå's housing plan. It describes that the aim of the plan is to be based on national laws and goals and apply them to the local preconditions (Umeå kommun No Year, p. 4). The national laws and regulations are thus, as in Tromsø, seen to play an important role in the sense of institutional constraints. All Swedish municipalities must develop guidelines every period of election for how they will plan for housing supply (Umeå kommun No Year, p. 4 Interview 1). The effect of its statutory role is described in the following way by one of the respondents, "[...] because it is statutory and so on, it becomes an opportunity for us to conduct a dialogue with our property developers, it gives us a framework for dialogue and cooperation." (Own translation) (Interview 1). The formal institutional constraints that the Swedish housing regime have over the municipalities can here arguably contribute to Umeå municipality's possibility to ensure housing for the inhabitants. The statutory responsibility to create a plan for the housing supply can further be seen to contribute to prioritizing a housing plan in the municipality. In this sense, a strategic approach to the housing issue in municipalities is ensured through the national constraints. The constraints can at the same time contribute to ensuring that the national housing policy is reproduced within the local context. One informant expresses that the housing plan has played an important part for the municipality as it is an incitement to find out which challenges they have (Interview 1). The plan in this respect contributes to a well-informed understanding of the housing situation within the municipality. By the statutory role of the housing plan in Umeå it must be prioritized by the municipality and, as the informant above expresses, this has been of importance for their work to get a good understanding of the situation.

An essential aspect in ensuring that there is adequate housing to inhabitants in a municipality is to ensure a balance between supply and demand. A lack of supply can affect the adequacy of people's housing in different ways, aspects such as overcrowdings or increasing rent and house prices levels are examples of this. Umeå's housing plan identifies a goal of a good match between supply and demand in the housing market as a national housing policy goal (Umeå kommun No Year, p. 4-5). An awareness of the national policy goal of matching the supply and

demand is thus visible in Umeå's strategy. But achieving a good match between supply and demand is however not done automatically. The housing plan further identifies different challenges in ensuring adequate housing to the inhabitants which. One such challenge is that the group that experience difficulties in entering the housing market in the municipality is growing. The housing plan states that; "It has proved very difficult to meet this need through new built housing, as the housing costs tend to be too high." (Own translation) (Umeå kommun No Year, p. 8). The difficulties related to entering the housing market is thus connected to the price levels on the housing market, e.g., an imbalance between the demand for cheap apartments and supply of more expensive new built apartments. An informant involved in the strategic planning for housing express it in the following way;

"It is probably a large problem for many of Sweden's municipalities, but to be able to create housing for people, newly produced housing overall, no matter if its rental housing or condominiums, is quite tough if you're a student, or someone who is just moving out from their family home, or maybe not having so much savings, or something like that, to enter the housing market." (Own translation) (Interview 1).

The economic structure of the housing market is also mentioned in the housing policy program in relation to specific groups (*särskilda grupper*), where it is stated that they cannot find housing within the new built housing stock for example due to low solvency (Umeå kommun No Year, p. 17). The municipality is responsible for ensuring adequate housing to *specifically vulnerable groups* (*särskilt utsatta grupper*) including children and youths with specific needs, people with psychosocial problems, women exposed to violence or others who are victims of crime as well as those with physical or mental disabilities. The municipality also have responsibility to ensure housing for newly arrived refugees from the large increase of refugees in 2015 (Umeå kommun No Year, p. 29-32). An informant working with ensuring housing for the specifically vulnerable groups state that the housing contracts that they supply through the collaboration with municipal and private housing companies have the same rents as their normal contracts. This means that the person who rents the apartment often must apply for income support (*försörjningstöd*) in order to be able to pay the rent (Interview 4:1). Although the income support is used as a tool to ensure that the rents can be afforded it is not always enough. "[...] when we get newly produced apartments they often have very high rents and then it may be that we cannot use them because we will not be able to approve the rent." (Own translation) (Interview 4:1). This shows how a specific segment of the housing stock in the municipality is vital for ensuring

adequate housing in the sense of it being affordable. The difficulty in entering the general housing market is further highlighted by an informant who state that the rents are rising and that there is much new built housing in Umeå, as a growing city. The consequences for this for the Board of individuals and families is that, when there is available housing for the board to distribute, there is a risk that they have to refuse it as the rent tend to be too high (Interview 4:2).

Simultaneously the housing plan state that there is a need for new housing in the local housing market. Furthermore, that the demand is larger than the supply which leads to rising housing prices (Umeå kommun No Year, p. 4 & 8). There seem thus to be a somewhat paradoxical situation that the municipality is facing where the affordability of housing for groups, lacking large economical assets, are ensured housing within the current housing regime. A lack of supply leads to rising prices but ensuring that the supply meets the demand also leads to high prices on housing. The challenges that the municipality experience in ensuring enough and adequate housing to the inhabitants can in this sense be seen to be of a structural character. An informant refers to the municipality's constraints in relation to the housing plan by saying; “[...] it is hard for us to regulate the prices on housing in the municipality, but it is good to know how it looks like and differ geographically and between different age groups and so on.” (Own translation) (Interview 1). Being informed of the situation on the housing market is thus perceived to have a value for the municipality, but it is still acknowledged that there are limitations to what the municipality can do. As the housing prices affect the adequacy of housing, a lack of possibility to ensure affordable housing limits the municipality’s ability to strategically ensure adequate housing.

