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**Comparative Perspectives on Social Housing: Strategic Systems
and Operative Practices from Europe to Mexico**

Thesis on Management of Built Environment

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Abstract

This thesis investigates the structural challenges and opportunities for reform in Mexico's social housing system through a dual-level comparative analysis with four European countries: Italy, France, the Netherlands, and Austria. Framed around four core gaps—housing quality, affordability, peripheral development, and financial sustainability—the research adopts a mixed-methods approach combining strategic benchmarking and operative project analysis. At the strategic level, key national housing indicators and policy frameworks are compared through performance data, literature review, and a consolidated SWOT analysis. At the operative level, 20 European case studies are analyzed to uncover project-level innovations in design, financing, governance, and urban integration.

The findings demonstrate that Mexico's housing policy remains heavily production-driven, often disconnected from spatial, financial, and social sustainability goals. In contrast, the selected European countries offer a more integrated vision of housing, linking affordability and accessibility with community resilience, environmental standards, and lifecycle-based planning. Through the comparative framework, the study identifies a repertoire of transferable practices—such as co-housing models, adaptive reuse, participatory governance, and supportive rental systems—that could inspire reform in the Mexican context. The thesis concludes with strategic and operative recommendations aimed at redefining social housing as a multidimensional platform for equitable urban development.

Keywords: Social Housing; Europe; Italy; France; Netherlands; Austria; Mapping of case studies; Analysis of case studies.

Introduction

In Mexico, the promise of decent and accessible housing has often been pursued through large-scale production programs that prioritize quantity over long-term livability. This approach has resulted in widespread issues of housing abandonment, urban sprawl, and persistent inequality in access to services, employment, and infrastructure. Despite the formal recognition of housing as a social right, the reality on the ground reflects a disconnection between policy ambitions and lived experience—particularly for low- and middle-income populations. Addressing these tensions requires a critical rethinking of how housing is defined, delivered, and sustained over time.

This thesis responds to that challenge by conducting a comparative study of social housing practices between Mexico and four European countries: Italy, France, the Netherlands, and Austria. These countries were selected to reflect a spectrum of policy maturity and institutional diversity, offering useful contrasts for identifying systemic gaps and innovative solutions. The research is structured around a dual-level framework—strategic and operative—that allows for both macro-level policy analysis and micro-level project evaluation.

At the strategic level, the study benchmarks national housing systems using a set of eight Key Performance Indicators (KPIs) aligned with Mexico's most pressing housing challenges: quality, affordability, peripheral development, and financial sustainability. These indicators are supported by a literature review of each country's institutional architecture and synthesized through a comparative SWOT analysis. At the operative level, the research examines 20 case studies (five from each country) that demonstrate diverse approaches to housing provision, spatial planning, and social innovation. These projects are analyzed thematically to identify recurring patterns and transferable practices that could inform more inclusive and resilient housing strategies in Mexico.

The thesis is organized as follows:

Chapter 1 provides a detailed diagnosis of Mexico's social housing system, identifying key institutional dynamics and four structural policy gaps. Chapter 2 presents the strategic literature review of the four European cases, highlighting national frameworks and comparative performance. Chapter 3 introduces the 20 projects case studies and outlines their core characteristics. Chapter 4 explains the dual-level methodology used to conduct the strategic and operative comparisons. Chapter 5 delivers the analytical results of both comparison levels, identifying insights and practices applicable to the Mexican context. Chapter 6 concludes with strategic reflections and a set of recommendations to guide future social housing reform in Mexico.

By combining policy-level benchmarking with grounded project analysis, this research contributes to a deeper understanding of how housing systems can be made more equitable, integrated, and sustainable. Rather than advocating for direct replication of foreign models, it emphasizes adaptable strategies that align with Mexico's urban realities and institutional capacities.

CHAPTER 1. Social Housing in Mexico

1.1 Socio-demographic and economic characteristics of the Mexican population

Mexico, officially known as the United Mexican States, is the third-largest country in Latin America, with a population exceeding 126 million as of 2020, according to the National Institute of Statistics and Geography¹ (INEGI, 2020). The nation exhibits a diverse demographic profile characterized by a youthful median age of 29 years and an average life expectancy of 75 years (OECD, 2021). Approximately 21.5% of the population identifies as Indigenous, reflecting the country's rich cultural heritage (World Bank, 2020).

Economically, Mexico is classified as an upper-middle-income country, with a Gross Domestic Product (GDP) of approximately USD 1.27 trillion in 2021, making it the 15th largest economy globally (OECD, 2022). The economy is diversified across various sectors: services contribute around 60% to the GDP, industry accounts for about 30%, and agriculture represents approximately 4% (OECD, 2022). Notably, the informal sector plays a significant role, encompassing nearly 56% of total employment (ILO, 2021).

Despite economic advancements, income inequality remains a pressing issue. The Gini coefficient, a measure of income disparity, stood at 0.45 in 2020, indicating substantial inequality (World Bank, 2020). Regional disparities are also evident; for instance, the southern states such as Chiapas and Oaxaca experience poverty rates exceeding 70%, whereas northern states like Nuevo León and Coahuila report rates below 25% according

¹ The Institute of the National Housing Fund for Workers (*Instituto del Fondo Nacional de la Vivienda para los Trabajadores*, INFONAVIT) is a Mexican federal institution that provides mortgage financing and housing-related services to private sector employees. It manages savings from workers to facilitate access to housing. More information available at: <https://www.infonavit.org.mx>.

with The National Council for the Evaluation of Social Development Policy² (CONEVAL, 2021).

Urbanization trends have intensified, with over 80% of Mexicans residing in urban areas as of 2020 (INEGI, 2020). Major metropolitan areas, including Mexico City, Guadalajara, and Monterrey, have witnessed rapid population growth, leading to challenges in infrastructure, housing, and service provision (OECD, 2021).

These urban centers reveal structural inequalities in access to housing, infrastructure, and services, making them strategic areas for focused analysis. For instance, the Mexico City Metropolitan Area alone hosts over 22 million people and faces a housing backlog of over 500,000 units (SEDATU, 2022). In Guadalajara, informal settlements have expanded rapidly into peripheral zones, while Monterrey presents a contrasting model of public-private partnerships in vertical housing schemes (Gilbert, 2020).

Analyzing these urban contexts provides not only insight into the challenges of housing provision but also offers lessons on governance models, financing schemes, and spatial planning practices that could inform broader national policies. Consequently, this thesis will place particular emphasis on these metropolitan areas to capture the complexity and diversity of Mexico's urban housing dynamics

In summary, Mexico's socio-demographic and economic landscape is marked by a youthful and culturally diverse population, a robust yet unequal economy, and significant urbanization. These factors collectively influence the nation's social housing policies and initiatives.

² The National Council for the Evaluation of Social Development Policy (Consejo Nacional de Evaluación de la Política de Desarrollo Social, CONEVAL) is the council in charge of advice for the implementation of monitoring elements that allow the government to evaluate the effectiveness of their public policies, more information available at <https://www.coneval.org.mx/Paginas/principal.aspx>.

1.2 Social Housing in Mexico

1.2.1 Social Housing definition

In Mexico, by the year 2022, lack of adequate housing was around 24,28% of the households in the country, according to the National System of Information and Housing Indicators (Sistema Nacional de Información e Indicadores de Vivienda, SNiiv)³, giving rise to concerns on accomplishing what is established by Article 4th of the Mexican Constitution. Article 4th states that *"Every family has the right to enjoy decent and dignified housing. The Law shall establish the instruments and support necessary to achieve this objective."* (Constitución Política de los Estados Unidos Mexicanos, 2023).

As such, a definition for Social Housing in Mexico, commonly known as Economic Housing or Social Interest Housing, can be defined by the National Housing Program (Programa Nacional de Vivienda, PNV)⁴ to which the Social Housing Program (Programa de Vivienda Social, PVS) aligns. This definition states housing as one *"which guarantees adequate housing rights, especially for those groups in high discrimination and vulnerability, through financial, technical and social techniques according to the specific needs of each population group"* (Comisión Nacional de Vivienda, 2019).

CONEVAL gives a second definition of Social Housing in Mexico. "Housing that does not jeopardize the satisfaction of other basic needs; with security in their tenure; with quality materials and design; well-located and with access to functional and necessary basic and complementary services; located in a safe neighborhood, with common spaces, green

³ The National System of Information and Housing Indicators (Sistema Nacional de Información e Indicadores de Vivienda, SNiiv) is a tool that gather all the data produced by the public, social and private sectors regarding housing and housing market and the impact of public policies, more information available at https://sniiv.sedatu.gob.mx/Inicio/Acerca_de.

⁴ The National Housing Program (Programa Nacional de Vivienda, PNV) (Comisión Nacional de Vivienda, 2019) presents objectives and strategies which objective is to enhance and align the participation of the different stakeholders from the national housing system.

areas, and community quality; with a design with quality technical standards and acceptable to its inhabitants; and in a decent habitat, integrated into the natural environment in a responsible manner and incorporating technology" (as cited in Consejo Nacional de Evaluación de la Política de Desarrollo Social, 2022).

1.2.2 Size and tenure

According to The National Housing Commission (CONAVI)⁵, with data gathered by the National Institute of Statistics and Geography (INEGI), the total housing stock in the country was of about 43.889.122,00 houses, from which a total of 35.219.141,00 remain inhabited and from which 15.00% (6.618.829,00 units), built since 2006, were Economic Housing (Social Housing) according to data from the Unique Housing Registry (RUV)⁶.

Data from INEGI shows that the significant tenures in the country are owned, rented, borrowed, and other, and the percentages as of 2021 remain in Table 1.

Table 1 Housing stock in Mexico (Source: CONAVI, INEGI, 2021)

Category	Percentage	Total units
Rented	16.4%	5,775,939
Owned and Fully Paid	57.1%	20,110,130
Owned But Still Being Paid Off	10.7%	3,768,448

⁵ The National Housing Commission (*Comisión Nacional de Vivienda*, CONAVI) is a decentralized body of the Mexican federal government responsible for promoting and coordinating national housing policy, particularly for low-income populations. It provides subsidies and supports the development of social housing. More information available at: <https://www.gob.mx/conavi>.

⁶ The Unique Housing Registry (Registro Único de Vivienda, RUV) is an organization committed to provide agility and certainty to the processes of the housing industry in Mexico, safeguarding the main data in constructions processes translated into valuable information for decision-making, more information available at <https://portal.ruv.org.mx/>.

Borrowed	14.2%	5,001,118
Other	1.7%	598,725
Total		35,219,141.00

Regarding the changes in the Economic Housing stock in Mexico in 2024, table 2 show the most recent changes in new housing.

Table 2 Economic Housing stock changes in Mexico (Source: RUV, 2024)

Category		Total units
Type of change	New	128,143.00

1.2.3 Social Housing actors

The provision of Social Housing in Mexico involves a multilevel governance structure that includes both institutional and non-institutional stakeholders operating at federal, state, and municipal levels. Each actor performs specific functions related to funding, policy design, implementation, financing, and monitoring (Salinas & Salinas, 2022). However, the distribution of roles is often asymmetrical and fragmented, leading to disparities in housing outcomes across different territories.

At the national level, the National Housing Commission (CONAVI) serves as the central authority, responsible for federal housing policy and the allocation of subsidies. Meanwhile,

INFONAVIT⁷ and FOVISSSTE⁸ manage payroll-based housing credit systems for workers in the formal sector.

At the state level, State Housing Agencies like The Registry and Evaluation System of Social Housing Offers (OREVIS)⁹ operate under the guidelines of CONAVI but often face institutional and financial limitations that affect their capacity to adapt policies to local needs. At the municipal level, the role is generally limited to land management, service provision, and in some cases, permitting and construction oversight, yet they remain crucial actors in shaping urban development patterns (Álvarez de la Torre, 2020).

Additionally, the housing system is influenced by non-institutional actors, including private developers, banks, civil society organizations, and technical assistance providers. These actors often participate through public-private partnerships, particularly in the production of economic housing and in programs involving self-production or housing improvement.

⁷ The Institute of the National Housing Fund for Workers (*Instituto del Fondo Nacional de la Vivienda para los Trabajadores*, INFONAVIT) is a Mexican federal institution that provides mortgage financing and housing-related services to private sector employees. It manages savings from workers to facilitate access to housing. More information available at: <https://www.infonavit.org.mx>.

⁸ The Housing Fund of the Institute for Social Security and Services for State Workers (*Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado*, FOVISSSTE) offers housing loans and mortgage services to public sector employees in Mexico. It forms part of the broader ISSSTE system. More information available at: <https://www.gob.mx/fovisste>.

⁹ The Registry and Evaluation System of Social Housing Offers (*Observatorio del Registro y Evaluación de la Oferta de Vivienda de Interés Social*, OREVIS) is a tool developed to monitor, classify, and evaluate the supply of social housing in Mexico, focusing on aspects such as location, accessibility to services, and quality. It aims to guide public policy and ensure better living conditions for low-income populations. More information available at: <https://www.conavi.gob.mx/orevis>.

Table 3 Institutional and Non-Institutional Actors in Social Housing in Mexico.

Stakeholder	Type	Level	Role in Social Housing	Description
National Housing Commission (CONAVI)	Public Sector	National	Policy & Subsidy Allocation	Regulates social housing policies, provides federal subsidies, and ensures compliance with housing standards.
The Registry and Evaluation System of Social Housing Offers (OREVIS)	Public Sector	Regional	Local Housing Management	Distribute housing subsidies at state and municipal levels, overseeing the implementation of social housing programs.
INFONAVIT (National Workers' Housing Fund Institute)	Public Sector	National	Mortgage Financing & Housing Development	Provides credit to workers for homeownership, develops housing projects, and manages social housing funds.
FOVISSSTE (Housing Fund for State Workers)	Public Sector	National	Mortgage Financing	Grants housing loans to state employees, ensuring accessibility to social housing for government workers.

SEDATU¹⁰ (Ministry of Agrarian, Territorial, and Urban Development)	Public Sector	National	Urban Planning & Land Management	Oversees urban development policies, regulates land use, and ensures housing integration with infrastructure.
Private Developers	Private Sector	National/Local	Project Execution	Engage in Public-Private Partnerships (PPPs) to design and construct housing units, often incentivized by government policies.
Real Estate Investment Trusts (FIBRAs)	Private Sector	National/Local	Financing	Mobilize private capital for large-scale housing projects by offering investment opportunities in real estate portfolios.
Private Equity Firms	Private Sector	National/Local	Investment	Invest in housing developments, bringing in capital and expertise to enhance project efficiency and profitability.
Financial Institutions (Banks & Lenders)	Private Sector	National	Mortgage Provision	Offer mortgage products to low- and middle-income families, facilitating homeownership through accessible financing options.

¹⁰ Ministry of Agrarian, Territorial and Urban Development (*Secretaría de Desarrollo Agrario, Territorial y Urbano*, SEDATU) is a federal government entity in Mexico responsible for designing and implementing public policies related to urban development, land use planning, housing, and agrarian matters. It plays a key role in promoting inclusive and sustainable territorial development. More information available at: <https://www.gob.mx/sedatu>.

Civil Societies & NGOs	Institutional	Local/Regional	Advocacy & Housing Assistance	Work on affordable housing initiatives, supporting marginalized communities and promoting sustainable housing policies.
Academic Institutions	Institutional	National/Local	Research & Innovation	Conduct research on urban development, housing policy, and sustainable construction techniques to improve housing models.

1.2.4 Financial models

As mentioned previously (Secretaría de Desarrollo Agrario, 2022), Mexico's social housing financing model heavily depends on the coordinated provision of federal subsidies and complementary financial contributions from different stakeholders. Primarily, this involves three key institutional levels: federal, state, and municipal, each with clearly defined roles and responsibilities (Salinas & Salinas, 2022). Additionally, private and financial institutions actively participate in this system, adding complexity to the financing structure and impacting the sustainability of housing programs.

At the federal level, the National Housing Commission (CONAVI) oversees the primary allocation and distribution of federal subsidies. These subsidies are explicitly earmarked for low-income households and vulnerable groups to improve housing accessibility and affordability (CONAVI, 2022). CONAVI's responsibilities include budget planning, subsidy allocation, regulation, and monitoring of resources.

CONAVI's funding primarily originates from the federal budget, approved annually by the Ministry of Finance and Public Credit (Secretaría de Hacienda y Crédito Público, SHCP). The annual budget allocation depends heavily on governmental priorities, economic conditions, and political contexts, which creates a fluctuating funding scenario and sometimes results in inconsistent resource availability (Méndez, 2019).

At the state level, State Housing Agencies (OREVIS) play a critical intermediary role. They are responsible for matching the subsidies received from CONAVI, effectively doubling the resources available for housing programs within their jurisdictions. OREVIS manages funds, coordinates with municipalities, and ensures the local implementation aligns with national policy guidelines. However, OREVIS often face significant constraints, such as limited institutional capacities, lack of technical expertise, and insufficient fiscal autonomy, which can limit their effectiveness in responding to localized housing needs (Álvarez de la Torre, 2020).

Municipal governments, although less directly involved in financial transfers, have critical responsibilities in land-use planning, infrastructure development, and granting permits and licenses required for housing construction. They ensure the necessary conditions and local regulatory compliance for effective implementation. Nevertheless, the financial and administrative capacities of municipalities vary greatly across Mexico, causing uneven results and effectiveness of social housing programs at the local level (Monkkonen, 2019). The financing system also integrates significant participation from Executor Entities (ONAVIS), such as INFONAVIT and FOVISSSTE, which manage and provide housing credits for workers in the formal sector. These entities play a fundamental role in financing housing through payroll deductions, thus making them pivotal in mobilizing private and individual resources for housing investments. INFONAVIT alone administers a considerable share of the housing finance market, issuing around 400,000 loans annually, which underscores its central position within Mexico's housing finance ecosystem (INFONAVIT, 2022). Furthermore, private developers and financial institutions contribute to housing finance through Public-Private Partnerships (PPPs). Developers provide the initial investment capital for housing construction, while financial institutions offer bridging loans and financial instruments. However, this private sector involvement introduces market-driven pressures, often resulting in projects located in peripheral or less desirable urban areas due to lower land costs, thereby negatively impacting housing accessibility and sustainability (Gilbert, 2020).

Figure 1 summarizes the flow of resources and relationships among key stakeholders in Mexico's Social Housing financing model clearly:

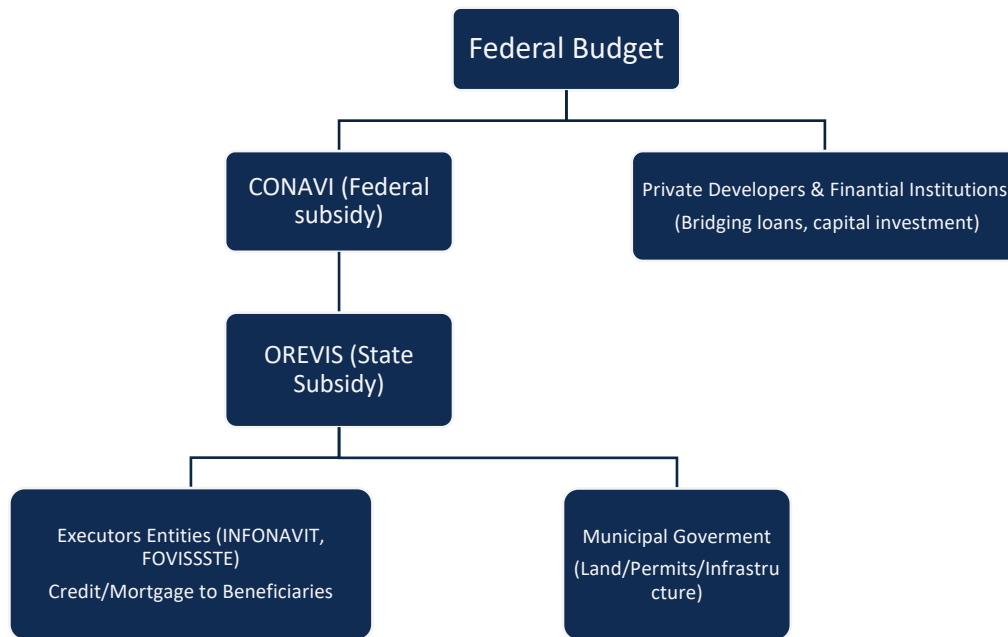


Figure 1 Financing Model in Mexico

Financialization works primarily through three schemes presented schematically in Table 4.

Table 4 Financial schemes in Mexico (Source: PVS, 2023)

Provider	Scheme 1	Scheme 2	Scheme 3
CONAVI + Regional or Municipal Organism (OREVI)	Subsidy	Subsidy	Subsidy
Beneficiary		Subsidy	Subsidy
Executor Entity (i. e. INFONAVIT, FOVISSSTE.)			Credit

- **Scheme 1:** Fully subsidized by CONAVI and OREVIS, directly covering housing construction or purchase for highly vulnerable groups.

- **Scheme 2:** Mixed scheme combining subsidies from CONAVI, OREVIS, and beneficiary's savings, addressing moderately vulnerable groups.
- **Scheme 3:** Mixed scheme combining federal and state subsidies, beneficiary savings, and a mortgage provided by an Executor Entity (INFONAVIT, FOVISSSTE), targeting formal-sector workers and financially stable groups.

These schemes support various modalities that respond to different housing needs:

- **Relocation:** Subsidies for new housing following natural disasters or high-risk conditions.
- **Unit enhancement:** Improvement of housing conditions and communal areas.
- **Housing acquisition:** Purchasing finished homes from developers or secondary markets.
- **Auto-production:** Support for families building or expanding their own homes, with technical assistance.
- **Integral enhancement:** Energy-efficient improvements to existing homes.
- **Reconstruction:** Repair and structural reinforcement of damaged housing.

Despite the structured financing approach, academic evaluations underline several sustainability challenges: the volatility of annual budgets, governance inefficiencies due to fragmented institutional responsibilities, insufficient accountability mechanisms, and market distortions driven by private sector speculation (Espinosa & Vanegas, 2018; Gilbert, 2020).

Internationally, sustainable housing finance models rely on diversified funding sources, transparent subsidy allocation processes, robust institutional coordination, and the reinvestment of recovered funds into new housing projects (Tsenkova, 2021). Adopting these practices could significantly enhance Mexico's capacity to deliver sustainable, equitable, and effective social housing programs.

1.2.5 Beneficiaries and target group

Historically, beneficiaries of Social Housing in Mexico comprehend the total population protected by the Mexican Constitution in its article 4th, who's right to adequate housing must prevail.

From the total population, the PVS¹¹ (Secretaría de Desarrollo Agrario, 2022) states that target groups comprehend the population in poverty, with the most considerable economic lag, living in high-poverty demographic areas and in high vulnerability such as (Comisión Nacional de Vivienda, 2019), disabled people representing the 16.54% of the total population in 2020, women accounting the 51.21% of the total population in 2020, indigenous population representing 6.20% of the population, and elderly population accounting the 12.00% of the population and expected to grow up to 12.40% by 2025.

The main target groups include:

Formal Sector Low-Income Workers

- INFONAVIT and FOVISSSTE Beneficiaries: Workers contributing to institutions like the National Workers' Housing Fund Institute (INFONAVIT) or the Housing Fund of the Institute for Social Security and Services for State Workers (FOVISSSTE). These individuals typically earn less than five to six times the minimum wage, approximately between \$12,000 and \$15,000 MXN monthly. Converted to euros, this equates to roughly €600 to €750 per month, based on an average exchange rate of 0.0507 EUR/MXN in 2024. They are eligible for subsidies, soft loans, or state support to acquire basic housing.

Informal Sector Workers or Non-Affiliated Individuals

- CONAVI Programs: People without access to social security, often living in precarious conditions, may benefit from programs by the National Housing Commission

¹¹ The Social Housing Program (Programa de Vivienda Social, PVS) (Secretaría de Desarrollo Agrario, 2022) is the National Program whose objective is to reduce the lack of adequate housing of population in vulnerability due to risk, income, or socio-demographic conditions.

(CONAVI), which provides direct support or subsidies for self-construction or home improvement.

Vulnerable Populations

- **Marginalized Communities:** Individuals in extreme poverty, rural, or indigenous communities.
- **Disaster Victims and Displaced Persons:** Those affected by natural disasters or forced displacement.
- **Special Groups:** Female heads of households, people with disabilities, or the elderly.

Youth Without Assets

- Recent programs aim to facilitate housing access for young people with limited income, especially in urban areas, to promote their independence and asset building.

These social housing initiatives seek to reduce the housing deficit and improve living conditions for Mexico's most disadvantaged sectors. However, challenges such as informality in housing construction and inhabitation persist, requiring comprehensive policies that address both housing supply and demand.

1.2.6 S.W.O.T. Analysis

This section presents a SWOT analysis of Mexico's social housing system, synthesizing the main institutional, legal, and operational elements discussed in Chapter 1. The matrix outlines the system's internal strengths—such as its constitutional mandate, national institutional coverage, and high ownership rates—as well as persistent weaknesses, including poor housing quality, fragmentation, and geographic isolation of developments. It also identifies external opportunities that could strengthen the system, such as the promotion of self-managed production models and urban integration strategies, alongside threats like political instability, informality, and market-driven pressures.

By organizing these dimensions strategically, the SWOT analysis provides a comprehensive picture of the system’s current condition and serves as a diagnostic tool for identifying priority areas of intervention and reform.

Table 5 S.W.O.T. Analysis of Social Housing in Mexico

Mexico			
Strengths	Strong legal foundation: Article 4 of the Constitution guarantees the right to adequate housing.	Weaknesses	Poor housing quality: overcrowding and insufficient access to basic services.
	Structured multi-level governance framework involving national, state, and municipal actors.		Fragmented governance and limited local institutional capacity.
	High housing ownership rate (over 67% owned or being paid off).		High rate of housing in peripheral areas (60%), disconnected from jobs and infrastructure.
	Presence of major institutional actors (e.g., CONAVI, INFONAVIT, FOVISSSTE) with nationwide reach.		Subsidy dependence and fiscal volatility reduce long-term program sustainability.

			Loan recovery rates below international standards (70% vs. ideal 90%).
Opportunities	Expand self-production and cooperative housing models.	Threats	Continued informal urban expansion and land speculation.
	Integrate housing into urban mobility and sustainability plans.		Political shifts may weaken policy continuity or reduce funding.
	Apply digital tools and data to improve transparency and coordination.		Rising construction costs could worsen affordability.
	Repurpose underutilized urban land for infill housing.		Market-driven dynamics risk displacing vulnerable groups.

1.3 Gaps and Challenges in Social Housing in Mexico

Despite the structured framework for social housing in Mexico, several critical gaps and challenges obstruct its effectiveness and impact. The primary issues revolve around housing quality, affordability, urban integration, financial sustainability, and governance.

1.3.1 Housing Quality and Overcrowding

One of the most pressing issues in Mexico's social housing system is the inadequate quality of housing units. Studies indicate that overcrowding is a significant issue, with an average of 1.0 rooms per person, below the recommended threshold of at least 1.0 (OECD, 2023). This metric will be used in this study to measure habitable space per person, and therefore, the quality of occupancy. Lower values signal overcrowding and inadequate living space. Another important measure is the percentage of dwellings with access to basic services such as water, electricity, and sewage. In Mexico, 92% of homes meet these standards (SNIIV / INEGI, 2022), while the optimal benchmark is 100%. This indicator reflects the minimum conditions for habitability and infrastructure coverage in housing units and will be used in this study to assess the adequacy of service provision.

1.3.2 Affordability and Accessibility

Despite federal subsidies, many low-income families in Mexico struggle to access social housing due to high costs and restrictive financial conditions (Espinosa & Vanegas, 2018). One of the primary indicators used to assess affordability is the percentage of income spent on housing. Households should ideally spend less than 30% of their income on housing; in Mexico, the average is 29%, right on the threshold (OECD, 2023). A second indicator is the housing cost overburden rate, which identifies the percentage of households that spend more than 40% of their income on housing expenses. In Mexico, this rate reaches 33%, surpassing the international recommended limit of 25%. These two

indicators will be used to evaluate the level of financial accessibility and stress associated with securing adequate housing.

