

**On housing affordability.  
Questioning the European policy perspective in action**

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**Abstract**

Since the early 2000s, owning or renting a dwelling has increasingly become in Europe a toil for many. National policies have been reducing the investment on council housing and at the same time households' incomes and spending power are decreasing, putting low- or unstable-income people at risk of homelessness. As the "availability of" and "access to" decent housing has been dropping in many European large and medium-size cities, EU policies are trying to address policies for "affordable" housing solutions. While this term has been widely used in an economic perspective, affordability should tackle on a wider range of issues embracing financial aspects, solutions for social support, funding measures and spatial models, as tools to improve the conditions for "just" cities to thrive.

**Keywords**

Affordability; Social Housing; EU Policy; Urban Planning; Urban Regeneration

## Full text

### 1 Beyond economic affordability: hypothesis and research leads

In this paper, a work outline around the concept of “affordability” in the production of housing in contemporary European cities and in connection to EU urban policies will be provided. The theme of “affordable living” is continuously more urgent: with a growing range of people in crisis, the starting point in the discussion will precisely be the current challenges and trends that design on accessible living is asked to develop with thoughtful and durable solutions. Living in Europe is increasingly hard (Bianchetti, 2016): in the past 20 years, waves of economic crisis and a severe post-global geopolitical instability have impacted on public- and private spending power, further deteriorated by neoliberal policies, inflation and fluctuations of raw materials and energy costs. This scaled down the availability to pay and living conditions of not only people in need but also those traditionally included in the “middle class”. The negative demographic trends (combining falling birth rates and the aging population) and the crisis of the traditional welfare state have increased the demand for ‘social and very social’ housing (Saraceno, 2015; Tosi, 2017; Bricocoli et. al., 2021).

Approaches from individual governments on housing are diverse, but the topic is one of the priorities for the EU coordination policies. This is clear also from the growing number of observatories and platforms promoted by the European Union (EU) exactly on the housing approach, especially after the approval of the EU Urban Agenda and the 2020 European Green Deal. Here, “affordable” has become a recurring attribute for housing solutions throughout EU policies, tools and funding measures. As described in the following text, the term “affordability” opens towards a popular field in housing literature (Pittini, 2012; Heylen, 2023; Peverini, 2023; Bricocoli&Peverini, 2024), even if it is often considered in an uncritical and “comforting” way. Reinforced by with other repeated adjectives – such as “adequate”, “accessible”, “sustainable” – “affordable” is often used with the effect to reduce the discussion on housing policies (and on their impacts on households’ costs) to a mere economic and sectoral equation. As known, affordability is generally defined as the ratio between the costs for the accommodation (rent or ownership) and the family income; alternatively, it is measured in relation to the housing cost overburden rate expressed as the share of households spending more than 40 percent of their disposable income for accommodation costs (OECD, 2023). However, beyond the economic and statistical definition, how affordability is defined and translated into concrete tools and actions should be carefully questioned. From this perspective, observatories and platforms become interesting sources to investigate for understanding the innovation fields and the perspective of the affordable housing that should inspire measures in national and local European policies.

Specifically, the paper offers critical investigations on the concept behind the word “affordability” as it is used in EU tools: policies, funding measures, and projects. In the EU-related platforms (i.e., UIA-Urban Innovative Actions initiative, New European Bauhaus, Horizon, etc.), there is a variety of planned or built case studies with a focus on housing policies: the emphasis is hence put on how the term affordability is translated into multi-layered planning and design solutions (i.e., health-care models in housing blocks, self-maintenance and self-

building, flexibility in design and allocation models), and into innovative and integrated housing and welfare policies.

Right up against the European elections, it is necessary to understand how the EU policies build up in local projects and if these can suggest more complex ways to articulate “affordability”. This analysis could be useful to address the next housing policies, towards a ‘just city’ (Feinstein, 2010), in which housing can become again one of the pillars of welfare state (meaning an articulated set of public policies).

This research proposal will unfold at the Department of Engineering and Architecture in Trieste within two research projects, in which the topic of affordable housing is examined in urban contexts of large and medium cities. One project is focusing precisely on the topic of affordability: the research of national interest UAH – Unconventional Affordable Housing<sup>1</sup> will provide (re)definitions of affordability through investigation on policies, projects and practices in European case studies, as well as in local case studies at a closed level in the cities of the involved research units: Milano, Bari and Trieste. The other project, INEST - Interconnected Nord-Est Innovation Ecosystem, focuses in the Italian North-East area, between Veneto-, Friuli Venezia Giulia and Trentino Alto Adige regions, to knit active networks between universities, public research institutions and companies, with the future challenges of global economy and climate change in mind. Different scenarios will be tested in samples from the three involved Regions; amongst other topics related to the evolution of the environment, housing solutions for increasingly fragile targets will be especially explored in Venice as Trieste acting as pilot cases.

