

Observatório
de vivienda
asequible



La casa a cuestas:

The problem of affordable
housing in Spain

| English version |

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1. Housing in data

The lack of affordable housing in Spain is a structural problem throughout the country, largely aggravated by policies aimed at promoting access to housing through ownership.

The two main implementation strategies for this policy have been through the figure of officially protected housing (VPO for purchase) and tax deductions for home acquisition.

With the outbreak of the 2008 economic crisis, both the problems of over-indebtedness and fragility of domestic economies became visible, both of which are largely impacted by housing payments, as well as the role that various public policies play in this problem.

The problems and transformations within the housing system, the consequences of the housing crisis, and the subsequent austerity policies were impacted by the socio-sanitary crisis of COVID-19 and the subsequent inflation crisis that we are currently experiencing. Since the beginning of this crisis, families have suffered income losses and imbalances in their family budgets, which has led to an uptick in refinancing and restructuring the main family expense: housing payments.

Taking this economic decline into account, in recent months there has been rising prices that have significantly worsened and aggravated the circumstances of the most vulnerable people. The current inflationary situation with year-to-year

This report is the result of analysis from the [Provivienda's Affordable Housing Observatory](#). The Observatory seeks to analyze and evaluate public policies and their objectives to promote their proper implementation in the fight against residential exclusion, appealing to the different actors involved.

The Affordable Housing Observatory project is a Provivienda program whose financing comes from the Ministry of Social Rights and the 2030 Agenda.





increases that are close to 10% on average caused the European Central Bank (ECB) to increase interest rates. In practice, and considering the average mortgage in Spain, this issue causes an increase of between €150 and €200 per mortgage.

In addition, rental contracts are also affected by the increase in inflation in the case of recently hired staff. For those who renew in the protected period governed by the LAU, the limitation of income revaluation by a maximum of 2% has brought palpable relief for families living in this tenure regime.

Due to this combination of circumstances, the problem of access to housing worsens and the lack of adequate and affordable housing in Spain is even more evident.

In paragraph 60, The Habitat Agenda of 1996¹ defined adequate housing as *"a private place, sufficient space, physical accessibility, adequate security, security of tenure, structural stability and durability, sufficient lighting, heating and ventilation, adequate basic infrastructure that includes water supply, sanitation and waste disposal services, appropriate environmental quality and health-related factors, and a suitable location and access to work and basic services, all at a reasonable cost.*

Following this definition, the United Nations Human Rights Committee² clarifies that the right to housing should not be interpreted in a restrictive sense simply as shelter, but rather it should be considered as "the right to live in security, peace and

dignity." Additional critical elements are added to this definition, such as security of tenure, habitability, available services and infrastructure, accessibility, location, cultural suitability, and affordability.

Housing affordability is a basic characteristic of adequate housing. It can be defined as housing that is adequate in quality and location, and does not prohibit its occupants from covering other basic living costs or threatening their enjoyment of other human rights. According to the World Bank³ and UN-Habitat⁴, housing is not affordable if it requires more than 3 years of household income to purchase it or more than 30% of monthly family income to rent. On the other hand, affordability directly impacts urban environments and their social construction in terms of inclusiveness, equality and sustainability. It is a very important component of equitable urban growth.

Spain currently has a very high affordability deficit that can be explained by various factors such as the high price of housing, the constant increase in [rent prices](#), the scarce [amount of social housing](#), or the [allocation of funds and budget allocation for housing](#).

The housing affordability problem is linked to serious social consequences that are reflected in the [increase in evictions](#), the large number of people in [situations of homelessness](#), the

¹ UN (1996). United Nations conference on human settlements (Habitat II).

² UN (1991). CESCR General observation #4 (General Comments).

³ Housing Indicators Program. World Bank.

⁴ UN-Habitat (2018). Elements of adequate living.





downward trajectory of the [emancipation rate](#) or growing [economic difficulties](#).

Different programmatic documents, plans, and state strategies like the [State Plan for Housing Access 2022-2025](#), the [European Pillar for Social Rights](#), the [National Strategy in the Fight against Poverty](#), the [Agenda 2030](#) or the [Youth Rental Voucher](#) attempt to address the problem of affordable housing in its articulation as public policies.

Causes

The affordability of housing is a multi-causal problem, linked to structural factors in the housing system in our country, such as the housing stock or budget spending, as well as more circumstantial issues such as increases in sale and rental prices.

The causes to which this lack of affordable housing in Spain can be attributed are clearly diverse.

The policies implemented in the housing sector have promoted a structure that prioritizes access to free or subsidized housing through ownership and, as a result, we find a scarce social and affordable housing stock, as well as a small rental housing stock. These issues are linked to price increases both in access to property and rent, as well as greater exposure to speculative dynamics.

Housing Stock

The housing stock in Spain has long standing problems generating affordable housing. In the first place, the majority of the population accesses housing through ownership, which favors financialization dynamics and makes it difficult to expand the affordable rental housing stock. 75.2% of families live as property owners, while 16% rent at market price, and only 2.8% rent below market price.

Given the difficulty of accessing financing and the need for initial savings in order to own a house, it is difficult for people with greater financial needs to find housing in a system that prioritizes ownership. Moreover, the small stock of rental housing, for its part, is not capable of absorbing the entire demand for housing due to the excessive prices and the high requirements for access to it.

We also see that this tenure regime has a concentrated impact on certain population groups such as single-parent families, young people, and migrants. Women rely more on rent or transfer than men, and have less access to property (74.9% compared to 76.5% of men). But perhaps the most striking data point is that of migrants. Amongst this segment of the population, there is a very clear barrier to property in which only 23.72% of migrants have access to home ownership.

