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Analysis of Social Housing Policies in Iran Using Grounded Theory

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ABSTRACT: Housing is a fundamental human need, yet rapid urbanization and macroeconomic instability have intensified affordability pressures for low-income groups in Iran. This study employs a grounded theory (GT) qualitative design, based on expert interviews, to evaluate the effectiveness of major state-led initiatives, including the National Housing Plan, the Mehr Housing Project, and the Worker Housing Project. GT enables concepts and categories to emerge inductively from empirical evidence, providing a context-specific understanding of policy dynamics. Findings indicate persistent structural deficiencies: weak site selection, inadequate infrastructure and services, limited stakeholder participation, and insufficient attention to macroeconomic conditions. These shortcomings, together with the spatial concentration of disadvantaged groups, have undermined policy outcomes. In a comparative perspective, participatory models backed by sustainable finance and clear governance, such as Public-Private Partnerships (PPPs), used in several developed countries, contrast with Iran's centralized approach. The study contributes to the housing policy literature by integrating interview-based evidence with international frameworks and by highlighting the need for multi-sectoral, transparent, and financially resilient strategies. Policy implications include strengthening inter-agency coordination and municipal roles, adopting mixed financing mechanisms, integrating infrastructure and services at the planning stage, and designing dispersion and inclusion measures to reduce socio-spatial segregation.

Keywords: *Social housing policy, grounded theory, Affordability. Infrastructure, public–private partnerships (PPPs), Iran; governance, spatial segregation.*

INTRODUCTION

Rapid urban growth and unbalanced migration flows into major Iranian cities have sharply reduced the quality of urban environments. Despite this decline, housing remains a central component of urban life and a persistent policy challenge. In many developing countries, including Iran, housing issues are characterized by informality, the growth of slums, inadequate infrastructure, weak financial models, and persistent shortages (Eslampoor, 2024; Shokouei, 1976). At the same time, housing has become an increasingly speculative asset, generating bubbles that exclude low-income groups from accessing adequate shelter. While developed countries have institutionalized protective measures for vulnerable populations, in Iran, populist approaches and fragmented governance have complicated efforts to secure housing for disadvantaged groups.

Since before the 1979 Islamic Revolution, successive governments have attempted to implement social housing programs. Yet, despite decades of policy interventions, affordability and access problems have not been resolved, and in many cases, they have intensified (Talebi et al., 2024). This study, therefore, investigates the effectiveness of Iran's social housing policies, with particular emphasis on understanding the parameters that most strongly influence their outcomes.

Two key questions guide the research:

To what extent have Iran's social housing policies achieved their stated objectives?

Which parameters have most influenced the success or failure of these policies?

Literature Review and Theoretical Framework

Extensive research in urban planning has examined social housing policies. Countries such as the Netherlands, Germany, and the United Kingdom have implemented structured

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programs that combine government support with private sector participation.

This study evaluates Iran's social housing experience through the lens of sustainable urban development theories and housing affordability models. It also considers the role of public–private partnerships (PPPs) to clarify how governance structures influence housing outcomes (Tofigh, 2003).

Several Iranian studies highlight recurring weaknesses:

• Pakzad Azadkhani et al. investigated the satisfaction of low-income households with the Mehr Housing project in Ilam and, using Hall's satisfaction index, found the project largely unsuccessful.

• Mehr Afzoon (2014) examined the Boroujerd plan of the Mehr Project and reported serious implementation shortcomings.

• Faraghani & Sahraei (1984) analyzed housing planning in Tehran and outlined early urban housing strategies.

• Davood Kazemi focused on endogenous development as an alternative to the shortcomings of current policies, particularly in Natanz, emphasizing horizontal rather than vertical expansion.

• Habibollah Zanjani et al. surveyed residents in Karaj and concluded that key social aspects of the Mehr Housing program had been overlooked.

• Inanlou (2001) studied the dynamics of housing supply and demand in Qazvin.

• Saeed Maleki compared housing indicators in Ilam with national averages and showed that all were below the national standard.

Taken together, these studies reveal persistent policy failures, particularly in the weak social dimensions, inadequate planning, and unsustainable implementation. International experiences, in contrast, underscore the importance of participation, equity, and integrated planning.

