Deliver sAfe and Social Housing: Handbook

Zlata Vuksanović-Macura and Rikke Skovgaard Nielsen (eds.)



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Belgrade 2026

Title: DELIVER SAFE AND SOCIAL HOUSING: HANDBOOK

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Publisher: Geographical Institute "Jovan Cvijić" SASA

Acting publisher: Milan Radovanović, director

Language editing: Diana Dukanac

Design and prepress: Aleksandar Kostić

Printed by: Donat Graf

Circulation: 150 copies

Year of Publication: 2026

ISBN: 978-86-80029-98-6

DOI: *https://doi.org/10.46793/DASH.80029.98*

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The printing of this publication was supported in part by funding from the Ministry of Science, Technological Development and Innovation of the Republic of Serbia.

Funded by the European Union

The DASH project has received funding from the European Union's Horizon research and innovation programme under the Marie Skłodowska-Curie Actions grant agreement No 101086488. Views and opinions expressed are however those of the authors only and do not necessarily reflect those of the European Union or the European Research Executive Agency. Neither the European Union nor the granting authority can be held responsible for them.

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01

Introduction and Main Outcomes of DASH

Zlata Vuksanović-Macura and Rikke Skovgaard Nielsen

Housing has emerged as one of the most significant social and policy challenges across Europe (Housing Europe Observatory, 2023). Escalating housing costs and persistent affordability issues intersect with demographic ageing, migration, evolving household structures, and increasing spatial inequalities. At the same time, housing systems must address the renovation of ageing building stocks, meet climate and energy objectives, and accommodate a growing diversity of housing needs (Garabello, 2026). These challenges manifest differently across countries, cities, neighbourhoods and social groups, reflecting considerable variation in housing regimes, welfare systems, tenure arrangements, and institutional capacities. Nevertheless, a common concern with ensuring access to housing that is affordable, secure, adequate, and supportive of everyday life persists, as exemplified by the European Affordable Housing Plan (European Commission, 2025). This invites us to reconsider what it actually means to deliver safe and social housing, and what makes such housing sustainable over time. Is delivery primarily a matter of increasing housing supply, or does it depend equally on institutions, financing, governance, maintenance and the capacity to respond to changing social needs?

From the perspective developed through the DASH project, delivery of safe, social and affordable housing should be understood as a continuous process rather than a single act of provision. It involves identifying housing needs, securing land and finance, planning and constructing dwellings, but also allocating, managing and maintaining them, connecting them to neighbourhoods and services, and adapting housing provision as social and demographic needs change (Alves et al., 2026).

The challenge is therefore not only to provide more housing but also to create housing systems capable of sustaining affordability, security, inclusion, and quality of everyday life over time. This broader understanding provided common ground for the exchanges, comparisons, and reflections developed through the DASH project, and served as the starting point for examining what countries with very different housing systems can learn from one another.

1.1 About the DASH project

The DASH project (Deliver sAfe and Social Housing) was a four-year exchange programme with partner organisations from four European countries: Denmark, Germany, Portugal and Serbia, focused on second-tier case-study cities — Aalborg, Tübingen, Braga and Čačak — often overlooked by research centred on major metropolitan areas, despite facing distinctive challenges related to demographic trends, labour markets and access to housing. DASH created a framework for learning across these different housing systems by bringing together academic institutions and organisations directly involved in housing policy, planning, provision and management. Rather than approaching the four countries as cases to be ranked against a common standard, DASH used their substantial differences in housing regimes, institutional arrangements and policy traditions as a resource for comparison and mutual learning.

DASH at a Glance

Project title	**Deliver sAfe and Social Housing (DASH)**
Funding programme	Horizon Europe – Marie Skłodowska-Curie Actions, Staff Exchanges Grant Agreement No. 101086488
Duration	1 January 2023 – 31 December 2026
Countries and case-study cities	Denmark (Aalborg), Germany (Tübingen), Portugal (Braga), Serbia (Čačak)
Partnership	12 beneficiary organisations and 2 associated partners, organised in four national consortia
Types of partners	Academic and research institutions; local authorities; public and non-profit housing associations and agencies; civil society organisations and cooperatives
Beneficiary and associated organisations	Portugal: Institute of Social Sciences of the University of Lisbon (ICS-ULisboa) — coordinator; Municipality of Braga; Cooperativa Integral Minga; Domus Social EM (Porto); Gaiurb EM (Vila Nova de Gaia) Denmark: Aalborg University – BUILD, Department of the Built Environment, Copenhagen. *Associated partners:* Aalborg Municipality; Himmerland Housing Association Germany: University of Stuttgart – Department of International Urbanism; University City of Tübingen; INWOLE – Association for the Promotion of Innovative Forms of Housing and Living Serbia: Geographical Institute "Jovan Cvijić" of the Serbian Academy of Sciences and Arts; City Housing Agency Čačak; Serbian Urban Planners Association
Website	www.dashousing.eu

Aims and Guiding Questions

The project's starting premise was that housing challenges vary across Europe, while the need for accessible, affordable and socially sustainable housing represents a shared concern among all participating countries. Building on this premise, DASH pursued three aims. First, it sought to understand national and local housing systems, including the institutional responsibilities, legal

frameworks, tenure structures, funding arrangements and market dynamics that shaped social and affordable housing. Second, it aimed to co-produce knowledge about medium-sized cities by bringing academic analysis into dialogue with municipalities, housing providers, civil society organisations and residents. Third, it explored how knowledge and practices could travel between places without overlooking the conditions that made them possible.

The project sought to address six research questions concerning: (1) the nature, purpose and organisation of subsidised housing in each participating country and city; (2) the main differences and similarities among social housing systems; (3) recent developments in housing and urban policies relevant to SDG Targets 11.1 and 11.3; (4) how concepts such as affordable, safe, inclusive and sustainable were understood and applied in housing provision; (5) how discourses surrounding disadvantage and marginalised groups were perceived within and beyond academia, and how these perceptions influenced public- and private-sector decision-making; and (6) the lessons that could be drawn for the future, including the conditions that enabled cities to advance the objectives of SDG 11.

SDG11: Make cities and human settlements inclusive, safe, resilient, and sustainable.
SDG Target 11.1: Safe and affordable housing: By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.
SDG Target 11.3: Inclusive and sustainable urbanisation: By 2030, enhance inclusive and sustainable urbanisation and capacity for participatory, integrated and sustainable human settlement planning and management in all countries.
Source: Goal 11: Goal 11: Sustainable cities and communities - The Global Goals

Methodological Approach: Transdisciplinarity and the Learning Network

The methodological foundation of DASH was transdisciplinarity, understood as a combination of interdisciplinary, international and intersectoral collaboration. The composition of the consortium was therefore an integral part of the project's methodological approach. By bringing together academic and research institutes, local authorities, public and non-profit housing organisations, civil society organisations and cooperatives, DASH connected different forms of knowledge and expertise within a shared learning network. Joint activities based on knowledge co-production enabled participants to examine housing systems not only through policies, legislation and quantitative data, but also through the institutions, professional practices and everyday experiences that shape how housing is provided and managed.

Secondments (staff exchanges) were central to this learning process. Researchers and practitioners from one country spent time working with partner organisations in another, gaining first-hand knowledge of local housing systems and the conditions under which they operated. Field visits made it possible to examine housing estates, regeneration projects, cooperative initiatives and neigh-

bourhood transformations in their local settings. Meetings and discussions with municipal officials, housing providers, civil society organisations and residents introduced perspectives that could not be captured through formal policy documents alone. The secondments also created space for joint research, interviews and professional exchange. In this sense, cross-country mobility made the unfamiliar familiar and the familiar unfamiliar: participants learned about other housing systems, but also reconsidered assumptions and practices they had previously taken for granted within their own.

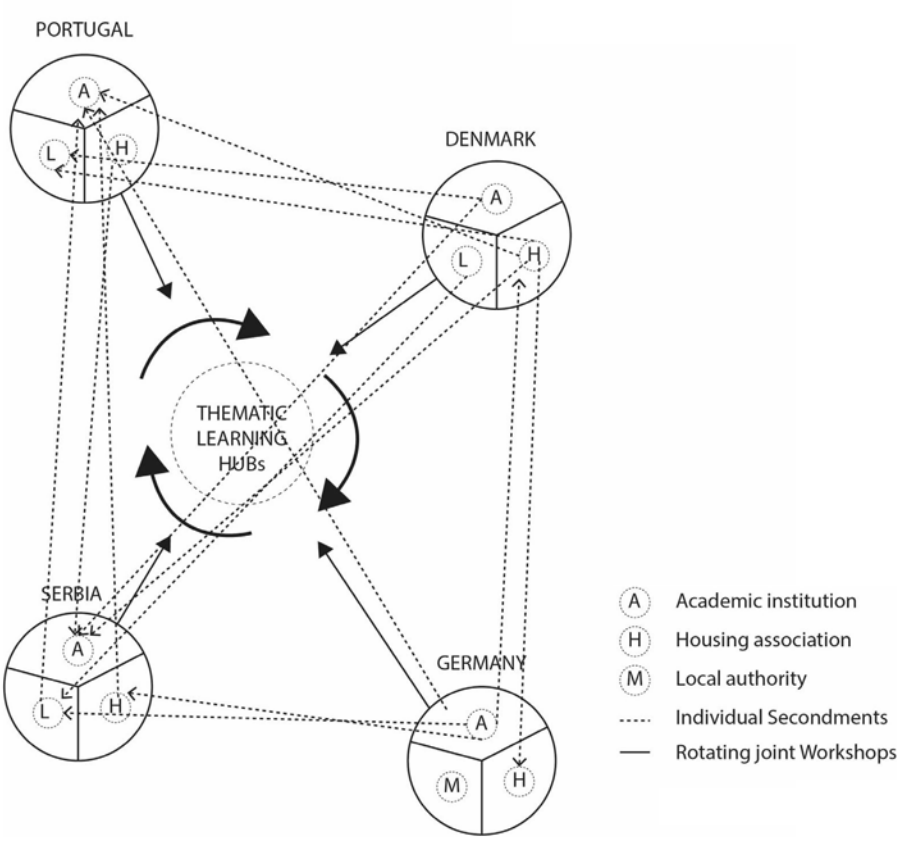


Figure.
Overview of the network activities and secondments. Credits: Josefine Fokdal

This comparative and reflective dimension was further developed through cross-evaluations, which provided a structured framework for partners to assess experiences and lessons emerging from the exchanges from the perspective of their own institutional and professional contexts (Andersen, 2024). A central principle was the value of an external perspective: housing systems and institutional arrangements are often taken for granted by those working within them, while researchers, administrators and housing professionals coming from other contexts may notice assumptions, constraints or possibilities that are less visible to local actors. Cross-evaluation was therefore not intended to determine which system performs "better", but to stimulate critical reflection on why particular arrangements exist, how they operate in their specific context, and what questions they raise when viewed from elsewhere.

Four Housing Systems

The four national contexts examined through DASH represent noticeably different housing regimes. Table 1 provides a concise overview of the nature and scale of social housing provision and the broader tenure structures within which it operates.

Table.
Four Housing Systems at a Glance

Country	Nature of social housing	Share of total housing stock	Broader tenure structure
Denmark	There is no formally designated "social housing" sector. Instead, non-profit housing is regulated by the Public Housing Act and based on tenant democracy.	21%	A mixed tenure structure with a well-developed non-profit rental sector.
Germany	Social housing is based on time-limited subsidies and affordability obligations applying to different types of housing providers. Once these obligations expire, usually after 10–40 years, dwellings leave the social housing stock.	2.5%	A rental-dominated system in which more than half of households are tenants, with large private, municipal and cooperative rental sectors.
Portugal	The right to housing is constitutionally recognised under Article 65 of the 1976 Constitution. Social housing includes an income-related subsidised rent scheme and is predominantly provided and managed by municipalities.	3.0%	Homeownership predominates at approximately 70%; private rental accounts for around 22% of the housing stock.
Serbia	Social housing developed as project-based, targeted support for the most vulnerable groups and was strongly shaped by the mass privatisation of publicly owned housing during the 1990s.	0.4%	Homeownership is overwhelmingly predominant at 87.3%, while private and public rental together account for only around 6.4%.

Source: Alves et al., 2026.

1.2 About This Handbook

This Handbook represents the final synthesis of the DASH learning process. Its structure reflects the project's approach to knowledge exchange. It brings together partners' testimonies, national accounts of the four housing systems, reflections generated through secondments, concrete social housing cases and residents' experiences, followed by comparative and policy-oriented contributions. It ends with a bibliography produced within the DASH project.

The Handbook begins with partner testimonies that offer institutional and professional perspectives on participation in the DASH project and on the value of cross-country and cross-sector exchange. This is followed by national reports on Denmark, Germany, Portugal and Serbia which establish the broader context by outlining the development, organisation and current characteristics of their social housing systems, and the local settings in the cities of Aalborg, Tübingen, Braga and Čačak, where policies are implemented and experienced. These accounts are complemented by reflections from secondments, which capture what participants observed, questioned and reconsidered when en-

countering housing practices outside their own institutional environments. The Handbook then moves closer to the local and everyday dimensions of housing through case studies and tenants' testimonies. These voices are particularly important because they bring into the Handbook the perspectives of those who experience housing policies not as institutional arrangements or policy instruments, but as homes, neighbourhoods and conditions of everyday life. The final section includes comparative and policy-oriented contributions and thus returns to a broader analytical level, addressing cross-cutting issues and drawing connections between experiences from the four countries.

The Handbook therefore offers a layered account of social housing in which facts provide context, cases show how systems operate in practice, testimonies and reflections reveal what participants learned through exchange, and comparative contributions identify questions and lessons that extend across individual contexts.

1.3 Main Outcomes

The comparative work, staff exchanges and cross-evaluations carried out through DASH highlighted a number of recurring issues across the four housing systems. In addition, Denmark, Germany, Portugal and Serbia differ substantially in the scale and organisation of social housing, the division of responsibilities between public and non-public actors, financing mechanisms, planning traditions and institutional capacities. However, when we look across the contributions in this Handbook, common lessons for delivering safe and social housing are revealed. Below, we identify four key lessons.

First, institutional capacity matters as much as housing supply. Across DASH, the capacity to provide and sustain social housing was closely related to who has responsibility, resources and authority to act. Housing provision depends on institutions capable of identifying needs, mobilising land and finance, coordinating planning and housing policy, managing housing and ensuring its long-term maintenance. German experiences, for example, showed how municipalities can act as *ecosystem builders*, using land policy, planning instruments, long-term affordability requirements and cooperation with community-based actors to create conditions in which alternative housing models can operate. Serbian experiences revealed a different configuration: municipalities may carry substantial responsibilities while lacking stable financial and institutional support, making provision more dependent on individual projects and external funding. The comparison therefore suggests that housing capacity cannot be measured only through the size of the housing stock; it also resides in the ability of institutions to coordinate action and maintain responsibility over time.

Second, affordability is relational and extends beyond rent. Whether housing is genuinely affordable depends on the relationship between housing costs and household resources, but also on energy and utility costs, transport expenses, location and access to everyday services. The experience of Braga illustrates this broader understanding of affordability. Rapidly rising housing prices and rents have made access to housing increasingly difficult, particularly for lower- and middle-income households. In contrast, households unable to afford housing in more central and well-connected locations may be pushed towards

peripheral areas, where lower housing costs can be offset by greater transport needs and reduced access to services and opportunities. Affordability therefore cannot be assessed independently of where housing is located and how it is connected to the city. Housing that is inexpensive in nominal terms but poorly connected to employment, education, services or public transport may shift costs elsewhere in everyday life. This points towards a closer relationship between housing policy and spatial planning and towards an understanding of affordability that considers the overall conditions under which residents live.

Third, social housing does not automatically produce social inclusion. The DASH cases and reflections demonstrate that providing housing for vulnerable or low-income households can improve housing security while still leaving unresolved questions about segregation, stigma, and access to opportunities. The spatial concentration of particular groups, peripheral locations, or the ways in which neighbourhoods are categorised and targeted by policy can themselves shape social outcomes. Reflections from Serbia emphasised that *social mix* does not emerge automatically from housing allocation and that inclusion requires intentional strategies, sustained mediation and structures that support relations among residents. The Danish experience with the Parallel Society Act further demonstrated that policies intended to promote social mix can themselves generate exclusionary effects when they rely on territorial classification and restrictions on access to housing, raising questions about the relationship between social mixing, stigma and residents' housing security. The "social" in social housing is therefore not guaranteed by tenure or formal eligibility; it is continuously shaped through location, allocation, governance and everyday relations within neighbourhoods.

Finally, one of the methodological lessons emerging from DASH is that **comparative learning should move beyond the conventional search for best practices**. The four housing systems explored through DASH have evolved through different historical trajectories and are characterised by distinct tenure structures, institutional arrangements, welfare traditions, planning systems and financing mechanisms. These differences limit the extent to which apparently successful practices can simply be transferred from one context to another. An approach that works within Denmark's well-established non-profit housing sector depends on institutional and financial arrangements that may not exist in Serbia, just as German instruments for providing access to land and securing long-term affordability are embedded in particular legal, municipal and governance structures. At the same time, comparison between Denmark and Serbia shows that very different housing systems may use similar spatial or area-based instruments, yet with very different objectives, institutional capacities and consequences. Reflections from the Portuguese secondments similarly emphasised that there is no "universal cure" for housing problems and that apparently familiar solutions acquire different meanings and effects in different settings. What may travel more readily across housing systems, therefore, are not ready-made solutions but the questions and principles that comparison brings into focus. From this perspective, the relevant question is not simply *What should we copy?*, but *Why does this work here, and what would have to exist for something similar to work elsewhere?* Comparison, therefore, becomes less about identifying winners and best practices and more about understanding the relationships between particular interventions and the systems that sustain them. The methodological

outcome of DASH is therefore a shift from transferring best practices to learning across contexts: the most transferable result may not be a set of models, but a set of questions that each housing system must answer in its own way.

1.4 Looking Ahead

We will end this introduction by looking ahead. Europe is currently facing an affordability crisis, which the EU is trying to tackle through the European Affordable Housing Plan. While the plan was launched at the end of 2025, the implementation is still forthcoming. Therefore, as DASH comes to an end, the effects of the plan remain to be seen. A key component of its implementation is learning from best practices. Based on DASH, this learning across cases should focus less on specific, replicable tools for securing affordable housing and more on understanding why something works in a specific context and what would thus be needed to make it work in a different context. This does not limit the learning potential. Rather, it extends it. When we look behind particular practices to the mechanisms that sustain them, we no longer have to determine whether a specific practice can be transferred, as practices often cannot be transferred directly. Instead, we can identify the systems and structures behind them and the set of questions that need answers within the given context. While the questions are the same, the answers need not be the same.

The outcome of DASH has been supported through the cross-sectoral, cross-cultural, cross-disciplinary exchanges and secondments, bridging countries, cities, cases and organisations. Such collaborations are essential when we try to tackle wicked problems such as ensuring the provision of affordable housing. This will be essential in implementing the European Affordable Housing Plan: ensuring that a wide range of actors are involved, offering their expertise and perspective on providing affordable housing across Europe.

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02

DASH Partners' Testimonies

DASH was a learning experience, first and foremost through the secondments carried out throughout the project. These secondments allowed us to learn about other social and affordable housing in other contexts, how provision was ensured, where the challenges lay and how the overall housing market was structured. This broadened our knowledge of other contexts and other systems. But it also allowed us to understand our own systems better, seeing the differences and similarities and identifying together with DASH-colleagues, where good practice existed that could be learned from In this respect, the knowledge we gained, the relationships we built and the shared understanding we developed through these exchanges give us a foundation for collaboration and learning that we can carry forward, well beyond the life of the project.

Thus, in this section, we give the word to some of the many DASH'ers who have been on one or more secondments across our four case countries. We have asked one person from each involved organisation to share their experiences, focusing specifically on questions such as: What have you gained from participating in DASH, both personally and professionally? What is the most interesting thing you have learned? What were the benefits of the longer stays in the different countries (i.e. the secondments)? And: How will participating in DASH affect your future practices/work?

Through the voice of the DASH'ers we hope to share some of the experiences gained from cross-sectoral, cross-cultural, cross-disciplinary exchange.

Petar Atanackovic

Position:
Member of the co-housing project Projekthaus Potsdam-Babelsberg, working as a project coordinator within the Association INWOLE, Potsdam

Key areas of interest:
Co-Housing, social housing, collaborative models of living and working, political education.

What have you gained from participating in DASH, personally as well as professionally?

Insights into various housing practices and policies, and various perspectives related to them (those of cooperatives in other countries, as well as municipal institutions and academic organisations) have vastly improved my knowledge of this matter. The exchange of experiences through direct communication with various stakeholders, both from partner organisations and local partner groups and institutions, as well as established networks, has been of great importance. I personally feel that the gained knowledge significantly improved the level of my professional expertise and I could use it for various segments of my future work.

What is the most interesting thing you have learned?

Among many other things, knowledge about the Danish social housing system and especially its holistic approach, complex urban planning and housing designs, but particularly its inclusive and participatory concept and the high value assigned to intergenerational solidarity, are among the most interesting things I have learned while participating in the project.

What were the benefits of the longer stays in different countries (secondments)?

Secondments are not always easy to organise, coordinate and align with various professional and personal circumstances and obligations, but I really appreciated such an opportunity to be able to spend a longer period of working time in another environment. Removing yourself from your usual setting into another context for a duration longer than just a couple of days, as well as maintaining a real focus on working activities, has truly remarkable effects on one´s work, productivity, motivation and overall achievement. I have never felt so productive and motivated, as when I took part in the secondments, especially during the one-month period I spent in Portugal during spring 2024, which opened various opportunities for future collaborations.

How will participating in DASH affect your future practices/ work?

The experience and knowledge gained, but even more the networks established with various institutions and organisations, will for sure be very beneficial for my future work. With a couple of organisations and individuals I have established collaboration which will continue even when the project reaches its end. Excellent personal connections with various individuals from other countries also should not be forgotten.



Figure.
Aalborg, Denmark, August 2023. Photo credit: Petar Atanackovic



Figure.
Minga, Montemor-o-Novo, Portugal, April 2024. Courtesy of Petar Atanackovic

Claus Bech-Danielsen

Position:
Professor, Aalborg University

Key areas of interest:
the interplay between architecture and social life, transformation of disadvantaged housing areas, affordable housing

What have you gained from participating in DASH, personally as well as professionally?

During my secondments, I have explored affordable housing, architecture, urban renewal, and social housing in very different contexts. It has become quite clear to me that the political and financial frameworks for developing affordable and social housing differ greatly between the respective countries. Similarly, the opportunities for transforming and renewing social housing areas vary drastically. This applies not only to the economic conditions that shape housing quality but also to differences in housing culture, architectural traditions, demographic structures, etc.

What is the most interesting thing you have learned?

The lesson learned, therefore, is that the development of the built environment must be rooted in the specific regional context — economic, cultural, and social — as well as in the particular urban and landscape settings. Particularly inspiring has been experiencing this as realised in the work of Álvaro Siza. His architecture so beautifully bridges modern international design and local architectural traditions. His approach represents a deeply personal interpretation of critical regionalism. I encountered this most vividly in the housing project *Quinta da Malagueira*, built between 1977 and 1998 on the outskirts of Évora, east of Lisbon. *Quinta da Malagueira* is a large-scale social housing development comprising around 1,200 dwellings, designed to provide affordable housing for low-income families in Portugal. In his distinctive version of critical regionalism, Siza designed the houses with white, cubic façades that clearly reference the ideals of modernism, while simultaneously drawing on regional traditions. A particularly striking feature of the architectural design is the elevated infrastructure system for water, electricity, and gas. Conceived as sculptural elements, these structures reference the region's historic aqueducts. Constructed in exposed concrete, they form a remarkable contrast to the simple white modernist buildings and give the neighbourhood a strong and unique identity. *Quinta da Malagueira* thus fuses modernist principles with the cultural traditions of the region. There is a lot of inspiration to be found in Siza's critical regionalism.



Figure.
Secondment in Berlin, October 2024. Photo credit: Lene Wiell Nordberg





Figure.
Left: Vernacular housing in inner Lisbon (Rua dos Contrabandistas / Rua Correnteza de Baixo).
Right: Quinta da Malagueira (Évora), design by Álvaro Siza. Photo credit: Claus Bech-Danielsen.

José António Ferreira

Position:
Former member of the Studies and Planning Office of CMPH – DomusSocial – Municipal Housing and Maintenance Company of the City of Porto, EM.

Key areas of interest:
Housing Policies, Strategic, Territorial, Regional and Urban Planning.

What were the benefits of the longer stays in the different countries?

A longer stay makes it possible to gain a better and more in-depth understanding of a society: how it is organised, how it is governed, how people live, and how they inhabit it. This helps us greatly to contextualise the work we carry out within the scope of DASH. A longer stay also allows us greater freedom in approaching the context and circumstances of those places under study. That freedom leads us to a more "open" reading of the territory, the organisations and the societies we visit. It gives us a distinct, autonomous, and independent way of engaging with the object of study, compared to when such visits are confined within a more institutional framework. Such "more institutional" visits often lead us to a "more constrained" and, quite often, biased reading of the reality under study. Naturally, a longer stay allows us to choose and delve deeper into aspects we consider most significant. And it enables us to draw a clearer map of the territory through which we move.

How will participating in DASH affect your future practices/ work?

The dynamic and diverse exchange of knowledge, the heterogeneous and open approach to the topics under discussion, the established sense of shared purpose, the intense cooperation among the various participants, as well as the distinct societal, political, and territorial contexts, all contribute greatly to shaping and substantiating new approaches to the themes we are developing locally. It also helps us adopt new working methods and practices, and to broaden and deepen our perspectives on the public policies to be implemented. Above all, it allows us to establish an (almost) common frame of reference, which will foster connections and links between the different public policies of the partners involved, potentially leading us towards a more optimistic shared future. Finally, the collaboration established between the company and the academic and scientific community has become crucial to ensuring that the research carried out contributes to the adoption of better practices in our daily activities, thereby helping to promote more balanced and fairer societies.



Figure.
Belgrade (new) in December 2024. Photo credit: Zlata Vuksanović-Macura



Figure.
Presentation and discussion session with the Serbian team in December 2024. Courtesy of José António Ferreira

Brankica Jelić

Position:
Director of the "City Housing Agency" Čačak

Key areas of interest:
Social housing, housing care programs, implementation of housing construction projects, collaboration with partners in housing construction.

What have you gained from participating in DASH, personally as well as professionally?

The rich experience that I gained from the secondments broadened my horizons in the field of social and affordable housing, giving me the opportunity to master new tools for solving problems through the exchange of experiences with DASH colleagues and personal acquaintance with housing issues in the host countries. Networking with partners and joint participation in activities resulted in friendships beyond all limits. DASH taught me that with joint efforts we can erase all borders and that housing problems are more or less of the same nature, giving us the opportunity to transfer good practice to work in our own country and contribute to the general improvement of affordable housing for everyone, regardless of affiliation and place of living.

What were the benefits of the longer stays in the different countries (secondments)?

Secondments could be a challenge when going to a country whose culture I did not know, whose lifestyle was completely different from the one I grew up with, and they certainly raised a certain amount of uncertainty in me. After the completed secondments, during which I lived a real life in the host country without beautification and additional instructions on how to interpret it, I gained a true picture of the country and the way of life in it. I am definitely a different person, richer not only for the time I spent working on DASH, but also spiritually through the understanding of various cultures and lifestyles, and above all through the acceptance of diversity in all its segments.

How will participating in DASH affect your future practices/ work?

These visits are highly useful for future work in Serbia, as they represent the basis for defining examples of good practice that can be adapted to the local context. The insights gained will be integrated into the development of new social housing plans and the development of future construction projects, with the aim of strengthening institutional capacities and improving the quality of housing as a public interest.



Figure.
Aalborg, August 14, 2023.
Photo credit: Dejan Živković



Figure.
Tubingen, June 24, 2024.
Photo credit: Brankica Jelić

Els Keunen

Position:
Researcher, Department of International Urbanism, University of Stuttgart

Key areas of interest:
Urban development, especially in the Global South, including urban planning, urbanisation processes and related socio-spatial dynamics, housing and residential mobility, urban justice and inequality.

