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DELIVER SAFE AND SOCIAL HOUSING

International Conference

BOOK OF ABSTRACTS

28–29 October 2026

Belgrade, Serbia

DASH
Deliver sAfe and Social Housing

International Scientific Conference

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Book of Abstracts

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DASH
Deliver sAfe and Social Housing

Geographical Institute "Jovan Cvijić" SASA on behalf of the DASH consortium, in cooperation with the German Institute for Economic Research-DIW, Berlin and the Institute for Recent History of Serbia

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International Scientific Conference

DELIVER SAFE AND SOCIAL HOUSING

October 28–29, 2026

Venue: Serbian Academy of Sciences and Arts, Belgrade, Serbia

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Foreword

This Book of Abstracts brings together contributions to the international conference *Deliver sAfe and Social Housing*, organised as the final event of the DASH project, which is supported by the European Union's Horizon Europe, Marie Skłodowska-Curie Actions project. The conference is held at the Serbian Academy of Sciences and Arts in Belgrade, Serbia, on 28–29 October 2026 and organised by the DASH consortium — Geographical Institute "Jovan Cvijić" SASA; Aalborg Municipality; Aalborg University, Department of the Built Environment; Association of Urban Planners of Serbia; Braga Municipality; City Housing Agency Čačak; Cooperativa Integral Minga; Domus Social; Gaiurb; Department of Urban and Spatial Planning; Himmerland Housing Association; INWOLE, Association for Innovative Forms of Housing and Living; Universidade de Lisboa, Instituto de Ciências Sociais; Universitätsstadt Tübingen; University of Stuttgart, Department of International Urbanism and Design — in cooperation with the German Institute for Economic Research-DIW, Berlin and the Institute for Recent History of Serbia.

The *Deliver sAfe and Social Housing* conference provides a forum for researchers, practitioners and policymakers to exchange knowledge and critically reflect on the conditions needed to secure adequate, affordable and inclusive housing. The contributions approach housing through different disciplinary perspectives, geographical contexts and scales of analysis. They connect historical trajectories with contemporary challenges, examining how planning systems, ownership structures, financing arrangements and public policies shape housing opportunities. Alongside questions of provision and affordability, they address housing quality, climate adaptation, energy poverty and the capacity of existing buildings and neighbourhoods to accommodate changing needs. Cooperative and community-led initiatives open further discussion about participation, collective responsibility and alternative forms of housing provision.

A central concern running through the programme is the relationship between policy intentions and lived realities. Contributions on migration, ageing, social exclusion and everyday experiences of home underline the importance of understanding housing beyond the dwelling itself. They invite us to consider how security, care, belonging and access to urban resources are enabled—or constrained—by institutional arrangements and spatial decisions.

As editors, we see this collection as both a record of current research and practice and an invitation to further dialogue. Bringing together experiences from Europe and beyond, it supports the DASH commitment to mutual learning across academic, professional and institutional boundaries.

We warmly thank all authors, keynote speakers, session chairs and members of the scientific and organising committees for their contributions. We hope that the ideas presented here will encourage new collaborations and inform more responsive housing policies and practices.

Editors

CONTENTS

Sónia Alves
FROM KNOWLEDGEABILITY TO TRANSFORMATIVE CAPACITY: REVISITING STRUCTURE AND AGENCY THROUGH THE DASH EXPERIENCE 1

Hans Thor Andersen
PLANNING FOR SOCIAL HOUSING—AFFORDABILITY IN FACE OF MARKETIZING IN COPENHAGEN 3

Carl Fraser
AN INTERVENTIONIST PATHWAY TO THE UK HOUSING CRISIS: LEARNING FROM HISTORIC LEGISLATION AND CONTEMPORARY COMMUNITY-LED HOUSING 4

Dijana Džalto Urošević, Aleksandra Koneski Mladenović
SOCIAL HOUSING IN SERBIA AND EUROPE: FROM ITS BEGINNING TO PRESENT DAY 5

Sara Rodrigues Neves, Lucas Carneiro
BUILT TO LAST: LAYERED VISIONS IN TODAY'S URBAN EXPERIENCE 6

Nikhil Calas, Federico Diodato
HOUSING IS A VERB 7

Aleksandar R. Miletić
REQUISITIONING AS AN (EMERGENCY) SUBSTITUTE FOR SOCIAL HOUSING IN INTERWAR AND SOCIALIST YUGOSLAVIA 8

Aida Ličina Ramić
AT THE MARGINS OF HOUSING POLICY: SUBTENANCY IN LATE SOCIALIST SARAJEVO 9

Nataša Rajić
CONSTITUTIONAL FRAMEWORK OF SOCIAL HOUSING IN THE REPUBLIC OF SERBIA 10

Aleksandar Kušić
THE ENDURING DEFICIT: FOUR PHASES OF SOCIALIST HOUSING POLICY AND THEIR ARCHITECTURAL OUTCOMES IN BELGRADE 11

Kelly Davies
RETHINKING HOUSING ADEQUACY: LINKING LIVED EXPERIENCE TO POLICY 12

Els Keunen, Zlata Vuksanović-Macura, Marco Allegra
HOUSING NEED ASSESSMENT AND POLICY RESPONSES IN FOUR EUROPEAN SECONDARY CITIES 13

Efe Haşim Sezen, Füsun Çizmeci Yöreş
RETHINKING HOUSING POLICIES THROUGH POLICY TRANSFER 14

Julia Hartmann, Axel Burkhardt
TESTING THE LIMITS OF MUNICIPAL HOUSING POLICY: EVIDENCE FROM TÜBINGEN 15

Konstantin Kholodilin, Michael Voigtländer
IS THE RENTAL BRAKE ALSO A HOUSING CONSTRUCTION BRAKE? 16

Anthony Boanada-Fuchs
SYSTEMATIZING GOVERNMENT INTERVENTIONS FOR AFFORDABLE HOUSING: LESSONS FROM A GLOBAL REVIEW OF SUPPLY-SIDE POLICY TOOLS 17

Kevin P. Boge
TAXING TRANSACTIONS: REAL ESTATE TRANSFER TAXES AND THE SPANISH HOUSING MARKET 18

Suzana Lović Obradović, Stefana Matović, Nina Ćurčić
SPATIAL PATTERNS OF HOUSING VULNERABILITY IN SERBIA: IMPLICATIONS FOR SOCIAL HOUSING POLICY PLANNING 19

Maria Topolčanská
PRIDE AND PREJUDICE: RIGHT TO HOUSING IN POSTSOCIALIST URBAN DEVELOPMENT 20

Jovana Timotijević
WHICH LAND FOR SOCIAL HOUSING? URBAN LAND ALLOCATION AND THE SPATIAL ORGANISATION OF SOCIAL REPRODUCTION 21

Manuel Heckel
TOWARDS A "SCIENCE OF THE CITY" 22

Aleksandar Jevtić, Ivana Momić
A COMPARATIVE ANALYSIS OF PLANNING SYSTEMS AND SOCIAL HOUSING MODELS IN DENMARK, GERMANY, PORTUGAL, AND SERBIA 23

Mirela Manasijević Radojević, Bojana Kulačin, Duško Marković
PUBLICLY SUPPORTED HOUSING IN NOVI SAD: PROGRAMMES, SPATIAL MODELS AND THE PLANNING FRAMEWORK 24

Ana Rafailovska, Slobodan Velevski
MORPHOLOGICAL DENSITY AS A PLANNING FRAMEWORK FOR SOCIAL HOUSING: RESIDENTIAL ENSEMBLES OF THE TWENTIETH-CENTURY SKOPJE 25

Marija Drobnjaković, Vlasta Kokotović Kanazir, Dejana Đorđević
ABSORBING URBAN GROWTH: DEMOGRAPHIC PRESSURE AND HOUSING QUALITY IN SERBIA'S PERI-URBAN SETTLEMENTS 26

Nikola Jocić, Aljoša Budović, Ivan Ratkaj
LAYERED HOUSING PRESSURES IN A POST-SOCIALIST CITY: AFFORDABILITY, MIGRATION AND SOCIO-SPATIAL CHANGE IN BELGRADE 27

Ana Tramosljanin
WHO STAYS, WHO MOVES? DETERMINANTS OF POST-RENOVATION (IM)MOBILITY IN THE SWEDISH RENTAL SECTOR 28

Filipa Leite
MUNICIPAL PLANNING STRATEGIES TO HOUSING CHALLENGES: THE CASE OF BRAGA 29

Tara Sergeja Kadunc
FROM POST-SOCIALIST SECURITY TO HOUSING INEQUALITY: HOUSING TENURE, VULNERABILITY, AND SUBJECTIVE WELLBEING IN SLOVENIA, 2005–2024 30

Alda Botelho Azevedo, Pedro Moura Ferreira
BEYOND SHELTER: SOCIAL HOUSING, INCLUSION AND EVERYDAY LIFE IN MUNICIPAL NEIGHBOURHOODS OF CASCAIS 31

Dejan Marković
BRIDGING POLICY AND PRACTICE: TOWARDS INCLUSIVE HOUSING SOLUTIONS FOR ROMA IN THE WESTERN BALKANS 32

Nidal Asbah
TOWARDS INCLUSIVE SOCIAL HOUSING IN EAST JERUSALEM: AN EVIDENCE-BASED PLANNING FRAMEWORK FOR A CONFLICT-AFFECTED URBAN CONTEXT 33

Elsa Marques
CONTRIBUTIONS OF A SOCIAL HOUSING DATA OBSERVATORY TO THE DESIGN OF LOCAL HOUSING POLICIES 34

Elsa Marques
RESPONSES TO THE HOUSING SHORTAGE AND ISOLATION OF THE ELDERLY IN PORTO 35

Sigrid Busch, Els Keunen, Shaharin Annisa, Rainer Goutrié, Astrid Ley
FINDING COMMON GROUND: URBAN DESIGN STUDIOS PROVIDING IDEAS FOR NEIGHBOURHOOD REGENERATION IN PORTO AND VILA NOVE DE GAIA 36

Sara Nikolić, Igor Išpanović, Dušanka Milosavljević
STATE-SPONSORED UNHOMELINESS: STRUGGLE FOR CERTAINTY AND PRIVACY IN SERBIAN SOCIAL HOUSING 37

Sven Buch
THE AALBORG MODEL: CO-CREATION AS A DRIVER FOR SOCIAL HOUSING TRANSFORMATION IN AALBORG EAST 38

Branislav Antonić
SINGLE-FAMILY HOUSING IN MID-SIZED SERBIAN CITIES: NEW DEVELOPMENT, CONSTRAINTS, AND SOCIAL-HOUSING MEASURES 39

Ana Rožman, Ajda Šeme Rozman, Robi Koščak, Oto Kern, Tjaša Kolar, Tara Sergeja Kadunc, Boštjan Kerbler
ACTIVATING LARGE SINGLE-FAMILY HOMES AS A RESPONSE TO SOCIAL HOUSING SHORTAGE 40

Nir Mualam
AFFORDABLE BUT NOT SOCIAL? PROTEST, MARKETISATION AND THE LIMITS OF HOUSING REFORM IN ISRAEL 41

José António Ferreira
FROM OWNER TO OWNER(S): A HOUSING CRISIS 42

Adi Tarabeih
ROLLING WINDOWS CLOSED DOORS 43

Gerald Koessl
HOUSING AFFORDABILITY BEYOND SUBSIDY: STRUCTURAL SOLUTIONS TO EUROPE'S HOUSING CRISIS 44

Iván Tosics
THE PROBLEM OF AFFORDABLE HOUSING IN EUROPE. DILEMMAS, APPROACHES AND POLICY EFFORTS 45

Narine Minas
THE ROLE OF MORTGAGE REFINANCING INSTITUTIONS IN EXPANDING ACCESS TO AFFORDABLE HOUSING: THE CASE OF ARMENIA'S NATIONAL MORTGAGE COMPANY 46

Olga Feio
NEW FORMS OF AFFORDABLE HOUSING ADAPTED TO CLIMATE CHANGE IN THE CITY OF PORTO 47

Asma Mehan
BEYOND DEMOLITION: ADAPTIVE REUSE, CARE, AND THE FUTURE OF AGING SOCIAL HOUSING 48

Dejan Doljak, Zlata Vuksanović-Macura, Gorica Stanojević, Dragana Miljanović, Ilija Batas Bjelić
ROOFTOP SOLAR AS A TOOL FOR MITIGATING ENERGY POVERTY: A FEASIBILITY ASSESSMENT IN SOCIAL HOUSING IN ČAČAK, SERBIA 49

Barbara Audycka, Márton Czirfusz, Simon Fernezelyi
THE EFFECTS OF THE TWIN TRANSITION ON HOUSING AND LABOUR: INTERDEPENDENCIES AND INTEGRATED SOLUTIONS 50

Marta Sousa
WHO CAN AFFORD THE AFFORDABLE HOUSING? 51

Aleksandra Terzić, Jovana Todorić, Dragoljub Štrbac, Dragana Konstantinović
WHEN HOUSING STOPS REPRESENTING A HOME: AFFORDABILITY PARADOX IN SERBIA'S HOUSING MARKET 52

Ivan Cingel, Dina Stober, Nikolina Ragužˇ-Lučić, Željka Jurković
THE HOUSING MARKET IN OSIJEK AS AN INDICATOR OF GENTRIFICATION 53

Ana Luisa Melo, Júlia Mello, Lara Fagundes
MAKING HOUSING SYSTEMS SEE: PARTICIPATORY KNOWLEDGE INFRASTRUCTURES FOR INCLUSIVE SOCIAL HOUSING GOVERNANCE 54

Natalia Irina Roman
THE ANATOMY OF A SHARED HOUSE 55

Mirjana Ristić Trogrančić, Lazar Mandić
LIVING HERITAGE: THE ENDURING LIVABILITY OF SOCIALIST HOUSING ESTATES IN KRAGUJEVAC 56

Dhanesh Chathuranga
FROM RELOCATION TO CO-PRODUCTION: INTEGRATING LIVELIHOODS INTO COMMUNITY-BASED SOCIAL HOUSING: A CASE STUDY OF MALIGAWATTA, SRI LANKA 57

Nejat Dogan
BEYOND THE DWELLING UNIT: THE BUILT ENVIRONMENT AS A MATERIAL-INSTITUTIONAL MILIEU 58

Katariina Kujapelto
MAKING HOME UNDER FINANCIALIZED CAPITALISM: COMMUNAL-BASED LIVING AND HOUSING ACTIVISM IN AMSTERDAM 59

Tinna Harling, Liv Sonntag, Veronica Hejdelind
AFFORDABLE HOMES THROUGH COLLABORATION AND SELFBUILDING 60

Ana Džokić, Milja Vuković
COMMUNITY-LED HOUSING IN RESPONSE TO THE HOUSING CRISIS: FROM PRECEDENTS TO SYSTEMIC SOLUTIONS 61

Anthony Boanada-Fuchs
DESIGNING PARTICIPATION BEYOND CONSULTATION: LESSONS FROM SWISS HOUSING COOPERATIVES FOR RESILIENT HOUSING POLICY 62

Julia Hartmann, Axel Burkhardt
MUNICIPAL SUPPORT FOR NON-PROFIT HOUSING: THE CASE OF THE UMBRELLA COOPERATIVE TÜBINGEN 63

PROGRAMME 64

ABSTRACTS

Book of Abstracts
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Belgrade, Serbia, October 28–29, 2026

Abstract Keynote Talk

FROM KNOWLEDGEABILITY TO TRANSFORMATIVE CAPACITY: REVISITING STRUCTURE AND AGENCY THROUGH THE DASH EXPERIENCE

Sónia Alves[1] ✉

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This lecture reflects on the DASH experience through a set of questions inspired by Giddens's theory of structuration. The theory offers a useful lens for examining how knowledge, agency and institutional conditions interact in processes of continuity and change. It provides a particularly relevant point of departure for three main reasons.

First, structures are not merely external constraints imposed upon social actors. Rules, resources, routines and institutions are both the conditions and the outcomes of social action: they shape what actors are able to do, while also being continuously reproduced—or, under certain circumstances, partially transformed—through their practices. Second, actors are knowledgeable and reflexive agents. They possess practical understandings of the contexts in which they operate, monitor their own actions and those of others, interpret changing circumstances and adapt their strategies. Their conduct is therefore neither mechanically determined by structural conditions nor entirely independent of them. Third, the capacity to produce change is real, but unevenly distributed and structurally conditioned. Within housing systems, the capacity to act depends on differential access to authority, resources, knowledge, legitimacy, institutional support and political opportunities. Building on Giddens's framework, the lecture explores why knowledgeability does not automatically translate into transformative capacity. Understanding a problem—or even knowing how it might be addressed—does not necessarily provide the power, resources or institutional conditions required to intervene effectively.

As a Marie Skłodowska-Curie Staff Exchange, DASH provides a particularly relevant setting in which to explore this question. By enabling the circulation of people, knowledge and practices across academic, policy and professional contexts, it creates opportunities for individual learning, new relationships and institutional reflection. The central question, however, is whether and under what conditions these experiences travel beyond the individuals directly involved and contribute to more enduring forms of change.

From this perspective, the lecture distinguishes four interconnected levels of transformation:

- individual transformation, involving changes in competences, interpretations, professional dispositions and reflexive capacities;
- relational transformation, involving the creation of networks, trust, channels of knowledge circulation and new forms of collaboration;
- institutional transformation, involving changes in organisational routines, procedures, rules and decision-making practices; and

- systemic and material transformation, involving tangible changes in housing provision, services, buildings, living conditions and the distribution of resources and opportunities.

The movement between these levels is not automatic. Individuals may acquire new knowledge while the routines of their organisations remain unchanged. New relationships may facilitate exchange without altering established decision-making structures. Pilot innovations may not become institutionalised. Research may generate valuable knowledge without creating the organisational or political capacity required to implement it.

