

## **Splitting suburban homes**

### **The unseen restructuring of housing in the Paris region**

**Anne-Claire Davy, Peggy Mertiny and Mélanie Richard**

*Many local stakeholders in the Paris region have expressed concern regarding the emergence of a process of “spontaneous” subdivision of the area’s suburban fabric. This dynamic, while potentially virtuous, is proving hard to predict by authorities and is causing uncontrolled densification that is altering the day-to-day functioning of the neighbourhoods concerned. In addition, it may also be masking questionable practices on the part of unscrupulous landlords.*

Over the last decade, growth in housing stock in the Paris (Île-de-France) region has occurred primarily through the densification of already urbanised areas.<sup>1</sup> In 62% of the 926 municipalities in the region that experienced densification between 1999 and 2008, housing stock increased without a concomitant spread of the existing habitat area. This is the result of policies that have explicitly sought to densify the existing urban fabric (Darley and Touati 2011) and reconfigure existing housing: one in every four new dwellings registered between 2001 and 2011 was obtained via the restructuring of extant properties (Davy and Mertiny 2013).

While the processes that lead to the “spontaneous” adaptation of housing stock to market requirements are of great importance, the dynamics involved are varied and sometimes contradictory, depending on the context: large dwellings are created by merging and expanding housing in the urban fabric of the city of Paris proper and the Hauts de-Seine *département* (immediately to the west, containing many well-off inner suburbs), while a stock of small housing units for rental is growing through the division of detached houses in lower-income areas that benefit from good transport links within the Paris conurbation (Richard and Driant 2013).

The division of individual dwellings – not to be confused with the division of plots<sup>2</sup> – is a lever for the production of housing that has been underestimated to date. And yet this form of densification through the internal division of housing, produced by processes disconnected from any local political will or controlled public action, remains relatively unknown and difficult to measure.

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<sup>1</sup> This study was conducted under the auspices of IAU-ÎdF (Institut d’Aménagement et d’Urbanisme de la Région Île-de-France – Institute for Urban Planning and Development in the Île-de-France Region), on behalf of Île-de-France Regional Council and in partnership with the Nord-Picardie Territorial Directorate of CEREMA (Centre d’Études et d’Expertise sur les Risques, l’Environnement, la Mobilité et l’Aménagement – Centre for Studies and Expertise on Risks, the Environment, Mobility, and Town and Country Planning) and ADIL 94 (Agence Départementale d’Information sur le Logement du Val-de-Marne – Departmental Housing Information Agency for the Val-de-Marne *département*), with the collaboration of Perrine Chevallot, Florent Garcia-Arenas, Fabienne Guimont, Kelly Usseglio, Lucie Van Der Meulen and Julie Velay, all second-year master’s students at the Institut d’Urbanisme de Paris (Paris Institute of Urban Planning, part of the Université Paris-Est Créteil Val-de-Marne), under the supervision of Jean-Claude Driant and Garance Clément.

<sup>2</sup> When plots are divided, new buildings are constructed on a divided parcel of land, requiring a building permit. The result is brand-new housing units that are often larger and of better quality than the existing dwelling.

## From large family homes to small rental properties

From an analysis of Filocom<sup>3</sup> files from 2001 to 2011, it is estimated that the division of 770 detached houses can result in a total nearly 2,000 housing units each year in Île-de-France.

This phenomenon primarily concerns municipalities close to the centre of the conurbation with good transport links. These towns have two characteristics that mark them out as areas of high growth potential for investors: (i) properties in these areas have low valuations (for now) on the first-time-buyer market, but have strong potential to increase in value as a result of their good location and transport links; (ii) furthermore, their central location is due to become even more central – it is in the *département* of Seine-Saint-Denis (immediately to the north-east of Paris) that the phenomenon is most significant: 1,500 detached houses were subdivided between 2001 and 2011 (20% of all changes observed in Île-de-France).

The main consequence of this process is a change in the types of property on offer, and more specifically the replacement of large, single-family, owner-occupied houses (51% of cases) by private rental apartments (68%) that are generally much smaller (with just one bedroom for the most part) and of low quality. While 90% of homes created in this way possess all the features one might expect, the overall quality of these features tends to be on the low side.

The social effects of this reconfiguration are significant. The occupants of housing resulting from such divisions are households with limited resources: 81% have incomes lower than the thresholds for private rental properties used as social housing, while 49% have income levels below the thresholds for the most basic social housing (known officially as “PLA-I”) – a figure that rises to 62% in Seine-Saint-Denis. These occupants are often young people at the beginning of their residential careers (52% of all tenants aged 25 to 40) or single-parent families (in 18% of cases). Half of such tenants have less than 23 m<sup>2</sup> (248 sq. ft) per person and 18% of homes are overcrowded<sup>4</sup> (30% in Seine-Saint-Denis).

