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Master's essay

Carl-Oskar Linné

Department of Art, Art in the Public Realm, Konstfack

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## *Speculation and insecurity on the housing market*

*There is a half-drunk bottle of wine in the kitchen, abandoned last October when officials abruptly declared the complex a fire hazard and gave its inhabitants – 256 people in 187 apartments – 48 hours to leave. Those residents, unable to move back into houses they still have to pay for, have spent nearly a year in legal limbo, high-profile casualties of the corruption and recklessness of the Irish boom in the 2000s.<sup>1</sup>*

In 2008 the housing market of several European countries proved to be a bubble. Cheap loans in the 00's had led to a surge in prices of homes across Europe. In Ireland, "ghost developments" were built. Sarah Lyall tells a story of newly constructed housing areas being abandoned due to poor build quality on unsuitable land in the article *In Ruined Apartments, a symbol of Ireland's Fall*<sup>1</sup>. In an insatiable search for profit, flock behaviour led to rising house prices and larger and larger risks for the households lending money. Apart from that the Irish government in 2008 during the financial crash urgently decided to cover the banks debts and therefore lay the burden on the Irish citizens, the speculative affair also left marks in the Irish landscape. Priory Hall and its 187 apartments is one such example of about 2000, where houses and whole areas supposed to be turned into new communities today instead consists of empty, quietly rotting homes.

Sweden's housing market did not crash in 2008. Since 2008 Bostadskreditnämnden (The National Housing Credit Guarantee Board) have warned that the Swedish housing market is over speculated and that prices not only will, but need to drop. In the Swedish Central Bank's report about risks on the housing market<sup>2</sup> it is said that the common denominator for crises like the one that surfaced in 2008 is that they are preceded by longer periods of rising housing prices and increased lending among households. The depth of such a crisis has a relationship to the citizens' debt and housing prices. The countries that has fared the worst in the current crisis, like Spain and Ireland, had

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<sup>1</sup> Sarah Lyall, *In Ruined Apartments, a Symbol of Ireland's Fall*, The New York Times, September 3rd 2012

<sup>2</sup> Riksbankens utredning om risker på den svenska bostadsmarknaden, Sveriges Riksbank, 2011  
<http://www.riksbank.se/sv/Press-och-publicerat/Rapporter/Riksbankens-utredning-om-risker-pa-den-svenska-bostadsmarknaden/>

growth developments similar to Sweden. However, in Sweden the housing prices and the household lending have not stopped increasing. The Swedish Central Bank is worried.

### *Introduction*

With an origin in photography (where I relate to a certain “deadpan aesthetic”) I want to displace the value or meaning of the photograph or my accumulated research material to something beyond what the photograph visually displays or the research material expressly says. What is on the minds of the people populating this place? What underlying structure is hidden in what I see?

There is a recurring focus on constructed sites, in particular the home, in my work. My master’s project investigates former, current and future real estate agents (Swedish: fastighetsmäklare) relationship to the housing market, the home and the private finances. The critical point here is about the gap between a belief in market ideology and structural financial vulnerability. In my video ex real estate agents answers questions about the former profession and their relation to their home as well as housing politics. The video’s visual consists of panning through different kinds of housing areas in Stockholm and the work is displayed on a billboard type of projection surface.

Previously, I have made projects that rests upon research material such as reports and statistics, texts, interviews, photographs, maps and articles. The target is to end up at a critical point where the gathered material create a narrative that has the potential of being both personally and politically engaging, where the phase of scrutinizing the material becomes a situation where I need to manifest this critical point. In Bergen, Norway I worked on the relation between city planning and surrounding nature, manifested in an architectural model with a labyrinth shape displayed on a top of a mountain with a view of the city. In Nacka, Sweden my fieldwork led to a project about the home as a financial investment, manifested in a 1 x 1 meter digital, interactive sign displaying the current square meter price in the housing area. In the area of Helsingborg I explored my class geography experiences during my upbringing, manifested in sculptures of multi and single family dwellings. I also did a serie of photographs about the construction of tourist attractions and the parallel erasing of utilitarian sites in Paris.

These are some examples showing that it is the thematics and the investigations rather than the medium that binds my work together.