1.3.3 Peripheral Development and Urban Integration

A significant issue in Mexico's social housing model is its peripheral development, where housing projects are frequently built in remote locations without adequate infrastructure, public transportation, or essential services (Vargas, 2015). This phenomenon is captured through the average commute time to work, which in Mexico stands at 45 minutes (ENVIPE, 2022). A recommended threshold is below 30 minutes. This indicator is useful to assess spatial integration and accessibility to employment.

Another indicator is the percentage of social housing in peripheral areas, currently estimated at 60% (CONAVI / SEDATU). The ideal scenario is to keep this figure under 30%, ensuring that low-income populations are not excluded from urban infrastructure and services.

1.3.4 Financial Sustainability and Governance

Mexico's social housing finance model relies heavily on federal subsidies and private sector involvement. However, this approach has led to inconsistencies in funding and governance inefficiencies (Méndez, 2019).

One indicator to track investment efficiency is the average amount of public subsidy per housing unit, estimated at \$10,000 USD (CONAVI / SHCP, 2022). While this indicator is context-dependent, it reflects the weight of public spending in housing provision and will be used to assess financial capacity and coverage.

The loan recovery rate, currently around 70% (INFONAVIT, 2022), indicates the sustainability of the housing finance model. A healthy financial system should maintain a recovery rate above 90%, ensuring that resources are recycled, and programs remain viable.

1.3.5 Key Social Housing Indicators

Table 6 Mexico's Key Social Housing indicators

Indicator	Value in Mexico	Recommended Value	Source
Average number of rooms per person	1	≥ 1.0 rooms/person	OECD Better Life Index (2023)
Percentage of dwellings with access to basic services (water, electricity, sewage)	92%	100%	SNIIV / INEGI (2022)
Percentage of income spent on housing	29%	< 30%	OECD Affordable Housing Database (2023)
Housing cost overburden rate	35%	< 25%	OECD Affordable Housing Database (2023)
Average commute time to work (minutes)	45	< 30 minutes	ENVIPE - INEGI (2022)
Percentage of social housing in peripheral areas	60%	< 30%	CONAVI / SEDATU (estimate)

Public subsidies per housing unit (USD)	\$ 10,000.00	Context-dependent, with efficiency in targeting	CONAVI / SHCP (2022)
Loan recovery rate	70%	> 90%	INFONAVIT Annual Report (2022)

Table 6 summarizes key indicators related to the current state of social housing in Mexico, providing a concise snapshot of critical areas impacting housing quality, affordability, urban integration, and financial sustainability. The indicators selected serve as quantitative benchmarks, facilitating the evaluation of Mexico's housing conditions against internationally recommended standards and identifying critical gaps. Notably, indicators such as the average number of rooms per person, percentage of dwellings with access to basic services, housing cost burdens, and loan recovery rates reflect essential dimensions of housing adequacy, economic accessibility, and institutional effectiveness. The table highlights considerable room for improvement in aspects like urban integration, evidenced by lengthy average commute times and high rates of peripheral housing development, as well as in financial sustainability indicators, suggesting systemic inefficiencies in resource allocation and policy implementation. This comparative framework sets the stage for deeper analysis in subsequent chapters, aimed at identifying and adapting effective housing practices from international models.

1.4 Key results of Chapter 1

This chapter provided a comprehensive overview of Social Housing (SH) in Mexico, offering insights into the socio-demographic and economic context, operational definitions, housing stock characteristics, involved stakeholders, financial frameworks, beneficiaries, and principal gaps affecting the social housing sector.

The socio-demographic profile highlighted Mexico as an upper-middle-income country marked by stark economic disparities, intense urbanization, and a significant informal economy presence. These factors collectively underscore the urgency of effective housing policies targeting diverse vulnerable groups.

Social housing in Mexico is legally defined primarily by Article 4 of the Mexican Constitution, ensuring adequate housing for all citizens, particularly vulnerable populations. While the sector comprises approximately 15% of the national housing stock, persistent deficiencies in quality, affordability, and urban integration reveal systemic inadequacies.

An analysis of the stakeholders involved in SH provision demonstrated a complex governance model involving federal entities (CONAVI, INFONAVIT, FOVISSSTE), state-level agencies (OREVIS), municipal governments, private developers, civil society, and financial institutions. Despite this structured institutional framework, the analysis highlighted considerable governance fragmentation, regulatory inefficiencies, and limited local institutional capacities.

The financial sustainability of Mexico's social housing heavily relies on federal subsidies combined with beneficiary savings, state matching funds, and credit mechanisms through institutional lenders. However, issues such as fluctuating budgets, ineffective subsidy allocation, and challenges in loan recovery underline financial vulnerabilities.

The target groups for Mexico's social housing programs are diverse, encompassing formal and informal workers, women, elderly populations, disabled individuals, indigenous communities, youth, migrants, and people displaced by natural disasters. Despite well-

defined target groups, systemic gaps persist in effectively reaching and adequately serving these populations.

Four key gaps emerged clearly from the analysis of the Mexican Social Housing context:

1. **Housing Quality and Overcrowding:** Characterized by an insufficient number of rooms per person (1.0, below international benchmarks) and inadequate access to basic services.
2. **Affordability and Accessibility:** Highlighted by significant housing cost burdens affecting about 33% of households, surpassing international affordability recommendations.
3. **Peripheral Development and Urban Integration:** Reflected by an excessive average commute time (45 minutes) and the high proportion (60%) of social housing located on urban peripheries.
4. **Financial Sustainability and Governance:** Evidenced by low loan recovery rates (around 70%) and inconsistencies in subsidy allocation, leading to inefficiencies in resource utilization.

These gaps constitute the central focus and justification for deeper analysis in the forthcoming chapters. By comparing the Mexican social housing system with established and successful models in selected European countries—Italy, France, Austria, and the Netherlands—this thesis aims to identify practical solutions and policy innovations that could address and effectively mitigate these critical issues.

The subsequent chapters will explore the possibility of transferring European best practices related to governance models, financing mechanisms, urban integration strategies, and improved affordability measures into the Mexican context, ultimately guiding policy recommendations towards a more sustainable and inclusive social housing framework.

CHAPTER 2. Social Housing in Europe

This chapter provides a systematic picture of social housing policies in the four European countries: the Netherlands, Austria, France, and Italy. The presentation of the study is structured along five main dimensions identified by Housing Europe (2021): affordability, governance, financing approaches, delivery modes, and social needs. This structure allows for a systematic and comparable overview on how different welfare and housing systems tackle the challenges of social housing.

The selection of countries follows the classification proposed by Braga and Palvarini (2013), who classify European social housing systems according to their maturity and institutional strength. The Netherlands and Austria are examples of widely institutionalized and developed models of social housing provision, whereas France and Italy are more fragmented or emerging models. This typological difference provides a convenient point of departure to distinguish institutional, financial, and operational differences that have relevance for policy adaptation elsewhere, in general, and in the Mexican context in particular.

This contrastive method is also congruent with the recommendations of former scholars on the importance of comparative cross-national analysis as a tool that unveils best practices and structural constraints as well (Poggio, 2012; Scanlon et al., 2014). From an array of welfare and housing regimes, this chapter seeks to identify policy-relevant lessons learnt from established, halting, or transforming housing systems.

Analyzing social housing in the Netherlands, Austria, France, and Italy provides important inputs for identifying ways for Mexico. These four countries span the spectrum of market maturity and policy innovation in social rented housing. Other examples of countries known internationally for their well-developed, state-sponsored housing systems, with an established heritage of non-profit providers and regulation, include the Netherlands and Austria (Whitehead and Scanlon, 2007). They remain older models that are arguably both affordable and have long-term social ambition built into them. By comparison, France and

Italy display more fragmented logics and roles of public and private actors evolving in hybrid systems that can better adapt to those countries in transition of policy evolution.

It is essential for Mexico, whose social housing sector grapples with issues such as informal urban expansion, weak mechanisms for affordability, and poor regulation (UN-Habitat, 2019). By examining both developed and intermediate systems it is possible not only to find good institutional arrangements but also intermediary and transferable practices which might be adjusted at Mexico's socio-economic and governance conditions. Additionally, the incorporation of cases from countries which have explored new modes of delivery and financing (cooperative housing in Italy, inter-municipal governance in France) can provide exemplars of innovation that can inform place-specific responses.

2.1 Social Housing overview

It is not deniable that a housing crisis has been hitting Europe for some years now¹². However, recent events have accentuated the situation and created new challenges for European countries. The COVID-19 pandemic, and the war in Ukraine, have brought new challenges and opportunities for the housing sector, specifically for the social housing one being the refugee and energy crisis among the worst and surpassing the impact of pandemic in 2023. Bringing challenges on the 4 million renovated homes goal by 2030 set by Housing Europe members with constraints in the supply side aimed by high borrowing costs and the increase in cost of materials. As noticed by Housing Europe in 2023, just in France the number of households applying for social housing increased 7% in just a year since 2021.

¹² The European Federation of Public, Cooperative, and Social Housing (Housing Europe, 2021; Housing Europe Observatory, 2022; Pittini et al., 2019) has identified since the release of previous reports in 2015 and 2017, a crisis in the Social Housing sector affecting Europe, accentuated by the COVID-19 pandemic and the most recent war in Ukraine, were policies and goals established after the Global Financial Crisis 2007/2008 are being delayed in order to alleviate pressure due to these new global events.

Housing Europe¹³ (Pittini et al., 2019) noticed that the housing crisis hitting European countries is a structural problem that decision-makers have addressed until now with costly policy solutions. Inside this patchwork of solutions, 10.2% of households spent over 40% of their disposable income on housing compared to 37.8% in households pondered at risk of poverty. This hasn't changed by 2023 where the need of a fair energy transition copes with the current cost of living crisis as noted in 2023 report even though public, cooperative and social housing stock show a better energy performance than privately owned homes.

Compared to previous decades, the main objective of European governments is nowadays the provision of higher social welfare aid instead of focusing on sector investment to improve the supply of units that could balance the housing need. Governments focus on short-term solutions instead of long-term ones that can lead to better results.

The population increase and migrations are not new phenomena, but it encompasses a social divide impacting other societal areas. As mentioned by Housing Europe (Pittini et al., 2019), cities in Europe and beyond are the most affected by the shortage of affordable housing, and where housing policies and conditions have become a key topic. Here, solutions vary significantly throughout the continent, and solutions cannot be addressed only through housing tools but with policy initiatives.

The state of Social Housing in Europe nowadays is described by features like the trends in enough housing to cope with the demand or availability, affordability for the current and future residents, sustainable homes and neighborhoods, governance, investment, and delivery.

There is no doubt that affordability depends on a lot of national factors tricking comparability among European nations. At the same time, 'house price growth continues

¹³ Housing Europe is the European Federation of Public, Cooperative, and Social Housing, composed by 46 national and federal federations and gathering around 43,000 housing providers in 25 countries, more info available at <https://www.housingeurope.eu/>.

to outstrip income increases, affecting those in the lower income' as stated by the OECD (as cited in Housing Europe, 2021, p. 19) and remarked in 2023 report.

The most recent data from Eurostat¹⁴ shows that the EU average for housing costs in disposable household income has decreased by around 2.9% from 2013 to 2023. However, analyzing the households by income group shows a significant disparity between households under and above 60 percent of the median national level being those in the lower income, the ones spending more of their disposable income on housing costs.

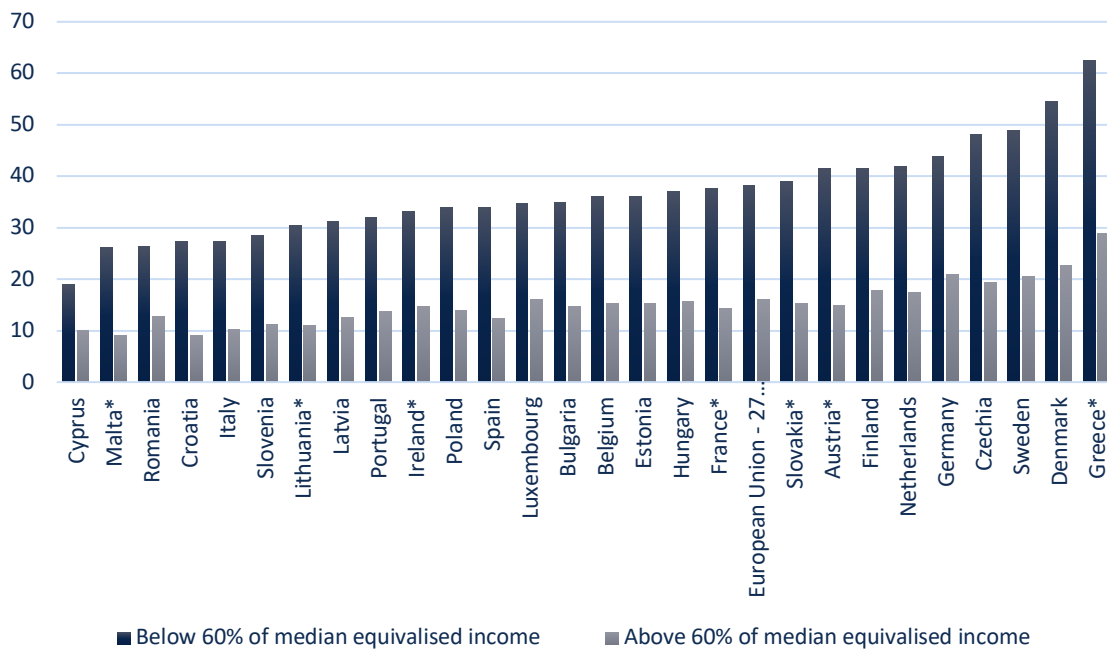


Figure 2 Share of housing costs in disposable household income by type of household and income group - EU-SILC survey (Source: Eurostat, 2024)

On average, Figure 2 shows a value in the EU of 19.70% of housing costs in disposable household income. While analyzing these values closely, the difference between income

¹⁴ Eurostat is the statistical office of the European Union, whose mission is to provide high-quality statistics and data on Europe, more info available at <https://ec.europa.eu/eurostat/web/main/home>.

groups differs significantly, with a difference of 22.00% between those under and above 60 percent of median equivalized income. Households under the media spend more, up to 38.2% of their disposable income. This situation becomes harder in countries like Denmark and Greece, where this value can reach up to 54.60% and 62.4% respectively.

Another point to take into consideration that describes affordability is tenure. Table 7 gives insight into the numbers of tenure at the European level. There is no doubt that for households below 60 percent of the median equivalized income, trends in owning with mortgage and rent decreased in the last decade and until 2023. On the other hand, rent at a market price shows the opposite until 2019 and stabilizing in the following years until 2023. This trend shows the effect on affordability, where more people have changed from schemes that benefit affordability to one that diminishes it. The panorama looks similar but more stable for households above the median income. It is worth mentioning that for 2021, data show a change in all the scheme trends, but it will not be possible to determine, at least in the short term, if the change is beneficial for affordability and the reasons for this.

Table 7 Distribution of population by tenure status, type of household, and income group - EU-SILC survey (Source: Eurostat, 2023)

	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Below 60% of median equivalized income										
Owner, with mortgage or loan	12,2	11,4	11,5	10,5	10,2	9,7	11,5	11,6	10,0	10,9

Owner, no outstanding mortgage or housing loan	40,2	39,8	39,5	39,7	39,6	40,7	39,9	40,0	40,8	40,0
Tenant, rent at market price	30,9	32,2	32,3	32,8	34,1	33,7	30,8	29,6	28,7	29,3
Tenant, rent at a reduced price or free	16,8	16,6	16,7	17,0	16,0	16,0	17,9	18,9	20,5	19,9
Above 60% of median equivalized income										
Owner, with mortgage or loan	28,3	28,4	28,1	27,7	27,8	28,0	29,5	28,9	27,6	27,6
Owner, no outstanding mortgage or housing loan	46,1	45,8	45,9	46,3	46,2	45,6	44,2	44,7	45,1	45,1

Tenant, rent at market price	17,1	17,5	17,7	18,0	18,1	18,6	18,4	18,4	18,6	19,0
Tenant, rent at a reduced price or free	8,4	8,3	8,2	8,1	7,9	7,8	7,9	8,0	8,7	8,4

Data shows that although the housing costs overburden rates for the EU cities decreased during the last decade from 13.20% in 2014 to 10.60% in 2023, the shares are still considerable. Figures 3, 4 and 5 show the overburden rates related to the total population and for lower and upper incomes. The housing cost overburden rate for the EU population is 9.00% on average. Once again being, low-income households ten times more prone to be overburdened, up to 33% of low-income households, but also rates are higher in cities, 'followed by towns and suburban areas, with the lowest rates found in rural areas' (Pittini et al., 2019, p. 11).

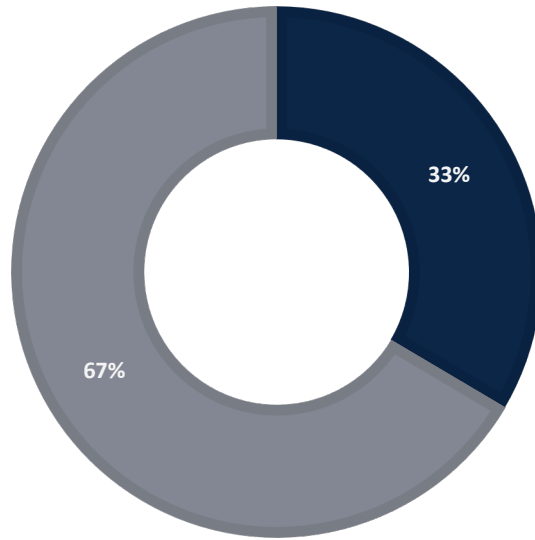


Figure 3 Housing cost overburden rate for households below 60% of median equivalized income – EU – SILC survey (Source: Eurostat, 2023)

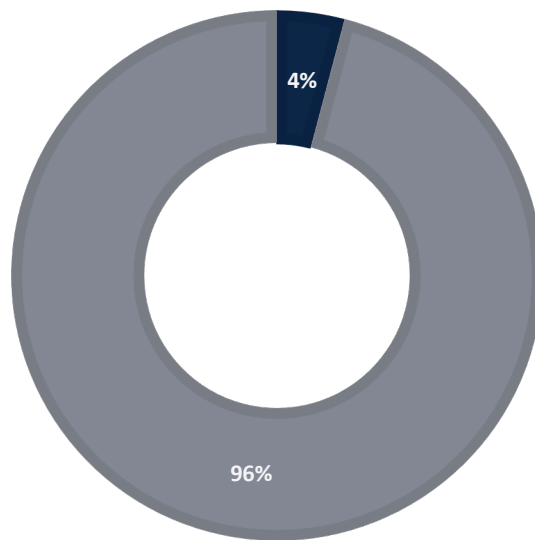


Figure 4 Housing cost overburden rate for households above 60% of median equivalized income – EU – SILC survey (Source: Eurostat, 2023)

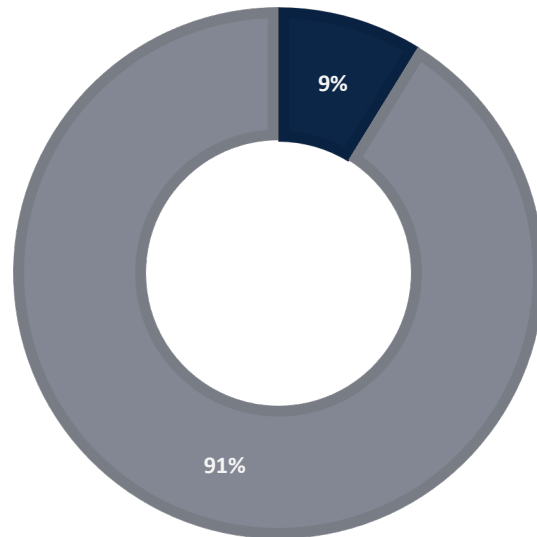


Figure 5 Housing cost overburden rate for the overall EU – EU – SILC survey (Source: Eurostat, 2023)

While still facing the effects of the COVID-19 pandemic and the war in Ukraine. Housing Europe (Housing Europe, 2023) noted that new house prices are slowing but renting prices are increasing, outstripping the increases in household incomes, with people living in the cities being the most affected

As mentioned before, the COVID-19 pandemic and the war in Ukraine have negatively impacted the inflation rate in the EU. According to The Housing Europe Observatory¹⁵ and its most recent mid-term update (Housing Europe Observatory, 2022), the high inflation rate in Europe influenced construction material prices. Consequently, final prices for users

¹⁵ The Housing Europe Observatory is the research brand of Housing Europe and point of reference of facts, figures, and key trends in the field of public, cooperative, and social housing across Europe, more info available at <https://www.housingeurope.eu/section-135/housing-observatory>.

increase pressure on availability because projects stand by status and affordability because of the massive burden on households.

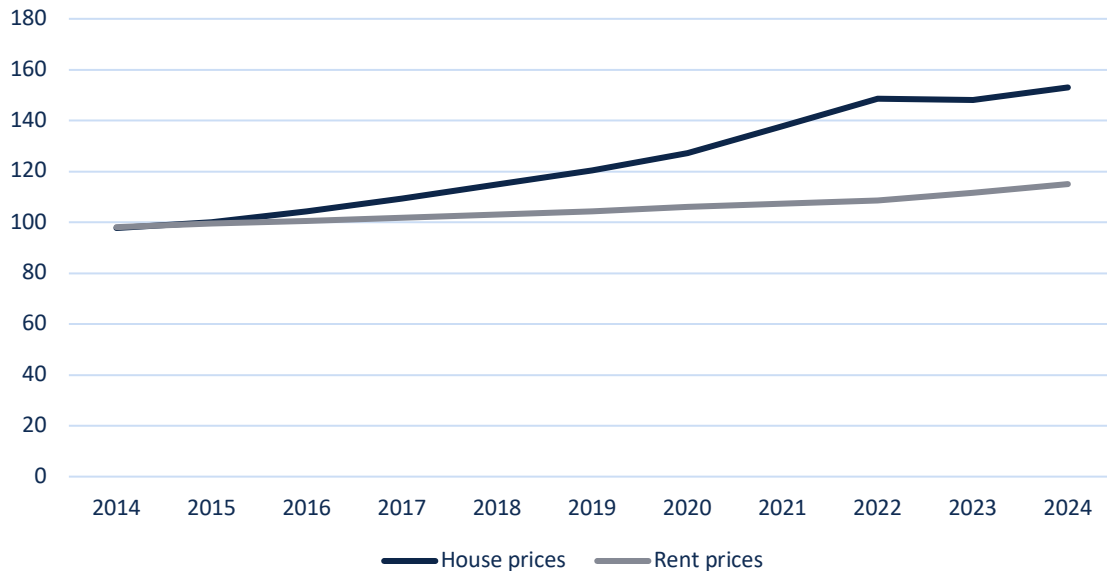


Figure 6 Trends in house prices and rents in the EU (Source: Eurostat, 2024)

Figure 6 confirms the consequences of this set of current circumstances. Although rent prices across the EU have increased by 16.96% in the last decade, house prices increased worryingly in the previous years to 55.27% from their lowest point in 2014, being sharper from 2022.

In recent years Eurocities (as cited in Housing Europe, 2021, p. 21) mentions the born of new categories of target groups needing social housing, lower middle class, single parents, couples with two or more children, people with precarious jobs, children in public care, disabled people, and older adults. According to the OECD (as cited in Housing Europe, 2021,

p. 21), these groups need complementary social-related services to reduce pressure in public systems¹⁶.

Table 8 Housing need and delivery estimates (Source: Housing Europe, 2021)

	Share of Public/Social Housing in Housing Stock	Unmet Housing Need	Unmet Social and Affordable Housing Need	Average Annual Delivery of New Homes/New Social Housing + Renovations
Country				
Italy	4%	170,000 units/year	No information available	120,000 units / no information available
France	17%	500,000 units/year	150,000 units/year	350,000 units /80,000 units
Netherlands	29%	331,000 total units	110,000 units/year	67,000 units / 20,135 units
Austria	0.24	No official estimates are currently produced	40,000 units/year	No information available / 24,400 units

¹⁶ Social-related services must respond to an increase to the share of elderly tenants, and consequently to a decrease on the workforce. Services such as diversified employment and social ones, covering the even more present diversified resident needs (Housing Europe, 2021).

Table 8 shows national examples from nations with prominent, medium, and small shares of Social Housing. The table also portrays some estimates on housing as housing need and delivery, respectively, noticing that deliveries never satisfy the national requirements no matter the Social Housing system.

The previous table shows how public finance is the medium from which the sector boosts. The truth is that nowadays, European nations are facing a series of public and private funding issues affecting the infrastructure required for housing development. The root of this is always the money, as The European Federation of Public, Cooperative, and Social Housing (Pittini et al., 2019) states.

As mentioned, barriers affecting Social Housing development in Europe are being affected by various factors. Among those factors is governmental expenditure, which has changed over the years from investing in the so-called “bricks and mortar” scheme to simply providing income support¹⁷, as the OECD highlights (as cited in Housing Europe, 2021, p. 12), influencing house price growth and consequently a negative impact on affordability as Figure 7 emphasizes, but with a slight difference from 2020 where housing development has increased considerably according to data from Eurostat.

¹⁷ ‘Bricks and mortar’ investment refers to the investment in the development and building of new housing units, contrary to the income support or housing allowances, social aid directed to support tenant finance on housing payments.

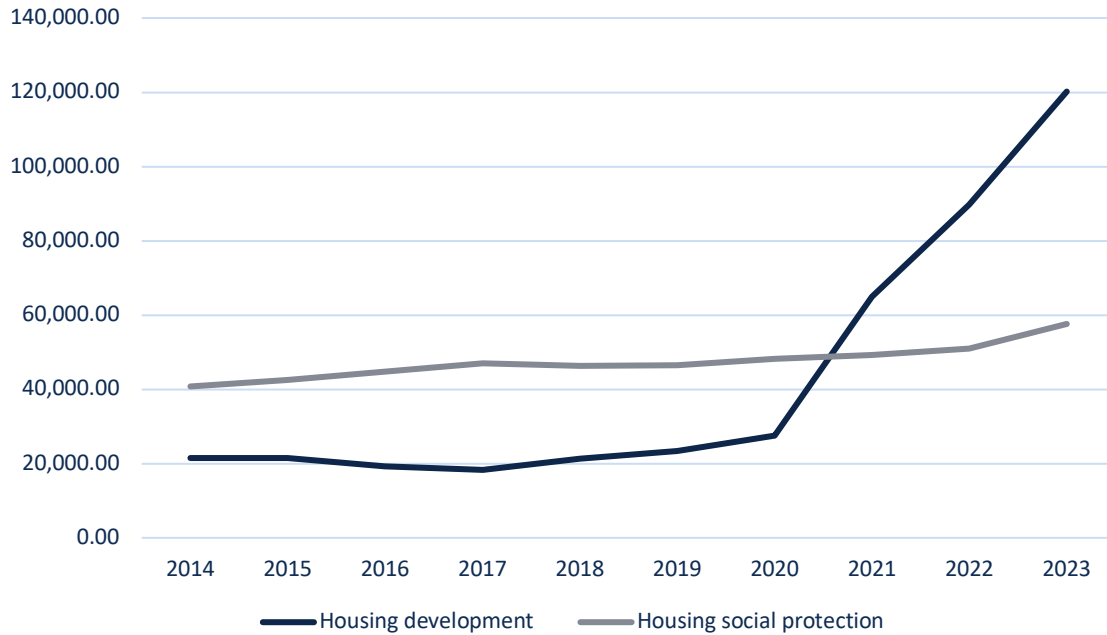


Figure 7 Total Housing development and Housing social protection expenditure in the EU (Source: Eurostat, 2023)

As the United Nations Economic Commission for Europe remarks (United Nations Economic Commission for Europe Housing Europe, 2021), it is undeniable that different factors such as rapid and unplanned urbanization, climate change, financialization of the housing sector, lack of consideration for population groups, and migration hurt affordability. Adding to this mixture is the most recent COVID-19 and the war in Ukraine.

