

Assessment
of the
Housing First
Methodology
in Spain



Solutions to homelessness

Executive Report

Pròvivienda
Con las personas,
por la vivienda



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1.

Introduction



1. Introduction

The Housing First model was developed at the beginning of the decade of 1990 as an alternative to the traditional systems providing care to the homeless in especially difficult situations. All through the last three decades, this model has expanded to different countries thanks to the production and the dissemination of robust works analysing the efficacy of the method, which have mainly underlined how useful it is mainly to keep the housing but also when having to deal with abuse of substances, quality of life or hospital stays.

Nevertheless, the surveys on economic aspects have been far limited due to the complexity of having to articulate information gathering systems about the homeless population and the lack of information on the costs of the services of the traditional programs. However, the specialized bibliography includes some works stressing positive and relevant effects with regards to the economic aspects related to the model and have even proven that the HF model is cheaper than the traditional support services. It seems that the key lies in the relationship between the cost of the programs and their efficacy in terms of results on people, which is how this assessment has been approached.

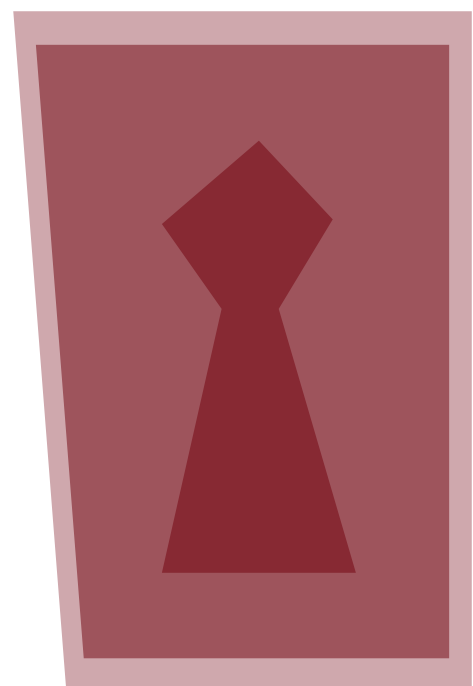
The arrival of this model at Spain has been recent and it has been possible thanks to the Hábitat program set up by HOGAR SÍ in 2014, with an experimental project. Since 2017, Hogar Sí has created an Alliance with Asociación Provienda in order to foster the development of the Housing First methodology in Spain. Local entities of all the territory take part in Hábitat: Alicante, Aviles, Arona, Barcelona, Cordoba, Coslada, Alicante, Donostia, Granada, Madrid, Mostoles, Santa Cruz de Tenerife and Zaragoza.

The Housing First model focuses on supporting the homeless in the most difficult situations. More specifically, the Hábitat program focuses on the support for those people who, apart from being homeless, they have been in that situation for a long period (more than one year spending the night in public spaces or a minimum of three years in the current situation) and have an added mental health problem, an addiction problem and/or a disability.

What the program Hábitat provides for this people is an immediate and unconditional access to an

individual dwelling with the support they may need. This program emphasises individual support and de-institutionalisation. For Hábitat, loyal to the Housing First model, it is vital and of paramount importance conceiving the person as a core element of the intervention. The participants choose, for example, the type, frequency and sequence of the services. They can also choose their neighbourhood and the apartment depending on the availability.

This document gathers the main results obtained in the external assessment of the Hábitat program, based on the follow-up done during 18 months to the participants in the assessment (Hábitat group and control group).



Specific
objectives of
the assessment

2.



2. Specific objectives of the assessment

This report aims at providing a response to six basic objectives, which are the following:

Objective 1: Knowing the effects of the program on different areas.

Objective 2: Comparing the results of the program with the alternatives.

Objective 3: Identifying the costs of the Hábitat Program.

Objective 4: Identifying the costs of other resources and comparing them with Hábitat.

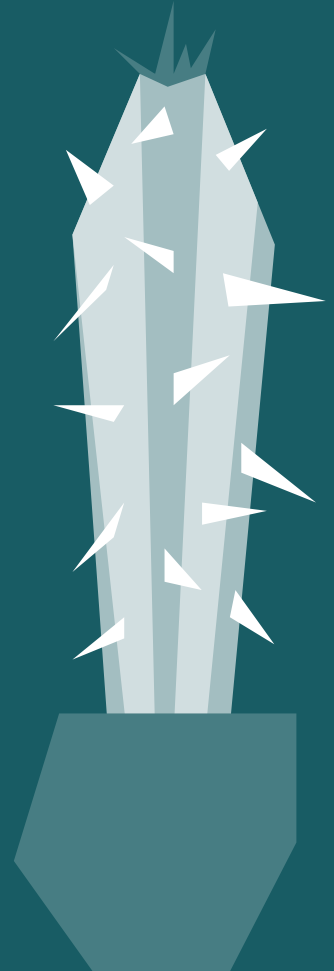
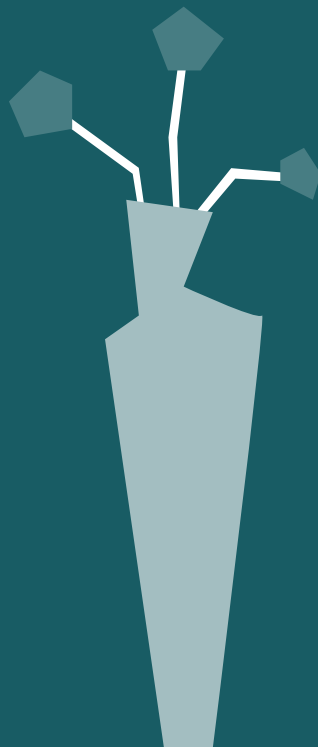
Objective 5: Carrying out a cost-effectiveness analysis of the program Hábitat.

Objective 6: Knowing the variables that may influence in the functioning of the program and its degree of success.



3.

Methodology
followed



3. Methodology followed

The methodology used is organised in two major blocks:

Methodology to analyse the results in people

This report considers mainly three measurement moments: **initial assessment and follow-up at months 12 and 18**. It is therefore a **mix design with two independent groups (CG and HG) and three repeated measurements**.

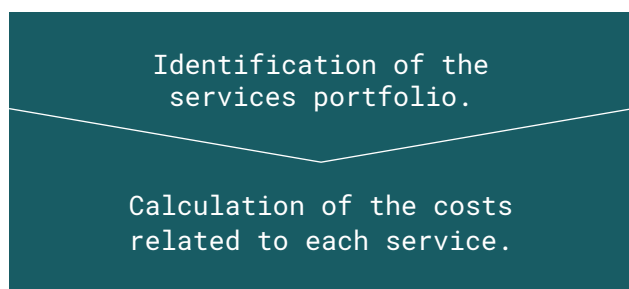
Though the number of participants was much higher, the final analysis of the results only included the people who had participated at least in three moments of measurement: initial assessment, interview at months 12 and 18.

