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Alcanzable Affordable Housing

Submitted By: Fundación Alcanzable



Organization Profile

Organization Name: Fundación Alcanzable

Organization Type: Civil society

Website: www.alcanzable.cl

Practice Details

Country(ies): Chile

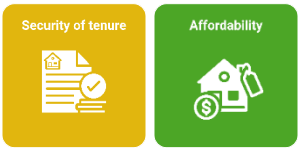
City(ies): Santiago

Start Year: 2022

Ongoing: Yes

End Year: N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Rental Housing
- Housing Rights & Social Inclusion

Relevant SDGs:



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Problem & Context

In Chile, the housing deficit has not only grown—affecting nearly 650,000 households—but also transformed: single-person households, older adults, and migrants have sharply increased their share of the deficit. Thus, the shortage is concentrated among groups overlooked or deprioritized by traditional homeownership-oriented housing policy. At the same time, tenants vulnerability has deepened: rental tenure rose from 17% to 27% in just a decade, with half of renters facing insecurity (over 30% of income spent on rent and/or without a formal contract). The Rental Subsidy, launched in 2014, remains significant but faces structural barriers: limited supply of suitable units, discrimination, and lack of social support to promote integration and residential stability. As a result, thousands of subsidies go unused each year, while the program fails to address the shortage of affordable rental housing needed to meet emerging housing demands.

Solution Developed

Fundación Alcanzable emerged to close this gap by mobilizing empty private housing, developing projects on public land, and promoting a model of protected rental with social support. In doing so, it contributes to guaranteeing the right to adequate housing by integrating housing supply, financial sustainability, and social cohesion. The practice addresses the challenge by strengthening access to decent rental through three pathways: brokering agreements with landlords, building and managing projects on public land, and purchasing homes with preferential financing, always combined with social accompaniment for tenant families. Beneficiaries are mainly vulnerable households using the Rental Subsidy—youth, migrant families, female-headed households, and older adults—who face discrimination or residential instability. Its objectives are to expand the supply of affordable housing, ensure effective use of subsidies, and foster community integration. The innovation lies in articulating a protected rental ecosystem that combines housing management, public policy, and social support—a pioneering model in Chile.

Implementation

The solution was implemented through three main lines of action: (1) agreements with landlords to move empty private housing; (2) development of housing projects on public land with the Ministry of Housing; and (3) acquisition of housing with preferential public and private financing, ensuring a stable supply. These actions are complemented by social support for tenants to strengthen tenure security and community integration, including group interventions, case management, and network building.

Key actors include the State (Ministry of Housing and Urban Development, SERVIU, and municipalities) providing subsidies, land, and coordination; private landlords contributing housing and preferential financing; and community and civil society groups supporting

integration through networks. Fundación Alcanzable leads design, management, and accompaniment.

In 2022, the private rental intermediation pilot began. In 2023, agreements enabled the acquisition of 75 homes for social rental and a 232-unit project on public land. In 2025, housing purchases were finalized and construction of the first building started. In early 2026, another 270 homes will be acquired and a second building constructed.

Resources come from state subsidies, philanthropy, service provision, and private partnerships. Inputs include the Foundation's social and technical team, a network of landlords, institutional agreements, and complementary financing. These alliances enabled a sustainable, replicable response.

Enablers & Obstacles

Key facilitators were: (i) leveraging the underused Rental Subsidy program, (ii) emerging public financing to pilot rental-based housing solutions through subsidies, land transfer, and interest-free loans, (iii) building public–private partnerships, and (iv) engaging households and communities in designing and validating the support plan.

Main obstacles were: (i) lack of a comprehensive regulatory framework and clear processes for protected rental housing, (ii) the political unpopularity of rental in a homeownership-oriented culture, (iii) landlords' and neighbors' mistrust of subsidy holders, and (iv) insufficient funding for social support. These challenges were addressed through advocacy with hesitant policymakers to validate social rental, close collaboration with government to advance projects while regulation is formalized, and direct work with households to prove to landlords and stakeholders the social and economic sustainability of the model.

Results & Impact

More than 550 households (around 1,000 people) have accessed protected rental housing through the intermediation of private units, and 75 homes were acquired for permanent social rental. In addition, construction began on a 232-unit project on public land, with another 270 homes planned for purchase. Qualitatively, social support has strengthened tenure security: 93% of households keep their contracts, forced mobility has decreased, and community integration has increased through collective activities and support networks.

The main beneficiaries are low-income households using the Rental Subsidy, including migrants, female-headed households, and older adults, who faced discrimination in the rental market and precarious living. For them, access to stable housing and social support has meant greater well-being, security, and the ability to plan their lives. 15% overcame overcrowding, 30% left substandard shared housing, and the rent-to-income burden fell from 55% to 23%.

In the long term, the model diversifies Chilean housing policy with a protected rental alternative that preserves public-interest housing stock (unlike ownership units that can quickly return to the market). Moreover, by densifying in well-located land, it promotes more efficient land use, reduces environmental pressures, and strengthens urban sustainability.

Replication & Scale Up

Alcanzable has scaled private housing intermediation, now reaching over 450 units. The foundation has also scaled housing acquisition, with 270 new homes in process, and supported other NGOs specialized in homelessness through technical assistance. In 2026, construction of a second building will begin, while local governments are being advised on new housing projects. Key factors have been continued public financing and the creation of socially and economically sustainable models that challenge prejudices about rental and prove its security and social impact.

This practice can be scaled by strengthening public–private partnerships, expanding access to public financing and land, and replicating the protected rental model through alliances with NGOs and local governments. Standardizing regulatory frameworks would enable faster adoption, while technical assistance ensures replication by other actors. Digital tools for housing management, monitoring, and transparency, combined with evidence of social and economic impact, make the model adaptable and scalable nationally and in other contexts.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

Fundación Alcanzable has been key in advancing a social rental ecosystem in Chile. Its actions and recommendations to government have supported stronger models and the current development of a legal and regulatory framework for social rental housing, unprecedented in the country. This has been enabled by government commitment to promote protected rental policy. At the same time, engaging more entities and organizations in these pilots has broadened and deepened the scope of the housing policy debate.

Lessons & Takeaways

In retrospect, we would have strengthened from the start the financing strategy for social support, ensuring long-term sustainability. We would also have prioritized earlier the generation of quantitative impact evidence to influence public policy more strongly. Another improvement would be designing more agile coordination mechanisms with government and landlords, reducing management times and accelerating project development and management, thus expanding housing provision for households.