Countries must rely on more than just housing delivery as a tool to solve the problem. In cities where these challenges accentuate, their administrations must take an active role in policymaking. Policymaking is challenging because, as the OECD mentions (as cited in Pittini et al., 2019, p. 20), the panorama for public administration is complex. After all, there must be an interaction between national, regional, and local regulations to reach active policies. European countries have developed and adopted policies to cover the most critical aspects to be strengthened, such as governance, finance, land, and climate-neutral housing. Pictured in Tables 1 to 6 lay down some examples of these policies.

Table 9 Examples of effective governance policies on affordable housing from #Housing2030 (Source: UNECE, 2021)

Category	Name	Level	Countries involved	Description
Governance				
Strategic frameworks	Cooperation through the “Urban Agenda for the EU” Housing Partnership Action Plan	European level	EU Member States	The Housing Partnership under the EU Urban Agenda adopted a research-informed and participatory approach to expand understanding and support initiatives aimed at improving the legal and financial environment for European cities to invest in affordable housing, whether through construction or refurbishment.
Multi-level governance and partnership	"External leadership in promoting specific approaches to housing provision –	European level	EU Member States	The Housing First European Hub facilitates the exchange of insights and experiences related to the implementation of a rising and potentially impactful approach.

	Evidence	the Housing First Europe Hub"	European level	EU Member States	Housing First represents a novel strategy for addressing housing needs and preventing homelessness. It emphasizes providing immediate access to housing for individuals experiencing homelessness, removing traditional obstacles that often delay or restrict their ability to secure stable accommodation.
	Dedicated social and affordable housing providers	Analyzing data to govern with insight – UNECE technical support	National level	The Netherlands	At the request of member states, UNECE offers essential technical assistance by evaluating relevant data and delivering recommendations through its Country Profiles on Urban Development, Housing, and Land Management. These profiles help governments assess their progress, benchmark against neighboring countries, and review their policies, strategies, and institutions related to housing, urban planning, and land governance.

	Tenants and Provider-led owner-occupied benchmarking and level involvement monitoring frameworks	National	Germany	Aedes, the national association representing social housing corporations (Nonincorporated), unites 310 local providers and conducts a comprehensive yearly benchmarking exercise to assess and track the performance of its members.
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Table 10 Examples of effective finance policies on affordable housing from #Housing2030 (Source: UNECE, 2021)

Category	Name	Level	Countries involved	Description
Finance				
Regulating financial institutions	NWB Bank	National level	The Netherlands	Affordable housing bonds are designed to attract specialized investors to support the development of affordable housing. In the Netherlands, these bonds finance loans aimed at building, renovating, and upgrading income-targeted social housing, which is managed by non-profit organizations.
Non-profit provision of social and affordable Housing	(Nederlandse Waterschapsbank N.V) affordable housing bonds"	National level	France	All social housing providers in France operate under strict rules regarding rent setting and tenant allocation. Their investment activities are closely controlled, and they must comply with a specific construction code and oversight system focused on

					the development and management of housing for low-income populations.
	Rent setting, indexing and regulation	National Agency for the Inspection of Social Housing (ANCOLS)	City level	Spain	In 2020, Barcelona implemented a new rent regulation model using a reference rent benchmark. Under this system, rental prices for contracts signed after 1995 must be reduced if they exceed the established reference level. The law also applies to additional service charges, although it excludes newly built properties from the past three years as well as social housing units.
	Public loans, grants, and purposeful public	Rental Price Regulation Act – Barcelona	European level	EU Member States	Since its founding in 1958, the European Investment Bank (EIB) has invested over one trillion euros through loan financing that supports equity investments. Its operations concentrate on five key priority sectors. While the EIB does not fund market-

	investment in housing	rate housing, non-market housing has been a significant component of the €150 billion it has allocated to urban development projects to date.
	Taxation to guide investment in housing Loans, guarantees and equity investment for affordable housing – European Investment Bank	National level Denmark Recent changes to rental housing regulations in Denmark provide a valuable example of how private investors have taken advantage of tax loopholes to compromise housing affordability, as well as the policy responses that can be implemented to address such practices.

Table 11 Examples of effective land policies on affordable housing from #Housing2030 (Source: UNECE, 2021)

Category	Name	Level	Countries involved	Description
Land				
Public land banking	Wohnfonds Wien - Vienna	City level	Austria	Wohnfonds Wien acquires and distributes land on the open market for development in line with the goals outlined in Vienna’s strategic metropolitan plan. This plan, which is regularly updated, seeks to address the city’s changing housing and infrastructure demands, including the provision of quality, affordable housing for essential workers.
Land readjustment	Land readjustment	Country level	Germany	This law allows municipal authorities to apply land readjustment as a tool to enforce binding land-use plans (Bebauungsplan). Through this process, the layout, boundaries, and dimensions of existing plots

					can be altered, affecting both developed and undeveloped land.
	Inclusionary zoning	Long-term land-use planning and new zoning regulation of Vienna	City level	Austria	Vienna’s planning system is shaped by the long-term Urban Development Plan (Stadtentwicklungsplan – STEP), which outlines various land uses and zoning categories. In its most recent iteration, the plan introduced a specific zone dedicated to subsidized housing.
	Neighborhood planning	Soft urban renewal in Vienna	City level	Austria	Introduced under the 1984 Vienna Housing Rehabilitation Act, the soft urban renewal program offered financial incentives to encourage private homeowners to renovate their properties. It was carried out using a decentralized and participatory model focused on enhancing both individual buildings and entire neighborhoods.

	Land value taxation	Taxing vacant housing based on potential rental income	Country level	France	Targeted taxation can be used as a tool to discourage unwanted land use and can also play a role in promoting the transformation of vacant properties into habitable homes.
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Table 12 Examples of effective climate-neutral housing policies on affordable housing from #Housing2030 (Source: UNECE, 2021)

	Category	Name	Level	Countries involved	Description
Climate neutral housing					
	Energy performance-related building regulations	Energy Performance of Buildings Directive of the European Union	European level	EU Member States	These directives support policies designed to achieve a deeply energy-efficient and low-carbon building sector by 2050. They also aim to provide a predictable framework for investment and help consumers and businesses make smarter, cost-saving energy decisions.
	Non-regulatory climate	The National Climate Agreement	National level	The Netherlands	In 2019, a cross-sectoral agreement was reached involving electricity, industry, built environment, mobility, and agriculture

	policy initiatives				sectors to advance progress toward climate objectives.
	Financial incentives	Revolving funds and auctioning	National level	Austria, Czechia, Poland, Slovakia and Slovenia	Revolving funds play a key role in driving energy-efficient renovations in many countries. Although their structures may vary, they typically offer low-interest loans to eligible property owners and developers involved in building or upgrading (affordable) housing units.
	Awareness-raising and training	Industry training strategies to implement energy renovation	National level	Belgium, Austria and France	In response to the EU Green Deal, many European countries are formulating long-term renovation strategies. These plans are expected to tackle energy poverty while also ensuring that renovation professionals receive the necessary training and skill development.

2.2 Selection and Analytical Framework for Countries

Building upon the general overview of social housing in Europe, this section shifts the focus to a strategic examination of four selected national cases: France, the Netherlands, Italy, and Austria.

The selection of these four European countries was guided by the aim of capturing a wide range of approaches to social housing provision across different policy, institutional, and economic contexts. This comparative strategy allows for a nuanced understanding of diverse models and their outcomes to assess the replicability and transferability of effective practices across regions. As noted by Braga & Palvarini (2013), this mix includes countries with well-established social housing systems, such as the Netherlands and Austria, alongside those with medium to less developed frameworks, like France and Italy.

This diversity offers a solid foundation to explore not only the historical and institutional differences but also the policy tools and financial mechanisms that influence the provision of social housing. Furthermore, by examining countries that differ in the maturity of their systems, the analysis can offer broader insights into how social housing can be scaled, improved, or adapted depending on national priorities and socio-economic conditions.

The analysis of social housing systems in these four countries is structured around the following key dimensions:

- **Definition:** Understanding how each country defines social housing legally and conceptually, and how this shapes its scope and application.
- **Size and Tenure:** Assessing the share of social housing within the overall housing stock and its distribution across rental and ownership models.
- **Social Housing Actors:** Identifying the key public, private, and non-profit actors involved in the development, management, and regulation of social housing.
- **Financial Models:** Reviewing the financing mechanisms, including subsidies, loans, tax incentives, and revolving funds, that support construction and maintenance.

- **Beneficiaries and Target Groups:** Analyzing eligibility criteria and how target populations—such as low-income households, key workers, or vulnerable groups—are prioritized and served.

Through this comparative lens, the study aims to uncover not only best practices but also the contextual limitations and enablers that influence social housing outcomes across Europe.

2.3 Social Housing in Italy

2.3.1 Social Housing definition

Social Housing differs significantly between countries as a definition in the European context. This discrepancy is due to each country's national context, where different legal statuses and regimes directly affect the presence of Social Housing in each of them. Nevertheless, despite different national configurations, we can dimension Social Housing among European countries through characteristics like the tenure, the provider, the beneficiaries, and funding according to the European Parliament's Committee on Employment and Social Affairs (Braga and Palvarini, 2013).

In Italy (Caruso, 2017), the Social Housing definition, traditionally associated with Residential Public Buildings (Edilizia Residenziale Pubblica, ERP), was officially established by decree in 2008¹⁸. Defined as 'mainly dwellings rented on a permanent basis; also considered as social housing are dwellings built or rehabilitated through public and private contribution or with the use of public funding, rented for at least eight years and also sold at an affordable price, with the goal of achieving a social mix.' (Pittini and Laino, 2011, p. 58).

¹⁸ Official definition of Social Housing (Caruso, 2017) provided in 2008 by the Italian national State through the Ministry of Infrastructure (Ministero delle Infrastrutture) decree (D.M. 22/04/2008).

There exist three primary sorts of publicly supported housing, specifically 'Subsidizing Housing (Edilizia Sovvenzionata), Assisted Housing (Edilizia Agevolata), and Agreed Housing (Edilizia Convenzionata)'¹⁹ (Pittini and Laino, 2011, p. 58).

CECODHAS²⁰ (as cited in Braga and Palvarini, 2013, p. 13) literature classifies models according to their allocation criteria and size. Italian models are considered both targeted models, where the institution in charge of allocating housing resources can be found in the market and provides only to individuals who demand it, and generalist sub-models due to the allocation depending on pre-identified income ceilings.

2.3.2 Size and tenure

Tenure is one of the four dimensions that characterize Social Housing models. Different models exist across Europe, mainly for rent but as intermediate tenure, shared ownership, and low-cost housing for sale.

Regarding the last population and housing census in 2021 by ISTAT²¹ (as cited in Housing Europe, 2023, p. 70), the dimension of the housing stock in Italy was around 25,690,057 units. Of these units, 3.5% corresponds to the total Social Housing stock. The remaining units are divided into Private rental, Owner-occupied, and Other. Therefore, the percentage

¹⁹ According to Pittini and Laino (2011), Subsidizing Housing (Edilizia Sovvenzionata) refers to rental housing owned by the public sector, addressed to those with lowest incomes. Assisted Housing (Edilizia Agevolata) refers to housing provided both for rent and for sale and aimed to households on low to middle income. And Agreed Housing (Edilizia Convenzionata) refers to private housing provided for rent or sale whose transfer costs or rents are regulated by a specific agreement drawn up between the Municipality and the housing provider.

²⁰ CECODHAS is the European Liaison Committee for Social Housing (Comité Européen de Coordination de l'Habitat Social) more recently known as Housing Europe.

²¹ ISTAT is the Italian National Institute of Statistics (Istituto Nazionale di Statistica), a public research organization, and main producer of official statistics in the service of citizens and policymakers, more info available at <https://www.istat.it/it/>

of Social Housing units gave us an insight into the size of the Social Housing model in Italy, classified as Small Size (5-10%) by CECODHAS (as cited in Braga and Palvarini, 2013, p. 13).

Table 13 Housing stock in Italy (Source: ISTAT, 2011)

	Category	Percentage from total	Total units
Stock			
	Social housing	3.50%	899.152
	Private rental	17.00%	4.306.112
	Owner-occupied	76.70%	19.432.745
	Other	6.30%	1.607.666

Table 13 shows the composition of the housing stock in the Italian market. Although Italy is one of the countries where the share of dwellings per inhabitant is higher than the rest of Europe, data collected by Housing Europe (Housing Europe, 2021) show a housing shortage of around 500.000 units in the following ten years as a recent report on housing remarks from which 100.000 are social and affordable units (Housing Europe, 2023).

To cope with the increasing housing needs, initiatives on the supply and renovation of social rental housing have changed the Social Housing stock. Table 14 contains the most recent data provided by FEDERCASA²² on stock changes in Social Housing.

²² FEDERCASA is the Italian Federation for Social Housing (Federazione Italiana per le case popolari e l'edilizia sociale), association that brings together 144 public housing companies and housing bodies at provincial, communal, and regional level, more info at <https://www.federcasa.it/>.

Table 14 Social Housing stock changes in Italy (Source: FEDERCASA, 2017)

	Category	Total units
Type of change		
	New	1.204
	Renovation	6.578
	Rehabilitation	1.578

2.3.3 Social Housing actors

Nowadays, the provision of Social Housing comprises different stakeholders depending on the nation where they form part, from local and national authorities and public companies to associations, private companies, and cooperatives (Braga and Palvarini, 2013). Through time Social Housing provision has changed from the private sector to the public one in the post-war period to an increasing trend where a mix of public and private stakeholders work, each with defined roles such as development, management, supervisory, and financing.

In the Italian case, 'the former IACP (Istituto Autonomo Casa Popolari), as the territorial housing agency created in 1903, was transformed into autonomous public agencies along the Italian Municipalities and Regions where they own and manage the public stock but also cooperatives and some private providers work hand to hand with public entities in the provision of Social Housing since 1978' (Caruso, 2017, p. 24). Specifically, Italian Municipalities and Regions are involved in policy implementation and management, overseeing the allocation and management of social housing to ensure compliance with national policies. Aziende Casa (Public Housing Companies), operating as regional public housing agencies, are responsible for constructing, managing, and maintaining social housing units.

Cooperatives, part of the private sector, function as non-profit organizations that focus on the development and management of housing projects, frequently emphasizing community participation. Additionally, Cassa Depositi e Prestiti (CDP), a government-controlled

financial institution, plays a crucial role in funding affordable housing projects. Private developers engage predominantly in construction and project execution, often working in Public-Private Partnerships (PPPs) and receiving state incentives.

More recently, as Caruso (2017) mentions, the roles of stakeholders such as Italian Regions and the central government involve the definition of requirements for people to access Social Housing in the case of regions and the provision of macro-programming and co-financing in Social Housing by the central government. In addition, cooperatives and the private sector continue to increase their involvement, providing stock and becoming essential actors within the mixed provision system.

Table 15 Institutional and Non-Institutional Actors in Social Housing in Italy

Stakeholder	Type	Role in Social Housing	Description
Municipalities and Regions	Public Sector	Policy Implementation & Management	Local authorities oversee the allocation and management of social housing, ensuring compliance with national policies.
Aziende Casa (Public Housing Companies)	Public Sector	Housing Management	Regional public housing agencies are responsible for constructing, managing, and maintaining social housing units.
Cooperatives	Private Sector	Development & Management	Non-profit organizations that develop and manage housing projects, often with a focus on community participation.
Cassa Depositi e Prestiti (CDP)	Public Sector	Housing Financing	Government-controlled financial institutions that fund affordable housing projects.
Private Developers	Private Sector	Construction & Project Execution	Engage in Public-Private Partnerships (PPPs) to build housing units, often receiving state incentives.

2.3.4 Financial models

In Italy, finance works as follows. Primarily, the central government gives resources to Regions and Municipalities to achieve their goal: financing the sector through housing allowances, urban renewal programs, and social rental support. In addition, State, Regions, and Municipalities work together as co-financers of subsidies and land provisions (Caruso, 2017).

Since the entry into force of the National Housing Plan²³, as described by Caruso (2017), the introduction of systems considering public-private partnerships (PPP's)²⁴ resulted in a new funding system. This new system uses private funds managed by the Fund of Depots and Credits (Cassa Depositi e Prestiti, CDP)²⁵.

Funds such as the Housing Investment Fund (Fondo Investimenti per l'Abitare, FIA), from which CDP is the leading investor, the Ministry of Infrastructure and Transport, and private investors pool together through the National Financing Platform (Sistema Integrato dei Fondi, SIF) (Pittini et al., 2019).

²³ The National Housing Plan was established in 2008 by the publication of the Law 133/2008 establishing the guidelines aiming to increase the Social Housing stock in Italy.

²⁴ Public-private partnership (PPP) is a form of cooperation between a public and a private party to realize public investments encouraged to ensure saving and faster realizations according to the Green Paper on public-private partnerships and community law on public contracts and concessions (COM 2004/327).

²⁵ The Fund of Depots and Credits (Cassa Depositi e Prestiti, CDP) is an entity that offers a wide range of financial products to public and private entities in emerging markets and developing countries, more info available at <https://www.cdp.it/sitointernet/it/homepage.page>

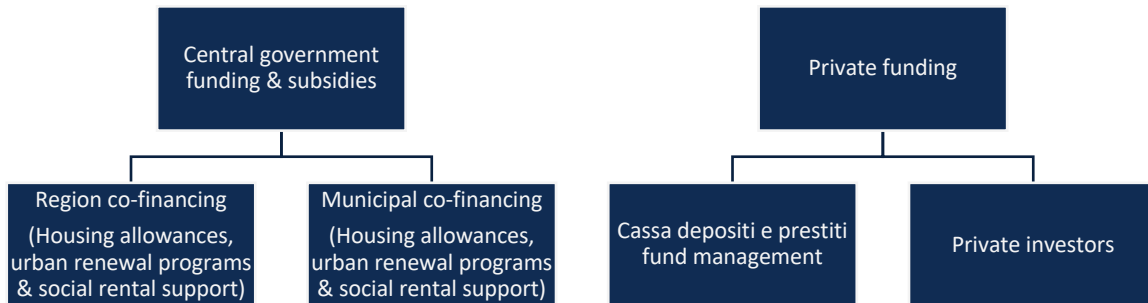


Figure 8 Financial modeling in Italy

2.3.5 Beneficiaries and target groups

As mentioned before (Braga and Palvarini, 2013), in the European context, the beneficiaries and target groups vary geographically from universalistic models available for all the citizens of a nation to targeted models acting apart from the private market and only for households unable to participate in the market.

Generally, as Housing Europe (Pittini et al., 2019) observed in Italy, the public housing sector helps cover the needs of the more vulnerable from a low-income population. Traditionally Italian Regions are the ones who set the rules for Social Housing access and setting rents being a similar system for all the Regions. Registration on a waiting list is mandatory, containing data like income, address, and nationality (Caruso, 2017).

The social groups that can benefit from Social Housing are 'low-income households' single parent or single income; young low-income couples; older people in poor conditions; commuter students; households subjected to evictions; and low-income legal immigrants residing in Italy for at least ten years or five years in the same region,' as addressed in a research paper (Napoli et al., 2022),

As Caruso (2017) identified, from groups mentioned before, people in poor living conditions, families with several children, and people experiencing enforced cohabitation are considered a priority.

2.3.6 Key Social Housing Indicators

Table 16 Italy's Key Social Housing indicators

Indicator	Value in Italy	Recommended Value	Source
Average number of rooms per person	1.4	≥ 1.0 rooms/person	OECD Better Life Index (2023)
Percentage of dwellings with access to basic services	99%	100%	OECD Better Life Index (2023)
Percentage of income spent on housing	23%	< 30%	OECD Affordable Housing (2023)
Housing cost overburden rate	28%	< 25%	OECD Affordable Housing (2023)
Average commute time to work (minutes)	45	< 30 minutes	OECD Better Life Index (2023)
Percentage of social housing in peripheral areas	0.6	< 30%	Scanlon & Whitehead (2021)

Public subsidies per housing unit (EUR)	96000	—	Italian Government Superbonus Program (2024)
Loan recovery rate	70%	90%	OECD Housing Finance (2023)

2.3.7 S.W.O.T Analysis

To synthesize the key features of Italy’s social housing system, the following SWOT analysis highlights its institutional structure, challenges, and potential areas of development. This strategic overview identifies internal strengths and weaknesses, such as the historical role of public institutions and the current limitations in coverage, as well as external opportunities and threats related to policy reform and market-driven trends.

Table 17 S.W.O.T. Analys of Social Housing in Italy

Italy			
Strengths	Strong legal framework since 2008	Weaknesses	Limited SH stock (3.8%)
	Public-Private Partnerships support investment		Bureaucratic procedures slow access
	Efficient municipal agencies		
Opportunities	Expand public-private partnerships for investment	Threats	Economic downturns may reduce public funding
	Urban renewal programs to increase SH stock		High land costs limit affordability

2.4 Social Housing in France

2.4.1 Social Housing definition

French Law does not have a clear definition of Social Housing in France. However, a research paper defines it as 'housing which has received for its realization direct or indirect aids from

public authorities and designed to accommodate people with rental matching compatibly with their modest incomes' Stébé (as cited in Wong and Goldblum, 2016, p. 97).

Perhaps Stébé statement, another definition can be pictured from a review report from CECODHAS Housing Europe's Observatory (Pittini and Laino, 2011), which mentions that Social Housing stands for housing provided by organizations providing housing at moderate rents (Habitation à Loyer Modéré, HLM)²⁶.

This sector is regulated differently from the traditional housing market, where the Construction and Housing Code has nothing to do but its 'provision includes construction, development, allocation, and management' (Pittini and Laino, 2011, p. 51).

2.4.2 Size and tenure

In the French scenario, the last data analyzed from the National Institute of Statistics and Economic Studies (Institut national de la statistique et des études économiques, Insee)²⁷ shows that the housing stock in France at the beginning of 2025 was about 37,400,000 units, without considering the vacant properties, from which 17.00% were Social Housing units. Regarding the tenure of the housing stock, Table 18 shows the distribution and number of units for different tenure categories such as private rental, owner-occupied, secondary residences, and others.

²⁶ Housing at moderate rents (Habitation à Loyer Modéré, HLM) general dispositions can be found in Livre IV: Habitations à Loyer Modéré. (Articles L411 à L482-4) from the Code de la construction et de l'habitation, more info available at https://www.legifrance.gouv.fr/codes/section_lc/LEGITEXT000006074096/LEGISCTA000006128689/.

²⁷ The National Institute of statistics and economic studies (Institut national de la statistique et des études économiques, Insee) created in 1946 responsible for public statistics, more info available at <https://www.insee.fr/fr/accueil>.

Table 18 Housing stock in France (Source: Insee, SDES, 2024)

	Category	Percentage from total	Total units
Stock			
	Social housing	17.00%	6.358.000
	Private rental	24.80%	9.275.200
	Owner-occupied	57.50%	21.505.000

From the Social Housing stock, the General Commission for Sustainable Development (Commissariat général au développement durable)²⁸ remarks some changes to the Social Housing stock where percentages and total units reside in Table 19.

Table 19 Social Housing stock changes in France (Source: SDES, RPLS, 2022)

	Category	Total units
Type of change		
	New	75.900
	Sell	13.900
	Demolition	14.700
	Out	7.200
	Rehabilitation	19.900

²⁸ The General Commission for Sustainable Development (Commissariat general au development durable) through the Data and Statistical Studies (Données et études statistiques, SDES) is responsible for organizing the socio-economic and statistical observation system for housing, construction, transport, energy, the environment and sustainable development, more info at <https://www.statistiques.developpement-durable.gouv.fr/>.

2.4.3 Social Housing actors

In France exist, three primary Social Housing providers. From these three, HLM organizations provide most of the Social Housing stock in the country whose activity, according to a review report (Pittini and Laino, 2011), is carried out on a non-profit basis, including publicly and privately owned companies. These Social Housing Associations (HLM – Habitation à Loyer Modéré) are responsible for the development and management of affordable rental housing, relying on public subsidies and private investment.

Other key actors include Municipalities, which oversee planning and allocation, ensuring that social housing is incorporated into urban planning and distributed to eligible residents. The Caisse des Dépôts et Consignations (CDC), a government financial institution, provides financing and investment through long-term loans for housing projects. ANRU (National Agency for Urban Renewal) plays a role in integrating social housing into broader city planning through urban development programs. Private developers also contribute to housing construction, typically working through incentives and partnerships with public entities.

The same report (Pittini and Laino, 2011) mentions some other actors involved in the provision of Social Housing to the French sector, such as semi-public enterprises (Société d'économie mixte, SEML) and non-profit associations whose work, just like HLM organizations, is controlled by the Ministry of Housing and Finance.

Table 20 Institutional and Non-Institutional Actors in Social Housing in France

Stakeholder	Type	Role in Social Housing	Description
Municipalities	Public Sector	Planning & Allocation	Local governments are responsible for urban planning and allocating social housing to eligible residents.
Social Housing Associations (HLM – Habitation à Loyer Modéré)	Public/Private Sector	Development & Management	Organizations that construct and manage affordable rental housing, funded by public subsidies and private investment.
Caisse des Dépôts et Consignations (CDC)	Public Sector	Financing & Investment	Government financial institution that supports social housing projects with long-term loans.
ANRU (National Agency for Urban Renewal)	Public Sector	Urban Development & Social Housing	Manages urban renewal programs to integrate social housing into broader city planning.
Private Developers	Private Sector	Housing Construction	Work on social housing projects through incentives and partnerships with public entities.

2.4.4 Financial models

Regarding the financial models in France, as stated before, most Social Housing developments are carried out by HLM organizations on a non-profit basis. This model permits stable rents based on the net construction costs decreased simultaneously by national and local subsidies where tax incentives are also implemented (Pittini and Laino, 2011).

Donner (as cited in Pittini and Laino, 2011, p. 51) explains how the Fund deposits and Consignment (Caisse des Dépôts et Consignations, CDC)²⁹ works as the leading provider of funds. These funds pool from saving funds denominated 'Livret A' Accounts, coming from French households once they opened a tax-free account at their local bank.

Another source of funds is the so-called '1% Logement' corresponding to employers' grants and discounted loans guaranteed by local authorities and HLM funds (CGLLS). Finally, the financial scheme comprehends the mix of the previously mentioned funds, national and local subsidies, and equity capital (Pittini and Laino, 2011).

²⁹ The CDC, founded in 1816, is the major public financial institution dedicated to serving the public interest and its primary aim is to develop France, more info available at <https://www.caissedesdepots.fr/en>.

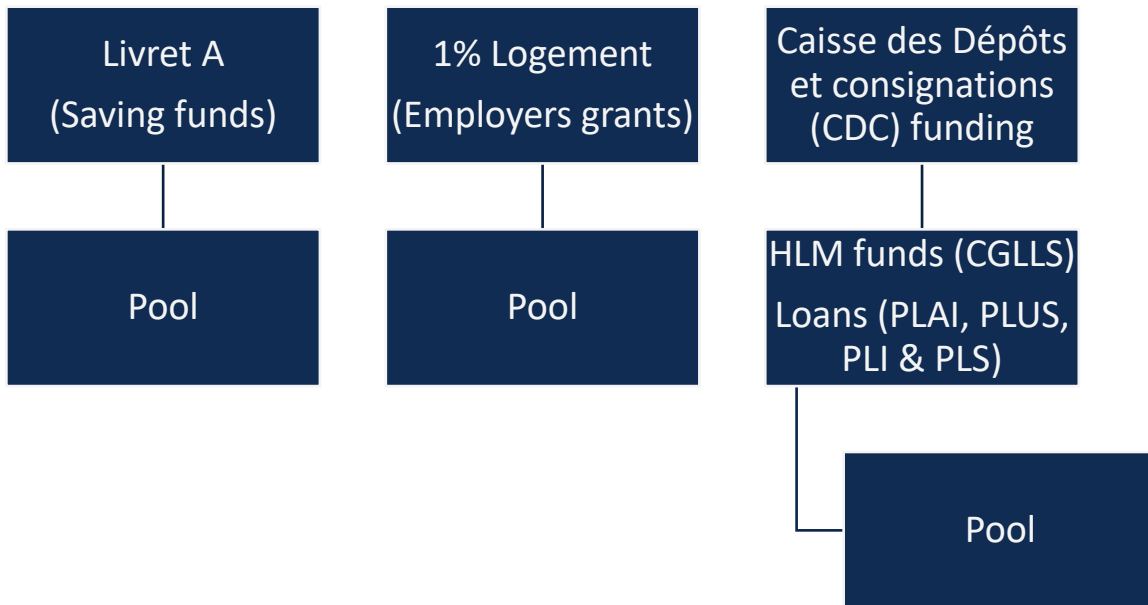


Figure 9 Financial modeling in France

2.4.5 Beneficiaries and target groups

Like the Italian model, the French Social Housing model, defined by CECODHAS (as cited in Braga and Palvarini, 2013, p. 13) as a targeted model where the allocating actors exist in the market, and Social Housing provides households who cannot find solutions in the market, and bot generalist and residual sub-model, meaning that targeting household with a low-income and vulnerable group.