Number of participants included in the final assessment of the results

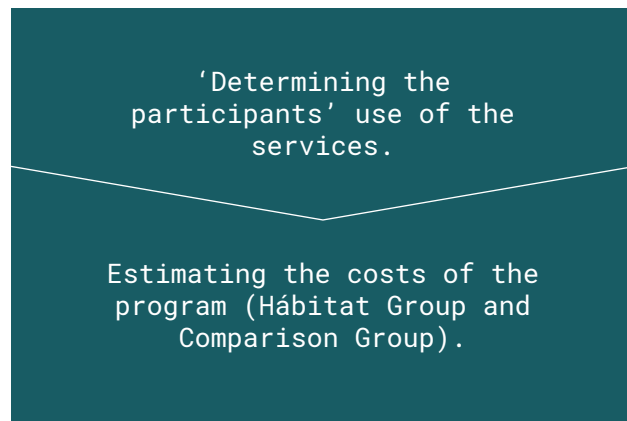


Methodology to analyse the costs:

a. **Costs identification:** Generation of primary data due to the inexistence of secondary information. Calculation phases:



b. **Comparing costs of the experimental and control groups:** Applying the unit costs obtained to the consumption of services by each user. Calculation phases:

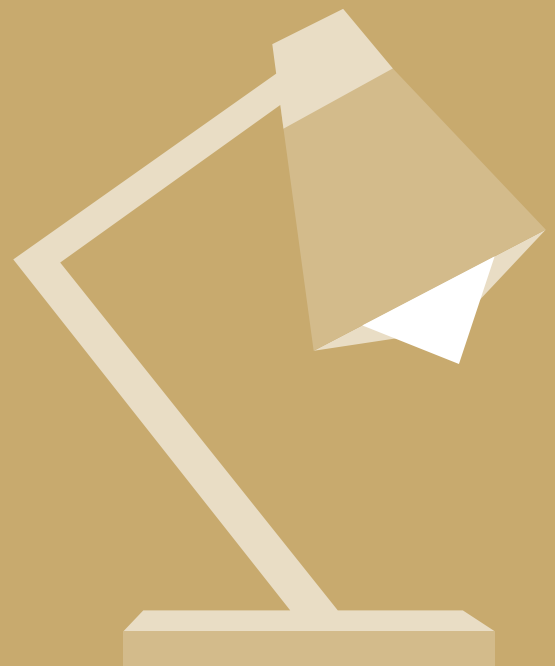


c. **Cost-effectiveness analysis:** Once the results in the participants and the costs of each program obtained, both dimensions are related. Two tools are used:

- Model of repeated measures to estimate the net effects of the program (differences in differences) over objective and subjective effectiveness variables.
- Calculation of Incremental Cost-Effectiveness Ratios (ICER), controlled via bootstrapping, the acceptability thresholds sensitivity test and estimation of the Incremental Net Benefit (INB).

4.

Results
on people



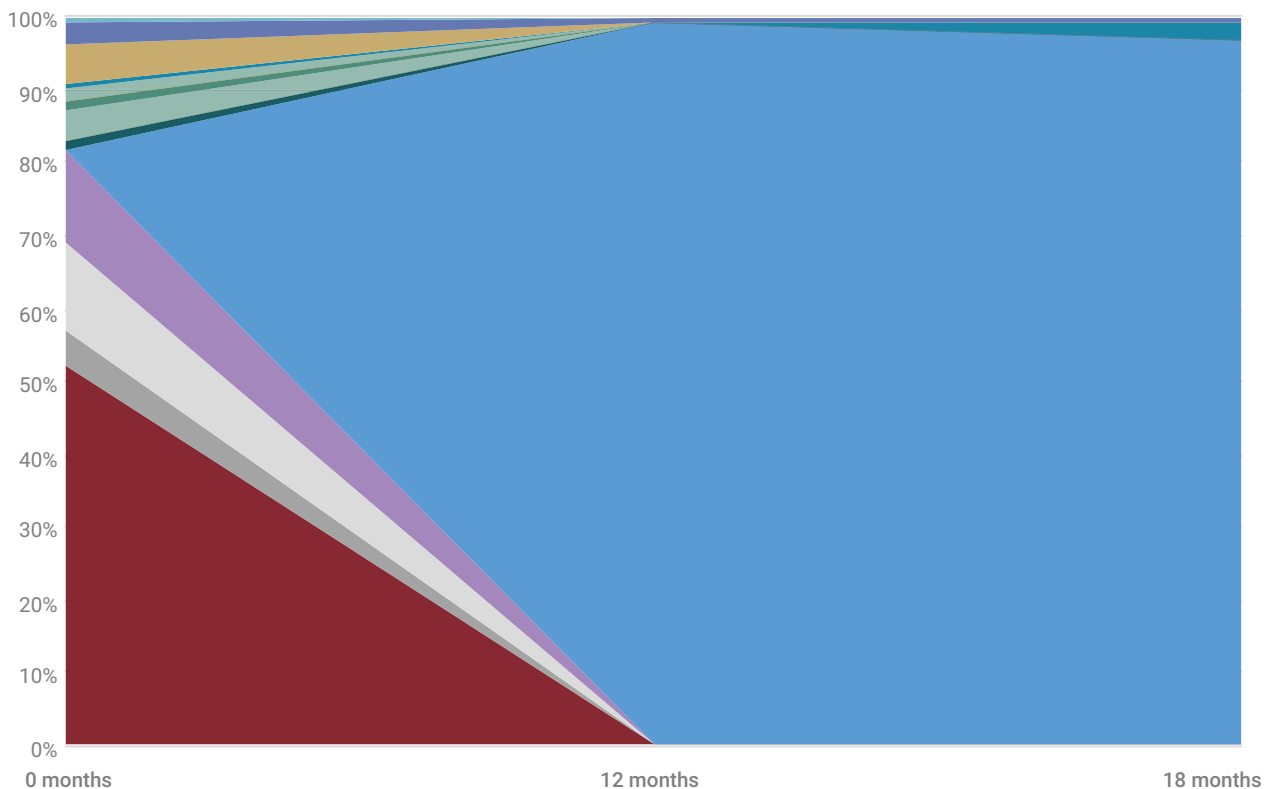
4. Results on people

With regards to the evolution of the users, the Hábitat program group obtains better results than the participants in the control group (supported with other resources) in different areas studied, more specifically:

Housing and providing for basic needs:

