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Romanian Suburban Housing: Home Improvement through Owner-building

Adriana Mihaela Soaita

Abstract

The new suburban housing developments in post-socialist cities have been ubiquitous icons of socioeconomic and physical change. This paper examines suburban owner-built housing as a long-term strategy of home improvement in Romania. It analyses residents' motivations and financial strategies to move up the housing ladder through owner-building and their responses to key neighbourhood problems, in particular poor public infrastructure and non-existent public facilities. It is argued that owner-builders generally benefitted from the economic informality, the relaxed legal culture and the unregulated housing context of the Romanian post-socialist transition; but the absence of public actors has weakened their achievements, which is most apparent at neighbourhood level. The paper draws attention to a context of politico-economic reforms and a set of socio-cultural values of housing privatisation in which resident responses may frequently generate consequential (collective) problems localised at the level of streets, neighbourhoods or even the whole society.

Introduction

Post-socialist suburbanisation has been one of the most visible processes of socio-spatial differentiation in eastern Europe. While social polarisation has everywhere produced *nouveau-riche* enclaves, other macro processes have resulted in national specificities. Romanian owner-built housing is the outcome of particular macro-structural conditions that have enabled suburban developments to flourish, such as the newly created housing market, more than 10 years of socialist prohibition of detached house construction, and a lack of housing finance. Romanian suburbanisation was

particularly shaped by agricultural land restitution; enacted in 1991, this has re-created the fragmented ownership and spatial structure of pre-socialist reforms. Nonetheless, people's agency was the driving engine of this phenomenon. On suburban plots, many barely accessible, owner-builders have built their vision of ideal homes, a strategy for housing improvement conspicuous everywhere in post-socialist Romania; yet, the key problems which owner-builders have overcome and generated, and the collective consequences spawned by their strategies are far less apparent.

This paper aims to contribute to the literature of owner-(self)-built housing, which has remained peripheral to housing studies despite the significant owner-building contribution to housing provision (Duncan and Rowe 1993). Its advocates (Turner and Fichter 1972) have emphasised its economic potential and appropriateness to their occupants. I attempt to answer three questions: Why have Romanian owner-builders engaged in the construction of their suburban houses? What financing strategies have they employed? What were owner-builders' responses to key neighbourhood problems, in particular poor public infrastructure and non-existent public facilities?

This paper endorses the critical realist view (Bhaskar 1989) that meanings and reasons are causative of action, yet action is ineluctably shaped by unacknowledged structural conditions thus generating unintended consequences, which form the context of subsequent interaction. Not only does owner-building take different forms worldwide according to specific conditions, but these are changing overtime under processes of commodification and major shifts in human agency and public policies. Generally, the concept of path-dependence helps to explain national specificities in processes of change and particularly the consequences of socialist policies and post-

socialist reforms in shaping the characteristics of suburban owner-building in eastern Europe.

I will argue that owner-builders have been generally successful in taking advantage of the economic informality, a relaxed legal culture and the unregulated housing environment of Romanian post-socialist transition; but, the absence of public actors has weakened their achievements, which is most apparent at neighbourhood level. This paper draws attention to a context of politico-economic reforms and a set of socio-cultural values of housing privatism in which resident responses may generate consequential (collective) problems. The paper has six sections. First, I briefly present key features of the modes of housing self-provision, whose juxtaposition illustrates their remarkable diversity worldwide. This brings conceptual clarity and helps contextualise socialist/post-socialist owner-built housing, which is presented in section 2. A concise account on methodology precedes the three empirical sections, each analogous to one research question. Finally, I outline some concluding remarks.

Modes of Housing Self-Provision

The nature of households' involvement in the provision of their homes has been examined under the notion of self-provision. Clapham *et al.* (1993) differentiated between self-building as effectively constructing (parts of) the dwelling; self-developing as controlling the entire process; and self-promoting as assembling key aspects of development but without close involvement. Even though household activity cross-cuts these categories, they help in emphasising the relevance of housing self-provision to the developed world. Duncan and Rowe (1993) showed that self-provision accounted for more than 50 per cent of new housing in Belgium, Italy and France, but less than 10 per cent in Netherlands and the UK. Household likelihood to engage in

housing self-provision was associated with a mix of individual and structural factors, such as the availability of land and alternative options; preferences; existing planning/building regulations; and more generally, the relationship between self-provision, public policies and market responses.

The conceptual ambiguity in which housing self-provision – under ideas of self-help/owner-built – was uncritically related to notions of informality within case-studies of squatted settlements in developing countries, has obscured the extent of housing self-provision in contemporary Europe. Besides informal access to land, labour and finance, housing informality refers to substandard, occasionally hazardous housing conditions, which infringe building/planning regulations. Obviously, there is an intrinsic relationship between the socio-political construction of housing ‘standards’ and national/household economics, which raises ideological questions regarding the role of the state, markets and households in (low-income) housing (La Grange and Pretorius 2005). Lacking strong political alliances, self-provided housing was conjecturally supported, opposed or tolerated at different places and times by diverse ideologies, though apparently mostly endorsed in time of housing and economic crises (Hall 1989; Harris 1999).