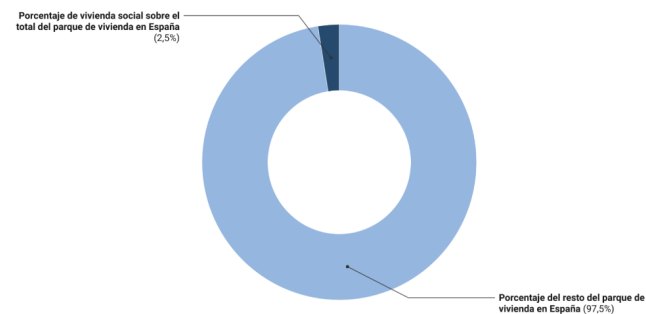
Similarly, the housing stock below market (or social) prices stands at 2.5% of the total stock. Of that 2.5%, 1.6% is publicly



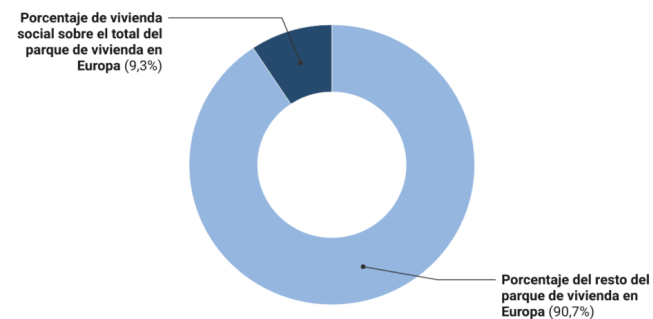


owned. These data are far from the European average, which stands at 9.3%, a percentage that would immensely help address the housing needs detected.

ESPAÑA



EUROPA



Source: Affordable Housing Observatory based on data from the INE's Living Conditions Survey 2021.





Sale Price

The prevalence of property ownership as a formula for access to housing means that the upward trend in purchase and sale prices becomes a barrier to access to housing.

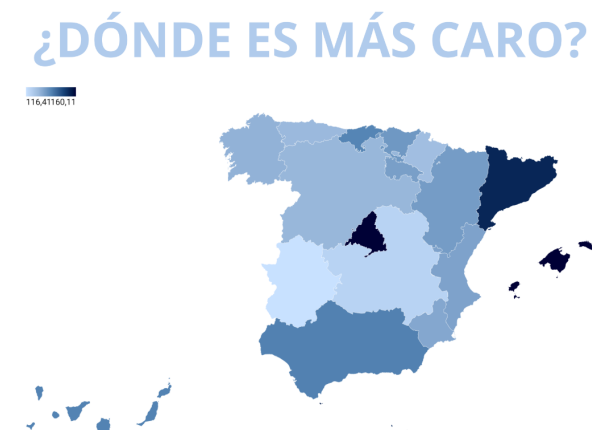
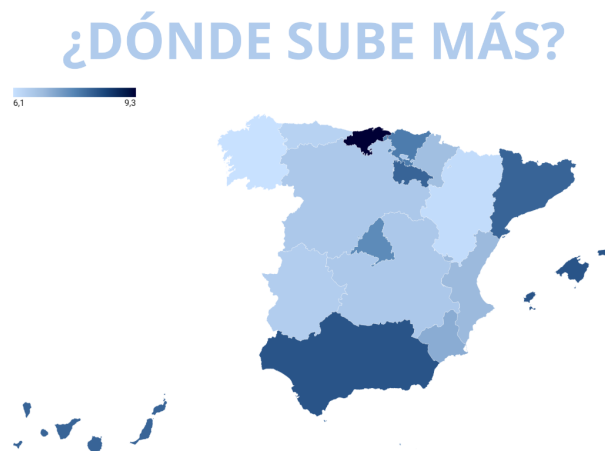
The most significant global data is that in 2022 the price of housing has risen 5.5% compared to 2021, and 12.7% compared to 2020.⁵

Housing prices are higher in the Balearic Islands, Community of Madrid and Catalonia; and, with respect to 2021, Cantabria, Navarra, Andalusia, the Balearic Islands and Catalonia are the territories where prices are on the rise the most.

On the other hand, if the rise in the price of housing is compared with the increase in the Average Wage, we see a clear gap in which the price of housing rises much more than wages. Expanding the focus towards the Autonomous Communities, in some, such as the Community of Madrid or the Balearic Islands, that difference is more than 45%.

This circumstance increases the difficulties of access to housing in general and especially affects the part of the population with lower wages and greater vulnerability.

⁵ INE (2022). Housing Price Index (HPI).



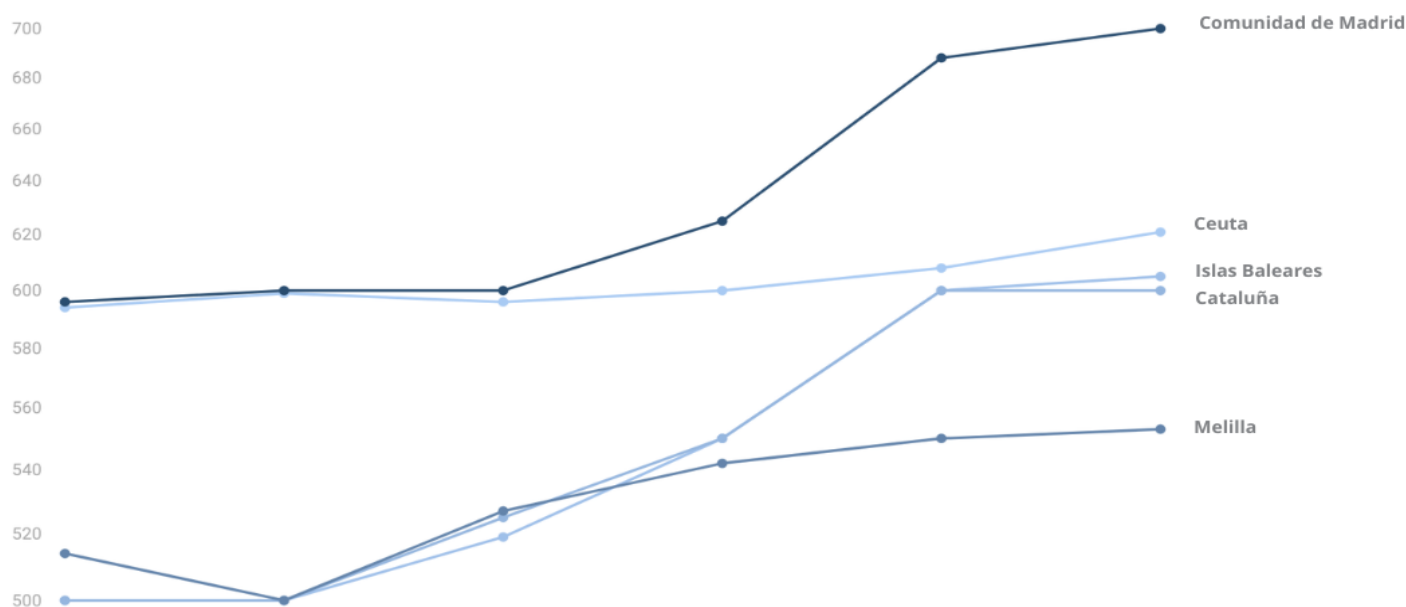
Source: Affordable Housing Observatory based on data from the INE's Living Conditions Survey 2021.