The lecture therefore asks whether the transformative legacy of collaborative research should be understood not only in terms of the knowledge it produces, but also through the extent to which that knowledge becomes embedded in relationships, resources, organisational learning and the capacity to alter established practices.

Keywords: structuration theory; transformative capacity; collaborative research; institutional change; housing systems

Abstract Keynote Talk

PLANNING FOR SOCIAL HOUSING—AFFORDABILITY IN FACE OF MARKETIZING IN COPENHAGEN

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The constant emergence of new ideas for creating affordable housing for ordinary people is a sure sign of an affordability crisis. This challenge appears to be common to major Western cities; in some countries, the focus is specifically on "key workers" or low-income groups. Despite historically high levels of residential construction in the centers of many major cities, the housing market remains under immense pressure, resulting in rising property prices and rents. Recent decades stand in stark contrast to the situation forty or fifty years ago, when many major cities in North America and Western Europe faced economic and social challenges—often driven by mass out-migration—and housing markets characterized by urban decay and a lack of demand; affordable housing was not on the agenda.

Urban development over the past fifty years has radically altered conditions for city populations; employment, incomes, and economic activity have risen, particularly in central districts. This has created a paradox: growing prosperity is accompanied by an increasingly tight housing market. While it was previously unskilled workers who struggled to find housing, the middle class now faces the same difficulty.

One cause of this predicament is the deregulation of capital and real estate markets; greater freedom for investors and easier access to credit—driven by efforts to adapt to globalization—have accelerated activity in the housing market, transforming it into an investment vehicle and a repository for capital wealth.

Drawing on the example of Copenhagen, this paper examines the challenges of providing affordable housing in an era of marketization. The city attempts to balance economic growth while delivering affordable housing—not an easy task and with disappointing results so far.

Keywords: affordability, financialization, Copenhagen

Abstract Long-Term Trajectories and European Comparisons

AN INTERVENTIONIST PATHWAY TO THE UK HOUSING CRISIS: LEARNING FROM HISTORIC LEGISLATION AND CONTEMPORARY COMMUNITY-LED HOUSING

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This paper will outline the benefits of an interventionist approach to the UK housing crisis by learning from other European countries as well as from the UKs own history of spatial policies which facilitated cooperative and community based housing. This includes municipal co-ops, community land trusts (CLTs) and housing co-ops, as opposed to the limitations of pursuing a singular, market based approach. By creating a multidisciplinary framework of action, spaces for agency and self determination can exist alongside targeted government initiatives.

The current housing crisis in the UK is characterised by a number of compounding issues shortage (of all categories of housing), overcrowding (particularly in urban areas), poor quality (mainly due to an aging building stock), homelessness (both visible and invisible, which is often uncounted) and unaffordable prices (predominantly for renters and first-time buyers).

Similar economies have development frameworks for rate stabilization that facilitate diverse living environments. From the index-linked models in Germany (limiting rent increases in designated housing markets) and Ireland (where rent increases are limited to 2%) to the point based system in the Netherlands and Sweden, to the firm caps placed in the Spanish and French housing markets (based on median house prices).

None of these policies are a panacea but represent governments and municipalities who understand as a basic economic strategy their obligation to create an incentive framework for a diversity of residents, home builders and planners, to address the housing needs. In the UK the macroeconomic priorities changed in the 1980s from a focus on intervention, public ownership, economic planning and progressive taxation. Today, there is a full policy of private ownership. This has remained consistent in the intervening almost half century as the non-interventionist strategy has steadily created poorer relative living conditions in the UK that a diverse multidisciplinary policies and approaches would help to alleviate.

Keywords: UK housing; cooperative; diversity; intervention

Abstract Long-Term Trajectories and European Comparisons

SOCIAL HOUSING IN SERBIA AND EUROPE: FROM ITS BEGINNING TO PRESENT DAY

Dijana Džalto Urošević[1] ✉, *Aleksandra Koneski Mladenović*[2]

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This paper deals with the historical concept and historical development of social housing, as one of the key instruments of housing policy. Concept, scope and role of social housing they differ significantly between European countries and have changed over time.

The paper analyzes the development of social and other forms of non-profit housing in Serbia, from the beginning, through the almost complete privatization of the social housing fund during the nineties, to the re-establishment of public intervention through the Law on Social Housing from 2009 and the concept of housing support introduced by the Law on Housing and Building Maintenance from 2016.

Special attention is paid to the comparison with European systems which, unlike Serbia, managed to preserve and continue to develop a significant public and non-profit housing fund. On the examples of Austria, the Netherlands and France, different models of ownership, financing, management and determining the beneficiaries of social and affordable housing are discussed.

A comparative analysis indicates that the key difference is not only in the number of built social housing, but above all in the existence of permanent institutions and mechanisms that provide affordable housing the fund continuously creates, preserves and uses for the needs of different generations.

The paper therefore raises the question of whether the future development of housing policy in Serbia should be prioritized directed towards individual housing support programs or towards re-establishment long-term and sustainable system of affordable housing as an equal segment of the overall housing policy.

Keywords: social housing, housing support, public housing fund, Serbia, Europe

Abstract Long-Term Trajectories and European Comparisons

BUILT TO LAST: LAYERED VISIONS IN TODAY'S URBAN EXPERIENCE

Sara Rodrigues Neves[1] ✉ , *Lucas Carneiro*[1]

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The current public housing stock in Porto is the result of more than a century of political, economic, territorial, and social transformations. Through contemporary and historical cartography, the proposed presentation highlights the heterogeneity of these housing developments by examining their historical roots. A retrospective of municipal public housing construction in Porto from the beginning of the 20th century will be conducted, identifying the various purposes, financing mechanisms, promotion models, and urban policies that guided each phase.

The results demonstrate that the promotion of public housing was driven by different pressing needs in each era: from hygienist concerns and working-class housing at the beginning of the century, through mass rehousing programs during state consolidation and expansion, to contemporary models focused more on social inclusion and urban rehabilitation.

The presentation concludes by reflecting on how Porto's public housing stock is not a uniform block, but a historical mosaic of its time. The architectural and political premises embedded in each era's construction endure today, directly influencing contemporary residential experiences and creating varied resident–city dynamics across different municipal housing blocks. Understanding these dynamics is essential to inform and design more appropriate and effective responses to current housing policy challenges.

Keywords: municipal public housing; Porto; housing policies; urban history; territorial transformation

Abstract Long-Term Trajectories and European Comparisons

HOUSING IS A VERB

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"In English, the word 'housing' can be used as a noun or as a verb. When used as a noun, housing describes a commodity or product. The verb 'to house' describes the process or activity of housing. While the idea of housing as a collective noun is obviously associated with housing activities, the word itself does not generally indicate this fact. On the other hand, the activity of housing is difficult to conceive without including the houses promoted, built, or used." (John Turner, Freedom to Build, 1972, p. 151). Thinking of housing as a verb recalls John Turner's advocacy for the freedom to build: the house is not understood as a finished object, but as the outcome of an ongoing process, constantly evolving through the actions and decisions of its inhabitants. This distinction becomes particularly relevant in a context in which current housing production fails both quantitatively and qualitatively. Housing is increasingly delivered as a finished, standardised, and often non-adaptable product, while inhabitants are reduced to the role of final consumers. In this model, housing is treated much like any other commodity.

These shortcomings invite us to consider an alternative approach to housing production—one in which inhabitants have the agency to imagine, build, transform, maintain, repair, and care for their living environment. Rather than conceiving housing as a finished product, this approach understands it as an open-ended process, shaped and transformed over time by those who inhabit it. Such a perspective has deep roots in the work of the Scottish biologist and urban thinker Patrick Geddes. Drawing on his understanding of the life sciences, Geddes approached the city and its inhabitants as components of a living organism, constantly evolving through processes of adaptation and transformation. His experiments in Edinburgh and India would influence an entire generation of theorists and architects, from Colin Ward and John F.C. Turner to Walter Segal.

Across these different experiences, the emphasis shifts from the production of a finished building towards the creation of conditions that enable inhabitants to participate actively in shaping their environment. By asking, "How could housing production give inhabitants the capacity to build, adapt, repair, and care for their environment?", this presentation retraces these intellectual and architectural lineages. It examines how they evolved and adapted across different contexts, while seeking to identify their enduring legacies and, above all, the lessons they might offer for rethinking housing production today as a more shared, adaptable and accessible process.

Keywords: housing as a process; agency; adaptive housing

Abstract From Pre-Socialist to Post-Socialist Housing

REQUISITIONING AS AN (EMERGENCY) SUBSTITUTE FOR SOCIAL HOUSING IN INTERWAR AND SOCIALIST YUGOSLAVIA

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This paper examines the legal and ideological foundations of housing requisitioning, as well as the everyday micro-contexts in which requisitioning practices operated in interwar and socialist Yugoslavia. It employs a diachronic comparative approach to identify similarities and differences in state agendas, modes of intervention, redistributive mechanisms, and policy outcomes across the two periods. Particular attention is paid to the ways in which requisitioning enabled the state to reallocate existing residential space by restricting owners' control over their property and assigning rooms, apartments, or other residential units to protected tenants and other categories of beneficiaries. More broadly, the paper investigates whether emergency requisitioning and the subsequent redistribution of residential property through state-controlled allotment can be understood as a substitute for regular social housing provision, particularly in circumstances in which existing housing policies and construction programs proved insufficient to meet acute housing needs. In this sense, requisitioning is approached not simply as an emergency restriction on property rights, but as a mechanism for redistributing access to already existing housing stock. The Yugoslav experience is situated within a broader East- and Central European context through reference to comparable practices in other countries of the region. Drawing on primary sources, the paper also develops a consistent conceptual and theoretical framework for analyzing requisitioning as a distinct form of state intervention, with particular emphasis on differentiating its redistributive logic from rent control, on the one hand, and from the confiscation or expropriation of residential property, on the other.

Keywords: housing; requisitioning; redistribution; Yugoslavia; protected tenants

Abstract Pre-Socialist to Post-Socialist Housing

AT THE MARGINS OF HOUSING POLICY: SUBTENANCY IN LATE SOCIALIST SARAJEVO

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Housing policy and everyday housing practices in socialist Yugoslavia have attracted increasing scholarly attention only in recent years. While research has gradually begun to address socially owned and individual housing construction, including illegal construction, housing allocation, and other aspects of housing policy, subtenancy remains an almost invisible segment of housing history. This paper focuses precisely on this issue, using Sarajevo in the 1970s and early 1980s as a case study.

Within the socialist housing system, subtenancy can be viewed as a particular kind of intermediate space between socially organized housing provision and individual attempts to resolve housing needs through the construction or purchase of one's own home. At the same time, it was closely connected to the chronic housing shortage and unequal access to socially owned apartments, while, unlike other forms of housing, leaving considerably fewer institutional and spatial traces.

Drawing on archival documents, the press, statistical material, and other sources, the paper will examine subtenancy in the context of housing inequalities and the everyday strategies employed by residents to address their housing needs. It will also consider its relationship to individual and illegal housing construction and, in the early 1980s, to the intensified control over the allocation and use of socially owned apartments, particularly the campaign "You Have a House, Return the Flat" (*Imaš kuću, vrati stan*).

The aim of the paper is to highlight the significance of subtenancy for understanding the gap between the envisioned housing system and the actual ways in which residents addressed their housing needs under late socialism.

Keywords: subtenancy; housing policy; socially owned housing; housing inequalities

Abstract Inclusion: Policy, Planning and Practice

CONSTITUTIONAL FRAMEWORK OF SOCIAL HOUSING IN THE REPUBLIC OF SERBIA

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The right to a flat is not explicitly guaranteed by the Constitution of the Republic of Serbia. However, this right achieved the constitutional rank indirectly, through ratification of certain international treaties. As such, it falls under the general regime relating to implementation of constitutional rights and freedoms, primarily shaped by a principle of equality and non-discrimination clause. Consequently, it creates an obligation for the state authorities to provide full equality in this area.

Furthermore, this obligation is additionally supported by the explicit constitutional provision according to which special measures that the Republic of Serbia may introduce to achieve full equality of individuals or a group of individuals who are in a substantially unequal position in comparison to others cannot be considered to be discrimination. The legislative measures relating to social housing could be seen as one such type of measure.

This constitutional guarantee should be interpreted in the light of the right to social protection, explicitly guaranteed by the Constitution. According to the constitutional text, this right is guaranteed in favor of citizens and families with social and existential difficulties, while the social protection is based on social justice, humanity and respect of human dignity. Furthermore, a special constitutional protection is provided to families, mothers, single parents, children, disabled individuals, war veterans and victims of war.

All of the abovementioned lead to the conclusion that the constitutional framework is flexible enough to accommodate a variety of social housing legislative resolutions. However, this framework should be seen not only through the lens of the constitutional provision which determines the Republic of Serbia as a state of social justice but also through the fact that the scope and content of social rights highly depend on economic development of the state as well as the state politics regarding this issue.

Keywords: constitution, social justice, non-discrimination clause, right to social protection, social housing

Abstract From Pre-Socialist to Post-Socialist Housing

THE ENDURING DEFICIT: FOUR PHASES OF SOCIALIST HOUSING POLICY AND THEIR ARCHITECTURAL OUTCOMES IN BELGRADE

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This paper examines the relationship between Yugoslav housing policy, seen primarily as an attempt to eliminate the growing housing deficit, and the architecture of the socialist period. While it acknowledges the overall success in mitigating the period's "housing problem," the paper aims to provide a sober evaluation of misalignments between policy discourse and actual results. Following relevant sources, the paper identifies four distinct phases in the development of the policy: the postwar phase predominantly focused on a limited scope of housing construction, the mass housing phase during the reforms associated with "market socialism" in the 1960s, the phase of "socially directed" housing construction of the late 1970s, and the final, heterogeneous phase of the 1980s. For each phase, the paper examines a single housing complex built in Belgrade, considering its architectural features alongside relevant sociological and other data to reveal what these policies actually produced, often in contradiction to both their stated objectives and broader social goals. The main issues identified include, in sequence, a worsening urban condition, growing inequality, alienation, and a mismatch between users' needs and the housing actually produced, and finally a failure to adapt to changing economic and social conditions. In conclusion, the paper briefly draws parallels with today's housing trends, proposing that socialism remains a lesson yet to be learned.

Keywords: housing deficit; socialist housing policy; mass housing; Belgrade; socialist Yugoslavia

Abstract Local Housing Policy in Practice

RETHINKING HOUSING ADEQUACY: LINKING LIVED EXPERIENCE TO POLICY

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Across many coastal towns in the United Kingdom, market-led regeneration unfolds alongside welfare retrenchment, acute social housing shortages, and an increasing reliance on the private rental sector. These pressures are particularly pronounced in Hastings and St Leonards-on-Sea, East Sussex, where housing precarity, affordability pressures, and shifting tenure structures shape residents' everyday lives. This paper investigates how residents understand and experience "adequate housing" within this changing coastal context, and how these lived realities can meaningfully inform housing policy and practice.

While international frameworks such as the United Nations' seven dimensions of adequate housing provide crucial policy benchmarks, they can obscure how housing adequacy is subjectively negotiated, experienced and sustained in everyday life. Addressing this gap, this research critically examines the relationship between formal metrics of adequacy and residents' lived experiences of housing security, quality and safety.

Drawing on interdisciplinary methodologies spanning architectural design practice and urban planning, the study combines ethnographic observation, semi-structured interviews, and spatial behavioural mapping. Thematic analysis reveals how residents negotiate housing adequacy through dynamic relationships across people, physical spaces, places, memories and social attachments.

The research presents four conceptual lenses—making adequacy, inside adequacy, outside adequacy, and building adequacy— which together form a framework for understanding how housing adequacy is produced and negotiated within place-specific contexts. These lenses illuminate how security, habitability, and belonging span both the private dwelling and the wider neighbourhood environment. Ultimately, by connecting lived experience with formal policy frameworks, the paper demonstrates how situated understandings of adequacy can guide responsive planning and design interventions that protect vulnerable coastal communities and beyond.

Keywords: adequate housing; coastal regeneration; housing precarity; private renting; housing policy

Abstract Local Housing Policy in Practice

HOUSING NEED ASSESSMENT AND POLICY RESPONSES IN FOUR EUROPEAN SECONDARY CITIES

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People in housing need can be understood as those "lacking housing of any kind or housed in 'unsatisfactory' circumstances" (Lawson et al., 2018, p. 55). However, how these 'unsatisfactory circumstances' are defined is normative and depends on the context. In this paper, we are interested in understanding how four European secondary cities—Aalborg in Denmark, Tübingen in Germany, Braga in Portugal and Čačak in Serbia, which are partner municipalities in the DASH project—define and estimate housing need, and in which way this influences municipal policy. The study is based on interviews with municipal staff, elected officials and local housing agencies as well as field visits. The analysis demonstrates substantial variation in both the understanding and assessment of housing need among municipalities. The findings show that methods of estimating housing need depend on available data and capacity to process it, in terms of workforce and technical skills, which differ between the municipalities, and largely reflect the housing provision system. Accordingly, municipalities employ different assessment instruments and methods, including monitoring population demand, waiting lists, eligibility certificates or project-based applicant lists. These methodological differences are accompanied by different understandings of what constitutes housing need: while all municipalities consider the suitability of housing for households, they differ in the extent to which affordability, broader social needs and specific target groups are recognised. Moreover, municipalities carve out distinct approaches adapted to their specific local contexts, constraints, and policy priorities. Therefore, the importance of a housing need assessment for policymaking depends on how resources are allocated, how housing need is perceived and the political will to act on it. On the other hand, policymaking, especially at a higher level, may push for estimating housing need in specific ways, thereby also influencing what and who is counted as in need for housing.

