Addressing housing affordability issues in the UNECE Region

The added value of evaluation

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CEB and the housing sector

- A bank with a social mandate
- An organization anchored in the history of population displacement in Europe
- Long-standing history of projects financing migrants and refugees
- Currently managing the Regional Housing Programme (RHP)
- A dedicated Migrants and Refugee Fund (MRF) created in September 2015
- Substantial portfolio of projects in the housing sector
The importance of learning from past operations

- The role of independent evaluation at CEB
- Evaluation work organized around key themes or sectors of action
- Several evaluations focused on CEB-financed operations in the housing sector
- An on-going cycle focused on housing for migrants and returnees

In short, a cycle focused on housing for vulnerable groups

“Do not get stuck in your past, use it to fuel your future”
Positioning affordability in evaluation

Relevance
- Getting the approach right
- Effective targeting

Effectiveness:
- Are the people who were supposed to benefit actually benefiting?
- Response to question not as self-evident as it may seem

Sustainability
- Affordability problems may prevent realization of program’s benefits in the long term
Lessons learned / Affordability

• Affordability: evident only in the medium- or long-run
• Affordability and social integration: a complex link
  • Trade-off between affordability and spatial integration
  • Ensuring social acceptance
  • Handling the risk of perceived “favorable treatment”
• Low rent does not automatically imply that affordability is ensured
• Lack of clarity on long-term tenure arrangements
• Affordability and implications for social housing management
Lessons learned / Overall design and implementation

• These are difficult projects
• Purpose was noble but outcomes were below expectations
  • Need a sharper understanding of the determining factors of vulnerability and risk
  • Need appropriate understanding of the role and priorities of the various stakeholders involved (implicit vs explicit goals)
  • Need appropriate and tailor-made monitoring and evaluation system as a source of learning but also as an “early warning system”
• Going beyond “bricks and mortar” → integrated approach
• Very limited emphasis on evaluation and learning
Thank you for your attention

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