Rental Price

The increase in rental housing prices is one of the main issues to be taken into account when assessing housing affordability problems. The part of the population that is affected by many exclusionary factors will be exposed to increased difficulties when paying for rental housing.

The analysis of median rental prices points to an upward trend and a consistent price increase. Although this trend occurs in all CC AA's., with the average price in 2021 being €550,10€, some territories view this as an aggravated situation. Those with large metropolitan areas or with high levels of tourist activity are experiencing the most significant price increases.



Source: Affordable Housing Observatory with data from the MITMA Rental Housing Index.





This price increase was intended to be contextualized taking into account people's ability to pay, focusing on those who receive lower income. In this sense, it compares the Minimum Interprofessional Wage (SMI) with the median prices, to explore a theoretical scenario of affordability problems.

Despite the fact that all the competent bodies agree that spending on housing should not exceed 30% of salary in order for it to be in line with the theoretical affordability requirements, when comparing the actual cost of rent with the net monthly SMI, it is detected that the average would exceed, and even double, this percentage in all the CC AA's

Budget

Investment from the General State Budget (PGE) in housing policies, especially in policies to improve access to housing, is essential to promote affordability.

Analyzing this item since 2013, we find a stagnation at a low budget level as a result of austerity policies until 2020, at which point the investment doubles in the last two years. The drastic budget increase corresponds, in this case, to the arrival of European funds framed in the Recovery and Resilience Mechanism (MMR) and, in a very large percentage, to the budget oriented towards housing rehabilitation policies.

Consequences

The promotion of a housing policy based on access to property as the basic engine of our country's economy, as well as the lack of affordable housing are related to a series of consequences that cause more than 11 million people to find themselves at risk of residential exclusion.⁶

Emancipation

The lack of affordable housing permeates the barriers that young people encounter in accessing housing and leaving the family nucleus.

The downward trend in emancipation continues and, in 2021, the worst data for more than 20 years has been recorded. During the past year, only 15,9% of young people were able to emancipate, a result probably influenced by the COVID-19 crisis.

Evictions

Since 2014 there has been a slight downward trend in housing evictions, which has bounced back in 2021. Comparing the data for 2020 with those for 2022, launches have increased by 30.13%.

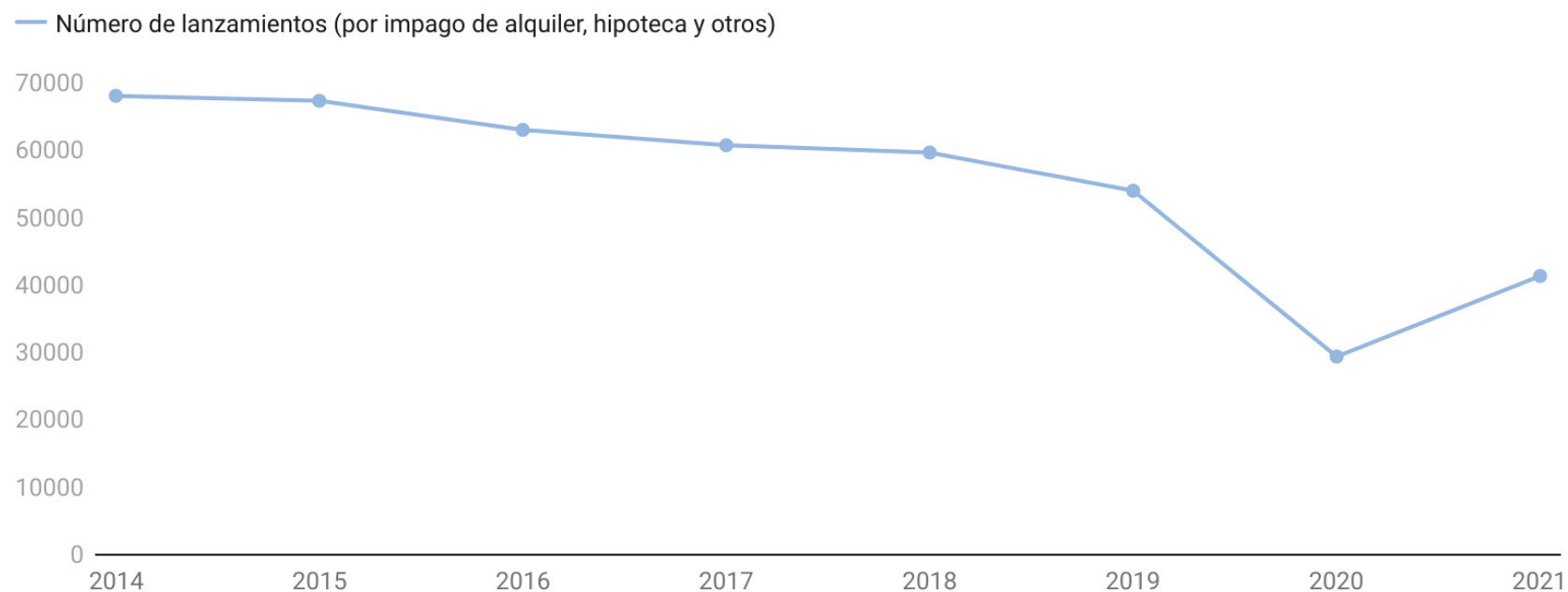
⁶ FOESSA, F. (Ed.) (2019). VIII Report regarding exclusion and social development in Spain: 2019. FOESSA Foundation.





This increase could be attributed to the drastic decrease in evictions in 2020, linked to the paralysis of judicial activity linked to the declaration of the State of Alarm in 2020, which was reactivated in June of that year.

Therefore, both the interpretation of the decrease in evictions in 2020 and the drastic increase in 2021 should be taken with a grain of salt as they constitute a circumstantial fact, and not a structural one.



Source: Affordable Housing Observatory with data from the impact of the crisis on the judicial bodies of the CGPJ.





In any case, the gravity of the problem remains clear: in 2022, 38,266 evictions were registered, which is more than 104 per day, despite the validity of the extraordinary measures related to the suspension of eviction⁷ proceedings, until December 31, 2022.