## 2 Setting and method

### 2.1 “Explosive conditions”: new crises and housing demand

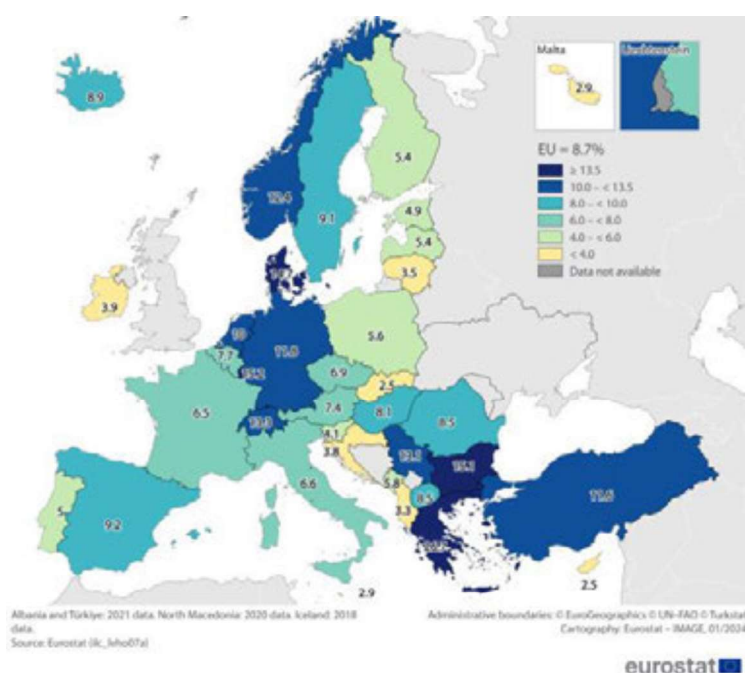
Since the early 2000s, owning or renting a house or a dwelling has increasingly become a toil for many European families and individuals. In 2022, 8.7 percent of the EU population spent 40 percent or more of their household disposable income on housing (Eurostat, 2022). In general, ‘despite the variety of national housing policies, across the continent there is no longer a balance between wages and costs of living’ (Cardini, 2023). Given this situation, three concomitant factors can be highlighted, which have further undermined the right to housing in many European contexts: the economic crisis due to the Covid-19 emergency, the touristification following the lifting of restrictions introduced to counter the pandemic, and, at the geopolitical level, the Russia-Ukraine conflict and the recent tensions in the Middle East and the Mediterranean region.

At a global level, the pandemic has drastically reduced households' earnings and spending capacity, widening social and economic disparities and exposing individuals with low or

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<sup>1</sup> The project is funded with PNRR funds (2023-2025) and involves the Department of Engineering and Architecture (DIA) of University of Studies of Trieste, the Polytechnic of Milano and the Polytechnic of Bari.

unstable incomes (such as young adults, parents, singles, migrants) to a serious risk of housing instability (OECD, 2021b). Before the 2020 crisis, over a third of low-income tenants in countries of the Organization for Economic Co-operation and Development (OECD) spent over 40 percent of their income solely on rent, net of housing benefits (defined as “housing cost overburden rate”<sup>2</sup>). Housing affordability has been severely impacted by the restrictions and the related interruption of economic activities that have caused a significant increase in unemployment in many European countries. Eurostat data highlight that 16 percent of the European population lives in households that in 2021 reported a decreased income compared to the previous year, with an average decrease of 4.2 percent<sup>3</sup>.



1 - Housing cost overburden rate, 2022 (percent) ([https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:ILC\\_LVHO07A\\_values.png](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=File:ILC_LVHO07A_values.png))

In Italy, 7.2 percent of households were severely overburdened by housing costs in 2020. This figure rises to 28.6 percent for households with incomes below 60 percent of the median income (Eurostat, 2021). There has been a significant increase in housing stress due to difficulties in paying rent or mortgage payments (reported to have increased by 95.9% and 88.8%, respectively) (Caritas, 2020). It is worth noting that this hardship has been temporarily mitigated by housing support measures implemented during the pandemic. However, soon these

<sup>2</sup> See Eurostat, Glossary: “Housing cost overburden rate”, [https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Housing\\_cost\\_overburden\\_rate](https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Housing_cost_overburden_rate), and paragraph 2.2 below.

<sup>3</sup> Data 2020 from dataset “F1N Change in household income”, Eurostat, EU-SILC 2021.

measures were gradually phased out, leaving tenants facing a situation of great uncertainty (OECD, 2021c).

Touristification, which was somewhat halted during the pandemic but reignited soon after the restrictions lifted, has a significant impact on the real estate market, especially on affordable housing, within a broader context of deregulation, with policies unable to counteract the phenomenon (Gainsforth, 2023). In 2022, the total number of overnight stays in European Union in short-term rental accommodations booked through Airbnb, Booking, Expedia Group, or TripAdvisor increased by approximately 7 percent, further growing by an additional 13.8 percent in 2023.<sup>4</sup>

The tourism industry's resurgence has sparked a fierce competition between two distinct housing demands, leading to a significant shift of available housing from the traditional rental market to the short-term rental market, which promises significantly higher returns (FEANTSA, 2020). This shift has exacerbated existing eviction trends already ignited by many mid-2010s regeneration processes (Boschetti, 2023). Numerous studies have demonstrated that Airbnb has driven up rental prices (by as much as 7%) and reduced the availability of existing long-term rentals. It has also influenced housing purchase prices (increasing by up to 17%), further diminishing the availability of "affordable" homes (FEANTSA, 2020). As a result, when specifically referring to the rental sector, the "availability of" and "access to" decent housing is dropping in many European large and medium-size cities, where the effects of gentrification processes (also related to tourism) and higher market prices often combine with the impacts of internal and external migrations and poor maintenance of council housing stock (OECD, 2021c).

At the same time, the war conflicts at the doors of Europe and the Mediterranean, with their sanctions and trade fluctuations, have severely impacted the public expenditure, with a negative effect on the construction sector due to increased costs of building materials and energy supplies. According to Eurostat data, in March 2023, construction material prices in the European Union increased by 45.8 percent compared to March 2022<sup>5</sup>. This has in many contexts (eg. Italy) reduced the capacity for investments on housing, and especially on public/social housing estates. The war in Ukraine has triggered a generalized increase in prices, particularly affecting low-income families whose consumption basket is more sensitive to energy and food prices, further reducing disposable income for housing costs.