Keywords: estimating housing need, municipal policy, secondary cities

Abstract Local Housing Policy in Practice

RETHINKING HOUSING POLICIES THROUGH POLICY TRANSFER

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Housing and affordability issues are prominent on policy agendas worldwide, driving the formulation of housing policies through diverse tools and approaches. Although countries possess distinct policies and unique financial and legal frameworks, one nation's experiences can serve as an example and be adapted to other countries and cities. Policy transfer is widely adopted as a facilitating mechanism for transferring practices, legal frameworks, and various approaches across multiple scales, particularly in housing and related fields. Drawing on past experiences or adapting successful practices from other countries to domestic systems has emerged as a frequent method in housing policy development. Policymakers view policy transfer as an action-oriented activity spanning diverse fields; it is undertaken either voluntarily or imposed by institutions through coercion or pressure.

This study aims to examine the role and significance of policy transfer in the housing sector, assess the scope of its implementation, and explore evidence-based policymaking from diverse perspectives. Employing a literature review of comparative housing studies, both successful and unsuccessful initiatives shaped by policy transfer are examined across their formulation and implementation processes. The analysis focuses on notable international practices, including cost-rental housing models in Ireland and Austria, as well as state-led frameworks in Singapore and China. Cases are evaluated based on theoretical context, policy adaptability, and the roles of key stakeholders and institutions. The findings indicate that compatible institutional structures, engaged actors, and an enabling policy environment are crucial to successful policy transfer. Ultimately, the study discusses how and which parts of these international practices can be adapted to address housing challenges in Türkiye within the conceptual framework of policy transfer.

Keywords: housing policies; policy transfer; social housing; affordability

Abstract Local Housing Policy in Practice

TESTING THE LIMITS OF MUNICIPAL HOUSING POLICY: EVIDENCE FROM TÜBINGEN

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The Housing Report 2026 of the University City of Tübingen represents a rare instance of a municipality subjecting its own housing policy to rigorous, data-driven evaluation. Local governments seldom marshal such granular, multi-source evidence—census data, a full rent-index survey, and continuous rental-market monitoring—to test whether their interventions actually work.

Tübingen does precisely this, and the findings are sobering. Despite roughly 5,000 new dwellings since 2011 (a ten-percent increase) and an early, consistent "Fair Housing" land policy, rents have continued to climb and affordability has deteriorated across nearly all demand groups. The analysis explains why: new construction is absorbed by the most financially capable households, the filtering effect is too weak or non-existent, and time-limited social bindings reverse hard-won gains once they expire.

The report's central insight is that the crisis is structural rather than a matter of growth, and that the greatest untapped lever lies in the existing stock. Its recommendations follow: prioritize permanently bound housing, enable rather than compel better use of existing space, steer rather than merely accelerate construction, and press for federal and state reform.

Keywords: housing policy; affordability; housing filtering; social housing; municipal governance

Abstract Housing Policy Instruments and Outcomes

IS THE RENTAL BRAKE ALSO A HOUSING CONSTRUCTION BRAKE?

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This study investigates the causal effect of Germany's second-generation rent control policy —the Mietpreisbremse (rental brake)—on residential housing construction. Using administrative data covering nearly 11,000 German municipalities from 2010 to 2024, we employ staggered difference-in-differences estimators following Callaway and Sant'Anna (2021), Sun and Abraham (2021), and Gardner (2022) to address the methodological biases of conventional two-way fixed effects models in settings with staggered treatment adoption. Our analysis examines multiple outcomes: total housing completions, completions of dwellings in multi-family houses (a proxy for rental housing supply), completions per capita, and net completions per housing stock. The results show that the introduction of the rental brake has a statistically significant negative impact on housing construction, with stronger effects for multi-family dwellings. These findings remain robust to excluding major metropolitan areas, smaller municipalities, and municipalities with high homeownership rates, and they persist even when the analysis is restricted to neighboring municipalities. This study contributes to the international literature on rent regulation by providing causal evidence from Germany's staggered policy rollout, suggesting that even second-generation rent controls—which explicitly exempt new construction—can dampen housing supply. This likely occurs through increased regulatory uncertainty, higher risk premia demanded by investors, and reduced rental revenues available to finance residential investment.

Keywords: rent control; rental brake; housing construction; Germany

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Abstract Housing Policy Instruments and Outcomes

SYSTEMATIZING GOVERNMENT INTERVENTIONS FOR AFFORDABLE HOUSING: LESSONS FROM A GLOBAL REVIEW OF SUPPLY-SIDE POLICY TOOLS

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Housing affordability has become a critical challenge across both the Global North and Global South. Despite extensive government involvement in housing markets, policy interventions are often analysed within separate sectors such as planning, land management, housing finance, taxation, or social policy. This fragmentation limits the ability of policymakers and researchers to compare approaches and design coherent affordable housing strategies.

This paper develops a systematic framework for understanding how governments can influence housing affordability through supply-side interventions. Drawing on an extensive review of international literature and policy practice, the research identifies and classifies policy tools according to their objectives, mechanisms, and points of intervention within the housing provision process. The framework is informed by systems thinking and seeks to establish a common analytical structure for comparative housing policy research.

The analysis identifies 38 supply-side intervention strategies comprising 103 policy tools. These are organised into three broad categories: increasing housing supply, reducing housing production costs, and improving housing quality. Cost-reduction measures are further classified according to their effects on construction, land, finance, legal, overhead, and profit-related costs. The framework highlights how governments can combine interventions such as land value management, zoning reforms, public land allocation, financial guarantees, development subsidies, regulatory simplification, and support for non-profit housing providers to achieve affordability objectives.

The findings suggest that housing affordability depends less on individual policy instruments than on the configuration of policy mixes addressing multiple components of housing provision simultaneously. By systematising diverse international experiences, the framework provides a practical tool for evaluating existing housing systems, identifying policy gaps, and strengthening the link between housing policy design and implementation.

Keywords: affordable housing; housing policy; government intervention; housing supply; comparative housing systems

Abstract Housing Policy Instruments and Outcomes

TAXING TRANSACTIONS: REAL ESTATE TRANSFER TAXES AND THE SPANISH HOUSING MARKET

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Real estate transfer taxes (RETT) increase the cost of purchasing a home and may therefore affect housing-market activity, prices, and household decisions. With this paper, we examine the effects of RETT reforms on the Spanish housing market and their broader economic spillovers. We exploit regional variation in RETT reforms across 15 Spanish Autonomous Communities between 2010 and 2024, combining an event-study approach with panel local projections based on narratively identified exogenous tax reforms.

The results show that increases in RETT substantially reduce transactions in the existing housing market, while having no statistically significant effect on housing prices. An increase in the RETT base rate of one percentage point reduces transactions by around 7 percent in the local projections, with the decline persisting for approximately two years. The event-study estimates similarly indicate a persistent reduction of around 15 percent in transaction volume. There is little evidence of sustained substitution towards new housing, which is not subject to RETT.

RETT base rate increases also generate broader spillovers. Rents increase, consistent with households substituting from home purchase towards rental housing, while inflation declines. Industrial production of durable consumption goods falls substantially, and the number of new mortgages declines by around 5 percent. These results suggest that the effects of transaction taxation extend beyond the housing market and operate primarily through reduced market activity rather than capitalization into house prices.

Finally, the paper documents substantial asymmetry between tax increases and decreases. While increases primarily reduce transactions, tax decreases are associated with strong increases in both housing prices and transaction volumes. This asymmetry suggests that behavioural responses can substantially alter the fiscal consequences of RETT reforms.

Keywords: real estate transfer tax; housing markets; narrative identification; Spain

Abstract Planning for Social Housing

SPATIAL PATTERNS OF HOUSING VULNERABILITY IN SERBIA: IMPLICATIONS FOR SOCIAL HOUSING POLICY PLANNING

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Housing vulnerability is a multidimensional phenomenon that reflects the cumulative effects of demographic, socio-economic, health, family, and housing-related disadvantages. Considering that these disadvantages are unevenly distributed across space, they create geographically distinct patterns of vulnerability and uneven priorities for policy intervention. Social housing is recognized as an instrument for reducing housing inequalities. Therefore, identifying areas with elevated housing vulnerability is important for effective planning and territorial targeting of social housing policies. This paper aims to identify the spatial patterns of housing vulnerability in Serbia and to determine the municipalities that should be prioritized in social housing policy planning. Data from the 2022 Population, Households and Dwellings Census of the Republic of Serbia at the municipal level (LAU 1) were used. Housing vulnerability was measured using population aging, educational attainment, unemployment, disability, single-parent families, and basic housing conditions. A Housing Vulnerability Index was constructed using Principal Component Analysis (PCA), based on which the classification of municipalities by vulnerability level was derived. Furthermore, PCA enabled the identification of the dominant vulnerability dimension and pointed to the type of disadvantage that contributes most strongly to housing vulnerability in each municipality. Hot Spot Analysis was applied to detect statistically significant spatial clusters of municipalities with high and low housing vulnerability, as well as outliers. All analyses were performed using Jamovi and ArcGIS Pro 3.6. The results indicate that housing vulnerability in Serbia reflects the combined effects of multiple forms of disadvantage and varies considerably across municipalities. Vulnerability is not randomly distributed but forms distinct geographical clusters. These spatial concentrations highlight municipalities in which multiple disadvantages have accumulated. The study provides an evidence base for developing local social housing policies aimed at reducing existing spatial inequalities and strengthening the social resilience of municipalities.

Keywords: social housing; housing vulnerability; spatial analysis; Principal Component Analysis; Serbia

Abstract Planning for Social Housing

PRIDE AND PREJUDICE: RIGHT TO HOUSING IN POSTSOCIALIST URBAN DEVELOPMENT

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I propose a comparative perspective on the differences between the language and discourse of state and municipal institutions in relation to exercising the *right to housing* as a departure point for new social housing policies in regions of Spain, namely Catalunya and the Basque Country and in the postsocialist state and municipal governments of Czech and Slovak Republics.

The temporal frame of the last decade post 2016, when a radical institutional turn and change of narrative happened in the northern Spanish countries. It can serve as a methodological example of formulating new agendas for social housing and a complex of necessary legal changes, planning, institutions, their policies and practices.

As an architect and academic who spent part of my creative and research practices in Catalunya also in the field of municipal social housing projects that are now more than a decade in use, I want to put light on the key systemic problems – for public and cooperative social housing planning, procuring, funding, and building in existent or new architectural construction- that is land use. I would introduce a new notion of postprivatist city to the current situation of the postsocialist urbanity that is characterized transnationally by large scale enclosure of strategic urban land for private real-estate development and the near absent institutional practice of land use regulation in public interest.

Further I will trace the false application and appropriation of notions of terrain vague or brownfield when used in public debate on new social housing construction in times of pressured living standards in urban zones under the impacts of multiple phenomena of gentrification, turistification and collateral social segregation of postsocialist cities like Prague or Bratislava. I would share the outcomes of the publication Pride and Prejudice: right to housing (AVU, 2023) as a tool for research and public pedagogy.

Keywords: right to housing; public discourse; access to land; postsocialist cities; postprivatist urbanity

Abstract Plural Processes: Housing as Lived Practice

WHICH LAND FOR SOCIAL HOUSING? URBAN LAND ALLOCATION AND THE SPATIAL ORGANISATION OF SOCIAL REPRODUCTION

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As contemporary urban development increasingly prioritises the valorisation of land, a critical question emerges for social housing—*which* land is made available for it, where it is located, and what conditions of everyday life this allocation produces.

Bringing feminist social reproduction theory into conversation with the critical political economy of land, the paper examines how the allocation of urban land shapes access to the resources on which social reproduction depends. Housing, and social housing in particular, cannot be understood in isolation from its spatial relation to childcare, education, healthcare, public transport, public space and networks of social support. The allocation of land for social housing is therefore simultaneously an allocation of access to reproductive resources and of the costs of everyday reproduction.

Drawing on documented cases of social housing provision in post-socialist Belgrade—ranging from the large-scale, spatially marginalised Kamendin settlement, to the almost total infrastructural isolation of settlements such as Jabučki Rit—the paper interprets this pattern as evidence that the state itself commodifies public land, directing more valuable, central plots toward profitable development while relegating social housing to peripheral sites of lesser value. This is one spatial mechanism among several, through which the contradiction between land valorisation and social reproduction is managed. Socially necessary but less profitable uses are accommodated where they interfere least with the accumulation potential of urban (publicly owned) land, while the reproductive costs of their location are transferred onto the households whose limited resources make social housing necessary in the first place.

This adds a further dimension to critiques of social housing's chronic underfunding. Namely, the state's active role in redistributing the costs of reproduction across urban space underscores the need for more precise, binding, and consistently enforced site-selection criteria in planning practice.

Keywords: urban land valorisation; social reproduction; social housing; post-socialist Belgrade

Abstract Planning for Social Housing

TOWARDS A "SCIENCE OF THE CITY"

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DASH started with a clear understanding of the necessity of working multi-, inter-, and trans-disciplinary. As the project comes to an end, I want to reflect on the possibility of what Lefebvre called a 'science of the city' constructed from "fragmented sciences": how do we "transcend divisions" to understand and transform the thing we call "the urban" or "the city"?

I suggest that Critical Realism's deep and laminated natural and social ontology, especially Roy Bhaskar's and Berth Danermark's concept of (necessarily) laminated systems, offers a way for-ward. Bhaskar and Danermark mobilise this concept to explain how complex social events (such as urban change) are caused by a multiplicity and interplay of mechanisms at different levels or laminae of open systems. This resonates with planning practice that faces complex situations of (desired) urban change. Planning, as Lefebvre observed, has long entailed a practical application of the concept of laminated reality by operating with both partial knowledge (i.e. a particular lamina of the system) and an idea of the whole (i.e., the laminated system).

To exemplify this, the presentation reviews the history of Aalborg's waterfront redevelopment and the spontaneous pivot to developing the neighbourhood with social housing providers after the financial crisis of 2007 "touched ground" in the city and changed the financing landscape overnight. This discontinuous or ruptural change enabled a number of laminae and (temporarily) disabled others in ways that fundamentally changed the municipality's plans: instead of privately financed and owned housing, Aalborg's waterfront is defined by public open spaces and social housing owned by local housing associations.

Keywords: planning; social ontology; laminated system; housing; Aalborg

Abstract Planning for Social Housing

A COMPARATIVE ANALYSIS OF PLANNING SYSTEMS AND SOCIAL HOUSING MODELS IN DENMARK, GERMANY, PORTUGAL, AND SERBIA

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Housing represents a fundamental human need met through either renting or property ownership. In recent decades, housing costs have continuously consumed a growing share of average family incomes, significantly impacting both rental and purchase markets. To mitigate critical market failures—such as the deficit of affordable units, escalating property prices, and surging demand—governments frequently intervene in the real estate market rather than relying solely on supply and demand dynamics. Notably, property purchase prices are currently outpacing rental rate increases across Europe. European states generally intervene more actively in the rental sector than the broader real estate market, regulating rental costs through various legislative models. These models primarily target the existing housing stock because implementation through established legal frameworks is simpler and faster. However, the current housing stock remains structurally insufficient and inadequate, largely driven by shifting demographic trends and changing household structures.

Urban planning serves as the institutional discipline that incorporates expert consensus, laws and regulations, community needs and actual conditions, as well as constraints and potentials, into formal urban plans. Given that urban planning is one of the most potent instruments for state intervention in the real estate market, this paper examines the contemporary planning systems of Germany, Denmark, Portugal, and Serbia. It places a specific focus on the integration of social housing within these distinct legal frameworks. The comparative study aims to evaluate how urban planning policies influence the efficiency, construction, and expansion of the social housing stock. Ultimately, the research explores whether targeted structural reforms to existing planning frameworks can reverse negative market trends and enhance housing accessibility.

Keywords: urban planning, housing, real estate market, comparative planning systems

Abstract Planning for Social Housing

PUBLICLY SUPPORTED HOUSING IN NOVI SAD: PROGRAMMES, SPATIAL MODELS AND THE PLANNING FRAMEWORK

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Publicly supported housing encompasses diverse programmes in which the state, local government, or public institutions participate through financing, land provision, planning, construction, management, or favourable conditions for housing use and acquisition. Its distinctive character derives not from a specific architectural or spatial typology, but from the modes of financing, ownership, allocation, and management. Starting from the Serbian legislative framework, this paper examines how different forms of public support have been spatially operationalised within Novi Sad.

The analysis covers selected national, municipal, and institutional programmes: programmes of the Novi Sad City Housing Agency, housing for refugees and internally displaced persons in Veternik and Futog, the planned reconstruction of the informal Roma settlement of Bangladesh, housing for members of the security forces in Jugovićevo, and institutional housing programmes for university staff. The programmes are compared by institutional framework, target group, planning basis, spatial model, capacity, access to public services, ownership outcome, and implementation status.

Three spatial models are examined in greater detail: integration of a target group into an existing settlement, improvement of a spatially separated community, and formation of a large new residential area. The analysis focuses on location, infrastructure, access to public services, connections with the surrounding urban fabric, and future adaptability.

The results show that publicly owned land is an important precondition for implementation, but does not itself ensure a high-quality location. The appropriateness of housing concentration depends on infrastructure provision and on coordinating housing construction with public services over time. The paper distinguishes spatial integration from achieved social integration, which requires empirical research. Common criteria include integration into the existing residential fabric, effective access to amenities, infrastructure sustainability, appropriate spatial capacity, adaptability, and a clear relationship between the planning solution and long-term public value.

Keywords: publicly supported housing; spatial models; planning framework; spatial integration; Novi Sad

Abstract Planning for Social Housing

MORPHOLOGICAL DENSITY AS A PLANNING FRAMEWORK FOR SOCIAL HOUSING: RESIDENTIAL ENSEMBLES OF THE TWENTIETH-CENTURY SKOPJE

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The planning of social housing extends beyond the provision of dwellings towards the formation of urban environments capable of supporting collective life, accessibility and long-term liveability. In this context, the residential ensemble represents a significant scale of planning, mediating between the individual dwelling, the neighbourhood and the city through the organisation of built and open space. This paper examines this relationship through a focused analysis of residential ensembles developed during the first period of progressive modernisation in Skopje in the twentieth century.

