

Housing, a problem perpetuated over time in Spain. New initiatives to promote access to affordable housing in Madrid

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Abstract Ensuring access to affordable housing with quality standards is becoming one of the main urban policies on a global scale. In Spain, housing is a chronic problem that has been accentuated as a result of the real estate, health and environmental crisis that we have been suffering for the last twelve years. For four decades, housing policies were based on neoliberal private development, reducing investment in the development of public housing to historic lows. The fact that there are eleven million people in a situation of housing emergency has made it urgent to design new strategies that favor access to quality housing. Throughout this chapter we will approach the recommendations that are being issued from Europe in terms of housing policies, and then contextualize the problem in Spain and analyze the initiatives that are being carried out in its capital to mitigate residential vulnerability based on semi-structured interviews conducted with policy makers, municipal housing companies and non-profit organizations.

Keyword Housing emergency, Housing policies, Madrid, Spain

INTRODUCTION

Housing has become an increasingly pressing economic, social and environmental challenge (OECD, 2021). The causes include rising housing prices and rents, which have undermined affordability and favored social exclusion processes.

According to Eurostat (2021) in Europe 70% of the population reside in homes that they own, with only 30% opting to rent. The problem is that since 2010 housing prices have increased by 26% and rents by 14%. A circumstance that

highlights the widening gap between the income level of the population and housing prices. The socioeconomic impacts of the 2008 economic crisis have been accentuated by the COVID19 health crisis, generating large losses of employment and income, which have been concentrated in the most vulnerable groups, for whom the increase in housing costs represents a disproportionate burden. Consequently, a series of problems are accentuated such as the late payment of mortgages, rents, or bills; over-occupation of housing; material deprivation of housing such as keeping the house warm, lack of sanitation or deterioration of buildings such as a leaking roof. A report from the European Parliament in 2021 echoed the large number of Europeans living in unhealthy, substandard, energy-poor or overcrowded spaces; or worse, facing the risk of eviction or homelessness. It highlighted that for 80 million people, housing costs are an excessive burden. Faced with this situation, it drafted a report on the need to facilitate access to decent, affordable and energy-efficient housing. It also highlighted the urgency of eradicating homelessness - the levels of which have increased in the last decade - and developing new housing and housing market policies. In this sense, they recommend member states to invest in social, public and affordable housing and to guarantee secure tenure, as well as to promote a more inclusive market by halting evictions, eliminating old mechanisms related to speculative movements (investment funds) or greater control over abusive rent increases favored by gentrification and/or touristification processes (European Parliament, 2021).

Throughout this chapter we will focus on the analysis of the housing problem in Spain. A country where the housing affordability rate reached 46% in 2006 (when it is advisable for it not to exceed 35%), where despite the fact that housing prices fell after the housing bubble and there is still a large stock of unsold new housing, there are thousands of families who cannot access affordable, quality housing. We will analyze the factors that have caused the housing problem to become chronic in this country, and then study the case of Madrid and the policies that its municipal government is implementing to favor access to housing, both for the most vulnerable population and for the middle-income population whose income is not enough to buy an apartment or pay rent, so that their quality of life standards are affected.

HOUSING: A CHRONIC PROBLEM IN SPAIN

In Spain there are eleven million people in a situation of housing emergency. According to the National Institute of Statistics (INE), the impacts of the 2008 crisis (company closures, increased unemployment, reduction in family incomes)