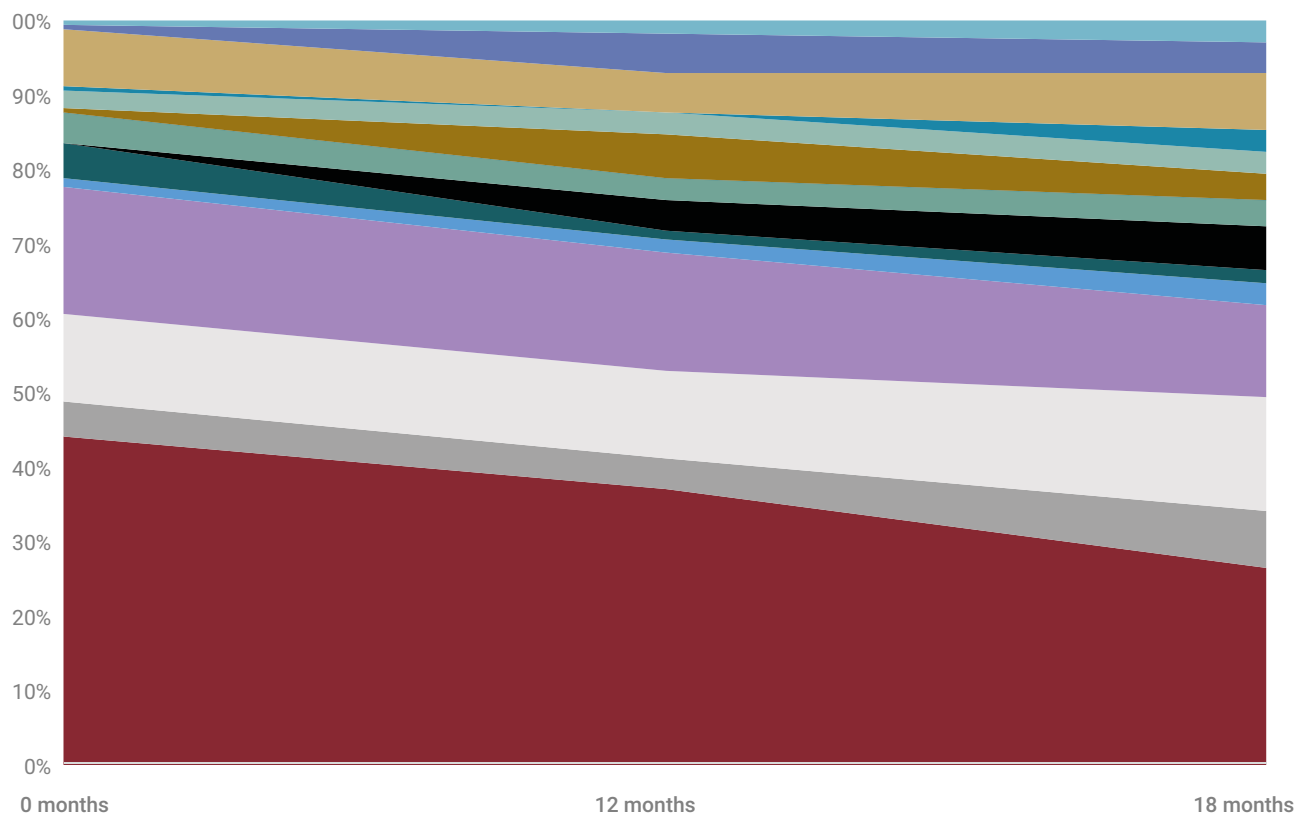
- > **The housing retention rate in Hábitat**, 18 months after the entry of the participants in the Hábitat program is **96,06%**.
- > The housing situation of the control group, that is the participants using other services, is less stable and of lower quality, though it is possible to see a reduction of the most extreme situation, in particular living on the street.
- > The **satisfaction** with the housing situation was also **higher** in the Hábitat group, remaining stable during the 18 months.

Usual residence in HG in the previous month (0, 12 and 18 months).



- On the street
- In an emergency reception shelter
- In a shelter for the homeless
- Places that are not fit for living
- Housing provided by an NGO or an entity
- Hostel paid by an NGO or entity
- Housing for specific groups
- Occupied apartment
- In an apartment or house owned (including couple/parents)
- In a rented apartment or house
- In a rented room/hostel or similar
- In an apartment/room provided free of charge
- In a shack
- Somewhere else
- Hábitat apartment (companion)

Usual house in CG in the previous month (0, 12 and 18 months)



- On the street
- In a shelter for the homeless
- Housing provided by an NGO or an entity
- Housing for specific groups
- In an apartment or house owned (including couple/parents)
- In a rented room/hostel or similar
- In a shack
- Hábitat apartment (companion)
- In an emergency reception shelter
- Places that are not fit for living
- Hostel paid by an NGO or entity
- Occupied apartment
- In a rented apartment or house
- In an apartment/room provided free of charge
- Somewhere else

➤ Also, the participants in the Hábitat program present better results than the control group when covering other basic needs such as **meals and personal hygiene**, more specifically:

- The percentage of people that had skipped a meal during the 7 previous days decreased from 58% at the initial time down to 15.5% after 18 months (lower than the figure among the participants in the CG).
- The percentage of participants in the Hábitat group expressing having had difficulties to bathe reduced from 55.1% at the initial time, down to 5.8% after 18 months, a percentage which is significantly lower than the one found among the participants in the CG. Despite the reduction of the difficulties among the participants in the

CG, one out of three people in this group still had difficulties to bathe.

The Hábitat program has a major impact in aspects related to housing. It makes participants remain in their house one year after and they manage to cover their basic needs. As for the control group is concerned, the situation of those participants is of lower quality and lower stability in the house, with more important deficiencies in matters such as hygiene and diet.



Global happiness and satisfaction about life

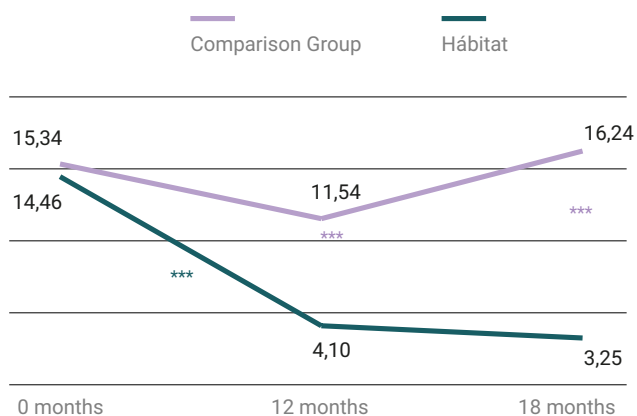
- › **Global satisfaction** with life of the users of the Hábitat program **improved significantly** 12 months after entering the program and this improvement remained at the 18 months follow-up, something that did not happen with the users of other programs or services.
- › The participants in the Hábitat program presented **higher levels of happiness** than the people supported by other programs (CG).

Use of services

- › Hábitat program contributed to the **stable reduction of the use of social services** among its users.
- › On the other hand, **no changes were observed** during the time in the use of **health services except** for the use of **hospital emergencies, which at month 18** was significantly lower in both groups of participants compared to the initial moment, though the improvement took place faster among the participants of the Hábitat program.

The average use of social services in the previous 30 days in the HG at months 0, 12 and 18.

Use of social services.



Mix ANOVA; * $p \leq .05$; ** $p \leq .01$; *** $p \leq .001$.
Source Prepared by the authors.

Economic situation

- › Hábitat program **does not** seem to have **positive effects in the access to stable economic resources nor in the level of satisfaction with them**. Some positive changes were observed with regards to the amount of the economic resources, though these do not seem to be

For the participants, Hábitat means improving the general perception of life, they are happier people in comparison with the people not taking part in the program.

Accessing a house represents a considerable reduction of the use of social services, which is not the case for other type of services such as health services, addiction treatment services or mental health care services.

Though Hábitat does not seem to have effects in the access to more stable economic resources nor the level of satisfaction with those resources, compared to the traditional alternative, it does seem to have an effect in the reduction of several resources of income, more specifically begging and marginal activities. These activities clearly decrease among the users of this program.

sufficient, and no differences were observed between both groups of participants with regards to their economic situation.

- › Some **improvements related to the sources of income** were seen among the users of the Hábitat program: after 18 months a reduction in the **activity of begging** was seen among the users of this program (from 30% to 7%); also, at that moment of the assessment, **marginal activities** were less common among the participants in the Hábitat program when compared to the group of users of other programs (control group): 5.8% versus 14.3%.

