Housing.

2 million homes in 8 years.



Two million homes
A national build program.

Modular strategy
Hempcrete and 3D printing.

National Housing Lotto
A national lottery for new homes.

No property tax on homes
Owning a home is not taxed.

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HOUSING

Two million homes in eight years.

Modular, expandable and built to last, with private property respected and no property tax on residential homes.

Cuba is short 831,151 homes by the government's own count: 399,361 that need to be built and 431,790 that need to be rehabilitated. The deficit keeps growing, from 805,583 in March 2025 to 831,151 today, while 35% of the 4.1 million homes on the island are officially in regular or bad condition.



The commitment

CUBA 2.0 treats housing as a foundation of reconstruction. Every family should have a safe, expandable home under clear title that produces its own power, returns biological waste to local animal farms, and grows with the family. The first years aren't about luxury. They're about getting families out of buildings that are collapsing and putting new homes where food can be grown close to the table.

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HOUSING · FOUR FIGURES

831,151

is the official housing deficit: 399,361 homes to build and 431,790 to rehabilitate (Micons, Cubadebate, Nov 8, 2026).

5,493

homes were completed in 2025, 83% below 2021 (ONEI). The state itself finished only about 17% of its own plan (1,791 of 10,795).

35%

of the 4.1 million homes are officially in regular or bad condition, about 1.4 million dwellings.

2,000,000

homes in **8 years** is the CUBA 2.0 target, about 250,000 a year.

HOUSING · THE REAL SITUATION

The real situation

Cuba's 2019 Housing Policy promised 527,000 new homes and 402,000 rehabilitations in a decade, yet the deficit has grown from 805,583 in March 2025 to 831,151 today. Completions fell from 32,874 in 2021 to 5,493 in 2025. The state itself finished only 1,791 units last year, and families built two-thirds of what was finished, while 40,191 self-built homes sat paralyzed. Rebar output in 2025 was a fifth of the year before.

Officially, 65% of homes are in good condition. An independent survey by the Cuban Observatory of Human Rights found only 18% of respondents said their home was in good condition, and 7% said they live at risk of collapse. In Havana, press reports cite a government acknowledgment of about 1,000 partial or total collapses a year.

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HOUSING · MODULAR STRATEGY



Costs for Cuba will be engineered, tested and certified locally. The point is speed and quality, and a house that can grow without being torn down.

The philosophy: self-sufficient, resilient, expandable

CUBA 2.0 homes won't depend on a distant grid or a distant warehouse. Each home:

- **produces its own electricity;**
- **collects biological waste for local animal farms;**
- **is expandable,** so a first module can grow into a family house on the same plot;
- **sits within a community farm mesh,** so the household produces food as well as consumes it.

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HOUSING · COMPARED

Housing compared

A. Price per m² (USD)

CITY	CENTER	OUTSIDE CENTER
Havana	about $223 (citywide median)	n/a
Santo Domingo	$2,469	$1,346
Guatemala City	$2,039	$1,091
San José, CR	$2,715	$2,065
Bogotá	$2,794	$2,157
Kingston	$2,894	$2,043
Panama City	$3,112	$1,749
Mexico City	$3,603	$2,109
San Juan	$7,332	$4,616
Miami	$7,566	$3,828

B. Rent for a central 1-bedroom compared with monthly pay

CITY	RENT (USD)	AVG NET PAY (USD)	RENT ÷ PAY
Havana	$150–300	about $8	about 19–37×
Santo Domingo	$740	$712	1.0×
Bogotá	$710	$760	0.9×
Mexico City	$1,166	$1,061	1.1×
San José, CR	$1,199	$1,026	1.2×
Guatemala City	$825	$657	1.3×
Kingston	$965	$743	1.3×
Panama City	$1,396	$891	1.6×
San Juan	$1,946	$3,182	0.6×
Miami	$2,874	$4,137	0.7×

Sources. Peer cities Numbeo (Nov 2026); Havana sale prices Cuba Habitat asking prices (Nov 13); Havana rents Numbeo and elTOQUE listings; wages ONEI average at 910 CUP per dollar.

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HOUSING · LOTTO · INCENTIVES · PROPERTY

A National Housing Lotto

CUBA 2.0 will create a **National Housing Lotto** that gives families a fair, transparent path into new homes. It will be regulated, authorized and supervised by the competent authorities of the **Federal Government of the United States**. Eligibility and award details will be published later.



CUBA +250 and incentives to build

The **CUBA +250** deal will let many Cubans invest in real estate. The government will offer **abundant incentives** to invest in new housing and real-estate development through many channels, open to families on the island, the diaspora and qualified developers, all through lawful, auditable channels.

Private property and no tax on the family home

Respect for **private property** will be a cornerstone of CUBA 2.0. **No property taxes will be allowed on residential properties.** Clear title, the right to improve and expand, and the right to pass a home on are part of the same promise.

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HOUSING · LUXURY RESIDENTIAL DEVELOPMENT

Luxury Residential Development



Cuba will become a favorite place to live for the luxury residential market. In the first years, though, our focus is on giving the vast majority of people more than dignified housing: homes that are modern, beautiful, efficient, healthy and generative, where people and families can thrive. Cuba's fantastic weather and geography are a national resource. They will be managed wisely to create value over the long term, not drained for short-term gain.

> The state finishes a few thousand homes a year while the existing stock falls apart, and wages can't cover rent for a safe room in the capital. **CUBA 2.0 changes the method, the standard, the title and the scale.** Housing is where Salary, Dollarization, Health, Education and CUBA +250 become a place to live.

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