Housing Access Academy

Submitted By: BancoEstado de Chile



Organization Profile

Organization Name: BancoEstado

Organization Type: Financial institution

Website: https://www.bancoestado.cl/content/bancoestado-public/cl/es/home/inicio---bancoestado-corporativo/noticias/sala-de-prensa-2023---bancoestado-corporativo/octubre---bancoestado-corporativo/cerca-de-200-dirigentes-reciben-capacitacion-en-todo-el-pais-par.htm

Practice Details

Country(ies): Chile

City(ies): All of the regions of Chile

Start Year: 2023 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

- Housing Affordability & Financing
- Housing Rights & Social Inclusion
- Housing Data & Monitoring

Relevant SDGs:



UN-HABITAT

Problem & Context

Chile's housing deficit stands at 650,000 families.

A significant part of the problem is the lack of public and financial education regarding housing access processes, as well as keeping communities informed about how subsidies work and how to apply for them.

This also revealed gender gaps—80% of those driving public housing policies are female community leaders, who are often excluded.

Solution Developed

1) We created the first Housing Access Academy for Female Community Leaders, organized by a financial institution, BancoEstado.

A team of experts in public policy and financial mechanisms traveled across the country with support from local agencies to train women, older adults, and people with disabilities.

The initiative reached 11 regions of Chile and trained over 1,500 leaders, who then trained their communities—impacting more than 120,000 people.

2) Through the academy and support from educational institutions, we launched a Housing Access Coach to provide financial education, reaching nearly 25% of the current housing deficit.

Our specific goal is for everyone to have financial education for housing access.

3) The social innovation lies in scalability. Each trained leader must train their community using a train-the-trainer model.

Another innovation is that the team used measurement tools to systematize a series of social findings on housing access gaps, which will inform future innovations at BancoEstado.

Implementation

1) Financial education for those who previously lacked access, specialized in housing access.

Financial inclusion and identification of gaps to improve access.

The Housing Access Academy is a project that has been running for two years, training over 120,000 families.

2) Network of Chilean Universities, AIEP Institute, Network of Chilean Municipalities.

3) Planned in the first half of 2023 and launched the same year, following the criteria of the Emergency Housing Plan to prioritize regions with the greatest deficits.

In 2024 and 2025, more than 100 workshops were held.

The project won first place in the Companies and Human Rights category of the UN Global Compact for its strong alignment with the SDGs and societal impact.

4) Partnerships with universities to prepare the team in adult education.

Resources are allocated for travel and per diem for the team (composed of two experts and various local teams).

This year, strategic partnerships are being prepared for new talks related to self-construction.

Enablers & Obstacles

1) Facilitators: the university network (where the academy is held), the Ministry of Housing and Urban Development (as the program is backed by the Emergency Housing Plan), AIEP Institute (which will integrate the academy into its student training), and the Network of Municipalities, which supported outreach efforts.

2) Main obstacles: we needed an expert in social policies related to housing.

This led to hiring a specialist to accompany and focus on this dimension.

Results & Impact

1) In 11 regions of Chile, during 2023, 2024, and part of 2025, 1,500 community leaders were trained and are now responsible for training their communities, with monitoring and support from the team.

2) All participants are mapped in Chile's Social Household Registry, with high vulnerability scores.

Access to subsidies has increased by 10%.

3) The community has benefited from this University or Living Campus for Housing, offering transparent, clear, and dynamic information for accessing housing through combined savings and subsidies or direct subsidies.

In the long term, this promotes financial sustainability and better personal development.

Replication & Scale Up

Other banks have taken the same initiative.

Replicating these actions in member states.

Policy Uptake

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

Three meetings have been held with participation from various ministries in Chile.

Lessons & Takeaways

We would incorporate more digitalization for monitoring.

Note

The original submission was received in Spanish. An automated translation was prepared using Copilot to enable broader multilingual access.