What have you gained from participating in DASH, personally as well as professionally?

It has been eye-opening for me to learn about the diversity of social housing systems within Europe. Doing a deep dive into the German social housing system helped me reflect on my own preconceptions of what social housing is. And by discussing the different systems with colleagues from Denmark, Germany, Portugal and Serbia, I could better understand how diverging political paths have shaped these systems over time.

What were the benefits of the longer stays in the different countries (secondments)?

I was lucky to be able to do many secondments and visit all the partner countries and cities. What I think worked really well in the DASH project was the variety in the secondments: on the one hand, there were the thematic workshops in which many members would join, where we had the opportunity to discuss themes using a more comparative perspective. On the other hand, doing longer secondments and staying with one of the partner organisations allowed for getting a deeper understanding of realities, processes and practices on the ground. Having academic, local government and third-sector organisations as part of the project was definitely helpful in broadening perspectives.

What is the most interesting thing you have learned?

Personally, I found it really interesting to learn about how vulnerable groups (especially refugees and ethnic minorities such as the Roma in Serbia and Portugal) access social housing in different countries. It has challenged my underlying beliefs about social mix and sufficiency.

How will participating in DASH affect your future practices/ work?

My dream is to work in academia in an African setting. I hope that having a stronger foundation in the variety of social housing systems and solutions that exist in a European context will help me to better understand housing issues in Africa and to contribute to creative solutions relevant to the context.

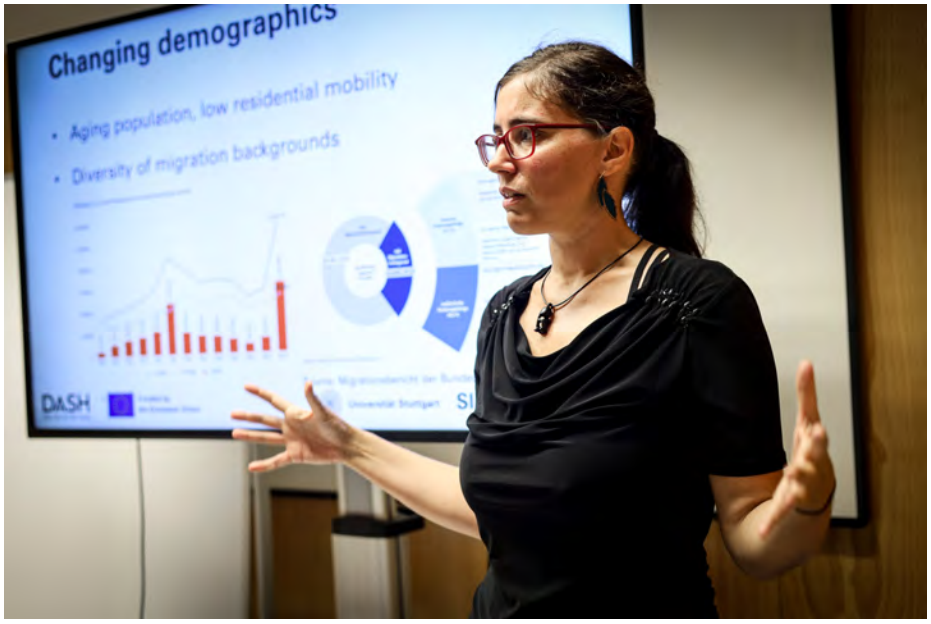


Figure.
Els Keunen, giving a talk about social housing in Germany at Domus Social (Porto), September 2025.
Photo credit: Inês Dias.



Figure.
Visiting the Malagueira neighbourhood by Álvaro Siza in Évora, April 2024.
Photo credit: Hanna Blank

Filipa Leite

Position:
Senior Technician in the Urban Planning Division of the Municipality of Braga

Key areas of interest: GIS, Spatial Analysis, Urban Planning, Social Housing

What have you gained from participating in DASH, personally as well as professionally?

The diversity of perspectives helped me better understand the structural and cultural differences that shape European systems, while highlighting the importance of local context in housing solutions. Housing emerges as a point of convergence between social, economic, environmental and territorial policies, whose complexity results from the interconnection between scales and sectors. This integrated vision showed me that housing is more than planning or construction; it is a matter of justice and social cohesion. Personally, I gained a sense of belonging to a community that shares the same challenges and ambitions, united by the purpose of ensuring that housing is a right, not a privilege.

What is the most interesting thing you have learned?

The Danish social housing system. It's structured to promote integration and equity, designed with a strong intention of social mix, avoiding ghettos or discriminatory zoning, and it emphasises intergenerational cohesion, helping to prevent the social isolation of vulnerable groups. It's also worth noting the involvement of residents in decisions related to renovations, the choice of housing typologies, or community facilities. This reinforces a sense of shared responsibility and helps reduce the perception of social housing residents as "outsiders."

What were the benefits of the longer stays in the different countries (secondments)?

The stays were extremely enriching, allowing me to directly observe how social housing systems operate in practice and to better understand the specificities of each context. It was particularly valuable to analyse real cases, both successful and unsuccessful, which provided me with a critical and realistic learning experience regarding the implementation of housing policies. The guidance from the DASH teams was essential to understanding the challenges of each model, and the interaction with professionals from different countries created an environment of sharing and cooperation that would be difficult to achieve in other formats.

How will participating in DASH affect your future practices/ work?

Knowing that there is a housing system that does not frame social housing as a "reserve for the disadvantaged," but rather as a normal and integrative component of the urban fabric, challenges me to rethink our local practices. I carry with me the conviction that an inclusive and non-exclusionary approach can and should guide municipal housing policies.



Figure.
Tübingen, Germany, 23 May 2025.
Photo credit: Filipa Leite.



Figure.
Novi Sad, Serbia, November 2024.
Photo credit: Filipa Leite.

Ivana Momić

Position:
Member of SUPA Serbia and an Urban Planner at the Public Enterprise Urbanism and Construction of Leskovac

Key areas of interest:
General and detailed regulatory plans, sustainable development strategies.

What have you gained from participating in DASH, personally as well as professionally?

I believe that DASH's approach of fostering interdisciplinary and cross-national exchange among participants from different professional backgrounds has been highly successful. Working in a mixed team provided valuable opportunities to think creatively and approach challenges from new perspectives. Some of the examples and methods we encountered could be applied in our future professional work, both within my organisation and through SUPA. We could further develop the idea of co-producing knowledge in upcoming research projects, urban plans, and professional practice. On a personal level, meeting and collaborating with the project participants has greatly enriched both my professional and personal life. I am deeply grateful for that experience, and I believe many of the friendships we formed will last a lifetime.

What is the most interesting thing you have learned?

All experiences gained during the secondments and thematic workshops were educational and meaningful. Every country, organisation, and city we visited had its own character, beauty, and spirit. As an urban planner, the most valuable opportunity was meeting colleagues from Portugal, Germany, and Denmark, and comparing our experiences, practices, and beliefs. It is wonderful to see that, regardless of where we are in Europe, urban planners share the same goals, namely to plan and bring order to chaos, to shape cities and public spaces, and to provide equal housing conditions for every citizen.

What were the benefits of the longer stays in different countries (secondments)?

The great thing about the secondments is that you are not just a tourist in a foreign country, but part of the host team. Listening to their achievements and challenges helps you see your own work much more clearly.

How will participating in DASH affect your future practices/ work?

We may not be able to change our laws and regulations, but we can learn to create and innovate within them, as is done in Germany. We can also strive toward the Danish example of creating shared housing without segregation. Portugal, in its diversity, has shown a remarkable sense of humanity, empathy, and knowledge that we should seek to apply in our own practice.



Figure.
SUPA's secondments in Germany, October 2024. Courtesy of Ivana Momic



Figure.
SUPA's secondments in Portugal, with members of the Department of Urban and Spatial Planning of Braga Municipality, August 2025. Photo credit: Ana Paula Silva

Luisa Rossini

Position:
Postdoctoral Researcher at the Institute of Social Sciences (ICS), University of Lisbon

Key areas of interest:
Social innovation in housing policy; housing rights movements; grassroots activism and planning; policy impact; planning theory.

What have you gained from participating in DASH, personally as well as professionally?

DASH broadened my comparative lens on Europe's housing crisis and the range of present and past solutions for decent, affordable homes. It deepened my historical understanding and sharpened my ability to assess which strategies can travel across political, economic, and cultural contexts. Professionally, I have gained strengthened skills in policy translation and comparative qualitative research; personally, I gained confidence in multi-country fieldwork and built a network of fellow practitioners and scholars.

What were the benefits of the longer stays in different countries (secondments)?

The secondments gave me the time to conduct in-depth qualitative research, including organising interviews, doing participant observation, reviewing grey literature, and building trust. This immersion helped me grasp local "rules of the game," identify enabling institutional conditions, and assess which strategies might be transferable and intelligible within Portuguese policymaking.

How will participating in DASH affect your future practices/ work?

By applying the above insights to Lisbon and Portugal through developing comparative policy briefs, it will affect my future practice and work by making me more capable of advising municipalities on transferability, and co-producing workshops with local movements and officials.



Figure.
At the CSN general meeting, Potsdam, November 2024. Courtesy of Luisa Rossi.



Figure.
Visiting the SpreeFeld housing cooperative project, November 2024. Photo credit: Luisa Rossini.

Joana Trindade

Position:
Architect, member and co-coordinator of the Housing and Building Section at Cooperativa Integral Minga

Key areas of interest:
Housing and architecture accessibility for all, participatory processes, cooperativism, low environmental impact building.

What have you gained from participating in DASH, personally as well as professionally?

It has been very enriching to get to know other ways of addressing housing issues, the established ones as well as developing partnerships between governments and civil society organisations. I have become more aware of the extent of the housing crisis in Europe, its origins and consequences. Personally, it has been culturally empowering to have a deeper understanding of the history of the Balkans, which was almost unknown to me, opening a new world of ethnic and cultural diversity in my understanding of Europe's geopolitical context. I've also gained a deeper perspective on the inequalities between European countries.

What is the most interesting thing you have learned?

That there are countries like Denmark where cooperative/associative housing is established as an important means to ensure housing accessibility, in a system that continues providing new construction and maintenance of the existing housing stock, and that is developed in attractive locations within the cities, promoting social mix and avoiding creating ghettos.

What were the benefits of the longer stays in different countries (secondments)?

Getting deeper into the culture of the places visited. Visiting different housing projects and related economic and political dynamics. Understanding processes being implemented in different places, their challenges, their failures and their accomplishments, providing us with greater ability to recognise the past so as to improve the future, accumulating knowledge from very different situations and being able to compare, adapt, reorganise, mix and build new models.

How will participating in DASH affect your future practices/ work?

Mostly by understanding other sectors' working processes. I am gaining more insight about possibilities to explore in public-cooperative partnerships, as well as about the way academic research can be closer to actual practice, which is something of extreme value to society that is, unfortunately, not yet happening as much as it should across Europe.



Figure.
Joana Trindade. Photo credit: Filipa Cabrita



Figure.
Visit to House No. 5 of the 4-Häuser-Projekt, Tübingen, August 29, 2025.
Photo credit: Joana Trindade.

Zlata Vuksanović-Macura

Position:
Principal Research Fellow at the Geographical Institute "Jovan Cvijić" SASA in Serbia

Key areas of interest:
comparative housing policies, urban and planning history, urban governance and informal settlements, Roma housing and settlements.

What have you gained from participating in DASH, personally as well as professionally?

I have thoroughly enjoyed the DASH experience. In this project, it's hard for me to separate the professional from the personal because I genuinely enjoy the research work I do. Working on DASH added a new sense of joy and motivation to my work, along with the chance to collaborate closely and engage in open, thoughtful discussions with other researchers and practitioners who are deeply dedicated to and knowledgeable about housing issues. At the same time, DASH allowed me to explore social housing within a truly comparative European framework, enhancing my research perspective.

What were the benefits of the longer stays in the different countries (secondments)?

The secondments were particularly valuable; longer stays in one place made it possible to observe and better understand not only the housing regimes but also how everyday life is organised and governed. Being able to observe from a certain distance, both as a participant and as an outsider, helped me situate policies and planning practices in their broader social and cultural context, leading to a more nuanced understanding than short visits could provide.

What is the most interesting thing you have learned?

One of the most interesting insights I gained is that even strong housing systems embedded in robust welfare states, such as Denmark, can be fragile. Through DASH, I learned how policy tools like the Parallel Society Act and the so-called ghetto list can have complex effects in practice. Observing how these policies are implemented at the local level—particularly within the Municipality of Aalborg and Himmerland—helped me better understand the importance of governance and institutional capacity in shaping housing policy outcomes.

How will participating in DASH affect your future work?

DASH has had an important impact on how I think about and approach international cooperation. The professional networks built through DASH will continue to inform my research, particularly in my approach to transnational and comparative studies. At the same time, the DASH project was a significant learning experience, particularly in establishing and maintaining international institutional partnerships. Equally important, I gained knowledge of navigating the EU Funding and Tenders Portal, which has made the processes of project application and management clearer and more directly applicable to, hopefully, future projects and implementation at my Institute.



Figure.
Zlata Vuksanović-Macura delivering the introductory presentation at the Thematic Workshop, University of Stuttgart, May 2025.
Photo credit: Dejan Doljak.



Figure.
Collaborative work of DASHers during secondments in Serbia, August 2024.
Courtesy of Zlata Vuksanović-Macura

Julia Hartmann

Position:
Commissioner for Housing and Accessibility at the Municipality of Tübingen

Key areas of interest: Development of strategic housing goals and policies, alternative housing financing models (including investment by local citizens), sustainable rental housing solutions.

What have you gained from participating in DASH, personally as well as professionally?

I have been very interested in finding out how other countries deal with the problem of public/private housing financing and long-term affordability. Seeing the Danish model of a revolving national housing fund in action in Aalborg has been eye-opening in terms of national policies. In my view, it is a great example of the fact that affordable housing – if kick-started with appropriate funding and secured with the right institutional instruments – starts paying for itself in the long run. It has been equally rewarding to follow the efforts of my colleagues at the MINGA Cooperative at the other end of the scale: struggling with little to no state support, they are nonetheless attempting to build a cooperative housing model that has the potential to be a successful example of citizen-led long-term affordability.

What were the benefits of the longer stays in the different countries (secondments)?

Meeting colleagues within DASH secondments has meant following our colleagues' projects' progress, setbacks and hurdles over a period of several years. Longer stays have enabled me to really dive into their local situation. Despite the vastly different local circumstances, this has led us to identify some key elements of housing strategy that need to come together for successful local, national and housing policies.

How will participating in DASH affect your future practices/ work?

For the future, the DASH knowledge will help me build arguments and strategies for the local political arena and beyond. Last but not least, for myself, DASH has created more than a network of great professionals – it has become a web of enriching Europe-wide friendships meant to last.

03

Housing Systems: Evidence and Reflections

This chapter provides insight into the housing systems of the four countries involved in the DASH project—Denmark, Germany, Portugal and Serbia—by combining concise analytical overviews of housing regimes and practices with participants' personal reflections, drawn primarily from the secondments which formed the core of the project's international exchange. This structure echoes one of the key objectives of the DASH project: to connect academic knowledge, professional practice and first-hand experience gained through international collaboration.

Each country section begins with an overview of the national housing system and its implementation in the local contexts of the project cities—Aalborg, Tübingen, Braga, and Čačak—and is followed by three short reflective texts by members of the DASH team based on their secondments at partner institutions. Notably, the reflections on a given country were written not by experts from that country but by team members from the other three partner countries who visited it. This gives the texts an "outsider's perspective" and allows direct comparison with the authors' experiences in their home contexts.

3.1 Denmark: Evidence and Reflections

Danish Housing System

Hans Thor Andersen

Social Housing: Definition and Characteristics

There is no social housing in Denmark, but there is non-profit or public housing (Andersen et al., 2026). Public housing is organised in accordance with the Public Housing Act, which entails a number of obligations and privileges. The homes are owned by housing associations and cost-based rents are used, i.e. the rent consists of the costs of purchasing land and construction costs as well as ongoing operations. There is no profit or other forms of additional costs. The rent is therefore not dependent on the residents' financial circumstances. People with lower incomes are entitled to housing assistance.

Since the sector solves the social housing task on behalf of the municipalities and the municipalities co-finance 10% of the purchase price, they normally have the right to allocate up to every fourth vacant home. The housing sector has a system of residential democracy: The resident-elected members of the board always constitute the majority. It is the boards that decide on operations and any investments, various social activities, modernisation, etc.

The majority of the sector consists of apartment buildings constructed after the Second World War. The majority of the housing stock is located in the suburbs of the large cities. Family housing makes up by far the largest share of the housing within the sector, but there is also youth housing and senior housing.

The sector does not exclude anyone: Everyone, regardless of age, income, social conditions, etc., has the right to live in the sector. Access is gained by joining a waiting list or through the municipalities' social housing allocation system (possibly with support from the municipality). Most households in the public sector - just under 60% - consist of one person. In the remaining housing stock, single-person households constitute 'only' 35%.

Table 1.
Size of households as of January 1, 2024

	Social housing	All other housing sectors
1 person	59,7%	35,2%
2 persons	23,6%	35,3%
3 persons	8,4%	11,9%
4 persons	5,3%	12,2%
5 persons	3,1%	5,3%
	100,1%	100,1%

Note. Data compiled from Landsbyggefonden, Beboerstatistikken (2024).

Similarly, the public housing sector contains a significant overrepresentation of early retirees and other inactive adults (almost 29%) compared to just under 10% in the rest of the housing stock. The level of education and income among residents in the public sector is also lower compared to other types of housing. Rising prosperity from the 1960 allowed large parts of the middle and working class to become homeowners; as a consequence, the social housing sector experienced residualisation.

Policy Trajectories and Perspectives

An attempt to privatise parts of the public housing sector through the sale of housing to residents, as in the UK, failed; partly because the public sector in Denmark is privately owned, and partly because the sector actually solves problems that the municipalities would otherwise have to take over. A scheme was adopted, but of 560,000 homes, only 50 have been sold so far.

Due to the growth of residualisation in the social housing sector, the sector has come to appear as primarily a form of housing for vulnerable groups, immigrants, low-income households, singles, pensioners, single parents, etc. The families with children that the sector was originally intended for are today typically living in owner-occupied homes. Since 1992, private rentals have no longer been subject to rent control making the sector less available to low-income households. Moreover, the sale of municipal housing has further reinforced this development. Hence, the social housing sector has effectively become the only sector to take care of the social housing task.

Over the past 15-20 years, two challenges have grown in importance: on the one hand, there is tremendous pressure on the housing market in the Capital Region and to some extent in Aarhus, on the other hand, it is almost impossible to sell homes in the country's peripheral areas. The public housing sector has long waiting-lists and no vacant homes in the Capital Region, while public housing in the country's periphery is more difficult to rent out.

The Danish social housing sector has in recent years been subject to several policy interventions and political changes, which have affected the sector substantially (Skovgaard Nielsen et al., 2023). First, there has been physical restructuring of social housing neighbourhoods (Bech-Danielsen, 2022). Shortly after construction, the first building damage began to appear. In 1985, a reprioritisation law allowed the National Building Fund to support maintenance. The first renovations focused on repairing building damage, which did not solve the fundamental challenges of their often-outdated architecture and physical isolation from the surrounding city. Today, the approach is more strategic, aiming to connect the social housing neighbourhoods with the neighbouring areas by opening them up and creating traffic connections.

The second change was the 'parallel societies' legislation (Regeringen, 2018). The legislation aims to address disadvantaged social housing areas with a high concentration of ethnic minorities and socially vulnerable residents, and seeks to increase the social mix of the neighbourhoods and physically transform them by demolishing social housing units and constructing private rentals or owner-occupied homes (Bech-Danielsen et al., 2021; Mechlenborg & Stender, 2022).

Third, Danish municipalities have the right to allocate residents to every fourth vacant social housing unit; this share can, in specific cases, be expanded to 100%.

Fourth, there has been an increased use of flexible letting. Since 2000, social housing organisations and municipalities have had the opportunity to use the tool of flexible letting to influence resident composition. Flexible letting makes it possible for specific groups of people to move up the queue in specific housing areas (Skovgaard Nielsen & Haagerup, 2017).

Fifth, Danish municipalities have had the power since 2015 to demand that 25 % of new housing construction be social housing. Yet, this tool only makes sense in Copenhagen and a few other large cities. However, the so-called framework amount (maximum cost of building social housing) means that it is currently not possible to build social housing in the capital.

Social housing constitutes a relatively large share of the Danish housing market compared to other countries. It is part of the housing sector that makes it possible for less resourceful residents to get a home at a reasonable rent, but it is also a sector under pressure. For instance, the parallel societies legislation introduces drastic measures, such as demolishing social housing to improve social conditions and make neighbourhoods more attractive. However, the initiative reduces the proportion of social housing.

It is remarkable that housing policy in the broadest sense has all but disappeared in favour of a one-sided focus on socially disadvantaged housing areas in the social housing sector. The different types of ownership are connected in the real world. However, political initiatives appear to be narrow in scope, such as a proposal to give young people the opportunity to withdraw parts of their pension or relax the requirements for buyer co-financing. Other ideas include the possibility of 'shared ownership' (as in Great Britain). Liberal/conservative politicians want the removal of housing taxes and continued deregulation of the housing market; the left generally supports rent regulation and the social housing sector.

In an attempt to curb skyrocketing housing prices, it has been proposed to ban the purchase of homes to rent out to one's own children. It is claimed that this would make more homes available on the market. But it is difficult to see why this would lower prices.

Most recently, during the election campaign (March 2026), the Social Democrats proposed taxation of gains on home sales. The proposal would only affect properties sold for over DKR 1 million (primarily located in larger cities and above all in the Capital Region).

Social Housing in Aalborg

The proportion of social housing in Aalborg is 26% (2023), slightly higher than the national average of 21% (Statistics Denmark, n.d.). Today, social housing units target different groups, such as families, young people, people with disabilities, and older people, across the city, including the city centre, suburbs, and rural areas within the municipality's borders.

Aalborg is the main city (approx. 121,000 inhabitants) in northern Jutland. The housing market generally has lower prices than, for example, the capital area. This allows the greater number of income groups to become homeowners. Similarly, the social composition of the market is characterised by fewer middle-class people. Consequently, empty units are an issue in some areas of Aalborg.

For years, Aalborg Municipality and several housing organisations have cooperated determinedly to revitalise the social housing areas and housing stock, which means there are no social housing areas in Aalborg subject to the parallel society legislation. Today, Aalborg East is highlighted as an example of cooperation between Aalborg Municipality and Himmerland Housing Organisation, transforming a potentially socially vulnerable area into a diverse and attractive residential area through early user involvement and public and private investment.

Aalborg suffered from a housing deficit from the end of the Second World War until approximately 1990. The main task was primarily to combat the housing shortage and the primary target group was nuclear families because many of the private rental homes in the centre of the city were of poor quality – e.g., without a private bath/toilet. Up to approximately 1970, for example, it was only possible to get social housing if you could present a marriage certificate. Until 1960, the new homes were built as apartments (60-70 m2) in brick buildings – in Vestbyen (Aalborg West), Østbyen (Eastern Neighbourhood) and centrally in Nørresundby. From the 1960s until the mid-1970s, relatively large multi-story dwellings (100-110 m2) were built as prefabricated buildings (concrete) in the new suburbs such as Aalborg East, Grønlandskvarteret, Skalborg, Gug and Løvvangen. Despite their high technical standards, these buildings weren't generally perceived as attractive, and problems related to social segregation started to appear. This led to a shift in building style from the end of the 1970s: New homes from this period were mainly low-rise/terraced houses (80-100 m2) built in concrete with shell walls. This type of housing has proved considerably more popular than multi-storey block housing.

Since the 1990s, the focus has been on urban renewal in the city centre, and social housing buildings are built as smaller infill projects in that context, often for different target groups with special needs, such as youth housing, housing for the elderly, nursing homes, and housing for people with disabilities. During the last fifteen years, efforts have focussed upon the provision of social housing for young people to accelerate the city's development towards a university and education city of both national and international importance. The financial crisis made social housing an engine for urban development, e.g. through the transformation of former industrial sites such as Godsbanearealet, Østre Havn and Spritfabrikken.

Today the main challenge for and development in social housing is to maintain the socially diverse city and social cohesion. The city aims at providing more social housing in districts with the lowest share of social housing (e.g. Midtbyen, Vestbyen, Hasseris, Skalborg, Kærby and the University Quarter). The target groups for the new social housing in these areas are families with children (including single parents) and seniors.

A demographic development characterised by increasing shares of older people is becoming a prominent theme, leading to requirements for more housing that can accommodate this group and offer them an alternative to living in detached housing. There is a demand for community-oriented housing – something that the social housing sector can offer in the form of new construction and adjustments to the existing housing stock. In the coming years, housing policy is also linked to the need to rethink health efforts and care for older people. Finally, a lot will happen concerning the reduction of the CO2 footprint by converting existing buildings and using biogenic materials to a greater extent in new construction.

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Delivering living quality and social upliftment through an expanded notion of housing: Some Lessons from Aalborg

Astrid Ley, Stuttgart, Germany

The visit to Denmark revealed urban and housing transformation as a long-term governance process rather than a design task. Insights were inspired by discussions and site visits with Anne Juel Andersen from the Municipality of Aalborg, Sven Buch from the Himmerland housing cooperative, and Rikke Skovgaard Nielsen, Lene Wiell Nordberg, and Hans Thor Andersen from the Department of the Built Environment at Aalborg University in Copenhagen.

In Aalborg, the waterfront regeneration, in particular, demonstrates how industrial heritage can be integrated into new housing and cultural infrastructure, such as Musikkens Hus and Nordkraft, to strengthen identity and create greater public acceptance. However, the case of student housing development shows how policy shifts can easily contribute to oversupply and mismatch in the housing market. A key lesson here is the need for adaptable housing typologies and tenure forms within cooperative structures like Himmerland.

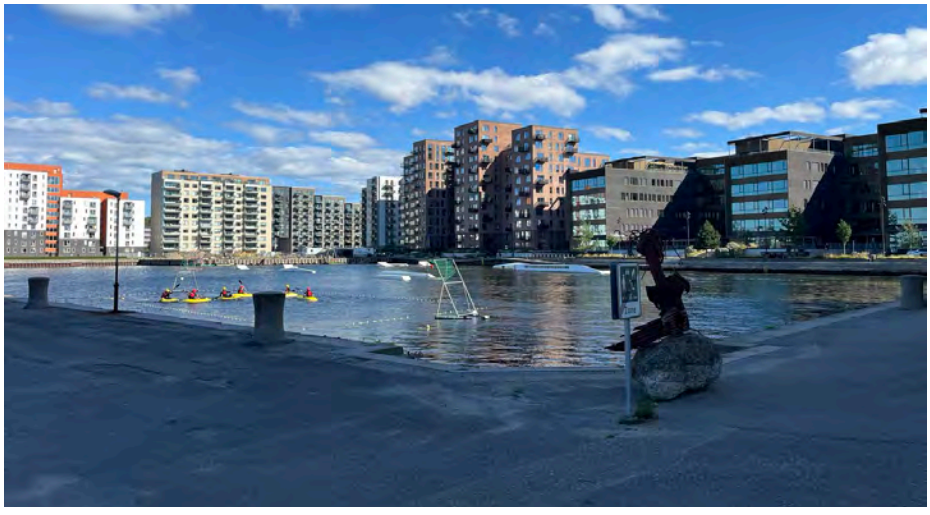


Figure.
Ostre Havn at Aalborg waterfront, August 20, 2025.
Photo credit: Astrid Ley.

Aalborg East, a peripheral social housing estate, presents a strong example of comprehensive upgrading that is not limited to physical "deep renovation", such as energy retrofits, layout changes or expansions, but strategically couples it with social infrastructure. Funding was mainly made available through the Danish National Housing Fund. Most impressive was the embedding of a regional health centre and local cultural facilities. This points to an expanded role for housing organisations such as Himmerland.