There is thus a mismatch between supply and demand. The housing plan elaborate on this by stating the importance of the relatively large stock of rental housing which exist in the municipality. Moreover, that market actors find ways to preserve cheaper housing (Umeå kommun No Year, p. 8). The question is thus how the mismatch can be solved? The strategy presented by the municipality to ensure adequate housing can here be seen to be closely related to the core of the Swedish housing regime; the integrated rental housing market and negotiated system for rent setting. When it comes to new built housing it is more difficult to ensure an affordable, and thus adequate, rent level on a municipal level. One informant expressed it in the following: “[...] we cannot control the rents, we cannot tell anyone exactly how they should do it, but there are smaller things that we can do, and also within our organization how we can

work in a better way and to get a good cooperation [...]”. (Own translation) Interview 1). The affordable aspect of adequate housing is thus something that, to a large extent lay outside of the municipality’s control. As section 4.2 showed, the state has withdrawn from providing universal housing policy provider in terms of for example housing subsidies. The neoliberal shift in housing direction from the state level in the 1990’s can arguably have changed the municipalities prerequisites to ensure housing. One informant expresses possibilities that the municipality have to maneuver in relation to the state's role in the following way;

“[...] I think mainly that the national politics have a very important role to fill there. Both when it comes to support for different types of housing construction and to provide a framework that works for us and give us opportunity to ensure the needs that exist. [...] we do not have a very big room to maneuver especially when it comes to more regulatory things, and maybe it should be like that, but then there must also exist a national policy that is backing up what we cannot do” (Own translation) (Interview 1).

A lack of national policy is also visible in other aspect of the possibility to plan for housing in the municipality. Section 6.2 indicated that municipal land ownership as a tool for ensuring housing is understood to contribute to ensuring the vision. The landownership differ from municipality to municipality but Umeå is perceived to own a relatively large amount of land (Interview 1). The local room to maneuver is thus to some extent defined by the local conditions. As a large landowner the room to maneuver that Umeå have is seen to increase. A housing regime which depends on the local level in ensuring adequate housing can arguably lead to local differences, as conditions such as land ownership differs geographically. Which by extension can lead to different access to adequate housing as the amount of land differs between different municipalities. The argument can further be seen in the light of Grander’s (2020, p. 183-187) discussion on how the law change for MHC: s in 2011 has led to local differences in interpretation of their responsibility.

6.4 Strategic planning as a tool to ensure adequate housing?

The role of the municipal housing company AB Bostaden as a provider of housing for the inhabitants is not just used in its traditional role where individuals apply for housing by themselves, but also in a more innovative way. An example is a relatively new initiative from Bostaden where they have set aside 10% of all their newly produced housing in all of their housing areas for young people in the age of 18-25 years (Interview

3). An initiative that can be understood on the basis of young people's increasingly difficulty to enter the housing market, and thus as a response to the structure of the current system.

Bostaden is also involved in a cooperation with the Umeå municipality's *Board for individuals and families* (Individ och familjenämnden) who work in relation to the care for people in vulnerable living situations. AB Bostaden provide the Board for individuals and families (Individ och familjenämnden) with 4% of its entire housing stock to distribute to the people who are granted housing through them. The system is based on the idea that the municipality rents the housing firsthand and becomes a guarantor for the people renting through them. They then sublet it to the group applying for housing through the board (interview 1 & 4:1). This cooperation can be seen as strategic and innovative. It is strategic in the sense that it focuses on specific groups need of housing. Innovative in the sense that it creates a new form of cooperation to solve an existing issue, in line with Basons argument for strategic innovation (2018). The cooperation between AB Bostaden and the Board for individuals and families can however also be seen differently by looking at it from a housing regime perspective. Section 4.2.1 explained the ideal form of the Swedish universal housing system and how the MHC: s has an important role in providing housing to the population in general. It was further explained how a gradual shift since the 1990's has changed the universal form of the housing regime in general and the role of MHC specifically since then. Grander (2017, p 341-345) for example described how some MHC: s housing units have become increasingly difficult, for some groups, to access due to new regulations on what you need to live up to, to be able to be a tenant. This is both an effect of changes in the MHC: s strategies and changes in the housing market generally. The data from Umeå shows that there are some selective tendencies in the universal housing regime. The innovative cooperation between AB Bostaden and The Board for individuals and families can be seen as an example of how selective policy approaches is an important part of ensuring housing for groups in Umeå that experience difficulties in entering the ordinary housing market by themselves.

Similar agreements as the one between the board for individuals and families and Bostaden have also been set up between the Board and private property owners. The interest from private developers to enter into such agreements with the municipality differs. Generally, property developers with large housing stocks are more interested, but the municipality can also put some requirements on these to participate. Those with a smaller stock has not showed much interest in these kind of agreements (Interview 4:1). The municipalities

possibility can thus, both in relation to the cooperation with Bostaden and private property owners be seen to have the tools that they need to ensure that there is housing set aside for disadvantaged group. The institutional framework for housing in Sweden can here be seen to give Umeå the possibility to use the room to maneuver strategically to fulfil the statutory responsibility of housing supply that they have. The municipal land ownership is further expressed to be of strategic character for the municipality, “[...] well it is a strategic question for us to sit on quite a lot of land so that there is a possibility to follow the plans and strategies that we set up.” (Own translation) (Interview 1). The municipality can therefore be seen to have a long term, and active approach to ensure housing by acting strategically in relation to their land ownership.

