

November 2026

Cities Observatory for Housing Innovation

Room to Act

26 cities finding new answers to the housing crisis, and what other cities can learn from them

HOUSING IN FOCUS

anteverti INSIGHTS

About this Insight

Housing has become one of the most pressing problems in cities around the world. More than 3 billion people lack adequate housing[1], 1.1 billion live in informal settlements and the global shortfall grew from 251 million homes in 2010 to 288 million in 2023[2]. In large cities, homes stand empty while people wait for one, approved projects stall and residents are priced out of their neighbourhoods. A problem of this size will not be solved by building alone: it calls for innovation in public policy. Since 2011, Anteverti has advised cities, governments and companies on urban challenges, public policy and innovation strategy in 24 countries on five continents. Housing has become one of the most recurrent themes in our recent work, through consultancy, research and events, including the curation of the first edition of HOWS Barcelona | Housing World Summit, hosted by Barcelona City Council and organised by Fira Barcelona. For 15 years we have also curated Smart City Expo World Congress, the world's largest event on cities and innovation, and its spin-offs around the world, which gives us a global view of what is happening in cities and of how they govern and innovate to face their challenges. Building on that experience, and following World Cities Day 2026, devoted to housing[3], we are launching the Cities Observatory for Housing Innovation, a living research observatory. Its first Insight brings together 26 cities from 20 countries and six continents, each tackling the problem in its own context, along three axes: renovation, retrofit and reuse; simpler processes; and social and affordable housing. It is not an exhaustive survey or a ranking, but a look at solutions that can inspire others. Every figure is linked to its source and listed in the References.

More information about the authors can be found on page 44.

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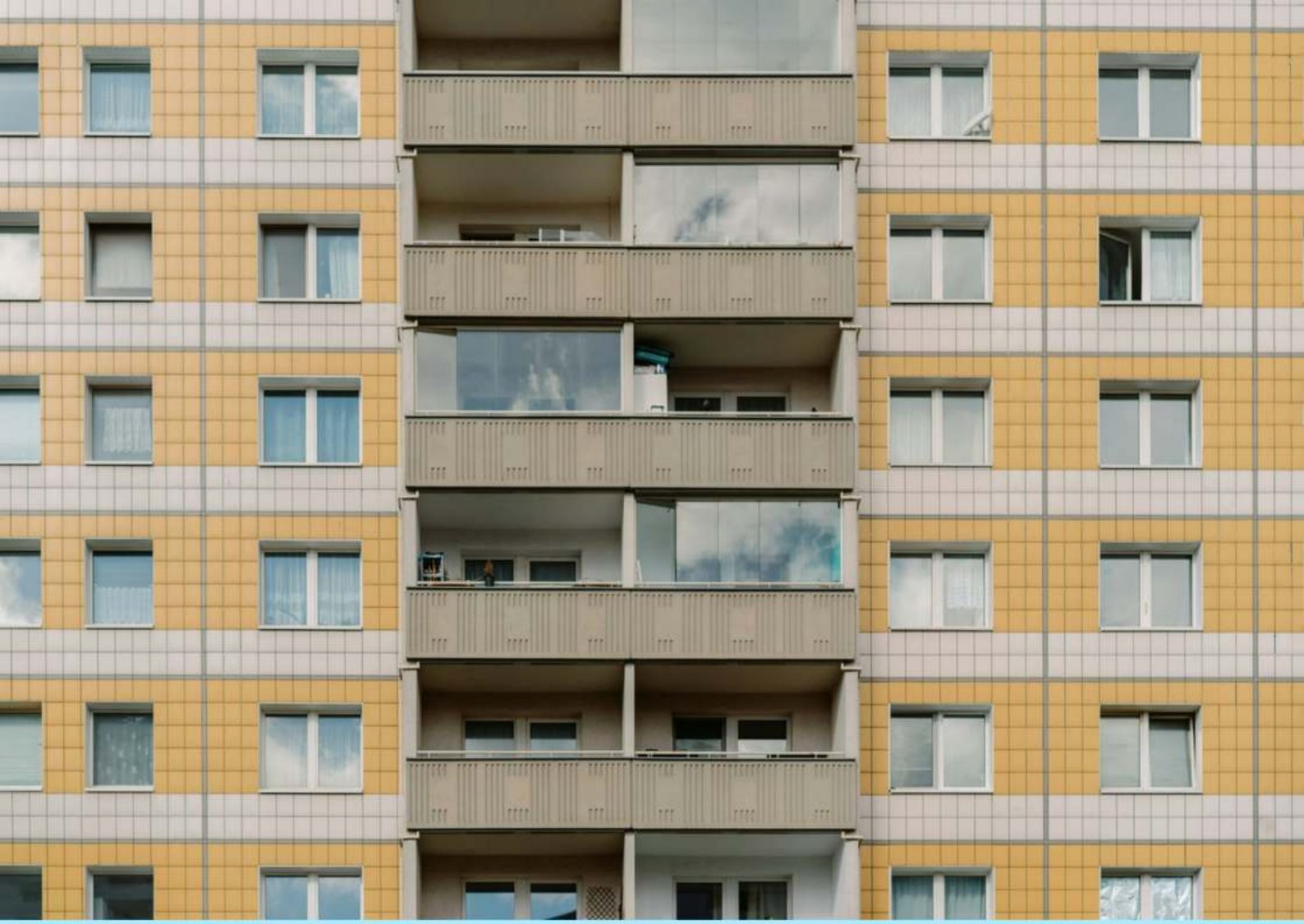

Housing: More Than a Shortage?

Why the answers to the housing crisis do not all look like a construction site.

This Insight looks at housing not only as a question of how many homes a city builds, but of how it uses the ones it has, how long new ones take to arrive and whether residents can afford to stay.

IN HINO, A SUBURB OF TOKYO, people are sent to visit owners who live far away and have left their homes empty, to ask what they plan to do with them. In Los Angeles, a project in which every home is affordable must be approved within 60 days. In Vienna, a century after the city began building its own housing, around half of the population lives in subsidised homes. Three cities on three continents, each answering a different question: what to do with the homes that already exist, how long a new one should take, and whether people can afford to stay in the homes they have.