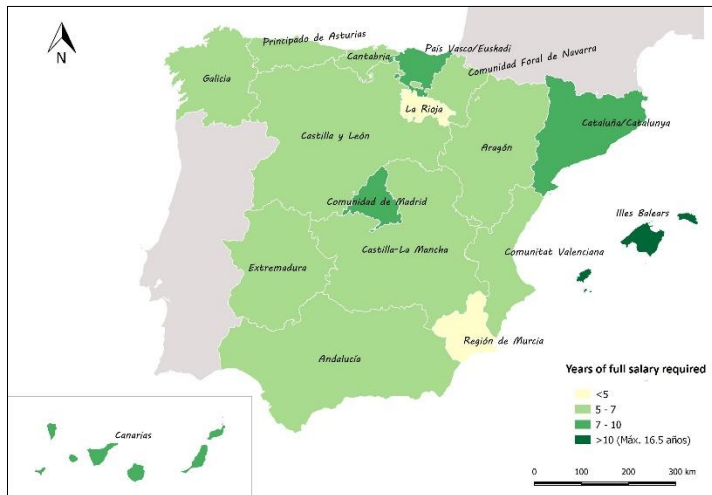
have led to 2.5 million people affected by evictions, either due to non-payment of mortgages or non-payment of rent -which have been more prominent in recent years-. A circumstance that has worsened with the COVID19 health pandemic. Currently, there are still 100,761 people affected by the Temporary Employment Regulation Expedient COVID19 (ERTE), many of whom have been out of work for more than two years and have no expectations of returning to the labor market soon, which places them in a situation of vulnerability and greater insecurity in terms of paying for housing. In this sense, we must bear in mind that Spain is still a country of homeowners (with 75.1% of the population preferring ownership compared to 24.9% who opt for renting), and that housing is associated with feelings of shelter, security and protection (Pasca, 2014).

The problem is not that there are not enough houses, as more have been built than ever since the early 1990s (2,050,000 housing units), but that the supply does not meet the needs of demand. Large segments of the population are unable to access them -either because of their reduced purchasing power, the tightening of credit or the decrease in the formation of new households- or they do so under poor conditions or at the cost of great sacrifices (Pérez, 2020). There is not enough housing supply at reasonable prices and in line with the purchasing power of the middle class. Nor is public housing sufficient for groups that, due to their economic situation, are excluded from the housing market. While in 1985 the promotion of subsidized housing (51%) exceeded free housing, from 1988 onwards it began to decline reaching 7.2% in 2002, and just over 1% at present (Housing Europe, 2021a). This is a tiny percentage when compared to that recorded in the Netherlands (30%) or France (15%). In addition, housing prices have not stopped rising since 2014. Increases that do not correspond to the rise in wages. If in the period 2014-2019 the price of m² at the national level increased by 12.2%, the wage cost increased by 3.2%. An increase that, after the worst of the pandemic, can again be seen in 2021 in coastal cities such as Malaga, Seville and Valencia (with increases of 7.6%, 3.9% and 3.4% respectively), large cities such as Madrid and Barcelona (with 2.9% and 1.3% respectively) (Everett, 2021), as well as in the periphery of cities, in the face of the demand for larger homes. In addition, the real estate market is being affected by an increase in construction costs of almost four points above inflation (Appraisal Company, 2022).

Thus, if it is advisable that the price of housing should not be more than five times the gross annual salary, that 35% of its total value should be saved - which would be between 50,000 and 100,000 euros for a standard home - and that spending on housing should not account for more than 30-35% of household spending, the result is that in Spain we have a pocket of insolvent or semi-solvent housing demand (Pérez, 2020) that should be given some alternative. According to Idealista in our country it takes an average of 11 years' salary to pay off a house, while in Finland it takes 7 years, in Portugal 12 and in France 13 years (Idealista, 2021).

In the Balearic Islands this period increases to 16.5 years, followed by the Community of Madrid and Catalonia, 8.6 and 8.5 years respectively. La Rioja and Murcia are the regions with the lowest purchase price and sale effort, with a period of around 4.5-4.7 years (Fig. 1). In this context, only those who have sufficient financial capacity and meet the credit quality standards required by banks to apply for mortgages can buy a home.