In terms of collaboration, a need for better coordination of the housing queue to specifically vulnerable groups is expressed. This would contribute to ensure that the whole municipal organization would apply for housing to disadvantaged groups are ‘competing’ on the same terms and are treated in the same order (Umeå kommun No Year, Interview 1). Collaboration as a strategy also includes the private sector. Umeå has developed a concept called *Afternoon tea* where departments involved with community building processes (samhällsbyggnadsprocesser) from the municipality meet with local politicians and actors from the building sector. It is a forum where potential solutions to housing challenges can be discussed (Interview 1). By initiating collaborations like these the municipality steps out of its traditional land use planning role and take an active role in solving housing problems. The Afternoon tea forum is in this sense an innovative tool in offering an alternative model for ensuring that adequate housing is discussed (Bason 2018, p. 103). The Afternoon tea forum is seen to add value to the housing development as it makes it possible for all actors to raise questions as it is rare that forums connect all these types of actors. It is, by this understood to be a good opportunity for a constructive dialogue (Interview 1).

7. Comparing housing strategies from a regime perspective

The section aims at answer research question *1.3 How can similarities and differences found in Tromsø and Umeå municipalities strategies to ensure housing to their inhabitants be understood in relation to their housing regimes?* This will be done by comparing the data from the municipalities strategies in section 5 and 6, as well as adding the perspective of the national housing regimes in section 4.

7.1 Similarities in tools and strategies

The analysis of Tromsø and Umeå municipalities strategies to ensure adequate housing shows how they have many similarities despite existing within different national housing regimes. Starting off, both municipalities highlight similar aspects in what they associate as adequate, or good, housing. Affordability, and a heterogenous housing market was linked to adequate housing in Tromsø while Umeå linked it to a functioning housing market which includes similar aspects of heterogeneity, as well as a possibility to enter the market, which fulfills a similar idea as affordability. In both municipalities, the respective housing plan further constitutes a tool for ensuring adequate housing.

In terms of tools, both municipalities have a statutory plan monopoly settled in their respective plan and building law, which gives them a similar influence over the planning for housing. The planning monopoly is however experienced by both municipalities to be of limited use. An informant in Umeå highlights that there is a limitation in what they as municipality can control when the municipality does not own the land themselves. And the housing plan in Tromsø state that the municipal role as a landowner is more unregulated. Land ownership is thus understood in both municipalities to be a useful tool to form the housing development.

In terms of strategies to ensure housing, both municipalities further highlight the importance of a good communication with private actors to ensure adequate housing in the municipalities. This must be understood based on how private actors stand for most of the housing development in both municipalities. Both municipalities however also have their own tool in relation to developing housing. In Umeå it is the municipal housing company AB Bostaden that dates several decades back, while Tromsø has the newly established Arnestedet AS. Moreover, the data shows that both municipalities face difficulties in navigating between the need for housing

that different groups have and that it must be approached in different ways. In Tromsø this is expressed as a lack in communication from the municipality towards the private developers in what housing types that needs to be prioritized. In Umeå, it is expressed as a need to formulate internal rules of procedure between different parts of the municipality's organization who cater for housing towards specifically vulnerable groups.

7.2 Differences in tools and strategies

The role of municipal housing constitutes one of the biggest differences between the strategies to ensure housing in Tromsø and Umeå. The role of municipal housing in the national housing regimes have arguably had a large institutional impact on the municipalities in this respect. These are the institutionalized ideals of municipal housing which was presented in section 4.1 and 4.2 and which depicted a selective system of municipal housing in Norway, and a universal system for the same Sweden. These ideas are in many aspects reflected in Tromsø and Umeå's use of municipal housing as well as the perception of it. In the material from Umeå the role of AB Bostaden is highlighted as having an important role for the housing provision in the municipality, and it is expressed as being both traditional and innovative in its role. In Tromsø on the other hand, there is a will to innovate the municipal housing supply by integrating it in the ordinary housing environment. The role of municipal housing must however be understood to contribute less to the municipalities room to maneuver for ensuring adequate housing, partly because the sector is based on market prices, and partly because it does not involve an actor as Bostaden in Umeå that has goals with their development that is in line with the municipality's goals.

The difference in the form of municipal housing and how it is used as a tool can also be linked to the strategic character of the housing plans in the municipalities. Both Tromsø and Umeå are innovative to some extent, but Tromsø, is more dependent on private actors. Here one can make a link to the national level. Norway and Sweden are, by adding the theoretical perspective of housing regimes, arguably using different strategies to ensure adequate housing by having universal or selective-inspired housing policies. The selective housing regime in Norway has similarities with the strategic planning approaches selectiveness, in its specific focus on ensuring housing for only a small part of the population. Linking back to Tromsø, a strategic approach to planning for housing is thus more of a necessity in Tromsø in order to ensure adequate housing for the population. Although Umeå have more tools at their disposal, the

affordability-aspect is problematic, which shows in how different innovative ideas are also visible here.