It is important to point out that 71.95% of the evictions take place in application of the Urban Leasing Law (LAU). In other words, most evictions are from rentals. This does not imply an increase in rental evictions, since, as can be seen on the website of the [Affordable Housing Observatory](#) the number of rental evictions has remained stable over the years, but the percentage has increased because the total amount of foreclosures decreases.

Homelessness

Homelessness is the social phenomenon by which people who lack a permanent place to reside are forced to live outdoors, be it on the street, in temporary shelters, or other forms of shelter.

The latest survey on unhoused people published by the INE in 2022 suggests that homelessness has increased by 24.5% in the last ten years.⁸ On average, for every 100,000 inhabitants there are 71.3 unhoused people. However, some autonomous communities have a higher percentage of unhoused people.

⁷ Royal Decree law-2/2022, from February 22. Official State Gazette no. 46, February 23, 2022, pages 21575 to 21604.

⁸ INE (2022). Survey about unhoused people.

From another perspective, there are different vulnerabilities around the problem of homelessness. On the one hand, 49.9% of unhoused people come from other countries, which is linked to greater vulnerability to exclusionary factors. On the other hand, the gender gap is also reflected in homelessness, since women who live on the street are exposed to more violence according to the data.

In addition, if certain sociodemographic variables such as age are analyzed, an increase in the amount of youth homelessness is perceived, indicating a problem on the rise and a challenge for the future.

Economic Difficulties

This indicator is intended to quantify the population that has economic problems with the costs related to housing that represent a real problem in relation to family budgets.

Although the recommendation of all organizations, institutions, and entities is that the cost of housing should not exceed 30% of family income, the available data indicates that 8.2%⁹ of the Spanish population pays more than 40% of their income to cover the payment of housing and supplies.

Expanding the analysis towards the types of household and exclusion factors, we find a gender gap in which women pay a

⁹ INE (2022). Survey about living conditions (ECV).

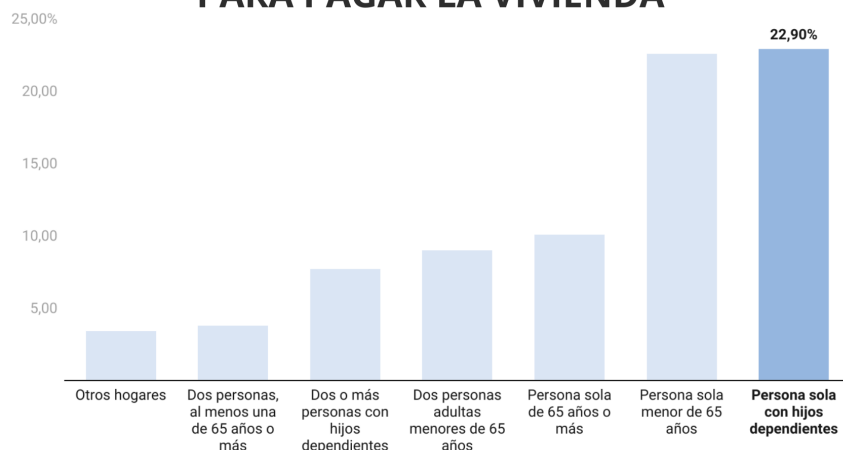




higher extra cost in housing than men (52.76% women compared to 47.24% men).

And, focusing on households, the type of household that suffers the most from the extra cost of housing is single-parent families that are mostly headed by women. This situation denotes a clear gender component, since single-parent families are headed by women in 81.35% of cases.¹⁰

TIPO DE HOGARES CON MÁS PROBLEMAS PARA PAGAR LA VIVIENDA



Source: Affordable Housing Observatory based on data from the INE's Living Conditions Survey 2021.

¹⁰ INE (2022). Continuous household survey (ECH).

2. Moving Towards an Affordable Housing System

The right to housing is one of the core elements that constitute an adequate standard of living, as stated in the United Nations Covenant on Economic, Social and Cultural Rights. This right is linked to others such as health, education, privacy and non-discrimination, as well as the right to the city. Goal 11 of the 2030 Agenda and the SDGs establishes as a goal: "(...) by 2030, ensure access for all people to adequate, safe and affordable housing and basic services and improve slums."

Satisfaction of the right to decent housing is linked to the capacity of the housing system to respond to the residential needs of our society. The UN-Habitat Adequate Housing Concept integrates "affordability" as one of the key component factors. The lack of affordable and social housing is one of the issues that the ESCR Committee and the United Nations Assembly have repeatedly highlighted, through their special rapporteurs, when analyzing the housing problem in Spain and its compliance by administrations.

In Spain, housing policies are articulated in which the autonomies have most of the power. Government contributions,





specifically of the Ministry of Transport, Mobility, and Urban Agenda, regarding the promotion of activities in the field of Housing finds justification for its contributions on the basis of planning and coordination of economic activity and of credit management. The action of the Ministry of Transport, Mobility, and the Urban Agenda in this regard materializes in the development of the State Housing Plans, with a duration of four years, in which the budget is endowed and the main objectives and requirements of its action programs are regulated. Housing and rehabilitation are the focuses of the autonomous administrations and the implementation and the management of the aid and measures are derived from said programs.

In order to carry out an evaluation of the strategies related to the field of housing, the [Affordable Housing Observatory](#) monitors four international strategies and two national policies.

A. Strategies

European Pillar of Social Rights

The European Pillar of Social Rights was jointly signed by the European Parliament, the Council, and the Commission on November 17, 2017, at the Social Summit for Fair Jobs and Growth (Gothenburg, Sweden). The European Pillar defines the "essential principles and rights for the good and fair functioning of labor markets and welfare systems in Europe in the 21st century."

In addition, it establishes 20 principles structured in three chapters, related to:

- Equal opportunities and access to the job market
- Just working conditions
- Social protection and inclusion

In the latter, a specific principle on housing is mentioned under the concept of "*Housing and assistance for the homeless*", in which the basic objectives in the fight against residential exclusion are stated. It establishes two specific objectives related to the right to housing:

- **Facilitate social inclusion to people without housing.** Adequate accommodation and basic services must be provided to unhoused people, in order to promote their social and residential inclusion.
- **Aid or access to housing for people at risk of social exclusion.** The right to decent housing must be guaranteed, as well as aid or access to social housing, especially for those people who are in a situation of greater vulnerability.