The research forms part of a broader investigation of residential ensembles in Skopje and their potential to support collective use of public open space. While the wider study addresses morphological type, spatial organisation, experiential qualities and historical transformation, this paper focuses specifically on morphological density as a primary analytical dimension. Density is understood not as a singular quantitative measure, but as a relational condition emerging from the interaction between built form, open space, population, housing units and movement networks.

Through the analysis of selected residential ensembles characteristic of the post WW2 period, the research examines how different configurations of morphological density produce distinct relationships between buildings, open spaces and movement systems. The analysis considers built density, open-space ratio, population and unit density, pedestrian and vehicular network density, and the distribution of uses as interconnected indicators of the spatial structure of the residential ensemble.

The findings suggest that density alone cannot adequately describe the spatial capacity of social housing environments. Rather, the relationship between built mass, open space and networks is critical in determining whether density produces spatial pressure or supports a balanced collective landscape. By identifying morphological density as a relational condition, the paper contributes to a more spatially grounded understanding of social housing planning, in which the quality and organisation of shared open space are considered integral to housing provision rather than as residual outcomes of building development.

Keywords: social housing; residential ensembles; morphological density; urban morphology; Skopje

Abstract Planning for Social Housing

ABSORBING URBAN GROWTH: DEMOGRAPHIC PRESSURE AND HOUSING QUALITY IN SERBIA'S PERI-URBAN SETTLEMENTS

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Urban expansion increasingly extends beyond administrative city cores, transforming peri-urban settlements into dynamic and transitional spaces between urban and rural contexts. Characterized by continuous demographic and spatial transformation, these settlements often experience infrastructure that struggles to keep pace with population growth. This paper examines the extent to which Serbia's peri-urban settlements have absorbed population growth while maintaining adequate housing conditions. It asks whether demographic dynamics and housing construction have been matched by housing quality.

The analysis uses settlement-level data from the 2022 Census of Population, Households and Dwellings and a modified DEGURBA-based typology developed for Serbia. The typology identifies peri-urban settlements as a distinct category. The analysis integrates four dimensions: the intensity and period of housing construction; the period of in-migration; individual residential comfort; and residential infrastructure. Construction and migration periods are harmonized to examine whether population settlement corresponds to housing-stock expansion and whether peri-urban settlements display different housing-quality profiles.

Preliminary findings point to considerable demographic and residential pressure. Between 1948 and 2022, the population of peri-urban settlements increased 4.5 times, while in-migrants account for 60.3% of their current population. Their housing stock is intensively used: 80.1% of dwellings are occupied, and the average dwelling area of 86.6 m^2 is the highest among Serbia's urban settlement types. However, spacious housing does not necessarily imply adequate residential conditions. High overall coverage by water-supply and sanitation installations conceals substantial reliance on non-networked solutions in some settlement belts, while central heating is available in only 5.8% of dwellings.

By comparing settlement and construction trajectories with housing quality, the paper identifies different patterns and constraints in absorbing urban growth. It argues that peri-urbanisation should be understood not simply as housing-stock expansion, but as a process of spatial and demographic transformation whose outcomes depend on infrastructure and planning capacity. The findings highlight the importance of considering the relationship between private residential comfort and collective infrastructure when assessing housing adequacy and developing more inclusive and socially responsive housing policies.

Keywords: peri-urban settlements; urban expansion; in-migration; housing quality; residential infrastructure

Abstract Housing Access under Pressure

LAYERED HOUSING PRESSURES IN A POST-SOCIALIST CITY: AFFORDABILITY, MIGRATION AND SOCIO-SPATIAL CHANGE IN BELGRADE

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Belgrade's housing system has undergone profound transformation since the collapse of socialism, marked by large-scale privatization, market-led residential development and the growing role of housing as a commodity. These processes have gradually reshaped access to housing and produced new forms of socio-spatial differentiation. Since 2022, the arrival of a substantial number of international migrants, particularly from Russia, has added a new source of demand to an already pressured housing market.

This paper examines how long-term post-socialist restructuring and recent migration-driven pressures intersect in shaping housing affordability and residential access in Belgrade. It combines census-based analysis of socioeconomic segregation between 2002 and 2022 at the census-tract level with mixed-method research on post-2022 Russian migration.

The findings reveal a gradual restructuring of Belgrade's residential geography. Higher socioeconomic groups remain concentrated in central and more desirable urban areas while lower-status groups have become increasingly concentrated toward the periphery. Post-socialist housing construction has contributed to selective, class-based access to newly developed residential areas. The post-2022 migration wave has intersected with these longer-term tendencies by increasing competition within the private rental sector, particularly in centrally located and well-connected neighborhoods. Rising housing costs and limited availability have consequently become increasingly important factors in residential choice.

The Belgrade case demonstrates how sudden migration-driven demand can amplify affordability pressures generated by longer-term housing market transformation. It highlights the importance of understanding housing affordability not as a temporary market imbalance, but as a cumulative outcome of institutional change, commodification and unequal access to urban space.

Keywords: housing affordability; migration; residential segregation; private rental sector; Belgrade

Abstract Housing Access Under Pressure

WHO STAYS, WHO MOVES? DETERMINANTS OF POST-RENOVATION (IM)MOBILITY IN THE SWEDISH RENTAL SECTOR

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In Europe, substantial housing stocks are in need of upgrading and modernising, especially with regards to new EU-level energy efficiency directives and initiatives. When rental properties undergo renovations, tenants' housing situations are directly affected. This study examines post-renovation (im)mobility outcomes following renovations in the Swedish rental sector. It shifts the focus from "renoviction" (displacement/eviction due to renovation) to a nuanced understanding of both movers and stayers. Utilising a quasi-experimental design with longitudinal Swedish register data, propensity score matching was performed at the property level to create a comparable counterfactual of unrenovated properties. Following descriptive analysis, logistic regression models were employed to identify the drivers of post-renovation (im)mobility at the individual level. Findings reveal that renovations do not uniformly lead to mobility; a significant portion of tenants stay. Staying is primarily driven by duration of residence, as well as housing benefits. Residents with private landlords exhibit a higher likelihood of moving compared to those with public landlords, aligning with literature on rental housing financialisation. Furthermore, residential context plays a critical role: tenants in less urbanised municipalities are significantly more likely to relocate post-renovation than those in large cities, likely reflecting differences in housing market tightness. The study contributes a nuanced understanding of post-renovation dynamics and the various constraints on residential choice.

Keywords: post-renovation; Sweden; aspirations and capabilities; renoviction; mobility

Abstract Housing Access under Pressure

MUNICIPAL PLANNING STRATEGIES TO HOUSING CHALLENGES: THE CASE OF BRAGA

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The evolution of social housing in Braga, a city in Portugal, presents a case study of how medium-sized European cities navigate housing challenges amid rapid urban growth and market pressures. Despite experiencing population growth rates exceeding national and regional averages since 2001, Braga's social housing stock remains limited, comprising just 1,2% of the city's 88.623 dwellings, notably below Portugal's national average (3%).

Braga faces unprecedented challenges in its housing sector. Currently, market pressures have driven rental prices above 700€ (T2) in many areas, contributing to spatial displacement of middle and low-income residents from central areas. The severity of the situation is reflected in a 373% increase in social housing applications between 2021 and 2023, from 81 to 383 applicants.

Braga's Master Plan addresses the main territorial challenges associated with population growth, housing supply, accessibility and sustainable urban development, adopting an integrated planning approach to increase and diversify housing supply, while ensuring more efficient and structured urban development.

Housing is addressed through land-use regulations, the planning of development areas, the Planning and Management Operational Units (UOPGs) and the integration of areas earmarked for projects identified in the Local Housing Strategy (ELH), creating a framework for the phased development of housing and other urban functions.

This plan defines affordable housing as price-controlled housing, affordable rental accommodation or social housing, and introduces an incentive, allowing an increase of up to 0.2 in the building intensity index when affordable housing is promoted.

Some UOPGs aim to promote the supply of housing and implement the ELH, increasing the supply of price-controlled housing in the form of collective ownership.

This article contributes to the discourse on urban planning by examining how Braga's Master Plan combines housing provision with regulatory and spatial mechanisms to promote affordable housing, within a broader strategy for integrated and sustainable urban development.

Keywords: master plan; urban planning; affordable housing; municipal governance; housing market

Abstract Housing Access under Pressure

FROM POST-SOCIALIST SECURITY TO HOUSING INEQUALITY: HOUSING TENURE, VULNERABILITY, AND SUBJECTIVE WELLBEING IN SLOVENIA, 2005–2024

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As housing increasingly functions as a hidden welfare mechanism, Slovenia represents an ownership-dominated system in which pathways to stable housing are becoming limited. This contribution examines to what extent housing tenure (ownership, private renting, and public renting) is associated with subjective wellbeing in Slovenia and how this relationship has changed over time. It addresses whether differences in key subjective housing outcomes and life satisfaction reflect individual characteristics and housing conditions, or whether housing tenure itself plays an independent role. The analysis is based on two nationally representative housing surveys from 2005 and 2024 and combines descriptive and multivariate methods, including principal component analysis, clustering, regression models, and Oaxaca–Blinder decomposition.

The findings reveal a substantial transformation of the housing system. While differences in 2005 were primarily shaped by socio-economic characteristics, they are increasingly driven by subjective housing outcomes in 2024. This shift is accompanied by an expansion of vulnerability across the system, which is no longer limited to traditionally disadvantaged groups but increasingly affects homeowners. At the same time, renters remain consistently disadvantaged across all outcomes, including life satisfaction, and these differences persist under comparable conditions, indicating that housing tenure itself plays an independent role. Within the rental sector, public renters remain better off than private renters, but this protective advantage has weakened since 2005. Housing outcomes are also more closely linked to overall life satisfaction, suggesting that housing is increasingly central to broader wellbeing. This transformation is particularly evident among the youngest generation, for whom vulnerability has increased most and who no longer transition into stable housing positions.

The results show that housing in Slovenia is a central factor shaping inequality and wellbeing. Policy responses are therefore needed to strengthen the private rental sector, expand public housing, and address growing affordability pressures across the system.

Keywords: housing tenure; subjective wellbeing; housing inequality; housing policy; Slovenia

Abstract Policy, Planning and Practice

BEYOND SHELTER: SOCIAL HOUSING, INCLUSION AND EVERYDAY LIFE IN MUNICIPAL NEIGHBOURHOODS OF CASCAIS

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This paper examines housing conditions in municipal neighbourhoods in Cascais, Portugal, and asks how access to social housing affects residents' quality of life, social inclusion and everyday experiences of place. It addresses a central challenge in housing policy: understanding social housing not only as a response to affordability problems, but also as a condition for stability, wellbeing and social cohesion.

The analysis is based on a survey of 300 households living in municipal neighbourhoods, covering 819 residents. The data were collected in 2022 and include information on residents' socio-demographic profiles, housing conditions, neighbourhood perceptions, social and family networks, institutional trust and participation.

The findings show that the population living in municipal housing faces several forms of vulnerability, including low income, precarious employment, unemployment, health limitations and low educational attainment among older residents. Housing conditions are marked by both overcrowding, especially among larger families, and under-occupation, especially among older or smaller households. Residents also report problems related to damp, noise, poor insulation, lack of heating and the need for repairs.

Despite these limitations, satisfaction with both the dwelling and the neighbourhood is high. For many residents, access to municipal housing represents a major improvement compared with previous housing situations, providing greater residential stability, lower housing costs and better conditions for family life. The neighbourhoods also function as spaces of sociability and mutual support, with neighbours playing an important role in everyday interaction and emergency support.

The main takeaway is that municipal housing in Cascais generates important social benefits beyond shelter. However, these benefits depend on continued investment in maintenance, adaptability, public space, mobility, services and neighbourhood-level support. Social housing policy should therefore be evaluated not only by access and affordability, but also by its capacity to sustain inclusion, belonging and quality of life.

Keywords: social housing; housing conditions; social inclusion; Cascais; Portugal

Abstract Policy, Planning and Practice

BRIDGING POLICY AND PRACTICE: TOWARDS INCLUSIVE HOUSING SOLUTIONS FOR ROMA IN THE WESTERN BALKANS

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Despite advances in European and national Roma inclusion policies, inadequate housing remains a persistent source of structural inequality in the Western Balkans. According to the European Union Agency for Fundamental Rights (FRA), over 80% of Roma face poverty risks and overcrowding, one in five Roma households lacks running water, and 33% lack an indoor toilet. World Bank evidence highlights related employment and education disparities.

This paper examines the gap between policy commitments and implementation of inclusive Roma housing interventions in Serbia, Bosnia and Herzegovina, and Kosovo*. Through qualitative policy analysis and comparative case studies, it draws on European Union frameworks, FRA and World Bank evidence, and municipal initiatives supported by international organisations. It considers how municipalities coordinate housing, infrastructure, and social inclusion measures, and how external assistance can strengthen local implementation.

The analysis identifies fragmented governance, limited municipal capacity, short-term financing, weak stakeholder coordination, and insufficient technical assistance as key barriers. Integrated, area-based interventions combining settlement upgrading, participatory planning, legalisation, infrastructure investment, and meaningful Roma participation offer more sustainable pathways. Experiences from Fushë Kosovë, Bijeljina, and Serbian municipalities demonstrate the importance of cooperation among authorities, communities, financial institutions, and technical partners, while adapting solutions to local settlement and institutional conditions.

The paper argues that the main challenge is translating policy commitments into coherent local action, rather than merely securing additional commitments or funding. It advocates moving beyond isolated pilot projects towards long-term, investment-ready housing programmes aligned with urban development strategies. European Union instruments, the Council of Europe Development Bank, and UN-Habitat technical assistance can support this transition. Stronger municipal planning, coordinated investment, and sustained community participation can improve access to adequate housing and essential services, transform informal settlements into inclusive neighbourhoods, reduce multidimensional deprivation, and strengthen social cohesion across the Western Balkans.

Keywords: Roma housing; social inclusion; informal settlements; housing policy; Western Balkans

*All references to Kosovo in this study should be understood in the context of United Nations Security Council Resolution No. 1244 (1999).

Abstract Policy, Planning and Practice

TOWARDS INCLUSIVE SOCIAL HOUSING IN EAST JERUSALEM: AN EVIDENCE-BASED PLANNING FRAMEWORK FOR A CONFLICT-AFFECTED URBAN CONTEXT

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East Jerusalem represents a complex urban housing context in which residential needs intersect with spatial limitations, service accessibility, planning requirements, and pressures associated with a prolonged conflict-affected environment. This study develops an evidence-based planning framework for inclusive social housing that considers housing provision beyond quantity alone.

The methodology combines a structured review of housing and planning indicators with analysis of existing urban planning initiatives, drawing on UN-Habitat, the Palestinian Central Bureau of Statistics, the Jerusalem Institute for Policy Research, and relevant planning institutions. Particular attention is given to participatory planning initiatives in East Jerusalem, including programmes covering more than 210 hectares across six communities that support neighbourhood expansion and investment in housing, public space, and services. Housing-density indicators from the wider Jerusalem Governorate are treated separately according to their statistical boundaries.

The analysis organizes the housing challenge around six dimensions: affordability, spatial adequacy, service accessibility, community integration, adaptability, and participatory planning. These dimensions are synthesized into a framework for assessing future social-housing strategies. Rather than proposing a single physical model, the study offers a transferable neighbourhood-planning approach integrating dwelling requirements with accessibility, services, public space, adaptability, and community participation in complex and conflict-affected urban environments.

Keywords: social housing; East Jerusalem; inclusive housing; participatory planning; housing adequacy

Abstract Policy, Planning and Practice

CONTRIBUTIONS OF A SOCIAL HOUSING DATA OBSERVATORY TO THE DESIGN OF LOCAL HOUSING POLICIES

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The increasing complexity of housing challenges in contemporary cities demands the reinforcement of evidence based public policies that are capable of effectively responding to social, economic and territorial dynamics. In that regard, the Municipality of Porto, through Domus Social, the municipal housing company, developed the Social Housing Observatory of the Municipality of Porto (SHOMP), a project oriented towards knowledge production about social housing.

The SHOMP was created in 2020, affirming itself has a technical-scientific instrument that supports the analyses of social phenomenon's associated with housing. Besides being a data repository, the Observatory leads to analysis, reflection and social innovation, contributing to more informed, integrated and sustainable local policies.

The specific objectives of the SHOMP include the monitoring of supply and demand, analysis of the living conditions of the resident population, identification of territorial inequalities and the evaluation of the social impact of housing policies, while simultaneously promoting transparency through open data and regular reporting.

The SHOMP's approach relies on three dimensions of analysis. The first one focuses on supply, characterising the social housing stock, distribution across the municipality and the resident population. The second focuses on demand, analysing the application procedures for social housing, the profile of the applicants, response periods and admission criteria. The third one addresses synergies within Porto's housing landscape, promoting an integrated analysis of the social housing stock in the municipality and its adequacy to meet the needs of the population.

The Observatory is an innovative tool that contributes to the design of local housing policies based on knowledge, reinforcing the ability of the municipality of Porto to respond, strategically and sustainably, to current housing challenges oriented towards social cohesion and housing justice.

Keywords: social housing; public policies; housing policies; data analysis

Abstract Policy, Planning and Practice

RESPONSES TO THE HOUSING SHORTAGE AND ISOLATION OF THE ELDERLY IN PORTO

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Porto is experiencing a significant demographic transition, with an increasing proportion of older residents facing the combined effects of housing insecurity, financial vulnerability and social isolation. Conventional housing policies, primarily focused on the provision of physical accommodation, have often proved insufficient to address the social and emotional dimensions of ageing. In response, the Municipality of Porto, through Domus Social, developed the Shared Senior Housing initiative as an integrated, community-based approach to housing and active ageing.