Measured globally, the crisis does look like a shortage: more than 3 billion people lack adequate housing[1]. Yet the shortage is only one dimension of the problem. In the EU, house prices rose by 57.9% and rents by 27.8% between 2010 and early 2025[2]. In many cities, homes stand empty while people wait for one, approved projects stall before they reach construction, and residents are priced out of the neighbourhoods where they have built their lives.

Housing is also bound up with much of what a city does: how it plans land and density, how people move, how much energy its buildings use and how it adapts to a changing climate, who can afford to live close to work, schools and public transport. That is why the answers do not all look like a construction site. Some begin in a building that has lost its use, others at a permit desk, in a zoning code, on a municipal balance sheet or in a city charter voted by residents. This Insight gathers 26 city cases from 20 countries and six continents, organised around three shifts.

The first is to start from what already exists, renovating, retrofitting and reusing buildings before adding new ones. The second is to win back the time a home takes, from the rulebook to the permit to the application form. The third is to keep homes within reach so residents can stay, through social, public and non-profit housing. Each case comes with what other cities can learn from it, because the aim is not to rank cities, but to see which ideas can travel. On the occasion of World Cities Day, held under the theme "Regenerating the City: Adequate Housing for All"[3], CitiesToBe published these cases in Housing in Focus, a series of three articles. This Insight follows it up, reading the 26 cases side by side, as part of our commitment to the cities and organisations we work with: to keep expanding what we know and to focus on the formulas that are working.

We call it an observatory because it is a lens, not an exhaustive survey or a catalogue of finished solutions. Our role has been to put the focus on these three questions and to look for relevant cases within that frame, so the selection follows the questions rather than an attempt to give a global snapshot or to balance regions. Many other cities, in every part of the world, are working on the same issues, and the 26 cases here are a way into them, never the full picture. An observatory is never finished.

The Authors, 2026



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01 · RENOVATION, RETROFIT AND REUSE

The Homes That Already Exist

Nine cities that start from what they already have, from the single house to the whole district.

Many of the homes we need already exist, but they sit empty, run-down or in the wrong use.

IN BRUSSELS, a neglected 1960s office block now holds 130 homes. Its concrete frame was reinforced to carry three new floors, and wide balconies opened it up to the street[1]. Nothing about it required starting from scratch.

The housing crisis is usually told as a shortage: too few homes, so build more. Look closer and the picture shifts. Across continents, many of the homes we need already exist, but they sit empty, run-down or in the wrong use. São Paulo counted 588,978 vacant homes in its 2022 census[2], more than the 400,000 its mayor says the city lacks[3]. Japan has a record 9 million empty dwellings[4]. In the United States, a fifth of office space stands vacant[5].

Building new will always be part of the answer. But it is slow, land-hungry and carbon-heavy, while renovating an existing building generates 50 to 75% fewer emissions[6]. Much of the future stock is already standing: in the EU, 85–95% of today's buildings will still be standing in 2050[7]. Brussels has taken note: the EU's first Affordable Housing Plan recognises that new construction alone will not solve the crisis[8], and HouseEurope![1] warns that Europe could lose enough space to demolition by 2050 to house 50 million people.

The nine cities in this first chapter start from what they already have, and together they trace a path from the single house to the whole district. Tokyo is bringing empty houses back into use and Calgary is turning offices into homes, while São Paulo and Coimbra are bringing residents back to their historic centres. Rome and Boston work on the public stock, one by buying existing homes and the other by retrofitting its own. Bogotá and Rotterdam take on entire neighbourhoods, from self-built homes to a regeneration plan measured in decades, and eThekwini has mapped every building to decide which informal settlements to upgrade first.

IN THIS CHAPTER: Bogotá[9] Boston[10] Calgary[11] Coimbra[12] eThekwini[13] Rome[14] Rotterdam[15] São Paulo[16] Tokyo[17]

The scale of the need and the answers under way.

JAPAN [17]

9 million

empty homes across Japan, a record 13.8% of all dwellings



CALGARY [11]

30.4%

downtown office vacancy at the end of 2025

EUROPEAN UNION

85–95%

of today's buildings will still be standing in 2050[1]

ROME [14]

1,040

existing homes bought for public housing

BOSTON [10]

2030

target for fossil-fuel-free public housing

COIMBRA [12]

2,200

new rental homes targeted by 2030, mostly through rehabilitation

ROTTERDAM [15]

12,000

homes being renovated or rebuilt by housing associations

SÃO PAULO [16]

588,978

empty homes in 2022, up from 290,317 in 2010

ETHEKWINI [13]

72 hours

to map the whole municipality with AI, once several months

BOGOTÁ [9]

954

legal titles planned in a single project

Bogotá

Colombia

POPULATION 7.41 million · metropolitan region 11.6 million

WHAT CITIES CAN LEARN

Informal housing can be improved rather than replaced. Combining repairs, legal titles and risk management upgrades both the home and the security of those who live in it.

IN BOGOTÁ'S SELF-BUILT NEIGHBOURHOODS, the city's housing agency, the Caja de la Vivienda Popular, is improving the houses that are already there. It responds to a regional reality: an estimated 45% of households in Latin America and the Caribbean lack adequate housing, and 95% of that deficit is qualitative, meaning homes that need fixing rather than homes that are missing[1]. The agency upgrades roofs, floors, kitchens and bathrooms[2] in the most vulnerable households, and adds systems to collect rainwater. It also helps families secure legal ownership of their homes, with 954 titles planned in a single project in the south of the city. Around the houses, it improves streets, parks and lighting together with residents, and relocates families living in high-risk areas.



45%

of households in Latin America and the Caribbean lack adequate housing

95%

of that deficit is about homes that need fixing

954

legal titles planned in a single project

LEARN MORE

Alcaldía de Bogotá · Caja de la Vivienda Popular roadmap

bogota.gov.co

Boston

United States

POPULATION 672,973 · metro area 5.03 million

WHAT CITIES CAN LEARN

Public housing is an asset worth keeping. Retrofitting it for the climate transition upgrades the homes of those who already live there.

