



Cross Borders: Innovation Lessons from the World in Affordable Housing Models

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Housing as a Human Right: Access, Stability, & Production

September 23, 2026

CROSS BORDERS

Innovation Lessons from the World in Affordable Housing Models

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Five Places. Five Housing Themes.

1

VIENNA

*Access to
Place*

2

SINGAPORE

*Housing as a
Platform*

3

URUGUAY

*Making
Alternative
Ownership
Executable*

4

FINLAND

*From Policy
Principle to
Operating
System*

5

UK

*Land Use as
an Affordability
Tool*

VIENNA

Access to Place

Affordable housing at sufficient scale and permanence can influence who has access to valuable urban locations.

~40%

municipal or limited-profit/social housing

Should affordable-housing success be measured partly by whether it expands durable access to high-opportunity places?



SINGAPORE

Housing as a Platform

Housing connects land, ownership, household wealth and long-term neighborhood investment.

~80%

of residents live in public housing

What changes when affordable housing, economic mobility and neighborhood stewardship are treated as parts of the same system?



URUGUAY

Making Alternative Ownership Executable

Collective ownership becomes scalable when law, land, finance, technical assistance and resident institutions support it.

~45%

of state-supported housing production was cooperative housing in 2019

What institutional infrastructure would make community ownership a repeatable housing strategy rather than an exceptional project?



FINLAND

From Policy Principle to Operating System

Housing First works when housing, services, funding and delivery systems align behind it.

10+ years

of declining homelessness, followed by recent increases

If Housing First is already accepted as the principle, what has to align around it to produce results at scale?



UNITED KINGDOM

Land Use as an Affordability Tool

Planning policy can make otherwise unavailable land developable specifically to meet an identified affordable-housing need.

~17%

of rural local planning authorities used Rural Exception Sites in 2021–22

Could development rights themselves become another tool for creating permanently affordable housing?



Five Places. Five Housing Themes. One New Jersey Question.

Which of these themes could New Jersey take further and what would need to be in place to make that possible?

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Thank you to our Speakers!

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