Social support

- › Regarding **social support**, at month 18, an **improvement was observed in the perception** of the participants in Hábitat in aspects such as:

- **Having someone to count on when needed.**
 - **Having someone to talk to when needed.**
 - In the **feeling of loneliness.**
 - Greater **satisfaction** with the **support received.**
- › No improvements were observed regarding these aspects among the group of participants from other resources.
- › Some changes were observed, among the **participants in the Hábitat program in their family relationships**, more specifically, in the **frequency of telephone contacts** (not in person) and in the **satisfaction with the evolution of the family relationship**. These changes do not happen in the participants of the control group.

Victimization and discrimination

- › Significant **reductions** in the **victimization experiences** were observed both in the participants of the **Hábitat** group and of the **control group**, though this reduction was stronger among the participants of the Hábitat group. Another evidence is that there was an **improvement in the security perception in the Hábitat group**.
- › The users of the **Hábitat group** also expressed, at month 18, that they **experienced less recent**

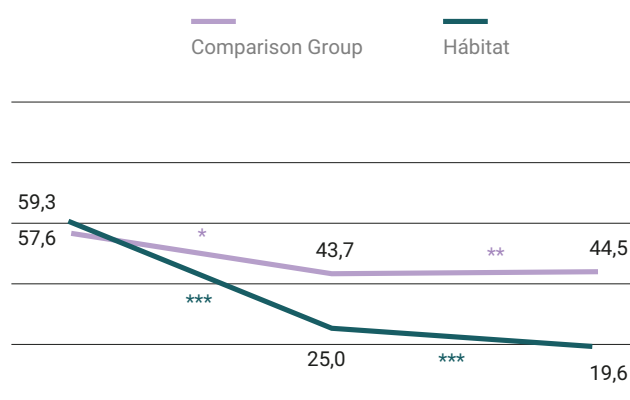
With regards to the social support perceived by the participants, participating in Hábitat is accompanied by an improvement in the perception of the available social support at general level. More specifically, it is also possible to highlight an improvement in the frequency of telephone contacts with the families among the participants in Hábitat and in the satisfaction with that relationship. These changes do not happen in the participants of the control group.

The victimization and discrimination of the participants in the Hábitat program reduces substantially, as well as there is an increase in the security perception. This dynamic is not seen in the control group.

discrimination than in the case of the participants in the control group.

Victimization during the previous 6 months in the HG and the CG, at month 0, 12 and 18w

Victimization in the 6 previous months (%).



The Q test of Cochran has been used to compare the three moments measured (0, 12 and 18 months). Later, McNemar was used to compare 2 vs 2 between both assessments and χ^2 to compare between both groups; *p ≤ .05; **p ≤ .01; ***p ≤ .001. Source Prepared by the authors.

Health

- › **No major changes in the physical health** were observed in the participants during the 18 months considered, but the users of the **Hábitat program improved their perception about their physical condition and their emotional wellbeing**.
- › About the **mental health** of the participants more specifically (assessed by means of the GHQ (Goldberg, 1996)), the participants of the **Hábitat** group presented **improvements** all through the 18 months. The scoring of these participants reflects a better situation than the one of the participants of the **control group** in the assessment at months 12 and 18, not only in the global score but also in each one of the scales of this instrument: Somatic symptoms, Anxiety and insomnia, Social dysfunction and Depression.
- › In line with the previous information, the scores obtained in the Euroquol by the participants in the **Hábitat program** show **improvements** during the 18 months

regarding **Anxiety and/or depression**, as well as a **reduction** in the experience of **pain**. The rest of the aspects considered (mobilities, self-care and daily activities) showed no changes in none of the groups.

- > **No changes were observed** in the **alcohol consumption** in the participants of any of both groups (Hábitat and Control).

Administrative situation and other related aspects

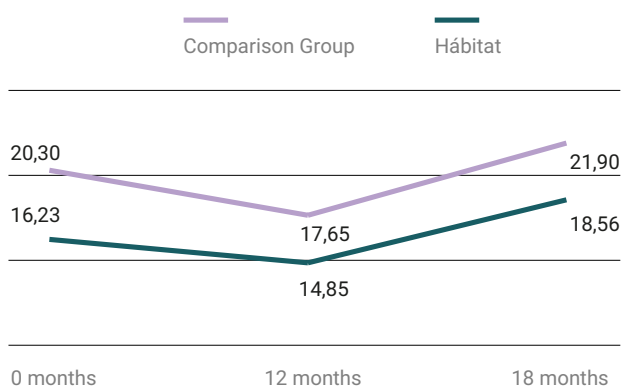
- > In the assessment at month 18, **no significant changes** are seen related to the administrative aspects considered among the participants in the **Hábitat program**. In this case, the **control group** participants present **higher rates of obtaining residence and working permits** than the participants of the program Hábitat.

The participants of Hábitat express a higher satisfaction with their emotional health physical condition, compared to when they entered the program and also, compared to the control group, though objective indicators do not show relevant changes in the physical health.

Another improvement is observed in the mental health, in contrast with the control group.

There are no changes seen in both groups with regards to the alcohol consumption.

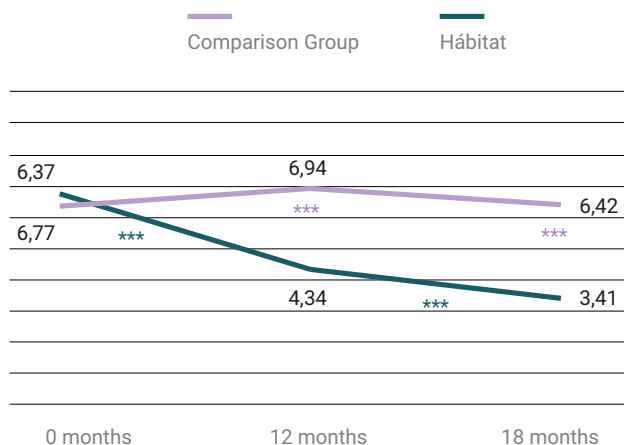
Number of days with physical health problems in the last month in HG and CG at months 0, 12 and 18.



Mix ANOVA; *p ≤ .05; **p ≤ .01; ***p ≤ .001.
Source Prepared by the authors.

The results do not pinpoint the relationship between the participation in Hábitat's program and the administrative normalization processes. Some aspects considered among the participants in the control group seem to improve.

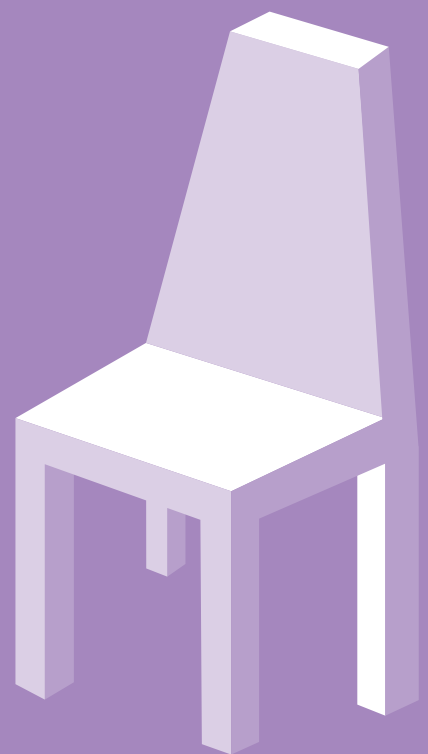
Total GHQ in HG and CG at months 0, 12 and 18



Mix ANOVA; *p ≤ .05; **p ≤ .01; ***p ≤ .001.
Source Prepared by the authors.