For this reason, (Pittini and Laino, 2011), Social Housing can be accessed by people within defined income ceilings, granting access to a specific loan type and rent ceiling³⁰ regulated

³⁰ PLAI housing is financed by the Aided Rental Integration Loan (Prêt Locatif Aidé d'intégration) and reserved for tenants in very precarious situations, PLUS housing is financed by the Social Housing Loan (Prêt Locatif à Usage Social) and corresponds to HLM rentals, PLS housing is financed by the Social Rental Loan (Prêt Locatif Social) while PLI (Prêt Locatif Intermédiaire) housing is financed by the Intermediate Rental Loan and both are

at a national level. Some groups recognized as groups with priority access are people experiencing homelessness, people at risk of eviction, people in temporary accommodations, people in unhealthy or unfit accommodations, households with children in overcrowded or indecent dwellings, and disabled people since 2007 after the Law on the Right of Housing (Droit au logement opposable, DALO)³¹.

Table 21 Medium rent by loan type (Source: SDES, RPLS, 2022)

	Category	Average rent price (euro/m2)
Loan		
	PLAI	5,68
	PLUS, before 1977	5,19
	PLUS, after 1977	6,32
	PLI	8,49
	PLS	7,70

allocated to tenants whose income is too high for HLM but too low for private housing, more info available at <https://www.cdc-habitat.fr/guide-location/tout-savoir-sur-les-logements-sociaux-plai-plus-pls-et-pli>.

³¹ DALO has the objectives to guarantee the right of housing, fight against poor housing and better-informed beneficiaries on the right of housing and it's directed to applicants who wish to assert their right, the department prefects who must ensure the person concerned have access to information, social housing organizations, accommodation structures and the cities, more info available at <https://www.ecologie.gouv.fr/loi-sur-droit-au-logement-opposable-dalo>

2.4.6 Key Social Housing Indicators

Table 22 France's Key Social Housing indicators

Indicator	Value in France	Recommended Value	Source
Average number of rooms per person	1.8	≥ 1.0 rooms/person	OECD Better Life Index (2023)
Percentage of dwellings with access to basic services	100%	100%	OECD Better Life Index (2023)
Percentage of income spent on housing	25%	< 30%	OECD Affordable Housing (2023)
Housing cost overburden rate	20%	< 25%	OECD Affordable Housing (2023)
Average commute time to work (minutes)	38	< 30 minutes	OECD Better Life Index (2023)
Percentage of social housing in peripheral areas	0.5	< 30%	Scanlon & Whitehead (2021)

Public subsidies per housing unit (EUR)	3140	—	Banque de France (2021)
Loan recovery rate	85%	90%	OECD Housing Finance (2023)

2.4.7 S.W.O.T. Analysis

The following SWOT analysis condenses the main characteristics of France’s social housing model. It reflects the system’s strengths in regulation and scale, while acknowledging governance complexity and funding pressures as key weaknesses. Opportunities and threats focus on the potential for innovation and the risk of growing territorial disparities in housing provision.

Table 23 S.W.O.T. Analys of Social Housing in France

France			
Strengths	Well-funded system with affordability regulations	Weaknesses	Centralized allocation leads to long waiting lists
	HLM system enables large-scale SH provision		Income ceiling model restricts middle-income access
	Uses 'Livret A' savings accounts for funding		
Opportunities	Digitalization to improve efficiency	Threats	Rising construction costs threaten viability
	Increased investment in sustainable housing		Income ceiling adjustments may reduce SH availability

2.5 Social Housing in Netherlands

2.5.1 Social Housing definition

The European Commission defined the Dutch Social Housing system as the 'provision of housing at below market price to a target group of disadvantaged people or socially less

advantaged groups, as well as to specific categories of critical workers¹ in 2010 (as cited in Pittini and Laino, 2011, p. 64).

Public authorities must promote adequate housing in the Netherlands (Pittini and Laino, 2011) according to Article 22 of The Dutch Constitution. Accordingly, the New Housing Act (2015)³² (Pittini et al., 2019) establishes Social Housing provisions parameters changing the priority to provide lower-income households from 75% of the stock to 90%.

CECODHAS Housing Europe review (Pittini and Laino, 2011) remarks that the public authority states modalities and target groups, and it is worth mentioning that provision can contemplate housing and related services.

Contrary to the Italian and French models, the Social Housing model in the Netherlands, considered by CECODHAS (as cited in Braga and Palvarini, 2013, p. 13) as a universalistic model, where the complete responsibility is public and considers the whole population for accessing quality and affordable housing.

2.5.2 Size and tenure

Up to the most recent data from The Association of Housing Corporations (Vereniging van woningcorporaties, AEDES)³³, the housing stock in the Netherlands in 2022 accounted for 8.045.850 units, from which 29.00% belongs to housing corporations making them Social Housing units. Among the Dutch park, the main tenure types correspond to Social Housing,

³² The New Housing Act (Woningwet) of 2015 establishes as the main task for housing association to provide affordable housing for people with low incomes. Some changes were made in 2020 and took effect on 2022 to make it more workable and future-proof. The law guarantees the quality of social housing, limits the financial risks, and regulates an adequate allocation to the target group, more info available at <https://aedes.nl/woningwet>.

³³ The Association of Housing Corporations (Vereniging van woningcorporaties, AEDES) is composed by 28,000 employees at 262 corporations and are responsible for one third of all homes in the Netherlands. AEDES ensures the development of the sector through programs and projects making it a connecting factor for its members, more info available at <https://aedes.nl/>.

private rental, and owner-occupied, where Table 12 shows the main percentages and total units for each one.

Table 24 Housing stock in the Netherlands (Source: CBS, 2022)

	Category	Percentage from total	Total units
Stock			
	Social housing	29.00%	2.300.050
	Private rental	14.00%	1.134.450
	Owner-occupied	57.00%	4.586.135
	Other	0.20%	365.100

CECODHAS (as cited in Braga and Palvarini, 2013, p. 13) considers Social Housing in the Netherlands a significant sector because it accounts for more than 19% of the total stock, and Table 25 portrays the most recent changes in the Social Housing segment.

Table 25 Social Housing stock changes in the Netherlands (Source: AEDS, 2021)

	Category	Total units
Type of change		
	New	16.925
	Sell	8.173
	Purchase	2.278
	Demolition	8.414

2.5.3 Social Housing actors

In the Netherlands, the provision of Social Housing, as summarized by CECODHAS Housing Europe (Pittini and Laino, 2011), corresponds to private independent and non-profit

organizations that range from registered associations and foundations (Woningcorporaties) supervised by the national government through The Association of Housing Corporations (Vereniging van woningcorporaties, AEDES). These organizations' task "is not only to build, maintain, sell, and rent social housing stock but also to provide other kinds of services, directly related to the use of the dwellings, to the occupants" (Pittini and Laino, 2011).

After the release of the New Housing Act (2015), "performance agreements" were established and must be negotiated by providers, tenant organizations, and municipalities perusing social objectives, output targets, and consultations to deliver better-tailored services (Pittini et al., 2019).

In this framework, Housing Associations (Woningcorporaties) remain the principal providers of social housing, managing the development and long-term operation of affordable rental units. Municipalities play a critical role in regulation and oversight, ensuring alignment with urban planning goals and social housing requirements. The Dutch Central Government is responsible for setting national housing policies and maintaining regulatory oversight.

In addition, financial institutions such as the Social Housing Guarantee Fund (WSW) support the sector by offering financial guarantees that reduce investment risk and enable housing associations to access favorable loan conditions. Private developers also contribute to the system by working in collaboration with municipalities and housing associations to construct new social housing projects. This ecosystem highlights the integrated approach of the Dutch model, which balances autonomy for providers with accountability mechanisms and financial safeguards.

Table 26 Institutional and Non-Institutional Actors in Social Housing in Netherlands

Stakeholder	Type	Role in Social Housing	Description
Housing Associations (Woningcorporaties)	Private Non-Profit	Development & Management	Independent organizations responsible for providing most social housing, focusing on affordable rental units.
Municipalities	Public Sector	Regulation & Oversight	Local governments ensure that housing associations adhere to social housing objectives and urban planning regulations.
Dutch Central Government	Public Sector	Policy & Funding	Develops national housing policies and provides regulatory oversight.
Financial Institutions (Social Housing Guarantee Fund - WSW)	Institutional	Housing Finance & Risk Management	Provides financial guarantees for social housing loans to facilitate investment and reduce risks.
Private Developers	Private Sector	Construction & Project Execution	Work with municipalities and housing associations to build social housing units.

2.5.4 Financial models

As can be found in a report review from CECODHAS Housing Europe (Pittini and Laino, 2011) on Social Housing, since 1993, Social Housing organizations' independence from the central government happened, and the financial strategy exists as a 'Revolving Fund Model' basing its activity on guaranteed capital market loans and rent-price regulations.

The previously mentioned model benefits from three central funds, as reported by CECODHAS (Pittini and Laino, 2011): the Central Fund of Social Housing (CFV)³⁴, whose main objective is supervisory and financially supportive; the Guarantee Fund for Social Housing (WSW)³⁵, an organization created by the same housing organizations as solidarity fund whose capital comes from favorable conditions and interest rates in the open market; and State and local authorities in case the previous two funds are insufficient.

³⁴ The Central Fund of Social Housing (CFV) (Pittini and Laino, 2011) is an independent public body acting like a supervisor of organizations finances who can intervene in case organizations are going through financial difficulties.

³⁵ The Guarantee Fund for Social Housing (WSW) (Pittini and Laino, 2011) is a private organization created among the same housing organizations as a solidarity fund.

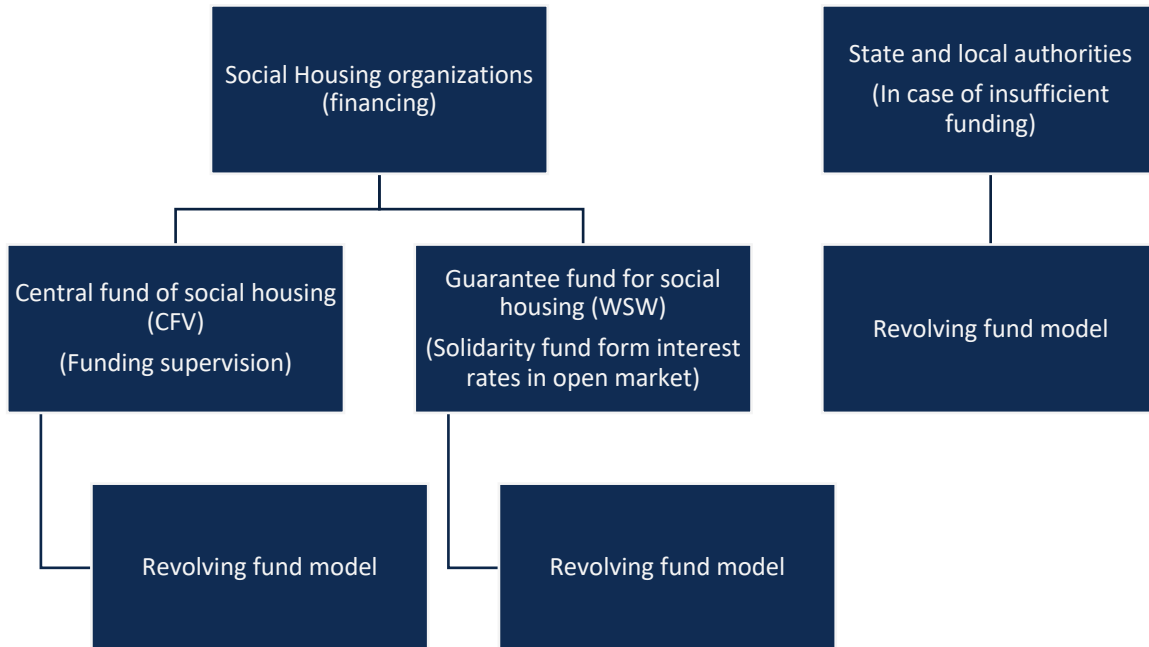


Figure 10 Financial modeling in Netherlands

2.5.5 Beneficiaries and target groups

Although the Social Housing model in the Netherlands characterizes as a universalistic model where Social Housing is practically available to all the citizens, 'the European Commission challenged this model by targeting social housing provision to a limited group of people (disadvantaged people or socially less advantaged groups, as well as certain categories of key workers)' (Pittini and Laino, 2011).

After the New Housing Act (2015), 90% of the Social Housing units targeted low-income households based on strict and inflexible income caps³⁶ (Housing Europe, 2021). However,

³⁶ According to the Housing Act of 2022, suitability applies to households' incomes up to €24,075 for single-person households below state pension age, €32,675 in the case of multi-person households below state pension age, €23,975 for single households above state pension age, and €32,550 for multi-person households above state pension age, more info available at <https://www.volkshuisvestingnederland.nl/onderwerpen/woningwet-per-2022>.

more recently, and following these regulations, housing associations (Costarelli et al., 2019) began to produce solutions to allocate different profiles such as students, status holders, migrant workers, young households, people with mental disorders, and people experiencing homelessness, groups experiencing a more severe difficulty to accessing housing due to affordability or long waiting lists in the social rental sector.

2.5.6 Key Social Housing Indicators

Table 27 Netherlands' Key Social Housing indicators

Indicator	Value in Netherlands	Recommended Value	Source
Average number of rooms per person	2	≥ 1.0 rooms/person	OECD Better Life Index (2023)
Percentage of dwellings with access to basic services	100%	100%	OECD Better Life Index (2023)
Percentage of income spent on housing	20%	< 30%	OECD Affordable Housing (2023)
Housing cost overburden rate	13%	< 25%	OECD Affordable Housing (2023)
Average commute time to work (minutes)	30	< 30 minutes	OECD Better Life Index (2023)
Percentage of social housing in peripheral areas	0.4	< 30%	Scanlon & Whitehead (2021)

Public subsidies per housing unit (EUR)	208	—	Harvard JCHS (2023)
Loan recovery rate	90%	90%	OECD Housing Finance (2023)

2.5.7 S.W.O.T. Analysis

To summarize the Dutch social housing system, the following SWOT analysis outlines its robust institutional foundations and universalistic orientation, while also noting recent financial constraints and political pressures. The matrix highlights both the strengths of housing associations and the emerging threats.

Table 28 S.W.O.T. Analys of Social Housing in Netherlands

Netherlands			
Strengths	Largest SH share in Europe (28.9%)	Weaknesses	EU regulations force prioritization of low-income groups
	Universal access model		Housing corporations struggle to meet demand
	Housing associations operate independently with revolving fund models		
Opportunities	Regulatory flexibility to include middle-income groups	Threats	EU regulations could further restrict SH eligibility
	Innovation in modular and sustainable housing		Urbanization increases demand pressure

2.6 Social Housing in Austria

2.6.1 Social Housing definition

Like the French scenario, Austrian Social Housing does not have an official definition. Although, since the 20th century, the Austrian housing market has presented public intervention where production highly depends on public subsidies, according to Maznetter, Reinprecht, and Kadi (as cited in Mundt, 2018, p. 13).

Even though lacking an official definition, a report from CECODHAS (Pittini and Laino, 2011) presents social housing in Austria as a provision that goes beyond the market, composed of municipal and limited-profit housing provided by non-profit investors regulated by the Non-Profit-Housing Act³⁷.

The Social Housing model in Austria, like the Italian model, is considered by CECODHAS (as cited in Braga and Palvarini, 2013, p. 13) to be a targeted model because the institution from which allocation of housing resources exist in the market, also with the characteristics of a generalist sub-model where housing allocates households with an income below the pre-identified ceiling. states

2.6.2 Size and tenure

According to the most recent data from Statistics Austria³⁸, the micro census from 2021 revealed that the housing market accounts for a total stock of 4,019,800 units. Of the total,

³⁷ The Non-Profit-Housing Act establishes the goals and performance of the Austrian Limited-Profit Housing Associations independently from their organization and is regulated by the Austrian Federation of Limited-Profit Housing Associations (Österreichischer Verband Gemeinnütziger Bauvereinigungen – Revisionsverband, GVB), more info at <http://www.gbv.at/>.

³⁸ The Federal Statistical Office of Austria (Statistik Austria) is an independent and non-profit-making federal institution responsible for performing scientific services in the field of federal statistics, more info available at <https://www.statistik.at/en/>.

23.40% represent the Social Housing sector, where 16.50% belong to limited-profit housing associations, and 6.90% belong to municipalities. A mix of tenures exists inside the Austrian market, including Social Housing, private rental, owner-occupier, and others. Their primary numbers lie in Table 29, which follows.

Table 29 Housing stock in Austria (Source: Statistik Austria, 2021)

	Category	Percentage from total	Total units
Stock			
	Social Housing	23,40%	939.000
	Private rental	29,60%	1.190.400
	Owner-occupied	36.90%	1.481.600
	Other	10.20%	408.800

As previously mentioned, Social Housing in Austria represents 23.4% of the total housing stock in Austria. According to CECODHAS (as cited in Braga and Palvarini, 2013, p. 13), the Social Housing share is considered 'large', like the Social Housing in the Netherlands, because the percentage is superior to 19%. Primary data on the stock change lay in Table 30.

Table 30 Social Housing stock changes in Austria (Source: GBV, 2022)

	Category	Total units
Type of change		
	New	7.930

2.6.3 Social Housing actors

As seen before, Social Housing provision in Austria comprehends municipal and limited-profit housing provided by municipalities and non-profit investors. Although this, municipalities stopped providing new constructions according to CECODHAS (Pittini and Laino, 2011), and therefore the limited-profit sector (cooperatives and companies) became the leading provider in Austria. Some other actors that act like Social Housing providers are for-profit providers (Pittini and Laino, 2011) but account for a tiny part of subsidized housing.

In the current framework, several stakeholders play a key role in Austria's Social Housing system. Municipal Housing Departments, such as Wiener Wohnen in Vienna, still manage large-scale public housing stock, although their role in new construction has diminished. The Limited-Profit Housing Associations (LPHAs) now constitute the core of Austria's housing provision, operating under profit-regulated frameworks and being responsible for the development and management of affordable housing projects.

At the national level, the Austrian Federal Government oversees establishing social housing policies and distributing financial subsidies to the regional governments. In turn, Regional and Local Governments are responsible for implementing these policies, allocating subsidies, and ensuring that housing needs are met within their territories. Additionally, Private Developers collaborate with municipalities and LPHAs in the construction and execution of housing projects, although their role remains secondary compared to the non-profit sector.

Table 31 Institutional and Non-Institutional Actors in Social Housing in Austria

Stakeholder	Type	Role in Social Housing	Description
Municipal Housing Departments (e.g., Wiener Wohnen)	Public Sector	Housing Provision & Management	City authorities, notably in Vienna, own and manage large-scale social housing stock.
Limited-Profit Housing Associations (LPHAs)	Private Non-Profit	Development & Management	Non-profit organizations that develop and manage affordable housing operating under government-regulated profit limits.
Austrian Federal Government	Public Sector	Housing Policy & Subsidy Allocation	Establishes national social housing policies and provides financial subsidies to regional governments.
Regional and Local Governments	Public Sector	Housing Management & Financing	Implement housing policies, allocate subsidies, and ensure adequate housing provision in each federal state.
Private Developers	Private Sector	Construction & Project Execution	Work with municipalities and LPHAs to develop affordable housing projects

2.6.4 Financial models

A recent analysis (Mundt, 2018) mentions that historically, housing delivery in Austria was, and still is, powerfully dependent on regional subsidies mainly used by limited-profit housing associations (LPHAs).

In Social Housing, Austria implements one of the best-structured financial systems. CECODHA (Braga and Palvarini, 2013) describes these systems as a mix of long-term public loans, commercial loans raised via HCC Bonds³⁹, and developer/tenant equity.

Generally, as explained by different sources (Amann and Mundt, 2005; Mundt, 2018; Pittini and Laino, 2011), a new development project has the following mix: 20-60% conditional subsidies, grants, and low-cost loans; 5-15% equity of the developer, usually obtained by the reinvestment of profit; 0-15% equity of tenants, using 'Bauspar' loans, and which under some conditions acquire the right to buy after 15 years; and 50-70% commercial loans, financed by commercial bonds via Housing Banks refinanced by housing construction convertible bonds (HCCB).

As a European role model system, mentioning Amann's and Mundt's (2005) exciting following remark is essential. This remark shows how the object-side subsidies strategy, contrary to models based on housing allowances, has permitted the affordability of dwellings for a more significant part of the population, resulting from the pressure on the price level of private rental markets due to a 'bricks and mortar' strategy.

³⁹ Since 1993 (Pittini and Laino, 2011), HCC Bonds is a form of capital that comprehends the sale of bonds through Housing Banks to enhance investments projects at a maximum of 3 years at favorable interest rates. The model considers tax incentives comprehending the purchase of HCCB.

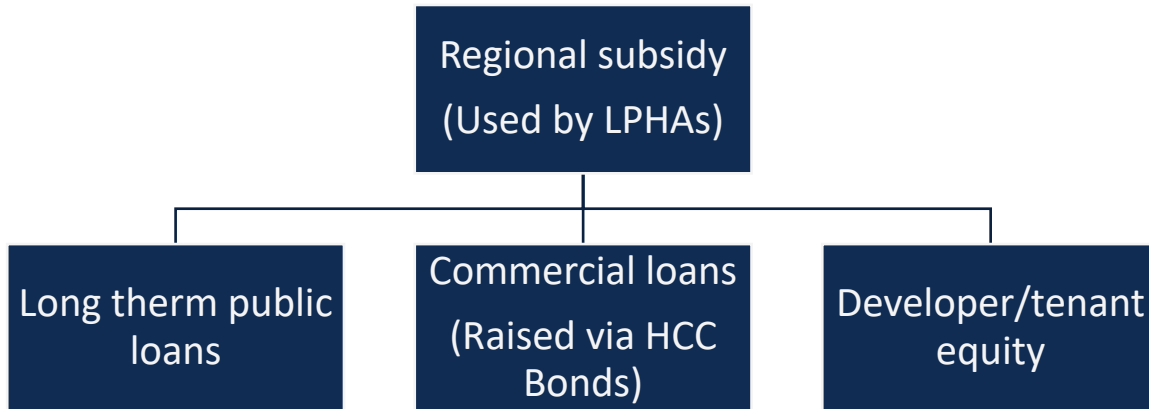


Figure 11 Financial modeling in Austria

2.6.5 Beneficiaries and target groups

'Austrian housing policy does not restrict policy measures to low-income households. Subsidies are granted to large parts of the population, and different kinds of tenure' (Amann and Mundt, 2005, p. 6)

As CECODHAS (Braga and Palvarini, 2013) mentioned, the Austrian Social Housing model is a generalist sub-model where housing provision targets households using income ceilings. These income limits (Pittini and Laino, 2011) are applied by providers and defined by the Promotions Schemes of each federal province, where additional social criteria determine the priority in the allocation of dwellings. Generally, 90% of the Austrian population belongs under the selection criteria making the Social Housing application possible for almost all Austrian households.

2.6.6 Key Social Housing Indicators

Table 32 Austria's Key Social Housing indicators

Indicator	Value in Austria	Recommended Value	Source
Average number of rooms per person	1.6	≥ 1.0 rooms/person	OECD Better Life Index (2023)
Percentage of dwellings with access to basic services	99%	100%	OECD Better Life Index (2023)
Percentage of income spent on housing	21%	< 30%	OECD Affordable Housing (2023)
Housing cost overburden rate	18%	< 25%	OECD Affordable Housing (2023)
Average commute time to work (minutes)	25	< 30 minutes	OECD Better Life Index (2023)
Percentage of social housing in peripheral areas	0.35	< 30%	Scanlon & Whitehead (2021)

Public subsidies per housing unit (EUR)	62857	—	EFBS (2009)
Loan recovery rate	88%	90%	OECD Housing Finance (2023)

2.6.7 S.W.O.T. Analysis

Austria’s social housing model is characterized by strong non-profit governance and integrated urban development strategies. The SWOT analysis below synthesizes these advantages while also recognizing challenges related to scalability, demographic change, and emerging financial constraints in the sector.

Table 33 S.W.O.T. Analys of Social Housing in Austria

Austria			
Strengths	Balanced mix of public subsidies and private investment	Weaknesses	Dependence on government subsidies makes funding unpredictable
	Non-Profit Housing Act ensures affordability and reinvestment		Broad eligibility limits availability for the most vulnerable
Opportunities	Potential for replication in other European countries	Threats	Political shifts may reduce subsidies
	Strengthening cooperatives as key providers		Rising property prices could limit SH expansion

2.7 Evidence

The comparative analysis in this chapter has highlighted structural patterns and divergences across four European social housing systems, particularly in terms of governance, financing models, affordability frameworks, and degrees of urban integration. These insights provide

an essential conceptual lens through which to assess how different institutional contexts respond to long-standing housing challenges. Crucially, many of the strengths and weaknesses observed align with the four structural gaps previously identified in the Mexican social housing system: poor housing quality, lack of affordability, peripheral urban location, and financial unsustainability. This connection justifies a deeper exploration of practical experiences that address these gaps more directly. The following chapter builds upon this national-level framework by introducing the methodological approach for selecting and analyzing case studies that exemplify such experiences in applied contexts.

2.7.1 Consolidated SWOT Analysis

The following SWOT analysis consolidates the main findings from the national overviews presented in the previous sections. It provides a comparative summary of the strengths, weaknesses, opportunities, and threats that characterize the social housing systems of Italy, France, the Netherlands, and Austria. By synthesizing key institutional, financial, and governance patterns across these four countries, this matrix aims to distill recurring trends and structural divergences that are critical for understanding how social housing is shaped in different European contexts.

This comparative framework is not only useful for highlighting successful practices—such as the stability of Austria’s non-profit model or the universal approach in the Netherlands—but also for identifying systemic challenges, such as affordability gaps, fragmentation, or political volatility. Furthermore, the SWOT analysis serves as a conceptual bridge between the macro-level institutional analysis and the project-level case studies presented in the following chapters. It creates the basis for assessing which elements of European housing strategies could be transferable or adaptable to countries like Mexico, where social housing policy is undergoing reform and reevaluation.