IN BOSTON, the city is upgrading the public housing it already has. The Boston Housing Authority, the city's largest landlord with about 10,000 homes[1], aims to make its public housing fossil-fuel-free by 2030[2]. At Franklin Field, a geothermal network will replace gas heating and bring new heating and cooling to 129 families[3]. The city also funds deep energy retrofits in income-restricted buildings[4]. It runs against the national trend: public housing in the United States has fallen from 1.3 million homes in the mid-1990s to 860,000 in 2026, and only a small share of the units demolished has been replaced[5].



10,000
homes run by the Boston Housing Authority, about

2030
target for fossil-fuel-free public housing

129
families getting geothermal heating and cooling

860,000
public homes left in the US, down from 1.3 million

LEARN MORE

Boston Housing Authority · Sustainable Buildings

bostonhousing.org

Calgary Canada

POPULATION 1.61 million · metro area 1.84 million

WHAT CITIES CAN LEARN

A struggling downtown can become a housing opportunity. A clear public incentive, paid per square foot converted, turns empty offices into homes with results that can be measured.

IN CALGARY, the city is bringing residents back downtown by converting the offices that are no longer needed. The problem is structural: downtown office vacancy stood at 30.4% at the end of 2025[1]. Its Downtown Office Conversion Program offers owners an incentive for every square foot of office space they turn into homes, hotels or other uses. So far, 21 projects have taken 2.7 million square feet of offices off the market, around 250,000 m², and the eight already completed have created nearly 800 homes[2]. Five years into a ten-year plan, the city is nearly halfway to its goal, and the latest round opens the door to student and senior housing and co-living.



30.4%
downtown office vacancy at the end of 2025

21
conversion projects so far

2.7M
sq ft of offices taken off the market, around 250,000 m²

nearly 800
homes from the eight projects already completed

LEARN MORE

City of Calgary · Downtown Office Conversion Program
newsroom.calgary.ca

Coimbra Portugal

POPULATION 144,822 · Região de Coimbra 446,982

WHAT CITIES CAN LEARN

A historic centre stays alive when people can afford to live in it. Rehabilitating empty buildings for rent, and tying new density to affordable homes, brings residents back to the heart of the city.

COIMBRA'S HISTORIC CENTRE has been losing residents while many of its buildings stand empty, as the city's own housing strategy acknowledges. That strategy aims for 2,200 new rental homes by 2030, with the focus on rehabilitation, and commits around €76 million to building and renovating public housing[1]. In the Baixa, the lower town, the city is restoring historic buildings for affordable rent[2]. The regeneration reaches the river too, where the old railway station is to become a public square linking the Baixa with the riverfront[3]. And along the new Metro Mondego corridor, projects can now build up to 30% more if the extra space goes to public or affordable housing[4].



2,200
new rental homes targeted by 2030, mostly through rehabilitation

around €76M
to build and renovate public housing

up to +30%
building capacity for affordable homes along the Metro Mondego

LEARN MORE

Câmara Municipal de Coimbra · Local Housing Strategy

cm-coimbra.pt

eThekwini

South Africa

POPULATION 4.24 million

WHAT CITIES CAN LEARN

Upgrading informal settlements starts with an accurate map. Mapping every building in days rather than months lets a city target its investment where it is needed most.

IN ETHEKWINI, the municipality that includes Durban, 312,741 households lived in informal areas in 2022, nearly a quarter of the population. Yet the funding to improve them is allocated on census data that is updated only every ten years, while informal neighbourhoods change from one year to the next[1]. Together with UNITAC, a United Nations technology accelerator for cities, the municipality now uses an AI tool that detects buildings in aerial images. It mapped 1,530,546 of them in 72 hours, a task that once took several months. With that picture, the city can decide which informal settlements to upgrade first, make sure investment reaches the communities that need it most and secure national funding for free basic services.



312,741
households in informal areas in 2022

1 in 4
residents of the municipality, nearly

1,530,546
buildings mapped with AI

72 hours
to map the whole municipality, once several months

LEARN MORE

UNITAC · Mapping informal settlements with AI

unitac.un.org

Rome Italy

POPULATION 2.75 million · metropolitan city 4.22 million

WHAT CITIES CAN LEARN

Buying existing homes can expand public housing faster than building them. A city can also plan explicitly for the households caught between social housing and the market.

IN ROME, the city is expanding its public housing by buying homes that already exist. In December 2025, the city council approved the purchase of 1,040 homes from Enasarco, a former pension institution[1], for around €250 million[2]. The first homes have already been signed over and the remaining 702 are due in 2026, in what the city describes as the largest acquisition of its kind by an Italian city in decades[3]. Rome is also looking beyond the social housing waiting list, to the so-called fascia grigia of households that cannot afford the market: a council resolution sets a target of 31,815 homes for them, most of them from projects already planned[4].



1,040
homes bought from Enasarco

€250M
for the purchase, around

702
homes still due in 2026

31,815
homes targeted for the fascia grigia

LEARN MORE

Roma Capitale · Enasarco homes acquisition

comune.roma.it

Rotterdam

The Netherlands

POPULATION 673,804 · Rijnmond region 1.52 million

WHAT CITIES CAN LEARN

Regeneration takes longer than a term of office. A twenty-year horizon, with goals that go beyond housing, gives it the time and scope it actually needs.

IN ROTTERDAM'S SOUTHERN DISTRICTS, the city is improving the homes that are already there as part of a much longer plan. The National Programme Rotterdam South[1] brings together the national government, housing associations, schools and employers around a twenty-year goal: raising education, employment and housing quality to the level of the Netherlands' other large cities. On housing, the city helps private owners fix years of overdue maintenance, and more than 3,500 homes were improved in a single council term. Housing associations are renovating or rebuilding another 12,000.



20 years

horizon of the National Programme Rotterdam South

3,500+

private homes improved in a single council term

12,000

homes being renovated or rebuilt by housing associations

LEARN MORE

Gemeente Rotterdam · National Programme Rotterdam South

rotterdam.nl

São Paulo

Brazil

POPULATION 11.9 million · metro area 20.7 million

WHAT CITIES CAN LEARN

Growth does not have to mean sprawl. Subsidising the retrofit of central buildings brings housing back to where transit and public services already are.