Figure.
Deep renovation in Aalborg East, August 21, 2025. Photo credit: Astrid Ley.

Another aspect addressed was framed as "empty nesters" or "seenagers", referring to the generation that has retired but is still physically fit (55+). For them, moving to social housing areas needs to be made attractive through a positive framing, both in the housing offer itself and in the availability of health facilities and cultural offerings within walking distance. Senior collective housing in Aalborg East can be considered, in this context, a lived experiment.



Figure.
Cultural Centre in Aalborg East, August 20, 2025. Photo credit: Astrid Ley.

However, the engineering of 'social mix' in Aalborg East doesn't come without tensions and raises questions of equity. By transforming housing stock to attract new income groups, there are losers in the process, as no attention is given to those who are displaced. The discussion brought forward that instead of enforcing a social mix through the so-called "parallel society act" and thereby displacing the "unwanted", a deprived area could also be considered a "social lift" for integration into wider society.

In sum, insights that could be relevant for transfer are: coupling renovation funds with social programming, planning for demographic change (active seniors) and framing deprived areas as "social lifts".

When Demolition Becomes a Social Policy: Lessons from Denmark

Aleksandar Jevtić, Novi Sad, Serbia

While staying in Denmark during August 2023, I tried to familiarise myself with the settings for solving housing problems by looking at the system that is considered one of the most successful, with the fact that practically every fifth apartment belongs to the category of social housing. The biggest impression, even a surprise for me, was the model of planned demolition of multi-family housing for new construction. I am a civil engineer by education, an urban planner by profession, and my way of thinking is directed towards construction and reconstruction, so demolition is against the concept of the work I do, especially if it concerns buildings no older than approximately 70 years. Talking to the hosts, Sven Buch and Anne Juel Andersen, I saw a wider social significance: avoiding ghettoisation and gentrification, and enabling the integration of different social groups into the total population, in order to establish a stable and undivided society. This approach, although financially demanding, results in more harmonious relationships that lead to a higher degree of life satisfaction for the entire population. Whether this model is unavailable to poor countries, or whether rich countries are rich precisely because of the reduction of social tensions, so that general prosperity rises to a higher level, is a question to which I do not have a decisive answer, but the experience in Denmark broadened my horizons and taught me something new, for which I am grateful.



Figure.
Social Housing Buildings, Hans Egedes, Aalborg, August 2023. Photo credit: Aleksandar Jevtić

Social Housing as Long-Term Social Infrastructure

Alda Azevedo, Lisbon, Portugal

Denmark made us rethink what "delivering safe and social housing" actually means in practice. The key insight from our secondments is that better housing requires institutions that treat housing as long-term social infrastructure, not just a larger housing stock or better design, which is often the most visible aspect of non-profit housing in Denmark. What was especially inspiring was the way everyday governance, maintenance, neighbourhood relations and public responsibility appeared as part of housing quality itself.

This perspective is highly relevant for DASH because it shifts the debate from counting dwellings and households to examining how housing systems produce security, belonging and life chances across different demographic groups and local contexts. The transferable lesson is that innovation in housing policy may lie in building durable forms of coordination between municipalities, housing associations, researchers and residents.

In that sense, our takeaway message from Denmark is that the future of social housing is also about institutional trust, collective stewardship and the capacity to adapt housing provision to changing social needs without losing sight of housing's social purpose.



Figure.
Voices of Mjølnerparken.
Photo credit Alda B. Azevedo

3.2 Germany: Evidence and Reflections

German Housing System

Els Keunen

Social Housing: Definition and Characteristics

In Germany, a country of more than 82 million people, more than half of the households are tenants, the highest percentage in the EU (Keunen et al., 2026; Statistisches Bundesamt, 2022). Despite this, the social housing stock represented only 2.5% of the housing market in 2022 (Bundesministerium für Wohnen, Stadtentwicklung und Bauwesen, 2023). This is because social housing subsidies were initially conceived as a programme to incentivise private investment into the housing sector to ease the dramatic housing shortage after WWII and social housing is still considered a temporary market correction rather than a permanent public service. Therefore, rather than providing social housing through the state, the government incentivises a wide range of actors, including private developers, cooperatives, and individuals, to build units through subsidised loans or grants that can cover up to 50% of the investment. In return for the subsidy, landlords rent out the housing to eligible households at a set percentage below market prices for a predetermined period, typically lasting between 10 and 40 years. After this period, the housing ceases to be 'social'. Because of this system, even though new social housing is constantly being built, more housing units leave the social housing stock than are being added each year, resulting in a clear downward trend over the years (Figure 1).

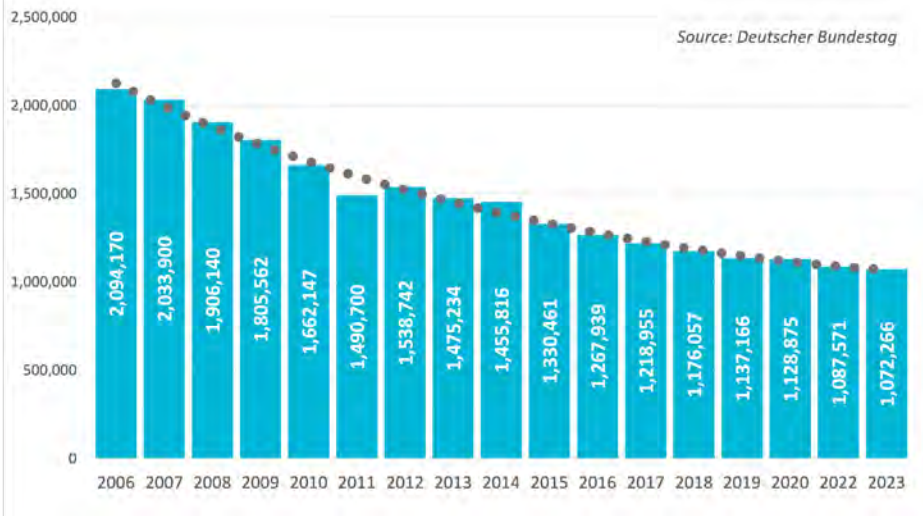


Figure.
Decline of social housing units in Germany. Note. Data compiled from the German Bundestag, 2018, 2019, 2023.

Three-fifths of the current social housing stock is privately owned (Kofner, 2017). The rent cap that social housing landlords need to observe is only vaguely defined in the federal legislation as "maximum permissible rents below local comparative rents" (Gesetz Über Die Soziale Wohnraumförderung - WoFG, 2001, Article 7); it usually corresponds to 66% of local comparative (market) rents. With market rents currently rising largely independently of incomes, newly built social housing is becoming increasingly unaffordable for the lowest income groups, especially in larger urban areas (Statistisches Bundesamt, 2023, 2024a). Paradoxically, existing municipal and cooperative housing, although not necessarily built with social housing subsidies, tends to be more affordable than newly built social housing due to the not-for-profit nature of these providers.

Access to social housing is regulated via a Housing Entitlement Certificate (WBS), which is issued based on income criteria set out in the housing programmes by the states. The WBS certificate in itself does not give the holder access to social housing; it is up to the holder to find suitable housing within the available social housing units (Sozialplatform, 2021). Generally, landlords providing social housing are free to select their tenants among the entitled households, potentially exposing the allocation process to discrimination.

Apart from the subsidies related to building the housing stock, there is also a household-related subsidy in the form of housing allowance or *Wohngeld* in Germany, aimed at supporting households that have difficulty accessing housing through the private market (Bundesministerium für Wohnen, Stadtentwicklung und Bauwesen, 2023), regardless of whether or not the household has access to social housing. It is available to tenants, in which case it is called a rent subsidy (*Mietzuschuss*) and to homeowners, to support mortgage repayment and other housing-related costs (called *Lastenzuschuss*). Eligibility for the housing allowance is calculated based on the number of household members, the rent or mortgage to be paid and the total income of the household members. About 1.2 million households (2.8%) received a housing allowance in 2023 (Statistisches Bundesamt, 2024b).

Policy Trajectories and Perspectives

At the turn of the 20th century, during a time of rapid urban expansion and the industrial revolution, a cooperative movement organised by industrial workers' associations and state employees gained traction, setting up housing cooperatives characterised by collective ownership and a strictly democratic management structure. However, workers' associations were dissolved during the Third Reich (1933–1945). After WWII, East and West Germany set out on divergent paths. West Germany merged the former Nazi-run cooperatives into a large cooperative body, which built more than 400 000 units from the post-war years until the 1980s. However, a scandal over mismanagement tarnished the cooperative model, prompting the abolition of cooperative housing tax exemptions, the breakup of the cooperative and a wave of privatisation that accelerated in the 1990s as municipal housing was sold to private and financial actors. East Germany, by contrast, constructed an almost entirely state-owned "social" stock: by 1998, the GDR held 3 million units and cooperatives owned another 1.1 million, with very low rents. Reunification initially

converted most of this stock to municipal ownership, but later forced municipalities and cooperatives to sell 15 % of their housing stock. Through the 1990s and into the early 2000s, policy focused on private homeownership by means of the homeownership allowance (Eigenheimzulage). The 2006 Federalism Reform transferred decision-making competencies on social housing from the national government to the states and municipalities, though this was partially reversed in 2019. There is a growing recognition of the difficulties that households face due to the rising cost of living and the tight housing market. In response, the federal government has set ambitious housing construction targets, with a significant share supported through social housing subsidies. However, the government has failed to meet these targets, completing significantly fewer units than planned. Although subsidies for social housing are currently at a record level, the overall stock of social housing continues to decline.

Germany's social housing sector faces various interdependent challenges. First, land is increasingly scarce, and sustainability targets to reduce land consumption are further limiting supply. Rising land prices have significantly increased property prices and rents, especially in attractive urban areas where strong demand and investor interest have intensified the financialisation of the housing market. Despite increased public support for construction, these structural pressures continue to make affordable housing difficult to deliver. Second, because subsidised loans only grant social housing status for a limited period, the system does not create a lasting stock and requires continuous new construction to maintain supply. At the same time, rising land and construction costs reduce the number of units that can be delivered, making the system increasingly expensive. Expanded housing allowances and higher benefit levels have further raised public expenditure, adding fiscal pressure that must be offset through higher revenues or spending cuts elsewhere.

More generally, Germany's population is stagnating and becoming more diverse, with migration offsetting an otherwise declining trend. Population decline is most evident in eastern and rural areas, while urban and western regions continue to grow. Consequently, housing demand is falling in shrinking areas but rising in growing regions, leading to a geographical asymmetry. Moreover, Germany's population is ageing, with over a quarter aged 60 and above. About half of older people own their homes, mostly living in one- or two-family houses, while elderly tenants generally live in apartment buildings. Residential mobility among older people is very low, so that on average, older households occupy significantly more space than younger ones. The tightness of the housing market is therefore not necessarily due to a shortage of housing but also to an asymmetry in housing space consumption. Furthermore, Germany's share of renters has been rising in recent years. While tenants in Germany enjoy strong protections, these encourage long-term tenancies, contributing to low residential mobility, which supports stability but can limit labour market flexibility. Lastly, the energy transition illustrates the tension between environmental targets and affordability in the social housing sector. While subsidies and a climate component in the housing allowance help offset costs, higher energy efficiency standards currently raise construction expenses, making social housing less affordable in the short term, even if in the long run, renewable energy and efficiency measures may lower energy costs.

Social Housing in Tübingen

Tübingen, located in the southeastern state of Baden-Württemberg, is a town that has been steadily growing in population. As a university town, a large share of its population of about 91,000 (2021) are students. Most people (around 60%) rent, while around 40% are owner-occupiers. Parallel to population growth, the housing stock has equally been increasing. Of Tübingen's total housing stock in 2022, about 3.1% was social housing. This is above the national average; moreover, the majority of these units are owned by the municipal housing company. Overall, however, Tübingen has seen sharp increases in rental prices, well above the state average, especially in the city centre and newly developed areas close to the city centre. The increase is driven by a high demand for housing caused by new job creation in the AI and biotechnology sector and increasing student numbers, thereby outcompeting families in the private rental market. This is compounded by the high cost of land and construction, the low residential mobility of a growing elderly population and the increase in the number of single person households.

In response to this pressure, the municipality has developed the "Tübingen Model", a model for the redevelopment of former military and industrial brownfields while putting a stop to greenfield development. The model prioritises small-scale, mixed-use, high-density development, integration of old buildings, public and private communal spaces, and varied plot ownership. The municipality acts as the developer by acquiring sites, designing plans, providing infrastructure and decontamination, and financing development through plot sales. Rather than using price competition, it selects projects based on qualitative criteria such as social and functional diversity, innovative concepts, neighbourhood benefit and secure financing. Private co-housing groups are encouraged as owner-builders, supported by architects and project managers, and take responsibility for shared spaces, producing creative, cost-saving solutions and substantial new housing.

In response to the rising land and housing costs, Tübingen has introduced strict conditions on land sales and development rights to ensure a rising percentage of newly built rental housing at below-market rents. It supports non-profit housing developers such as cooperatives with an intrinsic interest in keeping rents permanently low. The municipal housing company and other actors are encouraged to expand social and refugee accommodation, while rules against long-term vacancy and short-term rentals have been introduced. Moreover, the municipality is developing its own housing units aimed mainly at young professionals such as kindergarten teachers and elderly carers, who have increasing difficulties finding affordable housing. It also encourages older residents to downsize through age-adapted projects and support measures to free up family-sized units. While these actions will help mitigate shortages, they are unlikely, on their own, to reverse the broader market trend of rising rents and prices in a growing secondary city.

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Scaling Community-Led Housing Through Institutional Design

Filipa Cabrita, Montemor-o-Novo, Portugal

A key insight from the German secondments is that community-led housing becomes scalable and durable when land and property are governed as long-term infrastructures, not as real-estate commodities. The transferable lesson is the coupling of public access-to-land instruments—concept-based tenders and long or inheritable leases—with legally enforceable affordability clauses that shift allocation from highest-bid competition toward social objectives. In this governance architecture, Inwole e.V. is instructive in showing how co-ownership and organisational design can function as an affordability technology: "perpetuity mechanisms" limit asset extraction, restrict speculative resale, and anchor rents to cost-based principles, producing non-speculation endogenously through rules rather than intent. Proximity to non-speculative networks and cooperative traditions further demonstrates how solidarity can be operationalised through legal form, financial discipline, and replicable governance standards. Complementarily, experiences from Tübingen (Französisches Viertel) and Stuttgart (including IBA'27-related initiatives) underscore the municipal role as an ecosystem builder—standardising land-disposal conditions, providing technical assistance, and aligning planning and finance—to enable innovative, non-speculative housing at scale. For the MINGA Cooperative ecosystem, these insights inform the partnerships sought with communities and public actors, and the institutional strategies being developed to secure land access and protect long-term affordability.



Figure.
Andreas Hofer presenting IBA'27 Stuttgart and cooperative housing during the DASH Thematic Workshop at the Department of International Urbanism, University of Stuttgart (Germany), with the slide "Cooperative Buildings Stuttgart-Rot". Photo credit: Filipa Cabrita

Social Housing as a Long-Term Public Commitment

Brankica Jelić, Čačak, Serbia

During the secondment in Germany (Tübingen and Stuttgart, 2025), the most significant insights relate to understanding social housing as a strategic, long-term public system rather than an isolated set of projects. The German approach shows how the combination of stable policies, strong institutions and local autonomy enables flexible solutions adapted to specific social contexts, with an emphasis on social cohesion and housing quality.

Participating in a discussion at the University of Stuttgart with colleagues from Serbia, Portugal and Denmark opened up space for a critical exchange of experiences and comparison of different models, while tours of social housing locations in Stuttgart, together with hosts from the University, provided a direct insight into the implementation of those policies in the area. The visit to Tübingen and the talks with the local government further emphasised the importance of participatory planning and cooperation between the public, academic and civil sectors.

These visits are highly useful for future work in Serbia, as they represent the basis for defining examples of good practice that can be adapted to the local context. The insights gained will be integrated into the development of new social housing plans and the development of future construction projects, with the aim of strengthening institutional capacities and improving the quality of housing as a public interest.

The secondment in Tübingen and Stuttgart showed that social housing is a long-term public system. These insights will be the basis for new plans and projects of good practice in Serbia through the DASH exchange with EU colleagues.





Figure.
During the DASH Thematic Workshop at the Department of International Urbanism, University of Stuttgart (Germany). Photo credit: Dejan Živković and Brankica Jelić

What Denmark Can Learn from Baugemeinschaften

Claus Bech-Danielsen, Copenhagen, Denmark

Danish urban development could learn a great deal from the German model of *Baugemeinschaften*: self-organised groups of future residents. I experienced this first-hand in the Französisches Viertel, located on the southeastern edge of Tübingen. A former military site has been transformed into a vibrant urban district by inviting *Baugemeinschaften* to develop their own housing projects. Instead of selling large plots to major developers and investors—as is typically the case in Denmark—the city divided the land into smaller parcels and sold them to groups of future residents. By eliminating the developer profit margin, this model made housing more affordable while fostering strong community involvement.

The *Baugemeinschaften* planned their own homes and selected their architects, resulting in a rich architectural variety rarely seen in new Danish neighbourhoods. Equally inspiring to a Danish architect is the mix of functions - shops, cafés, and small businesses occupy many of the ground floors, creating a lively urban environment. Car parking is discreetly accommodated in small pockets between buildings, while greenery extends into streets, courtyards, and shared spaces. Even on a quiet Wednesday morning, the neighbourhood does not feel lifeless. Rather than experiencing an absence of urban life, one becomes aware of nature: birdsong fills the air, and tranquillity emerges as an urban quality in its own right.



Figure.
Existing buildings in the Französisches Viertel were also subdivided into smaller units and transformed by individual households. Wildlife and vegetation have found their way into all parts of the urban environment. Photo credit: Claus Bech-Danielsen

3.3 Portugal: Evidence and Reflections

Portuguese Housing System

Alda Botelho Azevedo and Beatriz Salafranca

Social Housing: Definition and Characteristics

In Portugal, the universal right to housing is enshrined in Article 65 of the 1976 Constitution, which establishes the state's responsibility to ensure access to adequate housing. Social housing policy has historically relied on a system of income-related rents applied to publicly owned housing. The concept of "social rent" (*renda social*) was first introduced in legislation in 1977 (Law 50/77), establishing rent levels calculated as a proportion of household income (typically between 10% and 25%) to guarantee affordability for low-income households. The law distinguished between *social rent*, applied to households with limited means, and *technical rent*, corresponding to the full cost-recovery value of housing construction. In 1993, the supported rent regime (*renda apoiada*) was introduced (Decree-Law 166/93), later updated by Law 81/2014 and Law 32/2016, and remains the main regulatory framework governing public housing in Portugal. Although this reform formally replaced the notion of "social rent" with "supported rent", the difference is largely semantic rather than substantive, since rent levels continue to be calculated primarily according to household income rather than market prices (Alves, Azevedo et al., 2026).

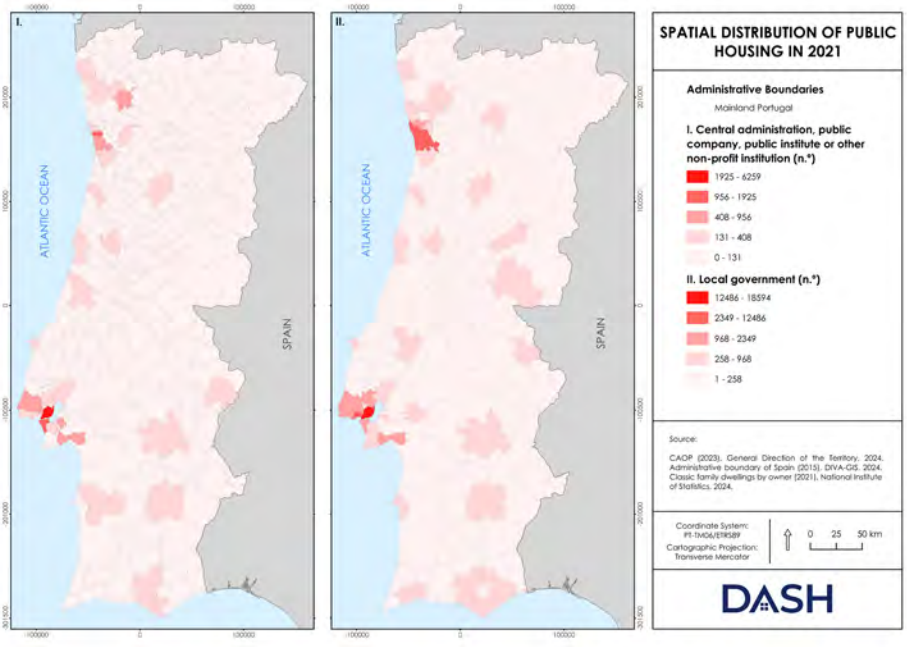


Figure.
Public Housing Stock by Government Ownership, Portugal, 2021 Census. Source: Alves, Azevedo et al., 2026

Despite this institutional framework, the Portuguese social housing sector remains relatively small in comparative European terms. According to the 2021 Census, publicly owned housing amounts to approximately 123,000 dwellings, representing roughly 3% of the national housing stock. Ownership and management of this sector are highly decentralised: municipalities and municipal housing companies administer most of the housing stock, including entities such as *BragaHabit* in Braga and *Domus Social* in Porto. The central government, mainly through the Institute for Housing and Urban Rehabilitation (Instituto da Habitação e Reabilitação Urbana – IHRU), manages a much smaller share of the public housing stock, reflecting the historically strong role of local authorities in the implementation and management of social housing policies in Portugal (Alves, Azevedo et al., 2026).

This limited provision of public housing reflects the broader structure of the Portuguese housing system. Census data indicate that around 70% of dwellings used as main residences were owner-occupied in 2021, while private rentals accounted for approximately 22%. The predominance of owner-occupation has been widely interpreted as the outcome of long-term policy incentives favouring mortgage credit and tax benefits for homebuyers, combined with a welfare regime that relies heavily on family-based asset accumulation (Allegra et al., 2020; Alves, 2017; Garha & Azevedo, 2021).

The demographic and housing indicators illustrate several structural trends shaping the Portuguese housing system. Between 2011 and 2021, the national population declined slightly (–2.1%), while the number of households increased (2.6%), reflecting population ageing and the growing prevalence of smaller households. During the same period, the housing stock expanded modestly (1.9%), and average monthly rents in the private sector increased substantially (42.2%), highlighting the widening gap between housing supply and affordability (Alves, Andersen et al., 2026). These trends point to a structural mismatch between demographic change and the availability of affordable housing, while also contributing to increasing housing insecurity among tenants (Azevedo & Pereira dos Santos, 2023; Garha & Azevedo, 2021).

The Portuguese social housing sector therefore plays a residual role, primarily targeting households experiencing severe housing deprivation or economic vulnerability. Allocation mechanisms are generally based on means-tested criteria, prioritising households with very low incomes or facing acute housing difficulties. Beneficiaries often include single-parent households, elderly individuals living alone, people with disabilities, victims of domestic violence, and households previously living in informal or substandard housing conditions (Alves & Guimarães, 2024; Azevedo, 2024). In addition, specific groups, such as Roma communities, continue to face persistent housing exclusion, with a substantial proportion still living in precarious or non-standard housing conditions (Vuksanović-Macura & Alves, 2024).

Overall, the Portuguese housing system can be characterised by a dominant homeownership model, a relatively weak and polarised rental sector, and a limited social housing stock. These structural characteristics, combined with recent demographic and economic transformations, have contributed to the emergence of a new housing affordability crisis (Alves, Azevedo et al., 2026).

Policy Trajectories and Perspectives

The trajectory of Portuguese housing policy over the past three decades can be broadly divided into three phases: large-scale rehousing programmes in the 1990s, a prolonged period of limited public intervention, and a more recent re-emergence of housing as a central policy issue.

The first phase emerged in the early 1990s in response to severe housing shortages and widespread informal settlements, particularly in the metropolitan areas of Lisbon and Porto. The Special Rehousing Programme (*Programa Especial de Realojamento* – PER), launched in 1993, aimed to eradicate shanty settlements and relocate residents into newly built social housing estates. PER represented one of the most significant housing interventions in contemporary Portuguese history and contributed to improving housing conditions for thousands of households.

However, the programme was also subject to considerable criticism. Many PER developments were constructed on inexpensive peripheral land, often lacking adequate infrastructure, public transport, or public services. As a result, several neighbourhoods became associated with spatial segregation and social stigmatisation, reproducing patterns of socio-spatial inequality rather than fully resolving them (Allegra et al., 2022).

Following the completion of PER and related programmes, public investment in housing declined significantly during the early 2000s. This period has often been described as a "housing policy drought", characterised by a lack of new social housing construction and a reliance on market-based housing provision. Municipalities were left largely responsible for managing the existing social housing stock, frequently with limited financial resources.

At the same time, national housing policy continued to promote homeownership through mortgage subsidies and tax incentives. Between 1987 and 2011, almost three-quarters of public housing expenditure was allocated to mortgage subsidies, while only a small proportion supported direct housing provision or rent subsidies (Allegra et al., 2020). This policy orientation reinforced the structural characteristics of the Portuguese housing system and contributed to the consolidation of a "nation of homeowners".

The financial crisis of 2010–2013 further reshaped the housing sector. Austerity measures introduced during this period included reforms to the rental market that simplified eviction procedures and increased contractual flexibility. While these reforms were intended to revitalise the rental sector, they also contributed to increased housing insecurity among tenants.

Paradoxically, the post-crisis economic recovery generated a new housing affordability crisis. Rapid growth in tourism, the expansion of short-term rental platforms, and increasing financial investment in real estate contributed to significant increases in housing prices, particularly in Lisbon and Porto.

In response to these developments, housing policy gradually returned to the political agenda. A key milestone was the introduction of the New Generation of Housing Policies (Nova Geração de Políticas da Habitação – NGPH) in 2018, which aimed to strengthen public intervention in housing provision. Within this frame-

work, the First Right (*1.º Direito*) programme provides financial support for municipalities to build, acquire, or rehabilitate housing for households experiencing severe housing deprivation.

More recently, European funding through the Recovery and Resilience Plan (PRR) allocated approximately €3.2 billion to housing interventions, representing the largest public investment in the sector in decades. These funds are intended to support the construction and rehabilitation of tens of thousands of housing units, as well as to expand affordable housing programmes.

Nevertheless, important challenges remain. Implementation capacity varies considerably across municipalities, which may result in an uneven territorial distribution of funding. In addition, the ambitious implementation timeline associated with PRR funding (most projects must be completed by 2026) places significant pressure on administrative and technical capacities.

Concerns have also been raised about the long-term sustainability of housing policies once European funding cycles end. Without stable national funding mechanisms, there is a risk that housing policy could once again enter a period of limited investment (Alves, Azevedo et al., 2026).

Social Housing in Braga

Braga represents the Portuguese DASH case city, illustrating how national housing policies interact with the dynamics of a rapidly growing secondary city. Unlike the national trend of slight population decline, Braga experienced significant demographic growth between 2011 and 2021, with its population increasing by 6.5%. At the same time, the number of households grew by 12.5%, considerably faster than the national average. These dynamics have intensified pressure on the local housing market, particularly in the rental sector (Alves, Andersen et al., 2026).

Despite this demographic expansion, Braga's social housing sector remains extremely limited. According to the 2021 Census, publicly owned housing represents only 1.2% of the city's housing stock, significantly below the national average of 3%. The municipality currently manages approximately 729 social housing units, the majority of which are municipally owned and administered by the municipal housing company *BragaHabit* (Alves, Andersen et al., 2026).

Historically, Braga's social housing was developed primarily between the late 1970s and the 1990s, when several large housing estates were constructed in response to growing urbanisation and housing demand among low-income households. Major neighbourhoods include Picoto, Andorinhas, Enguardas, and Santa Tecla, which together contain a significant share of the city's social housing stock.