Table 34 Social Housing in European Countries SWOT Analysis

	Italy	France	Netherlands	Austria
Strengths	Strong legal framework since 2008	Well-funded system with affordability regulations	Largest SH share in Europe (28.9%)	Balanced mix of public subsidies and private investment
	Public-Private Partnerships support investment	HLM system enables large-scale SH provision	Universal access model	Non-Profit Housing Act ensures affordability and reinvestment
	Efficient municipal agencies	Uses “Livret A” savings accounts for funding	Housing associations operate independently with revolving fund models	
Weaknesses	Limited SH stock (3.8%)	Centralized allocation leads to long waiting lists	EU regulations force prioritization of low-income groups	Dependence on government subsidies makes funding unpredictable
	Bureaucratic procedures slow access	Income ceiling model restricts middle-income access	Housing corporations struggle to meet demand	Broad eligibility limits availability for the most vulnerable
Opportunities	Expand public-private partnerships for investment	Digitalization to improve efficiency	Regulatory flexibility to include middle-income groups	Potential for replication in other European countries

	Urban renewal programs to increase SH stock	Increased investment in sustainable housing	Innovation in modular and sustainable housing	Strengthening cooperatives as key providers
Threats	Economic downturns may reduce public funding	Rising construction costs threaten viability	EU regulations could further restrict SH eligibility	Political shifts may reduce subsidies
	High land costs limit affordability	Income ceiling adjustments may reduce SH availability	Urbanization increases demand pressure	Rising property prices could limit SH expansion

2.7.2 Key Differences and Similarities

The following table provides a comparative overview of Social Housing (SH) systems in Italy, France, the Netherlands, and Austria. These countries represent different approaches to SH in terms of governance, accessibility, and financial models. While some systems follow a targeted model with strict eligibility criteria (Italy and France), others adopt a broader, universalistic approach (Netherlands and Austria). The table summarizes key factors such as SH stock percentage, main providers, funding strategies, and challenges each system faces. This comparison serves as a basis for understanding the strengths and weaknesses of different SH policies and identifying areas for potential improvement.

Table 35 Comparative Overview of Social Housing Systems in Italy, France, the Netherlands, and Austria

	Italy	France	Netherlands	Austria
Factor				
Definition	Legal since 2008, PPP-based	No legal definition, HLM-led	Universalistic, broad access	No legal definition, LPHA-based
SH Share (%)	3.80%	15.90%	28.90%	23.40%
Main Providers	Public agencies, cooperatives	HLM organizations, local governments	Housing corporations	Municipalities, cooperatives
Funding	Public-private mix, regional subsidies	Public savings accounts, employer contributions	Revolving funds, private loans	Subsidies, commercial bonds

Eligibility	Income-based, regional rules	Income ceilings, priority groups	Low-income focus (90%)	Broad eligibility (90% of population)
Challenges	Limited SH stock, high land costs	Long waiting lists, funding constraints	EU restrictions, growing demand	Political shifts, rising construction costs

Table 35 provides a comparative summary of the Social Housing (SH) systems in four European countries: Italy, France, the Netherlands, and Austria. The table presents main features including definitions, percentage of SH stock, major providers, funding arrangements, eligibility criteria, and problems of each system.

Italy's SH system is founded on a public-private partnership (PPP) framework, legally in place since 2008, with a relatively low SH share (3.8%). Public agencies and cooperatives are the major providers, and finance is supported by a mix of public and private funds. Access is controlled by income-based regional policies, but there are weaknesses in low stock and costly land.

France lacks a formal legal definition but operates under an HLM-led scheme, covering 15.9% of dwellings. The scheme is funded by public savings funds and employer contributions, with income ceilings and priority groups governing entitlement. Notwithstanding this, long waiting lists and financial limitations create specific problems.

The Netherlands has a universalistic system where SH is offered to a wide range of people with 28.9% of the total housing stock, the highest percentage among the four nations. Housing corporations have the freedom to finance themselves using revolving funds and private loans. The system is under EU imposed restrictions with more emphasis on low-income groups and increasing pressure for demand.

Austria lacks statutory legal form but has a limited-profit housing association (LPHA) form, which covers 23.4% of the housing stock. The primary sources are municipal and cooperative provision, with mixed subsidies and commercial bonds supporting financial sustainability. The scheme is broad enough to cover 90% of the population, but political shifts and rising construction costs compromise the viability of the system.

Comparison with the SH systems of the Netherlands and Austria, as advanced due to their high SH stock and financially sustainable models, and the SH systems of Italy and France, which are more structurally limited, puts the most important contrasts in efficiency and access into sharp relief.

Both the Netherlands and Austria possess a high stock of SH (28.9% and 23.4%, respectively), providing higher access and reducing market pressure. Their funding structures are sound, with Austria relying on commercial bonds and subsidies and the Netherlands employing a revolving fund mechanism. Both countries have strong institutional structures, with cooperatives (Austria) and housing corporations (Netherlands) playing a crucial role in long-term sustainability. All of this helps them maintain their ability to meet demand as well as keep prices within reach for them.

Conversely, Italy and France have low SH stock (3.8% and 15.9%, respectively) and experience long waiting lists and unaffordability. Italy possesses regional public-private partnerships, but bureaucratic inefficiencies and stock limitations reduce effectiveness. France, possessing a well-funded system, experiences tight income ceilings that create affordability gaps for middle-income groups. Funding shortages and urban land prices also make their expansion of SH availability more difficult.

This comparative analysis establishes that despite the differences in SH model structures, funding, and accessibility, challenges remain similar such as financial limits, growing demand, and regulatory constraints. Better-developed SH systems in nations have several funding sources, adaptive eligibility models, and strong institutional frameworks, allowing them to reap better housing security. The outcomes offer a guide for policy innovations and

best practice evaluation, particularly among nations with scarce SH stock, to ensure sustainable and inclusive housing solutions.

2.7.3 Conclusion

This comparative analysis identifies, despite different models in social housing in the various countries in Europe, some common trends and issues. Universalistic models, in the case of the Netherlands and Austria, typically maintain a larger social housing stock, albeit under political and fiscal limitations. Targeted models, in the case of Italy and France, typically experience shortages and restrictive eligibility.

To enhance the availability of social housing, a balanced strategy incorporating public investment, flexible regulation, and long-term funding is essential. Specifically, the social housing in Italy could be improved by augmenting the stock through improved fiscal incentives and urban planning and use of the land, and by taking lessons from the longer-running systems in the case of France, the Netherlands, and Austria.

CHAPTER 3. Project Cases Study

Shifting from the strategic analysis of national housing systems to the operational level, this chapter presents a structured, descriptive review of 20 selected social housing case studies from Italy, France, the Netherlands, and Austria. These cases have been curated to represent a diverse range of project-level approaches to housing delivery, management, and financing. Rather than engaging in direct comparison, the aim at this stage is to document the specific design features, implementation mechanisms, and social objectives of each project, thereby constructing a robust empirical foundation for the analytical work that follows.

Each project is presented through a consistent framework covering its geographic location, target population, management model, financing structure, and the degree of stakeholder involvement. This operational-level review highlights the heterogeneity and innovation embedded in European social housing practice, offering insight into how policy translates into action on the ground.

The selection of these 20 cases follows a multi-criteria methodology designed to ensure variation in scale, governance structure, territorial setting, and institutional composition. Together, these project cards function as the empirical basis for the thematic comparisons, typologies, and policy recommendations that will be developed in subsequent chapters, bridging the gap between national frameworks and actionable lessons for the Mexican context.

3.1 Selection Criteria

The case studies in the countries under research were picked based on the following selection criteria:

- Innovation in Social Housing Models: Innovative developments embracing novel economic, social, and urban planning strategies (Costarelli et al., 2019).

- **Impact on Accessibility and Affordability:** The extent to which the projects provide accessible and affordable housing (Pittini et al., 2019).
- **Sustainability and Environmental Considerations:** Projects incorporating energy efficiency and green design (Mundt, 2018).
- **Social and Functional Mix:** Community integration and social diversification projects (Napoli et al., 2022).
- **Availability of Documentations and Data:** The ease in which sufficient data to analyze could be retrieved.

To ensure balanced representation in models in each country, five case studies in each country were selected. The selection was based on government documents, academic research, and expert recommendations from housing organizations. The selected case studies underwent a mapping card methodology to standardize the data and provide comparison.

Below are the selected case studies analyzed in this research, along with the sources utilized for their identification and study.

Table 36 Selected Case Studies and its sources

	Case Study	Sources
Country		
Italy	Ospitalità Solidale, Milan	Housing Evolutions and Darcasa reports
	Bari Social Housing, Bari	Housing Evolutions and Fabrica SGR reports
	Porto 15 - Innovative Public Co-Housing, Bologna	Housing Evolutions and Porto 15 official site

	Palazzo del Carbone, Reggio Emilia	ACER Reggio Emilia and Housing Evolutions
	Quid Quintiliano District, Milan	Redo SGR and Quintiliano District official site
France	L'Autre Soie, Villeurbanne	Housing Evolutions and Autre Soie project documents
	La Ferme du Rail, Paris	Housing Evolutions and Ferme du Rail reports
	Grand Parc Bordeaux, Bordeaux	Housing Evolutions and Aquitanis reports
	Izidom Concept, Nantes	Housing Evolutions and Vilogia studies
	Troyes Habitat, Troyes	Housing Evolutions and Troyes Habitat publications
Netherlands	Space-S, Eindhoven	Housing Evolutions and Woonbedrijf reports
	Empty Offices Turned Sustainable Youth Housing, Nieuwegein	Housing Evolutions and Jutphaas Wonen studies
	Riekerhaven - Integration through Housing, Amsterdam	Housing Evolutions and Socius Wonen reports
	De Aardbei, Almere	Housing Evolutions and Socius Wonen publications
	Place 2BU, Utrecht	Housing Evolutions and Portaal records
Austria	Cambium Community Center, Fehring	Housing Evolutions and Cambium Community reports

	1030, Village im Dritten, Vienna	Housing Evolutions and ARWAG project documentation
	1130, Preyergasse 6, Vienna	Housing Evolutions and Wiener Wohnen reports
	Subsidized Rental Apartments in Spillern	Housing Evolutions and Heimat Österreich documentation.
	Assisted Living in Idyllic Pillichsdorf	Housing Evolutions and Heimat Österreich documentation.

Project Location

- 1030 Village Im Dritten
- 1130 Preyergasse
- Assisted Living Pillichsdorf
- Bari SH
- Cambium Community Center
- De Aardbei
- Empty Offices - Sustainable Youth Housing
- Grand Parc Bordeaux
- Izidom Concept
- La Ferme Du Rail
- L'Autre Soie
- Ospitalità Solidale
- Palazzo del Carbone
- Place 2BU
- Porto 15
- Quid Quintiliano District
- Riekerhaven
- Space-S
- Subsidized Rental Apartments - Spillern
- Troyes Habitat

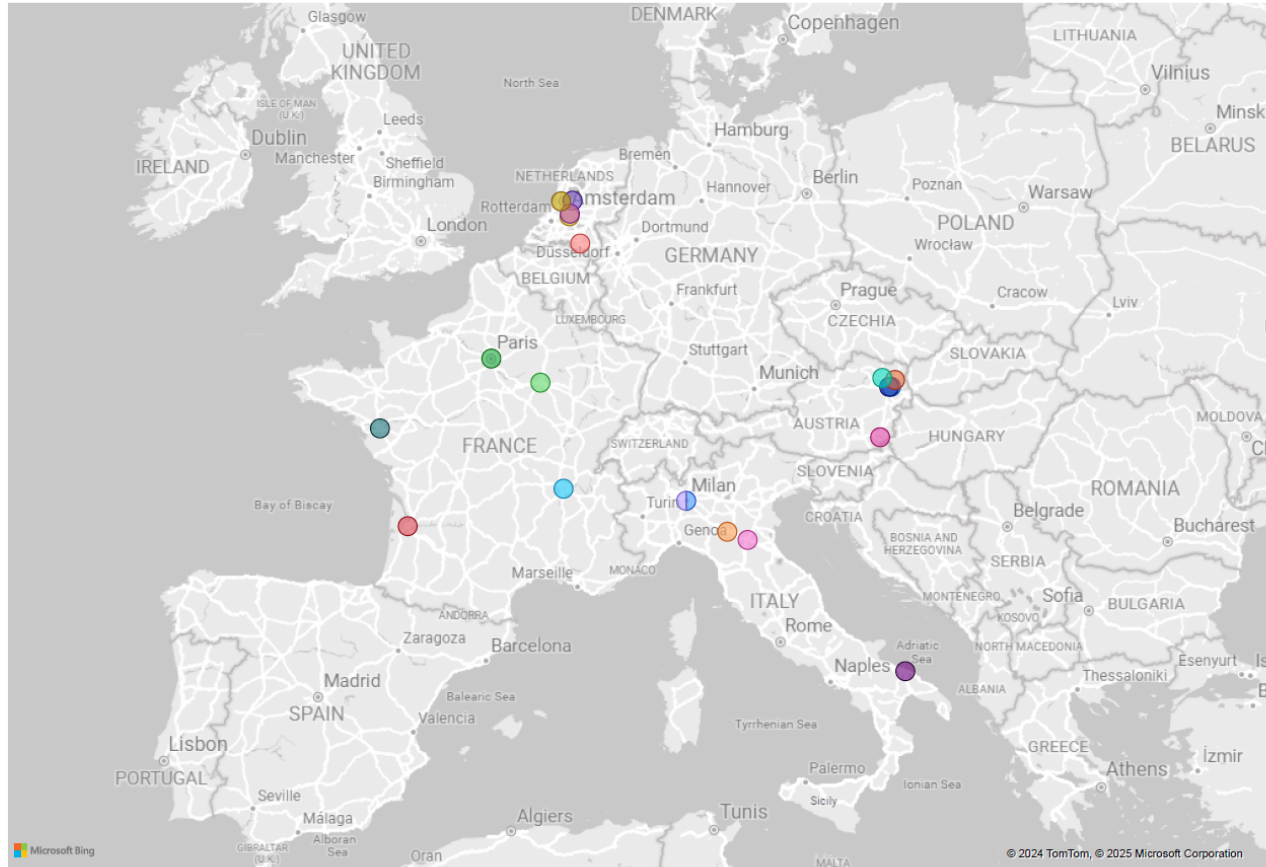


Figure 12 Location of selected case studies in Europe

3.2 The Mapping Card

To facilitate systematic analysis, the structured card for mapping includes qualitative and quantitative points of analysis. The framework helps ensure that the different case studies are consistent and allows for comparative analysis.

The mapping card encompasses the core areas of Project Characteristics, Assets' Characteristics, Community Profile, Contractual and Financial Models, and Social Management and Performance Indicators. The analysis of the different projects occurs using the conventional format for making cross-case comparisons.

To provide a comprehensive understanding of the social housing case studies, the following sections break down the main components of the Mapping Card. Each aspect is defined to highlight its significance within the broader scope of the initiative:

- **Project Characteristics:** Here are the fundamental project characteristics that include administrative organization, place of operation, and project extent. All these details are aimed at situating the initiative within the administrative and geographical context.
- **Asset's Characteristics:** Establishes the physical attributes of the housing project like the type of construction, residential and non-residential space, and shared amenities. All these factors play a significant role in the livability and usability of development.
- **Assets Typologies:** Addresses the classification of the different parts of the project into residential areas and non-residential areas comprising the commercial areas and communal areas.
- **Community:** Delves into the demographic profile of the inhabitants and the resources present for the well-being, socialization, and quality of life of the population. The section emphasizes the ways the project creates inclusivity and resources necessary for the population.
- **Contract Info:** Establishes the contract terms for the housing project including the types of agreements, the models of rent pricing, and the additional fees. These

details are the financial and regulatory framework for the occupants and the governing bodies.

- **Social Management:** Covers governance and operational aspects including personnel involvement, administrative tools for the software, and performance metrics that measure project efficiency. It encompasses activities for involving the community.
- **Investors:** Identifies the financial actors taking part in the project and the financial allocation between actors such as state-owned bodies, private actors, or cooperatives.

Through structuring the information in such a format, the Mapping Card presents a well-arranged and integrated perspective of each social housing case of study with clarity.

3.3 Glossary

Project Characteristics

- **Management:** Identifies the entity responsible for overseeing and operating the social housing project, which can include public authorities, cooperatives, private organizations, or mixed-ownership structures.
- **Management Typology:** The current management structure, specifying if the project is under direct government administration, a cooperative model, a public-private partnership (PPP), or fully privatized.
- **Location:** The city and region where the project is implemented, providing geographical context.
- **Address:** The exact address of the project to locate it within the urban fabric.
- **Year:** The year of completion or major renovation of the project.
- **Scale:** Describes whether the project is local, regional, or national, depending on its impact and scope.

Assets' Characteristics

- **Building Status:** Indicates whether the project is a new construction, refurbished, or repurposed from an existing structure.
- **Total Residential Areas:** The total square meters dedicated to housing units.
- **Total Non-Residential Areas:** The total square meters allocated to commercial, service, or community spaces.
- **Green Areas:** The amount and type of green spaces, including gardens, parks, and landscaping.
- **Common Areas:** Spaces shared by residents, such as lounges, coworking spaces, laundry rooms, playgrounds, or event rooms.

Assets' Typologies

- **Residential Areas:** Describes the types of housing units available, such as studios, one-bedroom apartments, family-sized units, or co-living spaces.
- **Non-Residential Areas:** Lists the spaces not used for housing, such as offices, retail stores, social service centers, or shared facilities.

Community

- **Residents Profiles:** Defines the target population, such as low-income families, students, elderly, refugees, single-parent households, or mixed-income communities.
- **Services:** List of the social and support services provided, including educational programs, employment support, healthcare access, childcare, or community-building activities.

Contract Info

- **Contract Typology:** Specifies the type of housing contract available, such as social rental, cooperative ownership, lease-to-own, or subsidized rent agreements.

- **Contract Duration:** The length of the rental or ownership contract, e.g., short-term (6 months), medium-term (4+4 years), long-term (permanent).
- **Rent Price:** The cost of rent per month or as a percentage of income, including whether it follows market-based, subsidized, or income-dependent pricing.
- **Extra Costs:** Additional mandatory expenses, such as utilities, maintenance fees, service charges, or required community contributions (e.g., volunteer hours in social initiatives).

Social Management

- **Contract Typology:** Refers to social agreements within the project, such as community engagement requirements, cooperative participation, or specific lease conditions for vulnerable groups.
- **Contract Duration:** Specifies the duration of social agreements, such as temporary housing for refugees, student housing contracts, or renewable agreements for families.
- **Total Employees:** Number of staff members involved in management, administration, social programs, and maintenance.
- **Management Software:** The IT tools or software systems used for administration, tenant management, or maintenance tracking.
- **Performance Vacancy Index:** A metric evaluating the percentage of occupied vs. vacant units, indicating the project's effectiveness in addressing housing demand.
- **Performance Facility Index:** A measure of facility usage and maintenance efficiency, tracking the condition of buildings and shared spaces.
- **Activities and Integration:** Lists of community engagement programs that help integrate residents, such as workshops, events, social services, or tenant committees.

Investors

- Main Investors: Identifies the organizations funding the project, such as government bodies, private investors, cooperatives, or international organizations.
- Shares: Describes the financial distribution among investors, specifying percentages of public vs. private funding, grants, or subsidy structures.

For each case of study, we have collected the previous data that is presented in the next section.

3.4 Social Housing projects in Italy

Italy's social housing landscape is characterized by a mix of public, private, and cooperative initiatives aimed at addressing the housing needs of low-income groups, students, and vulnerable populations. The selected projects highlight different approaches, from co-housing models to public-private partnerships that promote affordability and community integration.

- Ospitalità Solidale, Milan: A project focused on providing temporary housing for people in vulnerable situations, integrating social support services.
- Bari Social Housing, Bari: A public-private initiative aimed at creating affordable rental housing with communal spaces for social interaction.
- Porto 15, Bologna: A pioneering co-housing project that fosters collaborative living, particularly targeted at young professionals and students.
- Palazzo del Carbone, Reggio Emilia: A historic building repurposed into modern social housing units, maintaining cultural heritage while ensuring affordability.
- Quid Quintiliano District, Milan: A large-scale urban redevelopment project integrating social housing with commercial and public services.

Project Location

- Bari SH
- Ospitalità Solidale
- Palazzo del Carbone
- Porto 15
- Quid Quintiliano District

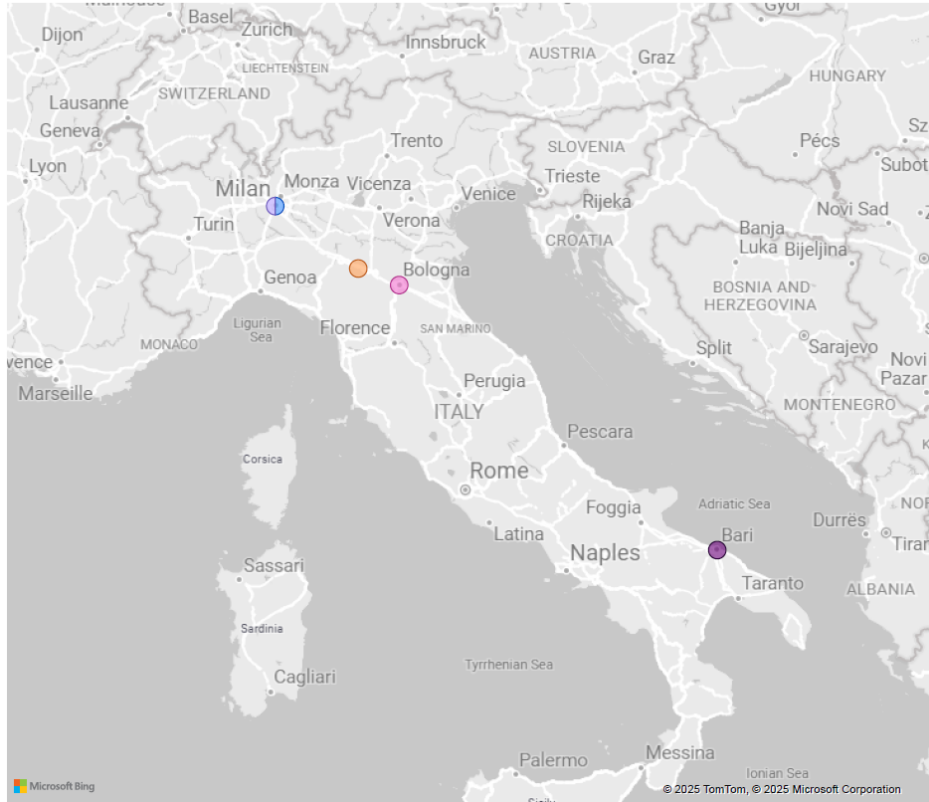
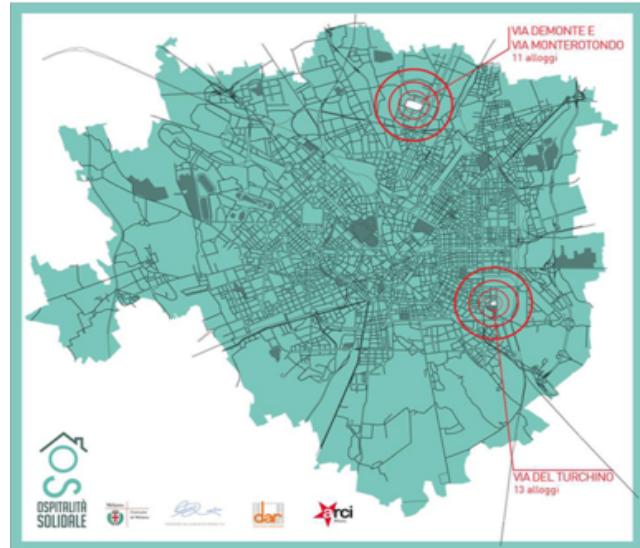


Figure 13 Case Studies in Italy

3.4.1 Ospitalità Solidale

Ospitalità Solidale is a social housing scheme in Milan, started in 2014. Under management of DAR=CASA Società Cooperativa, in collaboration with Comunità Progetto and Arci Milano, the scheme reconditions city-owned flats to make them accessible at a cheap price for youth between 18 and 30 years, including students and precarious workers. In return, tenants pay ten monthly working hours in community work whose objective is to promote social cohesion in communities.



Project characteristics	
Management	DAR=CASA Società Cooperativa
Management Typology	Public
Location	Milano
Address	Via del Turchino, 18/20/22, Via Demonte 8 and Via Monte Rotondo, 10
Year	2014
Scale	Local
Asset's characteristics	
Building Status	Recovery/Refurbishment
Total Residential Areas	552 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	

Residential Areas	24 mini apartments (Studios)
Non-Residential Areas	2 multiple-use spaces, one in each neighborhood
Community	
Residents Profiles	Students and temporary workers aged between 18 and 30 years old
Services	1 cultural association (Club 27) 8 social cohesion and mutual help services (actions to contrast the loneliness of the elderly population, activities, play area / homework for children, organization of shared lunches, cineforum, parties and neighborhood care actions)
Contract's info	
Contract Typology	Service contract
Contract Duration	Contract duration from 6 months to 2 years, possible renewable
Rent Price	380 € per month, expenses included
Extra Costs	10 hours of solidarity neighborhood activities per month
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Coordinator: 1 Technical contact: 1 Administration: 1 Accompaniment: 1
Management Software	Information not available
Performance Vacancy Index	Information not available

Performance Index	Facility	Information not available
Activities and Integration	and	Accompaniment to the autonomy of the guests Activation path of the guests
Investors		
Main Investors		Comune di Milano, DAR=CASA Cooperative and Arci Milano
Shares		Information not available

3.4.2 Bari Social Housing

Bari Social Housing is a residential complex in Bari, Italy, finished in 2019. It was developed with a combination of public and private funding through CDP Immobiliare Sgr and financed with the use of Fondo Esperia. There are 10 buildings with 226 apartments, a private park, and an olive tree grove for its inhabitants. All have private parking and storage areas. It is developed in compliance with Class A energy efficiency, with renewable sources including solar panels to lessen its impact on the environment. Bari Social Housing seeks to answer growing demand for environmentally friendly and affordable housing in the region.