INSTEAD OF PUSHING NEW HOUSING FURTHER OUT, São Paulo is paying to bring it back to its central districts. The need is visible: the number of empty homes in the city rose from 290,317 in 2010 to 588,978 in 2022[1]. Through the Requalifica Centro programme, the city offers urban and tax incentives, along with more predictable licensing, for retrofit projects. Its most direct tool is a subsidy covering up to 25% of renovation costs[2] in social and affordable housing. The city has set aside up to R$1 billion, around €170 million[3], and most of it is reserved for lower-income families. The eligible area has just more than doubled, from 1,170 to 2,780 hectares.

588,978
empty homes in 2022, up from 290,317 in 2010

25%
of renovation costs covered, at most

R$1bn
set aside, around €170 million

2,780 ha
eligible area, up from 1,170

LEARN MORE

Prefeitura de São Paulo · Requalifica Centro

prefeitura.sp.gov.br

Tokyo

Japan

POPULATION 14.3 million · Greater Tokyo 37.0 million

WHAT CITIES CAN LEARN

Vacancy can be managed as a resource, not just contained as a problem. Knowing who owns empty homes, and why they stay empty, is the first step to bringing them back.

IN TOKYO, the metropolitan government treats the capital's empty homes as a resource rather than a burden. It funds private operators and non-profits that use vacant houses to meet local needs, and this year's call focuses on housing and spaces that support young people[1]. It also backs local councils trying new approaches. In the suburb of Hino, people are sent to visit owners who live far away and have left their homes empty, to find out what they plan to do with them[2]. Across Japan, 9 million homes stand empty, a record 13.8% of the total[3], almost one in seven.



9 million

empty homes across Japan

13.8%

of all dwellings, a record

LEARN MORE

Tokyo Metropolitan Government · Tokyo Model for vacant homes

metro.tokyo.lg.jp



Homes That Arrive in Time

Seven cities that find where time is lost on the way to a home, and win it back.

Waiting is the hidden cost of housing.

MORE THAN 1.1 BILLION PEOPLE now live in informal settlements, the highest figure on record. Among the reasons, UN-Habitat lists unplanned urbanisation and inequality, but also something rarely counted as a housing problem: bureaucratic frameworks that make formal housing harder to deliver[1]. When the rules move too slowly, people do not stop needing a home. They find another way, or they wait.

Waiting is the hidden cost of housing. Every home travels a long road, from plan to permit, from permit to construction, from an empty flat to the household that needs it, and time can be lost at every stage. In Cologne, drawing up a development plan alone takes three to four years on average[2]. In Oslo, around 12,400 homes already have approved plans but still lack a building application[3]. In New York, more than 6,000 empty public housing apartments were waiting to be readied for new tenants in late 2025, and turning one around took almost a year on average[4]. Delays like these are part of why the global housing shortfall grew from 251 million homes in 2010 to 288 million in 2023, even as vacant land and housing persist alongside unmet need[1].

The answer is not to lower standards, but to find where time is lost and win it back.

UN-Habitat points in that direction: the countries that expanded supply most successfully combined sustained investment with stronger planning institutions and more efficient regulation, while also improving the stock that already stands[1]. The European Union is preparing its own package to speed up both permitting and renovation[5].

The seven cities in this chapter each work on a different stretch of that road. Cologne starts with the rules themselves and what they add to the cost of a home. Los Angeles has cut the permit to 60 days, Atlanta has built a new institution to move faster on public land, and New York has rewritten its zoning rulebook. Hong Kong has moved construction into the factory to house families while they wait for a permanent home. Oslo shows the gap that remains between approval and construction, and Barcelona works on the final stretch, between residents and public housing. Speed is not the goal in itself, only the condition for homes to arrive while they are still needed.

IN THIS CHAPTER: Atlanta[21] Barcelona[22] Cologne[23] Hong Kong[24] Los Angeles[25] New York[26] Oslo[27]

The scale of the need and the answers under way.

WORLDWIDE

1.1 billion

people live in informal settlements, the highest figure on record[1]



COLOGNE [23]

3–4 years

to draw up a development plan, on average[2]

OSLO [27]

12,400

homes in approved plans awaiting a building application

NEW YORK [26]

350 days

to ready an empty public flat for new tenants[3]

LA [25]

60 days

to approve a project in which every home is affordable

HONG KONG [24]

4.7 years

average wait for public rental housing, down from 6.1

ATLANTA [21]

20,000

affordable homes targeted by 2030

COLOGNE [23]

€2,700

potential savings per m² of living space, by reviewing building rules

HONG KONG [24]

33,780

factory-built modules, the last in place by July 2026

BARCELONA [22]

85.49%

acceptance in user tests for HABOT 2.0, the city's housing assistant

Atlanta

United States

POPULATION 529,110 · metro area 6.48 million

WHAT CITIES CAN LEARN

When ordinary procedures move too slowly, a dedicated public developer with land, financing tools and a clear mandate can move faster. Bringing every public landowner around one table, and one target, matters just as much.



IN ATLANTA, the city has built new tools to speed up housing on public land. In 2022, the mayor brought together the housing authority, the transit agency, the school district and other public bodies in a strike force designed to break down silos[1]. The city then partnered with the housing authority to create a public development corporation that turns publicly owned land into mixed-income housing[1]. In 2025, the city council approved a $10 million loan for the corporation to accelerate affordable housing on public land, along with an agreement to develop surplus city-owned sites[2]. All of it serves a single target, 20,000 affordable homes by 2030[1].

2022
strike force of public landowners

$10M
loan to the public development corporation

20,000
affordable homes targeted by 2030

LEARN MORE

City of Atlanta · Activating public land

atlantaga.gov

Barcelona Spain

POPULATION 1.73 million · metropolitan area 3.40 million

WHAT CITIES CAN LEARN

Bureaucracy also stands between people and the homes that already exist. Making it simple, clear and fully online to apply for public housing is part of housing policy, not an afterthought.