A difference in the housing plans is also visible. In Umeå, it is expressed that the statutory responsibility to formulate a plan for housing provision give the municipality an incentive to prioritize the housing question, among other assignments. In Norway municipalities do not need to formulate housing plans and the one in Tromsø is the first in its kind and as an informant expressed, the plan needs to be revised. This thus points to the importance of the content of national policy for the local outcome, as expressed by UN: s special rapporteur, the state level is a key for ensuring adequate housing (OHCHR 2021). If a municipality must create a plan, the likeness that it will be created is arguably higher compared to if it is voluntary to create it. Having a housing plan thus becomes a first step towards an implementation, although this does not automatically lead to an actual implementation of adequate housing.

7.3 Structural similarity of room to maneuver

Although the differences in prerequisites between the municipalities housing regimes, there are still structural similarities in their challenges in ensuring adequate housing. Kemeny's argument of how a housing regimes rental sector forms the housing sector as a whole (Stephens 2020, p. 521-522) has some explanatory value when comparing Tromsø and Umeå's ability to ensure adequate housing to their inhabitants. The role of municipal housing companies in Sweden's housing regime is arguably visible and of importance in Umeå from the perspective of AB Bostaden. Bostaden is understood to play an important role in Umeå's housing provision, both in terms of being a reliable actor for the municipality in ensuring that new housing will be built. But also, in terms of its role as the holder of a large amount of adequate and affordable housing, and the universal approach plays a role in this. Kemeny's theory can further also be understood to have explanatory value in Tromsø, where the character of the municipal housing sector, as selectively means-tested and at market price, is mirrored in the general housing markets high housing prices and ownership ideal. The division of housing regimes in either universal or selective housing policies and their understanding of housing as either a legal or social right has further helped to organize and understand the institutionalized ideas in Norway and Sweden's housing regimes, and how these are reproduced on a local level. The organization of the rental sector, as well as the policy design of either universal or selective policies can thus arguably lead to a difference in room to maneuver as well as formation of strategies on the local level in Tromsø and Umeå.

As the theory section showed, Stephens (2020) criticize the explanatory value of Kemeny's policy-constructivist approach by arguing for the importance of including how economic processes affect housing regimes. In the analysis section 5, it was stated that both Norway and Sweden's housing regimes have changed over time. This is thus a similarity between the two regimes. In Norway a more abrupt change of the regime was carried out where the deregulation of the general housing policy was replaced by a consistently selective policy. The Swedish housing regime has not changed as abruptly, but alterations to the regimes in a more selective direction (law change of 2011, and current discussion on introducing market rents in new production as examples) has effect on the system to some degree.

It can therefore be argued that, although the difference in design of the two regimes, they have moved in a similar direction, with an increased selective influence. As section 6, and 7 showed, this similarity in the national housing regime direction is also visible in both Tromsø and Umeå's local room to maneuver when ensuring adequate housing. In both municipalities the affordability is experienced to be an important factor for ensuring adequate housing. Both also experience that this issue, to a large degree is out of the municipal control and needs to be addressed on a national level. The fact that the housing regimes provide the two municipalities with different tools, however, leads to a difference between Tromsø and Umeå in how the lack of adequate housing is met strategically, where a larger dependency on private actors is experienced in Tromsø for example.

8. Conclusion

The conclusion aims at summing up the thesis and answer the overarching research question *How can the strategies that Tromsø and Umeå municipality have formulated to ensure adequate housing to their inhabitants be understood, and how are the strategies formed by their national housing regimes?* A final section discusses the limitations of the thesis by suggesting potential future research questions of interest.

The thesis has showed how the housing regimes in Norway and Sweden differ in many respects. They both developed universal policy approaches around the time of the second world war. The institutions that they were built up on did however differ. While Norway's housing regime centered around cooperation's and homeownership accessed through universally designed house loans in the states' *House bank*. Sweden instead built up its housing regime around the rental sector, and municipal housing companies, providing rental housing for everyone to access. Both Norway and Sweden's housing regimes were pressured by neoliberal ideals from the 1980's and 1990's. Norway's housing system shifted abruptly to a selective strategy focused on disadvantaged groups. Sweden's housing institutions were also altered by neoliberal ideals, but the shift has been slower, indicating that the housing regime as such has been more resistant to change. As off today, the Swedish housing system can be understood as being at a crossroad as many aspects of the regime is altered and questioned and the system is not working as it should to ensure adequate housing.

The right to adequate housing must, as a human and social right, be understood as questioned and threatened in both Norway and Sweden due to these changes to the housing regimes on a structural level. These have mainly affected the equal access to housing, due to lack of affordability. The right to adequate housing can however vary geographically, and while the state has withdrawn its universal role from housing, the municipalities still have a large role to fill in ensuring adequate housing to their inhabitants. The thesis has focused on two municipalities, Tromsø in Norway and Umeå in Sweden and their respective plans to ensure housing. The material from document studies and interviews shows how there is a similarity between the cases in perceiving that the state dictates the room to maneuver that the municipalities have. A further similarity is an understanding of high housing prices as

constituting a threat to the right to housing. This is perceived as a problem that mainly cannot be met on a local level but is regulated on the national level.

In terms of the tools that Tromsø and Umeå municipality make use of, there are both similarities and differences between the two cases. Both have planning monopoly but see that they have a larger room to maneuver in planning processes where they own the land themselves. Both also express the importance of collaborating with private actors in the housing industry to ensure a good housing development. There is thus a combination of alterations of the universal policy approaches on a national level and reliance on private actors' willingness to cooperate to ensure adequate housing solutions. This can create an element of unpredictability in the planning for housing on the municipal level. A strategic planning approach focused on cooperation with other actors can thus be seen as a natural response to the unpredictability.