Fig 1. Years of full salary needed to pay for a house in Spain as of January 2021. Source: Statista (2022)



But it is not only the price of homes for sale that is on the rise. Rents have also followed the same trend, which further aggravates the situation. It is not only the availability of financial resources that influences the choice of renting. According to the Economic and Social Council, it is also directly related to social aspects. Young people, households headed by foreigners and single-parent families are the ones who most resort to this form of tenure (Economic and Social Council, 2021), which implies a great economic effort for them. According to the Fotocasa and Infojobs report of 2020, the average price of housing was €10.65/m² while the gross salary was €25,173 (€2,098 monthly). The percentage of gross salary required to pay the rent in relation to income was 41% (when in 2015 it was 28%). The situation was more serious in Catalonia (53%), Madrid (50%) and the Basque Country (49%). However, unlike the rise in sale prices during the pandemic, rents registered a decrease in seven of the seventeen autonomous communities, which meant a reduction in the economic effort needed to pay. The largest decline occurred in the Canary Islands, which went from 43% in 2019 to 36% in 2020, followed by the Balearic Islands, Madrid, Catalonia, the Basque Country, Andalusia and the Valencian Community (Infojobs & Fotocasa, 2020). The reason for this sharp

decline lies in the oversupply of housing in the market during the health crisis as a result of mobility restrictions that affected tourist rentals -according to the INE in February 2021, the number of tourist homes in Spain was around 294,000, or 8.3% less than in August 2020- (INE, 2021), due to the return of university students to their families homes during the lock-down, and the increase in working from home.

Even so, we are faced with very high percentages of effort, which not only reduces the opportunities of young people and forces many to return to their parents' home, but also leads to overcrowding in housing, with several families having to live under the same roof, or having to rent rooms or even balconies to sleep on.

In this context, new housing policies are urgently needed. It is time to think and act differently. In this sense, the #Housing2030 report focuses on four topics to implement effective affordable housing policies in the UNECE region (Fig. 2): housing governance and regulation; access to finance and funds; access to and availability of land for housing construction; and climate-neutral housing construction and renovation (United Nations, 2022).

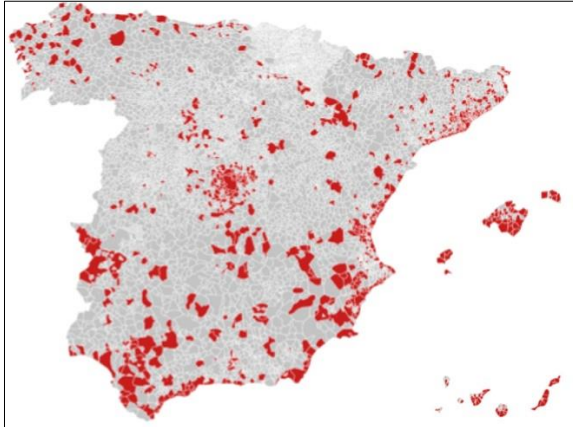
Fig 2. Policy tools for affordable housing. Source: United Nations (2022).

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

In the case of Spain, housing policies focus their attention on the promotion of public housing, the supply of affordable rental housing, the renovation of the built stock and the introduction of empty housing on the market (Pareja & Sanchez, 2012). In this sense, the 2009-2012 Housing Plan already included the need to

facilitate that subsidised housing can be obtained both through new development and through the renovation of the existing stock, allowing the qualification as subsidised housing of that which is unoccupied and has a legal regime of free origin (BOE, 2008). It also states that the financial effort made by families to access housing should not exceed one third of their income, and that both in new developments and in the renovation of subsidised housing, at least 40% should be allocated to rent. On the other hand, the draft Housing Law of 2022 arose from the urgent need to regulate the price of rents in stressed urban areas, that is, in those where rents have increased by 5% above the regional CPI over the last five years, and where more than 30% of income is used to pay for housing (La Moncloa, 2022). Among the provinces with the most municipalities affected by rises in rented housing are Barcelona, Valencia, Balears and Madrid (Fig. 3). We will focus our case study on the latter to see the behaviour of the real estate market, the existing limitations in terms of access to housing and the initiatives that are being implemented to solve the problem by the administration and other non-governmental organisations.