IN BARCELONA, the city has turned its attention to the final stretch of the road: the one between residents and the public housing system. In June 2026, it relaunched its housing website with a simpler structure and plainer language, and made registration for the city's register of applicants for protected housing fully online. Its virtual assistant, HABOT 2.0, developed by the municipal technology and housing institutes, answers questions on rental rules, rental assistance and calls for protected housing using only official, validated sources, and reached an 85.49% acceptance rate in testing with users[1]. The project is part of Barcelona Fàcil, the city's plan to simplify administrative procedures.



85.49%

acceptance rate for HABOT 2.0 in tests with users

June 2026

relaunch of the housing website, in plainer language

LEARN MORE

Ajuntament de Barcelona · New housing website and HABOT 2.0

barcelona.cat

Cologne Germany

POPULATION 1.02 million

WHAT CITIES CAN LEARN

Rules can shape the cost of a home as much as materials or land. Reviewing standards together with those who build, and giving the changes an expiry date, makes simplification measurable and reversible.



COLOGNE STARTED FROM AN UNCOMFORTABLE DIAGNOSIS: high building standards meant that new homes for ordinary earners were only affordable with public subsidies[1]. In January 2026 it brought around 150 experts from the administration and the housing industry to the same table. Together they identified potential savings of up to €2,700 per square metre of living space, spread across federal, regional and local rules, without compromising safety, sustainability or usability[2]. The 22 measures that depend on Cologne itself are now before the council. They would apply until the end of 2030, when they will be evaluated before deciding whether to keep them[2]. In parallel, in March 2026 the council approved the so-called Bau-Turbo, a fast-track procedure that allows the city to approve housing projects much sooner than before[3].

€2,700

potential savings per m² of living space

22

measures that depend on the city, to be evaluated in 2030

LEARN MORE

Stadt Köln · Affordable building

stadt-koeln.de

Hong Kong China

POPULATION 7.52 million

WHAT CITIES CAN LEARN

Speed can be built in a factory. Standard modules, placed on land that is waiting for its long-term use, give families a decent home while they wait for a permanent one.

IN HONG KONG, about 107,000 households were living in subdivided flats in 2021[1], and the average wait for public rental housing reached 6.1 years[2]. Rather than leave families waiting in those conditions, the government set out to build about 30,000 Light Public Housing flats as a decent home in the meantime, on government and private land whose long-term use is still years away[3]. Almost all are made of factory-built modules: works began at the end of 2023, and by July 2026 the last of 33,780 modules was in place and more than 23,000 people had moved in[4]. Meanwhile, applications for public rental housing have dropped from a peak of 156,400 to about 103,400, and the average wait to 4.7 years[2].



about **107,000**
households in subdivided flats in 2021

about **30,000**
Light Public Housing flats, almost all factory-built

23,000+
residents by July 2026

4.7 years
average wait for public rental housing, down from 6.1

LEARN MORE

Housing Bureau · Light Public Housing

hb.gov.hk

Los Angeles United States

POPULATION 3.87 million · metro area 12.8 million

WHAT CITIES CAN LEARN

Time is a cost, and the permit is where a city controls it. Fast-tracking approvals works, but it only pays off if financing and construction can keep pace.

LOS ANGELES HAS TURNED SPEED INTO POLICY. Since December 2022, projects in which every home is affordable must be approved within 60 days[1], without public hearings or council votes[2]. Other multifamily projects usually take six to nine months[3]. By late 2025, 490 projects with more than 40,000 affordable homes had used the fast track, and the city council unanimously made it permanent[3]. Speed, however, exposed the next bottleneck: only 44 of those projects have reached construction, as many entitled projects lacked the numbers to secure financing[4].



60 days
to approve a fully affordable project

490
projects used the fast track by late 2025

40,000+
affordable homes in those projects

44
projects have reached construction

LEARN MORE

Los Angeles City Planning · Executive Directive 1

planning.lacity.gov

New York

United States

POPULATION 8.58 million · metro area 20.1 million

WHAT CITIES CAN LEARN

Sometimes the obstacle is not the procedure but the rulebook itself. A citywide zoning reform allows a little more housing in every neighbourhood, from homes above shops to smaller apartments.

IN NEW YORK, the city went after the rulebook itself. Approved in December 2024, City of Yes for Housing Opportunity updates zoning so the city can build a little more housing in every neighbourhood[1]. Getting there took time: the proposal went to more than 175 community board meetings and a 15-hour public hearing[2]. The reform lets buildings add at least 20% more homes if the extra ones are affordable, allows housing above shops in some lower-density areas and eases parking requirements[3]. The city expects around 82,000 new homes over 15 years[4], and one year on it reports nearly 23% more homes permitted than the year before approval[5].



175+
community board meetings

20%
more homes allowed if the extra ones are affordable

82,000
new homes expected over 15 years

~23%
more homes permitted in the first year

LEARN MORE

NYC Planning · City of Yes for Housing Opportunity

nyc.gov

Oslo

Norway

POPULATION 729,437 · urban area 1.12 million

WHAT CITIES CAN LEARN

It points at the right problem. Oslo has room for the homes it needs, and its new plan tries to make it easier to actually build them.

OSLO KNOWS IT HAS ROOM TO BUILD. Around 12,400 homes sit in approved detailed plans that only need a building application, and around 38,500 more are included in area plans still awaiting detailed zoning[1]. As the city's own planners point out, a growing reserve can reflect a slowdown in construction as much as new approvals[2]. Its response is a shorter, simpler and more flexible land-use plan, designed to make it easier to take projects from idea to construction. On paper, it makes room for up to 121,000 new homes, with a buffer of 17,000 to 44,000 above estimated needs to 2040. The proposal went through public consultation until August and still awaits a final vote by the city council[3].



12,400

homes in approved plans awaiting a building application

38,500

more in area plans awaiting detailed zoning

121,000

new homes the new plan makes room for

LEARN MORE

Oslo kommune · A simpler plan for more homes

oslo.kommune.no



03 · SOCIAL AND AFFORDABLE HOUSING

Homes People Can Stay In

Ten cities that keep homes within reach so residents can stay in their neighbourhoods.

The challenge is no longer only getting a home, but being able to stay in it.