Juxtaposing these distinct features – degrees of owner involvement and housing informality – illustrates the remarkable diversity of self-provision world-wide while emphasising further associations, notably with theories of urban development within which socialist/post-socialist housing is mostly confined. Modes of self-provision engaging significant ‘sweat-equity’ and mostly informal means of provision tend to evolve in times of fast urbanisation and provide access rather than choice to mostly lower-income households in relatively inexpensive housing. Post-war worker settlements in European cities and squatted settlements in the developing world are

examples of this (Hall 1989). Conversely, modes of self-provisions engaging insignificant sweat-equity and mostly formal means of provision tend to characterise processes of sub-/dis-urbanisation; provide choice rather than access to middle/higher-income households in relatively expensive housing, yet at lower-costs than formal markets could supply. The well-documented case of France can best exemplify this (Barlow 1992).

While any combined instance remains theoretically and substantively possible along these two continua – degrees of involvement and informality – it is the analytical consideration of time that allows distinguishing converging trends in otherwise divergent phenomena. Seminal studies have documented processes of settlement consolidation and legalisation triggered by improved household income, politics of struggle, global policy shifts and market forces in both the developing (Erman 2001; Mobrand 2008) and the developed world (Dingle 1999; Ruonavaara 1999; Wakeman 1999). They have shown how economic growth, market pressure and regularisation policies tended to privatise modes of self-provision, escalating costs; this frequently resulted in the displacement/exclusion of lowest-income households from previously accessible housing. Finally, can a combined consideration of degrees of involvement and informality clarify our understanding of housing self-provision during the socialist/post-socialist period? In order to contextualise the Romanian case study, the next section looks at socialist/post-socialist modes of self-provision in Eastern Europe.

Socialist and Post-socialist Owner-Building

Despite ideological ideals of collective housing, dramatic post-war shortages and the quest for industrialisation meant that every eastern European party-state tolerated housing self-provision during the 1950s and 1960s. Households were, however,

discouraged from building in cities; non-existent land markets constrained self-provision to family plots; restrictions applied to entry requirements – which commonly entailed household sweat-equity – location, exchange, house and plot size. While dwellings were slightly more spacious than public housing, their quality was negatively affected by use of inadequate building materials and non-existent infrastructure. Minimal or non-existent state subsidies made owner-building an expensive substitute for the less privileged to access public housing (Sillince 1990).

Overall, owner-building produced a large number of rural houses. In relative terms – percentage from total new housing (Figure 1) – the largest production occurred in Yugoslavia and Hungary where, particularly during the 1980s, the state subsidised owner-building and supported a quasi-market sector, which attracted better-off households able to produce higher-quality dwellings. Albanian owner-builders were relatively supported due to strong disurbanisation policies. In Czechoslovakia, Poland and the GDR, subsidised co-operative housing arguably created alternative options; Bulgarian owner-building plunged from relatively high to small levels due to a large public supply whereas Romanian owner-built housing plunged from the highest to the

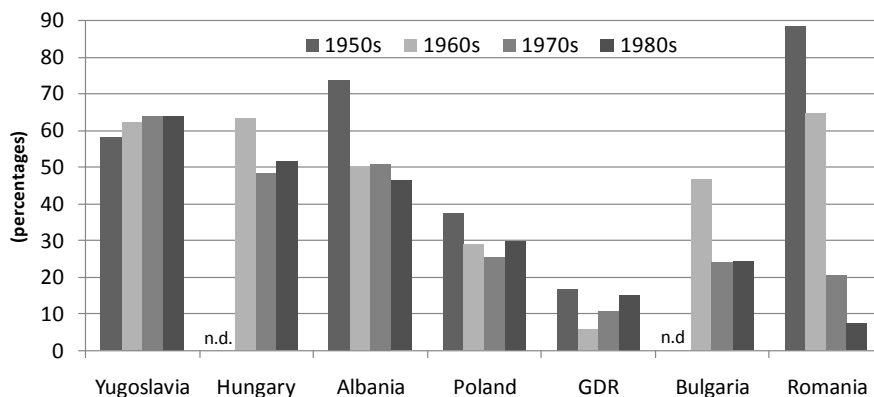


Figure 1. Individual self-provided housing during socialism in selected countries (percentages). *Source:* Soaita (2010, pp. 260)

smallest levels in eastern Europe, having been banned after the late 1970s in rural and urban areas alike.

Socialist legacies and diverse post-socialist reforms instilled ‘multiple transitions’ across countries and across political, socioeconomic and spatial domains, including housing (Mandic 2010; Sykora and Bouzarovski 2012). Globally and in post-socialist Europe, economic developing/restructuring has engaged neo-liberal strategies of privatisation, that is ‘enhancing and enlarging the role of private sector’ (Barnekov and Rich 1989 p. 212). Housing privatisation – understood as a general commitment to housing provision and consumption by private means – revolves around ideas of individualism and entrepreneurship and has guided choices of public policies of privatisation (Peck 1995). This structural politico-economic shift to privatisation articulates, more generally, to a socio-cultural shift ‘towards privatisation as a facet of urban life’ (Dowling et al. 2010 p. 393; Saunders 1989) – that is, a withdrawal of social interaction into the space of home, to which I return later in this paper.