There are however also differences in the tools that the municipalities can use. The role of municipal housing constitutes a large difference. In Tromsø municipal housing is, in line with the selective national policy approach, reserved for disadvantaged groups. In Umeå the municipal housing company AB Bostaden have a more or less universal approach. As Bostaden is owned by the municipality further provide Umeå with a tool to affect the direction of the housing development in the municipality, which arguably make their reliance on private actors smaller. As the housing prices on new built housing is generally high, it is however possible to argue that while Umeå can steer the direction of the housing development in the municipality more easily compared to Tromsø they still express difficulties in ensuring adequate housing to the inhabitants in terms of its affordability. As the price levels are not seen to be regulated on a local level, both municipalities can be understood as affected by the shift in policy directions in their respective housing regimes.

A lack of adequate housing solutions can further be understood as a lack of innovativeness in the planning practice. The housing regime systems in Norway and Sweden are arguably not providing their populations with adequate housing as a result of economic processes, and innovative solutions can be a response to these and are visible to some extent in both case municipalities. It is however of relevance to ask whether it should be the responsibility of the municipalities to provide strategic solutions to the lack of adequate housing. Or whether this responsibility should lay on the state. Seen from the perspective of institutions, path dependency and housing regimes, Norway and Sweden's change in policy direction has led

them into a new path, and although it would be desirable for them to take a larger responsibility for ensuring adequate housing, it is unsure whether their policy direction will stay on the same path or change in the future.

The findings are relevant for planners in a Norwegian and Swedish context. This, as it both put light on the importance of national housing regimes path dependency in interpreting the room to maneuver that there is, and what housing institutions consist of, and emphasis. It also provides planners in these national contexts a perspectivization of their own situation by understanding the logic of another housing regime, thus questioning what can otherwise be taken as unquestionable truths about planning. Finally, the thesis provides an explanation to how some aspects in planning for housing is possible to affect, while others are not and how it relates to an institutionalized design.

8.1 Discussion and further research

The thesis has been focused on comparing Tromsø and Umeå's strategies for ensuring adequate housing to their inhabitants and how these relate to a room of maneuver formed by national housing regimes. The strategies have further been analyzed from a strategic planning perspective aiming at understanding the strategic character of the plans. The aim of comparing the two strategies and to see how they are formed by national housing regimes aims at providing an explanation to how ideas within a national regime provides the local level with specific prerequisites. The thesis cannot provide a more general answer to how constructive Norway and Sweden's housing regimes are at providing their municipalities with the needed tools for ensuring adequate housing per se. As it is designed as a comparative case study between just two municipalities, it must instead be understood to contribute to knowledge on how these two municipalities formulate their strategies on the basis of their national housing regimes. Where the local context also influences what is possible or not to ensure in terms of adequate housing. Further research would therefore with interest extend the understanding of how the national levels institutions form the local level's ability to ensure adequate housing more generally in Norway and Sweden. The thesis is further focused on the perceived room to maneuver as described in the planning documents and interview, a future study could thus look at how well strategies to ensuring adequate housing and the outcome of such strategies correspond with each other.

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Appendix

Appendix 1 present the information letter sent to all informants. Appendix 2-5 consist of the four interview guides for the interviews. The interview guides differ in content, but the overarching themes are recurrent. The questions in normal font were prioritized over the question in italics.

1 Information letter to informants

Are you interested in taking part in the research project:

”Strategic planning as a tool to ensure adequate housing? - a case study of Umeå and Tromsø municipality”?

This is an inquiry about participation in a research project where the main purpose is to compare two municipalities with different national housing policies and their respective ability to act strategically to ensure adequate housing to its inhabitants.

In this letter we will give you information about the purpose of the project and what your participation will involve.

Purpose of the project

The thesis objective is to get a better understanding of how strategic planning can be used as a tool for municipalities to ensure adequate housing in a

Nordic context. Further, the project aims at exploring aspects that constrains and enables municipalities to ensure adequate housing and how this relates to national housing policies.

This will be done by looking at the municipalities of Tromsø, Norway

and Umeå, Sweden with the purpose of examining their possibilities to act strategically to ensure housing for the inhabitants in the respective municipality and how their strategies relate to the national housing policies.

The research questions will approximately be defined in the following way;

- How are Sweden and Norways national housing policys formulated?
- How are the municipalities of Tromsø and Umeås strategies to ensure adequate housing formulated?
- How are the municipal strategies for housing in Tromsø and Umeå relating to national housing policies and what are Tromsø and Umeå municipalities possibility to ensure adequate housing to its inhabitants?

The scope of the project is a master thesis in Nordic Urban Planning Studies of 30 credits at Norges Arktiske Universitet (UiT) in Tromsø. The end result will be

a written project of about 60 pages, where the data from the interview will be

part of the material (the other part is a document study of strategic planning documents).

Who is responsible for the research project?

UIT - Norges Arktiske Universitet/ Institutt
for samfunnsvitskap is the institution responsible for the project.

Why are you being asked to participate?