A CENTURY AGO, tuberculosis was known as "the Viennese disease", a sign of the cramped, unhealthy flats where the city's working class lived. In the early 1920s, Vienna answered with a plan for 25,000 homes in five years, full of light and fresh air, with kindergartens, schools and libraries built in. It never stopped. Today around half of the Viennese live in subsidised homes, and the city has never sold off its municipal stock[1].

Vienna turned into policy an idea the world still struggles to deliver. The right to adequate housing is recognised in international human rights instruments, yet more than 3 billion people lack adequate housing. In 2026, the United Nations devoted World Habitat Day, under the theme "Adequate Housing for All", to how that right can be turned into reality[2].

In many cities, the challenge is no longer only getting a home, but being able to stay in it. When residents are priced out of their neighbourhoods, cities split along income lines, and the damage goes beyond housing. The OECD finds that where inequality and segregation are high, people's chances of moving up the social ladder and across the city fall, deepening existing divides[3]. The European Commission now describes housing as a foundation of society and democracy[4].

Social and public housing is a central part of the answer, and cities have more room to act than they often assume. The UN calls for a wider range of options, from social and public to cooperative and community-led models, and for approaches that protect those at risk of displacement[2]. The ten cities in this final chapter show what that looks like on the ground. Helsinki has set a deadline to end homelessness, Vancouver writes the right to return into its growth plans and Lyon and Paris are spreading social homes across their cities. Dublin ties rents to costs, Copenhagen lends its guarantee, Melbourne and Milan put their own land to work and Zurich has asked voters to fund a long-term target. Vienna, a century on, shows where that road can lead.

IN THIS CHAPTER: Copenhagen[31] Dublin[32] Helsinki[33] Lyon[34] Melbourne[35] Milan[36] Paris[37] Vancouver[38] Vienna[39] Zurich[40]

The scale of the need and the answers under way.

WORLDWIDE

More than 3 billion

people lack adequate housing[1]



ZURICH [40]

0.1%

vacancy rate in summer 2025

HELSINKI [33]

2030

deadline to end homelessness

COPENHAGEN [31]

30%

more for a new private rental than for a new non-profit home

VIENNA [39]

1 in 2

Viennese live in subsidised homes, around

MILAN [36]

€375

maximum monthly rent for a 50 m² flat on public land

VANCOUVER [38]

20%

below average market rent, or less, for tenants who return

LYON [34]

1 in 12

applicant households finds a home, out of more than 35,000

PARIS [37]

40%

public housing target for 2035

DUBLIN [32]

25%

below comparable market rents, at least, in cost rental

Copenhagen Denmark

POPULATION 672,666 · urban area 1.41 million

WHAT CITIES CAN LEARN

A guarantee can do the work of a grant. By standing behind non-profit housing loans, and requiring a share of non-profit homes in new plans, a city grows its affordable stock without spending upfront.

IN COPENHAGEN, non-profit housing is the most affordable and accessible way to rent: on average, new private rental homes cost around 30% more than new non-profit ones. The city has set a target of 15,000 new non-profit homes by 2031, and requires a 25% share of them in local plans wherever that supports a mixed city[1]. To make it possible, it relies on a tool that barely shows up in the budget. When non-profit housing associations build, the municipality guarantees part of their mortgage loans, which allows them to borrow beyond 60% of the property's value. The guarantee only costs the city money if an association cannot pay. In June 2026, for example, it backed almost a quarter of the loan for 85 new family and youth homes[2].



30%
more expensive: new private rentals against new non-profit homes

15,000
new non-profit homes targeted by 2031

25%
share of non-profit homes required in local plans

85
family and youth homes backed in June 2026

LEARN MORE

City of Copenhagen · Roadmap for non-profit housing
kk.dk

Dublin Ireland

POPULATION 592,713 · Dublin region 1.60 million

WHAT CITIES CAN LEARN

When rent is set by cost rather than by the market, tenants can plan their lives. Tenancies that cannot be ended for a sale or a renovation turn affordability into stability.

IN DUBLIN, the city is combining public land and new forms of tenure so that people on ordinary incomes can stay. Its main tool is cost rental, new to Ireland: rents are based on what it costs to build, finance and maintain the homes over at least 40 years, not on what the market will bear, and must be at least 25% below comparable market rents, rising afterwards only with inflation. Tenants also gain security, since the landlord cannot end the tenancy to sell the home, move in a relative or renovate it[1]. On the former O'Devaney Gardens site, the Montpelier regeneration is delivering 1,046 homes that mix social, affordable and cost-rental housing[2]. There, buyers of affordable homes pay an average of 26% below market value, with the city taking an equity share in return[3].



40 years
minimum period over which cost rents are calculated

25%
below comparable market rents, at least

1,046
homes in the Montpelier regeneration

26%
average discount for buyers of affordable homes

LEARN MORE

Dublin City Council · Cost Rental Scheme

dublincity.ie

Helsinki Finland

POPULATION 694,392 · Helsinki Region 1.62 million

WHAT CITIES CAN LEARN

Homelessness can be counted, and what is counted can be managed. A precise, public target, tracked every year, keeps a city accountable even when the numbers turn against it.

IN HELSINKI, homelessness is treated as a problem with a deadline. In June 2026, the city government approved a new programme for 2026–2029 with a clear goal: fewer homeless people every year, and homelessness ended by 2030. The city also defines what that means in practice: no more than 200 Helsinki residents without a permanent home at any one time, with evictions kept low and new housing found quickly for those who lose theirs[1]. The target matters because the trend has turned. After more than a decade of decline, homelessness in Finland rose in 2024 and again in 2025, when Helsinki counted 979 single homeless people[2].



2030
deadline to end homelessness

200
residents at most without a permanent home at any one time

979
single homeless people counted in 2025

LEARN MORE

City of Helsinki · Homelessness programme 2026–2029
hel.fi

Lyon France

POPULATION 519,127 · Métropole de Lyon 1.44 million

WHAT CITIES CAN LEARN

Social housing works best when it is everywhere. Setting high shares in the most valuable new districts keeps affordable homes from being pushed to the edges.