### *Context and the investigation*

Most of my research over the last two years have touched upon financial issues, even while looking for other topics or themes I have been reminded of a belief stating an importance to first and foremost think financially. I have come across a market ideology surrounding the home, a way of thinking that subdues other political ideals. This trend is present while talking to both professionals and individuals as well as looking at news reports and other media coverage about the home, something that have been in abundance in Swedish media for a while. In the development over the last 30 or 40 years we have gradually seen the idea of welfare (not social) housing removed, becoming instead the “housing market”. This is particularly true in the larger Swedish cities, specifically Stockholm. Simultaneous to this idea of thinking about money and profit first, I see a belief among a general public that the home is still part of a general welfare, that housing is treated in politics like healthcare or education. One of the situations I wanted to look at with the research leading up to “Mäklare” is this situation where a strong public idea that this country runs with general welfare is contrasted with a very present market ideology.

My personal housing experience tells me that the financial system, or the “market”, is tightly connected to the home. To have a permanent home seems to force me into an obedience towards the system. For me, to have a home means that I must have a full time employment and possibly also take part in the financial system of speculation. Initially in this research situation I was set on performing act of disobedience: To build a house. A house that is everything a real house is, with the exception that it could not house anyone but rather remain locked and inaccessible, like the housing market. In December, Ola Nilsson writes that the market makes real estate agents quit.<sup>3</sup> When I talk to him he tells the story of financial vulnerability in the real estate agent sector, that the salary is completely commission based and that the general idea of the glamorous real estate agent is unreal. This triggers to me to contact a local real estate agent and ask

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<sup>3</sup> Ola Nilsson, Marknaden får mäklare att sluta, Sydsvenskan, December 3rd 2012

for an interview, which leads directly into the process that have become “Mäklare”. I am amplifying the ambivalent story from somewhere in between a utopian market ideology and a reality of financial vulnerability.

*...metamodernism oscillates between the modern and the postmodern. It oscillates between a modern enthusiasm and a postmodern irony, between hope and melancholy, between naïveté and knowingness, empathy and apathy, unity and plurality, totality and fragmentation, purity and ambiguity. Indeed, by oscillating to and from or back and forth, the metamodern negotiates between the modern and the postmodern. One should be careful not to think of this oscillation as a balance however; rather, it is a pendulum swinging between 2, 3, 5, 10, innumerable poles. Each time the metamodern enthusiasm swings toward fanaticism, gravity pulls it back toward irony; the moment its irony sways toward apathy, gravity pulls it back toward enthusiasm.<sup>4</sup>*

The text “Notes on metamodernism” by Timotheus Velmeulen and Robin van den Akker describes a situation my work seems to correspond to, where I talk about “the private and the political”, “sadness and humor”, “deadpan and emotion” and “ideology and vulnerability” I recognise an oscillation described as the metamodern self-regulating pendulum between the postmodern apathy and aversion to the system and the modernistic strong belief in a common and large scale political ideas.

I often focus on constructed places in and around the city in my work. The “city” varies in size and is not just one type of place, like a large city centre, suburban project estates, smaller towns and rural areas. Rather it encompasses many varying kinds of places. In particular my work relates to “home”, as in the apartment or house where one lives. Home can be said to act as a scenography for life. Like Martha Rosler’s “If you lived here” intervenes in peoples lives with signs containing simple questions, planting thoughts in the readers’ heads and possibly making those people more aware of its belonging or position, I am interested looking at my practice as a tool to make things better, to deal with delicate issues. These situations can be personal traumas and private matters as well as issues in a much larger context. Dave Hullfish Bailey is an american artist working

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<sup>4</sup> Timotheus Velmeulen and Robin van den Akker, Notes on metamodernism, 2010

very fieldwork based, where his exhibitions and works focus around large often site specific works over several years of research, like for example the exploration of the Colorado landscape with the alternative community Drop City. Not only is this work relevant to me because of what it is about, but also because of how it is displayed, where the accumulated material is expanding into photography and installation as well as text and displaying actual research material.