The initiative aims to provide affordable and suitable accommodation while promoting autonomy, dignity, mutual support and social connection among older adults. Its approach is based on the conversion of underused municipal properties into shared residences, where individuals voluntarily share common spaces and everyday experiences. Implementation relies on close cooperation with parish councils and other local partners, which supports the identification of potential residents, the assessment of individual needs and the ongoing facilitation of shared living arrangements.

Since its launch in 2016, the initiative has expanded to fourteen residences, accommodating people aged between 60 and 90. More than 90% of residents report an improvement in their quality of life, including reduced loneliness, greater emotional well-being and stronger social relationships. The model also promotes neighborhood participation, strengthens informal support networks and makes efficient use of existing municipal housing assets, resulting in a comparatively low-cost and high-impact intervention.

The experience demonstrates that housing for older adults should be understood not merely as physical infrastructure, but as a social ecosystem that supports belonging, independence and community participation. Local partnerships, careful assessment of social compatibility and continuous facilitation are essential to its success. Aligned with Sustainable Development Goals 3, 10 and 11, the initiative provides a scalable and transferable model for cities seeking inclusive, sustainable and human-centered responses to demographic ageing, housing shortages and social isolation.

Keywords: senior co-housing; social isolation; active ageing; affordable housing; urban social innovation

Abstract Inclusion: Policy, Planning and Practice

FINDING COMMON GROUND: URBAN DESIGN STUDIOS PROVIDING IDEAS FOR NEIGHBOURHOOD REGENERATION IN PORTO AND VILA NOVE DE GAIA

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Amid rapidly rising housing prices, high demand for social housing, and scarce public spaces in Porto and Vila Nova de Gaia, the need to support "common ground" through context-sensitive regeneration is increasingly urgent. How can such regeneration revitalize neighborhoods, strengthen social cohesion, and prevent gentrification by actively engaging residents in collaborative transformation? Two research-driven design studios, held with students from the University of Stuttgart, developed innovative strategies, processes, visions, and designs for urban transformation at and beyond the neighborhood scale—one focusing on Porto's Bonfim district and the other on Grijó in Vila Nova de Gaia. DASH partners, Domus Social in Porto and Gaiurb in Vila Nova de Gaia, played a crucial role by providing contextual and practical expertise, facilitating resident engagement, and helping to navigate cultural sensitivities.

This contribution outlines the studios' setup, process, and selected outcomes. Students immersed themselves in the local context through literature review, excursions, and ongoing dialogue with key experts. Their proposals were grounded in theoretical frameworks, with particular emphasis on urban commoning. The studios' approach and developed frameworks are illustrated by two student project proposals. The first, 'Futureproof Bonfim,' presents a commoning-based strategic design to counter displacement caused by unaffordable housing and car-dominated infrastructure in Bonfim through a resident-led housing cooperative and street space transformation, implemented via a phased participatory strategy. The second, "Lively Grijó", seeks to activate and enhance "Urban Contact Zones" in Grijó to foster intergenerational and cross-group social interaction. The contribution concludes by reflecting on the process and outcomes in both studios in Porto and Gaia, highlighting the significance of cross-cutting issues on housing affordability, access, and inclusion—both within the DASH project and beyond.

Keywords: strategic planning, social cohesion, co-creation, urban commons, affordable housing

Abstract Inclusion: Policy, planning and Practice

STATE-SPONSORED UNHOMELINESS: STRUGGLE FOR CERTAINTY AND PRIVACY IN SERBIAN SOCIAL HOUSING

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This paper examines the lived realities of housing precarity within Serbia's social housing estates, focusing on the concept of unhomeliness. Drawing on multimodal fieldwork conducted in two Serbian social housing estates, it explores how marginalized inhabitants navigate the erosion of stability, privacy, and living conditions. The findings reveal how systemic neglect and institutional failures compound vulnerabilities, fostering pervasive instability and alienation. Social housing, intended as a solution to housing needs, emerges as a paradoxical site where shelter is provided yet insecurity, unhomeliness and marginalization persist. Through the lens of unhomeliness, the analysis reveals the emotional and material toll of precarious housing, such as utility disconnections, overcrowding, and structural neglect. The article situates unhomeliness as a structural and experiential phenomenon, emphasizing how the erosion of welfare housing policies and lack of privacy undermine the basic functions of a "home" and shedding the light on the tension between inhabitants' efforts to create autonomy and dignity, and the challenges they face. This analysis advances understanding of housing inequality and resilience among marginalized communities in post-socialist contexts, offering a critical perspective on the interplay between systemic neglect, individual agency, and the contested meanings of home.

Keywords: social housing; housing precarity; unhomeliness; privacy; Serbia

Abstract Inclusion: Policy, Planning and Practice

THE AALBORG MODEL: CO-CREATION AS A DRIVER FOR SOCIAL HOUSING TRANSFORMATION IN AALBORG EAST

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Aalborg East was developed in the 1970s as a large social housing district and later experienced significant challenges related to unemployment, low educational attainment, crime, and social exclusion. While Danish national policy has increasingly focused on demolition and tenure transformation in vulnerable neighbourhoods, Himmerland Housing Association and the Municipality of Aalborg pursued a different strategy based on long-term planning, resident involvement, and cross-sector collaboration.

This presentation introduces "The Aalborg Model", an approach in which the housing association serves as a strategic platform connecting residents, businesses, municipal services, educational institutions, NGOs, and local associations. Through the Centre for Co-Creation, stakeholders jointly develop initiatives that address employment, education, health, community building, and neighbourhood development.

The model combines social interventions with large-scale physical transformation. Between 2013 and 2024, approximately €400 million was invested in housing renovation, infrastructure, public spaces, mixed-tenure development, and diversified housing typologies. A key objective has been to integrate Aalborg East into the wider city while creating attractive and inclusive living environments.

The outcomes have been substantial. From 2012 to 2022, employment increased from 36% to 60%, average household income rose by 41%, youth educational attainment improved significantly, and crime rates declined by 73%. Aalborg East has successfully moved away from the national lists of vulnerable residential areas, and Aalborg is today the only major Danish city without neighbourhoods on these lists. The area is now attracting new residents, businesses, and private investment.

The case demonstrates how non-profit housing organisations can act as local change agents and how co-created governance models can contribute to safer, more inclusive, and socially sustainable neighbourhoods. The approach has received both national and international recognition, including the New European Bauhaus Prize and the European Responsible Housing Award.

Keywords: social housing; co-creation; neighbourhood transformation; social inclusion; Aalborg East

Abstract Housing Ownership, Policy and Social Need

SINGLE-FAMILY HOUSING IN MID-SIZED SERBIAN CITIES: NEW DEVELOPMENT, CONSTRAINTS, AND SOCIAL-HOUSING MEASURES

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Housing policy in the former socialist Yugoslavia (1945–1992) was, inter alia, characterised by a strong orientation to single-family housing. Multi-family housing rarely made more than 25% of housing stock in all settlements except the largest cities at the end of socialism. This policy approach strikingly shifted to the (construction of) multi-family housing in the post-socialist Serbia after 2000. Since then, it has become attractive to buy a new apartment in historic centre instead of refurbishing or building a house at urban periphery even in the case of smaller cities. It is argued that this trend is a legislative, strategic and planning reflection of the unbalanced relation between active private construction sector and passive public sector. Therefore, new single-family housing projects were recently rare in Serbian cities and without a proper policy. The only exceptions have been major cities, Belgrade and Novi Sad, where illegal single-family construction has been still active at urban fringe.

Such a situation has changed with the COVID-19 pandemic and related lockdowns and the movement prevention. Younger families rediscovered the appeal of living in a house with a garden, especially in mid-sized cities with a revived economy. Without a clear policy, national and local levels have been mainly unprepared for this new vigour. "Oldish" legal and strategic documents are inadequate for planning and designing single-family residential areas. Furthermore, banking sector is also unprepared for a loan to buy or build of a smaller house. Finally, a necessity for forming new of renewing existing single-family zones has been mostly missed in general urban plans. The aim of this research is to frame the current position of the development of single-family housing in mid-sized Serbian cities, with highlighting constraints and social-housing measures for this segment of local housing.

Keywords: single-family housing; city periphery; social housing; urban planning; Serbia

Abstract Housing Ownership, Policy and Social Need

ACTIVATING LARGE SINGLE-FAMILY HOMES AS A RESPONSE TO SOCIAL HOUSING SHORTAGE

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Across many European countries, and in Slovenia in particular, the stock of social housing remains insufficient to meet growing demand, leaving many households without access to affordable, secure accommodation. While policy responses primarily focus on increasing housing supply, large numbers of single-family homes remain fully vacant or with partially occupied living space, often owned by ageing residents whose households have shrunk over time. This mismatch raises the question of whether better use of the existing private housing stock could complement conventional approaches to expanding social housing. The Slovenian research project on which this contribution draws investigates models for activating large single-family homes with vacant or underused living space. The project's objective is to develop and evaluate models that could facilitate the mobilisation of underutilised private housing for affordable rental and shared housing purposes. Drawing on interviews with property owners across Slovenia and other housing stakeholders, the project identifies key barriers and enabling conditions for bringing underutilised residential space into use and is developing a range of activation models. This contribution presents a selection of these models, including internal subdivision, intermediary-supported letting, and incentive-based rental arrangements, and examines their feasibility as well as the regulatory and institutional changes required to support their implementation. Preliminary findings indicate that key barriers include legal uncertainty around subdividing single-family homes under current tenancy regulations, while owners are more receptive to activation when intermediary support reduces the administrative and interpersonal burden of letting. Activating vacant and under-occupied private housing should not be viewed as a substitute for expanding social housing, but rather as a complementary policy instrument. By responding to owners' preferences and constraints, such models can help mobilise existing housing capacity, broaden affordable housing opportunities, and support a more efficient use of the housing stock.

Keywords: social housing shortage; vacant housing; large family homes; housing policy; models of activation

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AFFORDABLE BUT NOT SOCIAL? PROTEST, MARKETISATION AND THE LIMITS OF HOUSING REFORM IN ISRAEL

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When hundreds of thousands of Israelis joined the 2011 social protest, housing became a powerful symbol of a broader demand for social justice. Protesters called for affordable housing, expansion of public housing, regulation of rental markets, assistance for households, and recognition of housing as a basic right. Their demands challenged a decades-long state retreat from direct housing provision and raised a fundamental question: would political pressure produce a more social housing regime?

This paper revisits the Israeli experience through the relationship between housing, affordability and marketisation. It examines the principal housing and planning reforms associated with the social protests and compares their regulatory logic with the demands articulated by protesters. The analysis draws on policy and legislative documents, a systematic mapping of reforms, and interviews with planners, officials and other experts.

The findings reveal a dual legacy. On the one hand, protest generated meaningful policy change. The government adopted measures concerning affordable and long-term rental housing, smaller dwellings, housing supply, state-owned land, and planning reform. Affordability consequently acquired a much stronger position within Israeli housing and planning policy. On the other hand, these interventions largely operated within rather than against the market. Direct public provision remained limited, housing was not established as a basic legal right, and private development and homeownership continued to occupy central positions in the emerging policy framework.

The Israeli case therefore exposes an important distinction between making housing more affordable and making the housing system more social. It suggests that protest can force governments to redistribute resources and modify regulation while leaving the deeper institutional logic of housing provision largely intact. This distinction offers a useful lens for assessing contemporary affordable-housing policies well beyond Israel.

Keywords: affordable housing; social housing; marketisation; social protest; Israel

Abstract Inclusion: Policy, Planning and Practice

FROM OWNER TO OWNER(S): A HOUSING CRISIS

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We are currently, and have been for some time, confronted with the effects of alarming statistics that have turned housing into an increasingly pressing problem. One component of this problem that may provide a first and straightforward approach to understanding housing policies is the scale of public ownership—or, at the extreme, its virtual absence. The North–South divide is particularly evident in this regard. In Northern Europe, public-ownership indicators clearly exceed those observed in Southern Europe. Denmark, with 21%, and Portugal, with 3%, provide illustrative examples. Although not conventionally classified as Southern European, Serbia (0.54%) and Germany (3%) may also be considered here as comparative cases.

While such figures may help to characterise a country, another dimension deserves particular attention: cities. Returning to the North, Copenhagen, with 28%, and Belgrade, with 0.65%, reinforce this picture. This disparity suggests a clear conclusion: cities in Southern Europe may require greater public intervention. At least, this is what the experience of Northern European cities would appear to suggest.

A second component concerns the role of private ownership and the value attributed to it within the current and increasingly inflated housing market. The unequal competition between financial capital—represented by real-estate investment funds and other financial actors—and individual households seeking access to housing, together with the growing vulnerability of public policies across different levels of decision-making (local, regional, national, and supranational), further contributes to exacerbating the scale of the problem.

Housing is no longer purchased primarily as a place in which to live. As Ahmed Aboutaleb, former Mayor of Rotterdam, aptly put it: "If you buy a house, you need to live in it!" Instead, dwellings are increasingly being used temporarily by outsiders and acquired by "investors", for whom their primary value lies in the capital gains they generate. Housing has therefore ceased to be an end in itself and has become a means towards another end. In this sense, the principle pecunia non olet ("money has no smell") may help to explain the means and ends currently shaping our cities—and, ultimately, why we find ourselves in a housing crisis.

Keywords: housing; housing policy; housing crisis; governance; property; ownership

Abstract Finance Under Control?

ROLLING WINDOWS CLOSED DOORS

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This paper provides the first causal evidence on the effects of a statewide rent stabilization regime in the United States. Oregon Senate Bill 608 (2019) caps annual rent increases at 7 percent plus the local consumer price index, a permissive cap that rarely binds at the unit level. Despite this, I find large behavioral responses. Using a rolling-window difference-in-differences design that exploits the staggered entry of building vintages into coverage, I find that renters in covered buildings became 33 to 62 percent less likely to move across one-, two-, and three-year horizons, with effects growing over time consistent with gradual lock-in. Households in covered buildings exhibit a relative increase in homeownership of approximately 5 percent overall and 8 percent in urban areas. The cap's direct effect on rents was modest in aggregate, suppressing rent growth by approximately 4 to 5 percent on average and 9 to 10 percent in two- and three-bedroom rentals where the cap had the most bite. The behavioral responses are several times larger than the direct rent effect, suggesting that tenants and landlords respond to the existence of a stabilization regime in addition to its immediate pricing constraint. The analysis uses 580,897 American Community Survey household observations for Oregon (2010–2024) with within-Oregon robustness checks and out-of-state synthetic control validation.

Keywords: rent control; rent stabilization; residential mobility; homeownership; housing policy

Abstract Finance Under Control?

HOUSING AFFORDABILITY BEYOND SUBSIDY: STRUCTURAL SOLUTIONS TO EUROPE'S HOUSING CRISIS

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Across Europe, housing affordability has deteriorated despite substantial public expenditure on housing subsidies, mainly in the form of housing allowances. While policy debates increasingly focus on increasing subsidy volumes, comparatively little attention is paid to the institutional mechanisms that determine whether public support produces lasting affordability or merely offsets rising market prices. This paper argues that the design of housing institutions is at least as important as the scale of public investment. Using Austria's limited-profit housing model as a case study, it demonstrates how structural mechanisms can transform one-off public subsidies into a permanent affordability dividend.

The Austrian model combines object-based subsidies with cost-based rents, strict limitations on profit distribution, and mandatory reinvestment of surpluses. Unlike market-based systems, where public subsidies are often capitalised into land values or developer profits, subsidy benefits are passed directly to tenants through lower cost-covering rents. At the same time, providers accumulate equity through revolving funds, enabling the financing of future construction and refurbishment without requiring equivalent levels of new public expenditure. This intergenerational recycling of financial resources creates a self-reinforcing affordability mechanism that extends the impact of initial public investment far beyond the subsidised project itself.

Drawing on institutional analysis and evidence from Austria's limited-profit housing sector, the paper examines how revolving funds, long-term financing, and regulated cost rents contribute to housing affordability while maintaining the financial sustainability of housing providers. It further discusses the implications for the efficiency of public spending, arguing that institutional arrangements which retain public value within the housing system achieve substantially higher long-term returns than demand-side subsidies or market-based supply incentives. The findings are particularly relevant in light of the European Union's emerging Affordable Housing Plan and growing calls for large-scale public investment in housing. They suggest that Europe's housing crisis cannot be resolved through larger subsidies alone but requires institutional frameworks that preserve affordability in perpetuity so scarce public resources continue to generate social returns across generations.

Keywords**:** housing affordability; housing finance; revolving funds; public funding; EU housing policy

Abstract Finance Under Control?

THE PROBLEM OF AFFORDABLE HOUSING IN EUROPE. DILEMMAS, APPROACHES AND POLICY EFFORTS

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The housing problem has returned to European countries. The general belief since the 1980s was that housing – after solving the shortage problems – does not need public steering any more, the market will handle all emerging issues. After the periods of mass privatization of housing, and the financial crises, however, this belief proved to be wrong and housing is back on the political agenda in all countries.

The present crisis, however, is different from the previous one: it is not a crisis of shortage but of affordability. Consequently, also the methods to address the present crisis must differ from those used half a century ago. Unfortunately, this fact is not recognized by many actors, and the majority of new housing policy concepts, both on the EU and on national levels, focus on the supply side of the market and aim unilaterally to boost new construction of housing.

The paper addresses the problem of affordable housing in Europe from other perspectives, which fit better the present situation. Opposed to the supply-demand view, housing is considered and analysed in the paper as a financial asset. Besides, the housing problem is confronted with the emerging issues of the climate crisis and energy transition.

In order to better understand the present problems and the potential policy answers, new frameworks of analysis are applied, such as the post-growth approach and the concept of metropolitan collaboration. On the basis of the analysis of the affordability problem through these new lenses, recommendations are phrased to create public support, political legitimacy, and institutional capacity towards a new way of planning and policy making for housing addressing the core issues of affordability and taking planetary boundaries into account.

In the paper mixed methods are used, illustrating both the present policy approaches and the new theoretical ideas with concrete examples taken from different European countries.