Therefore, it is crucial to examine housing conditions across Europe. EU-SILC data highlights that a significant percentage of European citizens live in precarious housing conditions or experience housing hardship. In 2020, it was estimated that 17.4 percent of population lived in overcrowded dwellings and 1.7 percent in dwellings lacking basic sanitation facilities. Italy stands out negatively with an overcrowding rate of 26.1 percent, almost double the European Union average, while 27.9 percent live in dwellings that do not meet minimum standards (leaky

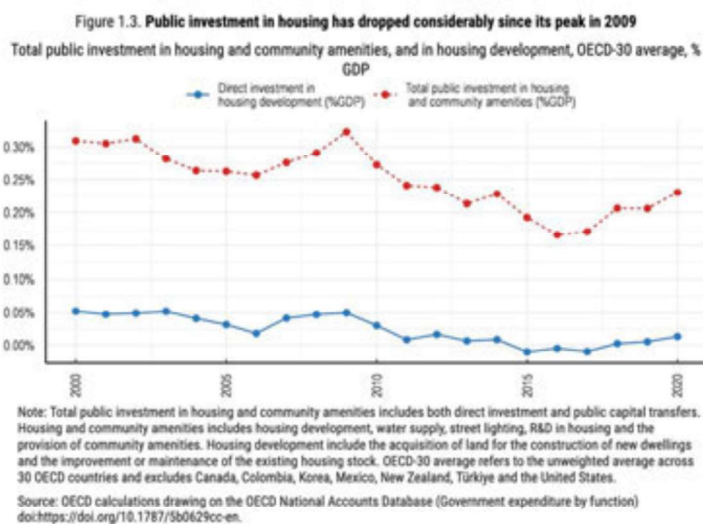
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<sup>4</sup> Data Eurostat 2023 from dataset "tour\_ce\_omn12, Short-stay accommodation offered via collaborative economy platforms by months, residence of the guest and NUTS1 and NUTS2 regions - experimental statistics".

<sup>5</sup> Own elaboration based on Eurostat 2023, dataset: Construction producer prices or costs, new residential buildings - quarterly data.

roofs, damp walls, lack of a bathtub or shower, lack of an indoor toilet for exclusive use of the family, and lighting problems)<sup>6</sup>.

The causes of this housing distress are diverse and complex: on one hand, the scarcity of affordable housing, the aging housing stock with a corresponding decline in public investment, and on the other, the diversification of housing demand, particularly among the elderly, people with disabilities, and other vulnerable groups (Tosi, 2017). The reduction in public investment in public housing stock has made maintenance and interventions on existing housing rarer, on the one hand, and has reduced the construction of new housing, on the other hand (OECD, 2021c). Among all the countries for which data are available, the amount of public funding for social rental housing as a percentage of GDP was higher in 2010 than in 2020 (OECD, 2019<sup>7</sup>).



2 – Total public investment in housing and community amenities, and in housing development, OECS-30 average, percent GDP (OECD, 2021c)

Housing in Europe is facing a significant challenge: a mismatch between the existing housing stock and the evolving needs and preferences of a diverse range of users. While the housing stock remains largely unchanged, the population is becoming increasingly diverse in terms of age, household composition, and lifestyle. This phenomenon, linked to factors such as population aging, the rise of single-person households, increased immigration, and changes in work patterns, exposes these categories to precarious housing conditions, with negative consequences on health, well-being, and quality of life. According to Eurostat data in 2021, 31.3 percent of households in the European Union consisted of a single person, the proportion of individuals aged over 65 years has increased from 16 percent in 2002 to 21 percent in 2022, and the percentage of individuals aged over 80 years has nearly doubled between 2002 and

<sup>6</sup> Data Eurostat 2023 from dataset "Living conditions and welfare", EU-SILC 2023.

<sup>7</sup> Data OECD Affordable Housing Database from "PH1.1 Policy instruments and level of governance".

2022. In 2022, 8 percent of people living in European Union were foreigners<sup>8</sup>, with 3 percent being citizens of another European Union country and 5 percent from a non- European Union country. Overall, the foreign population increased by 12.2 percent between 2010 and 2020<sup>9</sup>. The multitude of user profiles asks for greater complexity in property management. In the absence of housing solutions, access to other citizenship rights and the welfare system is also reduced: a spiral that reinforces the personal condition of vulnerability.

## 2.2 What We Talk About When We Talk About Affordability

Given this overall picture, no wonder that, especially after the approval of the EU Urban Agenda (2016) and the European Green Deal (2020), “affordable” has nearly become a “buzzword” for housing solutions throughout EU policies, tools and funding measures.



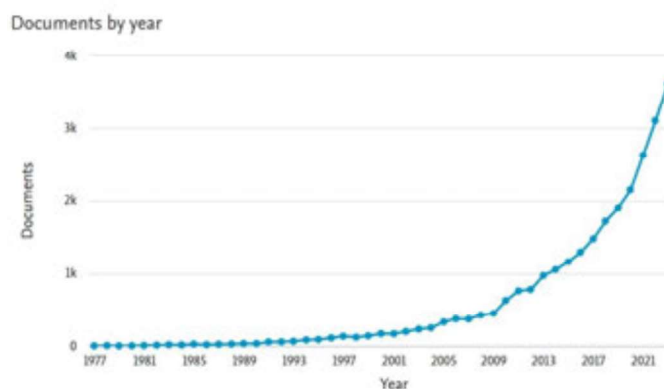
3 - Priority themes in the EU Urban Agenda (<https://futurium.ec.europa.eu/en/urban-agenda>)

The term "affordability" has gained increasing prominence in housing debates since the mid-1990s, appearing frequently in both EU documents and academic literature (Pittini, 2012; Granath Hansson, 2017; Heylen, 2023). A quick search on Scopus using keywords related to the field of interest and the European context reveals a surge in the use of the term coinciding with the consolidation of neoliberal policies in urban management across Europe in the late 1990s, followed by a series of financial and housing bubbles and economic crises (starting in 2007).