IN LYON, the city is working to make sure social housing is not confined to the periphery. By January 2024, 23.69% of its homes were social housing, close to the 25% required by French law, and its housing strategy explicitly aims to spread them more evenly across the city. In its large central development areas, the share of social and affordable homes reaches 46% at Part-Dieu and up to 60% of the 1,200 homes still to be built at Confluence. The pressure explains the effort: the city counts more than 35,000 applicants for social housing, with one home available for every 12 households[1].



23.69%
of homes were social housing in January 2024

46%
social and affordable homes at Part-Dieu

60%
of the homes still to be built at Confluence, up to

1 in 12
households finds a home, with 35,000+ applicants

LEARN MORE

Ville de Lyon · Housing strategy

lyon.fr

Melbourne Australia

POPULATION 194,481 · Greater Melbourne 5.44 million

WHAT CITIES CAN LEARN

Public land is a lever a city already holds. Setting a public share of it for affordable housing turns a political intention into a commitment anyone can measure.

IN MELBOURNE, rising rents are pushing out the people the city depends on: workers in hospitality, childcare or nursing can find themselves on the brink of homelessness after being priced out of the rental market. The city has estimated a shortfall of at least 5,500 affordable rental homes, and its answer starts with the land it already owns. Under its Affordable Housing Strategy 2030, up to 25% of all future residential development on council-owned land is to be affordable housing, and the city has committed to leasing one of its sites for an affordable rental project[1].



5,500
affordable rental homes short, at least

25%
of future housing on council-owned land to be affordable, up to

2030
horizon of the Affordable Housing Strategy

LEARN MORE

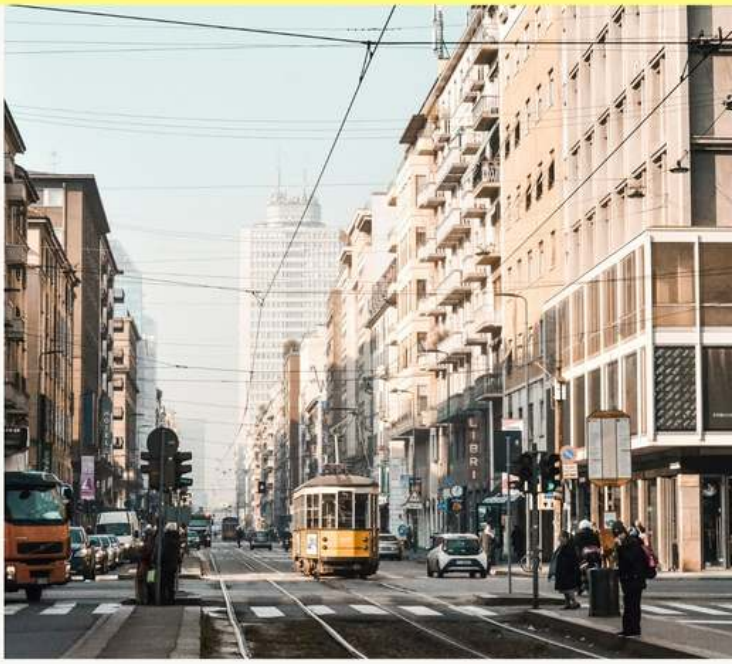
City of Melbourne · 10-year strategy for affordable housing
news.melbourne.vic.gov.au

Milan Italy

POPULATION 1.37 million · metropolitan city 3.25 million

WHAT CITIES CAN LEARN

Public land can house the squeezed middle without being sold. Granting it for decades, with rents capped by contract, keeps homes affordable long after the tender is won.



IN MILAN, the households that earn too much for public housing but cannot afford market rents make up 37 to 38% of employees, according to regional studies[1]. In 2024 the city launched an extraordinary plan to build 10,000 homes at capped rents within ten years, starting with around 300,000 square metres of its own land[2]. The land is not sold: it is granted for 90 years to operators who build and manage the homes, with average rents capped at €90 per square metre a year, at most €375 a month for 50 m², for at least 30 years[1]. In October 2026, 89 master plans from Italian and European designers competed to turn the two largest sites into new neighbourhoods[3].

10,000
homes at capped rents planned within ten years

€375
maximum monthly rent for a 50 m² flat

90 years
land granted, not sold

37–38%
of employees caught between public housing and the market

LEARN MORE

Comune di Milano · Extraordinary Housing Plan

comune.milano.it

Paris France

POPULATION 2.10 million · Métropole du Grand Paris 7.19 million

WHAT CITIES CAN LEARN

A long-term target needs rules that carry it forward. Writing the next step into the urban plan, district by district, turns a share of social housing into a requirement for every new project.

IN PARIS, 292,255 households were waiting for a social home at the end of 2024, while 12,174 homes were allocated that year[1]. The city has been building up its stock for a quarter of a century: since 2001 it has financed 130,316 social homes, and as of January 2025 social housing made up 23.2% of its main residences[2]. Its new bioclimatic urban plan, approved in November 2024, raises the target to 40% public housing by 2035, 30% of it social. In the central and western districts where it is scarcest, half of every new housing project must be social, and large office refurbishments must devote 10% of their floor area to homes[3].



292,255
households waiting for a social home at the end of 2024

1 in 24
applicants found one that year

23.2%
of main residences are social homes

40%
public housing target for 2035

LEARN MORE

Ville de Paris · Bioclimatic local urban plan

paris.fr

Vancouver Canada

POPULATION 662,248 · metro area 2.64 million

WHAT CITIES CAN LEARN

Density and displacement do not have to go together. Writing the right to return into the rules, at the same rent, lets a neighbourhood grow without pushing out the people who already live there.

IN VANCOUVER, the city decided that new density should not cost existing renters their homes. When it approved the Broadway Plan in 2022, a 30-year framework for growth around a new subway line, it added enhanced protections designed to help renters affected by redevelopment stay in their neighbourhoods. Tenants have the right to return to the new building at their current rent, or at 20% below the city-wide average market rent, whichever is lower. While the new building is under construction, they receive a rent top-up, and when they come back, it is to a home of the right size for their household. Since then, the same protections have been extended to areas around other transit stations and to further parts of the city planned for growth[1].