The (re)privatisation of state housing has created ‘super-ownership’ nations in eastern Europe (Lowe and Tsenkova 2003). The creation of housing and land markets and state withdrawal from housing provision have led to the development of privatised modes of housing production and consumption, with an increasing role for private actors and, particularly, for households. Yet, the regulatory and institutional frameworks indispensable to a market-driven housing system – including housing finance – have remained underdeveloped, particularly in south-eastern Europe (Tsenkova 2009). This occurrence of housing privatisation in an under-regulated housing environment has undoubtedly stimulated housing self-provision. Clearly, different

forces have shaped different outcomes. (Kahrik and Tammaru 2008; Krisjane and Berzins 2011; Stanilov 2007; Sykora 1999).

Long-suppressed urbanisation and a dramatic housing backlog resulted in extensive peri-urban growth in Tirana, which during the 1990s doubled the size of the city whereas war refugees put pressure on cities of former Yugoslavia. Elsewhere processes of suburbanisation seemed dominant, but their pace differed according to housing shortages, available finance, preferences and the degree of 'permitted' informality. The process was slow in Prague during the 1990s and more apparent after 2000, when housing affordability improved. Conversely, Slovenian and Romanian suburban developments visibly surrounded cities/towns during the 1990s. Nonetheless, socialist legacies of underdeveloped infrastructure and the affordability crisis of transition differentiate post-socialist suburbs from their Western counterparts.

Various degrees of informality characterised suburban housing from illegal occupation of public land (Tirana), illegal construction on agricultural private land (Belgrade) to the unauthorised but later legalised developments in Romania. Suburban housing displayed a chaotic/unplanned character, especially in south-eastern Europe where the state retains a degree of illegitimacy (Tosics et al. 2001). Excepting scattered for-profit housing, much of the new detached suburban houses seem self-developed. Allegedly, owner-building has become a household strategy to adapt to recession, high and volatile inflation, to cut construction costs and, finally, to bridge access to housing. The predominantly owner-built feature of most suburban housing, with the land often obtained at no cost through restitution policies or illegal occupation, allowed a mix of low-/middle-income households within these developments (Hegedus and Struyk 2005).

As elsewhere in eastern Europe, Romanian new housing provision declined dramatically after 1989. Between 1990 and 2008, new provision averaged 1.5 dwellings/1000 inhabitants yearly, being mostly privately financed (Figure 2) and almost equally split across rural and urban areas – which has slightly decreased urbanisation levels from 54 to 53 per cent. Housing informality referred in particular to the unauthorised but later legalised 1990s suburban developments; sources of financing, with individual households having financed 99 percent of new privately-financed housing, generally with cash; reliance on black/grey economies; unplanned suburban neighbourhoods lacking basic utilities; and non-compliance to building/planning regulations (Pascariu and Stanescu 2003; UNECE 2001). The chaotic form of suburban settlements was instilled by the provisions of the 1991 Romanian restitution law of agricultural land, which provided for *in-kind* reallocation, thus re-creating closely the interwar severely fragmented land ownership (Cartwright 2001).

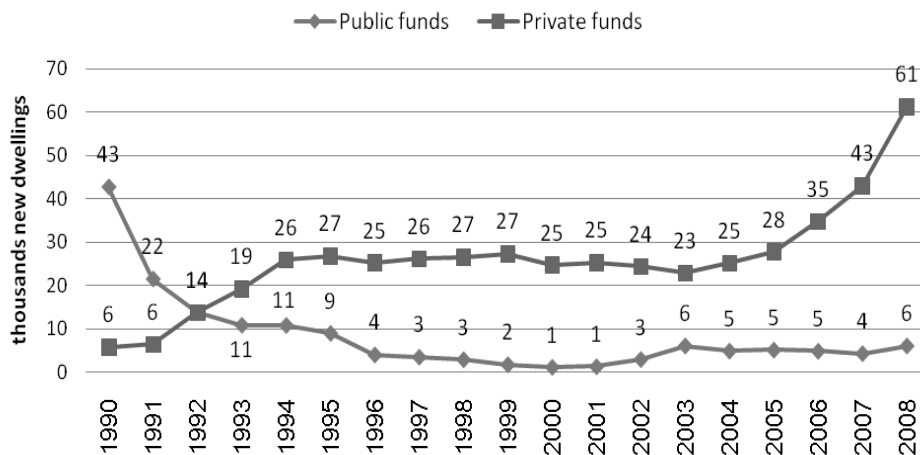


Figure 2. Romanian new dwellings by source of financing (thousands). *Source:* NIS, 2009

Methodology

The questions raised in this paper suits a case study design, in which rich data help formulating explanations and suggest reflective generalisation. I have chosen Pitesti (170,000 inhabitants) in order to portray a ‘socialist city’ (Andrusz et al. 1996) in terms of massive post-1948 industrial and urban growth. Among the Romanian cities that grew faster than average during the socialist regime (Ronnas 1984), seven were new industrial centres. While any of these would qualify, my research benefited from local knowledge and access as I lived and worked there for 15 years. The housing market in Pitesti is dominated by socialist estates (over 90 per cent) whereas suburban post-socialist housing is estimated at 4000 houses scattered around the western part of the city, of which around a quarter were permanently inhabited at the time of research. I selected three neighbourhoods – in terms of environmental attractiveness and stage of development – comprising roughly 1,000 plots (Figure 3 and 4).

