

Case Study on Housing

Marseille (France)

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Structure

Foreword and acknowledgements

1. Background information on France

- 1.1. History of migration and composition of migrant populations
- 1.2. General national integration policy

2. Background information on Marseille and its integration policy

- 2.1. General structural data of Marseille
- 2.2. History of municipal migration and composition of migrant populations
- 2.3. Municipal integration policy
- 2.4. Inter-city cooperation

3. Housing situation of Marseille

- 3.1. Housing stock and housing market in general
- 3.2. Housing situation of residents with migration background
- 3.3. Segregation: Spatial concentration of residents with migration background

4. Institutional setting and relevant actors

5. Discourse, concepts and policy concerning housing

- 5.1. Vision, concepts and policy of administration and Local Council on the issue of access to affordable and decent housing, segregation and integration of migrants
- 5.2. Public discourse on housing, segregation and integration of migrants

6. Interventions on housing and integration: measures and projects

- 6.1. Interventions to improve access to affordable and decent housing for migrants

7. Highlights and Failures: Learning for CLIP

Foreword and acknowledgements

This report has been realised in the framework of the CLIP (Cities for Local Integration Policies for Migrants), a European network created in spring 2006. The case study could not be revised in cooperation with the city due to lacking cooperation from the side of the city. The views expressed in this case-study are the authors' and do not necessarily reflect those of the City of Marseille.

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1 Background information on France

1.1 History of migration and composition of migrant populations

Since the middle of the 19th century, France is a country of immigration. During the first part of the 20th century, international migrants came from the neighbouring countries like Italy and Belgium. It was immigration of workers but also of families. After the First World War, France needed workers and the state concluded contracts with several countries like Spain, Portugal and Italy in order to organise the immigration of workers from these countries. Latter, asylum seekers came from Russia, Armenia, Greece, Poland and Turkey. In the 30's , due to the worst economic situation, some immigrants have been expelled by force and others leaved France and returned in their country of origin.

After the Second World War, many Algerians arrived in France. They were around 200,000 in 1954. In the 60's, France concluded new agreements with Spain, Portugal, Yugoslavia, Turkey, Tunisia and Morocco in order to organize the immigration of workers. The former colonies in particular in Africa were a privileged place of recruitment. Most of the migrants became OS (ouvrier specialise) specialized worker, that is to say workman in different sectors (building, industries, etc.). They were living in shanty towns. In 1974, the French government like many other European governments decided to stop immigration. Nevertheless, in the following decades, international migrants keep on coming through different patterns: family reunification, asylum claim, working permits, studies, free movement of EU citizens. Furthermore, irregular migration developed also and the mobilisation of some irregular migrants gave birth to the movement of undocumented persons (*mouvement des sans-papiers*) (SCHUERKENS U., *Active Civic Participation of immigrants in France, Country Report*, POLITIS Project, 2005).

According to the INSEE, mid 2004, there were 4,930,000 immigrants in France, that is to say 8.1% of the total population. Among them, 2 millions have the French nationality. The migrant population has increased between 1999 (former census) and 2004. A quarter of them are originated from EU countries (EU 25).The three largest groups are coming from Algeria, Morocco and Portugal with more than 500,000 migrants for each. They are followed by the Italians, the Spaniards, the Turks and the Tunisians. Other nationalities well represented are Germans, British, Belgian, Pole, Vietnamese, Senegalese, Chinese and Malian.

There is a balanced situation between men and women in the migrant population. Thanks to the newcomers the migrant population is not older in the foreign population contrary to the

national population. The level of education has increased among the whole population included the migrants. The migrant population is spread unevenly on the French Territory. Four migrants on ten live in Ile-de-France, one on ten in Rhône-Alpes and one in ten in the PACA region (Provence-Alpes-Côte d'Azur). The PACA region where Marseille is located counts 9.7% of the immigrant population. (BOREL C., *Enquetes annuelles de recensement 2004 et 2005. Pres de 5 millions d'immigres à la mi 2004*. INSEE Premiere N°1098, 2006).