Housing

In recent decades, the concentration of populations in urban areas has created severe challenges in providing adequate housing. These challenges have contributed to urban instability and difficulties in surrounding regions (Salmasi, 2023). According to the Statistical Center of Iran (1996), "a residential unit is a place, space, or premises where one or several families reside and have access to one or more entrances from public or private streets."

Housing is recognized as a fundamental human need (Goodall, 1987). In metropolises such as Tehran, it has consistently drawn scholarly attention (Ashtiani & Amini Kashani, 2024). Le Corbusier famously defined a house as "a shelter that, adapting to certain conditions, establishes a proper relationship between the external environment and human biological needs. An individual or family must live in a house, meaning they must sleep, walk, lie, see, and think."

At the second Habitat Conference in Istanbul (1996), adequate housing was defined as more than simply a roof over one's head. It includes sufficient space, comfort, accessibility, ownership security, structural durability, lighting, ventilation, heating, and access to infrastructure such as water, sanitation, waste management, and education. Location must also ensure proximity to employment and basic services, all while remaining affordable and accessible.

UN-Habitat (2020) further emphasizes adequate housing as a multidimensional concept, integrating affordability, accessibility, infrastructure, and social inclusion. Housing provides protection against hazards and a stable environment for family life. Families form, grow, and evolve within housing environments, perpetuating social and demographic cycles.

Historical evidence indicates that European cities experienced housing shortages in the 20th century, prompting the development of the first structured social housing policies (Scanlon et al., 2018; Ronald & Elsinga, 2020). Recent European perspectives highlight long-term integration and welfare objectives (Turkington & Watson, 2020). In the Middle East, urbanization has similarly shaped affordability dynamics (Vincent, 1989). Housing also fosters personality development, social identity, and psychological balance, while granting residents social credibility (Javadi, 1996).

Key Roles of Housing in Human Needs:

• Shelter: Housing is a fundamental right, enshrined in Article 31 of Iran's Constitution, which guarantees adequate housing for every Iranian family. Proper shelter provides safety, peace, health, and vitality.

• Economic Function: Once viewed purely as a form of property, housing is now a significant form of investment and wealth storage (Etemadi, 1990). It acts both as a consumer good and an asset with economic returns.

• Social Function: Housing serves as the center of family activities and community interaction (Hosseini & Shams, 2024). Lack of proper housing is associated with crime, divorce, social disintegration, and homelessness (Niyazkhani, 1994; Mokhber, 1984).

• Employment Creation: Housing construction drives GDP growth and generates employment opportunities across industries.

• Psychological Role: Adequate housing enhances mental well-being, while its absence is linked to depression and stress (Hedayat Nejad, 1996).

• Technological and Urban Role: Even with rapid advances in communication and urban decentralization, housing remains central to urban life (Tabibian & Faryadi, 2005).

Minimum and Social Housing

Minimum housing refers to spaces with the fewest facilities, still providing appropriate living conditions for physical and spiritual growth. Such spaces emphasize livelihood methods, housing traditions, and climatic conditions. (Ahari et al., 1988, 13).

• Supportive Housing: Supportive housing consists of residential units with a maximum area of 75 square meters in major cities, such as Tehran, Tabriz, and Shiraz, or 100 square meters in other regions, which are eligible for government support.

• Social Housing: From a policy perspective, social housing is defined as: "Units with useful areas up to 50 square meters, constructed en masse, and offered as rental or rent-to-own units."Housing is one of the most essential human needs. Marginal settlements have often been the solution for low-income groups to address their housing needs. Over time, these settlements have led to various issues and faced serious challenges (Shahihagh et al., 2024). Earlier research has also highlighted the poor housing conditions of low-income groups in Iran (Pejuyan, 1997). Historical evidence indicates that informal and peripheral settlements were already proliferating before 1979, reinforcing long-term patterns of exclusion (Haji Youssefi, 2002). Social housing refers to units with a usable area of 50 square meters, built in bulk. These units are provided to users through a rent-to-own scheme. The funding for constructing these units comes from direct investments by developers, government credit assistance, and bank loans. The second Economic and Social Development Plan (1994–1998) emphasized social housing for low-income groups, young couples, and families who were unable to afford market-priced housing. (Arabi Balaghich, 2007, 93).