Fig 3 Map of municipalities under stress due to rents. Source: Dolz & Galarza (2021)



METHODOLOGY

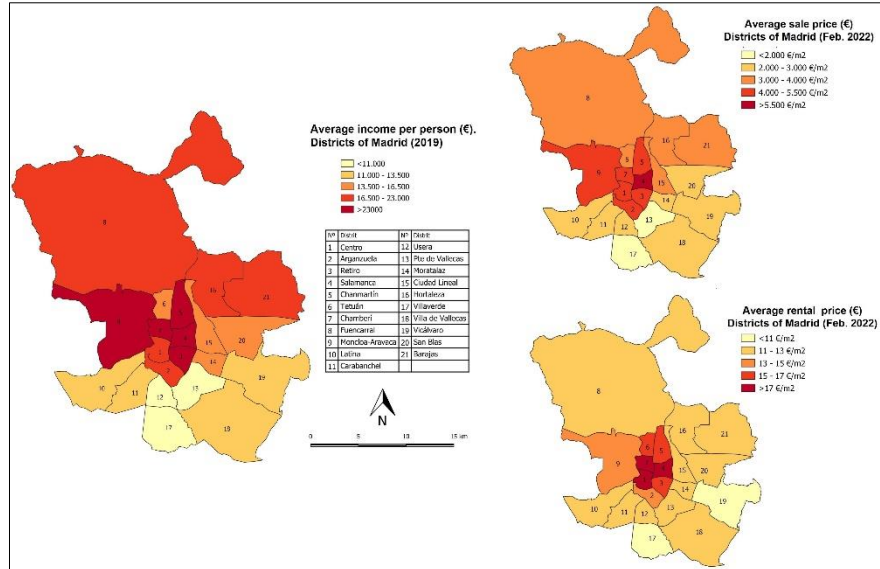
A mixed quantitative and qualitative methodology has been developed. Official statistical sources from the Ministry of Transport, Mobility and Urban Agenda, and Madrid City Council have been consulted, as well as data from platforms such as Statista, Idealista, Fotocasa and Infojobs. Semi-structured interviews were also

conducted in November 2020 with officials from the Madrid Municipal Housing and Land Company, and citizen platforms such as the Regional Federation of Neighbourhood Associations of Madrid (FRAMV). The interviews were organised in four blocks: i) what housing policies have been developed in recent years in Madrid, ii) what are the main problems in this area; iii) what initiatives are being implemented to solve the problem and where are they located, iv) what factors can limit/stop them. This information was completed in the same month as the seminar "Measuring and analysing metropolitan inequalities. Topics, methods, hypotheses and results, in which experts from the Autonomous University of Barcelona and the Polytechnic School of Madrid took part, addressing the problems of housing as a factor of segregation, price increases and market tensions.

MADRID, ONE OF THE MOST EXPENSIVE CITIES IN SPAIN

According to data from February 2022 from Idealista, Madrid is the fourth most expensive Spanish city for housing sales, after Ibiza (€5,163/m²), San Sebastian (€4,958/m²) and Barcelona (€3,929/m²) (Idealista, 2022). Currently, the selling price of a home in Madrid is €3,766/m², a price that exceeds that recorded in 2007 (€3,517/m²) and represents an increase of 40.6% over that of 2015 (€2,678/m²). The most expensive districts are those located around the Centre (Salamanca, Chamartín, Arganzuela, Moncloa and Retiro) (Fig. 4). However, districts in the south of the capital such as Puente Vallecas, San Blas, Villaverde or Carabanchel registered values of around €3,000-3600 in 2008 (when the effects of the crisis were not yet so evident), despite being urban sectors that are home to a low-income population.

Fig 4. Sale-rent prices of housing in the districts of Madrid. Source: Madrid City Council and Plataforma Idealista.



