Estela de Esperanza: Rental Housing Solutions in Buenos Aires

Submitted By: Habitat for Humanity Argentina



Organization Profile

Organization Name: Hábitat para la Humanidad Argentina Asociación Civil

Organization Type: Civil society

Website: www.hpha.org.ar

Practice Details

Country(ies): Argentina

City(ies): Buenos Aires

Start Year: 2013 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Rental Housing
- Housing Rights & Social Inclusion
- Housing Policy, Legislation & Governance

Relevant SDGs:



UN-HABITAT

Problem & Context

In 2007, Habitat for Humanity Argentina (HFHA) began accessing housing assess in Buenos Aires to analyze solutions. Two key issues were identified:

Low-income individuals lacking access to owned or rented housing, living in temporary shelters, squatted buildings, or collective housing under precarious, overcrowding, and insecure conditions. The City Housing Institute (2004), estimated 86,000 families faced housing problems, including 18,600 in boarding houses and pensions. By the 2022 Census, this population had grown to 78,000 individuals.

Vacant or underutilized properties in the city's south, that could be repurposed for housing.

With no effective public or private strategies, many residents rely on the informal housing market, exposing them to unjust and insecure conditions.

Solution Developed

The project addressed the identified challenges by converting a vacant, deteriorated building into 9 formal rental units, leased to over 30 families previously excluded from the formal market despite being able to pay rent. In a housing market impacted by inflation, the relatively low turnover has provided stability, quality housing, and flexible requirements. The initiative also recovered underutilized urban properties, raised awareness of adequate housing, and promoted fair rental conditions. Families received training and personalized support, empowering them to pursue appropriate rental opportunities. The project sought to influence policy and reshape perceptions of rental housing as a valid option.

Innovative approaches included: Social empowerment through participatory management; Urban regeneration via adaptive reuse of abandoned buildings; And Evidence-based planning informed by the housing survey.

A 3-year staggered subsidy and a savings scheme, managed by HFHA, ensured families recovered contributions at the end of the lease.

Implementation

Since 2007, HFHA run studies to identify a property for redevelopment. In 2009, a building at risk of collapse in the traditional neighborhood of La Boca was purchased for demolition with the intent of building an apartment complex for low-income families. Construction began in 2012, and the first families moved in a year later. In 2015, the "Estela de Esperanzas" building was inaugurated, and a tenant community was formed. Also, HFHA collaborated with the Government of the City of Buenos Aires and was hired by the City Housing Institute to support the program "Alquilar se Puede" (Renting is Possible). This support included different

workshops for families accredited by the government for credit and guarantees from Banco Ciudad.

Based on this experience, HFHA has advocated for social rental solutions through participation in round tables, studies, and conferences. In 2019, HFHA was hired by the Housing Secretariat for a consultancy financed by the World Bank, with the aim of providing recommendations for a national rental program. In 2020, the National Rental Law was passed. Furthermore, in response to the health crisis, an employability component and a staggered three-year subsidy were incorporated, along with savings managed by HFHA, which are returned at the end of the contract. In 2021, the project methodology was revised. In 2023, the first Social Rental Conference was held, promoting models that respond to housing vulnerability.

Enablers & Obstacles

The success of the initial project and increasing interest in the solution was enabled by:

- Evidence-based planning: the 2007 housing survey data enabled deep knowledge of the housing issue and relevance of the solution
- Technical expertise in construction and social management
- Involvement of private sector to contribute with resources, finance, media visibility.
- Strong institutional commitment of HFHA and support from the broader Habitat for Humanity International network.

Some challenges included:

- Engaging families from consolidated urban areas, local organizations, and government actors.
- Positioning rental housing as a valid solution.
- Facing uncertainties in implementation, such as legal delays, funding gaps, and construction permits.

These challenges became opportunities to refine the model, generate concrete responses for families, and influence public policy and social perceptions of rental housing.

Results & Impact

According to a 2025 report on the impact of the social rental building “Estela de Esperanzas” where 13 out of 32 families were interviewed by the organization “Tejido Urbano”, the following contributions were observed:

- 89% of residents of the building left precarious situations such as hotels or tenements.
- Five families gained access to formal rentals, one obtained ownership, and another resides in informal property.
- Overcrowding fell from an average rate of 3% to 2.3%.

- Seven out of nine families declare the quality of the construction in their dwelling had improved.
- 89% say that the water quality in their current homes is good for their health, and some mention that respiratory problems in children and adults have decreased.
- 89% of participants agree that having a bright home with more space positively impacts on their emotional well-being. 77% of respondents mentioned that the simple fact of having stable housing gives them security and helps reduce daily stress.
- 89% of respondents say that their homes have well-lit spaces for studying. 100% say that housing conditions have had a positive influence on educational performance, either their own or that of a family member.

The experience has been shared at more than 20 national and international events, including Habitat III, national housing meetings, round tables, conferences, webinars, and national legislative hearings during the debate on Rent Law.

Replication & Scale Up

A key missing factor is the National Government support. In Argentina, unlike other countries, social rental projects lack government involvement, which limits their scalability. As a result, private initiatives must lead, requiring strong advocacy efforts. The replicability of this kind of models depends on several key factors:

- Political will to embrace rental housing as a viable option for housing access.
- Active local government engagement in housing supply and project sustainability.
- Fiscal incentives to support private actors and ensure long term viability.

With the financial support of Habitat for Humanity International “Home Equals” global advocacy campaign, HFHA is developing a replicable and sustainable model whereby HFHA acts as an intermediary between housing supply and housing demand. The model includes market research, awareness campaigns, financial and business modeling, programmatic demonstration, and high-level engagement. It aims to be scalable and backed by both national and local governments and replicated by other intermediary organizations.

Policy Uptake

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

Since 2013, HFHA has advocated for access to formal rental housing and promoting actions to address the issue of underutilized properties. HFHA launched an advocacy program aligned with Habitat’s global strategy, participating in roundtables, and events. In 2019, advised the National Housing Secretariat, providing recommendations for public policies and social rental

programs. This was the basis for the Articles on Social Rental Housing in the Rental Law approved by the National Congress in 2020.

Lessons & Takeaways

The building, management and maintenance of rental housing estate faces many challenges: HFHA fulfills the roles of owner, administrator, and at the same time, social worker and coordinator. A successful and scalable model requires the involvement of more actors in the system to distribute responsibilities. Additionally, providing social support to families requires a sensitive and adaptative approach, capable of responding to evolving circumstances. Over time, this support has become increasingly comprehensive in scope and delivery.