Immigrant population by country of origin

	1962	1968	1975	1982	1990	1999	
	en %	en %	en %	en %	en %	en %	effectifs
Europe	78,7	76,4	67,2	57,3	50,4	44,9	1 934 144
Espagne	18,0	21,0	15,2	11,7	9,5	7,3	316 232
Italie	31,8	23,9	17,2	14,1	11,6	8,8	378 649
Portugal	2,0	8,8	16,9	15,8	14,4	13,3	571 874
Pologne	9,5	6,7	4,8	3,9	3,4	2,3	98 571
Autres pays d'Europe	17,5	16,1	13,1	11,7	11,4	13,2	568 818
Afrique	14,9	19,9	28,0	33,2	35,9	39,3	1 691 562
Algerie	11,6	11,7	14,3	14,8	13,3	13,3	574 208
Maroc	1,1	3,3	6,6	9,1	11,0	12,1	522 504
Tunisie	1,5	3,5	4,7	5,0	5,0	4,7	201 561
Autres pays d' Afrique	0,7	1,4	2,4	4,3	6,6	9,1	393 289
Asie	2,4	2,5	3,6	8,0	11,4	12,8	549 994
Turquie	1,4	1,3	1,9	3,0	4,0	4,0	174 160
Cambodge, Laos, Vietnam	0,4	0,6	0,7	3,0	3,7	3,7	159 750
Autres pays d'Asie	0,6	0,6	1,0	1,9	3,6	5,0	216 084
Amérique, Océanie	3,2	1,1	1,3	1,6	2,3	3,0	130 394
Non déclaré	0,8	0,1	///	///	///	///	///
Total	100,0	100,0	100,0	100,0	100,0	100,0	
Effectif	2 861 280	3 281 060	3 887 460	4 037 036	4 165 952	4 306 094	4 306 094

Note : /// = absence de resultats due à la nature des choses.

Source : Insee, Recensements de la population, 1962-1999.

1.2 General national integration policy

The general national integration policy is specific to France and has influenced other neighbouring countries. The French approach is called the assimilation model. The approach is individualistic in the sense that the French Republic aims at integrating individuals. Education is considered as an important channel of integration. The Jules Ferry laws have instituted the compulsory education for all. Furthermore, according to the Republican values, the integration of immigrants is realized through citizenship. Immigrants are thus integrated when they become member of the nation.

Even if ideally in this approach, there is not specific integration policy targeting migrants; the government has progressively set up measures and mechanisms targeting migrant population. Hence, in 2002, the government has created the 'contrat d'accueil et d'intégration' (CAI), reception and integration agreement. Since 2006, the newcomers have to sign this contract and thus follow civic courses and French courses when it is necessary. The integration policy is a mission of the Ministry of Employment, Social Cohesion and Housing and since 2005 it is implemented by the ANAEM (Agence Nationale d'Accueil des Etrangers et des Migrations), national agency for the Reception of Foreigners and Migrations) and by the ACSE (Agence nationale pour la Cohesion Sociale et l'Egalite des chances), national agency for social cohesion and equal opportunities, formerly FASILD (Fonds d'Action et de Soutien à l'Integration et à la Lutte contre les Discriminations), support and action fund for integration and fight against discrimination.

2 Background information on Marseille and its integration policy

2.1 General structural data of Marseille

Marseille is the second largest city of France. It counted 820, 900 inhabitants as of July 2005. Located in South-East of France, it is the prefecture of the Bouches-du-Rhône Department and the county-town of the Region Provence-Alpes-Côte d'Azur (PACA). Since 1999, it has formed with 18 other communes of the agglomeration the Urban Community of Marseille (*Communaute Urbaine de Marseille*) called Marseille Provence Metropole.

Marseille is a cosmopolitan city with a port, the first of France, an international airport and since 2000, a TGV railway station. Between 1975 and 1995, the city has declined economically and demographically. It had lost almost 50,000 jobs and 150,000 inhabitants. In 1995, there were only 187,000 jobs against 235,000 twenty years before. And in September 1996, the unemployment rate raised 20.4%. The local authorities have developed different measures to tackle this situation. In the 80's, Marseille has developed the second French scientific pole. Implemented in 1989, the Marseille-Provence Technology Park in Château-



Gombert is one of the key operations led nowadays by the Marseille Provence Metropole Urban Community. The original character of this Technology Park also lies in the integration of an economic and scientific area into an urban scheme with the onsite creation of a new city quarter including dwelling places, schools and services. The Technology Park includes 130 companies and provides 3,300 private and public jobs including 900 teaching researchers. Two engineering High Schools, two university centres and six research laboratories are located there. In less than fifteen years, this Technology Park asserted itself as a major component of the Marseille metropolitan area's economic development strategy.