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<sup>8</sup> Data Eurostat 2023 from dataset: "Demography, population stock and balance".

<sup>9</sup> Data Eurostat 2023 from dataset: "Migration (migr)".



4 - Number of papers on the theme "affordable housing" in the period 1977-2024. The figure emphasizes a significant drop in the production related to the issue in the last three years (since 2021).

Studying documents and initiatives within Institutions of the European Union dealing with housing (directives, platforms, observatories) is helpful in grasping whether the idea of "affordability" in European policies can be broadened or refined. Strategic documents, often concise and clear, tend to offer a somewhat simplistic view, often focusing solely on the economic aspect of the issue.

In discussions surrounding "housing affordability" within European policy contexts, the focus tends to focus on the methods used for measurement (OECD, 2021a). There are various approaches to evaluating housing affordability, each with its own strengths and weaknesses. The price-to-income ratio (P/I ratio) offers a broad perspective on how housing prices relate to incomes across different markets and over time. However, this ratio has limitations, primarily because it relies on average price- and wage data, which can oversimplify the picture (aggregated data). The expenditure-to-income ratio (E/I ratio) considers the actual housing expenses of households, providing a more detailed and nuanced assessment of affordability. By examining household-level data, this measure offers insights into the diverse financial challenges faced by different groups and individuals. It encompasses two distinct methods of affordability measurement: the ratio method and the residual income method, both aiming to gauge the relationship between housing costs and household income (Heylen, 2023).

Both the (P/I) ratio and the (E/I) ratio, when constrained by a purely economic interpretation of affordability, show significant shortcomings. These metrics fail to capture essential aspects of housing affordability that extend beyond mere financial calculations. They overlook factors such as the distribution of housing costs and accessibility, mortgage expenses, access to affordable housing, and housing quality. Moreover, the arbitrary selection of affordability thresholds neglects the diversity of housing costs, incomes, and living standards across various regions and contexts. It is widely understood that housing is deemed "affordable" if it does not

exceed 30–40 percent of household income (Pittini, 2012; UN-Habitat, 2019; Eurostat, 2023). However, acknowledging the lack of a comprehensive and critical approach to how this threshold varies depending on territorial contexts is important: ‘despite consensus across Europe on housing affordability being increasingly stretched, the idea of what is affordable is subject to national interpretations.’ (Pittini, 2012).

Indeed, the concept of economic affordability widely varies in different Countries according to their different welfare policies, taxation frameworks, and overall costs of life. Furthermore, the explosion of social housing demands makes housing affordability a cross-cutting and multifaceted issue. Questioning how the European policies provide for housing affordability has been practically interpreted in local projects and policies can therefore provide a valuable perspective to: i) understand if and to what extent economic, social and spatial issues can be more effectively integrated; ii) reframe and enrich this term and its operational meanings. As highlighted by Eurostat<sup>10</sup>, two concepts can be used to broaden and refine the definition of affordable housing: the housing cost overburden rate and the overcrowding rate. These indicators, which measure the percentage of the population living in housing with excessive costs or overcrowding, respectively, provide valuable insights into the multifaceted nature of housing affordability and its impact on people's lives (OECD, 2021a).

To measure affordability, the use of "objective" indicators (house costs, rent, salaries, associated costs), easily measurable, can be further specified through the use of "subjective" indicators, which, through direct questioning of residents, contribute to questionnaire evaluation factors such as the availability of quality housing in one's city or neighborhood, the perception of security, as well as the perception of housing insecurity, which for example increases as incomes decrease but also with increasing job instability (OECD, 2021b; Heylen, 2023).

Despite the comprehensive framework, the limitations of these definitions and indicator systems do not exhaust the topic. Therefore, delving more closely into projects addressed by "affordable housing" policies seems like a useful step to then address the issue within ongoing research.

### **2.3 Methodology. Observatories and platforms, policies and projects.**

This research delves into the complex landscape of European housing policies, where two fundamental documents set the overarching goals: the UN's 2030 Agenda for Sustainable Development and the Green New Deal, aiming for Europe's climate neutrality by 2050. Within this framework, additional documents like the Geneva UN Charter on Sustainable Housing, the Amsterdam Pact, and the related Housing Partnership Action Plan (2018) provide specific guidelines. Notably, the Renovation Wave Strategy (2020), aligning with the Green New Deal, prioritizes energy-efficient buildings and the reuse of existing housing stock, specifically through the Affordable Housing Initiative (AHI).

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<sup>10</sup> For the following terms see the Eurostat Glossary: <https://ec.europa.eu/eurostat/statistics-explained/index.php?title=Glossary:Eurostat>.

Many of these housing policies prioritize climate concerns, emphasizing energy-efficient buildings and reduced environmental impact. However, it's important to note that affordable housing remains a critical area of study within these frameworks. Therefore, channels of financing and platforms promoting knowledge networks between local administrations and providing financial support for project realization were subsequently investigated: Horizon Europe, main EU funding channel with specific calls for both housing and "affordable" housing; Urban Innovative Actions (UIA), funding and monitoring entity; the New European Bauhaus (NEB), operational channel of the Green New Deal with a strong focus on the spatial and social "creativity" of the project proposals; URBACT, exchange and support network for local administrations, with housing and inclusion as one of the main focuses.