In order to measure the achievement of these objectives, a series of indicators have been established related to the number of unhoused people, the percentage of social housing with respect to the rest of the housing stock, and the levels of residential exclusion. The analysis of these indicators offers a





panoramic view of the achievement of said objectives, compared to the established baseline.¹¹

National Strategy for the Fight Against Poverty

The National Strategy for the Fight against Poverty seeks cohesion and social progress, and offers adequate coverage to the needs of citizens, paying special attention to the most vulnerable people in situations of poverty or exclusion.

One of its priority objectives is housing and the territory, as it determines that it must "*facilitate access to and maintenance of housing in habitable conditions and in an inclusive environment, focusing on the most vulnerable families with minors, as well as in young people.*" To this end, it establishes four specific objectives related to improving the affordability of housing:

- **Measures aimed at the emancipation of young people.** Specific measures must be designed for the emancipation of Spanish youth.
- **Methods to avoid homelessness and facilitate access to housing.** It is essential to promote measures to eradicate homelessness through access to decent housing.

¹¹ More information on the analysis of indicators in the web section of Provienda's Affordable Housing Observatory: <https://provienda.org/observatorio/politicas/pilar-europeo-de-derechos-sociales-2/>.

- **Aid for housing rental.** Housing rental aid should be promoted for the most vulnerable individuals and families.
- **Promote the housing stock.** It is necessary to promote the stock of affordable social or rental housing in Spain, especially in areas with the greatest mismatch between market prices and household income.

For the analysis of these objectives, indicators such as housing aid for young people, the number of unhoused people, rental prices, and the percentage of social housing have been utilized.

From this analysis, again, great disparities with respect to the baseline are revealed. As a result, a general assessment finds that this strategy is far from achieving said objective.¹²

2030 Agenda

As a result of the 2012 United Nations Conference on Environment and Development, the Sustainable Development Goals (SDGs) were created, which were approved by 193 countries in September 2015. These SDG goals make up the Agenda 2030, which aims to guide the universal and statewide achievement of these goals.

¹² More information on the analysis of indicators in the web section of Provienda's Affordable Housing Observatory: <https://provienda.org/observatorio/politicas/estrategia-nacional-de-lucha-contra-la-pobreza/>.





Spain has its own 2030 Agenda, framed in the 2030 Sustainable Development Strategy (SDG). In it, objectives are proposed such as eradicating extreme poverty and hunger, combating inequality and climate change, ensuring gender equality and the human rights of women, and guarantee universal access to quality health and education services, among others.

Housing, and the guarantee of the right to it, is directly related to eight of the seventeen SDGs. More specifically, SDG number eleven focuses directly on social and affordable housing. This objective urges states to "*make cities and human settlements inclusive, safe, resilient and sustainable*", and establishes as the main goal: "*by 2030, to ensure access to adequate housing and basic services for all people, as well as safe, affordable, and improved slums.*"

Starting from this premise, in the case of Spain, three specific objectives are quantified for 2030 focused on improving the affordability of housing:

- **Protection of Families in a Situation of Energy Poverty.**

In 2030, the protection of vulnerable families in situations of energy poverty must be guaranteed in situations identified by social services where families are not able to pay, guaranteeing the application of the precautionary principle and the minimum vital supply of energy. In addition, the incidence of energy poverty must be

reduced by at least 25% in 2025, to achieve a reduction of up to 50% in 2030.

- **Reach the European average of the public housing stock.**

Through the promotion of the Spanish public housing stock for social rental, the current European average must be reached by 2030, stimulating the rehabilitation of the stock and the use of reserved land for subsidized and social rental housing.

- **Guarantee access to rental housing.**

By 2024, we plan to guarantee access to rental housing by establishing measures so that the cost of paying for housing and basic supplies (water, electricity, gas and telecommunications) does not exceed 30% of income, increasing the availability of affordable housing, especially in areas with a stressed residential market.

The Sustainable Development Strategy is one of the few instruments analyzed that explicitly commits to a series of indicators, and that allows analyzing the achievement of the objectives. This strategy carries out an exercise to make concrete the 2030 Agenda in the Spanish context, establishing not only an adequate diagnosis and baseline, but also a horizon to reach at the end of its execution period.¹³

¹³ More information on the analysis of indicators in the web section of Provienda's Affordable Housing Observatory: <https://provienda.org/observatorio/politicas/agenda-2030/>.





Spanish Urban Agenda (SUA)

The Spanish Urban Agenda is a tool that establishes a reference framework in urban areas to achieve certain transformation objectives. Among these objectives are the transformation of land and housing construction, the attraction and development of economic and productive activities, and addressing the environmental repercussions of climate change. The implementation of the AUE is the responsibility of different administrations, both state, regional and municipal.

The SUA strategically includes two specific objectives linked to the affordability of housing which, in turn, contain specific indicators:

- **Guaranteeing access to housing.**

To guarantee access to housing especially for the most vulnerable populations.

- **Affordable housing stock.**

Promote the existence of an adequate housing stock at an affordable price.

Of all the objectives and indicators proposed in the Spanish Urban Agenda, the Affordable Housing Observatory has carried

out a specific evaluation by objective, which seeks to monitor its longitudinal implementation.¹⁴

B. Policies

State Plan for Access to Housing 2022-2025

The State Plan for Access to Housing 2022-2025 is the fundamental instrument that governs housing policy throughout the State. The new Plan, approved on January 18 via Royal Decree 42/2022, presents a new orientation towards the generation of affordable housing.

This is a fundamental instrument that requires CC. AA.'s to implement housing policies in their territories without prejudice to each territory developing and financing other lines and programs, in the exercise of its powers. Since the publication of the State Plan for Access to Housing 2022-2025, the autonomous communities have been signing their respective agreements with the Ministry of Transport, Mobility, and the Urban Agenda in order to receive funding for those programs that are being prioritized and implemented by each autonomous community.

¹⁴ More information on the analysis of indicators in the web section of Provienda's Affordable Housing Observatory:

<https://provienda.org/observatorio/politicas/agenda-urbana-espanola-aue/>





Under the condition of regional co-financing and a framework of 13 programs, the CC. AA. can promote the programs they consider most important and develop them in the most beneficial way in their region by adjusting the state framework.

According to the [Observatory of Affordable Housing](#), three of these programs are specifically analyzed, which can help improve the affordability of housing, either under the idea of expanding the affordable housing stock, or by improving the ability to pay for housing for people in particularly difficult situations (as described in the previous section) or expanding existing safeguards.