In terms of rents, Madrid leads the ranking of rental prices in Spain (€780) and is among the European cities where rents grew the most in 2021 (around 14.22%), along with Berlin, Hamburg, Reykjavik, Vienna or Milan. If in 2020 the average rental price was around €1,104 in the third quarter of 2021 it reached €1,261. Among the factors that explain this increase are the increase in the stock of holiday rental housing after the relaxation of the restrictions imposed by the pandemic, and the municipal sanctions imposed on non-legalised tourist housing, which considerably reduced the supply. Although rental prices fell slightly with the pandemic, of the 2,404 census tracts that make up the urban area of Madrid, 1,465 (61%) spend more than 30% of their income on housing and are considered stressed areas. The district with the highest prices for collective housing is Chamberí, although it is not among the stressed areas given that the high incomes of its inhabitants mean that it is not such an effort to make these payments. The same can be seen in the districts of Salamanca, Retiro or Moncloa-Aravaca, although these are closer to 30%, with rents exceeding €2,000. This price increases in relation to the rent of single-family homes, for which one can pay between €3,000-4,500 in the district of Moncloa-Aravaca, but in this case the degree of effort is higher despite the high rents. In this regard, it is worth bearing in mind that after the confinement caused by COVID19, there has been a greater demand for modern housing, with larger spaces and outdoor areas in the last quarter of 2020. The purchase of single-family homes reached 22.5% of the total number of transactions, and in the third quarter of 2021 21%" (Registadores de España, 2021).

The southeast area of the city, specifically the districts of Vicálvaro and Villa de Valdecaas where, despite the fact that collective housing rentals prices range

between €700-1,000, the effort that families have to make to pay their rent exceeds 40% of household income.

Fig 5. Monthly rent and level of effort for collective and single-family housing. Source: Ministry of Transportation, mobility and urban agenda (2020).



NEW HOUSING POLICIES: ACCESS TO AFFORDABLE HOUSING

The regional and municipal administrations of Madrid have expressed their opposition to the new Housing Law 2022, stating that they will not apply it. In view of this situation, it is interesting to analyze what actions are being taken by the local government to tackle the problem of access to affordable housing and the effort made by families -in many cases vulnerable sectors of the population- to pay for it.

A publication edited by the Madrid Municipal Housing and Land Company (EMVS) commemorating its 40 years of history (EMVS, 2021) includes an excerpt from a 1981 report in which it was stated that "the housing problem in Madrid is serious, sometimes dramatic. Result of declining speculation, prices and rents are so high, in general, that they take large percentages of family budgets. A shortage of housing, old buildings that have not been restored, new blocks that creak and crack, and tiny flats in places that are difficult to access. All this is well known". Words that undoubtedly show us the chronification of the housing problem in the capital, as can be extrapolated to the current period.

In all this time, the EMVS has built more than 27,000 homes and currently owns 6,300 properties. A figure that, according to those interviewed, they are trying to increase through the construction and direct purchase of free housing on the market to offer it for rent - unlike in the past when it was intended for purchase. It was in 2020 when the largest acquisition of housing by the local administration took place, with the purchase of 108 homes from SAREB and 19 from Social Security for a total of €18.2 million (EMVS, 2020). In order to access them, an awarding regulation was developed in which priority is given to: having an income lower or equal to 3.5 times the Public Indicator of Multiple Effect Income (IPREM), residing or working in Madrid and not being the owner or tenant of free or publicly managed housing. Priority is given to groups of people in a situation of residential vulnerability; people under 35 years of age and over 65; single-parent or large families; people with disabilities; victims of gender violence, trafficking and / or sexual exploitation. This offer is complemented by other social programs aimed at people in situations of extreme residential vulnerability such as: women in vulnerable situations (immediate temporary housing for female victims of gender violence); solidarity housing (people and families immersed in a process of social intervention); or housing first (for homeless people or people in a situation of very serious exclusion). According to data from EMVS itself, between 2015-2020 a total of 3,735 rental housing units have been awarded, 65% of which have been accessed through the allocation regulations. More than half of the total housing has been awarded in the districts of Vallecas and Villaverde where the average net rent per person does not exceed €13,500.