Like many estates built during this period, these neighbourhoods have faced long-term challenges related to physical degradation and social stigma. Limited investment in maintenance and rehabilitation over several decades has contributed to the deterioration of housing conditions and reinforced the marginalisation of certain areas (Alves, Azevedo et al., 2026).

In recent years, Braga's housing market has undergone rapid transformation. Population growth driven by migration, combined with increasing economic dynamism

and tourism, has significantly increased demand for housing. As a result, rental prices have risen sharply. Administrative data indicate that renting a standard two-bedroom apartment may exceed €600 per month, representing a substantial affordability challenge for many households.

The growing mismatch between housing supply and demand is also reflected in the rapid expansion of the waiting list for social housing. Between 2021 and 2023, the number of applicants increased from 81 to 383 households, representing a 373% increase (Alves, Azevedo et al., 2026). This surge highlights the increasing difficulty faced by low-income households in accessing affordable housing within the private market.

In response to these challenges, Braga has adopted several policy initiatives combining national programmes with local governance mechanisms. The municipality has mobilised funding from the First Right programme and the National Fund for the Rehabilitation of Built Structures (*Fundo Nacional para a Reabilitação do Edificado* – FNRE) to rehabilitate substandard housing and improve existing social housing estates.

In addition, Braga is developing a municipal affordable rent scheme, aimed at expanding housing opportunities for middle-income households who do not qualify for social housing but face increasing difficulties accessing the private market. This scheme seeks to involve private actors in the provision of affordable housing through partnerships and regulatory incentives.

Urban planning tools also play an important role in Braga's housing strategy. The Municipal Master Plan incorporates compensatory equalisation mechanisms that allow the municipality to capture part of the land value generated by private development. These mechanisms enable the city to secure land or financial resources that can be redirected towards housing provision.

Taken together, these initiatives reflect a growing effort by the municipality to respond to the pressures generated by rapid demographic growth and rising housing costs. At the same time, Braga illustrates the structural challenges faced by many secondary European cities, where housing demand has increased significantly but the social housing sector remains relatively small.

Overall, the case of Braga highlights the importance of multi-level governance in housing policy, where local initiatives interact with national programmes and European funding mechanisms. The city's experience demonstrates both the opportunities and the limitations of current housing policies in addressing affordability challenges in rapidly growing urban contexts.

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Re-inventing good practices

Petar Atanackovic, Potsdam, Germany

Secondments in Portugal were an excellent opportunity to learn more about both the historical development and the current state of housing issues in the country, as well as the solutions developed to tackle some of the main challenges in this field. Such insights enable comparison with other countries and their past and current experiences.

We could agree, there is no universal cure for every housing-related problem in each country, although the range of devised solutions indeed tends to repeat in a similar manner. What strikes me the most and what I do find inspiring is an overall perception of how re-invention of good practices became relevant. Because indeed we had encountered similar problems 100 and 70 and 40 years ago and found ways to address them; sometimes it's necessary only to re-invent them. Diverse examples from Portugal were demonstrating exactly this: how both more intensive involvement of the public actor and specific and well-defined forms of public-private partnerships, as well as the re-emergence of the cooperative housing movement could significantly alleviate pressures in the field of housing. Learning from these examples and transferring such experiences to other countries would be a paramount task in this time of a pan-European housing crisis.

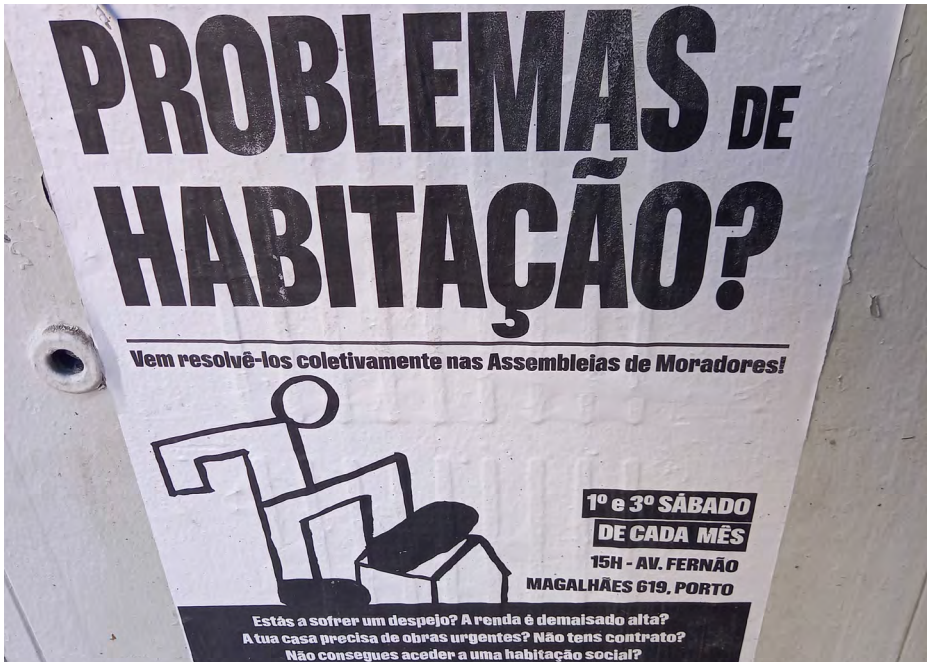


Figure.
Overall presence of the Housing crisis: Poster photographed on a Street corner in Porto, October 2025. Photo credit: Petar Atanackovic

Mapping Vacant Housing Units

Dejan Doljak, Belgrade,Serbia

Secondments in Portugal helped me to understand the importance of the spatio-temporal distribution of vacant housing units in Portugal in the context of addressing the housing crisis, especially in the social housing sector. As reported by the 2021 Census (Instituto Nacional de Estatística, n.d.), there are 723,215 vacant housing units in Portugal, corresponding to 12% of the total housing units. The highest rates of vacant housing units in the country are found in inland municipalities, such as Penela, Alvito, Chamusca, and Monchique (Figure 1). While coastal areas with population growth (e.g., Lisbon and Porto), also have a notable number of vacant housing units, this won't be sufficient to satisfy future demand. Mapping vacant housing units is a current topic, particularly since financial aid through the Recovery and Resilience Plan and the package of measures Mais Habitação (Law No. 56/2023), which enables the state or municipalities to forcibly lease vacant units that have been abandoned for over two years. Municipalities utilised various data to identify vacant properties, e.g., lack of utility service agreements, delinquent utility payments, or visible signs of building deterioration. Recently, a citizen-led initiative resulted in the creation of an application called "Devolutos" (Taxem, n.d.) which allows users to geolocate photographs of vacant properties on a public digital map, that is, for now, available only for Lisbon.

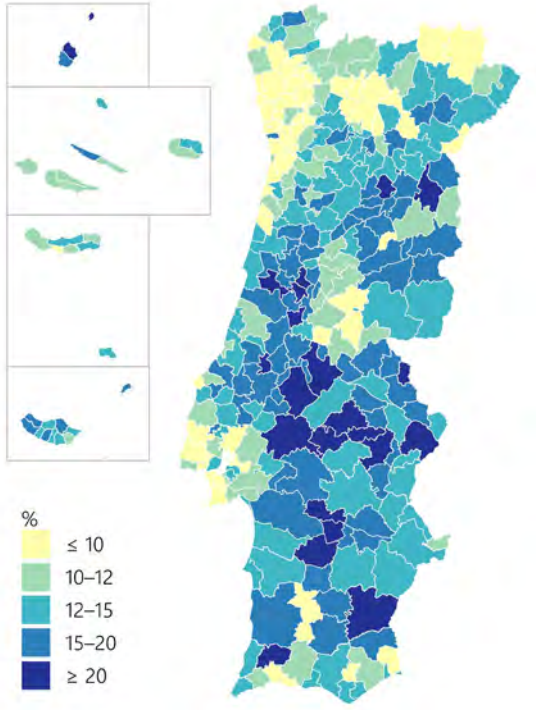


Figure.
Rate of vacant housing units by municipality, 2021. Note. Data for the cartogram were obtained from Censos - Importação dos principais dados alfanuméricos e geográficos (BGRI, GRID e Lugares) [Census – Import of key alphanumeric and geographic data (BGRI, GRID and Places)], by Instituto Nacional de Estatística, n.d. https://mapas.ine.pt/download/index2021.phtml). In the public domain.

Unlocking the Potential of Existing Housing

Lene Wiell Nordberg and Rikke Skovgaard Nielsen, Copenhagen, Denmark

Through secondments in both Porto and Lisbon, we have been able to gain an in-depth understanding of the challenges and potentials for providing affordable housing in Portugal. In Denmark, a key challenge in creating affordable housing in the major cities is the limited availability of land. In this context, it is striking how both Porto and Lisbon have empty properties that could be developed into homes. However, renovating the units offers a poor business case due to the high costs resulting from a combination of the properties' very bad current condition, the high costs of renovating them due to historical heritage preservation demands, the narrowness of the streets that challenges the renovation process and the demands for living up to current building standards when renovating. As a consequence, dilapidated housing stands empty in cities with a massive lack of housing. This furthermore offers a warning against housing becoming increasingly an investment object, where the only strong business case for renovating the properties lies in providing units for tourists rather than for the local population.

In Porto, it was inspiring to see examples of scattered buildings across the city carefully transformed into affordable social housing by Domus Social.



Figure.
Renovated social housing next to dilapidated but still inhabited housing in central Porto, April 15, 2026. Photo credit: Rikke Skovgaard Nielsen.

3.4 Serbia: Evidence and Reflections

Serbian housing system

Zlata Vuksanović-Macura

Social Housing: Definition and Characteristics

In Serbia, social housing constitutes a small and residual segment of the housing system, primarily designed to provide housing support to the most vulnerable households unable to secure adequate accommodation on the market (Vuksanović-Macura et al., 2026). The contemporary model of social housing is strongly shaped by the post-socialist transformation of the housing sector, particularly the mass privatisation of socially owned housing during the 1990s, which resulted in a highly ownership-dominated housing structure and a minimal public rental sector.

The current institutional framework was established through the Law on Social Housing (2009) and subsequently incorporated into the Law on Housing and Building Maintenance (2016, 2020). Within this framework, social housing is defined as housing provided with public support to households that cannot resolve their housing needs under market conditions due to low income or social vulnerability (Ristić & Blagojević, 2020; Stanovanje, n.d.). Allocation mechanisms are therefore means-tested, and beneficiaries typically include low-income households, young families, persons with disabilities, internally displaced persons, and other socially vulnerable groups, including Roma communities (Vuksanović-Macura et al., 2026).

Ownership and management of social housing are primarily public and municipal. Housing units are generally developed through national housing programmes implemented by local governments, often supported by international organisations and donor-funded initiatives (such as EU-funded programmes and international development banks). Provision usually takes the form of non-profit or subsidised rental housing and assisted homeownership, while other forms of assistance are less common.

The broader housing system in Serbia is characterised by very high homeownership rates. According to the 2022 Census, owner-occupied dwellings make up 87.3% of dwellings used as main residences, while the rental sector (both private and public) accounts for only 6.4% of the housing stock. Social housing constitutes about 0.4% of the total housing stock, or 0.54% of the total number of occupied housing units, reflecting its marginal role within the national housing system (Statistical Office of the Republic of Serbia [SORS], n.d.). Compared to many European countries, the scale of social housing provision in Serbia remains very limited (Alves et al., 2026).

Demographic and housing indicators further illustrate the structural characteristics of the system. In 2022, Serbia had a population of 6.65 million, approximately 2.59 million households, and around 3.61 million dwellings, indi-

cating continued growth in the housing stock despite a declining population (SORS, n.d.).

Overall, Serbia's housing regime can be described as strongly ownership-oriented and highly commodified, characterised by a minimal social housing sector and limited institutional capacity for large-scale public housing provision. Consequently, social housing primarily functions as a targeted welfare measure addressing the most acute housing needs, rather than as a major pillar of the housing system.

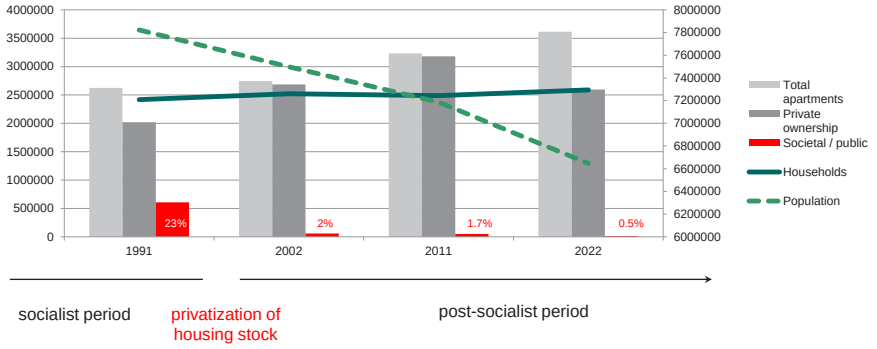


Figure.
Changes in the tenure structure of the housing stock and population in Serbia, 1991–2022. Note. Data compiled from SORS (2014a, 2014b, n.d.).

Policy Trajectories and Perspectives

Housing policy in Serbia has undergone profound transformations over the past three decades, reflecting broader political, economic, and institutional changes associated with the transition from a socialist to a market-oriented housing system. Rather than evolving into a coherent policy field, social housing in Serbia has emerged in a fragmented, reactive manner, shaped by post-socialist privatisation, fiscal constraints, international donor involvement, and limited political prioritisation. Since the early 1990s, housing policy has evolved through several distinct stages: the privatisation of socially owned housing and the withdrawal of the state from housing provision during the 1990s; the gradual rebuilding of institutional and legal frameworks for housing policy in the 2000s; and more recent attempts to develop social housing programmes within a limited welfare and governance framework (Vuksanović-Macura et al., 2026).

During the socialist period in Yugoslavia, a significant share of urban housing was developed through a system of socially owned housing, financed largely through enterprises and allocated through workplaces. Although this system differed from Western European models of social housing, it provided an important mechanism for relatively broad access to affordable housing for urban workers.

This institutional framework changed dramatically during the 1990s transition period, when the majority of socially owned housing was privatised. Sitting tenants were allowed to purchase their apartments at highly subsidised prices, which resulted in one of the highest homeownership rates in Europe. While privatisation increased household asset ownership, it also led to a near disappearance of public housing stock and a drastic reduction of state involvement in housing provision.

As a consequence, Serbia entered the post-socialist period with a housing system dominated by owner-occupation and almost no dedicated social housing sector. Housing policy largely disappeared from the political agenda during the 1990s, as the state prioritised economic stabilisation and post-conflict reconstruction (Miljanović et al., 2023). Housing needs were often addressed through private construction, family support networks, or informal housing development, rather than through public housing programmes.

Housing policy began to gradually reappear in the early 2000s as policymakers acknowledged the structural effects of the transition period. However, social housing provision in contemporary Serbia did not develop as a continuation of the socialist housing system but instead as a residual policy response to urgent social crises. A step toward rebuilding the institutional framework was the adoption of the Law on Social Housing in 2009, which formally defined social housing and established mechanisms for public intervention in housing provision. The institutional framework was further strengthened with the adoption of the Law on Housing and Building Maintenance (2016, 2020), which integrated provisions on housing management, residential building maintenance, and social housing programmes. Despite these regulatory intentions, the scale of social housing provision remains extremely limited (SORS, n.d.). These programmes included limited provision of housing solutions for specific groups such as refugees from Croatia and Bosnia and Herzegovina, internally displaced persons, the local Roma population living in precarious housing conditions, and low-income households (Vujošević & Žarković, 2009; Vuksanović-Macura & Čolić Damjanović, 2016). As a result, social housing in Serbia primarily functions as a targeted social policy instrument, focusing on addressing the most acute housing needs of vulnerable groups rather than providing a broader affordable housing sector.

One of the defining characteristics of Serbia's social housing policy trajectory is institutional fragmentation. Responsibility for housing support is formally decentralised to municipalities, which identify needs, provide land, implement projects, and manage housing stock. However, this decentralisation is not accompanied by adequate financial or institutional support from the central state. Serbia lacks key instruments common in more developed social housing systems, including a national housing fund, stable financing mechanisms, and a nationwide housing allowance system. As a result, municipalities rely on a combination of limited local budgets, donor funding, and loans from international development banks. Local housing agencies, where they exist, play a crucial role in bridging this gap. However, their number remains very limited, and their mandates are often constrained by project-based financing. At the national level, housing policy is weakly institutionalised and overshadowed by other policy priorities. Strategic documents exist, but they are insufficiently operationalised, and coordination between housing, social policy, energy policy, and urban planning remains limited. This fragmented governance structure reinforces a short-term, reactive policy logic, in which social housing is addressed through discrete interventions rather than a coherent long-term housing strategy.

Recent policy discussions increasingly emphasise the need to strengthen public intervention in housing provision. Rising housing costs, demographic

changes, and urban development pressures have highlighted the limitations of a housing system based almost entirely on homeownership. At the same time, several structural challenges persist. These include limited municipal financial capacity, fragmented institutional responsibilities, and the absence of stable, long-term funding mechanisms for social housing development. Housing policy also intersects with broader issues such as informal settlements, the legalisation of housing, and spatial inequalities, which remain significant policy challenges (Vuksanović-Macura & Miščević, 2021). Some housing programmes targeting Roma communities have also been criticised for unintentionally reinforcing the spatial concentration of vulnerable populations (Timotijević, 2025).

Looking ahead, Serbia's social housing sector faces two opposing trends. On the one hand, the supply of publicly owned housing keeps decreasing, while housing deprivation, energy poverty, and affordability issues are worsening. Investment-focused housing development and speculative use of housing assets, especially in larger cities, are expected to intensify, further disconnecting housing production from local needs. On the other hand, there is growing recognition—within academic, civil society, and policy circles—that housing can no longer be considered a minor social issue (Vilenica, 2020). Calls to establish a national housing fund, introduce systematic housing allowances, and tighten regulation of the rental market suggest a possible re-politicisation of housing policy.

Whether this recognition will translate into structural reform remains uncertain. At present, social housing in Serbia remains characterised by weak institutionalisation, donor dependence, and limited political commitment. Without stable financing mechanisms, stronger national coordination, and better integration with broader social and urban policies, social housing in Serbia is likely to remain a residual component of the housing system (Vuksanović-Macura et al., 2026).

Social Housing Čačak

As a medium-sized city in western Serbia and a regional centre outside the capital region, Čačak faces structural housing challenges common to many secondary cities: demographic decline, rising housing construction driven by private investment rather than need, and a growing mismatch between housing supply, affordability, and social demand. According to the 2022 Census, Čačak has experienced a notable population decline over the past decade, particularly in its wider administrative area, while the population in the urban core has remained relatively stable (SORS, n.d.). Despite this demographic stagnation, the housing stock has continued to grow, primarily through private-sector construction in central zones, reflecting the commodification of housing and its increasing role as an investment asset rather than a response to local housing needs.

This dynamic has created a paradox: a growing number of newly built apartments coexist with high vacancy rates and persistent affordability problems. While owner occupation dominates (around 89% of households), access to adequate housing remains problematic for younger households, single-person

households, and low-income groups. The private rental sector is limited and increasingly expensive, further reinforcing demand for social and affordable housing solutions that the market fails to deliver.

Čačak stands out within the Serbian context due to the existence of a City Housing Agency (CHA), established in 2005, which represents a rare example of local institutional capacity dedicated to housing policy implementation. As of 2024, the city owns approximately 217 social housing units, representing around 0.5% of occupied dwellings—closely mirroring the national average but significantly higher than in many comparable municipalities. The social housing stock in Čačak is spatially concentrated in several neighbourhoods (Košutnjak, Mikronaselje, Ljubić Kej, and Obrež 1 and 2) that are generally well integrated into the urban fabric (Vuksanović-Macura et al., 2026).

Most projects were implemented through partnerships between the city, the national government, and international donors, with the municipality providing land and infrastructure while external partners financed construction. The CHA is responsible for allocating units, managing tenancy contracts, collecting rents, and maintaining buildings. The socio-economic profile of social housing tenants in Čačak reflects the targeted nature of housing support in Serbia. The largest group of beneficiaries consists of former refugees from Croatia and Bosnia and Herzegovina, followed by households receiving social care support, single-parent households, persons with disabilities, and Roma households. This composition underscores the role of social housing as a compensatory instrument addressing acute vulnerability rather than as a broad affordability policy. Social housing is predominantly provided under fixed-term rental contracts, although a limited number of units, primarily allocated to former refugees, have been earmarked for subsidised purchase under non-profit conditions. Although social housing rents are set below market levels, total housing costs—including utilities—often remain burdensome for low-income tenants, leading to arrears and debt accumulation. In some cases, non-payment is also linked to contested expectations around future ownership, as tenants perceive long-term residence as a basis for acquiring property rights. These dynamics place the CHA in a difficult governance position, balancing social protection objectives with financial sustainability and legal obligations.

Despite relatively strong institutional arrangements compared to other Serbian cities, Čačak's capacity to expand social housing provision is severely constrained. There are no earmarked city budget funds for new social housing construction, nor is there systematic financial support from the national level. As a result, any future expansion depends almost entirely on securing external funding through international programmes or donor initiatives. Čačak thus exemplifies both the potential and the constraints of localised social housing delivery. While local institutional capacity and experience enable more coherent implementation than in many municipalities, the absence of stable national financing, policy prioritisation, and regulatory support ultimately restricts the scale, continuity, and long-term impact of social housing at the local level.

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Housing Privatisation and Its Lasting Consequences

José António Ferreira, Porto, Portugal

My secondment in Belgrade and Čačak (Serbia) resulted in a better understanding of housing policies and the impact they have on territories. I focus particularly on one aspect that has long shaped discussions regarding the adoption, by different European governments at certain periods, of policies for the disposal of public rental housing assets.

The Serbian experience at the end of the last century, involving the large-scale disposal of public housing buildings to their occupants and the consequences for their management and maintenance, is comparable to the same situation that occurred in Portugal, particularly in Porto, in the first decade of the twenty-first century. In fact, interventions aimed at halting the decay and obsolescence of buildings became virtually impossible, given the financial difficulties families face in funding even basic corrective maintenance of these buildings, let alone more demanding preventive maintenance or rehabilitation processes. In Porto, the disposal was partial, yet in all seven neighbourhoods where it took place, interventions are difficult, if not impossible, to carry out. The public authority, even when holding a majority share, cannot replace private owners in paying their respective share, for example, to undertake a building rehabilitation process. This is an example of how the experiences we witness and share may help to reorient housing policies with regard to the disposal of housing to occupants, thereby contributing to making cities more balanced and fair.



Figure.
(New) Belgrade, December 2024. Photo credits: José António Ferreira



Figure.
Bom Sucesso, July 2023. Photo credits: João Ferrand

Social Housing Beyond Construction

Shaharin Annisa and Rainer Goutrié, Germany, Stuttgart, Germany

The secondment in Serbia sharpened our understanding of social housing as a matter of governance, not only of construction. We encountered strong commitments to architectural quality, accessibility, and thoughtful design. However, our discussions emphasised that longevity depends as much on collective arrangements as on physical form. We learned that tenants' councils, sub-municipal structures, and citizen initiatives can operate as a vital social infrastructure, mediating conflicts and organising maintenance.

In one part of Block 72, this became clear. We learned that the mandatory tenants' council functions as an active decision-making arena. Issues such as maintenance, extensions, and shared costs are negotiated collectively. The 51% consent rule formalises dialogue and shared responsibility. While complaints can reach the municipality, many matters are resolved internally. Design and governance thus reinforce one another. At the same time, in another segment close to Block 72, we discussed that allocation practices might contribute unknowingly to patterns of segregation. In one instance, we noticed that refugees and Roma families were housed in separate buildings, limiting everyday interaction. This showed us that social mix does not emerge automatically; it requires intentional inclusion strategies and sustained mediation. Inclusion is therefore an ongoing practice shaped by spatial distribution and the gradual building of social capital.

Across discussions, we were inspired by the need to bridge scales. Effective housing links territorial and ecological strategies with everyday governance. We also discussed how durable urban transformation relies on integrated, cross-scalar collaboration rather than isolated projects alone.



Figure.
During visits to the City Housing Agency and various social housing projects in Čačak. Courtesy of CHA Čačak





Figure.
Social housing building in New Belgrade.
Photo credits: Shaharin Annisa

Shared Housing Goals Across Different Contexts

Rikke Borg Sundstrup, Copenhagen, Denmark

My secondment in Serbia gave me valuable insights into the development of affordable housing beyond the Nordic context, but also highlighted notable similarities in housing objectives. While the Serbian housing sector operates within a different political, economic, and institutional context, many of the underlying aspirations mirror those found in Denmark: ensuring access to decent housing, supporting social mobility, and creating opportunities for groups that are disadvantaged in the housing market. During my visit to Čačak, I was introduced to various examples of social housing projects for vulnerable citizens, such as refugees, internally displaced people, the Roma minority, and people with disabilities. This provided a more concrete understanding of the work involved in securing funding for social housing projects, as well as the ongoing challenges in ensuring long-term provision for vulnerable citizens. Discussions with researchers and practitioners gave me valuable perspectives on how policies affect wider processes of privatisation, and social inclusion. Even though housing cultures, challenges, and housing solutions may vary between Denmark and Serbia, affordable housing in both countries can be essential for securing social mobility, opportunities in the housing market, and decent housing conditions for everyone, regardless of income.



Figure.
Visits to various social housing projects in Čačak provided insights into local housing challenges and ongoing efforts to provide affordable, decent housing for vulnerable residents. Photo credit: Sonia Alves

04

Social Housing in Practice

This chapter brings together selected social housing cases and residents' testimonies from Denmark, Germany, Portugal and Serbia, offering complementary perspectives on how social housing is provided, sustained and experienced. The first section explores projects, policies and practices presented in the DASH exhibition People, Places, Homes: Social Housing Across Europe. These cases illustrate diverse responses to housing challenges and highlight the importance of connecting architectural and spatial quality with institutional support, social inclusion, resident participation and responsible resource use. The second section turns to residents' accounts of everyday life in social housing in 2026. By foregrounding what residents value about their homes and neighbourhoods, these testimonies draw attention to positive experiences often overlooked in public debate. Together, the sections invite readers to consider social housing both as a field of policy and practice and as a setting for people's everyday lives.

4.1 Cases of Social Housing

Zlata Vuksanović-Macura, Sara Neves, Lene Wiell Nordberg, Natalia Irina Roman, Olga Feio, Joana Pack

This section brings together projects, policies and practices from Denmark, Germany, Portugal and Serbia featured in the DASH exhibition *People, Places, Homes: Social Housing Across Europe*. The exhibition was organised around six thematic sections: Policy Instruments, Social Inclusion, Public Space, Adaptive Reuse, Construction Methods, and Wild Card. These key themes emerged from a survey of all DASHers and reflect the issues they considered most relevant to delivering safe, social housing.

The cases range from new construction and the adaptive reuse of existing buildings to neighbourhood regeneration, cooperative initiatives and innovative approaches to housing provision and management. They show that successful social housing depends not only on architectural quality, but also on land and financing policies, institutional capacity, residents' participation, integration with the surrounding urban environment, long-term maintenance, and responsible use of resources. However, they are not presented as universal best practices to be replicated unchanged, as each emerged from specific social, legal, financial, spatial and historical conditions. Rather, they provide a basis for comparison, mutual learning and reflection on which principles, approaches and questions may be meaningfully transferred between different housing contexts.

In this section of the book, one project from each theme is presented in detail, and an overview of the remaining cases is provided, while all are fully documented in the exhibition catalogue (Vuksanović-Macura, Neves et al., 2026).