P.3. Aid program for victims of gender violence, people evicted from their habitual residence, unhoused people, and other especially vulnerable people.

This program subsidizes up to 100% of the income of victims of gender violence, victims of trafficking for the purpose of sexual exploitation, victims of sexual violence, people who have been evicted from their habitual residence, unhoused people, and other especially vulnerable people. The limitation of the rental cost will be €600, which the CC. AA. may increase at €900, plus €200 for the cost of basic supplies. Given [the difficulties related to rent payment](#) in the different autonomous communities, rental aid aimed at people in a situation of special vulnerability is essential to guarantee their residential autonomy. This program is of priority implementation by the CCs. AA.'s, unless they are already developing actions that cover said needs.

This program has been implemented in previous State Plans that have resulted in good practices that aim to be replicated in this program. Some of these examples are found in autonomous communities such as Andalusia, Extremadura or the Valencian Community.

P.6. Program to increase the public housing stock

The objective of this obligatory development program by the autonomous communities is the acquisition of homes by various actors (non-profit entities, public companies, local entities, CC. AA.) to put them up for affordable rent for 50 years. Up to 60% of the costs are subsidized and the rental cost is valued at a maximum amount of €5/m² (updating according to the annual CPI). The income of the beneficiaries of this affordable rental must not exceed 3 times the IPREM.

This program is essential to expand the affordable housing stock with prices below market prices, incorporating a multiplicity of actors. The 2030 Agenda requires Spain to reach the European average for the percentage of social housing given that there is currently a notable difference. The lack of affordable housing must be addressed by expanding the stock of affordable and social rental housing, in order to generate more resilient housing systems.

For this, it is key to follow European models of housing provision that incorporate the Third Sector under the promotion of the figure of Housing Associations which are non-profit entities that





promote, rehabilitate, and manage social and affordable housing on a rental basis. Program 6 is key to this paradigm shift.

P.10. Program to promote the availability of the CC. AA. and housing councils for rent as affordable or social housing.

This program seeks to mobilize the vacant housing stock towards affordable rent. It allows you to pay half the difference in the final price that each CC.AA. will impose and the market price, in addition to rehabilitation aid of up to 75% of the cost. The price set by the autonomous regions may not exceed €400 and must be renewed annually with the CPI as a reference index.

Finally, the income of the beneficiaries of the affordable housing rental must not exceed 5 times the IPREM.

Program 10 could be implemented from the Affordable Rental Housing Exchange model, an instrument that offers intermediation in the rental market offering guarantees to all parties involved.

Since the publication of the State Plan for Access to Housing 2022-2025, all the autonomous communities have been signing their respective agreements with the Ministry of Transport, Mobility and Urban Agenda, committing their co-financing, a necessary process for the execution of the policies

However, not all the autonomous communities have published these agreements, through which they would assign which programs are a priority for them in terms of which programs they have co-financed. The table above shows the analysis of the agreements published in the BOE and the programs that have regional co-financing (✓), and those that don't (✗).

It is important to note that some CC. AA.'s such as Asturias, Galicia, Murcia, or the Autonomous City of Melilla, do not have a record of the publication of their agreements and, therefore, of their details.





FINANCIACIÓN DE PROGRAMAS CONVENIOS PEAV 22-25																	
PROGRAMAS	Andalucía	Aragón	Principado de Asturias	Illes Balears	Canarias	Cantabria	Castilla y León	Castilla-La Mancha	Cataluña	Comunitat Valenciana	Extremadura	Galicia	Comunidad de Madrid	Región de Murcia	La Rioja	Ciudad Autónoma de Ceuta	Ciudad Autónoma de Melilla
2. Programa de ayuda al alquiler de vivienda.	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	
3. Programa de ayuda a las víctimas de violencia de género, personas objeto de desahucio de su vivienda habitual, personas sin hogar y otras personas especialmente vulnerables.	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	
4. Programa de ayuda a las personas arrendatarias en situación de vulnerabilidad sobrevenida.	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	
5. Programa de ayuda a las personas jóvenes y para contribuir al reto demográfico.	✗	✓		✗	✓	✓	✓	✓	✗	✓	✓		✓		✓	✗	
6. Programa de incremento del parque público de viviendas.	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓		✓		✓	✓	
7. Programa de fomento de viviendas para personas mayores o personas con discapacidad.	✓	✗		✗	✗	✓	✗	✗	✗	✗	✗		✗		✗	✗	
8. Programa de fomento de alojamientos temporales, de modelos cohousing, de viviendas intergeneracionales y modalidades similares.	✓	✗		✗	✓	✓	✗	✗	✗	✓	✗		✗		✗	✗	
9. Programa de puesta a disposición de viviendas de la SAREB y de entidades públicas para su alquiler como vivienda asequible o social.	✓	✗		✓	✓	✓	✓	✓	✓	✗	✓		✓		✓	✗	
10. Programa de fomento de la puesta a disposición de las comunidades autónomas y ayuntamientos de viviendas para su alquiler como vivienda asequible o social.	✗	✓		✗	✓	✓	✗	✓	✗	✓	✓		✗		✓	✓	
11. Programa de mejora de la accesibilidad en y a las viviendas.	✓	✓		✗	✓	✓	✓	✓	✗	✓	✓		✓		✓	✗	
12. Programa de ayuda a la erradicación de zonas degradadas, del chabolismo y la infravivienda.	✗	✓		✗	✓	✓	✗	✓	✗	✓	✗		✓		✗	✗	
13. Programa de ayuda para el pago del seguro de protección de la renta arrendaticia.	✗	✗		✗	✓	✓	✗	✗	✗	✗	✓		✗		✓	✗	

Source: Affordable Housing Observatory.