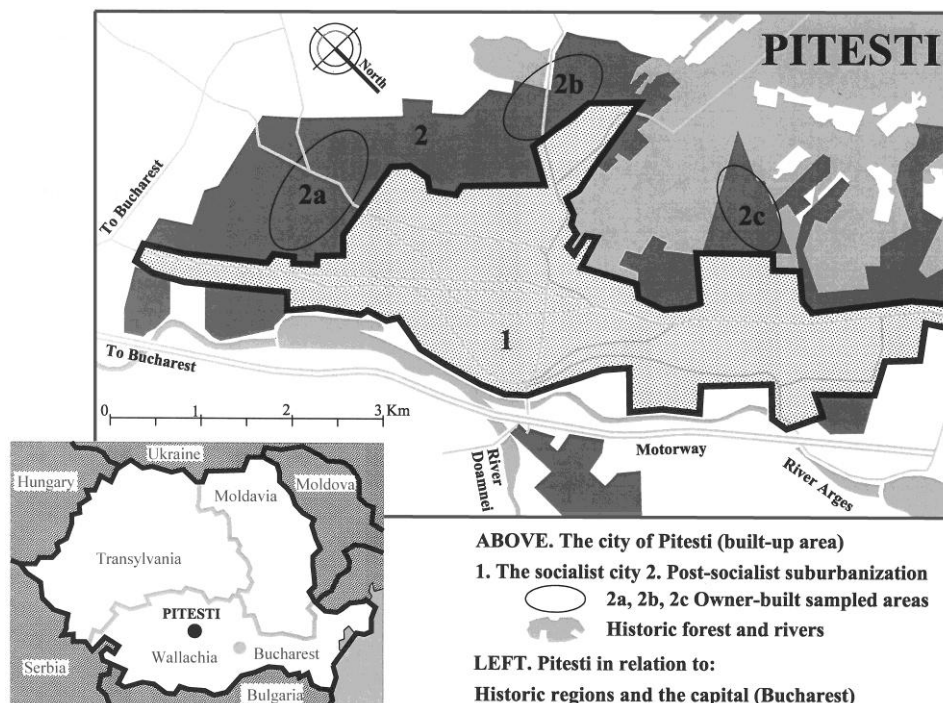


Figure 3. The city of Pitesti.



Figure 4. Owner-built housing.

Upper left: street with all utilities; *upper right:* houses with electricity only; *lower left:* large houses; *lower right:* owner-builder. *Source:* author (photographs taken in 2008).

From December 2007 to June 2008, I collected 100 questionnaires by approaching residents ‘over the fence’ on each street in every other fifth plot (replaced by the next one in case of absence/refusal; the refusal rate was 33 per cent); considering sampling limitations, these data were used with caution but it remains important since analogous information is non-existent. Out of 59 respondents who agreed to be interviewed in-depth, 24 recorded interviews were held, involving 32 participants. Data were digitally and integrally (re)coded in order to delineate typologies and construct explanations; linguistic nuances and silences were carefully interpreted; codes were ‘mapped’ in diagrammatic forms, sometimes ranked by content analysis.

Compared to national average values¹, significantly more participants had university-level education (67 versus 9 per cent nationally) and enough income ‘to buy

some/all expensive goods needed' (53 versus 9 per cent nationally); conversely only 11 versus 69 per cent nationally did not have or had just enough income to live on, which highlights the social mix of these otherwise well-off neighbourhoods. Participants had larger households (4 versus 2.9 persons nationally) and more lived in extended family (29 versus 17 per cent nationally). Notably, 86 participants bought their plots from the initial restitution claimants and 14 reclaimed them directly. There were no significant differences between the economic profiles of these two subgroups, suggesting that lower-income households may have sold their land to help finance the costs of the economic transition, whereas higher-income households succeeded in keeping it. Significantly, 80 respondents were urbanites moving out from owned flats (and 57 had benefitted from state privatisation policy).

Why Building?

As expected, various reasons underpinned owner-builders' action. Nonetheless, all participants felt that their preference was just a 'natural wish'

We lived in a block, and before that, in the countryside, in a house. When we got some money, the first natural wish – as soon as the money was there, enough to build a house – that was what we wanted! We searched for a plot (Ionescu/female/54).

All respondents were first-/second-generation urbanites – echoing the delayed Romanian urbanisation – who kept active ties to rural family homes. Therefore, despite the massive dominance of flats in the local housing market, the rural lifestyle was a shared experience of today's owner-builders. Yet, the new houses should have the urban comfort of utilities, which for a long time were the prerogative of blocks

He [my husband] wanted a house. I agreed to move out of our three-roomed flat if he provides at least the same comfort! The more, the better! Our house has central heating, hot and cold water, functional bathroom (Achimescu/female/27).

It is not surprising that owner-builders' accounts revolved around blocks of flats, since all but one had previously lived in flats. Escaping the block was a major drive for 17 participants, of which 10 expressed an aversion to high-rise housing. The smallness of flats condemned residents to inactivity whereas gardens enable an active lifestyle, relaxation and freedom. Additionally, the socialist blocks were unpopular due to their lack of privacy, poor sound insulation and difficulties in managing the communal property. Participants emphasised that a detached house gave a sense of real homeownership as opposed to a flat

My opinion, as I lived in a house, then in a block: living in a block, nothing is really yours because if tomorrow your flat gets flooded, you can only stay and look at the flood! If someone demolishes a wall, tomorrow the ceiling falls on you! So, there are major risks! (Copac/female/45).