30 years

horizon of the Broadway Plan, approved in 2022

20%

below the city-wide average market rent, or current rent if lower

LEARN MORE

City of Vancouver · Renter rights and relocation assistance

vancouver.ca

Vienna

Austria

POPULATION 2.04 million · city region 2.68 million

WHAT CITIES CAN LEARN

When affordable housing is the norm rather than the exception, there is less pressure to push anyone out. Scale, sustained over decades, is itself a protection.



VIENNA IS THE REFERENCE that every housing debate eventually returns to. The city has kept the same social housing policy for a hundred years, and says no other European city can match that constancy: it never abandoned it, even when privatisation was the trend, and never sold off its municipal stock. Today around half of the Viennese live in subsidised homes, in some 220,000 municipal flats and around 200,000 more built with municipal subsidies, and close to half a million people live in its 1,800 municipal estates alone. According to the city, that scale dampens prices across the entire housing market, keeping rents moderate compared to other major cities[1].

1 in 2
Viennese live in subsidised homes, around

220,000
municipal flats

1,800
municipal estates, home to almost half a million people

100 years
of the same social housing policy

LEARN MORE

City of Vienna · Social housing

socialhousing.wien

Zurich

Switzerland

POPULATION 452,421 · agglomeration 1.42 million

WHAT CITIES CAN LEARN

When residents vote a target into the city's charter, housing policy outlasts any single government. A clear share, reported on regularly, gives every administration the same compass.

IN ZURICH, the goal was set by voters. In 2011, residents approved a housing article in the city's charter: by 2050, one-third of all rental homes should be non-profit, to keep every neighbourhood socially mixed, and the city government must report on progress to the city parliament every four years. Non-profit landlords already own more than a quarter of the city's homes, renting them at cost and keeping them permanently out of the market's price rises[1]. The pressure is intense, with a vacancy rate of just 0.1% in summer 2025[2]. To close the gap, the city provides land at low cost and, through a housing fund approved by voters in 2023, helps non-profit providers buy land and buildings, on condition that the resulting rents stay below the city's median[3].



1 in 3
rental homes to be non-profit by 2050

25%+
of homes already owned by non-profit landlords

0.1%
vacancy rate in summer 2025

2023
housing fund approved by voters

LEARN MORE

City of Zurich · Housing fund

stadt-zuerich.ch



● 04 · TAKE ACTION

What Cities Can Learn

Four lessons from 26 cities that travel well beyond the places that produced them.

Cities have more room to act on housing than they often assume. Read together, the 26 cases point to four lessons that travel well beyond the cities that produced them.

01

Start from what already exists

Many of the homes cities need are already standing, but sit empty, run-down or in the wrong use. Tokyo treats vacant houses as a resource, Calgary turns surplus offices into homes, Rome buys existing homes for public housing and Coimbra restores its historic centre for affordable rent.

Tokyo[17] Calgary[11] Rome[14] Coimbra[12]

02

Treat time as a cost

Every stage from plan to tenant can cost months or years. Los Angeles approves fully affordable projects in 60 days, New York rewrote its zoning rulebook and Barcelona took housing applications online. Speed only pays off if financing keeps up.

Los Angeles[25] New York[26] Barcelona[22]

03

Make staying possible

Vancouver gives renters the right to return after redevelopment at their current rent or less, Dublin sets cost rents at least 25% below the market and Lyon reserves high shares of social housing in its central new districts. Public land, leased and not sold, as Milan is now doing, keeps rents low for decades.

Vancouver[38] Dublin[32] Lyon[34] Milan[36]

04

Think beyond a term of office

Several of these policies are built to outlast any single government. Rotterdam's southern districts work to a twenty-year horizon, Zurich's voters wrote a 2050 target into the city charter and Vienna has kept the same social housing policy for a century. They also need every level of government on board.

Rotterdam[15] Zurich[40] Vienna[39]

These are not finished solutions, and some of the cases say so plainly: homelessness in Finland has risen again, and Los Angeles found that faster permits exposed a gap in financing. What these cities share is a willingness to look for room to act where it was not obvious: in empty buildings, in the time lost between plan and tenant, in a loan guarantee or a vote.

They start by knowing who needs a home, as Helsinki and eThekwini do, and treat affordable housing as city infrastructure. This Insight is an invitation to public authorities, housing providers, investors and everyone working on these questions to keep looking for that room, and to share what they find.



Behind This Insight

Who wrote it, who publishes it and every source it draws on.

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About Anteverti

Based in Barcelona, Anteverti helps cities, governments, and companies transform innovation, sustainability, and creativity into tangible impact and future opportunities.

Since 2011, it has operated in 24 countries across five continents, collaborating with organizations such as the United Nations, the World Bank, the Government of Argentina, and FC Barcelona. It has supported cities like Seoul, Barcelona, Santiago de Chile, Marrakech, and Madrid in finding innovative urban solutions.

Anteverti curates the Smart City Expo World Congress, a global reference event organized by Fira de Barcelona. Its multidisciplinary team combines expertise in urban innovation, sustainability, economic development, and international projection, offering strategic vision, operational support, and transformative ideas.

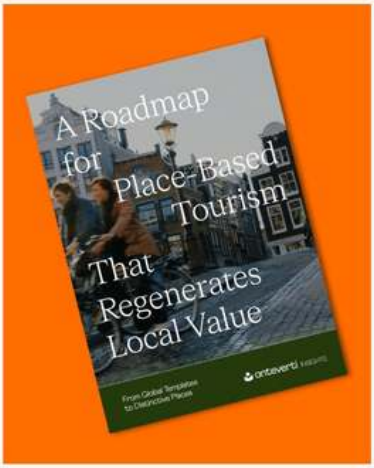
About CitiesToBe

CitiesToBe is Anteverti's urban think lab, a laboratory of ideas on cities and innovation operating since 2016. The Housing in Focus series, which this Insight brings together, is published at citiestobe.com.

Anteverti Knowledge

Believing that innovation arises from asking the right questions and connecting with the environment, Anteverti launched its Knowledge area in 2025 to generate insights and analysis in collaboration with key stakeholders.

Its team follows the trends and developments shaping the present and future of cities and innovation, and turns them into expert insights and up-to-date analysis to help navigate urban complexities from diverse perspectives. Room to Act is one of them. Two recent examples show the range:



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