Youth Rental Voucher

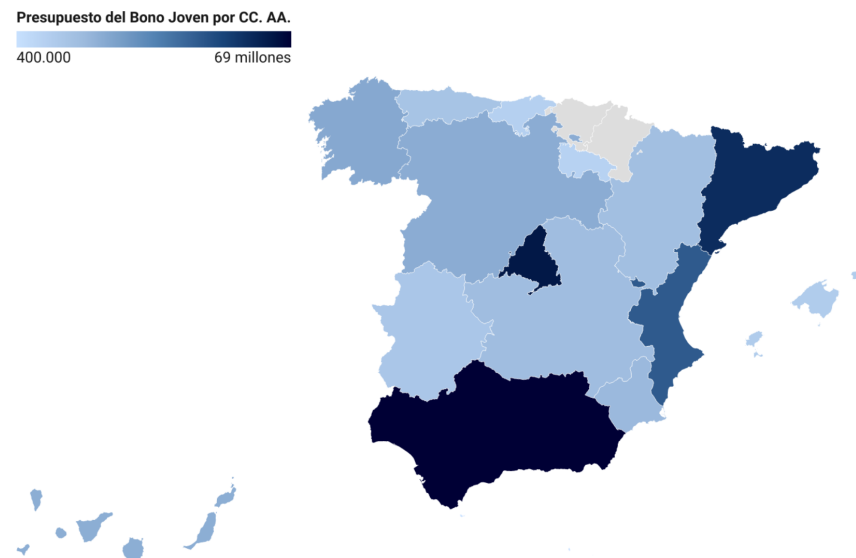
The Youth Rental Voucher is a measure included in Royal Decree 42/2022, which also regulates the State Plan for Access to Housing 2022-2025. It consists of an economic aid of €250 to pay for the rental of a home for a period of two years, aimed at people under 35 years of age and with a general annual income limit of €24,318.84 gross. The Voucher sets cost limits of €600 for a complete home rental and a maximum of €300 for a room rental. However, the CC AA. can extend these amounts up to €900 and €450, respectively.

Despite the fact that the aid comes from the General State Administration, it must be activated and implemented by the CC. AA.'s.

All the autonomous communities have published the announcement so that the beneficiaries can opt to receive the Voucher. However, the implementation and results are not perfect and could be improved upon.

In all the communities, aid has been solicited without establishing competitiveness criteria between applicants, with the exception of a cap on the number of beneficiaries in relation to the existing budget. In other words, the granting of the subsidy is done based on the order of arrival of the applications, verifying that the general requirements are met, but none of the CC. AA.'s have prioritized the most vulnerable young people.

DISTRIBUCIÓN PRESUPUESTARIA



Source: Affordable Housing Observatory.

In most CC. AA.'s the solicitation for the Youth Rental Voucher has been covered within a few days or even a few hours after its opening. The applications received have exceeded the estimated beneficiaries, according to data published in the press. In some cases, such as Catalonia or the Community of Madrid, applications have tripled or doubled compared to the estimated number of beneficiaries. This occurred mainly in the autonomies with the most populated capitals and with a higher percentage of rental housing, in which the problems of affordable housing





are exacerbated by various circumstances that are broken down in the [Affordable Housing Observatory](#).

The fact that the number of estimated beneficiaries of the Youth Rental Voucher falls short in relation to the demand for requests for it only accentuates the problem of lack of affordable housing in Spain and points to the need to allocate more budget for existing measures and to create new complementary policies and models.

The graph shown shows the budget distribution by territory. The autonomous communities that have received the most funding have been Andalusia, the Community of Madrid and Catalonia.





3. Conclusions

The [Affordable Housing Observatory](#) seeks to analyze the main data and policies on housing in Spain, and the events from 2021 and 2022 have been detailed in this report. The analysis shows some challenges both in the availability of data and policy design, as well as in the level of attention that has been paid to the problem of affordable housing and the need to address change from the structural point of view.

How can adequate policies be designed if data is missing?

In order to get an adequate understanding of a problem and to design public policies and strategies to deal with it, it is essential to have up-to-date, official statistical data that adequately describe the complexity of the problem.

In this sense, the field of housing, in particular that of affordable housing and residential exclusion, presents a series of challenges and areas for improvement that must be urgently addressed.

On the one hand, data on housing is obtained from organizations that raise the issue cross-sectionally in various surveys. These deal with other issues, only tangentially analyzing issues related to housing. On the other hand, surveys are carried out on specific and concrete topics that can contextualize part of the causes or consequences of the lack of

affordable housing, but they don't address the entire complexity of the problem.

Likewise, we have a clear deficit of official and updated information for formulating policies. The main example of this is the data on rental housing prices: although the Housing Rental Index published by MITMA is available with information extracted from the Treasury, these data correspond to 2021. As a result, people who want to put their homes up for rent will not do so using this Index, but will review the real estate portals for it instead. In addition, when trying to learn more about the rental field, people will consult the most up-to-date data, which corresponds to the data of these real estate portals and not the official ones.

However, high levels of caution should be taken because the rental price data from real estate portals correspond to the price of the "offered home", which does not include downward negotiations in the formalization of contracts. As such, it does not refer to real rents (as the MITMA Index does), and therefore implies a certain overpricing of rental housing, which contributes to upward price trends.

For its part, state information on the quality of housing, housing stock, or empty housing is obtained through the Population and Housing Censuses, a tool that is published every 10 years, which is, again, a barrier to reaching a diagnosis for the problem. The housing sector, even more so in a country whose economy is so dependent on real estate, is constantly being reconfigured and requires more regular availability of information.





Lastly, there are clear gaps with respect to some issues, such as data on rental housing ownership or the characterization of the problem of evictions. Regarding the first, we currently do not have state information on whether the owners of rental housing are natural or legal persons, or large or small holders, an essential issue for the creation of adjusted public policies. In relation to the second, we have information on the number of housing launches, but not a total number of people who suffer evictions, nor their sociodemographic profile.

For all these reasons, it is necessary that all the statistical bodies related to housing (INE, Bank of Spain, General Council of the Judiciary and MITMA) allocate the necessary resources for the proper contextualization of existing problems, with improvements in frequency and updating.

How can effectiveness be evaluated if we do not establish objectives or indicators of effectiveness?

In general, there are deficits regarding the achievement of the objectives, the methodology, the budget allocated to its execution (if any) and, above all, the evaluation and implementation indicators. Although we find that the right to housing and the need for structural changes clearly appear as a cross-cutting problem in general strategies, and as a specific problem in specific policies, few of these instruments offer horizons for success.

The diagnoses or the baseline are clearly defined and dimensioned, but it is necessary to specify objectives that are quantifiable to assess compliance. This not only makes it possible to advance the idea of evidence-based policies, as well as the clear need to generate accountability processes, but it also favors operationalizing the necessary path and corrective actions to find out if a policy has been successful or not at solving or addressing a problem.

Incorporating objectives with quantifiable success indicators is the way to generate a shared roadmap to solve the lack of affordable housing in our country. This deficit must be corrected in order to ensure that there is a real commitment to meeting the objectives and there is effective implementation of affordable housing policies.