• P.A.K. Policy: The severe shortage of housing units across the country and the mismatch between construction costs and the purchasing power of the general public led the government to focus on mass housing construction as one of the key pillars of housing development policies (Ansari, 1994, 121). Furthermore, the experiences of different countries in the housing sector have been analyzed.

MATERIALS AND METHODS

This study employed a descriptive survey design that combined interviews and field methods for data collection. Theoretical foundations and previous studies were gathered through library research and document analysis. Additionally, questionnaires were used to collect data and test the hypotheses. Overall, the research is applied in nature, aiming to improve the condition of a specific phenomenon.

Multiple techniques were employed to achieve the study's objectives, including field observations, surveys, and structured interviews. Data analysis was conducted using MAXQDA and Excel software, with grounded theory serving as the primary analytical framework. Grounded theory is a qualitative research approach designed to develop explanatory theory when the existing literature lacks sufficient depth. It focuses on three key elements: concepts, categories, and propositions.

Grounded theory involves three stages of coding: open coding, axial coding, and selective coding. The statistical population of this study included specialists, university professors, and urban managers. Using the Delphi method, 10 experts were selected for interviews.

RESULTS AND DISCUSSION

In line with the grounded theory approach, data were collected and analyzed through in-depth interviews, field observations, and site visits. Sampling was purposeful, focusing on participants with both subject-matter expertise and familiarity with the study context. The sample included urban managers and academics who met these criteria.

During open coding, multiple strategies, such as constant questioning and comparison, were employed to extract concepts. The interviews were semi-structured and open-ended, allowing respondents to discuss whether Iran's social housing policies incorporate key components, including environmental, physical, security, and transportation dimensions. Where gaps were identified, experts proposed alternative policies based on their experience and expertise.

Figure 1 illustrates the fundamental analysis process.

Table 1 presents a comparative analysis of social housing policies across four countries, highlighting different approaches to housing provision. Global and Iranian Social Housing Policies A comparative analysis is conducted between Iran's social housing policies and global models.

Unlike these countries, Iran's policies lack private-sector engagement and sustainable financial models, making long-term viability difficult.

Using this approach, three stages of coding were conducted: open coding, axial coding, and selective coding (determination of the core-final category). Data saturation was achieved after analyzing 10 samples.

The demographic characteristics of the experts, as shown in the table below, were as follows: 10 experts were involved. The type of interview used was in-depth and structured.

Data Collection (Theoretical Sampling)

According to Alvani et al. (2016), in Qualitative Research Methodology in Management, a sample size of 5 to 25 participants is sufficient for qualitative studies. However, the interview process should continue until theoretical saturation is reached—that is, the point at which no new information or insights emerge.

Grounded Theory: 10 Semi-Structured Interviews

In this research, 10 urban managers specializing in housing and urban development were interviewed. The expert panel responded to open-ended and in-depth structured questions in face-to-face sessions. At the end of the interviews, additional points related to the research topic were added to the dataset.