Finally, observers dealing with spatial policies and residential construction were selected, monitoring trends in the construction sector and bringing together stakeholders (builders, promoters, developers, housing agencies, but also...) from both spatial policy perspectives. These "containers" highlight virtuous and "exemplary" cases that can be scaled up to higher-level policies (design and spatial examples) or implemented locally (in the case of policies). Thus, attention was paid to Housing Europe; SHAPE-EU European Affordable Housing Consortium; Eurocities; Housing Solutions Platform; the Housing 2030 Initiative. From here, some case studies proposing innovative elements regarding the concept of affordability, effectively integrating spaces and policies, were selected and will be briefly described in the next paragraph.

The study work, in addition to consulting the documents available from the platforms, will be refined with further operations in the coming months. In-depth interviews with key stakeholders involved in the ongoing processes, including designers, administrators, third-sector entities, construction companies, will allow deeper exploration of various issues, including:

- a comprehensive review and analysis of the local regulatory framework that shapes the implementation of the case studies;
- financing mechanisms and long-term financial sustainability;
- spatial and technological solutions;
- impact on the community and lessons learnt;
- replication potential in other contexts.

The selected case studies will be refined and broadened through thematic lenses. With the other research units, we can develop thematic atlases that transcend geographic boundaries and themes within the affordability container.

The platforms consider a diversity of examples at a global level, even in peripheral and rural areas; however, this research focuses on European cases within medium or large cities. Look beyond Italy is useful, to seek "innovative" solutions and tools to bring into our national framework. This can be strategic, even in a later phase of work, to detect elements of innovation that may already be conventional or regulated in policies elsewhere. Urban areas appear to be the most stimulating dimension for research, as places where social inequalities become more

acute and entrenched. Precisely in cities, where individuals often lack established networks of mutual aid, familial or friendly, and are more vulnerable, access to an "affordable" home is essential to maintain an adequate standard of living and thus contribute more generally to social cohesion (Bricocoli in Peverini, 2023).

### **3 “Concrete” translations of affordability: relevant topics between spaces and policies**

From the observatories and platforms that have been already mentioned in 2.2 section, we can identify a few housing projects and interventions, that more than others are physical translation of the affordability notion. Working on the analysis of design examples allows to verify how the concept behind their peculiar housing offer- which is the “being affordable”- is developed in relation to the supporting housing politics and issues at urban / territorial scale (green & blue networks, energy) and at close-up scale, overcoming a mere financial- and economic approach and offering “overall” solutions. The projects analysed in par.3 are identified as “exemplar” and meaningful case studies in the sources or developed within European financing frameworks. Amongst the selected cases, there are models for the integration between housing and welfare support (health and social assistance); for technological and construction solutions that make it possible to imagine reuse operations in the future or that make use of recycled materials (with consequent reduction of costs); for the relationship with the existing and often abandoned heritage of the urban contexts of intervention.

Working on the topic of affordability, these cases are interesting not only because they aim at reducing the direct costs of the dwellings, limiting them to the threshold of the 30% of the individual income, but because they implement models of “integrated” affordability. They hence integrate financing- and functional mix models in order to: combine the spaces of the single apartment with spaces for social- and healthcare services (Calcio, Belgium); grant the right to housing and support the access to jobs (Vivalla, Sweden); support housing spaces with services to create local communities (La Borda, Spain); contrast the risk of homelessness with multi-scale solutions (Homes for Good, UK). Beyond their innovative content and their overall quality, another criteria for the selection of these cases was that they refer to diversified frameworks of welfare models and somehow represent the different models of European welfare states; therefore they represent the different ways in which the “right to housing” is interpreted and – at what degree- supported from the public policies (Esping-Andersen, 1990; Piketty, 2014). In this perspective, we want to stress the relationship between the right to housing and the right to the individual and collective well-being (Secchi, 2013; Bianchetti, 2016), granted by the welfare policies<sup>11</sup>, regarding which “housing” is the passkey.

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<sup>11</sup> In this regard, the reference is to the classification of European models of welfare state offered by Salamon and Anheier (1999, in Corbisiero, 2008) based on which degree States and Third Sectors are involved in the welfare provisions.

### 3.1 Containing housing costs with Community Land Trusts and innovating the health-care welfare with new co-living models



5 - Topic framework in UIA (<https://www.uia-initiative.eu/en/topics>)

As known, UIA Urban Innovation Actions is an EU channel of action to ‘identify and test solutions for sustainable urban development’ (UIA, 2020), that financed with the ERDF channel for the period 2014-2020 of projects with a high degree of innovation and in cities of at least 50.000 inhabitants, up to 80 percent of their overall investment. UIA was an especially interesting experience as the selected projects were supported as case studies and monitored both in the planning and the construction phase, both when in use; this approach allowed to create a multifaced knowledge bank, intervention toolboxes and guidelines to inspire policies at local level and support local administrations in the decision-making process<sup>12</sup>.

Amongst the realized projects, Calico in Bruxelles is a recently completed intervention (2021) offering innovative ideas for health care models in housing blocks. The project proposes a new governance model for community-led (co-)housing to contrast the severe lack of affordable housing in the metropolitan region of the Belgian capital. Indeed, rental- and buying costs on the free market has nearly doubled in recent years in Bruxelles; on top of that, families with an income of 1500 € or lower spend in average 60 percent of their income for housing and housing-related costs. As suggested by its acronym “CAre and LIVING in COMMunity”, Calico introduces innovations at the scale of the building (mixing housing units and shared spaces) and of the proximity spaces, offering housing solutions especially addressing the needs of low-income people as women at risk of homelessness (also elderly women), elderly people, families with migrant background.