It is worth noting the need to disperse the information at all levels so that the general public is informed about the objectives and strategies and, primarily, towards the people who embody decision-making and have the responsibility of executing and implementing affordable housing policies in the multi-level government model in Spain.

How do we create change in the approach to the problem of affordable housing?

Upon analyzing the existing data on the causes and consequences of the proven lack of affordable housing, the mapping for the year 2022 brings up some worrying data. The





price of housing has risen 12.7% compared to 2020 and only 15.9% of young people can become emancipated, one of the worst data we have seen since 1997. Only 2.8% of rentals are below market price, while in 10 years homelessness has increased by 25% and we continue to have a constant trickle of evictions, with 104 registered daily in 2021.

All these data points represent a serious structural housing problem that is aggravated by the current levels of inflation. The verification of this reality should activate immediate measures to produce changes that address the emerging issues but also generate a shift in policies that have contributed to deepen the problem.

Under this framework, the right to housing must be realized by improving its affordability to ensure access to and maintenance of a home, without affecting other facets of life. For this, a paradigm shift aimed at increasing the affordable housing stock is key. If this change occurs effectively, with a social perspective and counting on the organizations of the Third Sector, a substantial change can be made in the field of housing.

In this sense, the approval and implementation of the State Plan for Access to Housing 2022-2025 is celebrated as a fundamental tool to change the course of housing policy in Spain due to its budget, temporary execution, and its design, oriented towards affordable housing.

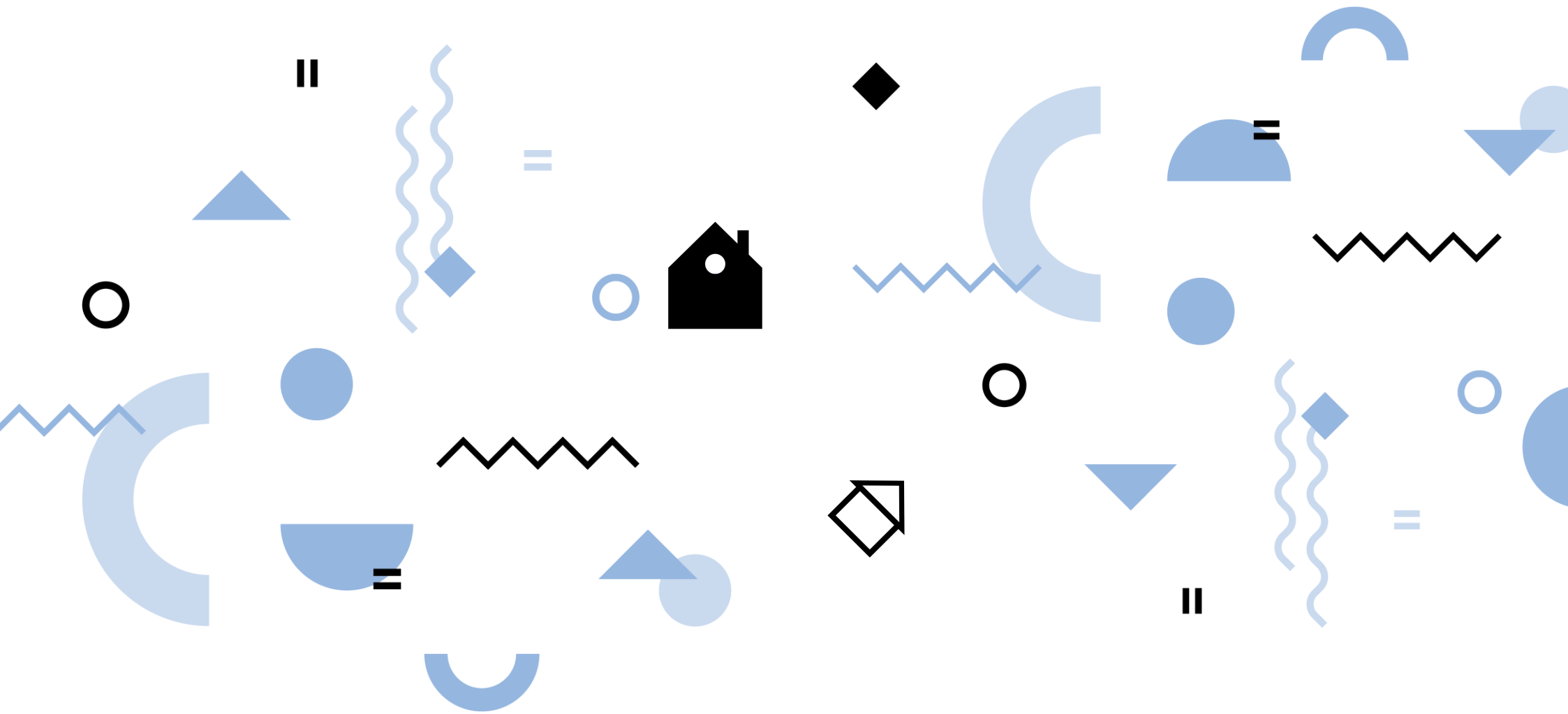
Likewise, the speed with which the autonomous communities have signed their corresponding agreements for the execution of the plan is a highly valued goal, although the publication of

the calls themselves is expected during 2023. Regarding this, different challenges are posed and there are barriers that must be overcome for the implementation of policies that prioritize the initiatives, programs, or measures with the most transformative power, as indicated in the corresponding chapter.

The lack of affordable housing in Spain is such an extensive and complex problem that all kinds of proposals that support progress in terms of affordability must be taken into consideration. On the one hand, the payment capacity of people who have the greatest problems related to rental housing must be improved (single-parent families, young people, people with low incomes, victims of evictions, women victims of gender violence, unhoused people, etc.). On the other hand, progress must be made in increasing the affordable rental housing stock, through aid for the purchase of housing or in the transfer of ownership to public entities and organizations of the Third Sector, as well as in the creation of group centers in autonomous housing.

To sum up, the affordable housing problem affects many fronts, people, and dimensions, and is closely linked to our economic model. With that being said, the answers must be holistic and global, without trying to find a single, simple complete answer that solves such a complex problem. In this line, the proposal of strategies and policies should incorporate complementary and non-exclusive tactics towards the same objective: to expand the affordable housing stock in the short, medium, and long term.





Observatório de vivienda asequible

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