During the last decade, a lot of jobs and firms have been created. Around 5,000 jobs are created every year. And there were 65,300 enterprises as of January 2007. The active part of the population is 42.2%. At the 1st January 2005, the city counted 318,000 jobs. And the unemployment rate, although still high, has decreased to 13.6% in September 2006. Demographically, it seems also that the city has reversed the trend. Nowadays, the city counts 23,000 inhabitants more than in 1999. It seems that 4,000 new inhabitants arrived in the city every year.

The last project to develop the city is the urban planning programme between the port and the city centre called Euromediterranee. It aims at placing to Marseille as a major city in the shared prosperity zone (*zone de prosperite partagee*) decided by the EU and 12 Mediterranean countries in the framework of the Barcelona Process. Marseille should become a large crossroad between Europe and the Mediterranean area and become the European South pole of exchanges promotion and valorisation. This programme began in 1996. It should allow the reception of 10,000 inhabitants in the perimeter and create between 15,000 and 20,000 jobs in 15 years. 6,000 housings should be rehabilitated.

Marseille is divided in 25 cantons and in 8 sectors that include 16 municipal districts, 2 districts per sector since 1987. The districts are themselves divides in 111 neighbourhoods. The 7th and 8th sectors (13th, 14th, 15th and 16th districts) are called (*Quartiers Nord*) 'North Quarters'. The city centre is located in the 1st and 2nd sectors (1st, 2nd, 3rd and 7th districts). The 1st and 2nd districts have a population of 65,400 inhabitants and the 15th and the 16th a population of 89,800 inhabitants. The most disadvantaged neighbourhoods are located in the Quartiers Nord and the city centre. The least disadvantaged neighbourhoods are located in the South, for example in the 11th district.

2.2 History of municipal migration and composition of migrant populations

Due to its geographical situation and with the activities of its port, Marseille has always received international migration. At the beginning of the 20th century, there were mainly migrants from Italy working in the building and construction sector. They were followed by Armenians. After the Second World War, migrant workers came from the colonies. They came mainly from North Africa in particular from Algeria but also from Turkey and Asia. The independence of the French colonies caused also the arrival of a lot of pied-noir, *harkis*, etc. (TEMIME E., "Marseille XXe : de la domination italienne à la diversité maghrébine", Revue Européenne des Migrations Internationales, 11, 1995). During the last two decades, migrations from all over the world arrived in Marseille. Today, North African minorities have an important place in the city. But there is also other important minorities like Comorian

According to the statistics data, foreigners are around 5% of the population. It is less than in Nice, Lyon or Strasbourg. But 15% of the inhabitants with the French nationality are foreign born. There are thus around 20% inhabitants with migration background in Marseille. According to Henry Dardel, representative of the ACSE in the PACA Region, Marseille is a city where there is a high degree of social relegation which has become mainly an ethnic relegation. The inhabitants with migration background are the first victims of the social inequalities. In the region PACA, the rate of unemployment reaches 29.5% for the population with migration background, 12 points more than the regional average. According to INSEE, this difference can be explained by the structure of qualification. With the same diploma than the nationals, the population with migration background is two times more unemployed. Even the migrants with a university degree (second or third cycle) have a unemployment rate of 21% against 9% for the nationals in the region.

2.3 Municipal integration policy

There is not a proper municipal integration policy targeting migrants specifically. But in the framework of the city policy (*politique de la Ville*), a national policy, Marseille can develop integration measures. The city policy of France is a policy of the Ministry of Employment, Social Cohesion and Housing. The city policy aims at reintegrating durably the deprived neighbourhoods in the city. Hence, it copes above all the factors of urban and social exclusion in the neighbourhoods. The four principles of this policy are the following. First, including the different levels: the neighbourhood, the city and the agglomeration. Second, privileging the project approach and the inter municipality actions. Third, associating more the regions, the Department and the other partners such as the HLM (social housing associations). Fourth, reinforcing the presence and the quality of the public services and improving inhabitants participation.