5.

Economic
assessment

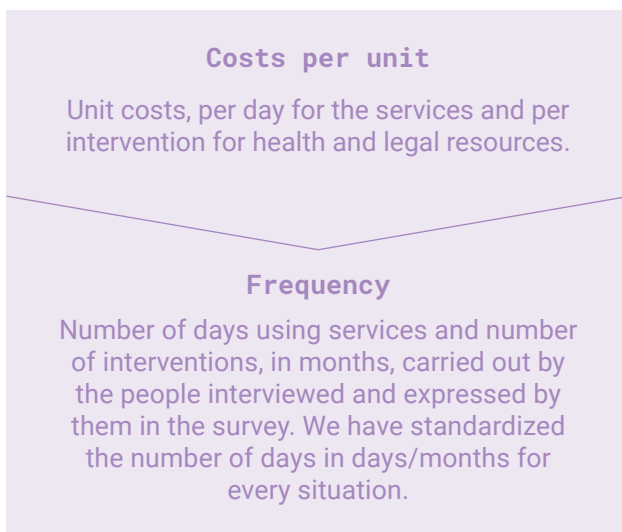


5. Economic assessment

5.1.

Economic assessment with private housing prices

The economic analysis has been carried out starting from two basic variables:



The conjunction of both dimensions has allowed us to calculate the average monthly cost of the support given to the homeless of the sample, broken down by services and expressed separately for the Hábitat Group and the Comparison Group.

Situation at the beginning of the assessment (baseline: month 0)

The results of the initial wave must, evidently, be taken as a **starting point**, especially when comparing them to the ones obtained in the later phases. At this point, both groups are in equal conditions, as the participants of Hábitat group are not included in the program when the interviews take place.

Situation at month 12

One year after, the **housing costs of the Hábitat Group** practically became a **fix cost (931.25€)** due to the stability of the overnight stays and the high retention rate. In the case of the housing provided by

The final result of this direct estimation points at that the people chosen to participate in the Hábitat program generate a monthly cost of 1,100€, 32.17% more than in the comparison group (832.28€).

After twelve months, the support monthly average cost of Hábitat Group rises up to 1,763,24€, versus 1,093,72€ of the Comparison Group, driven by the stability of housing in Hábitat's program (61.21% more).

The average monthly cost of the support to Hábitat Group is set at 1,706,63€ and for the Comparison Group at 1,157,84€. Hábitat still presents a higher cost, though the difference reduces versus the 12 months (47.40€).

Hábitat Program, we have taken as a reference, the price of private housing in 2018, which is 31.79€/day.

Nevertheless, this direct result is misleading, as it **compares a very homogeneous group of people in stable housing (HG) versus a very heterogeneous group** with many people without housing or that only spend a few nights per month in an adequate place or in a resource from the services providing support to the homeless (CG).

Situation at the end of the assessment (month 18)

At the end of the assessment period, costs have increased versus the initial situation in both groups: 40% in the case of the Comparison Group and 55% in the case of Hábitat Group.

These final results are explained by the **“fix cost”** that housing and care represent, which are a feature of Hábitat, but also by the **lower costs of this program in almost all the other components assessed: meals, hygiene, services, addictions, health and psychiatric care.**

Monthly costs of the support for the homeless. Baseline (month 0).

Scope	Comparison Group	Hábitat Group
Housing	134,17 €	218,71 €
Meals	72,17 €	83,11 €
Hygiene	16,97 €	17,31 €
Services	207,76 €	202,57 €
Addictions	19,81 €	32,48 €
Indirect Costs (+9%)	40,58 €	49,88 €
SUM MONTHLY COSTS	491,47 €	604,05 €
Health Care	237,41 €	376,25 €
Psychiatric Care	60,40 €	106,14 €
Administrative Sanctions	14,65 €	2,48 €
Legal Issues	28,35 €	11,13 €
SUM TOTAL MONTHLY COSTS	832,28 €	1.100,04 €

Monthly costs of the care provided to the homeless. Phase 18 Months.

Scope	Comparison Group	Hábitat Group
Housing	248,56 €	920,09 €
Meals	59,75 €	5,00 €
Hygiene	14,93 €	- €
Services	244,13 €	36,88 €
Addictions	19,31 €	2,46 €
Indirect Costs (+9% cg; +10.62 hg)	52,80 €	102,42 €
"Flat rate support Hábitat"		283,90 €
SUM MONTHLY COSTS	639,48 €	1.350,75 €
Health Care	279,88 €	230,30 €
Psychiatric Care	218,57 €	90,96 €
Administrative Sanctions	9,72 €	20,63 €
Legal Issues	10,20 €	14,00 €
SUM TOTAL MONTHLY COSTS	1.157,84 €	1.706,63 €

What sets the difference in the increase of the costs of Hábitat group is the housing cost, with a variation rate of 320% between month 0 and month 18, versus 85% of the comparison group. Despite this, the Hábitat Group has experienced a major and generalized reduction of costs that are not directly associated,

Once up and running, Hábitat tends to reduce costs, whilst the alternatives increase them.

such as meals, hygiene, support services, addiction treatment and health and psychiatric care.

The partial conclusion one can draw is that, once the support structure is set, costs exist in both models. Hábitat is nevertheless a more complete and expensive formula, which nonetheless generates major savings in other points of the system. Its evolution in time, when compared, provides favourable results.

5.2.

Economic assessment with public-owned housing prices (POHP)

Hábitat also relies on public-owned housing, with a much cheaper rental prices when compared to the previous sections -11.98€ per day, versus 31.79€- which reduces greatly the housing costs and therefore the costs of the program. At the end of the assessment, the **average monthly cost (POHP) of the support to Hábitat Group** is set at **1,072,54€**, which represents **6.25% less** that the average cost of the **Comparison group (1,144.96€)**.

Hábitat generates savings in the costs related to services and external resources of the program: meals, hygiene, addiction treatment and health and psychiatric care.

In POHP Hábitat program is less expensive than its alternatives.

The POHP after 18 months have increased significantly more in the Comparison Group: 38.58% versus 3.25% in the Hábitat Group.

Monthly costs of the support provided to the homeless. Phase 18 Months POHP.

Scope	Comparison Group	Hábitat Group
Housing	235,92€	346,87€
Meals	59,75 €	5,00 €
Hygiene	14,93 €	- €
Services	244,13 €	36,88 €
Addictions	19,31 €	2,46 €
Indirect Costs (+9% cg; +10.62 hg)	41,55 €	51,66 €
"Flat rate support Hábitat"		283,90 €
SUM MONTHLY COSTS	625,69 €	716,65 €
Health Care	279,88 €	230,30 €
Psychiatric Care	218,57 €	90,96 €
Administrative Sanctions	9,72 €	20,63 €
Legal Issues	10,20 €	14,00 €
SUM TOTAL MONTHLY COSTS	1.144,06 €	1.072,54 €

5.3.

An alternative analysis: adjusting the results

In all, the previous direct results are not balanced due to the fact that the use of housing in the Hábitat group is sustained and continued, while the use of housing in the comparison group is uneven and very often the participants spend the night in places that do not have a direct cost (street, shack, etc.). The lower cost coming from the Comparison group stems precisely from the fact that the traditional services do not provide the service as they do not support the users on a constant basis. Therefore, it is fundamental to refine the results on housing, transforming them into equivalent terms to Hábitat.