Project characteristics	
Management	Social Housing coop - net Bari
Management Typology	Public-Private partnership
Location	Bari
Address	Via Iqbal Masih
Year	2020
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	19000 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	226 apartments: Two-room, three-room and four-room apartments
Non-Residential Areas	Relaxation areas with benches Children's playgrounds Green spaces
Community	
Residents Profiles	People and families with medium-low incomes who meet the economic and social requirements set out in the regulations of the Puglia Region and the Municipality of Bari

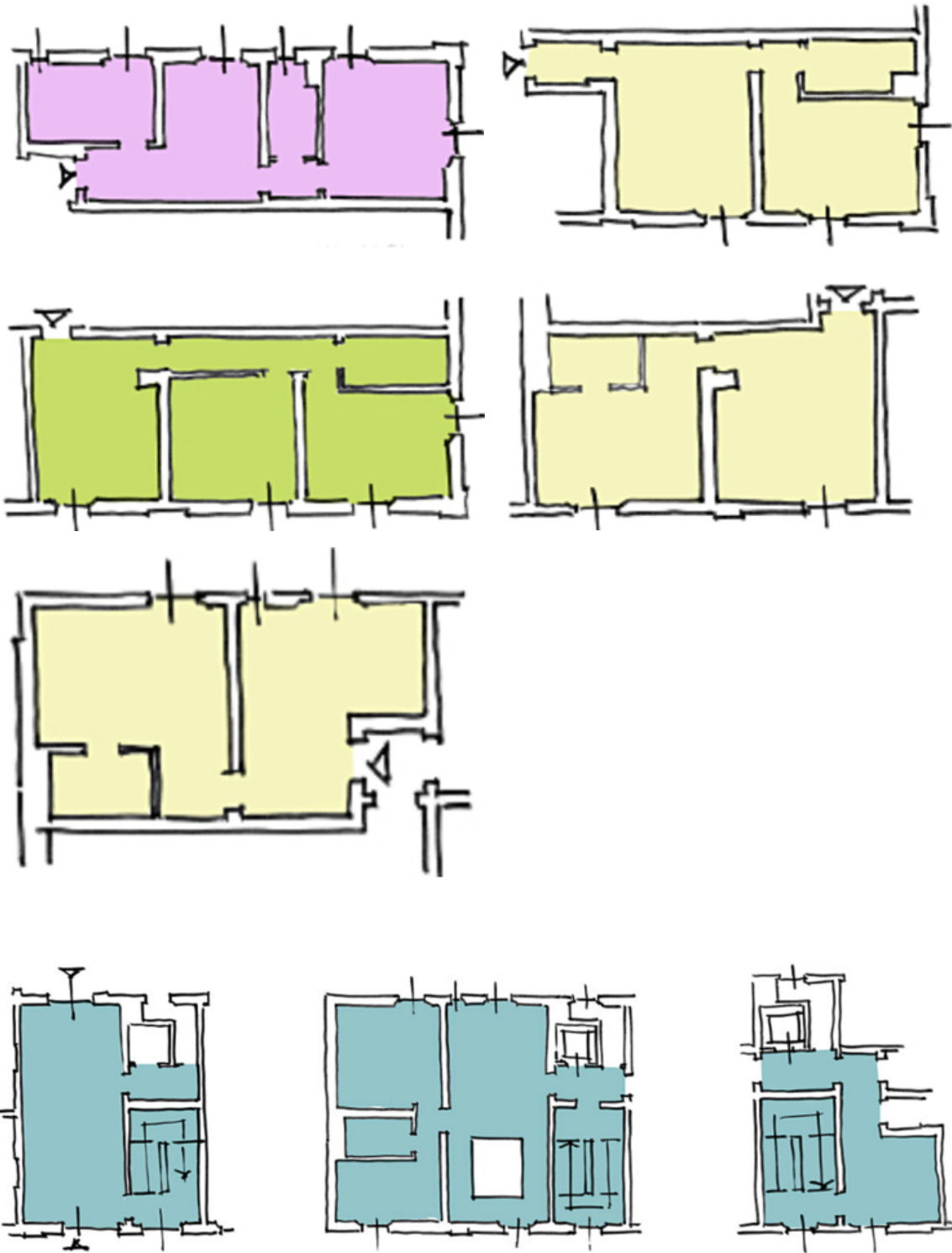
Services	Different types of services that contribute to creating a cohesive community of inhabitants and well-integrated with that of residents of the whole city
Contract's info	
Contract Typology	Sale, lease and rent with redemption
Contract Duration	4+4 years
Rent Price	Sale: 105,400€ + 4% VAT Lease with sale agreement: (average monthly fee of 197 euros + 10% VAT) + (average monthly price down payment of 180 euros + 4% VAT) & (average monthly fee of € 282 + VAT at 10%) + (average monthly price down payment of € 223 + VAT at 4%)
Extra Costs	Lease with redemption: Deposit of 10% of the sale price + charges Lease with redemption: Information not available
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	

Main Investors	Fondo Esperia CDP Immobiliare Sgr Regione Siciliana Fondazione con il sud Fabrica Immobiliare Fondazione Social Housing
Shares	Information not available

3.4.3 Porto 15 – Innovative Public Co-Housing

Porto 15 – Public Co-Living Innovation is an innovative co-housing complex in Bologna, Italy. Under Associazione di Promozione Sociale PORTO 15, the complex is a publicly owned co-housing community offering a shared living environment on a publicly owned property. By combining affordable housing with shared spaces and community activity, the complex seeks to develop a community and an environmentally friendly community through shared living and community activity spaces. Residents have a voice in decision-making and in shared property management, developing social cohesion and community care.





Project characteristics	
Management	Associazione di Promozione Sociale PORTO 15
Management Typology	Public
Location	Bologna
Address	Via del Porto, 15
Year	2015
Scale	Local
Asset's characteristics	
Building Status	Recovery
Total Residential Areas	786 sqm
Total Non-Residential Areas	144 sqm
Green Areas	Information not available
Common Areas	144 sqm
Asset's typologies	
Residential Areas	9 two-room apartments, 9 three-roomed apartments.
Non-Residential Areas	1 entrance hall 1 place for common activities 1 additional common area 2 common warehouses 1 laundry 1 food processing room 1 bicycle workshop 1 carpentry shop 1 technological systems room
Community	

Residents Profiles	University students, young professionals, workers, families with children, single parents with children, couples and small groups of cohabitants who want to take care of themselves. Priority in young women and men whose life planning is put at risk by the difficulty of achieving housing autonomy.
Services	Information not available
Contract's info	
Contract Typology	Lease contract
Contract Duration	6+2 years
Rent Price	7 €/sqm per month
Extra Costs	Commitment to community service (homework club and caring of public gardens)
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	ASP - Public Company for Services of the City of Bologna ACER-Bologna City of Bologna SuMisura
Shares	Information not available

3.4.4 Palazzo del Carbone: Student Housing as part of Urban Regeneration

Palazzo del Carbone: Student Accommodation in Urban Regeneration is a student accommodation complex in Reggio Emilia, Italy. It is owned and operated by ACER Reggio Emilia, a state-owned housing corporation. It forms part of an urban regeneration scheme and involves the restoration of a heritage property to yield modern, affordable accommodation for students. By integrating student accommodation into urban tissue, the complex aims to reanimate a previously underused section of the city, attract talented youth, and develop a vibrant, cosmopolitan community.





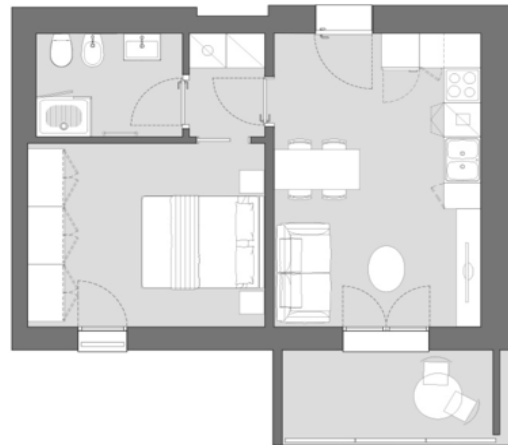
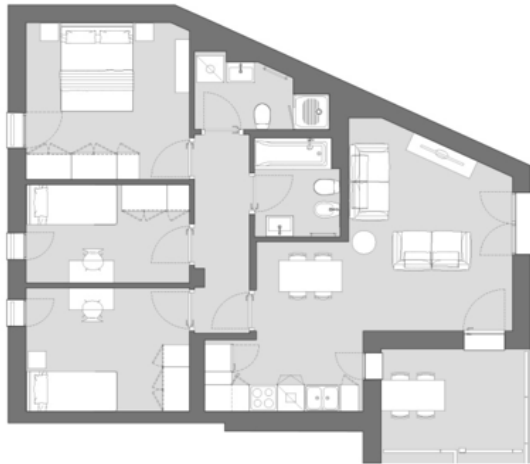
Project characteristics	
Management	ACER Reggio Emilia
Management Typology	Public
Location	Reggio Emilia
Address	Via del Carbone, 3
Year	2014
Scale	Local
Asset's characteristics	
Building Status	Renovation
Total Residential Areas	1500 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	20 single and double rooms (56 sleeping places)
Non-Residential Areas	Each room has a kitchen
Community	
Residents Profiles	Young students
Services	Information not available
Contract's info	
Contract Typology	Social fee
Contract Duration	According to students needs
Rent Price	From 160€ to 320€
Extra Costs	General fees and security deposit (300€)
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available

Total Employees	Information not available Information not available
Management Software	Information not available
Performance Vacancy Index (% cashed)	Information not available
Performance Facility Index (% works/budget)	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	ACER Reggio Emilia Insitute Immobiliare Italiano del Nord Università degli Studi di Modena e Reggio Emilia
Shares	Information not available

3.4.5 Quid Quintiliano District

Quid Quintiliano District is a residential complex in Milan, completed in 2020. There are three buildings with 89 apartments, consisting of studios and three-room apartments, in the complex, operated under Redo SGR, a benefit corporation, with a mix of private and community and sustainability orientation. Quid Quintiliano District values efficiency, with a Class A rating for its efficiency in terms of energy, a centralized system for supplying heat, and consumption monitored through a specific app. There is a shared living room, a rooftop terrace, and an equipped garden in the complex, with socialization between tenants in mind. Quid Quintiliano District is a model for urban housing with an ecologic responsibility, economy, and community life orientation.





Project characteristics	
Management	QUID's Social Manager is Abitare Qui.D
Management Typology	Public-Private partnership
Location	Milano
Address	Via Quintiliano, 36
Year	2020
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	7000
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	89 Apartments: Studio flats Two-room apartments Three-room apartments Four-room apartments
Non-Residential Areas	Equipped garden in the internal courtyard overlooked by an open terrace on the third floor to residents; a space for common use on the ground floor, intended for the community of residents; a large porch; a bicycle storage
Community	
Residents Profiles	People and families who struggle to access the private market (single, a young couple or for elderly people)

Services	Located in a district with schools of different levels (nursery, elementary and middle school), pharmacies, the post office, public gardens, a sports center, a supermarket, the police station and several residential complexes interspersed with green areas of relevance. The district is well served by surface public transport
Contract's info	
Contract Typology	Discounted and moderate rent
Contract Duration	4+4 years
Rent Price	Information not available
Extra Costs	Expenses (25 €/sqm) + Deposit
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Accompanied by the social manager, will experience a shared path for the creation of a group open and collaborative. The common spaces made available to residents are aimed at facilitating the creation of a lively and participatory social context.
Investors	
Main Investors	Fondo Immobiliare di Lombardia REDO sgr spa Società Benefit CDP Investimenti SGR S.p.A.

	Fondazione Housing Sociale Comune di Milano Regione Lombardia
Shares	

3.5 Social Housing projects in France

France has a long history of social housing policies, supported by strong public investment and housing associations. The selected projects demonstrate a commitment to sustainability, urban renewal, and inclusivity.

- L'Autre Soie, Villeurbanne: A mixed-use social housing project that integrates housing, cultural spaces, and community services.
- La Ferme du Rail, Paris: An eco-friendly social housing development that incorporates urban agriculture and employment opportunities for residents.
- Grand Parc Bordeaux, Bordeaux: A large-scale urban renewal project that transformed outdated public housing into modern, energy-efficient units.
- Izidom Concept, Nantes: A modular and innovative housing solution emphasizing flexibility and affordability.
- Troyes Habitat, Troyes: A social housing initiative focusing on accessibility, affordability, and sustainable urban development.

Project Location

- Grand Parc Bordeaux
- Izidom Concept
- La Farme Du Rail
- L'Autre Soie
- Troyes Habitat



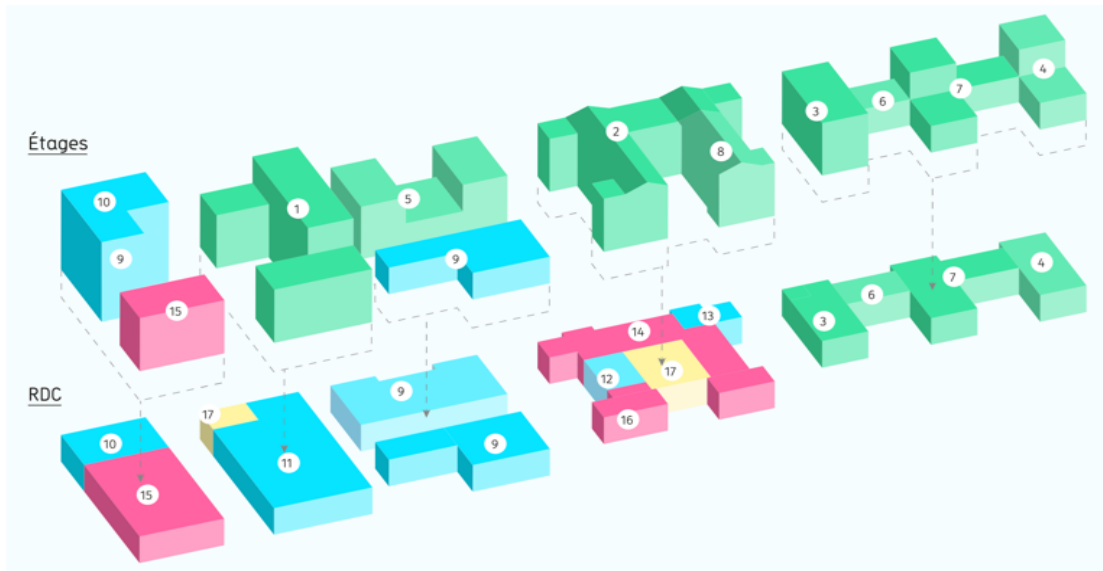
Figure 14 Case Studies in France

3.5.1 L'Autre Soie – Inclusion at The Heart of Urban Planning

L'Autre Soie – Inclusion at the Centre of Urban Development is a bold urban rehabilitation project in Villeurbanne, just outside Lyon, France. It is led by the consortium GIE La Ville Autrement, a partnership that includes Est Métropole Habitat, Rhône Saône Habitat, Alynea, and Aralis. The project is supported by the Ville de Villeurbanne and the Métropole de Lyon and integrates social, cultural, and environmental objectives.

The development repurposes historic buildings to provide affordable housing, community facilities, and cultural spaces. With a strong emphasis on inclusivity, it offers housing for a diverse range of residents, including those in vulnerable situations. Additionally, L'Autre

Soie fosters social cohesion through cultural programming and community-driven initiatives, setting a benchmark for sustainable and inclusive urban planning.



Project characteristics	
Management	
Management Typology	Public
Location	Villeurbane
Address	24 Rue Alfred de Musset
Year	2018
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	14.800 sqm
Total Non-Residential Areas	8.700 sqm
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	49 Social home ownership units 67 Student residence units (44 studios + 6 shared flats) 18 Participative housing units 13 Solidarity living units 91 Supported social housing units 9 Housing first units 25 Social renting housing units 14 Parental social housing
Non-Residential Areas	7 spaces dedicated to economic activities (ESS, offices, workshop, public services house and a restaurant)

	3 spaces dedicated to cultural activities (Cultural incubator, concert hall and an amphitheater) 2 extra spaces
Community	
Residents Profiles	Households under PLI or PSLA ceilings, young refugees whose exile has interrupted their university career, aging or disabled people, homeless, families under PLUS or PLAI ceilings and divorced parents.
Services	ESS, offices, workshops, public services houses and a restaurant, cultural incubators, concert hall and an amphitheater
Contract's info	
Contract Typology	Buy-selling agreement, collaboration agreement and social fee
Contract Duration	Information not available
Rent Price	Information not available
Extra Costs	Information not available
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	

Main Investors	CCO (Ecumenical Cultural Centre) GIE La Ville Autrement Est Métropole Habitat (EMH) Rhône Saône Habitat (RHS) Alynéa Aralys
Shares	Information not available

3.5.2 La Ferme Du Rail

La Ferme du Rail is Paris' most prominent green and social housing project. The City of Paris constructed it under the Réinventer Paris project with the objective of reconciling urban agriculture, reintroduction schemes, and social housing. Réhabail and Travail et Vie co-manage it with the assistance of other partner agencies.

It houses the formerly homeless, students, and low-income families with communal areas for living and an on-site farm that the inhabitants actively maintain and operate. The farm grows much of the complex's diet, and it is also the site of vocational education for the inhabitants. The complex practices sustainability with green roofs, solar panels, and rainwater-harvesting systems.

La Ferme du Rail is a shining example of the ability of urban housing developments to effectively balance the requirements of the environment, the people, and the economy while enhancing resilience and inclusivity.





Coupe-perspective depuis la Petite Ceinture



Plan de masse



Project characteristics	
Management	Travail et vie
Management Typology	Information not available
Location	Paris
Address	2 bis rue de l'Ourcq
Year	2014
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	493 sqm
Total Non-Residential Areas	137 sqm
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	15 Social housing units 5 Social housing units (student social residence)
Non-Residential Areas	1 Farm 1 Restaurant
Community	
Residents Profiles	Disadvantaged people
Services	Social reintegration center, workshops and a production greenhouse, a mushroom farm and cultivated outdoor spaces, in permaculture, aquaponics, culture bags and agroforestry and affordable cuisine

Contract's info	
Contract Typology	Information not available
Contract Duration	Information not available
Rent Price	Information not available
Extra Costs	Information not available
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	Réinventer Paris Travail & Vie Bail Pour Tous Mairie de Paris Republic of France REHABAIL Atoll 75 Action Logement FONDATION SOLIDARITE Fondation Brageac c/o Fondation Caritas Fondation VINCI GROUPE RATP
Shares	Information not available

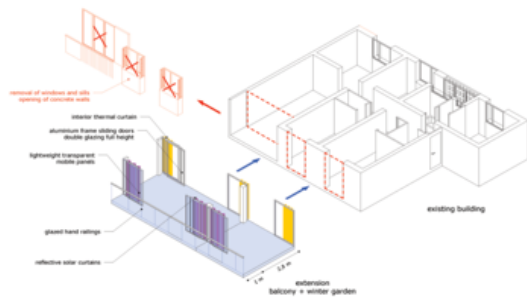
Thesis in Management of Built Environment
Authors: Olmo Francisco Herman Silva Pérez
Cosme Jobias Garcia Chavez
Supervisor: Prof. Angela Silvia Pavesi
Co-Supervisor: Prof. Genny Cia

3.5.3 Grand Parc Bordeaux

Grand Parc Bordeaux is a large urban renewal project located within the town of Bordeaux, France. Owned by Aquitanis, the municipal housing company of Bordeaux Métropole, the project targets the renewal of the iconic Grand Parc housing complex that originally dates from the 1960s.

The project includes the refurbishment of over 530 apartments across three high-rise buildings, aiming to improve energy efficiency, comfort, and accessibility while preserving the architectural heritage. Key features include the addition of new balconies, winter gardens, and improved ventilation systems, enhancing the living environment for residents. Grand Parc Bordeaux embodies the resident-led model of renewal, with the occupants of the buildings remaining in place while the work proceeded. The project highlights green principles by reducing the use of energy and maximizing the lifespan of the buildings. It serves as a model for reconciling the standards of modern life with the conservation of the city.





PROJET / Étage courant H et I / Extensions



Project characteristics	
Management	Aquitanis O.P.H. de la communauté Urbaine de Bordeaux (CUB)
Management Typology	Public
Location	Bordeaux
Address	Grand Parc Bordeaux
Year	2017
Scale	Local
Asset's characteristics	
Building Status	Refurbishment + New Construction
Total Residential Areas	68.000 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	530 refurbished dwellings 8 new dwellings
Non-Residential Areas	Winter gardens Garages Parking Spaces Commercial premises
Community	
Residents Profiles	Households under PLS ceilings (single people or families, employees or recipients of social benefits, young people or seniors)

Services	Projects to restructure outdoor spaces, reorganize traffic routes and renovate public facilities.
Contract's info	
Contract Typology	Subsidized rent
Contract Duration	Information not available
Rent Price	Information not available
Extra Costs	Security deposit
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Index	Vacancy Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	European Regional Development Fund Bordeaux Metropolis Aquitanis
Shares	Information not available

3.5.4 Izidom Concept

Izidom Concept is the latest kind of housing project by the French housing company Vilogia that caters to the needs of youth with itinerant profiles, including interns, apprentices, and occasional workers. The project aims at providing economical, well-decorated, and short-term housing solutions that are appropriate for the lifestyle of the targeted youth population.

All Izidom homes feature small-scale housing between 10 to 40 apartments with shared spaces and outdoor areas. The housing units are located near city centers and mass-transit stations for convenience and ease of access for the residents.

The Izidom Concept puts great emphasis on sustainability and affordability, realizing this by employing modular building and energy-efficient designs. By merging affordability, flexibility, and functionality, the project demonstrates how innovative solutions can meet the evolving housing demands of young, active communities in cities.





Project characteristics	
Management	Vilogia
Management Typology	Private Company
Location	Nantes
Address	96 rue de la Convention
Year	Information not available
Scale	National
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	28 accommodations (T1 and T1bis) 2 accommodations (T2)
Non-Residential Areas	Information not available
Community	
Residents Profiles	Young active adults with high mobility, such as interim workers, stagiaires, apprentices within resource caps
Services	Close to transport, shops, economic and cultural activities
Contract's info	
Contract Typology	Affordable rent
Contract Duration	From 1 to 24 month
Rent Price	From 367€
Extra Costs	Charges + Insurance + 1 month rent security deposit

Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	<p>Teams support you so that you live your daily life with peace of mind.</p> <p>Your Account Manager answers all your questions, whether it's about understanding your lease or the latest charge adjustment. Around this key contact, other professionals are at your service. The mediators can intervene if you must manage a recurring neighborhood conflict. You can be put in touch with the Amicable recovery officers in the event of temporary financial difficulties. If you are facing difficulties in life, the Social Development Officers can be of great help</p>
Investors	
Main Investors	Vilogia
Shares	Information not available

3.5.5 Troyes Habitat – Mobilising Student Housing

Troyes Habitat – Student Accommodation Mobilization is a student accommodation initiative that lies within Troyes, France, with the objective of providing accommodation for international and low-income students. Troyes Habitat, the project-running organization, specializes in the delivery of well-positioned and reasonably priced accommodation solutions.

The project involved the restoration of an old building, with 57 apartments converted into 91 modern, well-furnished student-specific flats or studios. A specially trained management team operates the facility successfully and maintains it while catering to the occupants.

Situated in proximity to schools and the public transport system, Troyes Habitat student residence promotes accessibility and diversity. The scheme focuses on how the renovation of existing buildings and the introduction of public housing can contribute to the betterment of social balance and the education of students.



Project characteristics	
Management	Troyes Aube Habitat
Management Typology	Public Housing Company
Location	Troyes
Address	4 Rude de la Grande Courtine
Year	Information not available
Scale	Local
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	91 flat/studios
Non-Residential Areas	Communal laundry, work rooms and secure residences
Community	
Residents Profiles	Students (particularly foreign students)
Services	Public transport, schools, universities, shops, town center
Contract's info	
Contract Typology	Lease
Contract Duration	Information not available
Rent Price	From 123€/month
Extra Costs	Information not available
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available

Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Personalized support and local service
Investors	
Main Investors	Troyes Aube Habitat
Shares	

3.6 Social Housing projects in the Netherlands

The Netherlands has one of the most advanced social housing systems in Europe, characterized by large-scale housing associations and long-term affordability mechanisms. The selected projects highlight innovative housing solutions and strong tenant participation.

- Space-S, Eindhoven: A tenant-driven co-housing project where future residents actively participated in design and decision-making.
- Empty Offices Turned Sustainable Youth Housing, Nieuwegein: A project that repurposed vacant office buildings into affordable housing for young people.
- Riekerhaven – Integration through Housing, Amsterdam: A housing development designed to support refugees and young professionals through shared living spaces.
- De Aardbei, Almere: A social housing initiative focused on environmental sustainability and low-cost living.
- Place 2BU, Utrecht: A co-housing project that fosters social inclusion and shared living among diverse groups.

Project Location

- De Aardbei
- Empty Offices - Sustainable Youth Housing
- Place 2BU
- Riekerhaven
- Space-S



Figure 15 Case Studies in Netherlands

3.6.1 Space-S: Creation of 400 New Homes in Co-Creation with Residents in Eindhoven

Space-S is a groundbreaking housing project located in Eindhoven, Netherlands, comprising 402 homes designed in collaboration with future residents. Developed by Woonbedrijf, a private non-profit housing association, the project emphasizes community engagement and co-creation to meet the diverse needs of its residents.

It encompasses a variety of housing types, from townhouses to apartment dwellings, catering to different populations, including students, families, and the elderly. Future occupants were heavily engaged in the design phase of the project, influencing the floor plan, amenities, and communal areas to suit their tastes and lifestyles.

Space-S highlights the need for sustainability with efficient design, green roofs, and collective outdoor spaces that encourage people to connect. Completed in 2017, the project symbolizes the best of collaborative urbanization, advocating for ownership, a strong sense of community, and resident participation.





Project characteristics	
Management	The Residents' Association SPACE-S
Management Typology	Residents Association
Location	Eindhoven
Address	227, Torenallee
Year	2017
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	8.000 sqm
Total Non-Residential Areas	22.000 sqm
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	402 social homes (apartments, lofts, rooms and studios for students, combinations of living and working and homes for assisted living)
Non-Residential Areas	1 Community center 1 Living room 1 Guest room 1 Laundry service 3 Roof gardens
Community	
Residents Profiles	People with incomes below the threshold for accessing social housing, with around three-in-five (60%) receiving government rental support (Three-quarters of residents are aged between 30 and 50 years, while one-in-five

	(20%) are students, and one-in-20 (5%) are over 50 years old. Almost all – nine-in-ten (90%) – are Dutch, with international students from various countries making up the other one-in-ten (10%))
Services	Monthly Living Room, theme parties, film evenings and various one-off activities. In addition, the activities committee supports residents who want to organize an activity for the residents of Space-S.
Contract's info	
Contract Typology	Regulated rates
Contract Duration	Long-term
Rent Price	Information not available
Extra Costs	Information not available
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	<ul style="list-style-type: none"> 1 Chairman 1 Treasurer 1 Secretary 1 Driver Workspace Activities 1 Driver Workspace Indoor spaces 1 Driver Workspace Communication 1 Driver Workspace Digital 1 Driver Workspace Green 1 Driver Workspace In Order 1 Kartrekker Workspace Living Together
Management Software	Information not available

Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	Woonbe drijf - social housing corporation Future tenants Students
Shares	Information not available

3.6.2 Empty Offices Turn into Sustainable Youth Housing

Empty Offices Become Sustainable Homes for the Youth is a new housing initiative located in Nieuwegein, Netherlands. Operated by Jutphaas Wonen, the housing company, the initiative converts vacant offices into eco-friendly and cost-effective homes for young people.

The project includes 25 loft-style apartments, all specially designed with efficiency and sustainability in mind. It emphasizes the use of recycled materials from the old office complex, aiming to minimize environmental impact while providing modern, comfortable living spaces.

Residents were integrated into the design phase to encourage a sense of ownership and community. The project serves as a prototype for adaptive reuse in urban areas, addressing housing shortages while promoting sustainability and innovation in the housing sector.





Project characteristics	
Management	Jutphaas Wonen
Management Typology	Housing corporation
Location	Nieuwegein
Address	Brinkwal 7
Year	Information not available
Scale	Local
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	1.900 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	25 two-room lofts
Non-Residential Areas	Gardens
Community	
Residents Profiles	People with incomes below the threshold for accessing social housing
Services	Information not available
Contract's info	
Contract Typology	Lease with rent allowance
Contract Duration	Information not available
Rent Price	€442.46 max if you are younger than 23; €763.47 max if you are 23 years or older.
Extra Costs	1 month rent in advance for supplies and services
Social Management	

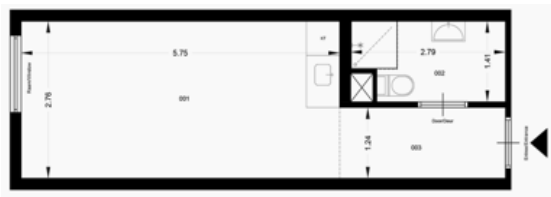
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	1 Supervisory board (1 chairman + 3) 3 Departments (Secretary and Policy, Real State and Living & Business Management) (17 employees)
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	Jutphaas Wonen
Shares	Information not available

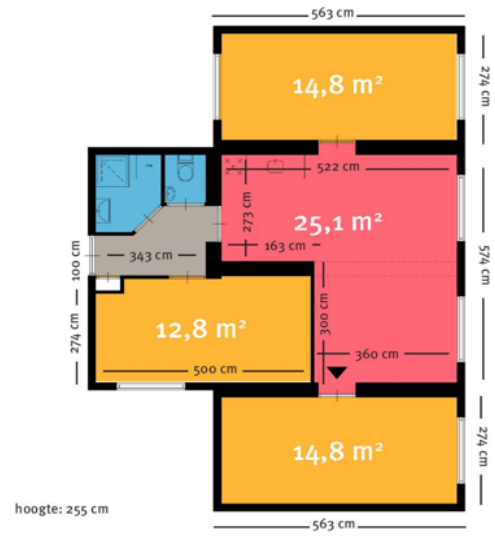
3.6.3 Riekerhaven- Integration through Housing

Startblok Riekerhaven – Integration Through Housing, commonly known as Riekerhaven, is an innovative housing project in Amsterdam, Netherlands, designed to bring together young Dutch residents and refugees (status holders) in a shared community. The initiative is managed by the housing association De Key, in partnership with Socius Wonen and the Municipality of Amsterdam, with a strong focus on social cohesion.

The development consists of 565 housing units, including private studios (approximately 23 m²) and shared apartments with communal spaces. Half of the units are allocated to young Dutch residents, while the other half is reserved for refugees, fostering interaction and cultural exchange.