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<sup>12</sup> All information about Calico project in 3.1 comes from UIA website: <https://www.uia-initiative.eu/en/uia-cities/brussels-capital-region>.

The building houses 34 units and has a rather “traditional” housing scheme that mixes single- or family apartments with collective spaces and shared spaces at the ground floor. Calico’s innovation rather lies in the financing- and management model. The financing (5 Meuro) was managed with the collaboration between a Community Land Trust (CLT) and the local government. The land acquisition cost and the financing of the community spaces in the building was managed by the Community Land Trust Brussels (CLTB), while the apartments are partly bought by cooperatives (20 units), partly acquired by CLTB that rents them out to people 50+ (4 units) or as Housing First options (2 units); a few others are put on sale with “social” prize (8 units).

The intervention of the CLT allows to contain the apartments’ cost, separating the costs of the land from the costs of the units<sup>13</sup>, and to hinder speculation, putting a cap on the sales’ prize.

The innovative management can be identified in the presence of three property managers: as seen, CLTB, and other two cooperatives, Angela D. and Pass-Ages, that respectively fight gender exclusion in a feminist perspective and support intergenerational co-living models. In the building an innovative life-to-death health care model (overcoming the hyper-specialization of the Belgian health care system), is integrated. This was developed with the residents and aims at support continuously the residents, along different life-phases.



6 - Calico, building facade and management diagram.  
(<https://www.cltb.be/calico/?lang=en>)

### 3.2 From abandoned industrial sites to innovative cohousing models with the action of close-knit housing cooperatives

Housing 2030 is an initiative of Housing Europe, Unece and UNHabitat to collect pilot cases offering a set of ‘effective policies for affordable housing in the UNECE region’ (UNECE and Housing Europe, 2021), addressing housing policies at national level. The 2021 handbook, published during the pandemic, provides an articulated set of policy tools organized in thematic sections such as: governance, finance, land and climate-neutral housing.

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<sup>13</sup> In Brussels, CLTB manages to deduce the costs of the land from the selling costs as the building land is granted in “surface right”. More information, here: <https://www.cltb.be/how-does-it-work/?lang=en>

GOVERNANCE TOOLS	Strategic frameworks		Institutions and capacity-building
	Multi-level governance		Setting and monitoring housing standards
	Evidence		Supervision
	Dedicated social and affordable housing providers		Tenant and owner-occupier involvement frameworks
FINANCE AND INVESTMENT TOOLS	Regulating financial institutions	Non-profit provision of social and affordable housing	Subsidizing rents
	Rent setting, indexation and regulation	Microfinancing	Using household savings
	Public loan, grants and purposeful investment	Interest rate subsidies	Loan guarantees and insurance
	Special-purpose intermediaries	Shared equity and costs schemes	Revolving funds for investment in affordable housing
	Taxation to guide investment		
	Public land banking		
LAND POLICY TOOLS	Land readjustment		Public land leasing
			Land value capture
	City and neighbourhood planning		
	Land-use regulation and inclusionary zoning		
	Land value taxation		
CLIMATE NEUTRALITY TOOLS	Energy performance-related building regulations		Regulating the urban environment for energy efficiency
	Non-regulatory climate policy initiatives		Financial incentives
	Awareness-raising and training		

7- Thematic toolkit and policy tools for affordability.

(UNECE, 2021, p. 20: [https://unece.org/sites/default/files/2021-10/Housing2030%20study\\_E\\_web.pdf](https://unece.org/sites/default/files/2021-10/Housing2030%20study_E_web.pdf))

Amongst the case studies presented as examples of effective governance policy (multi-level governance and strategic frameworks), there is the Barcelona case, analyzed at both policy- and design level. As known, Spain has developed in the second half of 20th Century a welfare model that excludes the housing provision from the set of “essential services”; moreover, Spanish policies have traditionally supported access to private ownership, while tools for rent- and land leasing regulation, such as the 1964 LAU Urban Leases Act, and its following updates up until 2013, had hardly an impact on the matter (Falagàn, 2019). In the national framework two issues could be noted: weak support policies combined with a harsh housing crisis in relation to the “property bubble”, burst around the time of the 2008 financial crisis, leading in those years to a yearly +30 percent increase of the housing costs, that increased the housing tension in the Barcelona metropolitan area (Falagàn, 2019).

Therefore, since 2014 the Catalan government tried to cool down the situation with an innovative housing plan. The 2016-2025 PDHB New Barcelona Right to Housing Plan tries to deal with severe housing crises by: regulating the housing mix in new interventions (min. 30% of housing units should be affordable housing); encouraging the public operator in using a wide stock of vacant and dilapidated housing units; curbing the tourist pressure; facing the housing emergencies by connecting housing to social support.



8 - La Borda, Lacol Architecture Cooperative.  
(<https://miesarch.com/work/4554>)

La Borda cohousing cooperative project (2014-2018)<sup>14</sup>, was developed close to the issuing of the housing plan and is a positive case study for the PDHB implementation, both at level of financial- and social management, both at architectural level. The project was developed after a strong bottom-up process involving several associations in the Sants and La Bordeta neighbourhoods, that were actively trying to push the administration in reusing the former industrial sites of Can Battlò. The area had been disused and with prediction (not implemented until then) by the general plan of 1976 to regenerate it with mixed housing-services. La Borda was funded as housing cooperative within the project of Can Battlò to provide an alternative model of housing management and implementation based on ecologic and inclusive principles, according to which the housing is managed collectively and not by the single users/buyers. In 2015 the cooperative received the land from the municipality in a 75-years right of use (with the payment of a limited fee from the users); the building site was an empty lot in between the brownfield area and the city. Moreover, La Borda managed to finance the whole operation by involving Banca Etica, applying innovative models of microcredit and contribution by the inhabitants. From an architectural standpoint, the design was developed through an intensive participatory process between the cooperative members, involving a wide range of targets. The result is an articulated block in which the presence of collectively used spaces is relevant and the shared spaces work as filter between private- and collective, semi-public spaces. The structural solution with bearing structure in structural wood and aluminium- and steel light elements is combined with technologies for strongly reducing the energetic impact and the use

<sup>14</sup> All information regarding La Borda project in 3.2 comes from La Borda cooperative website: <http://www.laborda.coop/en/>, unless noted.

of water in the building, carrying out the ecologic values of the cooperative. The architectural value of the building, designed by Lacol cooperative of architecture, has been recognized at international level.