After this adjustment, clearly, the results change.

The total adjusted average monthly cost at month 18 for the Hábitat Group is 1,744 € and 1,716€ for the Comparison Group. The difference between both groups is then of only 28.12€ per month (barely 1.64%).

The (equivalent) total cost in both groups increases through the 18 months, though this increase is lower in the Hábitat group (+58.52%) than in the Control group (+106.14%).

Housing costs. Adjusting in equivalent terms to Hábitat (private housing).

Place	Average daily costs	Monthly costs 30 days stay
Street	*	-
Emergency reception centre	27,58 €	827,40 €
Shelter for the homeless	23,78 €	713,40 €
Place not fit to live	*	-
Housing provided by an NGO. HABITAT PROGRAM	31,79 €	953,70 €
Hostel paid by an NGO	22,18 €	665,40 €
Housing for specific groups	27,84 €	835,20 €
Occupied apartment	*	-
Apartment owned	**	-
Rented apartment	**	-
Rented room or hostel	**	-
Apartment or room granted for free	*	-
Shack	*	-
Companion in the Hábitat apartment	***	-
Somewhere else	***	-
Hábitat Program 30 days		953,70 €
Benchmarking Programs Equivalent Housing 30 days		760,35 €

* No cost. ** The cost does not apply to the services assessed. *** Not applicable.

At the end of the period, Hábitat has a greater financial cost than its alternatives in **housing** (+25.43%), in **indirect costs** (+7.2%), in **hábitat support** and in the **administrative sanctions and legal issues** (+112% and +37%).

Nevertheless, **Hábitat reduces the costs related to the use of services and resources, generating savings of 470.97€ per month**, more specifically in meals (-96.63%), bathing and hygiene (-100%), services (84.89%), addiction treatments (-87.25%), health care (-17.72%) and psychiatric care (-58.38%).

5.4.

Results break down: housing, care and externalities

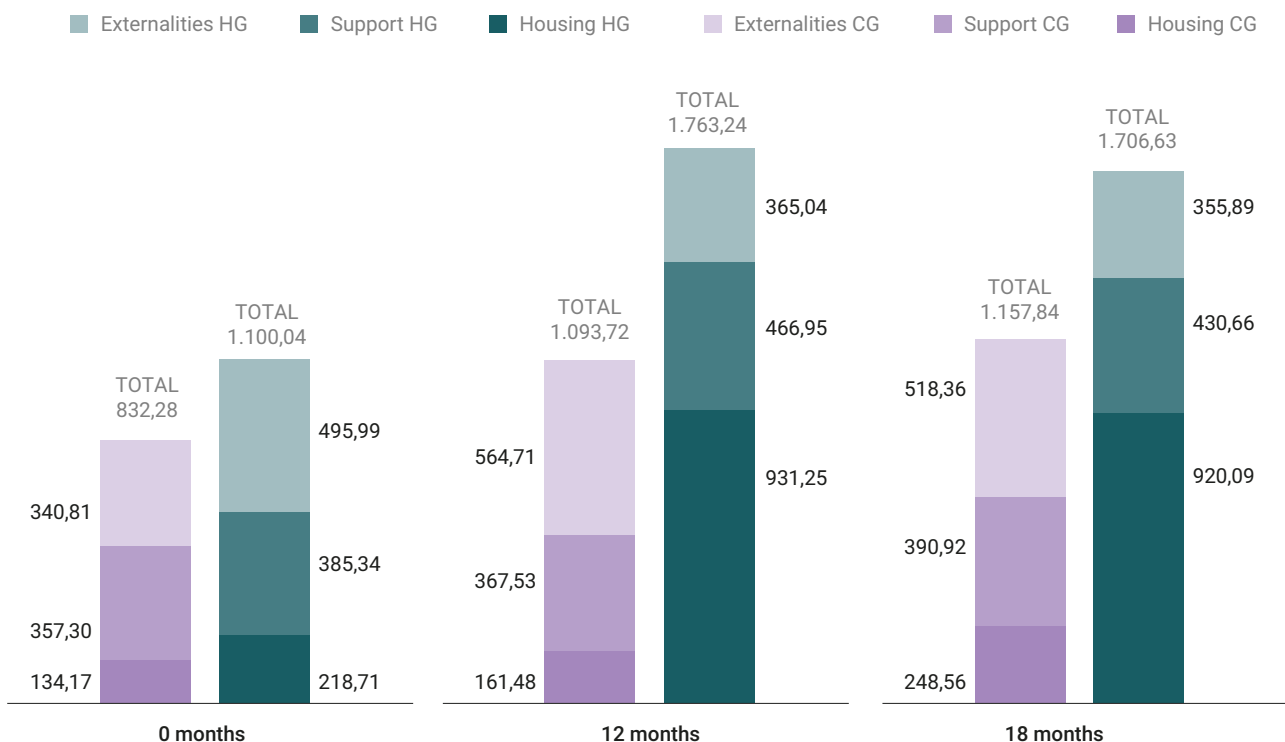
In order to better value the impact on the assessment on the use of the observed costs (direct) or adjusted costs (equivalent), we provide the data of each group at the three measuring moments, broken down per costs related to housing, support (sum of costs of meals, bathing, services, addictions and indirect costs) and externalities (sum of health and psychiatric care, administrative sanctions and legal issues).

By using the **observed costs** (direct, no adjustment), we conclude:

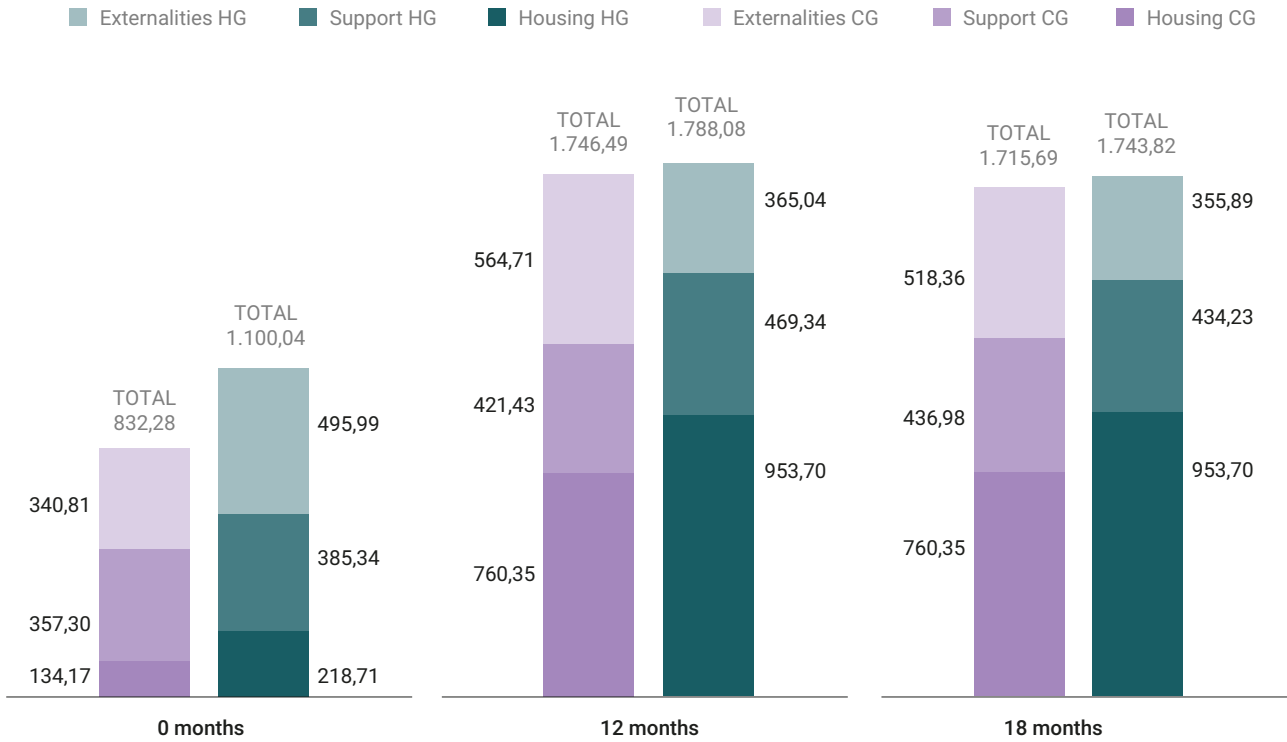
Considering the savings generated by Hábitat in equivalent adjusted terms, the cost surplus of the program is worthwhile.