Other initiatives are also being implemented aimed at sectors of the population with a certain level of income, who are not in a situation of vulnerability, but who are unable to access housing due to its high cost. The Integral Municipal Rental Plan includes the Reviva program, whose objective is to put vacant housing on the market. The owners assign the property in usufruct to the municipal company for a period of 4 years, and the latter is responsible for the necessary renovations (advancing up to €45,000 without interest, which will then be deducted from the rent) and for the integral management of the lease (ensuring the payment of the rent to the owner even if it is not occupied). The tenant is guaranteed not to spend

more than 30% of their income to pay the rent. Associated with the Reviva plan is the Housing Voucher, which will vary in amount, depending on the socioeconomic characteristics of the tenants (income and household size).

Other initiatives are the Rental Intermediation Service (SIA), which makes it easier for tenants to find apartments that adapt to their income without requiring them to pay more than 40% of their income and provides a series of advisory and insurance services for tenants to reduce the market price by 10%. The conFI-ANZA program for people under 35 years of age, in which the company advances the deposit to the tenant, allowing 24 months for its return; ReHabilita (focused on the conservation of facades, energy efficiency, accessibility, etc.) or Adapta (which facilitates the conditioning of housing for people with reduced mobility, sensory or intellectual disabilities, etc.).

According to EMVS data, a total of 22,629 people were registered as housing applicants in November 2019. Two years later, that number had increased to 29,859, noting an increase in family units composed of only one member (from 41.14% in 2019 to 46.83% in 2021). As for the age structure, no significant changes are seen, although the 25-45 age group accounts for 60% of applicants. Finally, if we look at income level, there is a slight increase in those in the 1.5 to 2.5 IPREM brackets. By location, the district of Puente de Vallecas stands out with more than 20% of the applications, followed far behind by Carabanchel 9%, Usera 8.81% and Latina 8% , which represents more than 46% of the applications.

However, these programs were not enough to cushion the vulnerability resulting from the COVID19 pandemic. The confinement highlighted the need for social and economic measures at different levels of government to ensure the maintenance of housing (owned and rented). The approval of Royal Decree 11/2020, of March 31 (BOE, 2020) put on the table the possibility of reducing rents by 50% during the state of alarm; and to defer payment during the same time, to be paid back in installments later. In March, the EMVS had 5,626 rental contracts and took the following decisions: to suspend evictions until June 2020; to reimburse all tenants for the month of April, and to reduce rental payments by 50% from May to December, to help people/families in a situation of vulnerability. These measures cost €1,377,764.81.

In any case, in Madrid it is not only the Municipal Housing Company that is trying to provide access to housing. Innovative solutions are emerging that try to find alternatives to the traditional real estate market models. One example is Entrepacios, an initiative that promotes self-sufficiency and near-zero energy consumption (passive house), and participatory processes for the management and design of buildings. It has arisen as a right-to-use housing cooperative that aims to build alternatives to the speculative real estate market with social and environmental criteria. Once the construction work is completed, the cooperative is not dissolved, so the housing does not become the property of the inhabitant, but remains the

property of the cooperative, which decides on the entry and exit of tenants. In this case, the tenant can stay indefinitely, with a fee or "soft rent" of around 650 euros for a 70 m² apartment and 20 m² of common spaces, plus an entrance fee (40,000 euros) which is refundable in the event of leaving the cooperative. On the economic front, one of its red lines is that the price per m² of rent should not exceed €10. The cooperative is currently made up of 66 cooperative members, and works in coordination and with the support of *Lógica'Eco*, a manager of collective initiatives, and *sAtt*, an architectural process studio, both companies belonging to the social economy. Its objective is to move from being a community of owners to a community of neighbors through the implementation of three developments: two already have land for construction in Las Carolinas (Usera District), in Villa de Vallecas District (Fig. 6), and a third is looking for a place to build.