Miethäuser Syndikat. Die Häuser denen, die drin wohnen. Collective housing without profit

[Project name] ***Miethäuser Syndikat***
[Country/City] Germany, different cities
[Programme] Umbrella organisation for co-housing
[Client/promoter] Co-housing projects in Germany
[Sector] Non-profit
[Site area / Built area] Decentralised, administrative unit located in Freiburg
[Number of units] More than 210 projects
[Year construction] Founded in 1992
[Authors] Grassroots democratic

Project Description, Impact and Achievements

The Mietshäuser Syndikat (MHS) is a non-profit network of over 210 housing projects securing long-term affordable housing. Each project manages itself independently. To prevent privatisation, each property is owned by a project-specific LLC in which the MHS holds a 49% stake. This co-ownership keeps properties off the market for social use, though active participation often requires strong organisational skills. The MHS structure successfully combines local autonomy with systemic protection. By removing the profit motive, it transforms real estate into a permanent common good. Established projects collectively raise approximately €400,000 each year through solidarity contributions and seed capital to support new, future housing projects. Since 2017, this model of international networking and support has expanded beyond Germany to France, the Czech Republic, and Hungary, with active spin-off initiatives developing in Spain, the Netherlands, and Austria. It provides a proven, scalable blueprint for resilient urban futures.





Figures.
Overview map of regional MHS projects. Credit: MHS (left). The first house of Projekthaus Potsdam, a member project of the Mietshäuser Syndikat (MHS) network. Credit: Projekthaus Potsdam Archive (right).

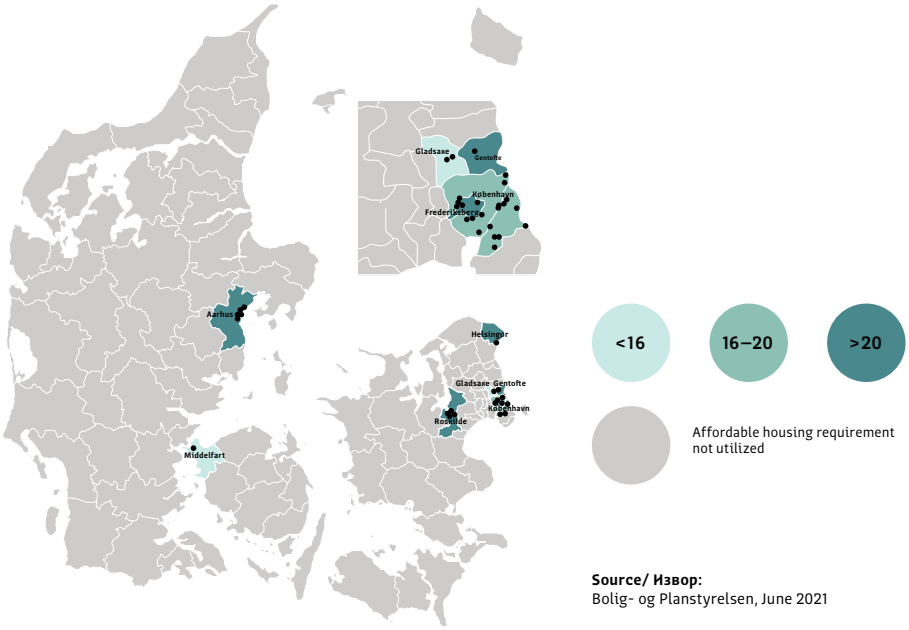
Planning Act: 25% Nonprofit Housing in New Neighbourhoods

In 2015, the Danish Parliament amended the Planning Act, giving municipalities the option, though not the obligation, to require up to 25% of housing in new developments to be designated as non-profit housing, regardless of whether the land is privately or publicly owned. The amendment aimed to support socially sustainable urban development, promote affordable housing, and prevent the segregation of social groups. The amended Act was introduced as a 10-year trial period.

References

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https://vbn.aau.dk/da/publications/taking-the-social-out-of-social-housing-recent-developments-curre/projects/



Source/ Извор:
Bolig- og Planstyrelsen, June 2021

Figure.
Bolig - og Planstyrelsen, June 2021.

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Community Land Trust of Bairro do Alto da Cova da Moura

[Project name]	***A CLT model for land stabilisation and urban upgrading in a self-built settlement***
[Country/City]	Portugal/Amadora, Lisbon Metropolitan Area
[Programme]	Community-led development - Community Land Trust
[Client/promoter]	Comissão de Bairro Alto da Cova da Moura (AMBACM, ACMJ, ASSACM)
[Sector]	Hybrid model: public and community/non-profit
[Site area/Built area]	Approx. 16 ha
[Number of dwellings]	830+ buildings in a high-density informal urban fabric
[Year of construction]	Since the late 1970s
[Strategic proposal]	Phased implementation over a 15-year horizon
[Project Authors]	Designed by DINÂMIA'CET–Iscte (scientific coordination); Consultants: legal (Tarcyla Fidalgo), financial (Coreplan) and urban planning (Estúdio Periférico).



Figure:
Aerial view of Cova da Moura.
Credit: Google Maps.

Housing Agency.
A Local Framework for Social Housing Policy

[Project title] ***Local Housing Agency***
[Country/city] Serbia, 6 cities
[Programme] Institutional framework for implementing social housing policy at the local level
[Client/promoter] Local authorities—cities and municipalities
[Sector] Public, non-profit



Figure.
Platform Housing Serbia. Courtesy of the Ministry of Construction, Traffic and Infrastructure, Serbia

Roma and Housing Support and Active Inclusion in Loznica

[Project name]	***Active Inclusion of Roma and Housing Support in Loznica***
[Country/City]	Serbia/Loznica
[Programme]	The European Union Support to Social Housing and Active Inclusion Programme
[Client/promoter]	Project implementation: City of Loznica, "Loznica" Centre for Social Work and "Svetionik" Citizens' Association; EU SAHI implementation: United Nations Office for Project Services (UNOPS); Funding: European Union through the Instrument for Pre-accession Assistance (IPA 2018) and the City of Loznica
[Sector]	Public
[Built area]	1.111 m^2
[Number of dwellings]	14
[Year of construction]	2019–2023
[Project Authors]	Relocation plan: City of Loznica; Architecture: Bratislav Ilić, Aleksandar Kušić, Svetlana Brkić and Nikola Nikolić
[Reference]	https://social-housing.euzatebe.rs/rs/preuzimanje/221

Project Description, Impact and Achievements

The EU SAHI programme aimed to strengthen the implementation of social inclusion policies in Serbia and provide sustainable housing solutions, accompanied by active inclusion measures, for the most vulnerable population groups. It was implemented in 19 cities and municipalities between December 2019 and July 2026.

The project in Loznica provided adequate housing for the most vulnerable Roma families, relocating them from the substandard Lagator settlement—which lacked water and electricity and sat on flood-prone land—to a new multi-family building in the urban core. The project combined the construction of social housing apartments for 14 families, tailored inclusion measures for each family member, and extensive community engagement with both Roma and host communities.

Located on Železnička Street, close to schools, healthcare facilities, shops and workplaces, the new building supported integration from the outset, while the surrounding infrastructure — street lighting, paved roads and paths, waste containers, and a new park with benches — was upgraded to match it. Inclusion was pursued through a Resettlement Plan and tailored active inclusion measures: vocational training, employment and self-employment workshops,

and support from the municipal mobile team, which assisted with documentation, healthcare access, and administrative procedures. A resident-elected building caretaker maintains order and liaises with municipal services. Continuous dialogue with the receiving community, together with residents' involvement throughout every project phase, fostered mutual trust and laid the foundation for sustainable, long-term integration.





Figures.
New Building in Loznica (above) and residents and their neighbours during the ceremony of handing over apartments' keys (below). Credit: UNOPS copyright, Sanja Knežević

A Diverse Neighbourhood

[Project name]	***Aalborg East Model***
[Country/City]	Denmark/Aalborg, Aalborg East
[Programme]	Health and Community Centre and non-profit housing
[Client/promoter]	Himmerland Housing Association
[Sector]	Non-profit
[Site area/Built area]	550,000 m^2/130,000 m^2
[Number of dwellings]	1,420
[Year of construction]	1970–1978
[Year of rehabilitation]	2012–2020
[Reference]	https://www.dashousing.eu/wp-content/uploads/2023/12/4-Presentation-3-Himmerland-Strategy_compressed-1.pdf



Figure.
Aalborg East. Credit: Himmerland Housing Association

Bacalhoeiros

[Project name] ***Social Housing in the Historic City Centre***
[Country/City] Portugal/Porto
[Programme] Social Housing
[Client/promoter] Porto Municipality
[Sector] Public
[Site area/Built area] 557 m^2/557 m^2
[Number of dwellings] 6
[Year of construction] 18th century
[Year of rehabilitation] 2020
[Project authors] Architecture – Colectivo MEL; MEP - Pedro Dourado, Civil Engineer, DAJ, and other engineering consultants



Figure.
River façade
Credit: Inês D'Orey

Haus am Park. Housing For All: Coexistence and Integration on the Neckar River

[Project name] ***Haus am Park***
[Country/City] Germany, Tübingen
[Programme] Affordable, Social, and Cooperative Housing
[Client/promoter] Developed by Bauherrengemeinschaft Wolle+ with sociologist Dr. Gerd Kuhn.
[Sector] Private, with the structural support of the city of Tübingen
[Site area / Built area]: 724 m^2 | 1,726 m^2 gross floor area
[Number of units] 14 residential units
[Year of construction] 2018–2020
[Authors] Architecture: SOMAA – Gesellschaft für Architektur & Design Tobias Bochmann and Hadi Tandawardaja, and Yonder. Architecture and Design: Katja Knaus and Benedikt Bosch. Project leader: Tobias Bochmann, Katja Knaus; Team: Benedikt Bosch, Florian Hagmüller, Felix Krummlauf, Tina Pal, Eva Ruof, Lea Single, Hadi A. Tandawardaja



Figure.
Deep south-facing balconies facing the Neckar extend each apartment into fully usable outdoor space. Credit: Brigida González

URBiNAT: Urban Inclusive and Innovative Nature

[Project name]	***URBiNAT - Healthy Corridors as Drivers of Social Housing Neighbourhoods for the Co-Creation of Social, Environmental and Marketable Nature Based Solutions***
[Country/City]	Portugal/Porto
[Programme]	Public space
[Client/promoter]	URBiNAT consortium (Porto: Porto Municipality, DOMUS, BIOPOLIS, Centre for Social Studies, GUDA)
[Sector]	Public
[Site area]	40,000 m^2
[Year of construction]	2024–2025
[Project Authors]	Urban plan: Porto Municipality, DOMUS, BIOPOLIS, Centre for Social Studies, GUDA; Public space project: BIOPOLIS; Falcão Place: University of Coimbra and Centre for Social Studies.

Project Description, Impact and Achievements

URBiNAT aimed to promote inclusive urban regeneration by co-creating, with local communities, a healthy corridor as a public space that comprises nature-based solutions (NBS) to address climate change and advance social justice. Between 2018 and 2024, seven European cities and one Iranian city established a living lab and developed an urban plan for the intervention area of their social housing neighbourhood, following the healthy corridor roadmap.

In Porto, the Healthy Corridor was developed with the local community of Campanhã as part of municipal regeneration initiatives. Vacant plots between Falcão, Cerco do Porto and Lagarteiro were transformed into a park with paths and shared spaces that foster wellbeing and a sense of belonging. Pupils from Falcão Primary School proposed the school square as an educational living lab, while the former farmhouse became a public square featuring a social market and an open-air amphitheatre. Green areas offer opportunities for leisure, sport and play, while also supporting rainwater retention. Opened in March 2024, the park has improved accessibility, outdoor activity and social interaction, while contributing to climate adaptation and the gradual growth of trees and biodiversity.

The Alameda de Cartes Park spans 40,000 m^2 and allows residents to move around more comfortably and safely, linking directly to several points of interest in the area — four municipal social housing neighbourhoods, a primary school, a collective urban garden, a municipal football field, a municipal swimming pool and an urban park. This new addition to the city includes 1.5 km of pedestrian paths and more than a thousand native trees and shrubs, fostering a sense of community. Its development process illustrates practical methodologies and interdisciplinary approaches that bridge urban planning, ecology and social participation

— demonstrating how co-creation with local residents can turn peripheral and neglected neighbourhoods into places of connection, inclusion and sustainability.







Figures.
Campmarket, Logar do Falcão Square, Healthy Corridor of Campanhã, URBiNAT Porto, 2024. Credit: Gonçalo Canto Moniz [upper left]. Healthy Corridor Urban Plan, URBiNAT Porto, 2021. Credit: Vitório Leite, Gonçalo Canto Moniz [upper right]. Natural water infiltration and retention solutions, Healthy Corridor of Campanhã, URBiNAT Porto, 2024. Credit: David Campos [below].

Designing Diversity: How Superkilen Reflects Its Residents

[Project name]	***Superkilen***
[Client/promoter]	Denmark/Copenhagen
[Programme]	Public space
[Client/promoter]	Copenhagen Municipality, Realdania
[Sector]	Public
[Site area]	33,000 m^2
[Year of opening]	2012
[Project Authors]	Architect: BIG - Bjarke Ingels Group; Engineer: Lemming & Eriksson; Landscape architect: Topotek 1; Artist: Superflex
[References]	https://big.dk/projects/superkilen-1621 https://www.superflex.net/works/superkilen, https://architizer.com/projects/superkilen/





Figures.
Superkilen, May 2026.. Photo credit: Zlata Vuksanović-Macura

Spreeacker + Spreefeld. Community-Led Housing, Productive + Edible Landscapes at the Spree River

[Project name] ***Spreeacker + Spreefeld***
[Country/City] Berlin, Germany
[Programme] Cooperative Housing & CoHousing
[Client/promoter] Promoted by non-profits id22: Institute and Spreeacker
[Sector] Non-profit
[Site area/Built area] 4,000 m^2 / 8,000 m^2
[Number of units] 65 apartments
[Year of construction] Founded in 2014
[Authors] Grassroots democratic



Figure.
Workshop session organized by Spreeacker on the cooperative grounds.
Credit: © Andrea Vollmer

Belgrade Urban Oases: Sustainable Transformation of Neglected Urban Spaces

[Project name]	***Belgrade Urban Oases***
[Country/City]	Serbia / Belgrade
[Programme]	Urban Utopias
[Client/promoter]	EUNIC Serbia (2024); Goethe-Institut Belgrade; implemented by the University of Belgrade – Faculty of Architecture and Department of Landscape Architecture and Horticulture of the Faculty of Forestry, Centre for Youth Integration, and the Centre for Accommodation and Daycare for Children and Youth with Developmental Disabilities "Čukarica".
[Sector]	Public and non-profit / citizens' organisations
[Site area]	Urban Oasis 1—320 m^2; Urban Oasis 2—650m^2
[Year of rehabilitation]	2024–2026
[Project Authors]	Urban Oasis 1 – students: Katarina Ambrozić, Đorđe Lazarević, Katarina Nikolić, Tatjana Paunić, Katarina Rančić, Tamara Šuljagić and Marko Šepa; menthors: Aleksandra Stupar, Aleksandar Grujičić (Faculty of Architecture); consultant: Jelena Ivanović Vojvodić (BINA); workshop and artwork: Dušana Nikolić. Urban Oasis 2 – students: Elena Bojović, Đorđi Gligoroski, Endre Gyorffy, Nađa Nikić, Damjan Stanišić, Nikolina Svilar, Suzana Stojanović, Andrea Stojanović; mentors: Dragana Skočajić, Milena Putnik, Dragana Ćorović (Faculty of Forestry, 2024), since 2025. Slavica Čepić, Dragana Čavlović (Faculty of Forestry) have joined. Mural artist Danilo Mimović.



Figure.
Urban Oasis 1, Krfska 7
Photo credit:
Aleksandra Gazibara



Figure.
Urban Oasis 2, Julino Brdo. Photo credit: Aleksandra Gazibara.

Reuse: From School to Non-Profit Senior Housing

[Project name] ***Rudkøbing Gamle Skole***
[Country/City] Denmark/Rudkøbing
[Programme] Non-profit senior housing
[Client/Promoter] Boligselskabet Langeland
[Sector] Non-profit
[Built area] 2,432 m^2
[Number of housing units] 22
[Year of construction] 1921
[Year of transformation] 2022
[Project authors] Architect: C & W Arkitekter A/S; Client consultant: Kuben Management; Engineer: Rambøll Danmark A/S

Project Description, Impact and Achievements

Transformation of a school building from 1921 into a senior community with 22 units, where extraordinary ceiling heights and tall window openings create generous daylight and spatial quality. This results in a sense of spaciousness rarely achieved in new construction. The project secures the historic building on a small Danish island for another 100 years, maintaining its role as a landmark at the town's entrance.

The project addresses a broader societal challenge: more people live alone, loneliness is increasing, and the population is ageing. Senior Housing offers affordable homes with social interaction at the core. Shared spaces are located near private units to support everyday encounters and community. By reusing the existing school, the project introduces varied housing types and enhances architectural quality, spatial diversity, and daylight conditions.



Figure.
Garden view. Credit: Muusfoto

Cabeço da Bola Barracks

[Country/City]	Portugal, Lisbon
[Programme]	Affordable rental housing, healthcare facility, offices, retail spaces and public parking
[Client/promoter]	CPA Cabeço da Bola (FNRE), managed by Fundiestamo SGOIC
[Sector]	Public
[Site/Built areas]	13,380 m^2 / 34,797 m^2
[Number of dwellings]	223 units
[Year of construction]	19th century (pre-1911)
[Year of rehabilitation]	2024–2027
[Original project authors]	Unknown (State–Military)
[Rehabilitation project authors]	design-build: Tecnorém; supervision: Consulgal



Figure.
Barracks undergoing adaptive reuse. Credit: Fundiestamo

ufaFABRIK BERLIN. Centre for Arts, Sustainability, Social Commitment and Shared Community

[Project name]	***ufaFabrik Berlin***
[Country/City]	Berlin, Germany
[Programme]	Co-housing, holistic life and work project
[Client/promoter]	ufaFabrik Berlin Association
[Sector]	Non-profit
[Site area / Built area]	18,566 m^2 open site. 16,500 m^2 floor space across 7 main houses
[Number of units]	7 houses
[Year construction]	1920–1948
[Year of transformation]	since 1979, in constant renovation and creation
[Authors]	The ufaFabrik community in cooperation with various stakeholders



Figure.
The ufaFabrik community members and friends gathered on the campus grounds. Credit: ufaFabrik Archive

Vacant Dwellings in Family Houses as a Resource for Housing Support

[Project name] ***Vacant Dwellings Within Family Houses as a Latent Resource for Housing Support Programmes***
[Country/City] Serbia / wherever housing stock and housing needs coexist
[Programme] Research
[Client/promoter] Conceptual, policy case – evidence base for national and city-level housing policy actors
[Sector] Public/potential public–private partnership
[Number of units] estimate: 410,000 vacant units in family houses in Serbia / 38,000 in Belgrade
[Year] Data from the 2022 Census
[Project authors] Researchers: Zlata Vuksanović-Macura, Geographical Institute "Jovan Cvijić" SASA, and Jovana Timotijević, University of Belgrade–Faculty of Political Sciences



Figure.
Housing need, social housing stock and unused dwellings in family houses as a latent source of housing support programme in Serbia. Data source: SORS. The 2022 Census

Construction Method

Beyond Carbon: Social and Environmental Sustainability in Solid Timber Housing

[Project name]	***Non-profit Housing, Lisbjerg Hill***
[Country/City]	Denmark/Aarhus
[Programme]	Non-profit Housing
[Client/promoter]	AL2bolig, non-profit housing organisation
[Sector]	Non-profit
[Built area]	4,100 m^2
[Number of units]	40 dwellings and a community house
[Year of construction]	2014–2018
[Project authors]	Architects and landscape architects: Vandkunsten Architects; Engineer: Artelia

Project Description, Impact and Achievements

Vandkunsten Architects designed climate-friendly housing using a construction system based on solid wood elements and untreated timber façades, while creating a framework that strengthens a sense of ownership and community. The 40 non-profit dwellings vary in size and configuration and share a community house

The project received an award for its innovative construction approach and for demonstrating multi-storey buildings in solid timber, which has long been challenging under Danish building regulations, especially due to strict fire safety requirements. It also stands out as a strong example of a holistic understanding of sustainability, where environmental and economic aspects are combined with a clear social focus. Designed as a small village with dense housing clusters, a shared square and a community house, the project illustrates how architectural design can support everyday interaction, strengthen a sense of belonging and create the conditions for a vibrant and resilient community.



Figure.
Housing on Lisbjerg Hill has been designed as a small village with two dense housing clusters, each with a little square, connected with a narrow street. Credit: Vandkunsten

Projekthaus Potsdam. The Neubau Passive House: Low-Energy Building

[Project name]	***Projekthaus Potsdam***
[Country/City]	Potsdam, Germany
[Program]	Ecological Passive House Neubau within a shared compound.
[Client/promoter]	Inwole Association
[Sector]	Non-profit
[Site area / Built area]	505 m^2 floor area
[Number of units]	7 low-energy units
[Year construction]	2013–2014
[Authors]	Initiated by residents with Project Architecture Company PAC



Figure.
Exterior view of the newly constructed Neubau Passive House seen from the street. Credit: Sandra Wildemann

Building on the Existing: Sustainable Construction and Adaptive Reuse

[Project name] ***Luís de Camões Student Residence***
[Country/City] Portugal/Coimbra
[Programme] Student Housing
[Client/Promoter] University of Coimbra
[Sector] Public
[Site/Built areas] Building Footprint—1,373 m^2 / Built area—4,162 m^2
[Year of construction] Project start date: April 2025; expected completion date: November 2026
[Project author]: depA Architects | MEP: Valeng, MSE, BFengenharia, Eastsun, Vertente Rabisco; | Landscape architecture: Mudita Studio + Oh!LAND Studio



Figure.
Common areas and circulation gallery, with exposed structure and services.

PickUp House. A Tiny House for Homeless People and Public Space Experimentation

[Project name] ***PickUp House***
[Country/City] Berlin, Germany
[Programme] Social housing and mobile micro-architecture
[Client/promoter] Tiny Foundation
[Sector] Non-profit
[Site area / Built area] 2.5 m^2 spatial footprint
[Number of units] 1
[Year construction] 2022
[Authors] Van Bo Le-Mentzel

Project Description, Impact and Achievements

The PickUp House is a minimalist cabin built on a pickup truck serving as an emergency night shelter near Mehringdamm in Kreuzberg. Designed by Berlin architect Van Bo Le-Mentzel, this tiny space offers a warm, safe night room for people sleeping rough. During the day, the mobile structure changes its function, transforming into a flexible neighbourhood hub used as a public co-working space or a kids' play area. Built on a mobile truck chassis to legally occupy public parking spaces. Despite the micro-scale, the unit integrates a small kitchen, local Wi-Fi, and a functioning toilet.



Figure.
The PickUp House mobile micro-cabin parked in the city, seen from the street. Credit: Van Bo Le-Mentzel / Tiny Foundation

This mobile architecture serves as a political experiment, revealing new spatial potentials in asphalt parking lots for urgent social needs. Over the past four years, a group of 10 homeless individuals checked in regularly, demonstrating the micro-shelter's practical viability. By occupying a standard car space, the project asks a radical question: What if every car owner replaced their vehicle with a social space? What kind of neighbourhood solidarity could be unleashed? The PickUp House demonstrates how rethinking urban zoning boundaries and transforming static parking lots can directly improve how we host, protect, and communicate with the most vulnerable members of society.

HCAC Cooperative Co-Housing

[Project name]	***Collective Futures: Housing as Preventive Social and Financial Infrastructure***
[Country/City]	Portugal/Montijo
[Programme]	Cooperative Affordable Senior Housing
[Client/promoter]	HCAC Cooperative Co-Housing
[Sector]	Non-profit
[Site area/Built area]	149,093 m^2 / 5,586.26 m^2
[Total construction area]	9,410.07 m^2
[Number of housing units/residents]	53 units / 74 residents
[Year of construction]	2027–2029
[Project authors]	Architecture and coordination Atelier Peninsular



Figure.
Community dining hall. Double-height civic room for shared meals and community rituals. Warm timber palette, diffused light and mezzanine continuity support dignified, active collective living. Credits: Atelier Peninsular

Refuge Housing Through Densification

[Project name] ***Refuge Housing***
[Country/City] Denmark/Everywhere
[Year] 2015
[Project Authors] Idea developed by ONV Architects in collaboration with Johan Galster. Prototype developed in collaboration with Orbicon, the Fogh Foundation, KAB, FFB and WHR Enterprise.



Figure.
Refuge housing in a private garden. Credits: ©ONV Architects&Johan Galster

4.2 Testimonies of life in social housing

Rikke Skovgaard Nielsen, Filipa Leite, Manuel Heckel

In this section, we give the floor to residents of social housing in the four DASH countries. The residents come from different neighbourhoods and have lived in social housing for varying lengths of time. Their testimonies provide insights into everyday life in social housing, with a particular focus on positive experiences. To explore these perspectives, residents were asked questions such as: What do you like about living here? What do you appreciate about living in social housing? What are the advantages of living in social housing?

Public and media discussions often focus on negative narratives about social housing. In this section, however, we aim to highlight and celebrate the strengths of the sector from the perspective of its residents. By allowing residents to speak in their own words, we hope to provide an insight into life in social housing anno 2026.

Quotes by social housing residents in Stuttgart Münster, Germany[1]

What I like about my apartment is that it is new. So the energy class is very high and I don't need to heat much, which reduces heating costs. That is certainly positive, as costs are always relevant. All apartments are new and thus everything is well maintained. I simply like it here. The neighbourhood is okay; I don't recall anything bothering me. I lived in a 'normal' apartment before, and the neighbourhood here is very normal. I haven't been aware that it's social housing in general here. Also, the proximity to public transport is great here!

Eugen (15 months in apartment)

I basically like everything about the apartment. You see, I can barely walk anymore. I have an accessible shower and the doors are wide enough, so I can access all rooms with my wheelchair. That's very good indeed. And I can afford the apartment. I live alone and my pension isn't very high. I used to drive lorries but retired early due to being unfit to work. I truly appreciate social housing because I have a roof over my head and don't have to live on the street. I couldn't afford such an apartment otherwise.

Roland (3-4 years in apartment)

[1] *Please note that these quotes are translated from an edited German version. They are close to the original but not verbatim. The original meaning is preserved.*

Quotes by social housing residents in Denmark

"I have always lived in social housing. In social housing there are many different kinds of people — those who have things under control and those who don't, and everything in between. A mix of people. There isn't much snobbery, because there isn't much to be snobbish about. (...) I like living in this area because you get to know each other and care about each other. I like the community house [all social housing areas have shared facilities and a community house]. Everyone should have a community house. It's a place you can go to no matter what mood you're in. You're warmly welcomed. I don't go there very often, but every time I do, I think: why don't I come more often?"

25-30 years in the area, Gadehavegaard, Høje-Taastrup

"It was grey and dreary when I moved in back then. But when we had this renovation about 15 years ago or something like that — I can't quite remember exactly when, but the trees were small back then. First of all, all the apartments — all four blocks — were completely renovated, both inside and out, in our housing estate. And the whole area around it was redesigned as well. It just became so nice, and it really is beautiful. You know that yourself, since you've been out here, right? It's a really lovely area, isn't it?"

36 years in the area, Grønneparken, Holbæk



Figure.
Grønneparken, Holbæk.
Credit: Rikke Skovgaard Nielsen

"If I think about the place I've lived for 30 years, my net rent today for 52 square metres is 3,345 kroner [approx. 450 EUR]. And yes, I'd have to pay at least double that if I were to move somewhere else. Now, I'm also looking for terraced houses, but still — there's nothing in that price range like what we have here in Skovparken. And you're nicely centrally located here. It's easy to get to lots of places, and of course there's also something about having lived in the same place for many years — you naturally feel settled and have adapted your life to it. But I mean, you can get onto the motorway really quickly, right? There are plenty of shopping options, and there's a forest and a lake just a five-minute walk from here, you know? So, in that sense, it definitely meets many of my needs."

30 years in the area, Skovparken, Kolding

Conversation between two residents:

A: "Social housing, it's from cradle to grave. You can be born into social housing, where your parents then become a bit better off financially and move into their own home. The parents get divorced. You end up back in social housing again. Students have an easier time getting in. Students are also taken care of, and then you can say the cycle starts again. You get an education, you can move on. You might realise that social housing offers something in terms of being social, being closer to one another, because that's part of our DNA – being connected to each other. And now we're also starting to get housing for the elderly and nursing homes, so it really is from cradle to grave that we take care of one another. And then, of course, there is tenant democracy."