The poorest participants expressed most starkly the *autonomy* offered by a house. Their vision of self-containment came closest to a rural lifestyle; comparatively, a flat was perceived as an expensive dwelling type

I've seen how people in blocks were thrown out on the streets because they couldn't afford to pay the bills. I said 'God, help us never get there'. If we had no money, couldn't afford to pay the bills, we might get disconnected! Yet, we live in our own house! (Ghitescu/female/63).

Additionally, participants' concern to facilitate their children's access to housing was a strong motivational drive, whether they built separate flats under the same roof, en-suite rooms in a shared house, or planned giving them their flats. This often resulted in tied-up capital in overlarge houses that became a burden to finish and keep up, since children generally preferred to live separately

As we have two daughters, I reckoned that in one basement and under one roof, I build three flats for three families, one on top of the other. Wrong! Build for your children, but not together, build separately! Now our elder daughter moves away; the youngest, who knows? What shall we do now?! This large house has become too big a load for us to carry! (Ionescu/male/56).

However, for six participants, owner-building was their preferred, if not the only strategy to enter homeownership. They were younger, obtained plots at no cost through land restitution policies as heirs, and inhabited their houses before these were finished. For example, the Sandu family (30/33) moved in when only the kitchen was finished and although they could share their parents' flat, they enjoyed dwelling independently despite the fact that utilities were basic, such as an outside toilet. However, early habitation reached only 5 per cent in the quantitative sample, closer to the situation in the field where vacancies of finished houses visibly surpassed rates of early habitation. At the opposite end of the socioeconomic spectrum, participants voiced significantly different motivations, generating a discourse of a new middle housing class

We heard: houses, houses, I have a plot, I bought a plot! And it seemed fashionable to me! In the sense that if you had a house, or at least a plot, you were somebody... acceptably rich. Now, we never considered ourselves rich, but a light flashed through my mind. I said, 'Let's get a good plot'! Before we got it, it seemed such a wow-wow thing,

something extraordinary! Then we built this house, large, well located, beautiful, extraordinary for people like us! (Arghirescu/female/32).

Through mechanisms of social diffusion, owner-builders have advanced their ‘natural wish’ for a detached house to the achievement of social distinction and material wealth. In this sense, Magdalena (female/31) emotionally expressed a strong sense of ontological and welfare security embedded in this privileged housing sub-market (Mandic 2010)

And this house, it represents material wealth, gives me security, makes me feel better as, whatever happens in our lives, I can sell it and we are safe, my children are safe, I am safe!

Evidently, owner-builders achieved an outstanding economic security, which raises the key question: what financing strategies have made this possible?

‘Out of Dreams I’ve Made It’

The quantitative data confirm the predominantly informal feature of owner-building. Houses were financed by cash, possibly from informal/illegal sources, and only 16 out of 100 respondents engaged marginally bank financing. Workers in the black/grey economy were employed by all except six respondents, whereas the ‘gift’ economy – friends/neighbours’ help – was marginally mentioned by 20 respondents. Data suggest that the degree of informality has not changed since 2000; the regularisation of the Romanian economy has advanced (NBR 2009), nevertheless has not reached this traditionally informal sub-market. Data show surprisingly high affordability. A median-sized house (175 square metres) built on a median-sized plot (800 square metres) had a 2007 market value of about €370 000. This capital value was achieved

mortgage-free in six years average from land acquisition, with a declared household monthly income averaging €1 000. Although 2007/2008 saw the property bubble bust, nevertheless data revealed an economic miracle. How did participants account for this? Out of 24 households interviewed, seven mentioned they had enough money to finance their project whereas the others emphasised the importance of psychological traits rather than financial means to accomplish it

I've wanted a HOUSE since I've known myself! This is what I've always wanted. This was my dream! And I have accomplished it. Out of dreams, I've made it!
(Remus/male/36).

Whether there was financial affordability or steady determination, the recourse to owner-building made the project feasible. Owner-building allowed for selection of cheap labour and building materials, incremental building, early habitation and significant sweat equity, resulting in savings of 30-75 per cent from the cost of a speculatively built house. For instance, Savi (male/38) enhanced his housing affordability to five years declared income by his proud refusal to take any credit in order to cut down the high cost of borrowing at the expense of significant sweat equity and the discomfort of early habitation. Conversely, the Copac family (32/36) had the financial means to build a turn-key project, but they still had to resort to owner-building to oversee construction quality

He: I stayed every day with the builders! I was telling them: 'Man, don't do anything until we think how to do it'.

She: We made a model of the roof and we explained to them: 'It doesn't matter where you start the roof; you go with this same angle'!

He: We taught them! This was the most difficult!