- > The **costs** reported by the people completing the assessment **tend to increase** in time in both groups of the study.
- > The establishment of a **stable housing** program represents a **fix cost** which remains in time. Therefore, Hábitat, due to its high retention level, sets an incredibly significant difference in costs..
- > The same happens, though in a softer manner, with the **support services costs**, due to the fact that Hábitat remains constant also in this chapter.
- > But the use of non-specific resources of the homeless shows the opposite trend, and in fact, partly cancels out the previous trends. The **spending in externalities that the Hábitat users produce is each time lower**, while this spending in the comparison group is each time higher.
- > Therefore, the global trend leads us to a certain **convergence in the average cost of both groups**, though Hábitat is considerably more expensive in the direct comparison.

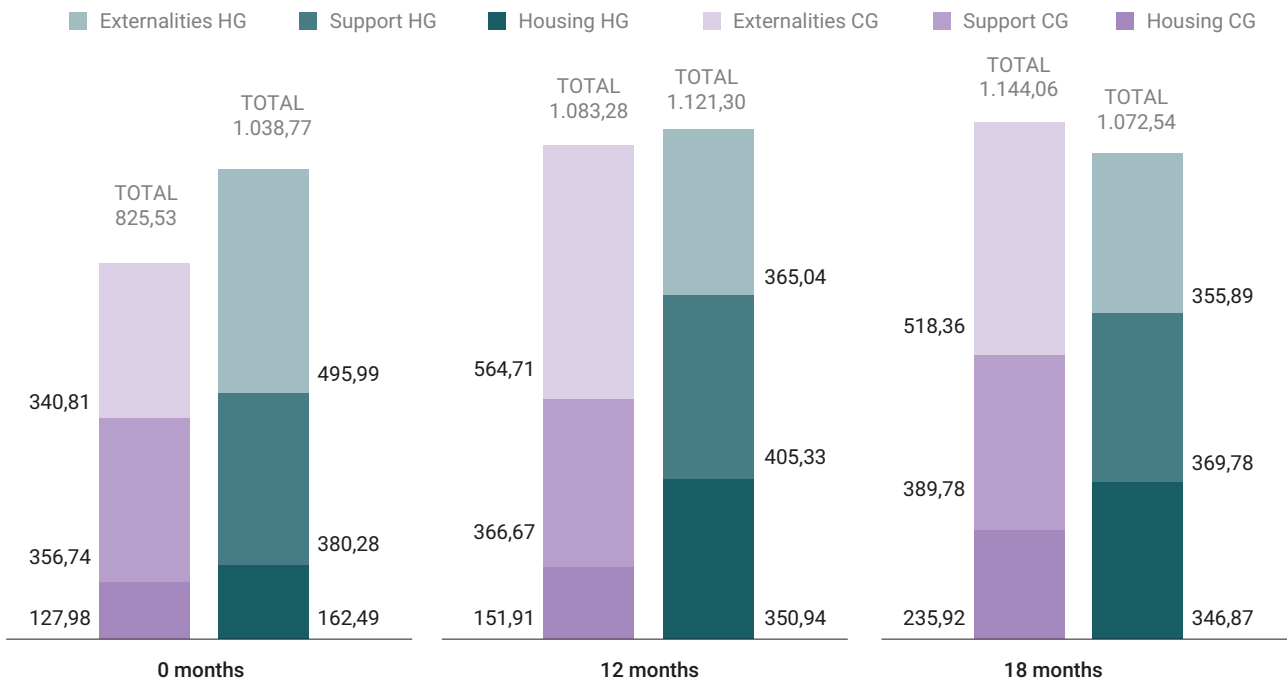
Monthly costs per person observed (€).



Adjusted costs in equivalent terms at 30 days of housing (€).



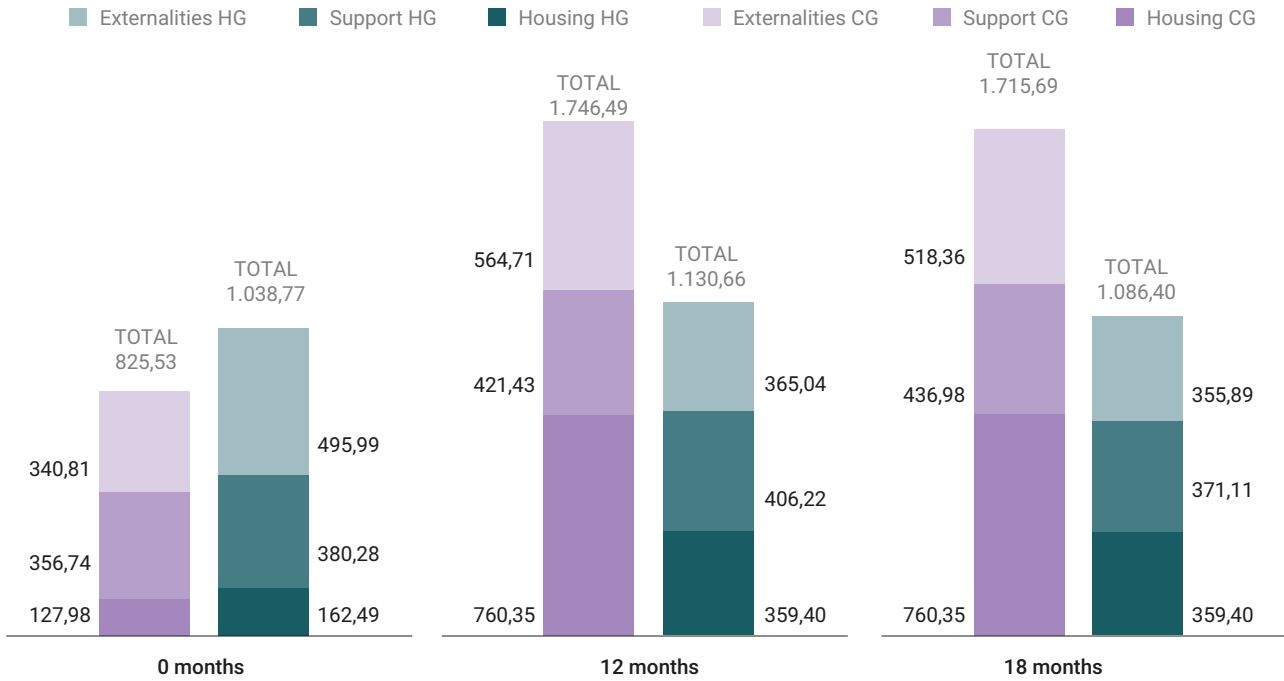
Monthly costs per person observed (POHP).