You have been asked to participate because of your profession and involvement in the strategic planning for housing in one of the municipality's included in the case study.

What does participation involve for you?

By taking part in the project you will participate in an interview of approximately one hour.

The interview will be online for respondents in Sweden due to Covid-19 restrictions on travels and might also be online for respondents in

Norway depending on the Covid-19 regulations at the time of the interview.

The interview will be semi-

structured with questions on themes such as supply of housing, the ability to act strategically in planning

to ensure it, the potentials in cooperating with other actors as well as the constraints and enablers of national regulation and global influence. The sound of the interview

is recorded electronically, when the thesis is submitted, the recording will be deleted.

The aim of the interview is

to get a deeper and complementary understanding of the strategic planning documents that the municipalities have produced.

Participation is voluntary

Participation in the project is voluntary.

If you chose to participate, you can withdraw your consent at any time without giving a reason.

All information about you will then be made anonymous. There will be no negative consequences for you if you chose not to participate or later decide to withdraw.

Your personal privacy – how we will store and use your personal data

We will only use your personal data

for the purpose(s) specified in this information letter. We will process your personal data confidentially and in accordance with data protection legislation (the General Data Protection Regulation and Personal Data Act).

- It is only the student writing the thesis that will have access to the data.
- The name and contact details of the interview subject will be replaced with a code and stored separately from the rest of the material, the data will be stored on a research server.

In the thesis it will be indicated what municipality/organisation the respondent are connected to. The persons work-title will also be indicated to explain why the data from the interview is of relevance to include in the thesis. Apart from this, the respondents will be anonymized.

What will happen to your personal data at the end of the research project?

The project is scheduled to end 01.06.21. At the end of the project the interview data, with the digital voice recordings will be deleted.

Your rights

So long as you can be identified in the collected data, you have the right to:

- access the personal data that is being processed about you
- request that your personal data is deleted
- request that incorrect personal data about you is corrected/rectified
- receive a copy of your personal data (data portability), and

- send a complaint to the Data Protection Officer or The Norwegian Data Protection Authority regarding the processing of your personal data

What gives us the right to process your personal data?

We will process your personal data based on your consent.

Based on an agreement with UIT - Norges Arktiske Universitet/ Institutt for samfunnsvitenskap, NSD – The Norwegian Centre for Research Data AS has assessed that the processing of personal data in this project is in accordance with data protection legislation.

Where can I find out more?

If you have questions about the project, or want to exercise your rights, contact:

UIT - Norges Arktiske Universitet/ Institutt for samfunnsvitenskap via Torill Nyseth,

torill.nyseth@uit.no.

Our Data Protection Officer: Joakim Bakkevoll, personvernombud@uit.no, 776 46322

NSD – The Norwegian Centre for Research Data AS, by email: (personverntjenester@nsd.no) or by telephone: +47 55 58 21 17.

Yours sincerely,

Project Leader Student (if applicable) (Researcher/supervisor)

Consent form

I have received and understood information about the project Strategic planning as a tool to ensure adequate housing? - a case study of Umeå and Tromsø municipality and have been given the opportunity to ask questions. I give consent:

- to participate in an interview
- for information about me/myself to be published in a way that I can be recognized (e.g. what

municipality you work in and the title of your position).

I give consent for my personal data to be processed until the end date of the project, approx. 01.06.21

(Signed by participant, date)

2 Interview guide, Umeå municipality (Interview 1)

Intro

- Vad har du för position i kommunen och hur är den kopplad till den strategiska planeringen för bostäder i kommunen?
- Hur skulle du beskriva dagens bostadssituation i Umeå?
- Finns det några kommunala normer eller definitioner för vad som utgör en adekvat /lämplig bostadsstandard?

Strategisk planering

- Kan du beskriva det handlingsutrymme som kommunen har för att agera strategiskt för att tillgodose en adekvat/lämplig bostadstillförsel.
- Vilka är de mest användbara verktygen för att tillgodose en tillräcklig bostadsförsörjning av adekvata bostäder i Umeå?
- Vilka möjligheter har kommunen att vara innovativ i sin planering av bostäder?
- Ser du ett behov av att kommunen skulle behöva utöka eller förändra sitt ansvarsområde för att kunna säkerställa att fler invånare kan få tillgång till en adekvat/lämplig bostad?
- *Kan du beskriva den största utmaningen som kommunen har för att kunna tillgodose adekvata bostäder?*

Staten

- Kan du beskriva hur lagar och policys på nationell nivå påverkar kommunens möjlighet att säkerställa adekvata bostäder?
- *Är det några verktyg på nationell nivå som är mer användbara för kommunen?*
- *Finns det verktyg som den nationella skalan som inte fungerar eller som skulle behöva utvecklas för att kunna säkerställa att adekvata bostäder utvecklas?*
- *Använder kommunen alla verktyg som de har tillgång till? Om inte, varför?*

Äga/Hyra

- *Kan du beskriva det kommunala bostadsbolagets roll i säkerställandet av adekvata bostäder? Är det möjligt att agera strategiskt eller innovativt genom det?*
- Har kommunen en vision eller norm för hur stor andel av kommunens bostadsbestånd som skall bestå av olika upplåtelseformer?