The city policy has several tools like the city contracts or the large city projects (*grands projets de ville*). During the plan 2000-2006, the city contract was the only tool of the city policy. The city contract is a seven-year agreement between the state and the local authorities. Each partner has to implement concrete and concerted measures that improve the daily life of the inhabitants of deprived neighbourhoods and that prevent the risks of social or urban exclusion. These measures include housing obviously. The measures can be implemented at the city or the neighbourhoods level or between several associated municipalities. The four prior sectors are (1) employment and economic development of the neighbourhoods, (2) education, (3) public quietness and security, and (4) urban renewal. In this framework, Marseille has signed a city contract with the state, the Regional Council PACA, the Bouches-du-Rhône General Council and the FASILD (Support and action fund for Integration and fight against discrimination). The prior issues for the city contract are among others the habitat and the fight against exclusion in the neighbourhoods. Another tool of the city policy is the GPV (*Grand Projet de Ville*) large city project. Marseille is also in a GPV and it is located in the Quartiers Nord.

2.4 Inter-city cooperation

The city of Marseille participates in several city networks, national and international networks. Firstly, the **AIVP** is the international association of the cities and the ports. It is an international network of more 100 ports. It aims at promoting exchanges and contacts in order to achieve city and ports projects.

Secondly, the **AIMF** is the international association of mayors joining capitals and large cities that are totally or partially French speaking. With 75 cities in 46 countries, it is a meeting and exchange place about urban issues.

Thirdly, the **AFCCRE** is the French section of the Council for European Municipalities and Regions, a European organisation gathering more than 100,000 local authorities in Europe. It includes almost 2000 French local authorities. The AFCCRE helps and advises municipalities, districts, departments and regions within the European system when they need either information and specific contacts or financial supports for transnational plans. It also provides a receptacle for proposals. It is associated to meetings organised by European institutions (the European Parliament, the European Commission, etc.) It also enables members of local authorities and representatives of the European Commission (or of any other service) to get in touch.

Fourthly, the CGLU, **United Cities and Local Governments**. This network created in 2004 promotes strong and effective democratic local self-government throughout the world. Its mission is "to be the united voice and world advocate of democratic local self-government, promoting its values, objectives and interests, through cooperation between local governments, and within the wider international community".



Fifthly, the CUF (United Cities of France) federates at the national level the territorial authorities engaged in international cooperation. It is a branch of the World Federation of Twin Cities. Sixthly, Marseille is member of **EUROCITIES**, a network of large European cities. It aims at improving cities cooperation on urban management. Marseille is particularly involved in the working group **Euro-Med group**. Euro-Med aims at (1) promoting relations and dialogue between the Euro-Mediterranean cities within the revised Euro-Mediterranean Partnership and in the framework of EU Neighbourhood Policy, (2) developing cooperation projects among Euro-Med cities, (3) lobbying EU institutions on funds for the next years and support work of WG ENP in lobbying for greater role of cities in the ENP, (4) improving the role of cities as concerns the relations with the civil society in Barcelona process, and (5) improving the role of cities in the creation of a space of stability and dialogue in the Mediterranean area. Marseille is currently chairing this group.

Seventhly, Marseille is a founding member of the network **IPGR** (Institut de Prevention et de Gestion des Risques urbains). It is a network of cities, experts and public and private actors in the various domains of risk. It is a place of meeting, exchange, training split in several thematic working group.

Eighthly, Marseille is also a founding member of **MED CITIES** a network of Mediterranean coastal cities. It is a tool to strengthen the environmental management capability of local administration, but it is also useful in order to identify the domains where a common activation could be the most useful mean to improve the regional environmental conditions.

Furthermore, Marseille has developed links with Lyon and other European cities through two charters. Firstly, the **Charter Lyon-Marseille** is a cooperation charter signed in 1997. Secondly, the **Charter Barcelona-Genova-Lyon-Marseille** is an alliance charter signed in 1998. It aims at exchanging experiences about urban management and specifically culture, patrimony, urban risks prevention, health, water, transportation, communication, citizens participation and economic promotion. It aims also at the coordination of the efforts on international relations in particular in favour of the subsidiarity in Europe and for the development of the Euro Mediterranean cooperation.