B: "Yes. That [tenant democracy] is a big part of it, because when you compare it to privately rented housing, they don't really have anything like that – well, there they can just raise the rent; it might increase by 3% every month or every year. (...) They don't really have much say, the people living there."

A: "And you could say that one of the positives is that the municipality actually supervises our housing areas. That's also the downside—they can place people there whom they otherwise wouldn't know where to house. But they can monitor what's going on."

Both have lived in Gadehavegaard, Høje Taastrup, for several decades

"You just call if something isn't working. You simply pick up the phone and call. And I go to both bingo and darts [in the community house]. There's just too little of it. But it's the same people who show up every time. A bit annoying. Then you can just sit in your little box [house]. It's nice to have a garden. It's good to share some things with others. I celebrated my 50th birthday in the function hall. And the board [of the housing organisation] organises activities."

50+ years in social housing, Munkebo, Kolding







Figure.
(above left) Munkebo, Kolding.
(above right) Gadehavegaard area.
(below) Skovparken, Kolding.
Photo credits: Rikke Skovgaard Nielsen

Quotes by social housing residents in Braga, Portugal

Living in the neighbourhood isn't something I particularly enjoy. I didn't have any other option, and although it's possible to live comfortably when you know how to be part of a community, I still feel excluded and isolated. I don't feel any stigma towards the place myself, but I can sense that society does, and that affects me.

Even so, there are positive aspects to living in social housing. The affordable rent is a significant help — almost a way of "getting out of a hole" — and the sense of community makes everyday life easier. There are also clear advantages, such as the security of a longterm tenancy and the strong relationships I've built with my neighbours, to the point where I feel I've gained a family within the building.

I've been living in social housing for a year now, and the experience has been a mixture of challenges and support, feelings of exclusion and belonging, early difficulties and the close bonds that gradually developed.

Woman, 43 years, Santa Tecla neighbourhood



Figure.
Santa Tecla neighbourhood.
Photo credit: Braga Municipality

I no longer enjoy living in the neighbourhood, although I once did. The atmosphere has changed for the worse: there is a great deal of hardship and a lack of decency, with drug-related problems, dirt everywhere, and a lot of noise at night. It used to be a place I liked — peaceful, clean, with benches and trees. It was pleasant then, a beautiful neighbourhood.

Despite this, there are aspects of social housing that I do appreciate. I like living close to my family; for us, it's important to stay near one another, all together. I also enjoy the area itself, as everything is within easy reach — the pharmacy, the court, the supermarkets, everything we need.

There are certain advantages to social housing. It offers better conditions and is more affordable, as it is meant for people with fewer means. And I value being close to my family, having them here with me in the neighbourhood. I first moved into social housing when I was about 22 or 23, in another neighbourhood. But I have been living here for 46 years, ever since this neighbourhood was created.

Woman, 71 years, Santa Tecla neighbourhood

After arriving from Angola, this was the first home we had, which made it a true new beginning for us. The neighbourhood's location is very convenient, as everything is nearby and easily accessible. There are things I appreciate about living in social housing. To begin with, the house itself is just like any other, and the rent is very affordable. Social housing also brings clear advantages, such an affordable rent and a sense of stability regarding the tenancy. We have lived here for 40 years.

Woman, 70 years, Andorinhas neighbourhood

I really enjoy living here because the people around me are very dear to me. My family is here — my children and my grandchildren — and that makes this place feel truly like home. There is also something joyful about living in social housing, especially in the Andorinhas area. The atmosphere is lively and uplifting. There are clear advantages as well: the rent is very low, the house itself is very good, and renovation works are currently being carried out, which is a positive improvement. I have been living here in the Andorinhas neighbourhood for 33 years.

Woman, 71 years, Andorinhas neighbourhood

I have been living in social housing for more than 25 years, and I can honestly say that I like it. My neighbours are incredibly kind — they won't even let me wash the floors or sweep the stairs. When I came home from the hospital, one of them bathed me, cut my nails, and would knock on my door to ask what I needed. All of it was freely given, without expecting anything in return. The "president" — the building administrator — was also very attentive. He didn't rest until he saw me properly settled here. Even after I moved in, he kept checking on me, asking whether I was well and whether I liked the house. He simply wouldn't stop until he found a solution that worked for me.

There is a real sense of peace in this place. Everyone respects one another. If someone in the community is in mourning and can't bear to hear music — and we Gypsies love music — people respect that. I have the bus stop right outside my door. I'm in a good place, and everyone likes me. People are always asking after me and my son. My previous home had none of these comforts. It had many stairs, no proper light, and was dark and very cold. Moving here changed everything. This place gave me safety, comfort, and a community that truly cares.

Woman, 75 years, Enguardas neighbourhood



Figure.
Figure. Enguardas neighbourhood. Photo credit: Braga Municipality

I have been living in social housing for almost 30 years, and I do like it. My children were born and raised here, and my husband is from this neighbourhood. I moved here when I was 16... and now I'm 42!

It's a beautiful neighbourhood. It's just a shame about certain things... But one of the advantages is that the rent is low! [Laughs] And by now we're completely used to living here. We all know each other, and my husband's whole family lives here as well.

Woman, 42 years, Enguardas neighbourhood

Quotes by social housing residents in Serbia

City of Čačak[2]

I received the apartment as a member of the socially vulnerable local population. Regarding life here, I like the pleasant location, which has many advantages. It is a quiet part of the city, and near the apartment there is a river and sports fields for recreation and leisure. I enjoy living in social housing; we have good relations with our neighbours, we get along well and socialise.

The advantage of living in social housing is that the rent is lower than market prices. I would not change anything regarding the conditions in social housing, but I would suggest appointing a building manager to facilitate the management of all building-related tasks.

Testimonial 1, Košutnjak neighbourhood, Ilije Garašanina Street

I like living in social housing, but I would prefer to own my own apartment and to be given the possibility to purchase it, considering that we worked for many years and contributed financially to housing construction. The advantage of living in social housing is the affordable rent considering the economic situation. As an individual, I would not change anything in social housing, but I believe it is important to respect the house rules and pay attention to the cleanliness of the building.

Testimonial 2, Košutnjak neighbourhood, Ilije Garašanina Street

I moved into this apartment with my family in 2008 as a former refugee from Bosnia and Herzegovina. I like living here. I love Serbia – it is my country now – and I feel well accepted. Living in social housing has its advantages. The rent is low, gas heating is not expensive, I have a good relationship with the City Housing Agency, and all other conditions necessary for a normal life are met. The only thing I would change is the apartment size, since a large family lives in only 23 m^2.

Testimonial 3, Košutnjak neighbourhood, Ilije Garašanina Street

[2] All testimonies from tenants in Čačak were collected by the City Housing Agency of Čačak.



Figure.
Social Housing in Košutnjak neighbourhood, Ilije Garašanina Street, Čačak. Photo credit: Dejan Živković

I moved into the apartment in 2023 after growing up in a foster family where I spent my childhood. I am very satisfied that I had the opportunity to secure a stable home for myself. Everything in my apartment is excellent. I would particularly highlight the location – a quiet part of the city and a pleasant environment.

I would also emphasise the good availability of services in this neighbourhood and the good public transport connections to the city. One of the advantages of housing here is the symbolic rent, as well as other conditions such as heating. I would not change anything – I am extremely happy. My only wish is that through new projects many more apartments could be built to improve people's lives, especially for children growing up in foster families.

Testimonial 3, Obrež neighbourhood, Mihaila Petrovića Alasa Street

I am a single mother of three children, one of whom has special needs and cerebral palsy. I moved into the apartment in 2023. We belong to the social housing category for persons with disabilities. I have only words of praise for the living conditions in my new apartment. When we received the apartment, the project included furniture and household equipment, so I am very satisfied.

The conditions are truly good, the location is excellent, and the neighbourhood is quiet and pleasant. I would especially highlight the rent, which is very low considering the comfort we have. I would not change anything, except that I would request that, if it ever becomes possible, a mobile lift be installed so that my child could more easily use the stairs.

Testimonial 4, Obrež neighbourhood, Mihaila Petrovića Alasa Street

We moved into the apartment in 2023. We are a three-member family. We received the apartment through the social housing programme because my husband grew up in a foster family. The neighbourhood is beautiful and peaceful. Nearby there is a church, kindergarten, school and healthcare facility – in short, everything necessary for the well-being of our family.

I would like to emphasise that during the construction project, attention was also given to equipping the apartment with appliances and furniture, considering the beginning of independent life and the economic situation of young people. The rent is very affordable – in practice, we only pay the utility costs. I would not change anything. We have comfort and good living conditions. We hope that our contract will be extended so that we can remain here.

Testimonial 5, Obrež neighbourhood, Mihaila Petrovića Alasa Street



Figure.
Social Housing in Obrež neighbourhood, Čačak. Photo credit: Dejan Živković

City of Leskovac[3]

Mrs. J. I. is a refugee from Croatia, from Benkovac. They first fled to Kosovo from 1995 to 2001, where they lived for 6 years, and then had to flee from there again. Now she lives alone; she is divorced, and her son has his own family. She likes it here because it is her home; she decorated it in her own way. The environment is good; a kindergarten and roads are almost complete. At first, it was an apartment with only bare walls; now it has everything to her liking. She's used to living here. The buildings are close to the city centre and the apartment is warm and bright.

The advantages of living in social housing are that it was free, except for electricity and utility bills. A key concern is that, apart from their immediate family members, residents receive virtually no visits and remain socially isolated. She says that there are empty apartments because families have grown and moved, or the residents have died.

Testimonial 1, Slogina Street

Mrs. S. N. is a refugee from Bosnia, from Doboj. She is alone in the apartment with her daughter, who is developmentally disabled. She has another daughter who has her own family in the Radničko settlement in Leskovac. The apartment is good and functional for the two of them. She is grateful for the support of her neighbours, who look after her daughter when she goes shopping. They also celebrate birthdays together. Across the street from the building, a secondary raw materials and waste collection facility is located; it bothers them all a lot, with constant noise and disruption. The environment is messy.

Testimonial 2, Radničko settlement, Street Slavka Zlatanovića



Figure.
Building on Slavka Zlatanovića Street, Radničko settlement in Leskovac. Photo credit: Ivana Momić

[3] Testimonies of tenants from Leskovas were collected by Ivana Momić

05

Policies, Pressures and Trajectories in Comparative Perspective

The chapter brings four analytical and practice-oriented contributions, each examining housing in Denmark, Germany, Portugal and Serbia from a different angle — from the historical trajectories of public housing, through planning and land-based instruments, to contemporary pressures of financialization and market instability. The contributions show that although these housing systems have been shaped by distinct institutional, legal and social legacies, they now face closely related challenges: rising land and property prices, the erosion of public funding, and increasingly constrained access to affordable housing.

An important aspect of these contributions is the set of policy trajectories developed by DASH practitioners through staff exchanges, field visits, peer learning and cross-evaluations. Drawing on experiences from the partner cities, these trajectories identify three interconnected directions for action: establishing financially sustainable forms of housing provision, using land and planning instruments to support long-term affordability and social mix, and strengthening tenants' role from recipients of housing support to participants in housing governance.

By combining research with practitioners' knowledge, the chapter identifies both transferable principles and the institutional limits of policy transfer, thereby contributing to one of the key objectives of the DASH project.

5.1 A Policy Brief from the Delivering Safe and Social Housing Project: Lessons from European Secondary Cities

Julia Hartmann, Axel Burkhardt, Sara Neves, Petar Atanackovic

Introduction

Across Europe, cities are struggling to deliver housing that is affordable, safe, and inclusive without becoming a permanent drain on public budgets. The DASH project spent four years comparing how second-tier cities — Aalborg (Denmark), Tübingen and Potsdam (Germany), Évora, Braga, Porto and Vila Nova de Gaia (Portugal), and Čačak (Serbia) — approach this challenge through peer learning, staff exchanges, and cross-evaluations.[1] The comparison revealed no single 'best' system, but it did surface a set of transferable lessons on three recurring themes: how housing is financed so that it stays affordable over the long run, how land and planning tools shape affordability and social mix, and how far tenants are treated as beneficiaries rather than co-producers of housing. This brief summarises the main recommendations and identifies where each was learned.

Economics: Finance the Sector to Sustain Itself

The central economic lesson is that affordability can be sustainable when the system is built to run on its own revenue rather than on repeated public grants. Three mechanisms work together:

- **Dedicated national funding paired with cost-calculated rents.** A ring-fenced national funding stream for the housing sector, combined with rents set to cover actual costs (construction debt, maintenance, management) rather than market returns, allows the sector to operate sustainably instead of depending on discretionary budgets that rise and fall with political priorities.
- **Individual social support within the cost-rent sector.** Rather than subsidising bricks and mortar indefinitely, support is targeted at the households who need it, in the form of individual assistance layered on top of the cost-calculated rent. This keeps the housing stock broadly accessible while directing scarce public money to the most vulnerable.
- **A revolving fund.** Capital accrued by older, fully-financed projects is recycled to fund new ones, so the system progressively finances its own growth and reduces reliance on fresh state money over time. Crucially, this mechanism can operate at either of two levels: within a state-backed national system, or entirely within the independent, non-profit sector — it does not depend on government to function.

[1] The DASH project was primarily focused on social housing in four secondary cities - Aalborg, Tübingen, Braga, and Čačak - but also benefited from the experience and practices of other partner institutions in the consortium, based in Potsdam, Évora, Porto, and Vila Nova de Gaia.

Where we learned it: Two contrasting examples show the same principle at the two levels. At national/state level, Denmark's *almene boliger* (non-profit housing) sector illustrates the model most fully. Its engine is the *Landsbyggefonden* (National Building Fund) — a deliberately *national*, not municipal or regional, fund: once a project's original construction loans are repaid, tenants keep paying rent at the same level and the surplus flows into the fund, which then finances new construction and renovation across the whole country. Being national lets it balance provision between richer and poorer areas rather than leaving each municipality to fend for itself. DASH's cross-evaluations showed that this makes the sector notably more resilient than grant-dependent systems, while also flagging its fragilities (land-price inflation, and periodic state claims on the fund). At the independent, bottom-up level, the *Mietshäuser Syndikat* — encountered through DASH's German partners in Tübingen and Potsdam — runs on the same logic without state backing: each house project charges cost-based rents that are fixed for the long term and pays a solidarity contribution into a shared fund; once a project's loans are repaid, a growing share of its rent flows into that fund to seed and pre-finance new projects. It is, in effect, a self-organised revolving fund that permanently removes housing from the speculative market. The social housing sectors in Germany and Portugal, by contrast, remain more reliant on discretionary public funding for their mainstream stock, making long-term affordability harder to guarantee where these self-sustaining structures are absent.

Land Policy and Urban Planning: Use Land Allocation, Not Price, as the Lever

Planning and land-acquisition powers proved to be among the most effective levers because they shape affordability *before* subsidy ever enters the picture. Four key instruments stand out:

- **The right to acquire land below market value,** including the right of first refusal on existing properties, for non-profit housing developments. This is the foundation of an *active* municipal land policy: without access to land at a reasonable cost, all other affordable-housing tools are constrained.
- **A mandatory share of affordable housing in every new development.** Requiring a fixed percentage in each scheme embeds affordability into ordinary market development rather than isolating it in dedicated projects, while simultaneously contributing to social mix and territorial cohesion.
- **De-commodifying existing housing under gentrification pressure.** In neighbourhoods where values are rising, the municipal right to acquire land and existing residential buildings lets a city step in and lock in affordability — permanently removing homes from the speculative market, preventing displacement, and stopping hard-won affordable stock from leaking back into private hands.
- **Allocation by concept, not by highest price.** Retaining land ownership rather than selling land gives municipalities the greatest long-term influence over social and affordability conditions. Where a municipality does

transfer public land into the hands of private or non-profit housing actors, awarding it on the quality of the social and housing concept — rather than to the highest bidder — lets the city pursue affordability and mix directly, and gives cooperatives and community building groups a realistic chance to compete for sites they could never win in a price-only auction.

- **A resulting social mix spread across the city.** Taken together, these and other complementary instruments distribute affordable housing throughout the urban fabric rather than concentrating it, avoiding both exclusionary districts and stigmatised or ghettoised estates.

Where we learned it: Tübingen›s approach — the so-called *Tübingen Model* — combines several of these instruments. Through *Konzeptvergabe* (concept-based allocation) and the leasehold (*Erbbaurecht*) principle of separating land ownership from the building, a municipality that retains land ownership can set social and affordability conditions directly and give cooperatives and building groups a real chance to compete for sites. DASH's visits to the Loretto and French Quarter showed the model applied to redeveloped brownfield (former military) land, with small-scale parcelling and mixed-use development that draws in a diversity of stakeholders and produces genuine social mix rather than mono-functional estates. Porto illustrates the preservation side of the same lever: the municipality used its right of first refusal to acquire and restore degraded residential buildings in the historic centre — keeping them affordable, preventing eviction, and countering displacement as market values rose. The precondition, visible across the network, is sustained municipal land ownership plus the in-house capacity to run and enforce these procedures.

Another approach, practiced in both Denmark and Portugal, is the setting of quotas on land not directly owned by the municipality. The Danish Planning Act of 2015 set a progressive precedent by allowing municipalities to require up to 25% non-profit housing in new developments, though voluntary adoption yielded a share of just 6% by 2021. Porto enforces mandatory affordability quotas for new developments in specific high-pressure zones, albeit with a flexibility clause that allows developers to bypass the requirement through cash compensation or land dedicated to the municipality. Both cases show how readily the instrument is diluted in practice — whether by a mandate municipalities may adopt but need not, or one that developers can buy their way out of. Used in isolation, quota rules deliver only a fraction of their potential; as the closing note argues, they are a necessary lever but not, on their own, a sufficient answer to affordability.

Tenant Focus: From a Right to Shelter to a Right to Participate

The tenant theme runs along a pathway. Its foundation is to guarantee a baseline right to affordable social housing for the most marginalised; its end goal is a meaningful say for tenants in decisions about their homes. The right *level* of involvement is a calibration: workable positions sit somewhere between the Danish model of tenant democracy (structured voting power within a larger organisation) and the full self-governance of the cooperative model (residents in full control). Some degree of tenant decision-making is necessary because it shapes homes that people feel a real sense of ownership of.

- **Pair the right to housing with social support within the same body.** Ensuring affordable housing for vulnerable households is most effective when housing management and social work sit within the same company or operating body, rather than being split across separate agencies. Integration means a tenant's housing, financial and social needs are handled together, catching problems (rent arrears, isolation, tenancy breakdown) before they escalate into eviction.

- **Treat calibrated empowerment, not just shelter, as the destination.** A baseline of safe, affordable housing is the necessary first step — but the goal is to move tenants from passive recipients of protection toward an active role in governance: a say in maintenance, allocation, rents, renovations, and social projects, at a level that gives them a sense of ownership without overwhelming residents with the full burden of self-management.

Where we learned it: Three cases mark the range. On the *baseline*, Porto's **Domus Social** — the municipality's own housing and maintenance company — shows how to pair the right to housing with social support under one roof: alongside managing and rehabilitating the municipal stock, it runs a dedicated tenants' office providing personal casework and 24/7 phone support. Rent in social housing is calculated based on tenants' income to keep housing genuinely affordable, while social projects are developed to support the most vulnerable residents, particularly the isolated elderly. On *structured participation*, Denmark's *almene boliger* gives tenants elected boards and real voting power over housing rules, rents, renovations, and social projects — a 'tenant democracy' embedded in a larger organisation, with notable attention also paid to shared common spaces. At the *far pole*, Tübingen's *Mietshäuser Syndikat* projects place the residents in full control of their own house, checked only by the Syndikat's veto against resale — maximum ownership, but demanding maximum involvement. The recommendation sits somewhere between the last two: enough structured voice to create ownership, without requiring every household to run its own building.

When the Mechanisms are Absent

The value of the mechanisms above becomes clearest where they are missing. Without active land policy and genuine access to housing finance, the actors who could deliver long-term affordability struggle — or cannot get started at all.

In **Portugal**, the contrast is instructive. Public bodies *can* act where they can tap into public funding: for example, Braga's municipal housing company has used it to acquire, rehabilitate and let dwellings for vulnerable households. But this route is grant-dependent and open mainly to municipal actors. An independent, non-profit cooperative — **Minga** (Montemor-o-Novo), a DASH partner — has so far been unable to acquire land or secure funding for affordable housing, precisely because the municipal and national support that a Danish or Tübingen non-profit could count on is not available to it. The same type of self-sustaining, non-profit actor that anchors affordability elsewhere is left without the tools to do so.

In **Serbia**, Čačak›s City Housing Agency delivers social housing for some of the most vulnerable groups in the network — former refugees and internally displaced people, Roma families relocated from informal settlements, people with disabilities — with the city providing land and infrastructure. This is a real achievement under difficult conditions, but its financing rests almost entirely on one-off external grants (the EU, UNOPS, the Regional Housing Programme and donor governments). Without a revolving fund or a durable domestic financing stream, provision remains project-by-project, and continuity into the future is a standing worry rather than a structural one.

The lesson is not that these cities have failed — it is that a baseline right to housing cannot be sustained on discretionary grants alone. Where the enabling mechanisms described above are absent, affordability depends on whoever is willing to fund the next project.

Closing Note

None of these practices transplant directly — each depends on local legal frameworks, land-ownership patterns, and institutional capacity discussed at length in DASH's cross-evaluation reports. But together they point to a common direction: affordable housing systems last when they are financially self-sustaining, when land policy is used deliberately as a planning tool for affordability and social mix, and when tenants are structurally embedded in governance rather than treated only as recipients of protection.

Yet even a social housing sector built to finance itself will not, on its own, resolve the affordability crises that recur across European countries. DASH research has made clear that housing affordability remains largely out of reach in all four countries, particularly for those trying to enter the market — above all, young people and migrants above all. This raises the underlying question of who public housing assistance is meant to serve. In Portugal and Serbia, provision is directed almost exclusively at populations in situations of extreme vulnerability, leaving the lower-middle class — and especially young workers on low salaries, excluded from both the private and public sectors — without viable options. In Germany, despite relatively high income limits for access, many households still struggle, not least because social housing accounts for only around 3% of the stock. Denmark shows the opposite design: non-profit housing is open to anyone who applies. But even there, in Copenhagen, where non-profit housing makes up 18–20% of the stock, affordability pressures persist.

Two conditions therefore limit what social housing alone can achieve. Where it is treated as a residual safety net for only the most vulnerable, it excludes by design the very groups now being priced out of the market. And where it remains a small share of the overall stock, it cannot shift market conditions as a whole, however well it is run. A self-sustaining social housing sector is a necessary foundation — but it is not a sufficient one. Guaranteeing citywide housing affordability requires complementary measures that reach beyond the social sector into the wider market. Rent control is the most obvious candidate, though it remains politically contested and is not currently enforced in any of DASH's partner cities.

5.2. *Eternal Recurrence*: Housing Crisis and Public Housing in Germany

Petar Atanackovic

Introduction

The problem of a housing crisis, and the issues closely related to public housing - such as its relevance, affordability, regulation and embedment in various policies, the challenges related to its implementation etc. - represent one of the most important and even pressing topics of our age (Koessl, 2024; Henley, 2024). And not just in our time: as it seems, these problems tend to appear in public discourse and on social and political agendas in most of the places, and at most times. Within the German context, this reappearance is even more evident, so much so that one could not say with certainty if we´re facing some kind of Nietzschean phenomenon of *eternal recurrence* in this regard, or if this issue is actually permanently present on the agenda and never really goes away.

In Germany, the housing crisis was one of the main social problems during the time of the Empire, but it was widely and systematically addressed only after 1918, at a time when the general social climate and political conditions became more favourable. After the Nazis took power in 1933, the dominant policy emphasised purely ideological solutions, but they never managed to translate those into viable practical models that could be implemented on a mass scale. They not only didn't add anything to a solution to the aforementioned problem, but also worsened it: the war they initiated in 1939 brought ruin upon Germany, one of whose effects was the physical destruction of the cities and an appalling housing crisis. After 1945, in the (half)destroyed cities, it was impossible to provide sufficient housing. For this reason housing was one of the main issues in both West and East Germany, and it was addressed in a more systematic way and on a mass scale. And although the shortage of housing was never fully overcome, there were major changes in the legislature and dominant practices from the end of the 1980s, which practically paved the way for public and social housing programmes to die out. In the three decades since then, there were only local attempts with various degrees of success to face the challenge, but no policy changes were made that could have any major impact. And this is the situation we find ourselves in right now.

Housing Crisis in the Time of *Kaiserreich*

The period of the Empire (1871–1918) is marked by an unprecedented economic, social, urban and cultural transformation. This development was closely observed by state authorities with some discomfort, because they were driven by their fear of potential political impacts, especially that of the growing "socialist danger". The state did venture to bring some legislation in the field of social policy forward, but housing never played a major role in state social policy. Housing was predominantly perceived as an issue of private citizens' initiative, entrepreneurship and the free market. Without any state incentives, as well as without proper regulations on quality standards, housing was

left to real-estate developers and entrepreneurs. Investments in housing were intensified especially after the financial crisis of 1873, when the majority of investment streams started pouring into construction, which was perceived as a more stable and safer venture for investors (Geist & Kürvers, 1984, p.123). This development gave a significant boost to the spreading of an infamous model of a tenement barrack.

Typically this was a five-storey high building, with a front and back house and two side houses, built around a tiny inner yard, and quite often several such buildings were connected in a row, making a single building block. Each building comprised a large number of apartments, most of which had one or two rooms and a kitchen, with toilets available only in the courtyards (Geist & Kürvers, 1984, p. 270). The average apartment in such a building was overcrowded (being shared by 4-8 persons), cold and damp, with poor ventilation and little daylight, and despite its poor quality quite overpriced. Findings of the first scientific-based enquiries on housing, conducted in the late 1890s (Geist & Kürvers, 1984, p. 450) revealed this situation and sparked heated public debates and lobbying related to housing. However, the outbreak of WWI brought all further efforts to a halt. *Some other* social-political framework was needed for a solution to be devised.

Innovation on the Agenda: Housing in Weimar Germany (1918–1933)

The turmoil of the last days of the First World War was the birthplace of the Weimar Republic (named after the constitution proclaimed in the city of Weimar), whose entire existence was marked by instability. Despite these troubles and looming political dangers, the beginnings of the republic were very enthusiastic, fuelled by reformist zeal to "be courageous and renew all spheres of life" (Hammerbacher & Krämer, 2015, p. 6). Changed political conditions had a huge impact on not just the perception, but also the embedment of the housing issues within state policies. For the first time, housing was defined as a public task and included in the constitution (Ruck, 1988, p. 150). But there were many obstacles to the practical implementation of this new constitutional right, above all the absence of joint effort and a lack of funding.

A major breakthrough in this regard was achieved through social innovation: in a collaboration between public actors, trade-unions, cooperatives, small companies and workshops, a new form of non-profit social enterprise was established, with a sole focus on public housing. These social enterprises also attempted to encompass the entirety of the construction process and included even the production of building materials (Möller, 2020). The first housing corporation of this kind - named *Dewog* - was established in 1924. Before long, Dewog inspired the establishment of similar enterprises all over Germany, and soon enough its name became a generic term for the whole movement (Linneke, 1931, p.1). The funding of housing was also organised in a quite innovative way: in 1924, a new tax know as the "housing interest tax" was introduced, which became a major source of funding. Its principle was quite simple: all those whose housing issue was (in one way or the other) solved should contribute to all those whose housing issue wasn't. This meant a new tax on rent contracts, which was an additional burden for the population, but its main target was real-estate owners, whose housing loans were wiped out during the

hyperinflation of 1923, thus being perceived as its main profiteers (Ruck, 1988, p. 159-161). The new taxation was introduced to redress the social imbalance created by this unfair development.