Avslut

- Vilken roll fyller det kommunala Bostadsförsörjningsprogrammet? Vilka begränsningar har det och vilka andra dokument ser du är av vikt för den framtida planeringen av bostäder?
- *Vad är i fokus för bostadsutvecklingen i Umeå idag?*

- *Vill du addera något mer?*

3 Interview guide, Tromsø municipality (Interview 2)

Intro

- Kan ni kort beskriva den avdelning ni arbetar på och hur ni arbetar med boligplanlegging?
- Hur skulle ni beskriva dagens boligsituation i Tromsø?
- Finns det någon kommunal norm eller definition för vad som utgör en adekvat/ riktig boligstandard? Om inte, finns det någon oformell idé om vad som utgör en riktig bolig som man strävar efter? (*Adequate housing som luddigt begrepp beroende på kontext gör det intressant att förstå vad man arbetar mot. Norm för leienivå, besittelserett etc.?*)
- Kan ni beskriva hur ni ser att systemet med uppdelningen mellan den ordinære boligmarknaden och boliger för vanskeligstilte fungerer? (*Finns det något som systemet inte täcker in?*)

Boligpolitisk handlingsplan

- Vad är statusen för Boligpolitisk handlingsplan 2015-2018? Kommer den att förnyas?
- Är Boligpolitisk handlingsplan viktig i kommunens arbete med boligutvekkling? Finns det element av den som är mer viktig? Vilka begränsningar ser ni att dokumentet har?
- Vilka övriga strategidokument ser ni som viktigast för planlegging av riktige boliger?

Strategisk planlegging

- Kan ni beskriva hur ni förstår det strategiska handlingsrom som kommunen har for å framskaffe riktige boliger?
- Vilka är de mest användbara verktøyen for å framskaffe riktige boliger i Tromsø? (Utbyggingsavtaler, Plan og byggingsloven, Grunneier rollen? Samvirken med eksterne aktører? Tredje boligsektor? Kommunale boliger etc.) Vad är kommunens möjligheten att vara innovativ när man planlegger for boliger?
- Kan ni beskriva vad ni ser som de största utfordringerne for kommunen i å framskaffe riktige boliger? Ser ni ett behov for kommunens ansvarsområde å förändras eller utvecklas for å kunne se till å fler innbyggere i Tromsø kan få tillgang till riktige boliger?

Intern och extern organisering

- *I Boligpolitisk handlingsplan uttrykkes ett behov av en bättre organisering, internt och externt. Finns det särskilda svårigheter att samordna olika kommundelar? Hur stor skillnad kan en bättre intern organisering utgöra för boligutvecklingen?*
- *Boligpolitisk handlingsplan beskriver att en förutsättning för ett gott samarbete med boligbransjen (för att realisera boligpolitikken), är att kommunen är en förutsägbar tilrettelegger. Hur användbart ser ni att en förutsägbar tilrettelegging som verktøy i samarbeidet med boligbransjen?*
- *Har ni implementert några av de verktøy for dialog som næmn i den Boligpolitiska handlingsplanen? Boligkoordinator, Internt boligforum, faste Boligpolitiske dialogmøten (kommun og boligbransjen).*

Staten

- *Hur påverkar lovverk og nasjonell boligpolitikk kommunens møyjlighet att framskaffa riktige boliger til inbyggerne? Är vissa verktøy mer användbara? (Startlån, Private utleieboliger med tilvisningsavtale, samarbeidsmodeller, bostøtte, boligsparing for ungdom etc.)*
- *Tycker ni att ni har de verktøy ni behøver for att det ska utvecklas nog og riktige boliger for att tåcka befolkningsveksten og samtidigt stråva mot riktiga boliger till ett rimeligt pris? Eller finns det verktøy från den nasjonale skalan som saknas eller inte fungerer (grupp som ej kan få startlån/ bostøtte som behøver hjælp? Behøvs mer statlig reglering av marknaden?)*

Eie/Leie

- *Finns det en vision eller norm for hur stor andel av boligerne i kommunen som ska bestå av eieboliger og leierboliger?*
- *Leiemarkedet beskrivs som mest pressad i Boligpolitisk handlingsplan, hur kan man komma tillråtta med det? Vad kan man åstadkomma genom att professionalisera leiemarkedet (og vilka utfordringer finns for att nå dit)?*
- *Kan ni beskriva vad det kommunala boligutbudet har for roll for att tillgodose riktige boliger till inbyggerne? Vilken møyjlighet finns att vara innovativ og strategisk genom det? (T.ex. Tromsø-modellen med att integrera kommunale boliger i ordinære boligprosjekt, har den utvecklats?).*
- *(Om modellen har anvånts; Integrering av kommunale boliger i ordinære boligprosjekt ska minska segregering som jag forstår det, vilka erfaringer har ni av det?) (t.ex. att mindre boliger for vanskeligstilte byggs? Eventuell minskad møyjlighet att påverka processen, priserna eller annat?)*

Avslut

- *Vad är erat nuvarande fokus inom boligutvecklingen?*
- *Vill ni lägga till något mer?*

4 Interview guide, AB Bostaden (Interview 3)

Intro

- Kan du kort beskriva vad du arbetar med inom AB Bostaden? *Och hur det kopplar till det bostadsförsörjningsuppdrag som ni har från Umeå kommun?*
- Finns det någon norm eller definition inom AB Bostaden för vad som utgör en adekvat / god bostad.