3 Housing situation of Marseille

3.1 Housing stock and housing market in general

The data on housing stock vary following the source. According to the Centre de Ressources pour la Politique de la Ville-PACA, the housing stock is around 375,000 units which of 68,000 social housing and more than thousand de facto social housing. According to AGAM, there were 385,618 housings in Marseille in 1999 with 8.4% vacant. According to the Urban Community, 15.1% are individual housings; 43.1% are owner-occupied and 0.9% are



secondary residence. The municipality is submitted to the article 55 of the SRU law on solidarity and urban renewal. This law of 2000 encourages certain municipalities to the creation of social housing. Marseille does not reach yet the requisite 20% of social housing for each neighbourhoods.

According the INSEE, there are around 58,000 dilapidated housings on 346,000 main residencies that is to say 17% of the housings in the city. These housings are considered dilapidated because, among other things, they are without bath or shower or without a proper toilet, which is located outside the housing (on a landing for example).

Since 2000, the rentals have increase rapidly in Marseille in comparison with other province city like Lyon. The private rents have risen to 44% between 2000 and 2006. Aside Paris, Marseille has the more expensive private rents. The square meter is 19.5€ in Paris and 11.3€ in Marseille, whereas in other large cities like Lyon, Toulouse, Nantes or Lille, it does not exceed 10.2€. This evolution can be explained by the increase in demand and an insufficient supply. The city attracts also a lot of population. Furthermore, the prices of new housing have also risen to 58% in four years. And they are caught again by the prices of old housing.

This increase is problematic because the incomes of the Marseille population have not risen simultaneously and they are even inferior to the national average. The taxable household income is less of 15.6% in comparison with other large cities. According to its income situation (around 2,000€ monthly), 62% of the households could pretend to social housing otherwise they can only find dilapidated housing in the private market. 22,000 demands of social housing are pending whereas the annual rhythm of building is around 1,000 per year. 18% of the households could have access to the old housing of the private market or to PLS (*pret locatif social*), social rental mortgage. And around 20% of the households could have access to the new housing in the private market with an income between 5,200€/month to more than 6,000€/month.

Henceforth, there is a growing gap between old households who could buy housing before and the young families who can not afford the purchase of housing and have to rent at high price in the private market.

The neighbourhoods considered as problematic are above all the Quartiers Nord with around 210,000 inhabitants. These neighbourhoods are located after the railway station Saint-Charles. They are quite well-known as the problematic neighbourhoods of Marseille. These periphery neighbourhoods concentrated social, economic and urban problems. The unemployment rate is around 29% but even higher in some neighbourhoods like Verduron, Les Borels, Les Crottes, La Cabucelle, Saint-Andre, Saint-Barthelemy or Saint-Louis. The population is declining. The

old housing stock is dilapidated. The tenants are 70% in Les Crottes, Verduron, Saint-Barthemy and La Rose. There is a concentration of social housing. Half of the social housing is located in three districts (13th, 14th and 15th) of the Quartiers Nord. There is few social cohesion and the public services are spread unevenly.

Problematic neighbourhoods are also located in the city centre. Housings are dilapidated. Belsunce, Noailles, Opera, Les Grandes Carmes and Saint-Lazare have a highest rate of tenants (more than 70%). The collective housings are concentrated in the city centre in particular in Le Pharo, Saint Lazare, Cinq Avenues, Saint Charles, Hôtel de Ville and La Villette (average 90%). It is also in that area that housing with 4 rooms or more are rare. Moreover, there is a a rate of unemployment around 30% in La Joliette (2nd district), Noailles (1st district) and Saint-Mauront (3rd district).

3.2 Housing situation of residents with migration background

3.3 Segregation: Spatial concentration of residents with migration background

In the Urban Community MPM, Marseille is the municipality with a lot of collective housing and it has 2,813 housings for migrant workers. These housing for migrant workers are spread unevenly. 558 are in the 1st district, 121 in the 2nd district and 847 in the 3rd district. 90 are in the 13th district and 600 in the 15th district. Hence they are mainly located in the problematic neighbourhoods the city centre and in the Quartiers Nord. 287 are in the 8th district and 310 in the 10th district.

According to an expert of the Department of Habitat and Housing, retired migrant workers from North Africa, called commonly the chibanis (the olds) share apartments, for example in the city centre. They need to reside in France for receiving the pension. Thus they prefer to rent in common in order to reduce their housing expenditure. Above all, they spend a part of their time in the country of origin.