Innovative policies in the field of housing coincided with the emergence of the reformist movement within the circles of architects and urban planners, called *Neues Bauen*. Soon enough, a most logical partnership was created between political decision-makers, social enterprises and architects from this movement, which led to the realisation of some of the most impressive housing projects of that period (Novotny, 2017, p. 58). What was new was a holistic approach to design, innovative construction and standardisation, which were praised by contemporaries, because these were their strong points: they had a major impact on the development of industrial production of construction elements for housing and thus enabled scaling up. However, perceptions of public housing programmes and the impact of the social-reformist movement vary to a certain degree. Namely, one of the main objections to the housing policies of the Weimar era was that they addressed the housing issue in an insufficient way, by ignoring the reality of the mass settlements in central urban areas and focusing on new settlements instead (Schäche, 2001 p. 15). This is indeed true, but on the other hand, various programmes and incentives did give a boost to housing, both public and private, so that within a decade more than 2.5 million dwellings were built (Weitz, 2007, p. 176). Social enterprises played quite an important role in this regard: in Berlin alone, they built ca. 160,000 apartments, or ca. 28,000 units per year, a result which surpasses even today's standards (Möller, 2020). In the course of the most productive period (1928–1931) almost 50% of all built units were constructed by social enterprises (Kress, 2017, p. 72).

Between Propaganda and Megalomania: Housing Under Nazi Rule (1933–1945)

The political crisis in which Germany found itself between 1930 and 1932 did end up in a quite unexpected manner, when the Nazis took over political power. In January 1933, Adolf Hitler was appointed chancellor and two months later, when the parliament transferred its own legislative authority to the government, the republic died and the Nazi dictatorship started.

Concerning the issues of urban development, the new regime had a whole set of ideas and intentions, driven by resentment and ideology. The Nazis loathed urban centres and the entirety of urban life, especially those neighborhoods dominated by collective housing, perceiving them as the hotspots of Marxists, Jews and other "deviant" groups, which needed to be "cleansed" (Pahl-Weber & Schubert, 1988, p. 307–308). With regard to housing, the dominant perspective was a kind of "rural romanticism", which imagined a country of small rural settlements as an epitome of the "blood and soil" ideology, (Pahl-Weber & Schubert, 1988, p. 307-309). During the entire National Socialist period, programmes for housing continued and there were projects being built, although the scale was not comparable with those of the Weimar era. Additionally, the focus changed from collective housing to small family homes (Sollich, 2017, p. 82).

A novelty in this era was the focus of planners on mass settlements in central urban areas. Among others, authorities ordered various minor measures for the improvement of living conditions, but more importantly, they reintroduced tenant protection regulations (which had been suspended in previous years). But yet again, there was a trick behind this *welfare* policy: it didn't apply to all inhabitants, because Jewish tenants and political opponents didn't enjoy this kind of protection. An example of how this policy functioned can be seen in Berlin: in 1938, out of 30,000 planned apartments, only 10,000 were built. To close this gap, authorities decided to acquire more Jewish-owned apartments, which meant evicting more Jewish tenants, and the infamous Pogrom of November 1938 came as quite a convenient opportunity to do this (Geist, Kürvers, 1989, p. 67–68). Such a violent, ideologically and racially driven "acquisition and redistribution" of the housing stock was one more example of the National Socialist "success story".

New Beginnings: Housing in Post-War Germany (1945–1989)

Give me just ten years time and you won't recognise Germany again, Hitler supposedly used to say during his election campaigns. Whether apocryphal or not, this phrase was quite a good summary of the 12 years of Nazi reign, because Germany was indeed ruined beyond recognition. Urban infrastructure suffered heavy damage and ca. one quarter of the housing stock was destroyed (Wehler, 2010, p. 952), although the situation differed from one city to another. For example, in the city of Hannover, 50% of houses were destroyed, while in the neighboring town of Göttingen, housing stock declined by only 2.2% (Meyer-Rewerts, 2010, p. 161).

Such a starting point was perceived by many as an opportunity to finally address urban problems accumulated over time, apply modernistic solutions in the field of urban design, and conduct experimental measures (Meißner, 2019, p. 53), but the overall economic situation allowed for the implementation not of ambitious reconstructions, but only for rebuilding on a small-scale. Besides unfavorable economic conditions, the political situation became ever more complex: the existing division into four occupation zones in reality meant a split into two, a western and eastern part of the country, which had a hampering effect on the recovery process in many ways. In 1949, it became evident that this division was final, and it led to the formation of two states: the Federal Republic of Germany and the German Democratic Republic.

The context of the Cold War is crucial to understanding urban development in Germany: it was a tense state of competition between West and East, not just in military terms, but in the sense of an overall rivalry between two socio-economic and political systems. Both sides wanted to demonstrate their economic and cultural superiority over the adversary and were pouring enormous funds into diverse development programmes and projects from the beginning of the 1950s, and the issue of housing was one of the top priorities both in East and West.

Authorities in East Germany focused early on the development and standardisation of prefabricated construction elements, and from 1959–1960 began their industrial production (Lindemann, 2017, p. 112–113). With a focus on a lim-

ited number of models and a Taylorist approach, a much faster pace of housing construction was enabled, and already in 1965 ca. 90% of all housing was built in this manner (Lindemann, 2017, p. 114). By investing enormous funds into the construction programme, East Germany indeed managed to solve the housing crisis by the end of the 1980s, even though the price for this success was rapid growth of the national debt and "life above an affordable level" (Wehler, 2009, p. 104). However, not all problems were solved: the reconstruction of the old central areas in Berlin, as well as in other cities, was lagging far behind, so the urban landscape was still dominated by the old rent barracks (Meißner, 2019, p. 56).

Development in West Germany followed a somewhat different pathway. The post-war housing crisis was so acute that it was perceived as a hampering factor for the overall social-economic recovery (Krummacher, 1988, p. 441–442). The consequence was the introduction of temporary state interference and control into this field. This situation was translated into the first housing legislation (WoBauG) in 1950, which introduced social housing, as well as various public funding and subsidy policies (Krummacher, 1988, p. 444). In 1956, the legislation changed, paving the way for the return to the conditions of free-market regulation (Krummacher, 1988, p. 451-452). The results of the housing policy in the 1950-1960 time-frame were very impressive, with ca. 2.95 million social housing units built, or an average of 300,000 per year (Krummacher, 1988, p. 452). Around 55% of all newly constructed dwellings fell into the category of social housing (Krummacher, 1988, p. 456), which makes these results even more impressive.

In the 1960s, also in West Germany, the focus lay on the industrial production of housing, construction of the high-rises and development of satellite settlements. However, various failures fuelled already ongoing criticisms and heated debates on modernistic guiding principles of urban planning and the future of urban environments (Gisbertz, 2012, p. 20–23). One of the main reasons for disputing the 1960s renewal concept was its perception as an attack against the social fabric of the existing neighborhoods, local lifestyles and urban identities (Meißner, 2019, p. 57), which were all pretty much newly discovered, but nevertheless very appreciated categories for the quality of life. But there were many other economic, social and political factors, which eventually led to a gradual change in the urban development model: from the mid-1970s, no satellite settlements were built anymore, and in the 1980s *delicate urban renewal* instead of demolition became the new trend (Polinna, 2017 p. 103–104).

The "New Age" With Old Problems: Housing in Germany Since 1989

Political changes in 1989 and 1990 – the citizens' protest movement, the fall of the Berlin Wall and democratic changes in East Germany – eventually led to the unification of the two Germanies. With regard to urban development, German cities experienced just about every scenario of development possible, such as deterioration of housing settlements and the effects of "shrinking cities", as well as suburbanisation, redevelopment of central urban areas and gentrification processes (Richter, 2023, p. 76).

The field of social and public housing experienced major transformations from the end of the 1980s, with extensive privatisation, liberalisation and deregulation becoming the new trends. One of the major changes was the abolition of the *Wohnungsgemeinnützigkeit* i.e. the non-profit status in the field of housing in 1989-90, which gave a boost to these privatisation tendencies (Holm et al., 2017, p. 8). With the abolishment of tax incentives and the reduction of federal funding, stakeholders in the field of housing pretty much lost their interest in further investment in social housing, and it wasn't long before various negative effects of these changes could be observed. One of the biggest problems that emerged within this new context was the limited time frame of social rent controls for the dwellings designated as social housing. Namely, German housing regulation from 1956 designed a system of time-limited rent controls (mostly for a period of 25 to 45 years) for the social housing stock (Richter, 2023, p. 79), which practically meant that, after its expiration, tenants were not protected any more and housing companies could raise the rents to market levels. Until the end of the Wohnungsgemeinnützigkeit in 1989, this was never an issue, because of the continuous construction of new dwellings in the category of social housing, which would replace the ones whose rent controls had expired. But as soon as investment in social housing lost its attractiveness and companies oriented themselves mostly toward commercial housing, this became a serious problem (Holm, 2017, p. 188). The housing stock in the category of social housing started shrinking at an alarming rate: from 3.9 million dwellings at the end of the 1980s to 1.14 million in 2019. On average, 100,000 apartments lose their social status every year, with only 30,000 newly built to replace them (Richter, 2023, p. 80), so the gap grows ever more.

One rather unexpected, but positive side-effect of the mentioned development was the emergence of diverse housing movements and alternative models, among which the *Mietshäuser Syndikat* (MHS), or the rent housing syndicate, is one of the best known. This is a model of collective acquisition and management of housing for self-organised initiatives (Keine Profite mit der Miete, 2021, p. 8–9), which introduces *de facto* (even if not *de iure*) decommodification. MHS is not the only one - there are various other networks, movements and single housing projects all over Germany, which attempt within their own possibilities to proactively address the issue of a lack of affordable housing. But no matter how inspiring, neither MHS, nor the existing broad network of cooperatives is intended as a replacement for systemic solutions related to public housing. This is why there was also a parallel development of initiatives, networks, think tanks, etc. which attempt to devise recommendations and policies for housing, which could find their way into mainstream politics and parliaments. Although there were numerous excellent examples of studies and policy recommendations, discussions and analyses, not much changed. The left-green-liberal government, which took over power in 2021, ambitiously promised to build 400,000 apartments per year; however, its results in this regard have been quite meagre (Richter, 2023, p. 80). But despite various failures, this government did bring one important legislative change forward: from January 2025, the non-profit status for legal entities in the field of housing has been reintroduced (Haufe Online Redaktion, 2024), although decades will be needed for this change to achieve significant effects. But, no matter how late this change may have been introduced, it's better late than never.

Conclusion

The housing crisis in Germany is not a recent phenomenon: as it seems, it is indeed permanently present, a constant source of trouble from the middle of the 19th century until today. This topic never really goes away, neither from public discourse, nor from state agendas, but it also remains present in the minds and everyday plans of the population. In other words, housing as a real problem was never "solved" in any kind of long-term, sustainable manner, so as a problem it could not simply disappear.

In this regard, the first conclusion could be that a *laissez faire* approach does not solve housing problems, because free-market logic isn't part of the solution, but rather part of the problem itself. It did not function in 1878 or 1993 for the same reasons that it does not function today, and there is no real reason to expect it will be any different in the future. Second, the public sector is the main stakeholder in the field of housing and it can't be easily replaced, neither by the devices of the free market, nor by some broad network of other actors. Successful housing policy is not possible to imagine without the active support of the public sector, both in terms of legislation and the creation of a positive environment (by providing funding and implementing appropriate taxation policies).

Third, there is a certain level of broad social consensus needed on the relevance of this issue, so it could be approached in a more systemic way and such solutions could be designed as would have significant impacts both in the short and the long term. Only when the urgency of this problem is acknowledged will it be possible to devise genuinely innovative answers, such as those developed in the time of the Weimar Republic, or in the early days of both West and East Germany. However, there is no need to reinvent the wheel: functional solutions already exist; they only need to be re-designed. The fact that the mentioned examples from the past serve as an inspiration for researchers and policymakers in their approaches to the current housing crisis - either in terms of proposals for changes to legislation (Holm et al., 2017), or the introduction of new taxation rules (Holm, 2017, p. 187), or in terms of suggestions for policy innovations (Kern, p. 194–199, Gothe, 2017, p. 215–216) - could be perceived as strong confirmation of their validity indeed.

Last but not least, major policy transformations do require some kind of social or economic crisis as a generator of change, and in this regard, we could conclude that every crisis indeed is an opportunity.

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5.3 Social Housing within National Planning Systems: Experiences from Denmark, Germany, Portugal, and Serbia

Aleksandar Jevtić and Ivana Momić

Introduction

The need for housing, as one of the basic human needs, generally is met in two ways: by renting residential space and through homeownership. In order for it to be solved with quality, it must not represent a burdensome factor in the financial sense that threatens the other life needs of individuals. General conventions (the World Bank, OECD and the US Department of Housing and Urban Development) use the 30% rule, that is, housing costs should not exceed 30% of household income, while 25-30% of the burden is considered a good level. The zone from 30% to 50% is the zone overloaded with the cost of housing, referred to as "housing cost burdened", while everything above 50% is considered a severe overload. Eurostat considers that a household is overburdened with housing costs if it spends more than 40% of its disposable income on housing costs. Observing the period since 1950, the growth of housing costs as a proportion of the income of the average family has been constant, both for renting and buying housing (Figures 1 and 2).

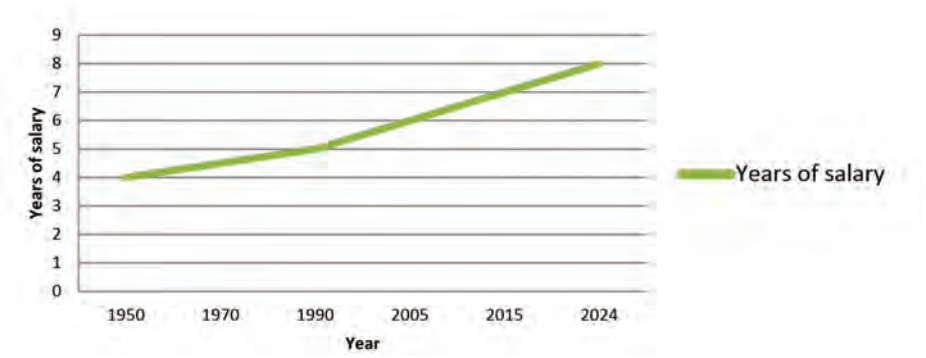


Figure 1.
Relationship between housing prices and income.
Note. Data compiled from Eurostat (n.d.-a, n.d.-b), OECD (n.d.), and World Bank (n.d.).

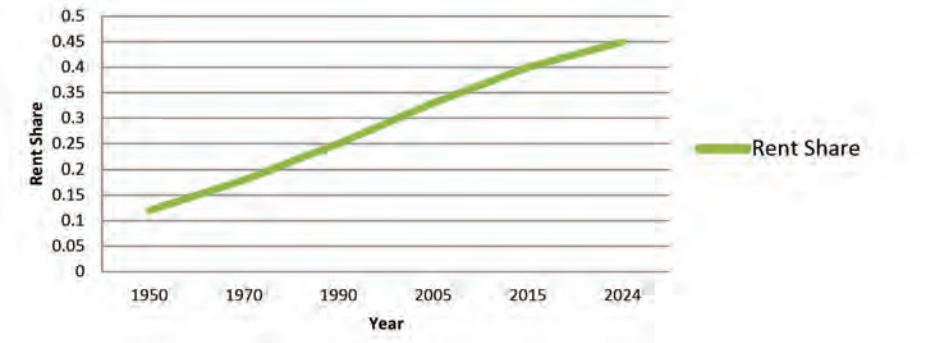


Figure 2.
Relationship between rental prices and income.
Note. Data compiled from Eurostat (n.d.-c, n.d.-d) and OECD (n.d.).

In order to prevent negative trends—such as the shortage of affordable housing, rising rental and purchase prices, and the increasing demand for more accessible accommodation—governments intervene in the market rather than leaving it solely to the forces of supply and demand. This approach seeks to mitigate these adverse tendencies. European Union member states tend to exhibit more active intervention in rental market prices compared to the broader real estate market, generally aiming to regulate rental costs through various models, which differ across countries.

The characteristics of government influence on rental price escalation include (Table 1):

- Predominantly targeting the existing housing stock, facilitating the enactment of proposed solutions through legislation and general legal frameworks;
- Implementing administrative measures such as rent control or caps, defining contractual relations between landlords and tenants regarding rental duration, maintenance, costs, and similar issues, along with oversight and dispute resolution related to contractual violations;
- Applying solutions across all forms of property ownership—private, public, or mixed;
- Providing financial assistance to social housing beneficiaries (subsidies), which are technically straightforward to implement, as they are primarily linked to budgetary laws—whether at the national or local level—or through tax incentives and other benefits, including direct cash transfers.

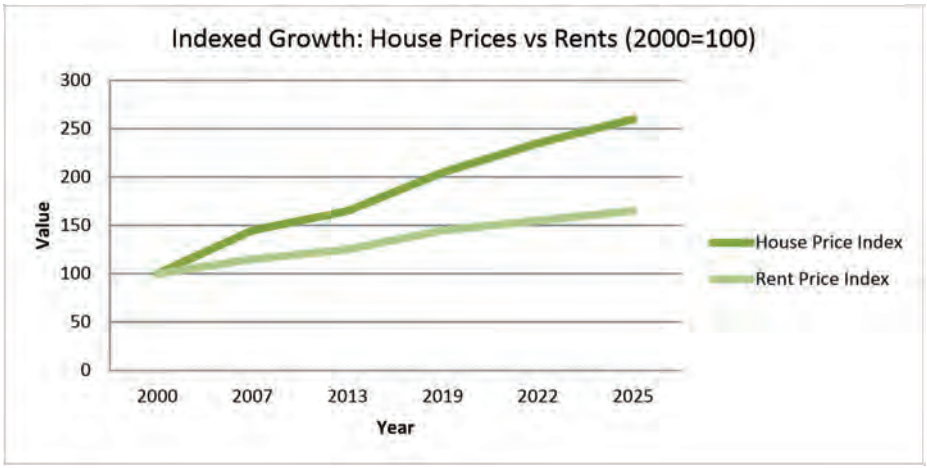


Figure 3.
The Increase in Property Prices and Rental Costs. Note. Data compiled from Eurostat (n.d.-a, n.d.-e)—EU aggregated data.

Country	General legal act	How the limit works
Germany	Gesetz zur Dämpfung des Mietanstiegs auf angespannten Wohnungsmärkten und zur Stärkung des Bestellerprinzips bei der Wohnungsvermittlung (Mietrechtsnovellierungsgesetz, 2015) a.k.a. Mietpreisbremse	The new rent can be at most about **10% above the local average** for similar apartments; the average is calculated based on a database of average prices based on the location, size of the apartment, equipment and age of the building. Increases for existing tenants are limited for a certain period.
France	LOI n° 2014-366 du 24 mars 2014 pour l'accès au logement et un urbanisme rénové (ALUR, 2014); law + encadrement des loyers	Municipal authorities calibrate a standardised baseline **rental index per square meter**, derived from a multi-variant analysis of geographic location, asset topology, and the chronological period of construction. Consequently, executing lease agreements requires compliance with these statutory parametres, mandating that contractually negotiated rates remain confined within a predefined variance threshold relative to the reference value.
Spain	Ley 12/2023, de 24 de mayo, por el derecho a la vivienda (Ley de Vivienda, 2023)	In "high pressure zones", i.e. in zones where the rent exceeds 30% of the household income, **a maximum rent is introduced or a benchmark index** for new contracts.
Netherlands	Besluit huurprijzen woonruimte (Woningwaarderingsstelsel, 1979) —Point system	The apartment gets points according to its size and quality; the number of points determines **the maximum allowed lease**.
Ireland	Residential Tenancies Act 2004 (2024)—Rent Pressure Zones	In certain cities, especially those with rapid growth (Dublin and Cork) the rent can increase **by a maximum of about 2% per year**.
Denmark	Lov om leje (2022)—Rent regulation law	Rent levels in buildings older than 1991 are related to **maintenance costs and the value of the real estate**, (*cost rent / kostnostbespett leje*) not to the free market. "Value-based rent" for newer apartments is linked to the market value of apartments and comparable values, so it is closer to market price determination. In the case of significant renovation, the lease can be moved from the first to the second category.
Sweden	Hyresförhandlingslag (1978)—Collective bargaining on the amount of annuity	Rent levels are determined through negotiations between **tenant associations (*Hyresgästföreningen*) and owners**, and not exclusively by the market, and refer to a large number of apartments, in principle accounting for 25-30% of the total housing stock.
Austria	Mietrechtsgesetz (MRG, 1981)	There is **a maximum price per m²** for certain categories of apartments, especially older buildings, particularly in Vienna. Newer apartments do not fall under this law, so the price of renting them is freely determined.
Portugal	Decreto-Lei n.º 68/2019, de 22 de maio — Cria o Programa de Arrendamento Acessível (PAA)—Rent stabilisation measures	The government limits **the annual rent increase** (related to inflation), with tax benefits if contracts are signed for 5-10 years, and if the rent remains within "affordable" limits.

Table.
Methods of Government Intervention in Rental Housing Prices

What is noticeable is that the growth of real estate prices is faster than the growth of rental prices of residential space, having increased from 2000 to 2025 at the EU level by approximately 2.4 times (Figure 3). The more pronounced increase in the prices of residential spaces compared to rental costs is driven by numerous factors, foremost among them:

- The heightened influence of supply and demand laws on the rental market, which results from the limited government intervention in the development land market;
- The protracted process of adopting or amending urban planning documents and obtaining building permits for residential construction;
- The lengthy construction periods dictated by the inherent technology of building processes;
- The shortage of skilled labour during construction, coupled with rising costs of materials, labour, energy, and transportation.
- The surge in demand for housing is fuelled by various factors, with the most significant being demographic trends in their broadest sense. Aside from its primary function as a dwelling, residential space is increasingly viewed as an economic resource and a speculative asset. This shift is a consequence of global economic fluctuations, such as financial market instability, declining interest rates, and the pursuit of safer capital investments.

Given that urban planning is one of the most vital and potent tools by which the state influences the real estate market, we examined the planning systems of Germany, Denmark, Portugal, and Serbia, as well as the emergence of the concept of social housing within these frameworks. The aim was to determine whether urban planning can effectively influence construction efficiency and the expansion of the social housing stock.

Construction Land

The dynamics of market relations, since their inception, are governed by the universal law of supply and demand, which dictates that the greater the supply of a good in the market, the lower its price; conversely, the smaller the supply, the higher its price. This represents the pure form of this law's influence. However, governments, for various reasons, direct market relations both broadly and within specific commodity markets. The impact of the state on the economic system of individual societies shapes its character, but it also influences the levels of prices and quantities of various goods and services. Depending on their interests, states exert different degrees of influence on markets for different goods and services, with the greatest impact typically observed in markets for strategically vital commodities.

Construction land and the residential space derived from it are subjects of keen interest and active government engagement. This stems from the significant importance that construction land holds within any society. The state intervenes in the construction land market, and one of the most notable forms

of intervention is urban planning, which seeks to regulate and sometimes limit owners' desires for autonomous utilisation of their land, thereby guiding its use in the broader interest of society.

Urban Planning

Urban planning is a discipline viewed through expert views on the development of the city, translated into the form of an urban plan as a general legal act, a law that affects the entire space within its defined boundaries. It looks at all concepts and processes that lead to urbanisation and defines it as a multidisciplinary and interdisciplinary field that becomes a science to the extent that scientific procedures, knowledge and the direction of the settlement development process are applied (Mihaljević, 1992).

Space planning is usually divided into:

- Spatial planning, which deals with the mutual relationship of settlements at the level of local communities (municipalities, regions, provinces), parts of states and the states themselves, as well as the planning definition of certain economic, geological, archaeological, historical, economic, traffic and other entities;
- Urban planning, which solves the problems of spatial arrangement in the city and settlement as a whole, or their parts. It works as follows:
  - Determines the boundaries of the settlement (city);
  - Within the settlement (city) it establishes zones of various purposes (housing, business, industry, green areas, technical infrastructure (traffic, supply of electricity and thermal energy, water supply objects and zones, removal of atmospheric and waste water, telecommunication systems, etc.), social infrastructure (education, health, culture, social protection, sports, etc.);
  - Up to the level of parcels, it defines the permitted form and purpose of the facility;
  - Divides construction land into land for public use and other construction land.

In the process of creating urban plans, various factors, their mutual relations and influence on the functioning and development of the settlement are considered, such as social (demography, projections of economic development, property relations in terms of construction land ownership, elements of historical development, administrative and political influences, relations between social groups, public opinion, etc.) and natural (geographical, climatic, hydrological, geological, etc.).

It is common for the preparation of a planning document to begin with an analysis of the area's existing state. It takes into account all the above-mentioned factors, as well as all existing facilities for various purposes: residential, production, and service; all systems of technical and social infrastructure, as well as facilities of state administration, police, army, fire services, communal services, and the like.

The next step in the process of urban planning is the assumption of the number of inhabitants: permanent, temporary and occasional, who will use the space, based on the demographic projection of the population in a multi-year, often multi-decade, perspective. Based on that, all the contents necessary for the smooth functioning of the settlement or one of its parts are planned, with connections to the rest of the area, respecting the hierarchy of planning and strategic documents, starting at the state level and extending to plans of smaller scope.

According to data provided by Beyer (1965), a quarter of all social investments go to housing. This is also visible in the areas designated for housing in urban plans (Table 2). They are the largest users of city spaces, ranging from 20% in central city zones to 70% in the city outskirts. Very tentatively, and only illustratively, it can be said that the average area in an urban plan is composed of: housing 25–40%, economic and commercial zones 10–20%, public infrastructure, technical and social 20–30%, and green areas 20–50%.

City	Green Areas (%)	Housing (%)	Business/ Industry (%)	Infrastructure (%)
Vienna	50	25-30	10-15	10-15
Madrid	45-50	25-30	10-15	10-15
Naples	30-35	35-40	10-15	10-15
Paris	25-30	35-40	15-20	10-15
Berlin	40-45	25-30	10-15	10-15
Bucharest	25-30	40-45	10-15	10-15
Belgrade	30-35	35-40	10-15	10-15
Brussels	35-40	30-35	10-15	10-15

Table.
Illustrative data from the general urban plans of some European cities

Housing is generally planned on land designated for other uses and is not subject to expropriation like most infrastructure facilities. From a methodological perspective, housing functions are broadly categorised in urban plans according to the capacity that can be realised in a specific area, although other housing forms are also contemplated. Specific types of housing may include facilities for individuals requiring external care and assistance, accommodations for school and university populations, and similar facilities.

The capacity-based classification yields:

- Family housing: comprising zones of single-family homes with a limited number of residential units and low residential density per surface area (number of residents per hectare);
- Multi-family housing: consisting of residential buildings with a greater number of individual units and higher residential density.

Comparison of the Four Planning Systems and Social Housing

The planning system is a hierarchical sequence of laws, development strategies, spatial and urban plans, established from the national/state level through regional documents to local regulations (Table 3). All these documents possess the force of general legal acts or laws, as they operate within clearly defined boundaries, applying to all stakeholders and processes they regulate, and establishing rules for their governance.