Martha Rosler, "If you lived here", 1989

The private as well as political layers that each physical place contains collide and mix and are not separate from each other. Walid Raad explores sites, specifically Lebanon, and connects everyday life to influences affecting peoples life. Themes such as war, censorship and democracy are connected to everyday situations in absurd and almost funny ways, like in his one man collective "Atlas Group" where he explores the tourist character. In some of my work, like "Non-fiction", it is compelling to think about the idea that the private and the public are antitheses. Statistics relating to specific place about for example finance, behaviour, health and class have been a good ground for me to make work bridging that gap. The result can be absurd or humorous, but it can also create a feeling of melancholy. In the same way that the personal and the public are brought together, I also want to let sadness mingle with humor. It is a potent mix that I think can

help me deal with what I find problematic. Just like comedy, which is not only funny, I think that art can help process difficult social situations. In “Mäklare” I am letting real estate agents speak about the ups and downs of their profession. While some of the comments create strong contrasts between each other and that might be perceived as humorous, it is important for me to never seek comedy or irony, but rather to just present the factual absurdities in any material I am working with. Goldin + Senneby’s “Looking for Headless” is a work exploring the contemporary financial structure and idea of “offshore”, and in a mystifying move they themselves become headless by asking ghost writers and lecturers to take their place. With some clever moves creating an absurd feeling they effectively look critically at the offshore phenomena.

### *The deadpan gaze*

Photographing places has since I began working with art been my most common method of gathering material. In the fieldwork processes a site can be interesting to photograph for different reasons, like its politically motivated reason to exist, its architecture, references to the place in popular culture or tourism mythologies, mine or other people’s personal memories, socio-political problematics connected to the site and more. Together, these variables create layers that each country, city or more specific sites contain, layers that intertwine and can be connected through looking at a place from many perspectives. Together those layers or perspectives reveal a more complex but also more rewarding story to discover, read and tell. Everything is real but also subjective. I think this need for a constant change of perspectives is a method for me to figure out both my personal relationship to the subject and common ideas about the site. Photography has proven to be an effective way to tell these multi layered stories. However, the discussion in this chapter is meant to describe an attitude I also share with other kinds of material describing reality that become part of my work.

I have had a certain kind of approach when photographing that I usually reference to as deadpan. During the last few years I have worked with many more ways of expressing my work, such as with text, through lecturing or presenting, sculpture, installation and video. The deadpan aesthetic has remained important for me in what ever medium I choose to tell a story. The expression “deadpan” (deliberately impassive or expressionless) is often used in comedy settings, where “deadpan humour” is a way of

telling a joke without face or bodily expressions; to reveal information while simultaneously maintaining a distance. In “The Photograph as Contemporary Art” the photography theoretician Charlotte Cotton describes it like this.

*“...deadpan aesthetic: a cool, detached and keenly sharp type of photography. ... the seeming emotional detachment and command on part of the photographer. ... deadpan aesthetic moves art photography outside the hyperbolic, sentimental and subjective. ... Deadpan photography may be highly specific in its description of its subjects, but its seeming neutrality and totality of vision is of epic proportions.”*<sup>5</sup>

In my imagery I have a tendency of looking for straight lines and angles, large colour fields, geometrical and repetitive shapes creating a certain rhythm that in a way give less resistance looking at the image. In this believed neutral image I seldom photograph people, the area between the camera and the site have no interruptions. There is no lead character to look at, to interpret, there are no antagonists and protagonists to contrast. Whatever medium I encounter and tell stories through, whether personal or political (preferably both), I try to keep a distant and detached attitude towards the subject. In this technically detailed and balanced language one might mistake the story of trying to be objective, however I try to avoid this in for example the framing or presentation of the work by using and manipulating the notion of the traditional photography series with a uniform shape, a beginning and an end or in the case of “Mäklare” by avoiding a TV setup or cinema lounge space story telling where it is easier to believe what is seen.

Christopher Williams’ detached studio photography often deals something barely related to what is seen in the photograph or even just the equipment or site used to take the photograph, something typically not read as important or necessarily carrying knowledge, facts or stories. Mark Wyse in “Words Without Pictures”<sup>6</sup> claims that Williams separates the meaning of the photograph to what is seen in the image, that he in the photograph destabilises the *meaning* of the image. When comparing Williams’ photography to the vivid storyteller Nan Goldin’s he says “*Williams does not expose us to anxiety; he exposes us to an intellect in the act of restraining emotion.*” To photograph is an

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<sup>5</sup> Charlotte Cotton, *The Photograph as Contemporary Art*, 2004, Thames & Hudson

<sup>6</sup> Alex Klein and Charlotte Cotton, *Words Without Pictures*, Aperture Foundation, 2009

action that carries a desire, the photographer have fallen for its subject and what it says to him or her and in this way the photograph's (or any other piece of fieldwork accumulated) meaning can be outside of what is directly seen in the image.



