

UNITED NATIONS ECONOMIC COMMISSION FOR EUROPE

Outcomes of the 2020-2021 survey of UNECE member States “Improving Housing Affordability in the UNECE region”



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UNECE, 2021

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Executive summary

In 2020, the UNECE Committee on Urban Development, Housing and Land Management (CUDHLM) organized a survey to explore the views of UNECE member States on key challenges, policies and needs in relation to housing affordability. The aim was to inform the UNECE secretariat how it can better assist member States in developing and implementing solutions, tools, measures and policy instruments for addressing housing affordability challenges. The survey also served to provide inputs into the report "#Housing2030: Effective policies for affordable housing in the UNECE region".

This report presents and discusses the results of the survey. The survey results emphasize the importance of continuing CUDHLM's activities on developing international coordination, knowledge exchange and capacity building activities for affordable housing. There are numerous challenges to housing affordability throughout the UNECE region, but also many policy mechanisms and innovations to address them. There is a need for greater exchange of knowledge, good practices and expertise between countries.

The results of the survey confirm the significance of all four thematic topics identified as part of the #Housing2030 initiative:

- (i) Governance and regulation
- (ii) Finance and investment
- (iii) Land policy
- (iv) Climate-neutral housing.

The survey results also underline that a particular focus is needed on financial provision and innovative financial mechanisms, improving governance and institutional capacities, as well as focusing political attention on the importance of affordable housing.

Following the COVID-19 pandemic, many governments have implemented emergency policies to mitigate the risks of inadequate housing conditions, eviction or foreclosure, as well as longer term recovery plans. The need for cooperation within countries and internationally is vital to address these challenges.

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1. Introduction

1.1. The scope and objectives of the survey

With its 56 member States, the mandate of the United Nations Economic Commission for Europe (UNECE) covers a vast region. This region has many shared housing and land management challenges, as well as challenges for specific sub-regions and individual member States.

One of the most acute challenges remains housing affordability. Despite much progress over the past few decades, many regions experience severe undersupply of affordable housing, high and rising housing rents, and low quality of housing and social infrastructure. There is also limited access to land for housing construction and renovation, and mounting issues of housing poverty and homelessness. Many of those challenges have been exacerbated since the COVID-19 pandemic, which has disproportionately affected the most vulnerable groups who lack access to safe, healthy, secure and affordable homes.

Addressing housing affordability remains imperative for improving overall sustainability. Access to adequate, safe and affordable housing and basic services is central to the *UN Sustainable Development Goals for 2030*, particularly SDG11, as well as to the *Geneva UN Charter on Sustainable Housing* (endorsed by UNECE in 2015) and *The New Urban Agenda*.

As an international organization, UNECE supports its member States to achieve the SDGs. It does this through better coordination of policies, information sharing, and capacity-building activities. The UNECE Committee on Urban Development, Housing and Land Management (CUDHLM) specifically focuses on housing and urban development issues. It facilitates dialogue between governments to share innovative practices, give advice and develop policy guidelines to address common problems. To inform these activities, CUDHLM collects and analyses information on how UNECE member States perceive their own housing affordability challenges and how they respond through their domestic policies, programmes and other measures. This is used to determine how these experiences can be used more collaboratively and innovatively for achieving more, and better quality, affordable housing.

This report presents outcomes of an online survey on housing affordability, which was organized and carried out by CUDHLM in 2020.

The aim of the survey was to explore the views of UNECE member State countries on their key challenges, policies and needs in relation to housing affordability, and use this information to better inform the activities of UNECE in this field.

The survey had the following objectives:

1. To obtain the views of UNECE member States and other stakeholders on the key challenges their countries face concerning housing affordability.
2. To identify key policy instruments – both ongoing and planned – that member States use to improve housing affordability, including attempts to mitigate housing challenges caused by the COVID-19 pandemic.
3. To assess the needs of policymakers for affordable housing capacity building.
4. To identify key areas for the UNECE secretariat to better assist member States in developing and implementing solutions, tools and policy instruments to address housing affordability.