## The emergence of new, dispersed social housing stock

Four decades after the explosion of suburban development in the Paris region, the prospect of obsolescence looms large for a considerable number of houses, calling for extensive renovation works. These refurbishment needs are similar to those faced by collective housing built during the same period, but are much more dispersed, more “invisible”, and more difficult to deal with as part of major urban regeneration projects. In some areas, a significant proportion of the owners of these homes are no longer in a position to fund the work necessary to renovate their homes and bring them into line with current standards and regulations, either because the original owners have been replaced by less well-off households, or because access to loans is more difficult owing to their age (over 70 in many cases). The shortage of homes on the market in central parts of the Paris urban area therefore opens the door to all sorts of strategies to adapt properties and make them more profitable.

The owners of divided properties are mainly (61%) individuals (as opposed to rental agencies), who do not generally occupy (80%) the dwelling they own. However, they tend to know the area, with three quarters of owners living in the same *département*. Despite this relative homogeneity, a variety of approaches to the subdivision of suburban homes can be observed.

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<sup>3</sup> Filocom, or *Fichier des Logements par Commune* (Register of Dwellings by Municipality), is a fiscal database managed by DGFIP (Direction Générale des Finances Publiques – Directorate-General of Public Finances).

<sup>4</sup> A dwelling is defined as overcrowded if it has an inhabitable surface of less than 16 m<sup>2</sup> (172 sq. ft) for the first person in the household and less than 11 m<sup>2</sup> (118 sq. ft) for each subsequent person in the household.

On the one hand, there are subsistence-related approaches, typically implemented by owner-occupiers in order to:

- facilitate family cohabitation by reorganising the dwelling to accommodate elderly relatives or to enable young adults to continue living there;
- generate a supplementary income by maximising the profit that can be made from renting out their property (in the case of retired homeowners or households in difficulty seeking a means of easing financial problems);
- simply buy property, where the restructuring of the existing property (to generate additional income from rental) is a necessary condition for the purchase of another property.

What all these profiles have in common is the fact that owners remain stakeholders in terms of the maintenance of the restructured building, which they still inhabit and which generally complies with certain minimum building regulations and standards of repair.

On the other hand, there are investment-driven approaches, typically implemented by non-resident landlords, including:

- asset-enhancement strategies, implemented by inheritors of family homes who, in the absence of any pressing financial constraints, decide to transform an inheritance into a rental investment; in some cases, this may also resolve the problem of how to share an inheritance between several heirs;
- approaches amounting to financial exploitation, implemented by unscrupulous owners – sometimes practically property-development professionals – who seek to divide properties in certain neighbourhoods in order to create regulation-free “pensions” and obtain the highest possible returns per square metre by conducting work of questionable quality and organising rental channels intended for vulnerable populations who are excluded from the mainstream housing market.

These practices, once established, sometimes have a “contagion effect” that spills over to the rest of the street or neighbourhood. Tenants, as the victims of unscrupulous investors, often face issues such as the informal management of communal areas and problems related to the sharing of utility bills in cases where individual electricity, gas and water meters have not been installed, in housing stock that is often of poor energy quality to begin with.

### **Tighter controls to ensure better housing quality?**

The suburban fabric of our cities has long been considered by politicians as a planned, finished space that is almost unchangeable, whereas they are today seeing its previously unsuspected potential for urban development, with some even seeing it as a “hidden” resource for achieving certain housing objectives of the Greater Paris project. The division of suburban homes – already at work “under the radar” – fills a void left by public action. As Anastasia Touati has observed, “private actors (developers, builders and individuals) are managing to implement densification in places where municipalities have proposed no clear action in favour of densification. In these towns, this is often permitted by the local development plan, but is sometimes also the result of illegal practices (that is to say, which do not comply with planning regulations and which are in principle not approved politically)” (Touati 2012). This analysis refers collectively to the phenomena of subdividing plots and subdividing houses, both of which can be described as urban-planning “stowaways” (Petitet 2013), producing a housing supply that is disconnected from both local planning processes and analyses of the local infrastructure’s ability to absorb the needs of the new residents housed in these properties.