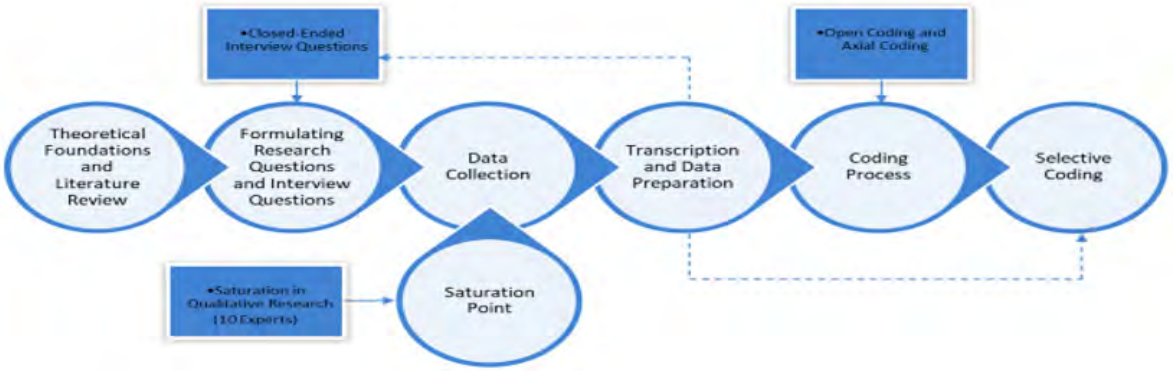

Fig. 1: Fundamental analysis process

Table 1: Experiences Related to Social Housing (Arundel & Ronald, 2020; Fields & Uffer, 2016; Haffner & Boumeester, 2010)

Country	Policy
Netherlands	Social housing through the establishment of over 700 urban housing associations, structured as non-profit entities affiliated with municipalities.
Germany	Social housing policy focuses on neutralizing ownership and rental disparities, providing subsidies for investment, basing rent on costs, promoting inclusivity among target groups, and ensuring independence of producers from the public sector.
United Kingdom	The dualist approach to social housing emphasizes subsidies for ownership, various financial aids, bridging the gap between costs and rent, focusing on low-income families, and public sector production.
Sri Lanka	Government-led housing construction programs in the 1970s included the development of high-rise apartments for low-income groups.

Reviewing Transcribed Texts

After transcription, the interview content was thoroughly reviewed for both linguistic accuracy and substantive relevance. This step is considered the foundation of qualitative interview analysis.

Open Coding

Strauss and Corbin describe open coding as "the part of analysis that pertains specifically to naming and categorizing phenomena through close examination of the data." In practice, open coding involves identifying and grouping concepts across interviews, documents, and records based on thematic similarity.

Table 2 presents the frequency of key themes identified through open coding in qualitative deep interviews with urban planning experts. The analysis captures the number of times each concept was mentioned in response to research questions, as well as the total occurrences of related words across 10 interviews. Key topics such as construction and quality, social housing, and service shortages emerged as dominant concerns, reflecting critical challenges in social housing policies

.

Grouping Codes Based on Conceptual Similarities (Axial Coding)

Axial coding establishes relationships between the categories generated during the open coding phase. The paradigm model guides this process, enabling theorists to develop their theories systematically and consistently. One identified category from the open coding phase is expanded and developed as the central category in the axial coding phase. The relationships between this central category and other categories are then explored and defined. This structured approach enables the researcher to delve deeper into the data, making theorizing more effective and organized. Figure 2 illustrates the sequential stages of conducting a meta-analysis using grounded theory.

After open coding, the next step is to group the codes based on their similarities. Consequently, codes that share equal conceptual similarities will be categorized together.

Table 3 categorizes key themes identified through open coding based on their conceptual similarities. It highlights how related concepts, such as social housing and residential units or government policies and governance, are grouped under broader categories. The frequency of mentions indicates the significance of each theme in discussions on social housing challenges, governance, infrastructure, and policy effectiveness.

Illustrative Coding Example (Interview Excerpt)

To clarify the analytical process, an excerpt from one interview is presented below:

Table 2: Frequency analysis of key themes from expert interviews (results of open coding)

Row	Open Coding	Frequency by Questions	Frequency by Word (10 Interviews)
1	Social housing	13	8
2	Government policies	8	6
3	Construction and quality	15	9
4	Urban spaces	7	4
5	Urban infrastructure	10	7
6	Service shortages	11	7
7	Urban service ratios	6	5
8	Population	7	5
9	Disadvantaged groups	5	4
10	Accessibility	5	7
11	Geographic distribution	4	5
12	Housing units	5	5
13	Transparency	3	5
14	Justice	3	4
15	Management	6	7
16	Participation	5	6
17	Density	6	8
18	Supervision	4	5
19	Governance	7	6