4 Institutional setting and relevant actors

Since January 2007, the city has opened a new service: the Housing House (La maison du logement). It is an information and orientation service on housing and habitat, open to every resident. It promotes in particular the first housing cheque (le cheque premier logement).

There are several social housing societies or HLM (*Habitations à Loyers Moderes*) like DOMICIL UNICIL PHOCEENNE, LOGIREM, ERILIA, HABITAT MARSEILLE PROVENCE, LOGIS FAMILIAL, MARSEILLE HABITAT, SOGIMA, etc.

Other actors at the regional level are the Urban Community Marseille Provence Metropole and the AGAM.

The Urban Community Marseille Provence Metropole has developed the PLH (*programme local de l'habitat*), local programme of the habitat. The state has shift some competences regarding habitat to the Urban Community. The Urban Community can henceforth allocate public supports for construction, purchase, rehabilitation and destruction of social rental housing, renovation of private housing, rental-access and creation of emergency housing.

The PLH defines for six years the Urban Community housing policy that aims at promoting social mix by insuring a well balanced repartition of the housing supply between the municipalities and the neighbourhoods.

The AGAM (Agence d'Urbanisme de l'Agglomeration Marseillaise) is an agency based on the partnership between the state the Urban Community Marseille-Provence-Metropole, the city of Marseille, the agglomeration Community Garlaban-Huveaune-Sainte-Baume, the Chamber of Commerce Marseille-Provence, Euromediterranee, and the autonomous port of Marseille. The president is Jean-Claude Gaudin, mayor of Marseille. And at the national level, there are among others EPFR (Etablissement Public Foncier Regional) supports the lands policy of the city with 15 M€ annually and the Adoma, former Societe nationale de construction de logements pour les travailleurs (Sonacotra), is a mixed economy society controlled by the state. It builds and manages social housing. Its housing stock consists mainly in community housing for former migrant workers. These community housings have been reconverted in social housings since the beginning of the 90's and are opened also to nationals.

5 Discourse, concepts and policy concerning housing

5.1 Vision, concepts and policy of administration and Local Council on the issue of access to affordable and decent housing, segregation and integration of migrants

The city of Marseille aims at making the city attractive. The objective is thus to stimulate the come back of inhabitants and of firms.

The city presents its housing policy as unique in France and it is based on 4 priorities. Firstly, it concerns the mobilization of lands by coping lands speculation. Secondly, it concerns the rehabilitation of an important dilapidated housing stock (58,000 according INSEE). The city wants to put 3,000 housings back each year (2,000 in the private stock and 1,000 in the social stock). Thirdly, the annual production of social housing has to be doubled. Fourthly, a plan has to be set up in order to favour access to new and old housing in order to reduce by 40% the financial strain of the households.

5.2 Public discourse on housing, segregation and integration of migrants

6 Interventions on housing and integration: measures and projects

Marseille has several ZUP. The ZUP (Zones à urbaniser en priorite) are areas considered as priority to urbanisation. They have been created at the national level between 1965 and 1975 in order to cope with the growing demand of housing. They aimed at the creation of new neighbourhoods with housing but also shops and facilities. Indeed, large complex have been created in the ZUP but without a neighbourhood dynamics. Thus, they are often concerned by the city policy and by the national programm of urban renewal supported by the ANRU (National Agency for Urban Renewal). The GPV and the urban restructuration concern 6 neighbourhoods : project poles.

6.1 Interventions to improve access to affordable and decent housing for migrants

The measure **access with controlled cost** (*accession aidee à coût maîtrise*) or **first housing check** (*cheque premier logement*) concerns 2,000 households in Marseille per year. This measure is not specifically for the population with migration background but it can benefit to



this population because of its socio-economic situation. Since 2006, this measure helps the households to home ownership. It targets households who buy a housing for the first time and whose incomes are not upper than the ceilings for the PLS (pret locatif social). In other words, the income is limited to 3,766€/ month for a household with one child. The household has to be resident in one of the municipalities of the Marseille Provence Metropole. And the household must occupy the new house for at least five years. In order to help the household to buy the housing, the city acts at three levels. First, regarding new housings, the city requests that the promoters deliver 20% of their housing estates (around 1,000 housings per year) at a price limited to 2,400€/sqm. maximum. And regarding old housings, the city keeps its premiums only for housings in good conditions and which are sold for less than 2,000€/sqm. This represents around 1,000 housings per year too. Second, the city helps the new owner for buying the parking linked to the housing. Third, the new owner gets a premium around 7,500€ in order to reduce the monthly instalments of the mortgage during the first ten years.