Keywords: housing affordability; housing financialization; climate crisis and energy transition; post-growth approach; metropolitan collaboration

Abstract Finance under control?

THE ROLE OF MORTGAGE REFINANCING INSTITUTIONS IN EXPANDING ACCESS TO AFFORDABLE HOUSING: THE CASE OF ARMENIA'S NATIONAL MORTGAGE COMPANY

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Access to affordable housing is determined not only by the availability of housing stock, but also by whether households can obtain long-term, affordable and responsibly structured finance. Where long-term mortgage funding is constrained, specialised refinancing institutions can play a critical yet often underexamined role in translating housing-policy objectives into sustainable financial mechanisms. National Mortgage Company (NMC) operates within this framework.

NMC operates as a secondary-market institution, providing long-term funding to banks and credit organisations rather than lending directly to households. Its refinancing model is built on clear lending standards, targeted housing programmes and diversified funding mechanisms. By September 2026, NMC had refinanced 39,882 housing loans with a cumulative volume of AMD 244 billion. Its framework combines affordability requirements, responsible lending and long-term maturities with targeted state-supported and green housing finance.

Refinancing infrastructure of this kind can act as a bridge between public housing policy and private financial markets. By extending funding maturities, strengthening lending standards, supporting targeted programmes and diversifying sources of finance, including capital-market and development-finance funding, refinancing can improve the capacity of financial institutions to serve households that may otherwise face barriers to mortgage access.

The Company's experience also shows how domestic refinancing mechanisms can evolve toward a more inclusive housing-finance ecosystem, including through development-finance partnerships aimed at improving access to affordable and stable housing for vulnerable households. The company thus have the potential to make social and affordable housing finance more scalable, resilient and sustainable.

Keywords: social housing finance; affordable housing; mortgage refinancing; housing affordability; NMC; Armenia

NEW FORMS OF AFFORDABLE HOUSING ADAPTED TO CLIMATE CHANGE IN THE CITY OF PORTO

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Energy poverty is one of the biggest problems in Portugal directly related to the issue of Housing. The lack of financial resources for families to keep their homes heated in winter and the generally poor quality of construction, combined with an aging housing stock, are two key indicators of this energy poverty. In Affordable or Social Housing, this issue becomes even more critical, especially considering the worsening socio-economic conditions of families. Global climate change introduces another factor that exacerbates these problems. Now more than ever, it is essential to build in a way that minimizes energy consumption for climate control and daily activities within homes while improving residents' comfort.

In other words, increasing the energy efficiency of buildings is necessary to reduce their energy needs while ensuring thermal comfort and preventing structural pathologies. With the Expansion Project for the housing complex on Rua das Carvalheiras, the Municipality of Porto is establishing a new paradigm for the construction of Affordable and Social Housing in the city's central area. Its location, set on a large granite massif, proposes the creation of 14 housing units with construction solutions designed to mitigate the effects of climate change.

The proposal to present the Expansion Project for the Housing Complex on Rua das Carvalheiras is seen as an opportunity to share with European partners the concerns of this municipal company, responsible for managing the Social Housing stock in the city of Porto, regarding climate change and its specific impact on energy poverty and thermal comfort in housing. Alongside investment in the energy efficiency and environmental performance of new housing, the regeneration of public spaces in existing social housing neighbourhoods is another important area of intervention for the municipal company. Several projects are currently underway to improve the quality, accessibility, and usability of shared outdoor spaces, recognising their essential role in residents' everyday lives. These initiatives reflect a broader commitment to improving living conditions in social housing neighbourhoods, addressing not only the quality of individual homes but also the quality of the wider residential environment, and promoting social interaction, community well-being, and urban integration.

The project represents a further step forward in the technical and architectural quality of new affordable and social housing within Porto's long-standing tradition of social housing provision. The relationship between heritage and innovation, comfort and energy efficiency, and the quality of the built environment are key themes addressed in this project. Together with the ongoing regeneration of public spaces in existing social housing neighbourhoods, these concerns reflect a broader vision of housing that places environmental sustainability, residents' well-being, and the quality of the urban environment at its core.

Keywords: social housing; public policies; housing policies; energy efficiency

Abstract Housing Quality and Adaptability: Efficiency, Comfort, Care

BEYOND DEMOLITION: ADAPTIVE REUSE, CARE, AND THE FUTURE OF AGING SOCIAL HOUSING

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Across many cities, aging social housing is increasingly positioned between two competing imperatives: the need to address deteriorating building conditions and the need to preserve affordable housing, established communities, and the embodied resources invested in existing structures. Demolition and replacement may address physical deficiencies, yet they can simultaneously produce displacement, material waste, loss of social networks, and the erasure of collective memory. This paper asks how adaptive reuse and care-oriented architectural practices can provide an alternative framework for transforming aging social housing. Bringing architectural and urban perspectives into dialogue with debates on housing inclusion and resilience, the paper conceptualizes adaptability not simply as a technical property of buildings but as a socio-spatial capacity: the ability of housing environments to accommodate changing households, cultural practices, environmental pressures, and forms of collective life over time. It examines strategies including incremental rehabilitation, spatial reconfiguration, reuse of existing structures, improvement of shared spaces, and community-informed interventions. The paper argues for a shift from replacement toward repair, understanding existing social housing as a material and social resource rather than an obsolete urban artifact. Such an approach connects environmental responsibility with housing justice by reducing demolition while protecting affordability, continuity, and residents' relationships with place. Ultimately, the paper proposes careful adaptation as a framework for social housing transformation—one that evaluates architectural quality not only through physical performance but through the capacity of buildings and neighborhoods to sustain everyday life, social inclusion, collective memory, and long-term adaptability.

Keywords: social housing; adaptive reuse; housing quality; care; social inclusion

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ROOFTOP SOLAR AS A TOOL FOR MITIGATING ENERGY POVERTY: A FEASIBILITY ASSESSMENT IN SOCIAL HOUSING IN ČAČAK, SERBIA

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Energy poverty is a particular concern in social housing, where households with limited incomes are less able to absorb high electricity costs. In Serbia, this challenge coincides with the need to decarbonise the residential sector, which accounts roughly for one-third of total final energy consumption. Rooftop photovoltaic (PV) systems can address both objectives by expanding renewable energy generation and reducing tenants' electricity expenditure. This study assesses the techno-economic feasibility and potential household savings of rooftop PV systems in five social housing developments in Čačak: Košutnjak, Mikronaselje, Obrež 1, Obrež 2, and Ljubić Kej. Using social housing stock characteristics and the NREL PVWatts Calculator rooftop solar generation potential for each neighborhood was estimated.

The methodology is organized into four consecutive steps. First, roof characteristics (area, pitch, and orientation) for each building are estimated from Google satellite and Street View imagery. Second, PVWatts is used to model monthly and annual energy output (kWh) for each neighborhood, accounting for local solar resources, roof characteristics, and standard PV performance ratio (system losses). Third, estimated generation potential is converted into monetary savings using current electricity residential tariffs and installation costs, including available municipal co-financing subsidies. Final step, savings are allocated across the model to assess feasible reductions in the reported utility expense ranges.

The estimated annual energy production per household in the five social housing neighborhoods in Čačak amounts to approximately 40% of the average annual household energy consumption in Serbia. At best, this indicates potential reductions in utility service (electricity and gas) expenditures of about 26%. Smaller buildings (e.g., Obrež 2) can have a shorter payback period in relation to unit count, while larger complexes (e.g., Obrež 1) provide greater savings per apartment due to available roof area. This study was inspired by the practice of Domus Social—housing and maintenance company of the Municipality of Porto (Portugal). Its results can help municipal housing agencies consider PV installations as a tool to achieve social equity and mitigate energy poverty.

Keywords: photovoltaics; social housing; energy poverty; potential monetary savings

Abstract Housing Affordability: Metrics and Policy Interventions

THE EFFECTS OF THE TWIN TRANSITION ON HOUSING AND LABOUR: INTERDEPENDENCIES AND INTEGRATED SOLUTIONS

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The "twin transition"—referring to simultaneous digital and green transformations—has become a key concept in housing studies to describe ongoing societal restructuring and to evaluate housing policies. In this paper, we argue that existing scholarship and policy analyses of the twin transition have undertheorised the interlinkages between housing and labour. We address this gap by identifying these interdependencies and evaluating selected interventions aimed at improving both housing and labour conditions.

In the first part of our paper, based on a literature and policy review, we highlight the mechanisms through which twin transition processes and policies risk exacerbating existing housing and labour market inequalities, especially against the backdrop of the European urban affordability crisis. Labour-market dynamics, such as the platformisation of work and limited upward mobility, keep low-income workers in large cities acutely vulnerable to rising housing costs. Concurrently, housing scholarship demonstrates that twin transition processes disproportionately disadvantage individuals in precarious housing: both digital and green restructuring threaten to make housing less affordable, less accessible, less secure, and of lower quality for the majority of the urban population, particularly precarious workers.

In the second part, we present examples of integrated policies, programs, and projects that intervene in both housing and labour conditions. These include employment assistance initiatives in less dense housing markets as well as housing-supportive payroll tax schemes. Through these empirical cases, we demonstrate the potential—as well as the structural limitations—of cross-sectoral interventions in safeguarding precarious populations from the compounding pressures of the green and digital shifts.

This project has received funding from the European Union's Horizon Europe Research and Innovation Programme under grant agreement 101132325 ('EqualHouse').

Keywords: social housing; adaptive reuse; housing quality; care; social inclusion

Abstract Housing Affordability: Metrics and Policy Interventions

WHO CAN AFFORD THE AFFORDABLE HOUSING?

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Since 2019, we have witnessed the uprising of the concept of affordable housing in Portugal. Although the narrative has returned to the need for public housing to meet the population's needs in a speculative market, investment in expanding the public housing stock has taken a different course from what was previously the norm. In this study, we ask: Whose needs do affordable rents address?

Social housing accounts for only 2% of the housing stock, requiring strict management of waiting lists. The supply is clearly insufficient to meet the needs of those who require housing outside the market.

The introduction of affordable housing, largely funded by the PRR, is intended to meet the needs of middle-income households, with rents calculated based on market value. We draw on previous studies that show that the housing problem in Portugal doesn't stem from a lack of homes, but rather from the gap between housing prices and household incomes. We analyze the rise in housing prices, household incomes, and rental rates for affordable municipal housing in Lisbon and Porto, assessing the population potentially excluded from current policies.

The results point to one main conclusion: the slight increase in public housing supply, aimed at affordable rent, is in line with the upward spiral of prices, increasing the share of the population that falls into the "neither-nor" category in terms of housing—they are neither eligible for public housing—due to scarcity and eligibility criteria—nor can they afford an affordable rent.

We have demonstrated that the rent levels charged for affordable housing—due to the formula used to calculate them—perpetuate the gap between rent and income, thereby depriving public housing of its ability to counteract the market's speculative dynamics, and that this gap can only be addressed by decoupling rent calculations from market values.

Keywords: housing crisis; social housing; affordable housing; accessability gap

Abstract Housing Affordability: Metrics and Policy Interventions

WHEN HOUSING STOPS REPRESENTING A HOME: AFFORDABILITY PARADOX IN SERBIA'S HOUSING MARKET

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Contemporary urban development in Southeast Europe is defined by a profound structural paradox: while the region experiences severe depopulation, it simultaneously sustains aggressive real estate construction followed by increased property values. Focusing on the case of Serbia, this study investigates the systemic decoupling of the housing market from social realities. Examining post-socialist legislative frameworks, toleration of mass informal construction, and cash-dominated housing transactions, a paradox in which housing sector has transformed homes into speculative "concrete safes" is revealed.

Research combines the concepts of growing shrinking cities, construction-demography gap and housing affordability gap, financialization of housing, as well as related gentrification issues. Utilizing official statistical data on census cohorts, housing prices, and consumer basket, this study shifts the lens of affordability from a purely macroeconomic metric (standardized price-to income ratio) towards social reality by introducing novel affordability index - Demographic Affordability Gap (DAG).

The findings show that the national DAG exceeds 13.9, indicating years of intensive saving required for purchasing a home. The situation is even more pronounced in Belgrade and Novi Sad, and some tourist hubs, where the index reaches substantially higher values.

Under these conditions, homeownership has become structurally inaccessible for the average Serbian household, unless it benefits from inherited housing, intergenerational wealth transfers, or remittances from abroad.

Consequently, rising rental burdens and increasing living costs force average households into severe socio-spatial compromises, including nutritional austerity, residential downsizing, and displacement to peripheral areas. Ultimately, this research demonstrates that the contemporary market-driven housing system does not merely reflect Serbia's social realities but actively reinforces socio-economic stratification and contributes to deterioration in quality of life.

Keywords: housing affordability, shrinking cities; financialization; social issues; Serbia

Abstract Housing affordability: Metrics and Policy Interventions

THE HOUSING MARKET IN OSIJEK AS AN INDICATOR OF GENTRIFICATION

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An analysis of the residential real estate market in Osijek was conducted at the city district level, focusing on housing affordability. The objective is to identify the impact of gentrification processes and locate gentrification hotspots based on sales and rental listings for apartments and houses in Osijek. Data sources comprise eleven online platforms: six general classifieds, four agency aggregators, and one specialized meta-search engine. A total of 3.780 listings active between April 7 and May 13, 2026, were examined, representing a comprehensive cross-section of the active market during the observed period.

To ensure data integrity within the sales category, several exclusion criteria were applied: duplicate listings across multiple platforms were removed, as were properties with non-representative pricing (raw-shell state, structures requiring complete renovation/demolition, and undeveloped attics). Concurrent identical listings misreporting the same property in two different districts—or simultaneously classified as both an apartment and a house—were excluded, alongside listings representing multiple identical units within newly constructed buildings. Conversely, advertised pre-construction units were included. Within the rental category, listings specifying per-bed pricing models were systematically excluded.

Methodologically, an affordability coefficient was calculated for each listing based on the proportion of income a household can affordably allocate toward housing (contingent upon household typology and corresponding unit size), utilizing the national median equivalized household income as the baseline. Subsequently, filtered listings were categorized according to Osijek's seven municipal districts to enable spatial data mapping. This research framework facilitated the extraction of district-level metrics across all categories by household type and unit size: average asking price, average price per square meter, affordability coefficients, and the percentage of affordable housing units, thereby numerically delineating localized gentrification hotspots.

Keywords: housing affordability; gentrification; residential real estate market; post-socialist city; Osijek

Abstract

MAKING HOUSING SYSTEMS SEE: PARTICIPATORY KNOWLEDGE INFRASTRUCTURES FOR INCLUSIVE SOCIAL HOUSING GOVERNANCE

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Housing systems struggle to recognise forms of vulnerability that fall outside their own categories of intervention. While social housing policies commonly focus on increasing supply, affordability and tenure security, far less attention has been given to the knowledge needed to identify emerging and hidden forms of housing exclusion. This paper argues that safer and more inclusive social housing depends not only on providing dwellings but also on the capacity of housing systems to recognise and respond to populations whose needs fall outside established administrative categories. Drawing on the Lisboa Invisível research, it explores how participatory knowledge infrastructures and the collaborative arrangements through which lived experience is systematically produced, validated and made legible to institutions can contribute to more inclusive social housing governance. The project combines collaborative ethnography, citizen-generated data, and co-creation methodologies to transform experiences of housing insecurity into knowledge that can inform policy and practice. The empirical analysis draws on ten co-creation workshops conducted between April and July 2026 with around one hundred participants experiencing homelessness or severe housing precarity, in partnership with civil society organisations working in social and community intervention across Lisbon. Findings indicate that many forms of housing exclusion remain outside conventional policy responses because they occur within informal, unstable or administratively unrecognised residential situations. The research shows that lacking a stable address becomes a barrier to housing support, healthcare, employment and social protection, revealing how administrative visibility conditions access to social rights. Participatory knowledge infrastructures can therefore complement social housing governance by expanding the evidence available to institutions, incorporating lived experience into decision-making and enabling earlier identification of housing vulnerability. Rather than replacing existing administrative systems, these approaches make housing policies more adaptive and inclusive. By connecting participatory research with debates on housing governance, social innovation and knowledge production, the study contributes to European discussions on how social housing systems can become more responsive to underserved populations. In doing so, it addresses how such systems can strengthen equitable access to housing and social rights.

Keywords: social housing; housing governance; housing exclusion; participatory research; citizen-generated data

Abstract Plural Processes: Housing as Lived Practice

THE ANATOMY OF A SHARED HOUSE

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What can one house contain and how many different forms of living and collective activity can limited space support? This paper tells the story of the first house of Projekthaus Potsdam, a self-organised housing and cultural project in Babelsberg, Germany, through an anatomy of the building and the changing uses of its spaces.

A former owner's villa became the starting point of Projekthaus Potsdam in 2005. Today, its upper floor is home to six members of the housing community, four adults and two children. Other spaces are rented by organisations, while the souterrain accommodates 23 guest beds, with a kitchen, showers and spaces for meetings and public events. Even residual spaces have acquired functions: behind the staircase, a small sleeping place has been created. In the garden, a wooden trailer extends this spatial economy, providing temporary living and working space for visiting artists, including participants in the Creative Europe project *Tiny Spaces Deep Connections*.

Taking Gaston Bachelard's *The Poetics of Space* as a point of departure, I propose an anatomy of the house from the souterrain to the upper floor and outward into the garden. Bachelard's attention to cellars, rooms, corners and intimate spaces provides a framework for examining a house whose spatial logic has become collective.

Combining the history of the project with spatial analysis and an artistic reading of the building, I ask how architecture can accommodate dwelling, work, hospitality, cultural production and collective organisation simultaneously. Surrounded by the large private villas of Babelsberg, the house proposes another measure of spatial value: what a limited amount of space can enable when it is shared.