Fig 6. Housing cooperative in the Villa de Vallecas District. Source: Authors.



CONCLUSIONS

In Spanish cities it is increasingly difficult to access affordable and quality housing. The increase of prices above income has meant that housing has become a factor of segregation and social exclusion. In this context, housing has become a key aspect for the urban agendas of the main Spanish cities. There is an unprecedented effort by public administrations to modify housing policies both in terms of access and market, in order to make them more efficient, inclusive and sustainable. They are aware that affordability is especially challenging for low-income

households, as well as for a middle class that spends more than 35% of its income on housing payments.

Various initiatives have been launched on a global scale to achieve this, such as the provision of housing through housing associations with limited benefits in Austria, tax reforms in the Netherlands or macroprudential measures promoted in Sweden and Canada. In the Spanish case, the approval of the Housing Law of 2022 has been a turning point by limiting the price of rent in stressed areas, applying fiscal rewards to rent and price reductions, and recommending that new property developments provide 30% for subsidised housing and social rentals. On the other hand, local administrations have begun to promote initiatives that involve new logics of co-development, co-management and co-design, both between regional and local administrations and between public-private agents (cession and use of municipal land to promote co-housing initiatives, co-living, development of promotions with ethical construction companies, intermediation between owners-tenants, rehabilitation of housing for social rental, etc.).

In the case of Madrid, unlike other Spanish cities such as Barcelona - recognised by Housing Europe as a pioneer in housing policy- (Housing Europe, 2021b), the actions promoted by the local administration are still limited. Although there is concern about the housing issue and innovative solutions have been launched, the truth is that we have observed certain weaknesses: i) the promotion of housing for people in housing emergency situations is insufficient; ii) there is a lack of awareness among the population of initiatives promoted by the administration; iii) there is a mismatch between the supply of publicly promoted housing and the real demand for it, since the latter rejects the allocation that has been granted, despite the fact that the housing has an attractive design and is energy efficient. Among the factors that cause this are, on the one hand, that the price of rent is still too high and is an excessive burden; the high construction densities that are being built; and, on the other hand, the fact that the price of buying a property is still high and is an excessive burden.

Thus, in order to promote efficient housing policies, we consider that i) it is necessary to know the social reality of cities and their neighbourhoods and promote housing that is truly affordable for them (according to the average income per household registered in each district), of quality and energy efficient, since this will result in a greater capacity to deal with situations of energy poverty. ii) it is vital to make the population aware of the alternatives available to them. In this sense, it is not enough to publicise them in the media. It is essential to bring the administration closer to the neighbourhoods and their inhabitants to explain initiatives that, due to their lack of knowledge, may generate insecurity and/or rejection. This improvement in information is necessary to put an end to the stigmatisation of social or public housing by the public, historically associated with lower classes, without resources, vulnerable or for certain social groups. iii) Initiatives to

improve access to housing (such as co-housing) should be an alternative for all social strata. A high initial contribution and rents which, although below market rents, are still high for a large part of society, is not a solution that favours affordability and social integration. In this regard, the usufruct cession of municipal land reduces social costs, the work with developers and the establishment of soft rents facilitates the integration of the most vulnerable groups in these developments. iv) the administration should accompany the entire process of access to housing, and not limit itself to the construction work. It should mediate with construction companies and financial services cooperatives with ethical and solidarity principles in order to obtain better credit conditions for the population with a limited income.

However, despite these weaknesses, the fact is that we are in a new period in which there is a concern to change the way of making the city and attending to the needs of the population. Let's hope that in the medium term the administrations will be able to correct these imbalances that are now being observed and bet on affordable, quality, environmentally sustainable housing as well as on an inclusive market.

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