The interviews going deeper in the case study will be an opportunity to analyze the aspects related to the financial and concrete management of the spaces, after the first years of use.

### **3.3 Combining self-recovery and community support to regenerate social housing neighbourhoods**

SHAPE-EU is a Housing Europe- and Eurocities initiative to support developers and local administrations in creating socially inclusive neighbourhoods, developing the social targets of the New European Bauhaus and the Renovation Wave. The project selected 100 Lighthouse Districts that "cast light" on the direction for the policies of intervention on the city to take to create of new neighborhoods (or work on the existing) that are socially sustainable, 'affordable and low impact on the environment' (SHAPE-EU, 2023). Among the SHAPE-EU cases, the work on the Swedish Vivalla neighbourhood in Örebro<sup>15</sup> seems especially interesting for our research work. Built in the "Golden age" of Sweden's welfare state as part of the Miljonprogrammet national housing program, Vivalla neighbourhood has over time become a critical area, where isolation and social segregation were tangible. With 85 percent of the population with migratory backgrounds, few services and poor connections to the rest of the city, Vivalla could be defined as an area "in crisis", with a high level of social tension.

The redevelopment project (2012-2024), managed by the non-profit housing company and landlord ÖrebroBostäder, with design by leading companies as White Arkitekter and Skanska building company, contributed to improve the physical spaces of the area, 'creating a safer and more positive residential environment'<sup>16</sup>. The collaboration between these actors addressed the intervention at architectural level, maintaining the existing low-rise townhouses, and improving the energy efficiency of buildings (by installing green roofs, photovoltaic- and solar panels, natural cooling systems, new doors and windows, and by working on new facades systems). At urban scale, the focus was the redesign and reorganisation of open spaces, to improve access to proximity spaces and strengthen the sense of safety, belonging and community; the improvement of the local network with the urban network of sustainable mobility; the implementation of community services (Trainstation center) for the involvement of younger residents.

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<sup>15</sup> All information about Vivalla project in 3.3 comes from SHAPE EU website: <https://shape-affordablehousing.eu/vivalla/>, unless noted.

<sup>16</sup> Skanska, Vivalla Örebro: <https://group.skanska.com/projects/57906/Vivalla%2C-Orebro>.



9 - Vivalla Örebro. Credits: <https://whitearkitekter.com/project/vivalla-orebro/>

The physical dimension of the intervention has in fact been associated with a strong social dimension. The recovery work of the existing was an opportunity to address the problem of unemployment suffered by many of the residents, through the Residents Builder program, an innovative initiative promoted by the housing company ÖrebroBostäder. This led to the involvement of approximately 80 jobless residents in a self-recovery process, where the building company worked together with the residents, providing specific training that might later allow access to the job market.

The project is significant for three reasons, two positive and one "debated". Firstly, it is an example of regeneration of social housing area, with a high quality architectural and technological project, which can suggest solutions elsewhere in many European contexts. Moreover, such physical- and spatial intervention was an opportunity to address the problem of social segregation through the concrete measure of training and employment of jobless inhabitants. However (and here it goes the aspect to be analyzed more in depth with ad-hoc interviews), it is not clear if the intervention will become a factor for exclusion or eviction rather than inclusion, with an overall investment of 100,000 € / unit and a significant increase in the rent price, from 90€/m<sup>2</sup>/year to 125€/m<sup>2</sup>/year; or if the increase of the direct housing costs will be offset by lower energy costs thanks to the retrofit and performance upgrade, and by the income stabilization of residents and a relative increase in their disposable income (Gustavsson&Elander, 2016), for a real economic "affordability".

### **3.4 Housing agencies between public and private to recover the vacant assets and contrast the risk of homelessness.**

The lack of warranty of the landlords regarding the renters often results in a mismatch between a high demand for housing and a large stock of vacant privately owned housing not on the market: this is one of the problems that the policies of affordable housing try to address

(Housing Europe, 2024). Another hot issue is the need of increase the stock of housing at affordable price to slow-down the current rise of homelessness (Housing Europe, 2024).

The 2021 Lisbon Declaration on the European Platform on Combating Homelessness and the establishment of the relevant EPOCH network made it evident that increasing the share of housing units managed as Housing First options and the structuring of Housing First policies in the broader frameworks of national housing policies is essential (Housing First Europe, 2024). In this perspective, Housing Solutions Platform is an initiative of Housing Europe, which together with the two European agencies that deal with homelessness and severe housing distress through Housing First policies (Feantsa and Fondation Abbé Pierre), focuses on policies and projects that address new housing paradigms to contrast homelessness.