However significantly the owner-building strategy could cut down costs, it could not avoid them all together. Discussing means of finance is particularly sensitive in an economic sector largely characterised by informality. Nevertheless, only two participants completely evaded all questions about financing. Seven participants offered explicit figures ranging from €20 000 to €38 000 for the house without finishes and land. While a few participants tried to keep exact books with every item of expenditure incurred, eventually they stopped calculating the cost. Leaving apart precise yet somewhat unreliable figures, participants disclosed inventive strategies to finance their homes. Access to land occurred at no cost for eight participants. A few others initially bought in the market and ingeniously used the land price-boom gap, having sold other plots or sub-divided their own to finance further the project; seven participants cashed in on the flat price-boom gap by having sold an extra or their own flat

I give you my word that we had not one penny set aside! In 1992, we bought some land. Land had no value back then. We sold a piece and made the ground floor. Another piece, we made the first floor, 153 million, that was good money. The last piece, we sold it two years ago, we got 353 million, very helpful money, we put on the roof and finished one room. Last, we sold our four-roomed flat, and so we built this house. We could not save one penny from our salaries! I tell you this: one billion two hundred this house cost us (Ghitescu/male/63).

Four participants emphasised they financed their houses strictly out of salaries; two progressed slowly during the 1990s with no bank loans whereas the other two financed a faster pace of development by use of consumer loans. In total, nine participants used

some type of bank loan, but only one was a 15 year mortgage. Owner-builders' parents helped according to their capabilities, a few substantially through land transfer or significant finance. Cristina (female/40) makes a representative case for a majority of Romanians working abroad who financed their home exclusively by remittances. After a period of two years when both husband and wife had worked in Italy, Cristina returned and was responsible for the construction work while her husband worked in Spain to finance it further. Her narrative emotionally expressed the hard task of a woman alone in controlling the building process, traditionally a male-oriented territory. With the exception of four participants for whom the building process was unexpectedly smooth, all others perceived it as a thorny experience, which necessitated substantial family sacrifices and extreme hardship. Yet, all participants emphasised the feeling of accomplishment they had at the conclusion of every stage. Feelings of personal identification were especially strong

I say this is the greatest joy. The house! And the child! The rest are numbers, details, less important. The most important thing is what you build, what carries your fingerprints: the child and the house; your blood and your will! (Florin/male/45).

Owner-builders' goals to provide better housing for their families have manifestly aggregated in vernacular suburban neighbourhoods. Their chaotic character, poor accessibility, lack of public infrastructure and facilities, and non-existent public spaces demonstrate dramatically the absence of public actors at both national and municipal level. Any attempt to regularise suburban housing requires residents' participation along with public authorities. This raises general questions about non-participation in post-socialist countries, but also particular questions about owner-builders' perceptions of their neighbourhoods and the strategies they have currently employed in order to address key neighbourhood problems. The following section examines the latter.

'Beyond My Garden'

Participants emphasised the issue of basic utility provision as a key problem. The current state of utility development was uneven. A few streets were already provided with all utilities through municipal-/European-funded projects, whereas others had just electricity or even nothing at all, which correspondingly generated high satisfaction or deep discontent. Commonly, owner-builders have reached a substantial degree of self-sufficiency by means of individual wells, septic tanks and wood-burning heating. However, they strived for utility development since these alternative solutions were uncomfortable to use, and the corresponding services have not yet developed to meet demand. It was not, however, out of necessity but rather out of convenience that anti-ecological behaviour – as confessed with amusement in the next quote – has spread sufficiently to have entered the news media

May I tell you how I really empty my septic tank? Ha, ha! By night, I take a rubber tube and empty tank content into the street ditch! As there's plenty of weeds in the ditch! Since we came here, no one clean it or trim the street-edge! Therefore, we all do this by night, like spies. Until sewers are provided! When it rains, so that it won't smell that bad! To be honest, we do it more rarely than others, because we have a WC in the back garden, built before we fitted the bathroom inside. We still use it during summers (Luminita/female/50).

The second point emphasised by participants regarded the neighbourhood location, actually a proxy for accessibility to public facilities. A favourable perception referred to proximity to socialist housing estates where public facilities were located; conversely, a perceived long distance was a major dislike

I liked it from the very beginning. My street is just beyond the blocks. To the first block is 100 metres therefore I have everything: shops, school, kindergarten, all is close by. Children's playground, near the school! I have everything (Dutescu/male/64).

It seems to me far, for if you have no bread, you have to get dressed and walk, and walk! Miles! There is absolutely nothing here. You have to go to blocks for everything. No public transport! Until I got used to it, God, how endless that walk seemed to me, from the bus stop! A large field with scattered houses and plenty of dogs! (Luminita/female/50).

Obviously, it is not the absolute physical distance that distinguishes between these inclusionary/exclusionary perspectives but rather the degree of perceived independence and self-sufficiency. Independence, in the sense of freedom to move, depends on a car-based lifestyle, often as a preference if not always a necessity. While this is just another life situation in which independence (self-reliance to move) stems from dependence (reliance on cars), the car itself has transcended its meaning as a means of transportation to become a form of self-expression – more likely for males – or a protective shield, more likely for females

I only travel by car! I have a 4x4 Renault, to cope with the roads! It's close, in half an hour I can walk to the city centre! By car, blink, in five minutes you're in the city (Savi/male/38).

I'm not afraid of people, I'm afraid of dogs. But I travel by car all the time, always driving. In a car you're safe from dogs. You don't have any kind of problem, in fact! (Sandra/female/34).