Christopher Williams, "Kodak Three Point Reflection Guide, © 1968 Eastman Kodak Company, 1968. (Corn) Douglas M. Parker Studio, Glendale, California. April 17, 2003", 2003

### *"Non-fiction" and "Kvadratmeterpris"*

To give a better context to the current work concerning speculation and financial mechanisms in relation to the home, how thematics become important in my work and how I want them to speak to the reader, I will more deeply describe two earlier projects I have made.

"Non-fiction" is an ongoing series of text based works where I with the help of information, statistics and text have tried to describe specific sites. Here the focus lies in looking for connections between the very personal and the very public in an effort to

reflect on the perception of the surrounding environment. The physical home or the feeling of home, which is a theme in this series, is a place where these two points, private and public, often meet. The experiment in adding text to a photograph to show that meaning lies outside what is seen in the photograph or the site led to purely text based works. These are still a type of photographs to me, the image have just been replaced with a blank background.

In the first case, “Non-fiction Kungens Kurva”, I pick up a real estate broker’s information in an advertisement for a house from 1931 for sale in Kungens Kurva, south of Stockholm. On top of a photograph of the area, where I maintain an overview, a deadpan gaze well away from the subject while clearly displaying details in the picture, I put the information from the advertisement. I display facts such as house size, building materials and water and plumbing information. Some of the facts stand out to me as more interesting than the others, namely the differences between the estimated value of the house, the assessed value and the asked sale price. The actual value of the building is said to be 577 000 SEK. The assessed value, “taxeringsvärdet”, is the value that is the basis for taxes and that is supposed to be equal to about 75 % of the market value<sup>7</sup> is 1 959 000 SEK. The asked sale price for the house is 4 300 000 SEK.

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<sup>7</sup> Taxeringsvärdets uppbyggnad – fastighetstaxering av småhus, Skatteverket  
<http://www.skatteverket.se/privat/skatter/fastigheterbostad/fastighetstaxering/smahus/taxeringsvardetsuppbyggnad.4.76a43be412206334b89800042837.html>



“Non-fiction Kungens Kurva” (2011)

In “Non-fiction Norge” I focus on planned exhibition sites, Oslo and Bergen, and decide to look into official statistics regarding loneliness. The information is displayed on a window and on a large sheet in the exhibition spaces, saying: “Here 4 % of the population often feel lonely. 16 % feel lonely now and then. Women are lonelier than men.” The facts stand out for being both official and actual facts but also emotionally moving and calling for self reflection.



“Non-fiction Norge” (2011)

While continuing with the serie, I in “Non-fiction Malmö” quote a text from Italo Calvino’s “If on a winter’s night a traveller” about two lovers in the moment of almost being one entity, drifting apart to become two. In the folded poster type print I have crossed out and replaced all references to the body to references about the home:

*...the Other Reader is now reviewing your body WALLS as if skimming the index, and at some moments she consults it as if suddenly gripped by sudden and specific curiosities, then she lingers, questioning it and waiting till a silent answer reaches her, as if every partial inspection interested her only in the light of a wider spatial reconnaissance. Now she dwells on negligible details, perhaps tiny stylistic faults, for example the prominent Adam’s apple HALLWAY or your way of ~~burying your head in the hollow of her shoulder~~ STACKING CHAIRS INTO THE CORNER OF THE KITCHEN, and she exploits them to establish a margin of detachment, critical reserve, or joking intimacy; now instead the accidentally discovered detail is excessively cherished – for example, the shape of your ~~chin~~ WINDOWS or a ~~special nip you take at her shoulder~~ SOUND MADE BY YOUR*

*FEET TOUCHING THE FLOOR – and from this start she gains impetus, covers (you cover together) pages and pages from top to bottom without skipping a comma.*

By the end of the text I also involve a reflection on my relation to the fieldwork that I am doing:

*What makes ~~love~~making FIELDWORK and reading resemble each other most is that within both of them times and spaces open, different from measurable time and space.*

