

Towards a Synthetic Indicator of Housing Pressure: Mapping Affordability by Income Bracket in Milan and Turin

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Abstract This work compares the housing markets of Milan and Turin—two metropolitan areas that differ significantly in size, economic structure, and real estate dynamics. While Turin maintains relatively stable housing costs and a more accessible market, Milan has experienced a sharp rise in property values, driven by international investment and large-scale urban redevelopment. This has led to widening affordability gaps and spatial inequalities, raising concerns about the city's capacity to remain inclusive and socially sustainable.

The aim is to use a synthetic yet intuitive indicator to assess the economic effort required to access housing. Unlike previous approaches that estimate the number of affordable square meters by salary category (Bricocoli and Peverini, 2023), this work uses income brackets and maps the areas of each city that are affordable for each bracket. The benchmark used is a Debt-to-Income Ratio (DTI) threshold of 30%, a widely accepted standard for housing affordability and already applied in recent work on the Florence metropolitan area (Battisti et al., 2025).

The DTI is operationalized by integrating income data from the Ministry of Economy and Finance with real estate values from the OMI database, harmonized at the postal code (CAP) level through spatial join techniques. This enables the construction of a housing pressure index that is both territorially sensitive and analytically robust.

The study contributes to the broader debate on urban land rent and the need for redistributive mechanisms to counterbalance the effects of market-driven urban development. Capturing and reallocating the value generated by urban transformations is essential to ensure equity and support inclusive housing policies (Camagni, 1993).