A key feature of Riekerhaven is community engagement through self-management—residents organize social activities, maintain shared spaces, and support each other in adapting to Dutch society. This pioneering project serves as a model for inclusive housing, addressing both the housing needs of young people and the integration of refugees into local communities.





Project characteristics	
Management	Socius Wonen
Management Typology	Information not available
Location	Amsterdam
Address	Riekerhaven, 1062
Year	2016
Scale	Local
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	12,929 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	463 Studios
	42 two-room apartments
	6 three-room apartments
Non-Residential Areas	1 Communal living space
	2 Large green areas
Community	
Residents Profiles	Young refugees who have recently received their residence permit (status-holders) and for young persons from the Netherlands
Services	Social activities, language courses, mental health support & internships
Contract's info	

Contract Typology	Lease + rent allowance
Contract Duration	Information not available
Rent Price	From 350€-430€ per month
Extra Costs	Information not available
Social Management	
Contract Typology	Self-management -residents' choice and responsibility
Contract Duration	Information not available
Total Employees	1 PR & Communications 2 Community builders
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Social management focuses on forming a community and social cohesion, covering everything necessary to create and maintain a comfortable, clean, safe and livable environment
Investors	
Main Investors	Socius Wonen Municipality of Amsterdam Housing organisation De Key
Shares	Information not available

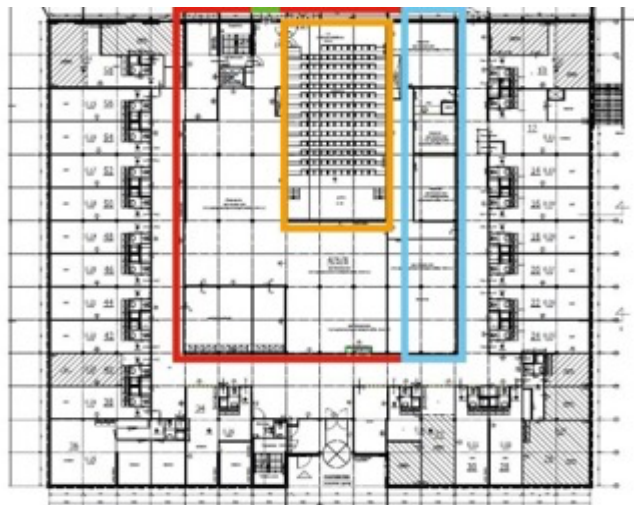
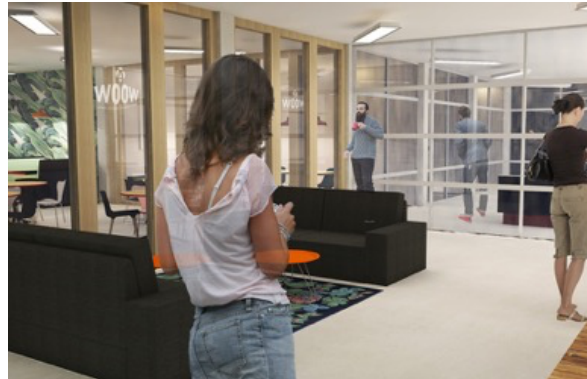
3.6.4 De Aardbei: Social Housing in a Remodeled Former Office Building

De Aardbei: Social Housing in a Reconverted Former Office Building is a residential development in Nieuwegein, Netherlands. Managed by Socius Wonen, a private housing organization specializing in youth housing, the project transforms an old office building into modern, affordable living spaces.

The development features contemporary apartments tailored to young residents, with a strong focus on fostering a vibrant and inclusive community. Communal spaces play a key role in the design, encouraging interaction and collaboration among tenants.

Sustainability is a central aspect of the project, with the renovation incorporating eco-friendly materials and energy-efficient systems. De Aardbei is a prime example of how adaptive reuse can help address urban housing shortages, providing innovative and sustainable solutions for young individuals seeking affordable housing in a dynamic environment.





Project characteristics	
Management	Socius Wonen
Management Typology	Information not available
Location	Almere
Address	Landdroststraat 4 t/m 174
Year	2018
Scale	Information not available
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Commercial space (800 sqm) Meeting room (87 sqm)
Asset's typologies	
Residential Areas	57 Studios 25 apartments
Non-Residential Areas	Catering facility, workplaces for entrepreneurs and lecture hall
Community	
Residents Profiles	Persons who are eligible for social housing: who have signed up through the Almere 'WoningNet' system
Services	
Contract's info	
Contract Typology	Youth contract (lease with rent allowance)
Contract Duration	5 years max

Rent Price	Information not available
Extra Costs	Deposit (400€ for studios and 600€ for apartments) +. Services
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	1 Property manager 1 Corridor manager 1 Grounds & Cleaning team 1 DIY team
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Social management includes everything necessary to create and maintain a pleasant, safe, clean and livable place to live
Investors	
Main Investors	Socius Wonen
Shares	

3.6.5 Place 2BU

Place2BU is a mixed housing project in Utrecht, Netherlands, designed to provide affordable and inclusive living spaces for a diverse range of residents, including young locals, refugees, and individuals in reintegration programs. The project is a collaboration between housing corporations Mitros and Portaal, with support from the Municipality of Utrecht.

The development consists of 490 fully self-contained studio apartments, each measuring approximately 21 m². Communal spaces, including shared gardens and common living areas, are central to the design, fostering social interaction and a strong sense of community among residents.

At its core, Place2BU prioritizes social inclusion, bringing together people from different backgrounds and encouraging residents to participate in activities and initiatives that promote cohesion and mutual support. This pioneering project serves as a model for how mixed housing developments can tackle urban housing challenges while fostering diversity and social integration.



Project characteristics	
Management	PORTAAL
Management Typology	Social Enterprise
Location	Utrecht
Address	Canal View Court, Leidsche Rijn
Year	2018
Scale	Information not available
Asset's characteristics	
Building Status	New
Total Residential Areas	10,290 sqm
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	490 independent studios
Non-Residential Areas	1 Communal living room
Community	
Residents Profiles	Young people, status holders and people from Social Shelter
Services	Social administrator, Cinema, a City Lab and a Shopping center
Contract's info	
Contract Typology	Lease with rent allowance
Contract Duration	Information not available
Rent Price	576€ (including service costs)
Extra Costs	Information not available

Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Guidance for status holders and people who come from social shelter
Investors	
Main Investors	Portal, Mitros, Refugee Work, COA, Lister, the Intermediate Facility, Salvation Army
Shares	Information not available

3.7 Social Housing projects in Austria

Austria's social housing model is built on a strong tradition of public-private partnerships and non-profit housing associations, ensuring affordability and quality housing for a broad segment of society.

- Cambium Community Center, Fehring: A self-managed co-housing project that emphasizes community living and ecological sustainability.
- 1030, Village im Dritten, Vienna: A large-scale social housing development designed to accommodate diverse social groups.
- 1130, Preyergasse 6, Vienna: A project focusing on subsidized rental housing with integrated public services.
- Subsidized Rental Apartments in Spillern: A housing initiative that ensures long-term affordability through public funding.
- Assisted Living in Idyllic Pillichsdorf: A social housing project tailored for elderly residents, promoting independent living with support services.

Project Location

- 1030 Village Im Dritten
- 1130 Preyergasse
- Assisted Living Pillichsdorf
- Cambium Community Center
- Subsidized Rental Apartments - Spillern



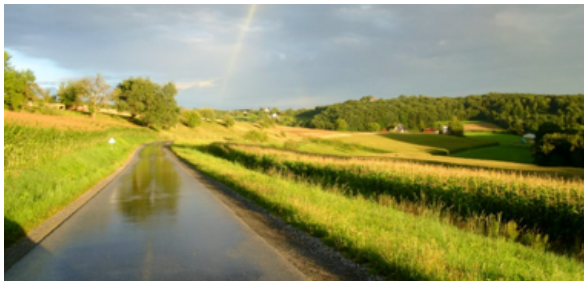
Figure 16 Case Studies in Austria

3.7.1 Cambium Community Center

Cambium Community Centre is an ecovillage and cooperative housing project located in Fehring, Austria. Established in 2017, the initiative repurposes the former Hadik military barracks into residential units, co-working spaces, studios, and seminar facilities. The community is self-managed by its members and is financially supported by an asset pool funded by over 250 private investors.

The project places a strong emphasis on sustainability and circular living, utilizing eco-friendly construction techniques, renewable energy systems, and shared resources. Cambium serves as a hub for knowledge exchange, innovation, and collaboration, regularly hosting workshops and events that promote sustainable living practices.

At its core, the community fosters an inclusive and cooperative environment, where residents actively participate in management and collective decision-making. Cambium Community Centre stands as a model of how adaptive reuse and self-organized living can create resilient, sustainable, and socially connected communities.



Project characteristics	
Management	Living in Community Association / Cambium Community Project
Management Typology	Association / Self-organized group
Location	Fehring
Address	Kasernenstrasse 2
Year	2017
Scale	Local
Asset's characteristics	
Building Status	Refurbishment
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	Private residential units
Non-Residential Areas	<ul style="list-style-type: none"> Communal kitchens Dining rooms Colective living rooms Co-working spaces A library A collective children's room A home workshop A sauna area
Community	

Residents Profiles	People in which all age groups and different professions, interests and skills are represented
Services	Feldenkrais and physical therapy Psychotherapy Yoga and meditation
Contract's info	
Contract Typology	Information not available
Contract Duration	Information not available
Rent Price	Information not available
Extra Costs	Information not available
Social Management	
Contract Typology	Autonomous
Contract Duration	Information not available
Total Employees	2 Construction+energy representatives 2 Finance, economics and law representatives 2 Public relations representatives 2 Living together representatives
Management Software	Information not available
Performance Index Vacancy	Information not available
Performance Index Facility	Information not available
Activities and Integration	Moderation, systemic consensus, process support, mediation and many other related fields
Investors	
Main Investors	Living in Community Association Cambium Community Project

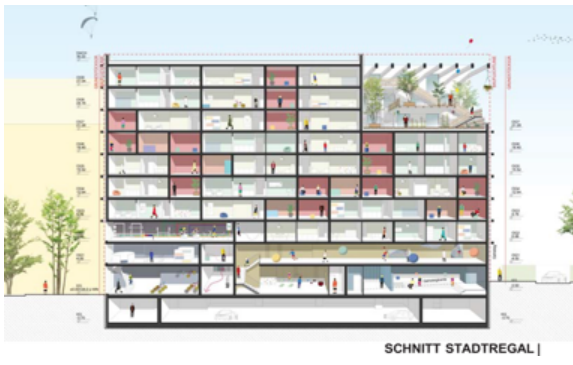
	250 Investors through the wealth pool HOUSEFUL Project
Shares	Information not available

3.7.2 1030, Village Im Dritten - BPL 10 - Variante 1

1030, Village Im Dritten – BPL 10 – Variante 1 is a green residential development located in the 3rd district in Vienna, Austria. The development forms part of the broader Village im Dritten, a large urban renewal development occupying around 11 hectares. The development is planned to be a vibrant, mixed-use community with a focus on community living and sustainability.

The development is part of an ambitious project to be completed by 2027, establishing a benchmark to direct sustainable urban development in Vienna.





Project characteristics	
Management	ARWAG Living in Town GmbH
Management Typology	Limited-profit Housing Association
Location	Vienna
Address	1030, Village im Dritten - BPL 10 - Variante 1
Year	2024
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	32 apartments (2, 3 and 4-room)
Non-Residential Areas	11 Retail spaces 1 "Youth Club" Planned 1 Energy central common room 1 Laundry Room 1 Ecological indoor playground 1 Spacious water deck 1 Community Garden 1 Small weather station 1 Organic beekeeping space 1 Mobility course 1 Cinema 7 Bicycle storage rooms

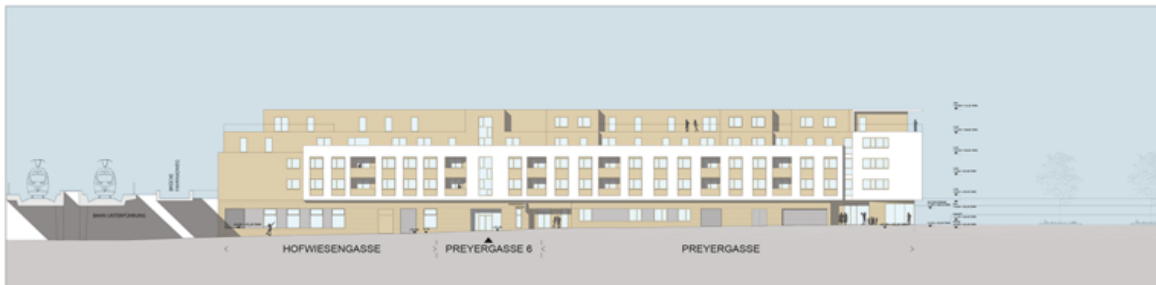
	1 underground car park
Community	
Residents Profiles	People of at least 17 years, living in Vienn, and with an income below thresholds.
Services	3 Tram lines connection, 2 subway connections, 2 rapid transit connections, 2 bus lines connections, "The Mall" Shopping center, Various doctors/pharmacies, 10 Schools/Universities, 5 kindergartens and 8 leisure spaces (halls, gardens and museums)
Contract's info	
Contract Typology	Subsidized rent
Contract Duration	5 Years
Rent Price	8.50 €/sqm/month
Extra Costs	Financial contribution (149.00 €/sqm)
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available Information not available
Investors	
Main Investors	Stadt Wien ARWAG Living in Town GmbH
Shares	Information not available

3.7.3 1130, Preyergasse 6

Preyergasse 6, 1130 is an apartment development in Vienna's 13th district, offering about 70 apartments. The development is extremely energy efficient, with features including hot water supported by the sun, triple-glazed windows, and Class A+ energy standards. The interior standards are high, including oak parquet flooring and branded kitchens, and excellent public transport connections. Situated near green spaces including the Lainzer Tiergarten and the gardens of the Schönbrunn Palace, the development combines luxury with sustainability.



Ansicht Nord



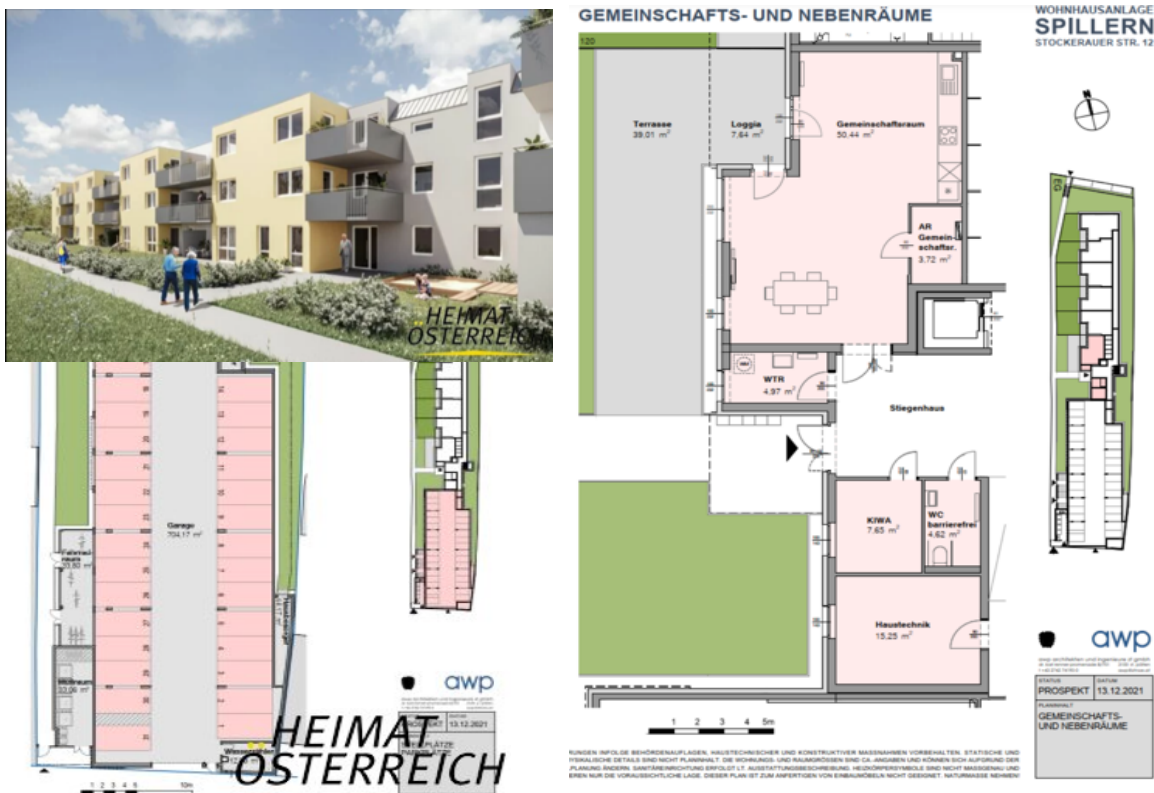


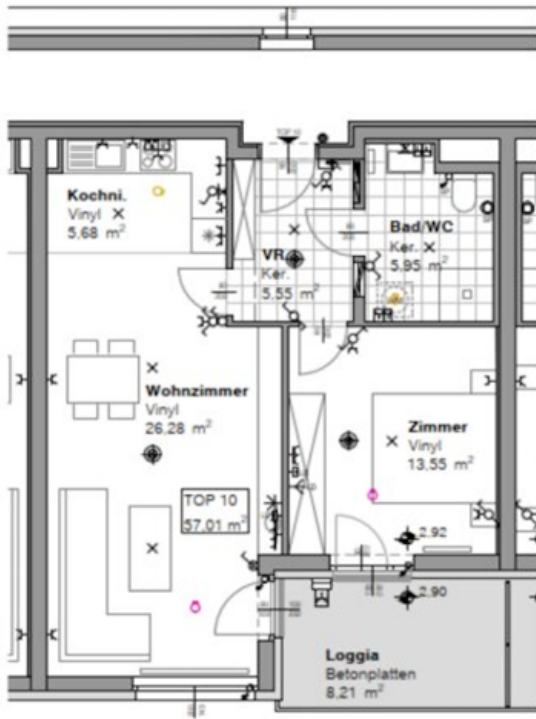
Project characteristics	
Management	ARWAG Wohnen im Schönen Wien GmbH
Management Typology	Limited-profit Housing Association
Location	Vienn
Address	1130, Preyergasse 6
Year	2024
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	70 Apartments (2,3 and 4-room)
Non-Residential Areas	<p>1 Courtyard-like open space is being created on the 1st floor</p> <p>1 Small children's play area with sandpit & see-saw animals, children's play area with balancing game, lawn mound & wooden decks</p> <p>1 Common room & laundromat connected to the inner courtyard</p> <p>Bicycle and pram storage rooms</p> <p>40 Car parking spaces</p>
Community	
Residents Profiles	People of at least 17 years, living in Vienn, and with an income below thresholds.

Services	Public transport: 1 subway line, 1 tram line, and 2 bus lines. Speising orthopedic hospital, Hietzing clinic, Wall main square, Riverside 4 middle and elementary schools, and 4 kindergartens Schönbrunn Palace, Lainzer Tiergarten, Wienerberg recreation area, Hietzinger Bad, Liesingbach, Schönbrunn Zoo, and Lainzer Bach
Contract's info	
Contract Typology	Subsidized rent
Contract Duration	5 Years
Rent Price	7,74 €/sqm/month
Extra Costs	Financial contribution (495,00 €/sqm)
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Index Vacancy	Information not available
Performance Index Facility	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	Stadt Wien ARWAG Living in Town GmbH
Shares	Information not available

3.7.4 Subsidized Rental Apartments in Spillern - Including Assisted Living

The house project in Spillern locations subsidized rental apartments located at Stockerauer Straße 12, Spillern, Austria. This development consists of 31 subsidized rentals from 52 to 71 m², including 19 units for assisted living. These senior-friendly apartments give assurance for a more independent mode of living, afforded by very light help on demand. The construction is being planned under the Schubrig company supervision, following the drawings by AWP Architekten und Ingenieure ZT GmbH. A topping-out ceremony was held on May 10th for the building of the housing project to emphasize its last elaboration. The place is situated directly in cascading to all-important services such as the bank, doctor, municipal office, train station, and shopping. Built using low-energy construction methods, with an HWB of about 28 kWh/m²a, this project professes ecology. The closure is based on community-oriented and sustainable methodology for constructing houses, especially for seniors.





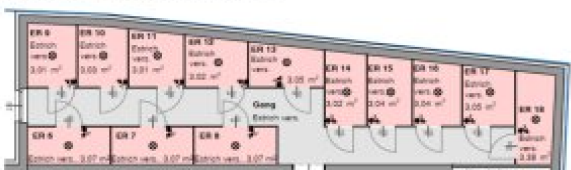
EINLAGERUNGSRÄUME EG



WOHNHAUSANLAGE
SPILLERN
 STOCKERBAUER STR. 12

LEGENDE
 Schiefer Aufbau
 Schiefer Aufbau
 Giebeldecke

EINLAGERUNGSRÄUME 1. OG



**HEIMAT
 ÖSTERREICH**

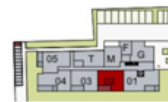
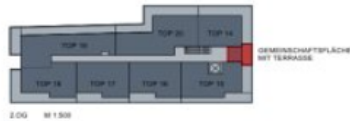
AWP
 ARCHITECTURE WORKSHOP
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Project characteristics	
Management	Heimat Österreich
Management Typology	Non-profit Housing Association
Location	Spillern
Address	Stockerauer Strasse 12
Year	2022
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	31 two-room apartments (19 apartments intended for assisted living)
Non-Residential Areas	Storage room
	Bicycle storage room
	Garbage room
	Playground with seating
	Car parking space
Community	
Residents Profiles	People over the age of 60 or for people with a disability
Services	Very good infrastructure and transport links Apartment is very centrally located - bank, doctor, municipal office, train station, shops, kindergarten, school and much more just a stone's throw away

	Great hiking, walking and cycling routes Cozy Au bathing pond - rest and relaxation are the top priority here - the canteen takes care of your physical well-being
Contract's info	
Contract Typology	Subsidized rent
Contract Duration	Information not available
Rent Price	9.54 €/sqm/month
Extra Costs	One-time financial contribution: € 14,680.08
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	Land Niederösterreich Heimat Österreich
Shares	Information not available

3.7.5 Assisted Living in Idyllic Pillichsdorf

The Assisted Living Housing Project by Heimat Österreich is a sustainable housing project with predominantly subsidized rental apartments - a total of 20 units. Each unit has 2 or 3 rooms and has a surface area from 52m² to 74m² and is provided with balconies or terraces as a standard. The project is designed to meet the full accessibility needs, specifically for people aged 60 and above or those with disabilities.



TOP 02 / EG

WOHNUTZFL.	56,82 m ²
TERRASSE	9,62 m ²
EINLAGERUNGSR.	3,11 m ²



Project characteristics	
Management	Heimat Österreich
Management Typology	Non-profit Housing Association
Location	Pillichsdorf
Address	Pillichsdorf, Mittelstrasse 14
Year	2022
Scale	Local
Asset's characteristics	
Building Status	New
Total Residential Areas	Information not available
Total Non-Residential Areas	Information not available
Green Areas	Information not available
Common Areas	Information not available
Asset's typologies	
Residential Areas	20 two and three-room apartments with balcony or terrace
Non-Residential Areas	Common areas on the 1st and 2nd floor Community area on the 2nd floor with community terrace Storage rooms Garbage room Bicycle storage room Lift Optional parking spaces available
Community	
Residents Profiles	People over the age of 60 or for people with disabilities
Services	Caritas care package (€ 62.22 per month) Central location

	<p>Good infrastructure - shopping possibilities, doctor, bank, train station and much more in the immediate vicinity</p> <p>Beautiful hiking and walking trails</p> <p>The idyllic cellar lane invites you to stroll and linger</p>
Contract's info	
Contract Typology	Subsidized rent
Contract Duration	Information not available
Rent Price	8.84 €/sqm/month
Extra Costs	One-time financial contribution: € 14,205.00
Social Management	
Contract Typology	Information not available
Contract Duration	Information not available
Total Employees	Information not available
Management Software	Information not available
Performance Vacancy Index	Information not available
Performance Facility Index	Information not available
Activities and Integration	Information not available
Investors	
Main Investors	<p>Land Niederösterreich</p> <p>Heimat Österreich</p>
Shares	Information not available

CHAPTER 4. Methodology.

4.1 Research Objective

This research adopts a two-tiered comparative methodology designed to systematically explore the main objective of this thesis: identifying and analyzing the structural gaps in Mexico's social housing system by drawing lessons from selected European countries—Italy, France, the Netherlands, and Austria. The methodology is guided by the premise that both national-level frameworks and project-level implementations provide essential insights into housing performance and innovation.

The comparative framework operates at two distinct but complementary levels:

- **Strategic Level:** This level focuses on the national policy and institutional frameworks shaping social housing in each country. It draws on the strategic literature review presented in Chapter 2 and includes dimensions such as governance models, financing structures, actor configurations, tenure systems, and legal definitions. This level is operationalized through a comparative matrix and SWOT analysis and is supported by eight Key Performance Indicators (KPIs) identified in earlier chapters to quantify Mexico's performance gaps.
- **Operational Level:** This level focuses on project-level implementation and innovations, based on the descriptive literature review of 20 selected case studies presented in Chapter 3. The analysis in this layer emphasizes how social housing policies materialize in practice through different spatial, financial, and social strategies. The operational comparison enables a granular understanding of how diverse approaches to project design, management, and user targeting can respond to the same systemic challenges observed in Mexico.

The scope of this methodology is confined to selected core dimensions of social housing: housing distribution, financing mechanisms, principal delivery actors, and target population groups. These elements are examined in relation to the four structural gaps diagnosed in Mexico:

1. Housing Quality and Overcrowding
2. Affordability and Accessibility
3. Peripheral Development and Urban Integration
4. Financial Sustainability and Governance

Each European country was selected to represent a distinct position on the social housing maturity spectrum, providing a broad comparative field: Austria and the Netherlands as advanced, institutionalized systems; France and Italy as evolving or hybrid models. This typological diversity allows the research to identify both robust policy tools and adaptable project practices that respond to different socio-economic and spatial contexts.

The overall aim is to extract not only best practices but also the enabling conditions that allow these practices to function effectively. By combining strategic-level analysis with operational-level insights, this methodology ensures that recommendations for the Mexican context are both evidence-based and grounded in institutional and practical realities.

4.2 Strategic-Level comparative framework

This section outlines the strategic-level methodology used to compare the social housing systems of Mexico with those of four selected European countries: Italy, France, the Netherlands, and Austria. This level of analysis builds directly on the literature review presented in Chapter 2 and focuses on the structural characteristics of national social housing systems—namely, their governance frameworks, financial instruments, actor configurations, and institutional maturity.

The comparative approach at the strategic level is designed to illuminate the systemic enablers and constraints that shape housing outcomes. It aims to identify how different countries integrate social housing within broader urban, economic, and welfare policies, and how these configurations relate to the core challenges faced in the Mexican context.

To do so, this framework combines qualitative and quantitative analysis, employing both policy review and benchmarking tools.

A central component of this analysis is the use of eight Key Performance Indicators (KPIs), which were selected based on their relevance to the four critical gaps identified in Mexico's housing system:

1. Housing Quality and Overcrowding

- Average number of rooms per person: Measures spatial adequacy and potential overcrowding in housing units.
- Percentage of dwellings with access to basic services: Reflects infrastructure quality and habitability standards.

2. Affordability and Accessibility

- Percentage of income spent on housing: Indicates housing cost burden on households.
- Housing cost overburden rate: Captures the proportion of households spending a disproportionate share of income on housing.

3. Peripheral Development and Urban Integration

- Average commute time to work (minutes): Serves as a proxy for spatial accessibility and housing proximity to employment.
- Percentage of social housing in peripheral areas: Measures the spatial distribution of housing and its integration within the urban core.