With a fieldwork period focused around the area of Tollare in Nacka, outside of Stockholm, a housing area being constructed from scratch on an old pastoral and industrial plot, “Kvadratmeterpris” (“Square meter price”) is a proposal for an interactive public artwork: A prototype of a 1 x 1 meter sign displaying five numbers, the current average square meter price in the immediate area. The proposal is a direct response to answers from questionnaires answered by potential housing clients visiting the area, news paper articles and media focus about the home as an investment, municipality-architect- and developer comments about the future social context of this area, as well as a comment on new housing legislations from the government specifically encouraging investment in second or third homes to be rented out second hand as a means to affect the housing shortage. In this project I have accumulated a wide array of materials which have developed into the current master’s project. <sup>8</sup>

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<sup>8</sup> Some of the material is presented in a stream at <http://vinstmaximering.com>.



“Kvadratmeterpris” (2011)

## *Summary*

As consumers of homes, we need to relate to the risks in the speculative housing market. Here we find the gap between the “actual value” and the market value. According to state run Bostadskreditnämnden, BKN, the Swedish housing market is overvalued with 20 %. BKN wishes for a significant price drop, but hopes a collapse is avoidable.<sup>9</sup> The Economist’s review of housing prices in comparison to income and rent levels mention an overvaluation of about 23 - 29 % in Sweden.<sup>10</sup> This speculation or risk the Riksbank says, in the earlier mentioned report, primarily is on the “consumption channel” and not on the “stability channel”, meaning that the risk is on the households and not in the financial system (the banks and the state). If speculation on the housing market leads to overheating, a housing bubble bursting or even a larger financial crisis with large banks failing like what happened in the US in 2008, it is in every case the buyer that is hit with the burden of paying up.

A talk at Arkitekturmuseet in Stockholm last autumn had the fitting title “The home: From a civil right to a consumer product”. The development we have had in Sweden over the last decades have meant an increased interest in viewing the home as a financial asset. More than just a shelter and a scenography for life, rather than being part of “folkhemmet” (“people’s home”), it has become something to profit from. Simultaneously, I think there is a lag in the public mind. While we live as consumers, we still feel very much part of “folkhemmet”. The situation with housing shortage today are in some many ways like the one that in the 60’s led up to a large scale political decision: to build 1 million homes. “Miljonprojektet” was unique in both it’s large scale and that it actually was followed through, some 1 006 000 homes were built in ten years.<sup>11</sup> Such a political move would not be possible today, instead there is a strong belief that is it the market and not politics that need to solve the shortage and other growing concerns, hence I use the term “market ideology” to describe a current state of mind for both individuals as well as governments.

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<sup>9</sup> Tina Zenou, Tungt sälja bostaden i höst, Dagens Nyheter, August 13th 2012

<sup>10</sup> Global house prices, The Economist, 24 november 2011

<sup>11</sup> Statistics Sweden, SCB, Housing and Construction, p 185, 2010

In the debate regarding the issues in both housing shortage and how having a home is forcing individuals into heavy financial commitments supporting speculative mechanisms I see a use of the positive negative that Rosalyn Deutsche mentions in her text *Agoraphobia*<sup>12</sup>. She writes about a New York park and its battle with homeless individuals, a setting city where planners, artists, media, architects, designers and neighbours get involved in a debate about shaping an environment that is idealized and as perfect as possible, through eliminating the visual impurities in the city one by one. The homeless are pushed out by making shorter benches with armrests and introducing opening hours in the park, creating a scapegoat of the structural problems in society, a positive negative. The Swedish (Stockholm) debate regarding, but not only, housing also defines a positive negative. If you are not financially fit to enter the market, you are without a home or “lucky” to find a home. The term “utanförskap” that have been founded and used a lot in politics in the recent years connotes (through discussing for example integration and gentrification) a traditional blaming or stigmatization of the underclass, rather than looking at the situation as a structural problem in society.

When shaping this project I early on decided on researching financial speculation in relation to the home, as a spin off of the project “Kvadratmeterpris”. It took me some 18 months to realize that this was the first time I had decided my topic in advance. I ended up in an explorative process that eventually put me in a position of finding a placeholder, a specific situation that put a finger on the issues at hand. The situation I am exploring is the real estate agent and its relation to the home, it’s apparent vulnerability and simultaneous hard core market ideology support. By asking questions about their home and profession I explore both the market ideology that is heavily connected to this profession and the vulnerability that comes with working completely on commission of sales (with a majority earning a low income) I have found an interesting space for reflection about something that is both about the private and professional life of the real estate agent as well as about being completely subordinate to the conditions of finance.