Municipalities therefore not only face difficulties identifying and anticipating such developments, but also suffer from the lack of an appropriate legal framework. In the absence of any obligation to obtain a building permit or any relevant planning permission procedure,<sup>5</sup> they have the means

<sup>5</sup> The French Urban Planning Code requires no prior planning declaration or planning permission for property owners who do not modify the external appearance of their dwelling or create any additional floor space. A basic prior

neither to verify the quality of what is produced nor to anticipate the consequences of such densification.<sup>6</sup> Often, local authorities only become aware of the phenomenon of spontaneous densification when they come face to face with its effects: soaring demand for parking in certain streets, poor housing quality leading to greater numbers of energy support applications and rehousing requests, the saturation of public facilities and services, school overcrowding, etc.

They are thus caught between two equally undesirable alternatives: attempting to block any possibility of changing the built environment by ignoring the needs that can only be met by these kinds of dwellings, at the risk of developing a supply of informal housing of poor quality, on the one hand; and attempting to support the process of densification by regulating it, thus creating an added difficulty in the form of increased demand for public services and facilities without being able to mobilise the funding channels that come with new urban development operations, on the other.

This “spontaneous” densification of the suburban fabric is one of the dynamics at play at metropolitan level. It is the result of a real-estate market characterised by a shortage of properties. In the short term, this phenomenon would appear to be especially difficult to contain given that it offers a rapid response to the need for housing in the Paris region. This is particularly true in the inner suburbs, where the urban fabric is due to become increasingly integrated into the regional transport network and is set to accommodate a significant share of the housing growth objectives laid down in the SDRIF (Schéma Directeur de la Région Île-de-France – Master Plan for the Île-de-France Region). Low-level but altogether real densification in these suburban areas shows the limits of the “preservationist” desires that continue to be enshrined in many (restrictive) local development plans. Furthermore, it calls for public authorities to seriously rethink the future of these spaces, along with the operational tools used to control the social and environmental impact of their densification.

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declaration of works is required by the French Housing and Building Code when the inhabitable surface area created amounts to less than 40 m<sup>2</sup> (431 sq. ft) and does not extend the total floor space beyond 170 m<sup>2</sup> (1,830 sq. ft).

<sup>6</sup> The observation of *déclarations d’intention d’aliéner* (an obligatory declaration informing the local council of any intention to sell property in an urban area where the French state has a right to first refusal) makes it possible to identify transactions made by investors who have previously proved to be unscrupulous, but not to control the division of properties beforehand.

**Anne-Claire Davy** has, since 2001, been a research fellow specialised in issues relating to housing and lifestyles within the Démographie, Habitat, Équipement et Gestion Locale (Demographics, Housing, Infrastructure and Local Management) team at IAU-ÎdF (Institut d'Aménagement et d'Urbanisme de la Région Île-de-France – Institute for Urban Planning and Development in the Île-de-France Region).

A sociologist by training, she works on the different dimensions of housing issues in the Paris region and is a member of the team responsible for supporting the regional council in the production and monitoring of the SDRIF (Schéma Directeur de la Région Île-de-France – Master Plan for the Île-de-France Region).

Within the Housing team at IAU-ÎdF, she is more specifically in charge of monitoring issues relating to private housing stock and substandard housing, as well as the theme of housing for young people. She also contributes to cross-disciplinary studies (both within IAU-ÎdF and in partnership with other researchers) on local housing dynamics and the changing residential practices of inhabitants of the Paris region.

**Peggy Mertiny** runs the national skills and innovation cluster specialised in local housing markets, within CEREMA (Centre d'Études et d'Expertise sur les Risques, l'Environnement, la Mobilité et l'Aménagement – Centre for Studies and Expertise on Risks, the Environment, Mobility, and Town and Country Planning). In her capacity as a research fellow, she has participated in many studies within CEREMA (and formerly within the Centre d'Études Techniques de l'Équipement Nord-Picardie – Nord-Picardie Centre for Technical Studies and Infrastructure, now part of CEREMA) on the theme of housing on behalf of regional branches of central-government departments, local and regional infrastructure directorates, the French housing and sustainable development ministries, and local and regional authorities such as Île-de-France Regional Council and various intermunicipal structures.

She has also helped to develop methodological guides on housing demand and needs (for the DGALN (Direction Générale de l'Aménagement, du Logement et de la Nature – Directorate-General for Planning, Housing and Nature) and the SOeS (Service de l'Observation et des Statistiques – Department for Observation and Statistics)), housing observatories (the IDEAL network (Information sur le Développement, l'Environnement et l'Aménagement Local – Information on Development, the Environment and Local Development)), and local housing plans at *département* level (for the former CERTU, now part of CEREMA).

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