But, if we look at the **adjustment in equivalent terms**, with the hypothesis of applying a comparable housing cost during 30 days, the situation changes greatly:

- If the comparison group had an alternative stable housing, the costs of both groups would be very similar.

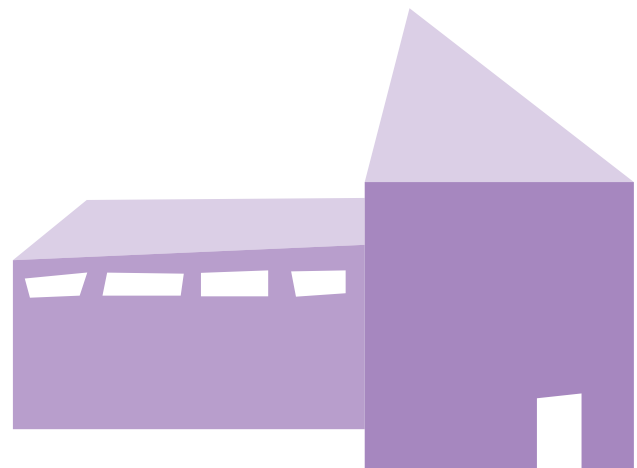
Adjusted costs in equivalent terms at 30 days of housing (POHP).

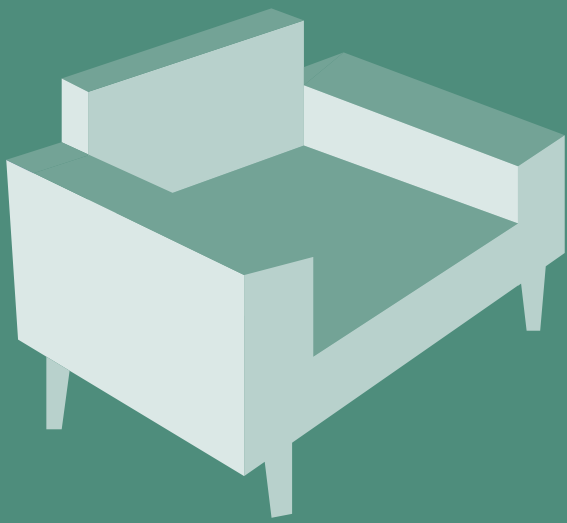


> With time, the trend leads to an even greater costs convergence as the housing component becomes fix and there is a greater saving generated by Hábitat, both in the specific services for the homeless and in the non-specific services (externalities).

If we replace the private housing Hábitat has for public housing, that is, applying the **POHP direct costs**, the housing line reduces significantly, consequently during the period, both groups having **more even total costs**, and Hábitat, in the last section of the assessment produces even lower costs.

If we also apply the **POHP adjusted in equivalent terms**, the total costs of the Comparison Group would increase more than the double and they would be way above the ones of the Hábitat Group, which would represent **630€** less per person and month versus its alternatives.





6.

Cost-
effectiveness
analysis

6. Cost-effectiveness analysis

Considering the results obtained by the participants in the survey together with the costs of their support with the cost-effectiveness analysis (CEA) and the incremental cost-effectiveness ratios (ICER) draw very significant conclusions: In general, all the aforementioned confirms the previous results and it also contributes with the necessary statistical validation.

- **Hábitat presents a major positive differential versus its alternatives with regards to the results analyses**, both in subjective terms (user' satisfaction) and objective terms (preventing homeless situations or providing an institutional housing).
- Though at the beginning there are no differences, at the end of the assessment **Hábitat has more advantages than its alternatives when eliminating homeless situations.**
- Hábitat provides a **complete housing coverage**, which is much higher than the institutional response provided by the alternatives.
- Though its specific costs are higher, **in net terms**, the Hábitat provides a **higher coverage** of homelessness.
- The advantage of the results of Hábitat remains **independent of other personal or territorial circumstances.**
- These differences are not only due to the Hábitat's higher costs, but mainly due to its qualitative features: **the determining factor is the features of the program.**
- **Spending more resources in just any fashion does not provide better results but spending them in Hábitat does.**
- **The program Hábitat is cost-effective:** a quality institutional response (**good value for money**) and providing this program with funding is an efficient decision, with a major competitive advantage versus other alternatives.



7.

Conclusions

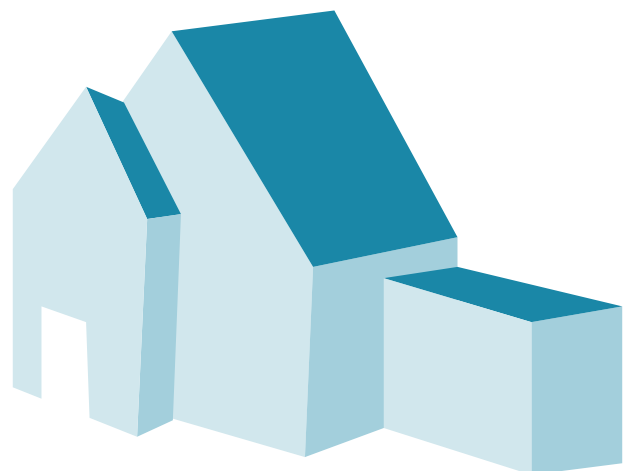


7.

Conclusions

In general terms, this external assessment done to the program Hábitat seems to pinpoint, at least in a provisional manner, the following matters:

- > The program Hábitat reaches **clearly better results** in its participants than its alternatives (the latter range from providing support with other resources to not providing support) in many of the aspects considered (security, social support, leisure, health), beyond the improvement in housing.
- > The **housing retention** rate of Hábitat is above 95%, therefore this program manages to provide **stable housing** for its users, which goes hand in hand with a **significant increase of Habitat's participant' satisfaction**.
- > Therefore, **the major budget conditioning factor in Hábitat is housing**. Though if we were to consider the stable support of the participants of the control group, **Hábitat would not be much more expensive than its alternatives**.
- > The inclusion of **public-owned housing**, better reflecting the equivalence between Hábitat and its alternatives in terms of infrastructure housing costs, greatly reduces the amount of that essential item and becomes a **decisive element for the feasibility** and the scaling of programs like Hábitat.
- > Beyond housing, Hábitat **generates major savings by reducing the consumption of social resources**, both specific for the homeless and non-specific (externalities). Also, this positive difference tends to increase in the **mid and long run**.
- > The Cost-effectiveness analysis has shown that the program **Hábitat is cost-effective**: in net terms, it provides best objective and subjective results, not due to its costs, but to the specific features of the model.
- > That is why we can state that Hábitat is a quality institutional response (**good value for money**, to which devoting funding is an efficient decision, which must be understood as an **investment in social capital** with a major **competitive advantage** with regards to the other alternatives).



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Executive Report

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