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<sup>12</sup> Rosalyn Deutsche, *Agoraphobia, Evictions - art and spatial politics*, MIT Press, 1996

*European politicians must not ignore markets ... That is the attitude amongst many who who think politics is above the markets and politics has to dictate.*<sup>13</sup>

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<sup>13</sup> Sharon Bowles, chairman of the European Union Economic and Financial Affairs Council  
MEP criticises European politicians who ignore markets, BBC News Business, August 30th 2011  
<http://www.bbc.co.uk/news/business-14713678>

*Reading list*

Augé, Marc

Non-places, introduction to an anthropology of supermodernity

1995, Verso

Bacon, Francis

Det nya Atlantis

1995, Carlssons Bokförlag

Benjamin, Walter

One-way street and other writings

2009, Penguin Books

Borge, Jorge Luis

Fictions

2000, Penguin Books

Borges, Jorge Luis

Labyrinths

2000, Penguin Books

Calvino, Italo

If on a winters night a traveller

1998, Vintage

Calvino, Italo

Invisible cities

1997, Random House Inc.

Dahlberg, Göran

Hemliga städer: rädslans urbana former

2010, Glänta Produktion

Foster, Hal  
Design and crime (and other diatribes)  
2002, Verso

Harvey, David  
A brief history of neoliberalism  
2005, Oxford University Press

Harvey, David  
Spaces of Hope  
2000, Edinburgh University Press

Hullfish Bailey, Dave  
What's left  
2009, Casco, Sternberg Press

Jacobs, Jane  
The death and life of great American cities  
1961, Random House Inc.

Koolhaas, Rem  
Delirious New York  
1994, The Monacelli Press

Koolhaas, Rem and Mau, Bruce  
S, M, L, XL  
1995, The Monacelli Press

Kwon, Miwon  
One place after the other, site specific art and locational identity  
2004, MIT Press

Lefebvre, Henri  
Production of space

1991, Wiley-Blackwell

Soja, Edward,

Thirdspace, journeys to Los Angeles and other real-and-imagined places

1996, Blackwell Publishing

Wirtén, Per

Där jag kommer från, kriget mot förorten

2010, Albert Bonniers Förlag

(Collected texts - Kairos)

Arkitekturteorier

2003, Kairos

(Collected texts - Kulturförvaltningen Stockholms läns landsting)

Att dela ett samhälle

2010, Stockholms läns landsting

(Collected texts - Low, Setha)

The politics of public space

2005, Routledge

(Collected texts - Samfundet S:t Erik)

Offentliga rum

2011, Balkong Förlag

*Reports and articles*

Boverket

Bostadsmarknaden 2011 - 2012

2011, Boverket

Boverket

Bostadsmarknaderna i Norden och regionalt

2011, Boverket

Boverket

De allmännyttiga bostadsföretagens utveckling och roll på bostadsmarknaden

2011, Boverket

Boverket

Dåligt fungerande bostadsmarknader

2011, Boverket

Boverket

Fritt fram att sälja allmännyttan, konsekvenser i kommunerna av tillståndspliktens upphävande

2009, Boverket

Boverket

Hushållens boendeekonomi

2012, Boverket

Boverket

Regionala analyser av bostadsmarknaden 2011

2011, Boverket

Boverket

Sammanställning av nationella mål, planer och program av betydelse för fysisk samhällsplanering

2011, Boverket

Boverket

Sociala hyreskontrakt via kommunen, den sekundära bostadsmarknadens kvantitativa utveckling efter år 2008

2011, Boverket

Deutsche, Rosalyn

Agoraphobia

1996, Evictions - art and spatial politics, MIT Press

Koolhaas, Rem

Junkspace

2002, October, MIT Press

Länsstyrelsen i Stockholms län

Bostadsmarknadsenkäten

2011, Länsstyrelsen i Stockholms län

Länsstyrelsen i Stockholms län

Läget i länet, bostadsmarknaden i Stockholms län 2011

2011, Länsstyrelsen i Stockholms län

Mani, Devrim and Wirtén, Per

Stadskampen

2008, Arena #1