Strategi

- Kan du berätta lite om hur AB Bostaden arbetar (strategiskt) för att utveckla bostadsbeståndet framåt? Är det något som är särskilt i fokus? *(Såsom seniorbostäder som jag ser att flera nya projekt fokuserar på, finns det något övrigt som ni har ett strategiskt fokus på?)* Behöver avvägningar göras och finns det då något som riskerar att bortprioriteras?
- Vilka ser du som de största utmaningarna och möjligheterna för er att vara strategiska i ert arbete med att tillgodose goda bostäder i Umeå?

Förhållande till Umeå kommun

- Kan du beskriva det handlingsutrymme som ägardirektiven från Umeå kommun ger er? *Vad innebär det för er i ert arbete, har ni stor möjlighet att påverka inriktningen på bostadsutvecklingen? Hur inkorporerar ni de direktiv som kommunen ger er?*
- Hur ser du på uppdraget att utveckla Umeås bostadsmarknad är sammanhängande, eller finns det prioriteringar som behöver göras i Fastighetsutvecklingen? *(Finns det exempelvis en prioritering som behöver göras mellan det allmännyttiga syftet och affärsmässiga principer? Kopplas till två frågor ned!)*
- Vad skulle du säga att AB Bostadens har för roll för bostadsutvecklingen i Umeå kommun i stort?
- Vet du något om det samarbete Bostaden har med Individ och familjenämnden där en del av era bostäder tillfaller dem?

Statlig nivå

- Med bakgrund i lagändringen som skedde 2011 med införandet av att allmännyttan ska drivas med affärsmässiga principer – ser du att ert handlingsutrymme har förändrats på något vis? *Har handlingsutrymmet minskat i och med krav på affärsmässighet, eller fungerar det mer eller mindre på samma sätt som innan? Har lagen påverkat hur ni agerar, exempelvis genom utförsäljning av existerande bestånd versus nyproduktion?*
- Som jag förstått det sålde ni ut en andel av ert bestånd 2017 till Heimstaden. Hur ser du att det har påverkat fastighetsutvecklingen för Bostaden? *Vad var syftet till utförsäljningen? Hur ser du att utförsäljningen påverkar tillgodoseendet av goda bostäder till invånarna i kommunen, finns det negativa och positiva konsekvenser? Med tanke på prisnivåer, standard på boende och så vidare.*
- Vad innebär det för ert arbete att som aktör i den kommunala skalan att vara en del av som Sveriges Allmännytta? Bidrar det till att stärka ert handlingsutrymme på något sätt?

Avslutning

- Vill du lägga till något mer?

5 Interview guide, Umeå municipality (Interview 4)

Intro

- Kan ni kortfattat beskriva vad ni arbetar med och hur det relaterar till boendeförsörjningen i kommunen.
- Hur skulle ni beskriva dagens bostadssituation i Umeå? Vilka är de främsta utmaningarna för att tillgodose bostäder till alla grupper?
- Finns det en norm eller definition för vad som utgör en god bostad som ni utgår från i ert arbete med att tillgodose bostäder till särskilda grupper?

Strategisk planering

- Vilka verktyg från (kommun och stat) har ni till ert förfogande för att tillgodose goda bostäder till särskilda grupper i kommunen? *Vilken roll spelar det för att tillgodose bostäder till fler? Vilka grupper täcks och täcks inte in?*
- Kan ni berätta mer om hur ni samarbetar med AB Bostaden med Omsättningsavsättning? *Vad är upplägget? Får man annat stöd? Vad är slutmålet? Vad innebär det i längden, finns tidsbegränsning, kan man "ta över" kontraktet"? Finns det en likhet med konceptet Housing first?*
- Har ni andra samarbeten (kommunalt eller privat) i arbetet med att tillgodose goda bostäder till särskilda grupper? Om inte, är det något som ni ser ett behov för?
- Arbetar ni mer långsiktigt för att tillgodose bostäder till särskilda grupper, eller arbetar ni mer här och nu?
- Tycker ni att det finns ett tillräckligt fokus inom kommunen på att säkerställa att det finns nog goda bostäder för invånarna att bo i?

Statlig nivå

- Kan ni beskriva hur statliga policys påverkar er möjlighet att tillgodose tillräckligt med bostäder? Finns det några statliga policys som ni tar hjälp av i ert arbete?
- Med bakgrund i kommuners ansvar att tillgodose bostäder till invånarna, ser ni att det finns tillräckligt med strategier eller verktyg från den statliga nivån för att ni ska ha möjlighet att uppfylla det?

Hyra/Äga

- Vilka är de främsta utmaningarna ni ser för att särskilda grupper som har svårt att komma in på bostadsmarknaden i kommunen skall kunna göra det? Till exempel att kunna få vanliga hyreskontrakt genom AB Bostaden.
- Tror ni att lagförändringen 2011, där kommunala bostadsbolag skall agera på ett affärsmässigt sätt, har påverkat möjligheten för särskilda grupper att komma in på bostadsmarknaden?
- Ser ni att utformningen av den lokala bostadsmarknaden gör det svårt för särskilda grupper att komma in på den?

Avslut

- Jag undrar om ni har sett något trendbrott/förändring i behovet av bostäder till särskilda grupper? T.ex. resultat av strategier, ökning/minskning av behov eller nya grupper som behöver er service?
- Vill ni addera något mer?