Keywords: collective living; artistic research; Projekthaus Potsdam; co-housing; Bachelard

Abstract Plural Processes: Housing as Lived Practice

LIVING HERITAGE: THE ENDURING LIVABILITY OF SOCIALIST HOUSING ESTATES IN KRAGUJEVAC

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Across Europe, post-war socialist housing estates are often associated with physical decline, social segregation and large-scale regeneration. Yet in many medium-sized cities of Southeast Europe, these neighborhoods continue to function as highly desirable residential environments despite profound political, economic and demographic transformations. Rather than viewing socialist housing solely as the legacy of a former ideological system, this paper examines it as living urban heritage—an evolving spatial framework that continues to support everyday life more than half a century after its construction.

Using Kragujevac, Serbia, as a case study, the paper investigates housing estates developed during the city's industrial expansion between the 1950s and 1980s, including Aerodrom, Bubanj, Erdoglija and selected Zastava neighborhoods. While conceived within the framework of socialist planning, these estates have successfully adapted to post-socialist transition without losing their residential attractiveness or functional coherence.

The paper asks a simple but underexplored question: what enables these neighborhoods to remain livable today? Rather than evaluating them through their historical or ideological origins, the study explores how their urban form continues to support contemporary housing practices and changing patterns of everyday life.

The research combines urban morphological analysis with observations of everyday spatial practices and housing adaptation. It examines density, the relationship between buildings and open space, pedestrian accessibility, public amenities, housing typologies, and the hierarchy of private, semi-private and public space. These spatial characteristics are considered alongside the everyday use of shared outdoor areas, informal social interaction, neighborhood encounters, and the long-term adaptation of apartments through renovation and spatial reconfiguration.

The paper argues that the enduring quality of these neighborhoods lies not in nostalgia for socialist planning, but in the resilience of their urban form. By framing socialist housing estates as living urban heritage, it contributes to current debates on housing quality, neighborhood resilience and the long-term adaptability of collective housing in medium-sized European cities.

Keywords: social housing; housing adaptability; neighborhood resilience; everyday life; post-socialist housing

Abstract Plural Processes: Housing as Lived Practice

FROM RELOCATION TO CO-PRODUCTION: INTEGRATING LIVELIHOODS INTO COMMUNITY-BASED SOCIAL HOUSING: A CASE STUDY OF MALIGAWATTA, SRI LANKA

Dhanesh Chathuranga[1] ✉

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Conventional approaches to low-income housing frequently address inadequate shelter through relocation and the provision of formal, often vertical, housing. Such approaches can improve physical housing conditions while simultaneously disrupting the social networks, livelihood practices and community economies through which low-income households sustain everyday life. This paper examines how a community-based approach can reframe social-housing provision by integrating these economic and social systems into the planning process.

The paper presents a case study of Maligawatta, Colombo, Sri Lanka. The research initially engaged with the National Housing Development Authority to examine the institutional intentions underlying a proposed resettlement scheme. The initial approach primarily emphasised the provision of shelter through vertical housing and the redevelopment of existing land. The study subsequently questioned whether the provision of dwelling units alone could sustain the affected community following relocation.

A Community Action Planning process was therefore undertaken with residents and community leaders, supported by interviews, spatial mapping, behavioural observation and analysis of everyday activity patterns. The research identified the existing market streets as a critical economic and social infrastructure. Operating as formal and informal streets and transforming into markets between approximately 8:00 a.m. and 2:00 p.m., these spaces support the sale of home-produced goods, small-scale livelihoods, social interaction and community gathering. The market street therefore functions as a spatial and economic spine connecting households and community life.

Through workshops involving community representatives, the National Housing Development Authority and other institutional stakeholders, these findings were negotiated and translated into an alternative housing framework. The resulting proposition integrates shop-houses, productive spaces, market streets and communal facilities rather than treating housing as an isolated dwelling product.

Drawing on Turner's conception of housing as a process and Arnstein's work on citizen participation, the paper argues that **community-based social housing must recognise livelihood systems as fundamental components of housing sustainability**. The Maligawatta case demonstrates how co-production can shift social-housing planning from relocation and shelter provision towards economically and socially embedded community development.

Keywords: social housing; community participation; livelihood resilience; economic infrastructure; urban resettlement

Abstract Plural Processes: Housing as Lived Practice

BEYOND THE DWELLING UNIT: THE BUILT ENVIRONMENT AS A MATERIAL-INSTITUTIONAL MILIEU

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Housing quality is commonly assessed through the characteristics of the dwelling unit: affordability, size, physical condition, energy performance, accessibility, and design. This presentation argues that such an approach remains incomplete because the conditions of adequate housing are produced by a wider material-institutional environment. Drawing on posthumanist thought and Object-Oriented Ontology as well as adopting an interdisciplinary social-science perspective, the presentation conceptualizes the built environment as a milieu composed of interacting but irreducible human, material, institutional, legal, and technological entities.

From this perspective, a dwelling cannot be evaluated independently of the infrastructures, public spaces, transport systems, energy networks, services, administrative institutions, legal arrangements, technologies, and communities within which it is embedded. Housing quality is therefore not simply a property of the residential unit itself but an emergent quality of the wider milieu that enables or constrains everyday life. This becomes particularly visible in situations of war, disaster, or severe institutional breakdown: the destruction of transport, water, energy, communications, health, and public infrastructure may leave formally intact dwellings practically uninhabitable and may render unit-centered housing policies ineffective.

The presentation therefore develops an ontological and interdisciplinary framework for understanding residential environments as materially, socially, legally, and institutionally interdependent. It explores the implications of this perspective for housing policy, planning, resilience, and legal protection, arguing that adequate housing provision requires attention not only to buildings but also to the infrastructures and institutions that sustain them. The presentation concludes that understanding the built environment as a material-institutional milieu offers a broader framework for evaluating quality, adaptability, resilience, and social responsiveness, while also clarifying why the protection of housing cannot be separated from the protection of the wider environment that makes dwelling possible.

Keywords: Object-Oriented Ontology; posthumanism; built environment; milieu; resilience

Book of Abstracts
International Scientific Conference
Deliver Safe and Social Housing
Belgrade, Serbia, October 28–29, 2026

Abstract Cooperatives and Community-Based Housing Alternatives

MAKING HOME UNDER FINANCIALIZED CAPITALISM: COMMUNAL-BASED LIVING AND HOUSING ACTIVISM IN AMSTERDAM

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The aim of this research is to explore how residents living in different types of communal-based housing alternatives practice homemaking and neighborhood-making in the context of the financialized housing system in Amsterdam, the Netherlands. The study focuses on the following three alternative tenure forms that, each in their own way, operate to respond to the demand for more affordable, available or flexible housing solutions: namely, squatting; anti-squatting (property guardianship); and temporary housing schemes in exchange of community work, managed by non-governmental organizations.

The research asks how residents negotiate a sense of home within and beyond the house, and how these homemaking and neighborhood-making practices are shaped by neoliberal housing policies. In this context, I draw from the concept of convivial labor to examine how residents perform collective practices of care, solidarity, and shared resource-making in order to coexist and live together. The research, thus, has two main objectives: first, to explore how acts of convivial labor shape homemaking and neighborhood-making for residents living in communal-based housing alternatives; and second, to analyze how residents actively resist, adapt to, or reproduce housing precarity under financialized capitalism through everyday practices of homemaking. In other words, I aim to understand whether and how communal-based housing alternatives can challenge the commodification of housing, and if they ultimately reproduce precarious housing conditions despite their potential for resistance.

Methodologically, the study combines in-depth interviews, go-alongs, photo elicitation, and participant observation. Employing a qualitative design focused on deep, prolonged and multisited interaction with interlocutors permits an in-depth understanding of home under financialized capitalism and how opportunities for homemaking are affected by the subsequent normalization of housing precarity in everyday lives.

Keywords: homemaking; neighborhood-making; convivial labor; financialization of housing; housing activism

Abstract Cooperatives and Community-Based Housing Alternatives

AFFORDABLE HOMES THROUGH COLLABORATION AND SELFBUILDING

Tinna Harling[1] ✉, *Liv Sonntag*[1], *Veronica Hejdelind*[3]

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In our project on "Collaborative building" we investigate new ways of urban development through a small-scale, community led approach. The process takes its starting point in Gothenburg, Sweden, with lessons around self-building and collaboration learned from ongoing initiatives from four different local organizations working with community-led and collaborative building, for example the cooperative "Egnahemsfabriken" at Tjörn.

There is an urgent need for transformation in both planning and building processes to perform less climate impact, to democratize and to create affordable housing. Change to circular processes and possibilities for inhabitants to be active parts of the processes. The project addresses all these these issues. Our previous work, such as collaborative built houses, implementation of cooperative planning processes, re-use/transformation, as well as consolidated knowledge, described in written reports and books, form the base.

The aim is to develop and strengthen knowledge about how local communities can become active actors in local housing and planning development. We will develop and test collaborative building as a methodology for sustainable urban development, local agency and circular construction processes. With co-creation and cultural planning as methods to find out the needs and strengths as well as building together as a methodology for creating empowerment and capacity, we will try to ignite new forms of collaboration.

Our preliminary findings suggest new forms of collaboration are possible between the municipalities and civil society to build capacity and enhance new functions in the local society as well as affordable housing. Based on our previous work, our preliminary conclusions indicate:

- Collaborative building makes transformation and restoration possible, at a reasonable cost;
- Small scale projects with self-building make re-use a firsthand choice and is thereby a sustainable way forward; and
- Involving the local community in both defining needs and being part of the building process is both democratic and resilient.

Keywords: affordable housing; collaborative practices; community building

Abstract Cooperatives and Community-Based Housing Alternatives

COMMUNITY-LED HOUSING IN RESPONSE TO THE HOUSING CRISIS: FROM PRECEDENTS TO SYSTEMIC SOLUTIONS

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Since the 2008 financial crisis, housing systems across Europe have increasingly struggled to provide affordable, accessible, and adequate homes responsive to changing social needs. This paper examines the evolution of community-led housing models—including new housing cooperatives, Community Land Trusts, and the Mietshäuser Syndikat—which use collective ownership and non-speculative structures to preserve affordability over time.

Drawing on European examples alongside practice-based knowledge from Southeast Europe, the paper traces a four-stage trajectory: the emergence of pioneering bottom-up initiatives; their integration into innovative city-level housing policies; growing recognition at the European level, including by the European Commission's Housing Task Force; and the formation of cooperative ecosystems connecting resident groups with municipalities, technical organisations, researchers, and ethical finance institutions.

The paper then turns to Belgrade, where fourteen years of organising have gradually built the foundations for a first project. Through *Ko gradi grad*, the *Pametnija zgrada* cooperative initiative, the methodological toolkit, and the emerging Centre for New Housing Cooperatives, organised demand, practical knowledge, and support structures have been developed. Yet Serbia still has no realised example of a new, collectively owned and permanently non-speculative housing cooperative.

Zooming out, the Belgrade experience forms part of a wider regional movement. Bottom-up projects in the Czech Republic and Hungary provide Southeast Europe's first practical experiences, while emerging developments in Croatia may open further paths towards implementation. MOBA Housing SCE connects initiatives across the region, and the MOBA Accelerator is being developed as a shared financing instrument.

The paper argues that moving from isolated precedents to a durable housing sector requires more than replicating individual projects. It requires institutional partnerships and formal support mechanisms that secure access to land, suitable finance, and enabling policy—positioning community-led initiatives as vital partners in creating socially cohesive, permanently affordable housing.

Keywords: community-led housing; housing cooperatives; non-speculative housing; cooperative ecosystems; Southeast Europe

Abstract Cooperatives and Community-Based Housing Alternatives

DESIGNING PARTICIPATION BEYOND CONSULTATION: LESSONS FROM SWISS HOUSING COOPERATIVES FOR RESILIENT HOUSING POLICY

Anthony Boanada-Fuchs[1] ✉

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Housing systems across Europe face growing challenges related to affordability, demographic change, social fragmentation, and the delivery of inclusive communities. While resident participation is widely promoted as a principle of good housing governance, it is often limited to short-term consultation processes with little influence on long-term housing management. This paper examines how participation can be institutionalised within housing systems through the experience of Swiss housing cooperatives.

Swiss housing cooperatives provide a distinctive model situated between state provision and market-led development. Residents participate not only in the planning and design of housing projects but also in governance, management, and community-building activities throughout the life of the development. The paper combines a review of international collaborative housing literature with an analysis of the Swiss cooperative sector to identify the institutional conditions that enable sustained participation over time.

The findings indicate that durable participation depends on supportive policy and governance frameworks rather than voluntary engagement alone. Key enabling factors include cooperative legislation, public utility status, and access to leasehold land, revolving financing mechanisms, sector umbrella organisations, and the Charter for Non-Profit Housing. Together, these instruments embed participation within broader housing governance systems and connect it to public objectives such as affordability, social inclusion, sustainability, and community resilience.

The paper concludes that the principal lesson from the Swiss experience is not the replication of a specific tenure model but the development of policy frameworks that support resident participation as a long-term component of housing provision and management. Such frameworks offer valuable insights for policymakers seeking resilient and socially sustainable housing solutions

Keywords: housing cooperatives; resident participation; social housing; community-led housing; Switzerland

Abstract Cooperatives and Community-Based Housing Alternatives

MUNICIPAL SUPPORT FOR NON-PROFIT HOUSING: THE CASE OF THE UMBRELLA COOPERATIVE TÜBINGEN

Julia Hartmann[1] ✉, *Axel Burkhardt*[1]

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The presentation introduces the Dachgenossenschaft Wohnen Tübingen (Tübingen Umbrella Housing Cooperative) as a municipal instrument for supporting non-profit or so-called "common-good-oriented" housing actors. Building on Tübingen's decades-long "Tübingen Model" of neighbourhood development through building groups (Baugemeinschaften), it addresses the structural obstacles that prevent small cooperative initiatives from realising durable, affordable housing: the resource-intensive founding phase, the ongoing burden of economic and administrative management, and the equity requirement—currently at least 35 percent—that excludes lower-income and lower-wealth households.

The umbrella-cooperative model responds to these barriers by providing a shared organisational structure that advises projects, builds or acquires buildings, and permanently assumes management tasks. Its central mechanism, a publicly funded solidarity fund, lowers the mandatory capital contribution required of members, thereby broadening access.

Co-financed by the State of Baden-Württemberg's housing initiative and the University City of Tübingen, the cooperative has since 2021 completed new-build and refurbishment projects—each with a substantial share of social housing—and has further projects in planning. The case demonstrates how a municipality can enable, rather than merely accelerate, the creation of permanently bound affordable housing.

Keywords: cooperative housing; community-led housing; social housing; housing finance; municipal governance

PROGRAMME

Programme Overview | 28–29 October 2026

All times in CET

Wednesday, 28 October 2026			
08:15–09:00	**Registration** **Where:** Hallway, 2nd floor, Serbian Academy of Sciences and Arts, at Knez Mihailova 35		
09:00–11:00	**Opening and Keynotes – Ceremonial Hall** (2nd floor)		
11:00–11:30	Coffee break (Hallway, 2nd floor) & Room Change		
	Ceremonial Hall	Room 2	Room 3
11:30–13:00	**Long-Term Trajectories and European Comparisons**	**Planning for Social Housing: Part I**	**Housing Ownership, Policy and Social Need**
13:00–14:00	Lunch (SASA Club – mezzanine)		
14:00–15:30	**From Pre-Socialist to Post-Socialist Housing**	**Housing access under pressure**	**Inclusion: Policy, planning and practice — Part I**
15:30–15:45	Coffee & Room Change		
15:45–17:15	**Local Housing Policy in Practice**	**Planning for Social Housing: Part II**	**Finance under control?**

Thursday, 29 October 2026		
08:30–9:00	**Registration**	
	Room 2	Room 3
09:00–10:30	**Housing quality and adaptability: efficiency, comfort, care**	**Housing affordability: Metrics and policy interventions**
10:30–11:00	Coffee break	
11:00–13:00	**Plural Processes: housing as lived practice**	**Cooperatives and Community-Based Housing Alternatives**
13:00–14:00	Lunch (SASA Club – mezzanine)	
14:00–15:30	**Housing Policy Instruments and Outcomes**	**Inclusion: Policy, planning and practice — Part II**
15:30–16:00	**Closing Remarks**	

NOTE: The Ceremonial Hall is located on the 2nd floor of the SASA building at Knez Mihailova 35. All other rooms are on the 1st floor.

Programme Overview | Wednesday, 28

All times in CET

Wednesday, 28 October 2026			
08:15–09:00	**Registration** **Where:** Hallway, 2nd floor, Serbian Academy of Sciences and Arts, at Knez Mihailova 35		
09:00–11:00	**Opening and Keynotes – Ceremonial Hall** (2nd floor)		
11:00–11:30	Coffee break (Hallway, 2nd floor) & Room Change		
	Ceremonial Hall	Room 2	Room 3
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15:30–15:45	Coffee & Room Change		
15:45–17:15	**Local Housing Policy in Practice**	**Planning for Social Housing: Part II**	**Finance under control?**
NOTE: The Ceremonial Hall is located on the 2nd floor of the SASA building at Knez Mihailova 35. All other rooms are on the 1st floor.			