Table.
Comparison of the planning systems of Denmark, Germany, Portugal and Serbia

Country	Denmark	Germany	Portugal	Serbia
Existence of a unified law on planning	Yes, Bekendtgørelse af lov om planlægning (2020)	Yes, Raumordnungsgesetz (ROG, 2008)	Yes, Lei n.º 31/2014, de 30 de maio — Lei de bases da política pública de solos, do ordenamento do território e do urbanismo (2014)	Yes, Zakon o planiranju i izgradnji (2009)
The existence of a vertical hierarchy of strategies and urban plans	Yes	Yes	Yes	Yes
Mention of social housing in national planning law	Yes	Yes, but indirectly through socially just housing and the needs of the population	Yes, but indirectly through principles and goals	No
Mention of social housing in national level plans	-	Not directly, but through the term affordable housing and social cohesion	Not directly, but it provides a basis for further elaboration of acts at the local level	Yes
Mention of social housing in local strategies and decisions of local authorities	Yes, clearly and systematically	Yes, often and specifically	Yes, more strategically	Yes, mostly declarative and limited
Mention of social housing in urban plans at the local level	Generally yes	Generally yes	Generally no, it occurs individually	Generally yes
The possibility of land expropriation for the needs of social housing	Yes	Yes	Yes	Yes, with the special condition that the land is planned as public land
Conditions for investors/landowners in the phase of obtaining a building permit for the construction of social housing	Yes	Yes	It is possible if the locality was previously intended for social housing according to the urban plan, or by receiving the benefits of a larger development	No
Percentage of social/affordable housing in the total housing stock	20% (OECD, 2026)	2.7% (Eurostat, 2025)	2% (OECD/European Union, 2025)	0.5% (Vuksanović-Macura et al., 2026)

Germany's planning system is the most complex among the countries observed, a result of the country's size as well as its constitutional and territorial organisation. The existence of the national Planning Law and documents of provincial, regional and local character make this system very complex. Its general characteristic is the relatively long process of drafting and adopting urban plans, which realistically ranges between 4 and 9 years on average (Langenbrinck, 2025) based on the assessment of the *Bundesinstitut für Bau, Stadt und Raumforschung*, depending on the complexity of the project, the need to harmonise the urban plan with the plans of hierarchically higher order, the degree of public involvement in the planning solution and others. For the purpose of building social housing, expropriation is permitted by the Constitution (Grundgesetz *für die* Bundesrepublik Deutschland, 1949, Art. 14) and confirmed by the Law on Urbanism and Construction (Baugesetzbuch, 2017) and it is possible, but approached reluctantly. The state directly intervenes when issuing a building permit, that is, when signing an urban contract between local authorities and an investor, a *Städtebaulicher Vertrag*, in which a previously defined local policy on the construction of a certain amount of housing for the needs of social housing is individually implemented. The direct influence of the state on the construction land market is transferred from acting through a general legal act – the urban plan – to acting through an individual legal act – the building permit. The planning system does not represent a brake in the administrative sense; it provides opportunities for the realisation of social housing even through the expropriation procedure, but its average length alone significantly slows down the preparation of sites for construction.

The planning system of Denmark is the simplest and most effective among the systems of the other observed countries. It does not represent an administrative obstacle to planning social housing; it provides the possibility of expropriation, but this legal provision is rarely used because priority is given to an agreement with the investor – the owner of the land – as defined or recommended by law. Social housing is not treated as a separate type of housing; other general legal acts provide the possibility and in some cases the obligation to build a certain percentage of social housing within new construction. It is realised during the issuance of a construction permit and through an agreement with the investor, that is, during the implementation phase of the urban plan, through the action of the state through an individual legal act. The process of adopting urban plans is entrusted to the administrative bodies of local self-governments, the public is involved, and changes are frequent for the purpose of adaptation and development. A significant quality of the Danish planning system is the speed at which urban plans are drafted and adopted. Although there are no aggregate statistics on the duration of the procedure, based on individual municipalities (Aalborg Kommune, Nordfyn Kommune), it can be concluded that plans are adopted within a time frame of up to one year (Nordfyn Kommune, n.d.). A planning system set up in this way gives excellent results and is a respectable example of effective planning.

The planning system of Portugal generally follows the settings of the planning systems of Germany and Denmark regarding the treatment of social housing. In Portugal, there is no legal possibility for the investor to build a certain percentage of social housing, if the land is already in their ownership, when issuing a building permit in generally planned residential zones. Such a relation-

ship is possible if the land is ceded by the local government (examples from Porto), or if the land is private, then the investor can receive a higher percentage of the built-up area, and in return build a certain amount of social housing, which is the subject of a direct agreement between the local government and the investor. If a certain zone or location is provided for by the urban plan for social housing and is limited by a certain period of time for realisation (example: the new urban plan of Braga), the investor-owner is required to complete the development within a certain time limit, which must be respected; otherwise, the purpose of the land is changed and the land remains agricultural (*Note*: Plano Director Municipal de Braga (PDM Braga) was adopted as the main urban planning instrument of space management. The second revision of this plan came into force on October 14, 2015 (Aviso n.º 11741/2015, 2015). Observing the different percentages of participation in social housing in Porto, 13%, and Braga, 1.2%, with the fact that these are the second and third largest cities in terms of size and economic strength, both of which are above average compared to the rest of the country, excluding Lisbon, we come to the conclusion that the planning system is not an obstacle, but neither is it a mechanism that automatically works positively in terms of a better effect of building this type of housing.

Compared to the other observed countries, **the planning system of Serbia** relies mostly on the liberal theory of the market and does not have mechanisms for the possible construction of a part of social housing from market construction, which is predominant in Serbia, in the way it is done in other countries observed in the work. In Serbia, there are no social housing construction mechanisms like those in Denmark, Germany and Portugal. In urban plans in Serbia, social housing is planned as a specific type of housing and as a public purpose, mostly on land owned by the state to avoid expropriation, and as a rule, the investor is the state or the local self-government (Vuksanović-Macura & Jevtić, 2024). In terms of new construction, social housing is the result of the state's actions as an investor, and the output is very limited relative to the country's economic power, which is among the poorest in Europe.

Concluding Remarks

The general conclusion is that the treatment of social housing in the planning systems of the observed EU member states does not represent an obstacle to implementation; that is, it is a good tool that enables the construction of social housing, but its existence with the correct settings in local urban plans does not automatically lead to positive effects. The influence of other social decisions and mechanisms is needed for this.

The simplicity, openness, and efficiency of the Danish planning system certainly contribute, along with other factors, to good results in social housing. It is evident that the administrative procedures for the adoption of plans, conditioned by territorial organisation in the case of Germany and by a preference for a stricter state hierarchy in the case of Portugal, have a negative effect on the required efficiency. The planning system of Serbia needs to be corrected, together with mandatory changes to other legal acts, which would enable the state to direct part of the benefits of locational potential from private investors towards the construction of social housing, thereby increasing the common good.

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5.4 Four Housing Regimes under Common Pressure: Social and Affordable Housing in Denmark, Germany, Portugal and Serbia

Luisa Rossini

Introduction: Comparing Divergent Responses to a Shared Affordability Crisis

Access to adequate, secure and affordable housing has become one of Europe's most pressing social and political challenges (Rolnik, 2013; Madden & Marcuse, 2016; Alves, Andersen, et al., 2026). Rising land and property values, rents, demographic change and the restructuring of public intervention have made adequate housing increasingly difficult to access, particularly in urban areas under strong market pressure (Whitehead & Scanlon, 2007; Aalbers, 2016; Fields & Uffer, 2016). Housing financialisation has reinforced these pressures by strengthening the treatment of housing as an investment asset (Rolnik, 2013; Aalbers, 2016).

European housing systems nevertheless remain highly differentiated (Whitehead & Scanlon, 2007; Scanlon et al., 2015). Definitions of social and affordable housing, provider types, access criteria and rent-setting mechanisms vary substantially. These differences shape not only the scale of provision but also its accessibility, permanence and distributive effects.

This chapter compares Denmark, Germany, Portugal and Serbia, the four national contexts examined by the European project Deliver sAfe and Social Housing (DASH). They represent contrasting housing regimes shaped by different welfare trajectories and relationships between public authorities, markets and non-profit organisations (Kemeny, 1995; Harloe, 1995; Stephens et al., 2010). Denmark has an institutionalised non-profit sector; Germany combines municipal, cooperative and private providers within a subsidy-based model; Portugal has historically prioritised homeownership while retaining a small public rental sector; and Serbia reflects the legacy of post-socialist privatisation and fragmented reconstruction of housing support (Alves, Andersen, et al., 2026).

The aim is not to identify a model that can simply be transferred across countries. Housing institutions are embedded in particular legal, welfare, financial and governance arrangements. The guiding question is therefore how different regimes define, finance and deliver affordable housing, and what explains their unequal capacity to protect households from market pressures.

The analysis considers three dimensions: institutional architectures and historical trajectories; affordability mechanisms and patterns of exclusion; and contemporary challenges and local implementation. It draws primarily on the national and local reports produced within DASH (Andersen et al., 2026; Keunen et al., 2026; Alves, Botelho Azevedo, et al., 2026; Vuksanović-Macura et al., 2026), complemented by cross-evaluation workshops, field visits and selected comparative housing literature. Local cases are used to show how national arrangements are translated into practice and where cross-national learning encounters institutional limits.

Institutional Architectures and Historical Trajectories

Denmark: An Institutionalised Non-profit Sector under Pressure

Among the four cases, Denmark has the largest and most consolidated non-market rental sector. The Danish *almene* sector is not public housing in a strict ownership sense: it consists of self-owning, non-profit housing associations operating within a strongly regulated framework and represented nationally by BL – *Danmarks Almene Boliger* (Jensen, 1997; Vestergaard & Scanlon, 2014; Noring et al., 2022; Andersen et al., 2026). Access is formally open through membership and waiting lists rather than means testing; tenancies are generally permanent, housing allowances support low-income households, and municipalities may allocate a share of vacancies to households unable to secure housing independently (Andersen et al., 2026).

Affordability is based on a financing system combining tenant contributions, municipal participation, mortgage borrowing and state guarantees. Rents follow the cost-rent principle, covering construction, financing, management and maintenance rather than market values (Andersen et al., 2026). Older estates whose original loans are largely repaid can therefore remain substantially cheaper than new housing in high-demand areas.

The National Building Fund (*Landsbyggefonden*) is central to the sector's continuity, recycling resources from older estates into renovation, modernisation and social initiatives across the non-profit stock (Andersen et al., 2026). Together with tenant democracy, through which residents participate directly in management decisions (Hansen & Langergaard, 2017), this creates an institutional capacity that extends beyond individual projects.

The sector expanded with the Danish welfare state and was designed for a socially broad population. From the 1970s, however, rising homeownership drew many middle-income households away while lower-income and more vulnerable groups became increasingly concentrated within it, producing residualisation despite formally universal access (Harloe, 1995; Andersen et al., 2026). Denmark nevertheless avoided large-scale privatisation of the non-profit stock, preserving its basic institutional architecture.

Since the 1990s, policy has focused increasingly on residential segregation. Flexible letting, wider municipal allocation powers and the 2018 "parallel societies" legislation introduced more selective criteria in designated neighbourhoods, including employment, education, income and migration-related measures (Andersen et al., 2026). The current tension lies less in the absence of a non-profit sector than in the pressure placed on its universalist principles by policies seeking to reshape neighbourhood composition.

Germany: Social Housing as a Temporary Subsidy Status

Germany has a more heterogeneous and decentralised institutional landscape. Social housing is not a distinct ownership sector but a temporary funding and regulatory status that can apply to dwellings owned by municipal

companies, cooperatives, private landlords or commercial real-estate firms (Stephens et al., 2008; de Boer & Bitetti, 2014; Keunen et al., 2026). Public subsidies or preferential loans are exchanged for rent and eligibility obligations. Access generally requires a housing entitlement certificate (*Wohnberechtigungsschein*) based on income, while landlord discretion may remain significant unless municipalities hold nomination rights.

The defining feature is the time limit attached to many affordability obligations. When subsidy-linked restrictions expire, dwellings return to the ordinary rental market, so governments must add newly subsidised units to compensate for those leaving the regulated sector (de Boer & Bitetti, 2014; Keunen et al., 2026). This helps explain why sustained public expenditure can coexist with a long-term decline in officially designated social housing (Stephens et al., 2008; Keunen et al., 2026). Around three fifths of the social housing stock is owned by private landlords; in 2022 municipal companies owned about 6.2% of the national housing stock and cooperatives around 5.0% (Keunen et al., 2026).

German housing policy has thus moved from extensive post-war support towards a mixed-provider system shaped by privatisation and temporary affordability regulation (Stephens et al., 2008; Marquardt & Glaser, 2023; Keunen et al., 2026). At the same time, municipal land policies, concept-based allocation, long-term leaseholds, cooperatives and community-led initiatives offer ways to preserve affordability beyond conventional subsidy periods (Czischke, 2018; Keunen et al., 2026; Rossini, 2026). The *Mietshäuser Syndikat*, for example, combines resident self-management with an ownership and governance structure designed to prevent future sale and recommodification (Barthel, 2020; Hölzl, 2022). Such models remain constrained by land prices and access to finance, but show that permanent decommodification is institutionally possible.

Portugal: Residual Public Provision and the Legacy of Homeownership Promotion

Portugal followed a different trajectory. The post-authoritarian welfare state never established a large public or non-profit rental sector; provision relied predominantly on households, family networks, municipalities and the market, while homeownership became dominant and public rental remained residual (Allen et al., 2004; Alves, Botelho Azevedo, et al., 2026).

This orientation intensified after Portugal joined the European Economic Community in 1986. Credit liberalisation, subsidised mortgages and favourable fiscal policies promoted homeownership: between 1987 and 2011 almost three quarters of public housing expenditure supported mortgage finance, while less than one fifth funded direct provision (Alves, Botelho Azevedo, et al., 2026). Owner occupation rose to around 76%, while transfers and sales of public dwellings further limited an already small public rental stock.

Direct intervention concentrated on acute housing deprivation. The Special Rehousing Programme (PER), introduced in 1993, replaced informal settle-

ments in the Lisbon and Porto metropolitan areas with municipal housing (Alves, Botelho Azevedo, et al., 2026). Although it improved housing conditions, peripheral locations often reproduced socio-spatial segregation. PROHABITA, introduced in 2004, broadened support for acquisition and rehabilitation without substantially changing the scale of public provision.

The 2008 financial crisis and subsequent adjustment programme reinforced this residual trajectory: investment in new social housing fell, tenant protections weakened and urban rehabilitation relied increasingly on fiscal incentives and private investment (Saaristo, 2025). After 2015, foreign investment, tourism and short-term rentals accelerated property revalorisation and displacement pressures, particularly in Lisbon and other high-demand urban areas (Tulumello & Allegretti, 2021; Mendes & Tulumello, 2024).

A policy reorientation began with the New Generation of Housing Policies in 2018, followed by the Basic Housing Law and investment through the Recovery and Resilience Plan (Alves, Botelho Azevedo, et al., 2026). The *1.º Direito* programme supports construction, acquisition, rehabilitation and leasing for households in inadequate housing through municipal Local Housing Strategies, while affordable-rental programmes target households excluded from both social housing and the private market. These reforms renew public intervention but remain constrained by a small public stock, uneven municipal capacity, rising construction costs and weak cooperative and non-profit sectors.

Serbia: Post-socialist Privatisation and Project-based Reconstruction

Serbia underwent the most profound institutional transformation. Under socialism, housing was a public and collective responsibility involving the state, municipalities, socially owned enterprises and cooperatives (Le Normand, 2012). Immediately before privatisation, socially owned dwellings represented about 23% of the national stock (Vuksanović-Macura et al., 2026). During the crises of the 1990s most were sold to sitting tenants at favourable prices (Petrović, 2001). By the mid-1990s almost 97% of housing was privately owned; in the 2022 census publicly owned housing represented only 0.54% of occupied dwellings (Vuksanović-Macura et al., 2026).

Privatisation expanded homeownership but dismantled much of the institutional asset base for affordable rental provision (Petrović, 2001; Stephens et al., 2015; Vuksanović-Macura et al., 2026). Housing shifted towards an individual asset and market commodity within a system marked by very high owner occupation, a small weakly regulated private rental market and few options for households unable to purchase a dwelling (Petrović & Timotijević, 2013).

Post-socialist policy first focused on refugees and internally displaced persons, often through internationally financed programmes, and later expanded to subsidised rental housing, homeownership assistance and rural housing. The Law on Social Housing (2009) and the Law on Housing and Building Maintenance (2016) sought greater coherence, but implementation still depends

on fragmented programmes and irregular funding (Petrović, 2013; Vuksanović-Macura et al., 2026).

Local governments carry much of this responsibility but often lack dedicated finance, professional staff and housing stock (Petrović, 2013). Čačak's specialised housing agency shows the potential of municipal institutions, but remains unusual. Without stable national funding, externally financed projects can produce valuable outcomes without creating a self-sustaining affordable sector; even subsidised rents and utilities may be unaffordable for households with very low or unstable incomes (Vilenica, 2019; Vuksanović-Macura et al., 2026).

From a Non-profit Sector to Project-based Provision

The four cases can therefore be read as distinct institutional models. Denmark represents a sectoral model, in which permanently non-profit organisations, cost rents, tenant governance and revolving finance form a durable ecosystem (Hansen & Langergaard, 2017; Noring et al., 2022; Blackwell & Bengtsson, 2023). Germany exemplifies a programmatic subsidy model in which diverse providers accept generally temporary affordability obligations (Droste & Knorr-Siedow, 2007; Marquardt & Glaser, 2023). Portugal represents a residual public-housing model with predominantly municipal ownership and management, complemented by successive national programmes (Alves & Guimarães, 2024; Alves, Botelho Azevedo, et al., 2026). Serbia is closer to a project-based support model, where minimal public stock and limited permanent funding create dependence on discrete national, municipal and internationally financed initiatives (Petrović, 2013; Antonić, 2017; Vuksanović-Macura et al., 2026).

The contrast also underscores institutional continuity. Housing systems are path dependent: inherited organisations, resources and policy arrangements condition what later governments can deliver (Kemeny, 1995; Bengtsson & Ruonavaara, 2011; Stephens, 2020). Denmark can mobilise a durable non-market sector because core institutions were retained; Germany must continually replenish a stock whose affordability obligations expire (de Boer & Bitetti, 2014). Portugal and Serbia face the additional task of expanding affordable housing while rebuilding the public and non-profit capacities needed to finance, develop and manage it over time (Alves, 2017; Petrović, 2013; Antonić, 2017).

Affordability Mechanisms and Patterns of Exclusion

Affordability is not a single policy standard but the outcome of rules governing rents, subsidies, eligibility and tenure security (Whitehead & Scanlon, 2007; Scanlon et al., 2015). It can mean cost-based rents, income-related rents, discounts from market prices or direct household support. These mechanisms have different distributive effects: a below-market dwelling may still be unaffordable to a low-income household, especially once utilities, transport and maintenance are included.

In Denmark, rents cover the costs incurred by each housing department rather than following market values. This limits direct profit extraction but does not guarantee affordability in new projects facing high land and construction costs (Andersen et al., 2026). Housing allowances therefore complement supply-side protection. In high-demand cities, access is also constrained by waiting lists; in weaker rural markets, by contrast, cost rents may exceed local market rents and contribute to vacancies (Andersen et al., 2026).

Germany combines subsidised construction, regulated initial rents, housing allowances and tenant protection, but temporary social-housing obligations weaken long-term affordability. New subsidised units can also remain expensive because rents and development costs reflect high local market conditions. Between 2020 and 2023 housing-cost overburden increased, especially among households at risk of poverty (Keunen et al., 2026). Below-market pricing alone therefore cannot guarantee access when both reference rents and underlying costs are high (Scanlon et al., 2015; Keunen et al., 2026).

Portugal makes the distinction between social and affordable rent particularly clear (Alves, Botelho Azevedo, et al., 2026). Municipal social rents are generally related to household income and can remain far below market levels. Affordable-rental programmes instead allow rents up to 80% of local market values, usually with a maximum household effort rate. In Lisbon, Porto and the Algarve, however, a 20% market discount can remain inaccessible even to the middle-income groups targeted, while lower-income households compete for scarce social housing.

In Serbia, income thresholds and subsidised rents determine eligibility, yet very low or irregular incomes can make even social rents and utilities unaffordable. Arrears thus reflect a structural mismatch between housing costs and household resources. In Belgrade, the reported monthly rent of a one-bedroom apartment in 2023 exceeded the city's average net salary (Vuksanović-Macura et al., 2026), underlining the limits of nominal rent measures where incomes are low or unstable.

Across the four cases, affordability therefore depends on the interaction of rent, income, utilities, location, tenure security and the duration of protection. It is not only a price question, but also an institutional one: who sets housing costs, who receives support, and for how long affordability is protected (Scanlon et al., 2015).

Contemporary Challenges and Local Implementation

Despite their different institutional structures, all four systems face rising land and construction costs, shortages in high-demand areas, demographic change, energy-renovation requirements and uneven local administrative capacity (Scanlon et al., 2015; Alves, Andersen, et al., 2026). Aalborg, Tübingen, Braga and Čačak show that decentralisation works only when local responsibilities are matched by finance, land and organisational capacity.

Aalborg benefits from Denmark's established non-profit associations, municipal allocation mechanisms and long-term financing institutions (Andersen

et al., 2026). Yet long waiting lists and increasingly selective neighbourhood policies complicate universal access. The Danish case also shows strong geographical variation: growing urban markets face shortages, while housing associations in declining municipalities may confront vacancies and financial pressure.

Tübingen shows the potential of proactive municipal land policy and collaboration with cooperatives, building groups (*Baugemeinschaften*) and community-led initiatives (Keunen et al., 2026). Strategic land allocation and redevelopment of former military and industrial sites have supported mixed-use and collectively organised housing. DASH visits also identified projects for older people and socially oriented investment. Municipal control over land and project selection cannot remove Germany's wider cost pressures, but it can shape who develops housing and under what social conditions.

Braga combines rapid demographic growth and market pressure with a limited municipal housing stock (Alves, Botelho Azevedo, et al., 2026). The municipal waiting list rose from 81 applicants in 2021 to 383 in 2023, while parts of the existing stock face physical deterioration and stigma. Rehabilitation, affordable-rental programmes and national initiatives are expanding, but administrative constraints, finance and construction costs continue to limit implementation.

Čačak has a specialised municipal housing agency and experience with programmes for different social groups (Vuksanović-Macura et al., 2026). Even so, the number, location and composition of available dwellings do not match local needs, and new housing can remain unaffordable. The case shows how local institutional innovation can improve implementation without compensating for limited national funding and a very small public stock.

The German cross-evaluation workshops added an environmental dimension to these challenges (Keunen et al., 2026). Future affordable housing cannot rely on new construction alone: rehabilitation, adaptive reuse, flexible design and better use of under-occupied dwellings can reduce land consumption, embodied carbon and development costs. These gains, however, depend on renovation requirements being designed so that they do not increase rents or displace existing residents.

Across the local cases, national policy is mediated by municipal capacity to assemble land, coordinate actors, implement programmes and maintain long-term strategies. Decentralisation alone does not guarantee better provision; local responsibilities need adequate institutional, financial and organisational resources (Scanlon et al., 2015; Alves, Andersen, et al., 2026).

Comparative Lessons and Conclusion

Housing policies cannot be transferred independently of the institutions that support them. Denmark's revolving finance and tenant governance cannot be reproduced merely by adopting cost rents; Tübingen's land policies depend on long-term municipal land control and administrative capacity; and community-led housing requires access to land, finance and organisations able to

manage complex development. As the DASH cross-evaluation showed, similar instruments perform differently across institutional contexts, so policy learning requires adaptation rather than simple imitation (Healey, 2012; Peck & Theodore, 2015; Alves, Andersen, et al., 2026).

Several lessons follow. Public investment should help build a permanently affordable stock rather than repeatedly fund obligations that later expire. Time-limited subsidies require governments to finance affordability again as units return to the market (Stephens et al., 2008; de Boer & Bitetti, 2014). Anti-speculative ownership, long public land leases and restrictions on privatisation can instead preserve the social value created through public or collective investment. The *Mietshäuser Syndikat* offers one example, combining resident self-management with legal protection against recommodification, while also revealing the need for supportive land and finance policies (Barthel, 2020; Hölzl, 2022; Keunen et al., 2026).

Affordability should also be assessed against household resources rather than solely as a discount from market prices (Whitehead & Scanlon, 2007; Scanlon et al., 2015). Municipalities need stable finance, access to land and professional capacity; non-profit, cooperative and community-led providers need financial institutions able to work with collective ownership and limited-equity models; and social-mix policies should broaden housing opportunities rather than restrict access for vulnerable households (Alves, Andersen, et al., 2026).

Public–private partnerships may contribute finance, expertise and development capacity, but only where risks are transparent, affordability obligations are enforceable and public assets are protected (Alves, Andersen, et al., 2026). The relevant distinction is therefore not simply public versus private provision, but whether governance arrangements safeguard the public interest over the life of a project.

Ultimately, the central question is not simply how many affordable dwellings are produced, but whether housing policy builds institutions capable of preserving affordability, safeguarding public land or securing access to affordable land, and expanding decommodified provision under growing housing pressure. This is also a political question. Decades of neoliberalisation and financialisation have strengthened the treatment of housing as an asset and vehicle for wealth accumulation, often at the expense of its role as a social right and collective responsibility (Rolnik, 2013; Aalbers, 2016; Madden & Marcuse, 2016). Addressing the affordability crisis therefore requires more than increasing supply: it requires sustained public commitment to non-market provision, land policy and measures to regulate speculative pressures. Durable affordability depends on long-term stewardship of land and housing assets, stable finance, capable public and non-profit organisations, and allocation mechanisms that combine broad accessibility with protection for households in greatest need. Without these institutional and political conditions, affordable housing risks remaining a temporary correction within increasingly unaffordable markets rather than a durable alternative to them.

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06

DASH Resources and Partners

This section brings together the DASH project's bibliography and an overview of its consortium. In addition to this Handbook, the DASH project generated a wide range of scholarly and professional outputs. The bibliography includes books, edited volumes, book chapters, and academic journal articles, alongside contributions to conferences, project workshops and meetings, invited lectures, and materials disseminated through other media. The interdisciplinary DASH team brought together four national consortia spanning multiple sectors, comprising twelve beneficiary organisations and two associated partners. All participating organisations and team members are listed in the final subsection.





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DASH
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Newsletter
INTRODUCTION
With summer just around the corner, we're excited to share DASH Newsletter No. 5 with you. Inside, you'll find highlights from the past six months—ranging from inspiring secondments filled with shared learning, to our vibrant annual meeting in Germany. Together, we've spent many rewarding hours exploring innovative ways to provide safe and affordable social housing.
SPOTLIGHT
Annual DASH Thematic Workshop - Germany 2025

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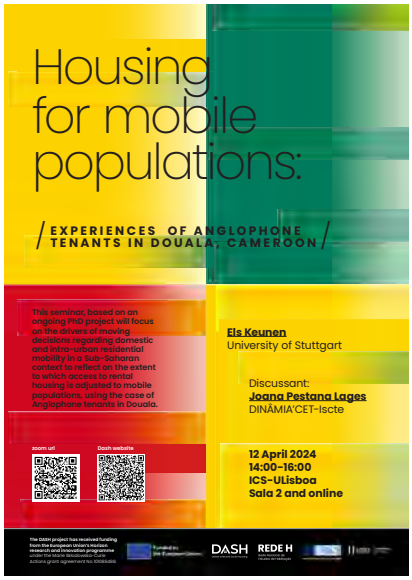
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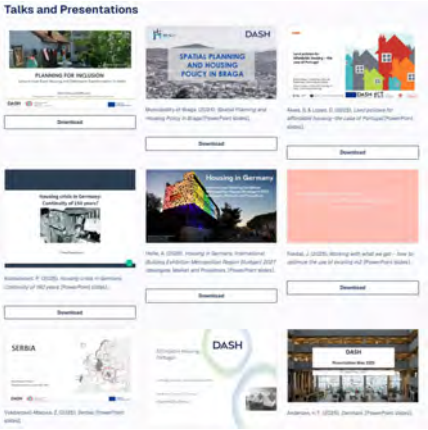
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CIP - Каталогизација у публикацији
Народна библиотека Србије, Београд

351.778.5(4)(035)
316.334.54(4)(035)
332.8(4)(035)

DELIVER safe and social housing : handbook / editors Zlata Vuksanović-Macura and Rikke Skovgaard Nielsen. - Belgrade : Geographical institute "Jovan Cvijić" SASA, 2026 (Belgrade : Donat graf). - 158 str. : fotogr. ; 24 cm

Tiraž 150. - Bibliografija: str. 146-152 i uz većinu poglavlja.

ISBN 978-86-80029-98-6

1. Vuksanović-Macura, Zlata, 1971- [уредник]
а) Deliver safe and social housing. Пројекат б) Становање -- Социјални аспект -- Европа -- Приручници в) Европа -- Стамбена политика -- Приручници

COBISS.SR-ID 203507977