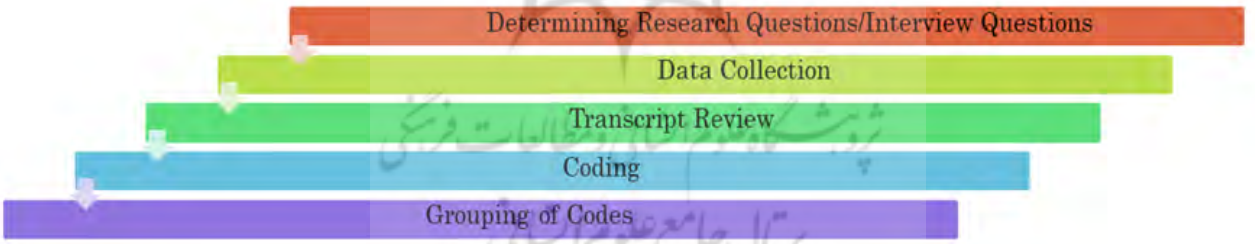

Fig. 2: Stages of Conducting Meta-Analysis (Based on Grounded Theory)

Table 3: Grouping of open coding results by conceptual similarity (axial coding)

Row	Open Coding	Conceptual Similarities	Comparison of Concepts	Code Frequency
1	Social Housing	Residential Unit	Due to its inherent nature, social housing is grouped with residential units in the same semantic category.	15
2	Government Policies	Governance, Management, Supervision	Government policies and actions are categorized under governance, management, and supervision, as overall management and supervision in construction primarily rest with the government.	18
3	Construction and Quality	Urban Infrastructure, Urban Spaces	Construction and quality, from an operational perspective in cities, are grouped with urban infrastructure and spaces.	12

Continiue of Table 3: Grouping of open coding results by conceptual similarity (axial coding)

Row	Open Coding	Conceptual Similarities	Comparison of Concepts	Code Frequency
4	Population	Disadvantaged Groups, Participation	Population and the economic status of groups living in social housing are other significant categories in social housing policies.	14
5	Service Shortages	Urban Ratios, Accessibility, Geographic Distribution, Density	Services are meaningful through urban ratios and their distribution in social housing zones. Thus, they are grouped into the same category.	20
6	Transparency	Justice	Transparency and justice are closely related and grouped to represent policy equity and clarity.	14

Raw Data (Interview Excerpt):
"Social housing should provide affordable units for low-income families. However, in Iran, these projects are often located in peripheral zones without sufficient infrastructure. This concentration of disadvantaged groups leads to social isolation and dissatisfaction."

Open Coding:
• Affordable housing for low-income families
• Peripheral location of projects
• Lack of infrastructure (utilities, services, transportation)
• Social isolation of disadvantaged groups
• Resident dissatisfaction

Axial Coding (Grouping by Conceptual Similarity):
• Affordability → Economic dimensions of housing policy
• Peripheral location + lack of infrastructure → Physical and infrastructural deficiencies
• Social isolation + dissatisfaction → Socio-spatial segregation.

Selective Coding (Core Category):
These categories converge under the core category of "Systemic failure of social housing policies in Iran due to neglect of macroeconomic, infrastructural, and socio-spatial dimensions."

In this section, six initial concepts, three major categories, and one final core category were identified through the comprehensive application of open, axial, and selective coding, as presented in Table 4.

Discussion

In Germany, social housing policies, especially in recent decades, have been designed to emphasize collaboration between the government, municipalities, and the private sector. By implementing public and private housing programs, the country has successfully provided housing for low-income groups and reduced social inequalities (Schmidt, 2020).

In contrast, social housing policies in Iran have been government-led and centralized, with the government initiating social housing programs and taking the primary role in addressing housing issues. During the first phase of social housing policies in Iran, the government played the sole and decisive role.

The private sector and municipalities were also involved in later phases, including the "Mehr Housing" project and "National Housing" plans. However, their level of participation was significantly lower compared to global experiences.

Table 4 summarizes the concepts, categories, and final core category extracted from the qualitative data.