Detailed Programme | Wednesday, 28

Wednesday, 28 October	
08:15–09:00	**Registration** **Where:** Hallway, 2nd floor, Serbian Academy of Sciences and Arts, at Knez Mihailova 35
Ceremonial Hall 09:00–11:00	**Plenary – Opening and Keynotes** **Chair:** Zlata Vuksanović-Macura (President of the DASH Conference Scientific & Organisation Committees) Where: Ceremonial Hall, 2nd floor
09:00–09:30	**Welcome and Opening Remarks** » Zlata Vuksanović-Macura (Geographical Institute „Jovan Cvijić" SASA, Belgrade) » Alda Botelho Azevedo (Universidade de Lisboa, Instituto de Ciências Sociais)
09:30–10:00	**Keynote Talk** **From Knowledgeability to Transformative Capacity—Revisiting Structure and Agency through the DASH Experience** » Sónia Alves (DINÂMIA'CET-Iscte, University Institute of Lisbon, BUILD-Aalborg University)
10:00–10:15	Q&A
10:15–10:45	**Keynote Talk** **Planning for Social Housing—Affordability in the Face of Marketisation in Copenhagen** » Hans Thor Andersen (Copenhagen, Denmark)
10:45–11:00	Q&A
11:00–11:30	*Coffee break (Hallway, 2nd floor) & Room Change*

Continued from Wednesday, 28 October	
Ceremonial Hall 11:30–13:00	**Panel: Long-Term Trajectories and European Comparisons** **Chairs:** Petar Atanackovic (INWOLE - Association for Innovative Forms of Housing and Living, Potsdam), Zlata Vuksanović-Macura (Geographical Institute „Jovan Cvijić" SASA, Belgrade)
An interventionist Pathway to the UK Housing Crisis: Learning from Historic Legislation and Contemporary Community-Led Housing » Carl Fraser (University of Sheffield, London)	
Social Housing in Serbia and Europe: From its Beginning to the Present Day » Dijana Džalto Urošević (Ministry of civil engineering, transport and infrastructure, Belgrade), Aleksandra Koneski Mladenović (Standing Conference of Towns and Municipalities, Belgrade)	
Built to Last: Layered Visions in Today's Urban Experience » Sara Neves[1], Lucas Carneiro[1] ([1]Domus Social, Porto)	
Housing is a Verb » Nikhil Calas (EPFL-ALICE, Lausanne), Federico Diodato (Ensa Nancy, Nancy)	
Discussion	
Room 2 11:30–13:00	**Panel: Planning for Social Housing—Part I** **Chairs:** Anne Juel Andersen (Aalborg Municipality), Astrid Ley (Department of International Urbanism and Design, University of Stuttgart)
Spatial Patterns of Housing Vulnerability in Serbia: Implications for Social Housing Policy Planning » Suzana Lović Obradović[1], Stefana Matović[1], Nina Ćurčić[1] ([1]Geographical Institute „Jovan Cvijić" SASA)	
Pride and Prejudice: Right to Housing in Post-socialist Urban Development » Maria Topolčanská (Academy of Fine Arts, Prague)	
Discussion	
Which Land for Social Housing? Urban Land Allocation and the Spatial Organisation of Social Reproduction » Jovana Timotijević (University of Belgrade–Faculty of Political Science)	
Towards a 'Science of the City' » Manuel Heckel (Department of International Urbanism and Design, University of Stuttgart)	
Discussion	
Room 3 11:30–13:00	**Panel: Housing Ownership, Policy and Social Need** **Chairs:** Alda Botelho Azevedo[1], Pedro Moura Ferreira[1] ([1]Universidade de Lisboa, Instituto de Ciências Sociais)
Single-Family Housing in Mid-Sized Serbian Cities: New Development, Constraints, and Social-Housing Measures » Branislav Antonić (University of Belgrade–Faculty of Architecture)	
Activating Large Single-Family Homes as a Response to Social Housing Shortage » Ana Rožman[1], Ajda Šeme Rozman[1], Robi Koščak[1], Oto Kern[1,2], Tjaša Kolar[1], Tara Sergeja Kadunc[1], Boštjan Kerbler[1,2] ([1]Urban Planning Institute of the Republic of Slovenia, Ljubljana; [2]New University, European Faculty of Law, Ljubljana)	
Affordable but Not Social? Protest, Marketisation and the Limits of Housing Reform in Israel » Nir Mualam (Technion - Israel Institute of Technology, Haifa, Israel)	
From Owner to Owner(s): A Housing Crisis » José António Ferreira (Municipal Space, Urban Renewal and Heritage Management, EM, SA, Maia)	
Discussion	
13:00–14:00	*Lunch (SASA Club – mezzanine)*

Continued from Wednesday, 28 October	
Ceremonial Hall 14:00–15:30	**Panel: From Pre-Socialist to Post-Socialist Housing** **Chairs:** Zlata Vuksanović-Macura (Geographical Institute „Jovan Cvijić" SASA, Belgrade), Petar Atanackovic (INWOLE - Association for Innovative Forms of Housing and Living, Potsdam)
Requisitioning as an (Emergency) Substitute for Social Housing in Interwar and Socialist Yugoslavia » Aleksandar R. Miletić (Institute for Recent History of Serbia, Belgrade)	
At the Margins of Housing Policy: Subtenancy in Late Socialist Sarajevo » Aida Ličina Ramić (University of Sarajevo – Institute of History, Sarajevo)	
Constitutional Framework of Social Housing in the Republic of Serbia » Nataša Rajić (Faculty of Law Novi Sad, University of Novi Sad)	
Discussion	
Room 2 14:00–15:30	**Panel: Housing Access Under Pressure** **Chairs**: Els Keunen[1], Manuel Heckel[1] ([1]Department of International Urbanism and Design, University of Stuttgart)
Layered Housing Pressures in a Post-Socialist City: Affordability, Migration and Socio-Spatial Change in Belgrade » Nikola Jocić[1], Aljoša Budović[1], Ivan Ratkaj[1] ([1]University of Belgrade–Faculty of Geography)	
Who Stays, Who Moves? Determinants of Post-Renovation (Im)mobility in the Swedish Rental Sector » Ana Tramosljanin (Department of Human Geography, Stockholm University, Stockholm)	
Municipal Planning Strategies to Housing Challenges: The Case of Braga » Filipa Leite (Braga Municipality)	
From Post-Socialist Security to Housing Inequality: Housing Tenure, Vulnerability, and Subjective Wellbeing in Slovenia, 2005–2024 » Tara Sergeja Kadunc (Urban Planning Institute of the Republic of Slovenia, Ljubljana)	
Discussion	
Room 3 14:00–15:30	**Panel: Inclusion: Policy, Planning and Practice—Part I** **Chairs:** Rikke Skovgaard Nielsen[1], Lene Wiell Nordberg[1] ([1]Aalborg University, Department of the Built Environment, Copenhagen)
Beyond Shelter: Social Housing, Inclusion and Everyday Life in Municipal Neighbourhoods of Cascais » Alda Botelho Azevedo[1], Pedro Moura Ferreira[1] ([1]Universidade de Lisboa, Instituto de Ciências Sociais)	
Bridging Policy and Practice: Towards Inclusive Housing Solutions for Roma in the Western Balkans » Dejan Marković (University of Belgrade, Faculty of Political Science)	
Towards Inclusive Social Housing in East Jerusalem: An Evidence-Based Planning Framework for a Conflict-Affected Urban Context » Nidal Asbah (Department of Architecture, Faculty of Art, Design and Architecture, Istanbul Okan University, Istanbul)	
Contributions of a Social Housing Data Observatory to the Design of Local Housing Policies » Elsa Marques (Domus Social, Porto)	
Discussion	
15:30–15:45	*Room Change & Coffee*

Continued from **Wednesday, 28 October**	
Ceremonial Hall 15:45–17:15	**Panel: Local Housing Policy in Practice** **Chairs:** Alda Botelho Azevedo (Universidade de Lisboa, Instituto de Ciências Sociais), Konstantin Kholodilin (DIW– The German Institute for Economic Research, Berlin)
Rethinking Housing Adequacy: Linking Lived Experience to Policy » Kelly Davies (King's College London)	
Housing Need Assessment and Policy Responses in Four European Secondary Cities » Els Keunen (Department of International Urbanism and Design, University of Stuttgart), Zlata Vuksanović-Macura (Geographical Institute „Jovan Cvijić" SASA), Marco Allegra (Center for Social Studies of the University of Coimbra)	
Rethinking Housing Policies Through Policy Transfer » Efe Haşim Sezen (Yildiz Technical University, Faculty of Architecture and Design; Maltepe University, Istanbul), Füsun Çizmeci Yöreş (Yildiz Technical University, Istanbul)	
Testing the Limits of Municipal Housing Policy: Evidence from Tübingen » Julia Hartmann[1], Axel Burkhardt[1] ([1]Universitätsstadt Tübingen)	
Discussion	
Room 2 15:45–17:15	**Panel: Planning for Social Housing—Part II** **Chairs**: Anne Juel Andersen (Aalborg Municipality), Astrid Ley (Department of International Urbanism and Design, University of Stuttgart)
A Comparative Analysis of Planning Systems and Social Housing Models in Denmark, Germany, Portugal, and Serbia » Aleksandar Jevtić (Serbian Urban Planners Association; Institute for Urban Planning of Vojvodina), Ivana Momić (Serbian Urban Planners Association; Public Enterprise Urbanism and Construction Leskovac)	
Publicly Supported Housing in Novi Sad: Programmes, Spatial Models and the Planning Framework » Mirela Manasijević Radojević[1], Bojana Kulačin[1], Duško Marković[1] ([1]"Urbanism"–Urban Planning Institute Novi Sad)	
Discussion	
Morphological Density as a Planning Framework for Social Housing: Residential Ensembles of the Twentieth-Century Skopje » Ana Rafailovska[1], Slobodan Velevski[1] ([1]Faculty of Architecture, University SS. Cyril and Methodius, Skopje)	
Absorbing Urban Growth: Demographic Pressure and Housing Quality in Serbia's Peri-Urban Settlements » Marija Drobnjaković[1], Vlasta Kokotović Kanazir[1], Dejana Đorđević[2] ([1]Geographical Institute „Jovan Cvijić" SASA; [2]Statistical Office of the Republic of Serbia, Belgrade)	
Discussion	
Room 3 15:45–17:15	**Panel: Finance Under Control?** **Chairs:** Manuel Heckel (Department of International Urbanism and Design, University of Stuttgart), Beatriz Salafranca (Universidade de Lisboa, Instituto de Ciências Sociais)
Rolling Windows Closed Doors » Adi Tarabeih (Technion – Israel Institute of Technology, Haifa)	
Housing Affordability Beyond Subsidy: Structural Solutions to Europe's Housing Crisis » Gerald Koessl (Austrian Federation of Limited-Profit Housing Associations, Vienna)	
The Problem of Affordable Housing in Europe. Dilemmas, Approaches and Policy Efforts » Iván Tosics (Metropolitan Research Institute, Budapest)	
Discussion	

Programme Overview | Thursday, 29 October

Thursday, 29 October 2026		
08:30–09:00	**Registration**	
	Room 2	Room 3
09:00–10:30	**Housing quality and adaptability: efficiency, comfort, care**	**Housing affordability: Metrics and policy interventions**
10:30–11:00	Coffee break	
11:00–13:00	**Plural Processes: housing as lived practice**	**Cooperatives and Community-Based Housing Alternatives**
13:00–14:00	Lunch (SASA Club – mezzanine)	
14:00–15:30	**Housing Policy Instruments and Outcomes**	**Inclusion: Policy, planning and practice — Part II**
15:30–16:00	**Closing Remarks**	

Detailed Programme | Thursday, 29 October

Thursday, 29 October	
08:30–09:00	**Registration**
Room 2 09:00–10:30	**Panel: Housing Quality and Adaptability: Efficiency, Comfort, Care** **Chairs**: Sara Neves (Domus Social, Porto), Joana Trindade (Cooperativa Integral Minga, Montemor-o-Novo)
New Forms of Affordable Housing Adapted to Climate Change in the City of Porto » Olga Feio (Domus Social, Porto)	
Beyond Demolition: Adaptive Reuse, Care, and the Future of Ageing Social Housing » Asma Mehan (Huckabee College of Architecture, Texas Tech University)	
Rooftop Solar as a Tool for Mitigating Energy Poverty: A Feasibility Assessment in Social Housing in Čačak, Serbia » Dejan Doljak[1], Zlata Vuksanović-Macura[1], Gorica Stanojević[1], Dragana Miljanović[1], Ilija Batas Bjelić[2] ([1]Geographical Institute „Jovan Cvijić" SASA; [2]Institute of Technical Sciences SASA)	
Discussion	
Room 3 09:00–10:30	**Panel: Housing Affordability: Metrics and Policy Interventions** **Chairs**: Konstantin Kholodilin (DIW– The German Institute for Economic Research, Berlin), Els Keunen (Department of International Urbanism and Design, University of Stuttgart)
The Effects of the Twin Transition on Housing and Labour: Interdependencies and Integrated Solutions » Barbara Audycka[1], Márton Czirfusz[2], Simon Fernezelyi[2] ([1]Institute of Applied Social Sciences, University of Warsaw; [2]Periféria Policy and Research Center, Budapest)	
Who Can Afford the Affordable Housing? » Marta Sousa (Nuno Portas Centre for Studies, Faculty of Architecture, University of Porto)	
When Housing Stops Representing a Home: Affordability Paradox in Serbia's Housing Market » Aleksandra Terzić[1], Jovana Todorić[1], Dragoljub Štrbac[1], Dragana Konstantinović[2] ([1]Geographical Institute „Jovan Cvijić" SASA; [2]Faculty of Technical Sciences, University of Novi Sad)	
The Housing Market in Osijek as an Indicator of Gentrification » Ivan Cingel[1], Dina Stober[1], Nikolina Raguž-Lučić[1], Željka Jurković[1] ([1]Faculty of Civil Engineering and Architecture – Josip Juraj Strossmayer University of Osijek)	
Discussion	
10:30–11:00	*Coffee break*

Continued from **Thursday, 29 October**	
Room 2 **11:00–13:00**	**Panel: Plural Processes: Housing as Lived Practice** **Chairs**: Sara Neves (Domus Social, Porto), Joana Trindade (Cooperativa Integral Minga, Montemor-o-Novo)
Making Housing Systems See: Participatory Knowledge Infrastructures for Inclusive Social Housing Governance » Ana Luisa Melo[1], Júlia Mello[1], Lara Fagundes[1] ([1]CRIA - Centre for Research in Anthropology, Lisbon, Portugal)	
The Anatomy of a Shared House » Natalia Irina Roman (Bauhaus-University Weimar; INWOLE - Association for Innovative Forms of Housing and Living, Potsdam)	
Living Heritage: The Enduring Livability of Socialist Housing Estates in Kragujevac » Mirjana Ristić Trogrančić (Archithea, Kragujevac), Lazar Mandić (PC "Urban Planning – Kragujevac")	
From Relocation to Co-Production: Integrating Livelihoods into Community-Based Social Housing: A Case Study of Maligawatta, Sri Lanka » Dhanesh Chathuranga (Social Innovation Lab, Colombo, Sri Lanka)	
Beyond the Dwelling Unit: the Built Environment as a Material-Institutional Milieu » Nejat Dogan (Anadolu University, Eskisehir, Türkiye)	
Discussion	
Room 3 **11:00–13:00**	**Panel: Cooperatives and Community-Based Housing Alternatives** **Chairs**: Julia Hartmann[1], Axel Burkhardt[1] ([1]Universitätsstadt Tübingen)
Making Home Under Financialized Capitalism: Communal-Based Living and Housing Activism in Amsterdam » Katariina Kujapelto (University of Helsinki, Helsinki)	
Affordable Homes Through Collaboration and Self-Building? » Tinna Harling[1], Liv Sonntag[1], Veronica Hejdelind[2] ([1]Egnahemsfabriken ideell förening, Gothenburg; [2]Hejdelinds byrå, Stockholm)	
Community-Led Housing in Response to the Housing Crisis: From Precedents to Systemic Solutions » Ana Džokić (Association Ko gradi grad; Housing cooperative Pametnija zgrada; MOBA Housing SCE, Belgrade), Milja Vuković (Housing cooperative Pametnija zgrada, Belgrade)	
Designing Participation Beyond Consultation: Lessons from Swiss Housing Cooperatives for Resilient Housing Policy » Anthony Boanada-Fuchs (Institute for Housing and Urban Development Studies (IHS), Erasmus University, Rotterdam)	
Municipal Support for Non-Profit Housing: The Case of the Umbrella Cooperative Tübingen » Julia Hartmann[1], Axel Burkhardt[1] ([1]Universitätsstadt Tübingen)	
Discussion	
13:00–14:00	*Lunch (SASA Club – mezzanine)*

Continued from Thursday, 29 October	
Room 2 **14:00–15:30**	**Panel: Housing Policy Instruments and Outcomes** **Chairs**: Alda Botelho Azevedo (Universidade de Lisboa, Instituto de Ciências Sociais), Konstantin Kholodilin (DIW– The German Institute for Economic Research, Berlin)
Is the Rental Brake Also a Housing Construction Brake? » Konstantin Kholodilin (DIW– The German Institute for Economic Research, Berlin), Michael Voigtländer (Cologne Institute for Economic Research, Köln)	
Systematizing Government Interventions for Affordable Housing: Lessons from a Global Review of Supply-Side Policy Tools » Anthony Boanada-Fuchs (Institute for Housing and Urban Development Studies (IHS), Erasmus University, Rotterdam)	
Taxing Transactions: Real Estate Transfer Taxes and the Spanish Housing Market » Kevin P. Boge (Martin-Luther Universität Halle-Wittenberg, Halle (Saale))	
Discussion	
Room 3 **14:00–15:30**	**Panel: Inclusion: Policy, Planning and Practice—Part II** **Chairs**: Rikke Skovgaard Nielsen[1], Lene Wiell Nordberg[1] ([1]Aalborg University, Department of the Built Environment, Copenhagen)
Responses to the Housing Shortage and Isolation of the Elderly in Porto » Elsa Marques (Domus Social, Porto)	
Finding Common Ground: Urban Design Studios Providing Ideas for Neighbourhood Regeneration in Porto and Vila Nova de Gaia » Sigrid Busch[1], Els Keunen[1], Shaharin Annisa[1], Rainer Goutrié[1], Astrid Ley[1] ([1]Department of International Urbanism and Design, University of Stuttgart)	
State-Sponsored Unhomeliness: Struggle for Certainty and Privacy in Serbian Social Housing » Sara Nikolić[1], Igor Išpanović[1], Dušanka Milosavljević[1] ([1]University of Belgrade, Institute for Philosophy and Social Theory)	
Discussion	
15:30–16:00	**Closing remarks**



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