Independence, viewed as freedom to move, characterised an outwards-oriented family lifestyle for which the neighbourhood was reduced to a base for back-and-forth journeys to work, school or recreation. There was, however, a different type of self-sufficiency characterising a more inwards-oriented family lifestyle for which the 'neighbourhood' was localised in the centrality of one's own garden

Public space? I don't need it because I can do all I want in my garden as a way to relax. I have enough space! We built an outside barbecue. I planted roses, my husband planted trees, I have my dogs! I like to spend weekends here, as the idea is to get closer to nature when you move into a house. I don't want shops here; I bring all I need when I drive from work (Elena/female/46).

Both types of self-sufficiency – outward- or inward-looking – played down the importance of neighbourhood in the owner-builders' lives, a point confirmed by studies contextualised in different geographies (Whitehand and Carr 2001). Consequently, residents held a rather basic vision of their neighbourhood, in which the anticipation of basic utility provision, an end to construction work, greener gardens and better architecture suffice to engender strong feelings of neighbourhood improvement. Residents welcomed house construction on empty plots since this increased the communal mass in order to require utility development. Similarly, inhabiting the houses increased feelings of safety through 'the neighbour eye'. However, there was a threshold to favourably perceived development

Our street is still airy but in nearby streets, they sub-divided and sold any free spot, the back garden, the front garden, everywhere a separate access could be arranged. Behind us, on equally sized plots to ours, they sold; first one, then another house was built! Streets like a comb! To finance further the mammoth houses, which they couldn't finish! It was madness! (Georgeta/female/ 36).

This recently increased density has been the outcome at the neighbourhood level of owner-builders' strategies to finance their homes, as previously discussed. It matched the effective demand for smaller plots, in spite of cultural preferences for large plots among sellers and buyers. This generated a new taste for more distant locations, which allowed a trade-off between land price and plot size. While the trend was recent and relatively weak in Pitesti where plots were still sub-divided in 2008, when the land market collapsed, disurbanisation is likely to continue in the long term under a new balance between land price, culturally preferred density and acceptable commuting distance

I prefer it here, it's quieter, more space... The closer to the city, the smaller the plots! You have no privacy. If a neighbour has a barbecue outside, all the smoke comes your way! Plots are very small, only 300-400 square metres! Houses close to one another, almost like in a block! You could throw a paper aeroplane from one house to another! Here we have space! (Elena/female/46; plot 1,411 square metres).

The increasingly high density – through sub-dividing plots and building on empty plots – has made the chaotic character of these neighbourhoods very conspicuous, which for a long time had passed unobserved by all but housing professionals. Housing construction was entirely vernacular until 1998 when the first Master Plan was approved, after which the municipality has tried to regularise further developments. Municipal efforts focused on road widening and more rarely street creation. It required land contribution to create a street width sufficient to accommodate utility pipes, access to utilitarian services and a narrow footpath (one side only). There was a shared awareness that earlier developed neighbourhoods – which were also closer to blocks – were more chaotic than the more recent ones.

During fieldwork, I observed local traffic blocked by sewage tankers; collection lorries waiting for residents to bring their refuse from inaccessible streets; or endless manoeuvring to enter one's own garden from a narrow street. In spite of my excellent sense of space, several times I found myself disoriented in the labyrinthine streets of earlier neighbourhoods, and on endlessly long and unconnected streets of the more recent ones. Generally, residents welcomed the late regularisation process; however, it proved difficult to implement and remained incomplete. In the absence of a strict regulatory framework, the resulting decisional void was filled with informal negotiation, bargaining and good (or not so good) will

Each of us donated half the street, up to the middle, so to speak. Our street came out exceptionally well, all neighbours donated; they weren't mean to remain with more land and no street (Ionescu/male/52).

The streets seem *very* long! The municipality thought to create some transversal, connecting streets, however, people affected didn't want to donate so much land. I wouldn't, either, why should I? (Podescu/female/56).

The general urban scenery remains vernacular, mirroring the socioeconomic mix of neighbourhoods and non-existing planning regulations to harmonise house frontage, building height, degrees of detachment and style of facades

Houses are not organised in a style, they are very chaotic. Everyone did as they wanted! One with three rooms, another with seven! One smaller, another bigger, another higher. One of one storey, the next of three stories! If people were financially equal, perhaps they could have built similar houses! As their earnings differed, so did their houses! (Florin/male/45).

While owner-builders' choices resulted in an environmentally transformative action, the outcome had soon gone beyond their control. Ultimately, the owner-built development demonstrated the primacy of the private domain. Owner-builders valued bigger plots and freedom of expression at the expense of a chaotic urban image and dysfunctional layouts, which although currently disliked, were largely perceived as reasonable trade-offs. While every solution to increase autonomy and self-sufficiency was taken up, owner-builders' recourse to collective action revolved infrequently and exclusively around basic utility development and road widening: a few neighbours organised to provide their own water pipes, others to lobby their agenda to municipal decision-makers. However, the question of non-participation in post-socialist societies reaches beyond the housing domain and suggests further questions in order to build a more concrete understanding of post-socialist privatised practices.