Main Category	Major Categories	Identified Concepts
The absolute failure of social housing policies in Iran due to neglecting macroeconomic dimensions, poor implementation in terms of physical and environmental aspects (lack of urban infrastructure), and placement of low-income groups in single residential zones	Neglect of macroeconomic dimensions	Economic issues and a lack of attention to other economic indicators by the government
	Neglect of physical and infrastructural aspects of social housing	Lack of appropriate healthcare and sanitation infrastructure in residential areas; issues with water and sewage systems; neglect of urban service ratios in social housing zones
	Segregation of low-income groups in single residential areas	The concentration of low-income groups in single zones leads to potential social issues and a lack of attention to economic infrastructure in these zones

Similarly, social housing policies in Sweden are based on collaborative models and sustainable financing. The country has focused mainly on housing for low-income families and immigrants, achieving remarkable success through supportive mechanisms (Andersson, 2019). According to OECD (2021), sustainable financing and affordability policies are central to effective housing strategies in developed countries.

In Iran, social housing policies lacked participation and relied mainly on government institutions. Financing was weak because the private sector was largely absent from the market. This situation resulted in significant costs being imposed on the beneficiaries of social housing.

In Brazil, various social housing programs have been implemented recently, including initiatives for low-income groups and efforts to improve housing conditions in marginalized areas. However, these programs have faced challenges, including corruption and a lack of cooperation among various institutions (Silva, 2021).

Brazil's experiences are similar to those of Iran. Corruption, favoritism, and a lack of cooperation among various institutions have hindered the implementation of social housing policies in both countries.

In developed countries, social housing policies are participatory and supported by clear financial and regulatory frameworks. In contrast, in countries like Iran, weak participation, poor transparency, and vague programs create major challenges. Similar issues were highlighted by Ghasemi and Rezazadeh (2021), who emphasized the critical role of good urban governance in revitalizing decayed urban areas in Iran.

The commonality between social housing policies in developed countries and Iran lies in their design and definition. However, the differences stem from the management and governance structures. In Iran, the definition, modeling, and implementation of policies are practically entrusted to the government and state sectors, leading to rent-seeking and financial corruption within these policies.

In contrast, in developed countries, participation and financial transparency ensure that the implementation and execution of policies are clearly defined and well-regulated.

Social housing policies have received significant attention in Iran, particularly after the Islamic Revolution and in recent decades. Programs such as the "Mehr Housing" project and the "National Housing Plan" were designed to provide housing for low-income groups. However, these policies face numerous challenges.

One of the main challenges in Iran is the lack of coordination among institutions. While prosperous countries like Germany and Sweden have achieved positive results through effective collaboration between public and private entities, in Iran, misalignment and lack of cooperation among various institutions have become major obstacles to the successful implementation of social housing policies.

Additionally, financial issues and the lack of sufficient funding are other significant challenges for Iran's social housing policies. In contrast, in prosperous countries, sustainable financing and collaboration with the private sector are recognized as key factors for the success of these policies.

Finally, the low quality of housing is another problem observed in Iran's social housing policies. In many cases, the social housing provided does not meet society's actual needs, leading to dissatisfaction and a reduction in the effectiveness of these policies. Temporary solutions such as mobile dwellings have also proven unsustainable in the Iranian context (Zebardast, 2002).

The categories derived from the analysis process reflect a trajectory highlighting the "absolute failure of social housing policies in Iran due to neglecting macroeconomic dimensions, poor implementation of social housing in terms of physical and environmental aspects (lack of urban infrastructure), and inappropriate placement of social groups within a residential area."

It should be noted, however, that social housing policies in Iran cannot be deemed entirely unsuccessful. However, compared to the initial models and future visions proposed before the plan's implementation, social housing has fallen short of achieving its goals and dreams. Consequently, these policies have not been effective in providing housing for disadvantaged groups in society. Other issues pointed out by interviewees include poor environmental and quality indices, the use of inappropriate building materials, mismatched colors and facades, irregular skylines, and an unhealthy environment.

Key Themes from Expert Interviews

Macroeconomic Neglect: Experts emphasized that social housing policies do not adequately account for economic fluctuations, inflation, and affordability constraints.

Infrastructural Deficiencies: Poorly planned locations and a lack of essential utilities (transportation, water, and sanitation) undermine housing quality.

Segregation of Low-Income Groups: Social housing projects often concentrate disadvantaged populations in isolated areas, leading to socioeconomic exclusion.