4. Financial Sustainability and Governance

- Public subsidies per housing unit (USD): Reflects state investment and the financial structure behind social housing provision.
- Loan recovery rate: Indicates financial performance and institutional sustainability in housing finance systems.

These indicators are visualized through comparative charts, gap matrices, and a consolidated radar graph, allowing for a clear diagnosis of Mexico's relative performance. A SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis concludes the

section, offering a synthetic view of the key differences between the national systems and pointing to areas where Mexico can draw inspiration for institutional reform.

This strategic-level methodology is complemented by an operative-level analysis in the next section, which focuses on project-level practices. Together, these two levels offer a comprehensive framework for identifying policy innovations and implementation models that are both structurally sound and contextually adaptable to the Mexican reality.

4.3 Operational-Level comparative framework: Project-Level analysis

The analysis of the 20 selected case studies at the operative level is grounded in a qualitative, thematic methodology. Each project was first documented through a standardized project card (as presented in Chapter 3), capturing key variables such as geographic context, target population, governance and management model, financing structure, and integration strategies. Building on this descriptive foundation, the analysis in Chapter 4 applies a content-driven comparative framework to identify recurring patterns, innovations, and implementation strategies across different national contexts. Rather than employing a rigid scoring system, the methodology emphasizes interpretive synthesis: projects were grouped and analyzed thematically according to the types of social needs they address (e.g., youth housing, aging populations, cooperative living), the operational models they apply (e.g., adaptive reuse, modular construction, public-private partnerships), and the broader policy instruments they exemplify. This approach enables the extraction of grounded insights that reflect the complexity of real-world housing delivery and highlight practices that may inform the development of more inclusive and context-sensitive social housing policies in Mexico.

CHAPTER 5. Analysis

5.1 Strategic-Level comparative analysis

To begin the strategic comparison between Mexico and the selected European countries, this section introduces a set of eight Key Performance Indicators (KPIs) reflecting critical dimensions of social housing policy: spatial adequacy, infrastructure access, affordability, urban integration, public investment, and financial performance. These indicators were selected based on their relevance to international housing standards and their capacity to reflect measurable policy outcomes.

Table 37 presents a consolidated comparison of these indicators across Mexico, Italy, France, the Netherlands, and Austria. By aligning each country's performance along a shared set of metrics, the table enables a structured assessment of systemic strengths and limitations. This quantitative snapshot complements the previous institutional analysis and serves as a foundation for identifying benchmarking opportunities and potential directions for policy improvement in the Mexican context.

Table 37- Key Social Housing indicators comparison

	Mexico	Italy	France	Netherlands	Austria
Indicator					
Average rooms/person	1.00	1.40	1.80	2.00	1.60
% Dwellings w/ basic services	92%	99%	100%	100%	99%
% Income spent on housing	29%	23%	25%	20%	21%
Housing cost overburden rate	35	28	20	13	18

Commute time (min)	45	45	38	30	25
% Social housing in periphery	60%	60%	50%	40%	35%
Public subsidies/unit	10000	96000	3140	208	62857
Loan recovery rate	70%	70%	85%	90%	88%

To further illustrate the comparative performance of Mexico and the four selected European countries, the following radar chart translates the quantitative data from Table 37 into a normalized visual format. Each axis of the chart represents one of the eight strategic-level indicators, scaled between 0 and 1 to allow for cross-national comparability regardless of differing units or value ranges. This visualization provides an immediate overview of performance patterns, highlighting areas where Mexico falls behind or aligns with international benchmarks.

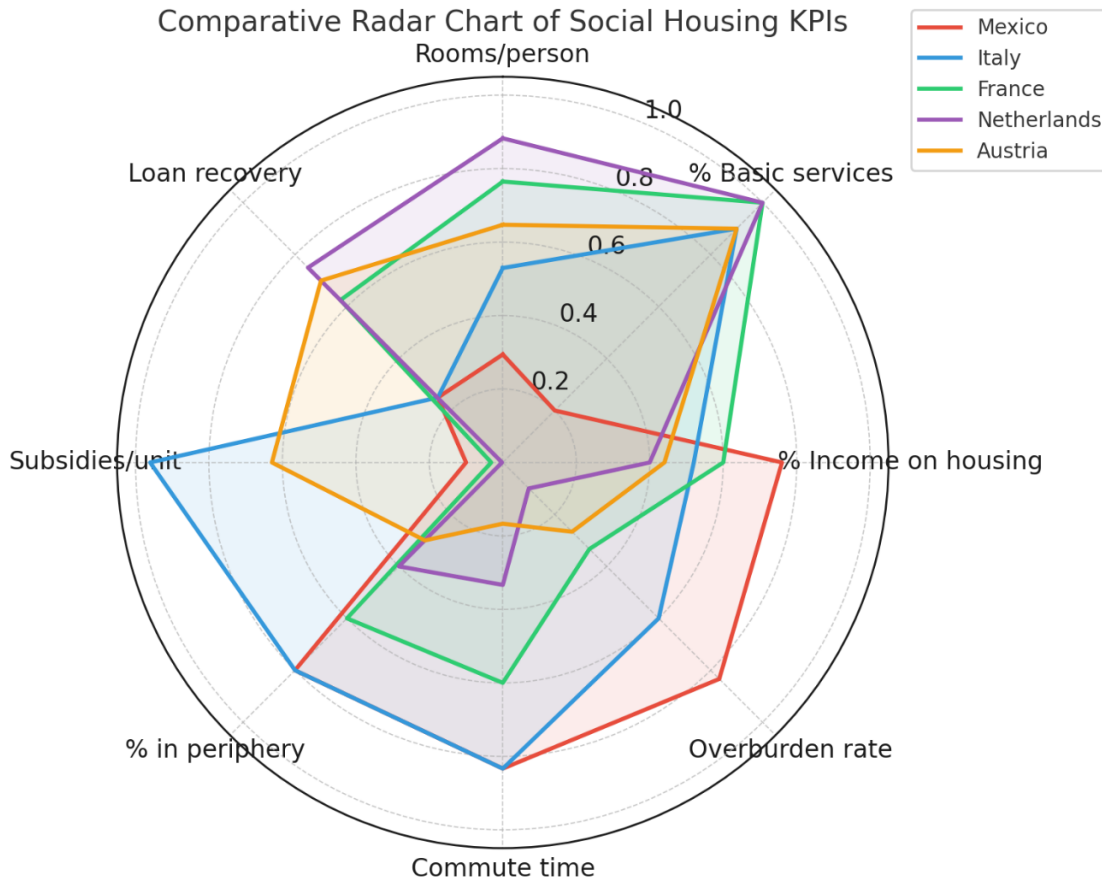


Figure 17 Comparative radar chart of social housing KPIs between Mexico and four European countries.

The radar chart reveals notable contrasts in dimensions, Mexico consistently underperforms in indicators related to urban integration (commute time and peripheral housing), affordability, and loan recovery. In contrast, countries like the Netherlands and Austria demonstrate strong performance in most areas, suggesting models from which Mexico could draw policy inspiration. Notably, Italy shares some challenges with Mexico,

particularly in commute time and peripherality, reinforcing the importance of addressing land-use and spatial equity in social housing design.

5.1.1 Good Social Housing practices by country

Italy

- Affordability level (23% of income) → Social housing remains within international affordability standards.
- Strong public investment (€96,000 per unit) → Substantial funding (partly through Superbonus) indicates prioritization of housing quality.
- Room availability (1.4 per person) → Higher than Mexico (1.0), showing better minimum standards.
- 99% access to basic services → Near-universal access to infrastructure

France

- 100% access to basic services → Full coverage across social housing stock.
- Low-income burden (25%) and overburden rate (20%) → Reflect effective affordability thresholds.
- Loan recovery rate of 85% → Indicates a well-managed finance system despite being moderately subsidized.

Netherlands

- Highest number of rooms per person (2.0) → Indicates generous space standards, contributing to better living conditions and reduced overcrowding.
- 100% access to basic services → Universal service coverage reflects strong infrastructure integration.
- Lowest housing cost overburden rate (13%) → Effective affordability measures through rent regulation and housing allowance schemes.
- Optimal loan recovery rate (90%) → Strong financial sustainability and administrative efficiency.

- Low subsidies per unit (€208) → Suggests high cost-efficiency and possibly a mature financing system that requires minimal state input.

Austria

- Low commute time (25 minutes) → Reflects success in locating social housing within urban areas and near public transport.
- Only 35% of social housing in peripheries → Indicates better spatial integration than Mexico (60%).
- High room availability (1.6 per person) → Implies adequate housing size standards.
- Robust loan recovery rate (88%) → Financial performance aligns closely with international standards.
- Substantial public subsidies (€62,857) → Demonstrates commitment to long-term affordability and public investment.
- Moderate peripheral rate (50%) → Shows room for improvement but still outperforms Mexico.

5.1.2 Social Housing Practices Takeaways

Average rooms per person – Netherlands

Benchmark Value: 2.0

The Netherlands has achieved high spatial standards through its long-standing tradition of housing associations and quality-focused regulations. Policies require minimum surface areas per dwelling and encourage diversity of unit sizes within developments. Mixed-tenure buildings, even in affordable segments, are common, which helps prevent overcrowding and allows space to match family size.

Recommendation for Mexico: Introduce minimum room-per-person guidelines in subsidized housing and promote flexible design standards for varying household sizes.

% Dwellings with basic services – France / Netherlands

Benchmark Value: 100%

France and the Netherlands ensure universal service coverage through integrated infrastructure planning. Social housing projects are only approved in areas already equipped (or pre-equipped) with water, electricity, sewage, and connectivity. Urban planning laws mandate service provision as a precondition for housing development.

Recommendation for Mexico: Strengthen land-use and permitting policies to guarantee that new housing is serviced prior to occupation, particularly in subsidized projects.

Income spent on housing – Netherlands

Benchmark Value: 20%

The Netherlands has controlled housing costs via its Rent Allowance (huurtoeslag) system, which ensures no household spends more than a defined portion of income on rent. This is combined with a regulated rental market managed by housing associations, which caps rent levels and ties them to household income and unit quality.

Recommendation for Mexico: Develop subsidy mechanisms not only for homeownership but also for affordable rental, particularly for vulnerable groups, and explore housing cost caps.

Housing cost overburden rate – Netherlands

Benchmark Value: 13%

This result stems from the dual subsidy structure (public support to both supply and demand), alongside strong tenant protections and a widespread non-profit housing sector. The Dutch government also supports households through progressive tax deductions and income-tested benefits.

Recommendation for Mexico: Strengthen financial support for renters, cap cost burdens through policy, and expand access to public or non-profit housing options.

Commute time – Austria

Benchmark Value: 25 min

Austria's social housing is often located within existing urban infrastructure, supported by comprehensive spatial planning laws and land value capture tools. Cities like Vienna prioritize social housing close to public transit and employment hubs, avoiding fringe development through land banking and zoning strategies.

Recommendation for Mexico: Prioritize infill development in central or transit-accessible zones; coordinate housing policy with metropolitan mobility planning.

% of Social Housing in Periphery – Austria

Benchmark Value: 35%

Austria, especially Vienna, maintains a high share of social housing within the urban core through proactive land policy instruments such as land banking, public land leasing, and zoning incentives. The city ensures that large land parcels for development include a fixed percentage of affordable units, reducing the need to build on peripheral, low-cost land. Housing is treated as infrastructure, integrated with transport and public service planning. Recommendation for Mexico: Enforce inclusionary zoning in well-located areas and expand public or cooperative land ownership to prevent peripherally located housing driven by land speculation.

Public Subsidies per Unit – Netherlands

Benchmark Value: €208 per unit

The Netherlands achieves low public subsidy levels per unit due to its mature revolving finance model, where housing associations generate revenue from tenant rents and reinvest profits into new developments. The role of the state is less about direct capital injection and more about regulatory support, guarantees, and land policies. The success lies in leveraging institutional capacity, not in minimizing investment at the expense of quality. Recommendation for Mexico: Shift toward financial sustainability models where subsidies are complemented by revolving funds and long-term affordability contracts. Reduce dependency on yearly subsidies by enabling local institutions to reinvest housing revenues.

Loan Recovery Rate – Netherlands

Benchmark Value: 90%

The Dutch model relies on strong institutional financing through housing associations, which are highly regulated and maintain solid governance practices. These associations reinvest rental income and maintain clear, enforceable loan agreements. The system includes creditworthiness checks, technical assistance for homeowners, and automatic payroll deductions for some housing repayment schemes.

Recommendation: Strengthen recovery mechanisms in INFONAVIT/FOVISSSTE systems, improve beneficiary credit assessment, and create incentives for timely repayments, possibly through employer-linked systems.

Table 38 Social Housing policy practice matrix

	Benchmark Country	Best Practice / Policy	Mexico Policy Implication
Indicator			
Rooms per person	Netherlands	Spatial quality standards, diversified unit types	Enforce room-per-person norms
% Basic services	France / Netherlands	Service coverage as a precondition for housing projects	Tie housing to infrastructure readiness
% Income spent on housing	Netherlands	Rent allowances + capped rents	Establish income-based rent support
Housing cost overburden	Netherlands	Dual subsidies + strong tenant protections	Regulate housing costs + protect renters
Commute time	Austria	Transit-oriented housing, central location requirements	Prioritize central & connected zones
% in periphery	Austria	Land banking, inclusionary zoning, public land lease	Use public land to reduce fringe housing
Public subsidies per unit	Netherlands	Low direct subsidy due to self-financed housing associations	Promote revolving funds & institutional reinvestment
Loan recovery rate	Netherlands	Efficient loan administration by housing associations + employer-linked mechanisms	Improve loan recovery systems via payroll/incentives

In the following subchapter, this research conducts a focused analysis of five case studies from each of the four selected European countries. These case studies have been carefully chosen to reflect a diversity of approaches in terms of governance models, financing mechanisms, social objectives, and spatial integration. The objective is to extract concrete, evidence-based best practices that demonstrate effectiveness in addressing key challenges identified in Mexico's social housing system—namely, affordability, housing quality, peripheral development, and financial sustainability. By examining these cases at the project level, the analysis aims to bridge the gap between national policy frameworks and on-the-ground implementation, offering actionable insights that can inform future housing strategies in the Mexican context.

5.2 Operational-Level comparative analysis

Based on the in-depth review of 20 social housing case studies from Italy, France, the Netherlands, and Austria, this section synthesizes the most relevant practices and innovations that can inform and inspire future developments in the Mexican social housing system. Each country offers unique institutional, spatial, and social strategies that contribute to addressing key issues such as affordability, location, housing quality, and community integration.

Italy: Diversity in models and territorial governance. Italy's case studies reveal a flexible and territorially grounded approach to social housing. Notable practices include:

- Youth and transitional housing with social obligations (Ospitalità Solidale): This model integrates affordable rent with required community service, fostering civic engagement among young residents.
- Co-housing and resident participation (Porto 15): A publicly supported co-housing initiative offering shared spaces, decision-making power, and support systems for vulnerable populations.

- Urban regeneration through heritage reuse (Palazzo del Carbone): Demonstrates how repurposing historic buildings for student housing can simultaneously preserve cultural assets and meet housing demand.
- Eco-oriented integrated districts (Quid Quintiliano): Combines Class A energy performance, social mix, and integrated services within a modern urban regeneration framework.
- Public-private financing frameworks (Bari Social Housing): Shows how PPPs can support large-scale, energy-efficient developments that are inclusive and well-connected.
- Key transferable strengths: multi-stakeholder governance, integration of social services, adaptive reuse, and environmental standards.

France: Urban inclusion and circular design. The French cases emphasize inclusivity, adaptive reuse, and social programming:

- Inclusive, multi-actor redevelopment (L'Autre Soie): Integrates social, cultural, and economic functions, targeting a wide range of vulnerable groups.
- Ecological urban agriculture (La Ferme du Rail): Merges housing, sustainability, and reintegration programs through on-site food production, training, and employment.
- Participatory retrofitting (Grand Parc Bordeaux): Maintains residents in place during renovation, promotes co-design, and upgrades performance
- Youth-oriented modular housing (Izidom Concept): Offers flexible lease terms and affordability, tailored to mobile youth with income constraints.
- Educational access and service proximity (Troyes Habitat): Adapts infrastructure for student life with affordability and support services.
- Key transferable strengths: multi-use integration, ecological and social co-benefits, modularity, and targeted housing for mobility and education.

Netherlands: Resident empowerment and spatial innovation. Dutch cases are distinguished by their bottom-up models, tenant agency, and spatial reimagining:

- Resident-led co-creation (Space-S): Residents co-designed and co-governed the entire housing complex, fostering deep-rooted community ownership.
- Adaptive reuse of office stock (Empty Offices, De Aardbei): Demonstrates cost-effective, sustainable transformation of underused assets into youth-focused housing.
- Social inclusion via shared housing (Riekerhaven): A model of refugee integration and youth support through self-managed communities and co-living.
- Mixed tenure living and wraparound services (Place2BU): Combines affordability, diversity, and support systems in an inclusive co-living environment.
- Key transferable strengths: co-production, adaptive reuse, communal management, and integration of diverse resident profiles.

Austria: Institutional strength and lifecycle housing. Austrian projects reflect a high level of public stewardship, design quality, and demographic responsiveness:

- Self-managed, ecological co-living (Cambium): Circular living principles, community self-governance, and energy self-sufficiency embedded in a cooperative structure.
- Integrated district planning (Village im Dritten): A comprehensive model of spatially inclusive, environmentally conscious development with social infrastructure.
- Aging-friendly assisted housing (Pillichsdorf, Spillern): Combines independent living with accessibility and optional care services, promoting dignity and autonomy.
- Subsidized efficiency housing (Preyergasse 6): High energy performance and integrated amenities at controlled rent levels under limited-profit schemes.
- Key transferable strengths: lifecycle-oriented design, nonprofit stewardship, integration of health and aging needs, and systemic land-use integration.

Table 39 Synthesis of Operative-Level Practices and Transferable Strengths by Country

Country	Highlighted Practices	Transferable Strengths
Italy	<ul style="list-style-type: none"> • Youth housing w/ social obligations • Co-housing & resident participation • Heritage reuse for student housing • Eco-oriented urban districts • PPP energy-efficient developments 	<ul style="list-style-type: none"> • Multi-stakeholder governance • Integration of social services • Adaptive reuse • Environmental standards
France	<ul style="list-style-type: none"> • Inclusive multi-actor redevelopment • Ecological urban agriculture • Participatory retrofitting • Modular youth housing • Student infrastructure access 	<ul style="list-style-type: none"> • Multi-use integration • Ecological and social co-benefits • Modularity • Education-focused housing
Netherlands	<ul style="list-style-type: none"> • Resident-led co-creation • Adaptive reuse of offices • Refugee integration via shared housing • Mixed-tenure co-living with services 	<ul style="list-style-type: none"> • Co-production and tenant agency • Adaptive reuse • Communal governance • Inclusive resident mix

Austria	<ul style="list-style-type: none"> • Self-managed ecological living • Integrated district planning • Assisted aging-friendly housing • Subsidized efficient rental housing 	<ul style="list-style-type: none"> • Lifecycle design • Public/nonprofit stewardship • Health & aging integration • Spatial coordination
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The practices and innovations presented in this table provide a structured synthesis of how social housing projects are being implemented across varying European contexts. By grouping the case studies thematically and highlighting their most transferable strengths, this analysis offers a practical repository of design, governance, and financing strategies that go beyond traditional housing provision.

Together, these best practices present a robust repository of tools that can inform Mexico’s transition toward more inclusive, sustainable, and well-managed social housing. The insights extracted from these 20 European case studies reveal a set of adaptable innovations that go beyond physical design and financing: they redefine housing as a platform for wellbeing, integration, and long-term urban resilience.

5.3 Recommendations

5.3.1 Financial sustainability – Strategic level

After analyzing the information in chapter one. Housing quality, affordability and accessibility, peripheral development and financial sustainability were identified as the main gaps in the Mexican social housing sector being financial sustainability the most significant one due to the low percentage of loan recovery and the high dependency on public and private agencies that lead to the inconsistency of funding giving birth to wrong allocation of resources.

And after considering after the analysis of four European countries. Mexico can replicate some similar characteristics from countries such as The Netherlands, where housing corporations operate independently with revolving fund models as Austria, where cooperatives play a big role in the allocation of resources and recovery of fund, both approaching to a 90% for loan recoveries as compared to 70% in México and having the biggest ratio in subsidies per unit from the 4 countries according to the radar chart and tables made in the previous analysis subchapters.

The use of institutions such as corporations in The Netherlands and cooperatives in Austria can lead in México to an independency and decentralization of funding and allocation of it that allows to a better control both in the mechanisms of loan recovery and the more strategic and regional allocation of resources.

It is also valuable to mention that a stable public expenditure in housing subsidies helps remarkably due to the low volatility on the number of resources to be used each year for a better planning of projects and allowances.

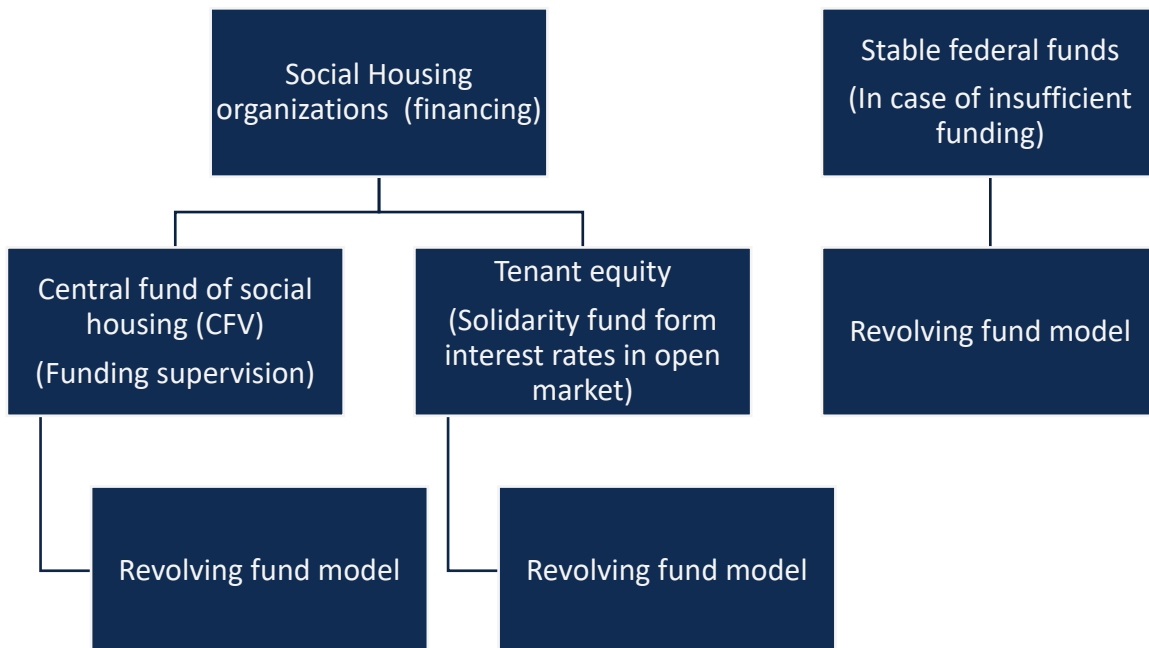


Figure 14 Recommended financial model

5.3.2 Operational scheme – Operational model

Once the strategic financial model is recommended. An operational scheme can also be recommended.

Based in European countries such as Italy and France where strength in developed projects that aim to provide with the basic services and once the social housing organization provides the founding coming from for the revolving funds, social housing projects can be developed aiming in achieving the 100% of basic services coverage and being center aimed and not peripheral.

Project must also aim to take advantage of the financial model to lower the spending on housing and housing overburden through the help of the revolving funds and interest rates gained in open markets based again in the recommended model strategies taken from the Austrian and The Netherlands models.

Table 39 Recommended development projects values

	Implication	Aimed value
Indicator		
Rooms per person	Enforce room-per-person norms	At least 2
% Basic services	Tie housing to infrastructure readiness	100%
% Income spent on housing	Establish income-based rent support	Less than 20%
Housing cost overburden	Regulate housing costs + protect renters	Less than 13%
Commute time	Prioritize central & connected zones	25min maximum

% in periphery	Use public land to reduce fringe housing	Less than 35%
Public subsidies per unit	Promote revolving funds & institutional reinvestment	At least €208 per unit
Loan recovery rate	Improve loan recovery systems via payroll/incentives	At least 90%

6. CONCLUSION and FUTURE DEVELOPMENT

This thesis set out to investigate how European models of social housing can provide viable insights and policy tools to strengthen Mexico's social housing system. Through a structured comparative analysis of four countries—Italy, France, the Netherlands, and Austria—it sought to identify institutional, financial, and spatial practices that might be adapted to the Mexican context. The research was driven by a critical diagnostic of four central gaps in Mexico: housing quality and overcrowding; affordability and accessibility; peripheral location; and financial sustainability and governance.

The results of the comparative analysis are compelling. Mexico's performance across eight key indicators lags significantly behind European benchmarks, especially in terms of spatial integration, housing cost burdens, and loan recovery. Countries like the Netherlands and Austria demonstrate consistently strong performance across most KPIs, grounded in mature institutional frameworks, robust non-profit and cooperative actors, and long-term financing structures. Italy and France, although more fragmented, still present useful models in heritage reuse, urban inclusion, and modular development.

The radar charts and gap matrix confirm the depth of structural disparities. While Mexico has made significant constitutional commitments to the right to housing, this is not yet reflected in the quality or financial sustainability of the housing produced. Key metrics such as commute time, peripheral housing rates, and cost burdens exceed international norms. Meanwhile, public subsidies per unit are high, but loan recovery is low, undermining the long-term viability of funding schemes.

The project-level case studies further enriched this diagnosis by showing how social housing models succeed on the ground. In Italy, projects like *Porto 15* and *Quid Quintiliano* demonstrated how mixed-tenure and energy-efficient planning can combine affordability with dignity and innovation. France's *La Ferme du Rail* and *L'Autre Soie* showed how housing can be embedded within ecosystems of urban agriculture, social services, and culture. Dutch examples like *Space-S* and *Riekerhaven* highlighted the power of tenant co-creation

and shared governance, while Austrian cases such as *Cambium* and *Village im Dritten* showed how lifecycle housing can promote demographic inclusiveness and ecological resilience.

These best practices yield five overarching lessons:

1. **Housing is infrastructure, not just shelter.** European cases integrate housing into transport, education, and service ecosystems.
2. **Governance matters.** Strong oversight, transparency, and local coordination enable trust and sustainability.
3. **Financial sustainability requires reinvestment.** Revolving funds and tenant contributions ensure continuity beyond yearly subsidies.
4. **Social value is designable.** Shared spaces, participatory management, and community services reduce alienation and turnover.
5. **Diversity strengthens resilience.** Projects that combine student, elderly, migrant, and low-income housing increase economic and social stability.

The thesis concludes that while simple replication is neither feasible nor advisable, adaptation is both possible and urgent. Mexico's housing institutions should explore pathways to scale cooperative housing, reclaim underutilized urban land, and develop more inclusive, multi-scalar financing tools. A gradual reorientation from quantity to quality, from subsidy-dependence to revolving investment, and from periphery to integration is required. In particular, the thesis identifies a set of replicable policy approaches from benchmark European countries. From the Netherlands, Mexico can draw lessons on affordability through rental allowances, regulated rents, and strong tenant protections. Austria provides a model for integrating social housing into central urban areas through proactive land banking, spatial planning, and inclusive zoning. France offers examples in adaptive reuse and service-rich housing environments, while Italy demonstrates how local innovation and public-cooperative partnerships can address specific demographic needs. These policies provide flexible frameworks that, with appropriate institutional adjustments, could address Mexico's persistent challenges in affordability, peripheral development, and governance.

Future research could explore how these models perform longitudinally, how informal housing might be better integrated into formal policy, and how digital tools and climate strategies can be leveraged to further expand housing rights. The present work offers a foundation for such inquiry, rooted in evidence, informed by global practice, and aimed at policy transformation.

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