Among the projects highlighted by the documents available on the platform, of particular interest for the ongoing research is the Scottish case of Homes for Good<sup>17</sup>, in Glasgow. Homes for Good is an agency in the private sector, that operates as a property manager and acts as an intermediary between owners and low-income people or "on benefit", who receive state subsidies, and at risk of serious marginalization. The allocation of the housing spaces is managed according to the Housing First model, in which the allocation of the house is granted at the beginning of the support process and lasts for a limited time but sufficient to improve the situation of the recipients. The initiative is interesting as it focuses on the existing housing stock: Homes for Good buys vacant or abandoned houses (apartments but also single-family homes), renovates them with a high design quality and rents them for people with low – very low income or at risk of losing their homes.

HFG operates as a real estate manager acting both as an intermediary and guarantor for the owners, often reluctant to rent to people with low income and social problems; additionally, HFG deals with the renovation of the real estate, often directly involving beneficiaries, thus improving the sense of belonging and responsibility. This involves a mix of activities, such as property acquisition, social activities, property management and construction work, which the group has separated into separate companies within, each engaged in different sectors of intervention and with its own professionals.

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<sup>17</sup> All information regarding Homes for Good in 3.4 comes from HFG website: <https://homesforgood.org.uk/>.



10 - Homes for Good. Photo credits: <https://homesforgood.org.uk/>

Since 2013, when HFG was born, about 300 dwellings have been bought and/or renovated, plus a further 200 private dwellings (which remain the owners) under their management. Moreover, the agency aims at upscaling its model at national level by multiplying its headquarters and by fostering interactions with public or private lenders; at the same time, HFG offers training for investors, social operators or administrators to activate similar paths in other contexts, always with the HF model as an operational background.

#### **4 Discussion and conclusions: economic-, spatial- and social affordability**

The platforms, observatories and projects observed highlight several relevant issues around housing affordability. As far as policy issues are concerned, the selected case studies are convincing as they overlap policies at different levels: the local- and the national framework interact seamlessly by using a varied set of tools (land- or property acquisition, management models, financing frameworks, connection with a wide range of departments in the local authority); at the same time, the projects show a strong collaboration between different actors, structuring bottom-up intervention policies (La Borda) or implementing much wider policies at local level (Calico). From a spatial point of view, in each example there is a strong attention to space, which becomes structural to achieve different goals, both directly related to the project (achieving community goals, as in La Borda, or offering supporting welfare, as in HFG and Calico), or linked to more general objectives: environmental sustainability and retrofit (Vivalla); reduction of land use and reuse of the existing stock (Vivalla, HFG, La Borda). The projects of Calico, Vivalla and La Borda, while working in different ways at the "neighbourhood" level, place strong emphasis on the inclusion of the project within a framework of wider urban dynamics, which consider accessibility and sustainable mobility, as well as the system of neighbourhood services, working in synergy with the intervention sites.

If "affordability", as seen in 2.2, is often associated with the relationship between housing costs and the disposable income of the inhabitants, the policies, platforms, and projects analysed, widens an "all-round" gaze on social-, management- and spatial issues. This approach, going back 70 years, inspired the construction of welfarist housing blocks in the "golden age". However, the project for the 'public city' (Di Biagi & Marchigiani, 2009) arose from the Modernist heritage and surely it offered integrated housing proposals, but these were "flattened" on a single-family model and hung on the rampant post-war certainties, with a booming demography and rich state budget. Today, instead, policies and projects for the affordable housing in Europe have surely to commit to an integrated approach; however, it must face strongly variable conditions: increasingly different fragilities, of "ways of living", of funding channels, and at the same time with a declining demography and a welfare in severe crisis, in which the public withdraws, while increasingly hard issues should be addressed. Housing emergencies, ways of living, community building, social support and health for increasingly diverse targets characterize the near future. Therefore, finding evaluation, measurement and design tools is needed to turn from a mere economic "affordability" to an integrated affordability, with innovations in financing models, environmental networks, spatial solutions, support for the territorialization of the social-healthcare welfare.

From the analysed source and projects results that the current housing issue is an opportunity to redefine affordable housing by envisioning three scenarios of integration:

- Affordability as "health through life": housing spaces are integrated with a health target, in which "health" firstly implies choosing healthy building materials and designing healthy, accessible, thermally comfortable individual and collective spaces; secondly, supports sustainable networks in the city; lastly, integrates housing spaces with policies to support inhabitants at different stages of life and to address different health needs.
- Affordability as living community: innovative forms of cohabitation impact on the composition of the space inside the buildings, on the articulation between built spaces and open spaces, on the involvement of operators to activate socio-health and training support paths.
- Affordability as inclusion: inclusion is carried out at different levels. At the urban level, this implies integrating policies to stem evictions from the central areas and multi-faceted models to support housing. At the level of the building or of the single housing unit, modular and energy-efficient solutions must be embedded with a high spatial quality and "design for assembly" strategies in mind. At the level of policies, socio-sanitary support paths related to homelessness and education to support job access must be activated, as well enabling models against homelessness risk.

In our pilot cases, in Friuli Venezia Giulia, Veneto and Trentino Alto Adige, these directions are valuable for coping with the worsening social conditions (demographic decline, reduction of available incomes, migratory flows, loneliness), combined with the contraction of public welfare, the increase of abandoned assets to be redeveloped, the territorial fragility linked to the impact of climate change and the increasingly outdated building stock, unprepared for new challenges.

The hints presented in this paper show some trajectories for regional and local policies and on three main nodes. Firstly, investing in the monitoring and observation of good practices, while collecting and "normalizing" data to guide policies, regulatory frameworks and plans, is strategic. Moreover, building on the experience of "pioneering" and virtuous cases can help scaling up new housing policies at the national level. Finally, it is necessary to work at the same time on policies and spaces, to allow on the one hand to implement policies (innovating them), on the other to propose adequate and fitting spatial solutions in projects, bringing the right to housing back at the heart of public intervention.

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