Implications for Future Social Housing Policies

Integrated Governance: Effective social housing policies require coordination between government agencies, municipalities, and private stakeholders.

Sustainable Financing: Adopting mixed funding models, including public-private partnerships, could improve affordability and quality.

Urban Planning Considerations: Future housing projects should integrate social, environmental, and economic factors to enhance livability.

Linking Literature and Findings

The study's findings strongly resonate with the theoretical

framework outlined earlier. The literature on sustainable urban development and housing affordability emphasizes the necessity of integrated governance and participatory approaches (Haffner & Boumeester, 2010; Ronald & Elsinga, 2020). Our results confirm these insights: Iranian social housing policies, being government-dominated and lacking private sector involvement, failed to achieve long-term sustainability. Similarly, previous research on the "Mehr Housing" project (Pakzad Azadkhani et al.; Zanjani et al.) highlighted the neglect of social dimensions; our interviews reinforce this by revealing that spatial segregation and inadequate urban services were among the most critical shortcomings. Moreover, while international models emphasize diversified financing mechanisms through public-private partnerships, our analysis reveals that Iran's overreliance on state funding has exacerbated its economic vulnerabilities. Thus, the theoretical expectations of participation, financial sustainability, and socio-spatial equity directly frame and help explain the empirical shortcomings identified in this study.

CONCLUSION

This study evaluated Iran's social housing policies through a Grounded Theory approach. The findings can be summarized as follows:

• Policy Effectiveness: Iran's major initiatives (Mehr Housing Project, National Housing Plan, Worker Housing Project) largely failed to achieve their stated objectives.

• Key Challenges Identified:

- Neglect of macroeconomic conditions and affordability constraints
- Poor site selection and inadequate infrastructure
- Socio-spatial segregation of disadvantaged groups
- Weak governance and limited stakeholder participation
- Comparative Insights: Unlike participatory and financially sustainable models in countries such as Germany and Sweden, Iran's policies remain state-driven and centralized.
- Theoretical Contribution: The study confirms earlier literature emphasizing the importance of participatory governance, sustainable financing, and social integration in housing policies.

• Policy Implications:

- Incorporate private sector engagement and public-private partnerships
- Improve urban infrastructure planning and site selection
- Design policies to reduce spatial segregation and promote inclusivity
- Adopt a multi-sectoral approach, aligning housing policy with economic and social development strategies

The World Bank (2022) emphasizes the importance of integrating affordable housing programs with broader socioeconomic development strategies.

Future Research: Further studies should investigate the perspectives of residents and the long-term social impacts of existing housing schemes.

Practical Recommendations

Based on the findings, several practical steps are suggested for policymakers, municipalities, and private sector actors:

•Develop sustainable financing models: Move beyond state-only funding by adopting public-private partnerships (PPPs), housing cooperatives, and targeted subsidies to ensure long-term affordability and stability.

•Integrate infrastructure and services: Require that social housing projects include essential services, such as transportation, water, sanitation, education, and healthcare, at the planning stage to prevent the development of peripheral, underserved settlements.

•Promote spatial dispersion: Instead of concentrating low-income families in isolated areas, encourage mixed-income housing developments across different urban districts to enhance social inclusion.

•Enhance governance transparency by establishing clear regulatory frameworks, robust monitoring mechanisms, and effective accountability systems to reduce corruption and rent-seeking in housing projects.

•Strengthen municipal roles: Empower municipalities to lead in site selection, service delivery, and community engagement, rather than relying solely on centralized state agencies.

•Encourage private sector innovation by incentivizing developers to incorporate affordable housing quotas, green building standards, and innovative financing tools (e.g., rent-to-own schemes, microfinance for low-income families).

•Capacity-building and research: Invest in continuous monitoring and academic research on social housing outcomes to inform evidence-based policy.

AUTHOR CONTRIBUTIONS

R. Ghalambordezfooly co-designed the research, supervised the overall process, and contributed to manuscript revision.

S. M. M. Mahmoudi co-designed the research, conducted data collection and interviews, prepared the initial draft, and finalized the manuscript.

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CONFLICT OF INTERESt

The authors declare that they have no conflict of interest regarding the publication of this article.

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