Conclusions

Through a combined analysis of degrees of self-involvement and informality, section 3 showed that the nature of owner-building in eastern Europe changed drastically under major politico-economic shifts. During communism, strong state control confined owner-building to rural areas and the less privileged households. Sweat equity was relatively high and informality low. Conversely during the 1990s post-socialist transition, owner-built housing has approached urban fringes, usually but not exclusively through processes of suburbanisation. Sweat equity has commonly decreased, while informality has increased according to particular national dynamics between politico-regulatory regimes and market forces, whether regarding labour, land, finance or construction. Post-2000 market maturity and the continuing regularisation of economic and urban practices have underpinned common trends of commodification

within owner-built housing, most notably the terms under which finance and land could be accessed and developed. Nonetheless, owner-built housing remains characterised by path-dependent national specificities, as shown in section 3, against which people agency (re)acts. Against this background, the paper aimed to clarify Romanian owner-builders' motivations to engage in the construction of their homes, the financing strategies they employed and their responses to key neighbourhood problems.

Whether their main aspiration was a 'natural wish' for a detached house, housing autonomy or a more comfortable lifestyles, owner-builders' high satisfaction with their homes has become an inspiring social experience. The success of the first pioneers triggered new demand for owner-built housing construction, met by an expanding informal economic sector with which formal markets could not compete. Owner-building has not generally addressed pressing shelter needs but *strong preferences*; it did not result in significant early habitation and allowed for large vacancy rates long after the construction was completed. Although the housing backlog has not been met in Romania, owner-built housing was not primarily designed to fill it.

Owner-builders were able to use the widespread economic informality to develop their homes, even though their gain of large interior space – commonly oversized in order to ensure their children's families a home – has sometimes turned into a problem of affordability. The initial decommodification of land via policies of restitutions enabled less affluent households to access owner-building but subsequent processes of land commodification after the mid 1990s – and in a lesser degree the progressing regularisation of the economic, financial and planning regimes after 2000 – have raised barriers to low-income entrants while facilitating access to middle-income households. Since owner-building was a thorny experience for most participants, it may be expected that raising household income and better market performance will

reduce levels of self-involvement and informality but perhaps not actual numbers of self-provided homes, primarily because of their cultural appropriateness and personalised layouts provided at a competitive price, the existence of an extremely fragmented land market and the presence of a responsive industrial/service supply chain.

While having successfully moved up the housing ladder by their determination and financial ingenuity, their strategies have generated consequential collective (housing) problems localised at the level of streets and neighbourhoods, or expanded at the scale of cities and even the whole society. For instance, the economic informality surrounding the owner-built industry is an obvious example of second rank societal problem through the extent to which this national 'subsidisation' by widespread tax evasion of the better-off requires further extensive public investment for utility development. The state failure to regulate a market-driven housing sector resulted in unplanned housing developments lacking any public facilities and open spaces. Nevertheless, owner-builders weighed favourably the somewhat unpopular character of their neighbourhood against the fulfilled expression of individuality and autonomy, demonstrating the primacy of the private against the public realm of housing – homes against neighbourhoods – which seems especially strong in relatively undifferentiated local housing markets. Additionally, the significant efforts to finance and build their houses, and a reliance on individual self-sufficient solutions encouraged owner-builders' withdrawal from collective action. On a more general level, this analysis connects with wider debates, opening up venues for further research.

On the one hand, the research draws attention to a more concrete understanding of the idea of housing privatism, which I have preliminarily discussed in terms of a neo-liberal commitment to housing provision and consumption by private

means. Saunders and Williams (1988) saw housing privatism as home-centeredness, clearly increasing due to growing privatised lifestyles fostered by technological advancement, better economics or social anxieties (Dowling et al. 2010; Saunders 1989). Home-centeredness was associated with a withdrawal from collective life/action in local communities or within the civil society. This paper suggests that the Romanian unregulated housing environment also engendered privatised responses to housing problems; it placed at times 'the private concerns of the family above all public concerns' (Somerville 1989, p. 117) and inhibited collective action, which was required for neighbourhood regularisation.

On the other hand, the analysis suggests essential links between housing privatism and the consistent findings of non-participation in post-socialist societies revealed by socio-political studies of democratisation (Howard 2003), and particularly the critical association between housing informality and (negative) social capital. This paper has shown that informality may penetrate owner-building in many forms. Analysing the nature of social-capital in south-eastern Europe and Russia, Mungiu-Pippidi (2005) and Rose (2009) linked the prevalent socioeconomic informality, which has characterised the post-socialist transition – and within it, owner-built housing – to a widespread particularistic/anti-modern behaviour characterised, among others, by historic distrust in state institutions and relaxed social attitudes towards law infringement. Constraints of low affordability and deprivation have thus fostered a variety of informal processes whether in economic, financial, legal or administrative terms, such as widespread tax evasion, corruption, town planning irregularities or non compliance with building regulations. It seems especially hard to break the strong link of informality – in fact often of plain illegality – between a particularistic culture and poor affordability that has both nurtured and challenged the development of owner-

built housing in Romania. This paper suggests further research, particularly regarding meanings of home and community in post-socialist societies and the critical issues of trust and civic mobilisation, and their relationship with privatised responses to housing problems. While there are theoretical and empirical grounds to widen these findings to most Romanian suburbanisation, further research is necessary for any comparative statement on self-provided housing across post-socialist eastern Europe.

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¹ Levels of education and household composition are contrasted to national average from 2002 census whereas household income is compared to values from Public Opinion Barometer 2007.