This measure is specific to the urban Community Marseille Provence Metropole. In order to implement it, the city has developed innovative partnerships after a two-year consultation with the real estate promoters, the Deposits Fund (Caisse des Dépôts), several banks and FNAIM the National Federation of Real Estate (Federation Nationale de l'Immobilier).

Firstly, the real estate promoters member of the FPC (Federation des Promoteurs et Constructeurs), the nation federation of the promoters and constructors have signed an agreement with the city. They commit themselves to delivering 20% of housing with controlled costs in every programme. In counterpart, the city facilitates the housings and the parkings marketing thanks to the premiums of the buyers. The city provides sometimes lands belonging to the city in the framework of calls for projects.

Secondly, the Deposits Fund has signed an pilot agreement with the city and commits itself to buying the parkings and to supporting them for 15 years. The buyers of housings can use freely these parkings and can buy them back between the 6th and the 15th year at the initial price increased by inflation.

Thirdly, several banks signed an agreement and they give a bonus of 4,500€ to the city premium of 3,000€. Hence, the monthly instalments are highly reduced during the five first years of repayment and also reduced during the five following years. Moreover, the banks offer as a gift the file expenses and also the penalties in case of anticipated repayment. The rate mortgage is also limited.

Finally, the FNAIM has signed an agreement and its members offer the mortgage with a zero rate PTZ (*le pret à taux zero*). The households can benefit of this rate when they choose a FNAIM members as intermediary to buy housing in the framework the measure access with controlled costs.

Among others, the Euromediterranee project aims at creating a neighbourhood well-balanced in terms of jobs, housing and facilities. The renewal of the neighbourhoods la Joliette and Saint-Charles is coupled with other actions on the existing neighbourhoods. The Euromediterranee project takes part in the implementation of important works on housing and public spaces. All the area is concerned by two OPAH planned operation for the habitat Improvement (*Operations Programmees d'Amelioration de l'Habitat*).

The OPAH is an incentive process for the rehabilitation of old private housing stock where the habitat is dilapidated. It is based on the voluntary adhesion of the landlords who can benefit from financial supports for the works. It is based on a partnership between the city, the state, the national agency for habitat improvement, ANAH (*Agence Nationale pour l'Amelioration de l'Habitat*) and possibly other partners like the Region or the Department. They include an important programme of new housings, social housings included and a programme of requalification of the public spaces. Moreover, the EPAEM (*Etablissement Public d'Aménagement Euromediterranee*) tries to develop consultation and participation with the inhabitants in order to increase their involvement in the project.

7 Highlights and Failures: Learning for CLIP

The lack of data regarding this case study does not allow highlighting properly the success stories and the failures on the housing access for the population with migration background in Marseille. Nevertheless, in a manner of conclusion, some elements are important to remind.

First, Marseille is a large city with a high rate of population with migration background. This population is very diverse in terms of countries of origin, age, status, length of residency, migration pattern. For geographical reasons (Mediterranean area) and historical reasons (North African former colonies), the migrants from North Africa represent a large part of the population. Other ethnic minorities are emerging like the Comorian. After an economic and demographic decline, the city has developed strategies to attract new inhabitants and firms.

Second, the housing stock does not respond to the needs of the current population. A lot of dwellings are dilapidated, others are vacant, social housing stock is insufficient. Regarding the increase of the prices and the households' income, more than half of the inhabitants could pretend a social housing.



Third, a large part of the population with migration background seem concentrated in deprived neighbourhoods: the quartiers Nord and the city centre. Furthermore, some migrants (former migrant workers) are segregated in collective housing.

Fourth, the strategies developed by the city regarding housing aim at attracting inhabitants and also at improving the housing quality. There are no specific measures for the population with migration background.

Fifth, the urban renewal developed in some parts of the city and in particular in the city centre, where there is a lot of population with migration background, seem to pursue an objective of social mix. The social mix is an objective at the Urban Community level.

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