The outcomes of the survey will be presented at the 82nd session of the CUDHLM in October 2021. This survey also informs the **#Housing2030 initiative** report prepared by UNECE, UN-Habitat and Housing Europe.¹

¹ <https://www.housing2030.org/>

1.2. The design of the survey

The outline of the survey questionnaire is included in Annex 1. It consisted of 19 questions grouped into five sections:

- i. Information on the organizations providing inputs (Q1-3)
- ii. Housing affordability challenges (Q4-5)
- iii. Policies for housing affordability (Q6-8)
- iv. Best practices in improving housing affordability (Q9-15)
- v. Capacity building needs (Q16-19).

The survey was administered to key experts representing governments in each of the UNECE member States. The questionnaire was made available online in English and Russian from 4 July to 30 November 2020. Invitations to participate were sent to 75 potential respondents in two steps:

- First, to the official focal points of the CUDHLM and WPLA (Working Party on Land Administration) representing the 56 UNECE member States.
- In the absence of response from any given country, the invitation was then sent to focal points at UNECE Centres of Excellence² and other experts representing local governments, the private sector and academia in the UNECE region.

A total of 35 responses were received from 30 countries, as several countries had more than one respondent. These responses represented more than half of the UNECE member States: Albania, Armenia, Austria, Belarus, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Finland, France, Georgia, Kazakhstan, the Kyrgyzstan, Lithuania, Luxembourg, Malta, Moldova, Netherlands, Norway, Poland, Romania, Serbia, Slovakia, Slovenia, Sweden, Turkey, Ukraine, and the United States of America.

There are regional differences in housing affordability across the UNECE region. To analyse these, the responses were partly categorized into 5 sub-regions. This enabled the secretariat to better identify the specific challenges and needs of these groups of countries. The 5 sub-regions are as follows:

- European Economic Area (EU+EFTA countries) – 18 responses received
- South-Eastern Europe (West Balkans countries) – 3 responses
- Eastern Europe (Russian Federation, Ukraine, Moldova, Belarus), Caucasus (Armenia, Georgia, Azerbaijan) and Central Asia (Kazakhstan, Kyrgyzstan, Uzbekistan, Tajikistan, Turkmenistan) – 11 responses
- United States and Canada – 1 response (from the US)
- Other members (Turkey, Israel) – 2 responses (both from Turkey).

Most respondents represented a national government (27 responses); the rest were from academia, private sector, local governments and the non-governmental non-profit sector. In terms of thematic focus, most respondents work in housing, while some others represent urban planning and land administration.

Not all respondents were able to cover all questions, and, unfortunately, responses from Serbia, Luxembourg and some others were received after the statistical analysis had been performed. These later responses were included in the narrative analysis below; however, the statistical analysis presented in the later chapter excludes them.

The section of the survey on **best practices** (Q9-15) was presented in the questionnaire as optional and attracted 15 responses. More responses were collected as part of a separate survey conducted by the #Housing2030 initiative (<https://www.housing2030.org/get-involved>). This other survey contained the same questions concerning best practice as the questionnaire for this report. To avoid redundancy, all best practice responses were used for the #Housing2030 study on housing affordability and were not explored here.

² <https://unece.org/housing/charter-centres>

1.3. The structure of the report

The structure of the remainder of the report follows the survey structure:

Chapter 1 presents the objectives and context of the report.

Chapter 2 addresses the challenges that UNECE member States face developing adequate and affordable housing (Q4-5).

Chapter 3 explores past, ongoing and planned policies and instruments to address housing affordability challenges. These are aggregated and categorized by thematic areas (Q6-7).

Chapter 4 analyses policies and instruments mobilized from 2020 to address new challenges to housing affordability posed by the COVID-19 pandemic, and subsequent measures to mitigate viral spread (Q8).

Chapter 5 summarizes priorities requested by respondents for the CUDHLM programme of work, and ways in which the Committee can better serve member States in addressing housing affordability challenges (Q16-19).

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2. Challenges in developing affordable housing (Q4-Q5)

There are many factors leading to housing affordability challenges in UNECE countries, ranging from inter-level coordination to land administration issues. The survey results show **lack of financial provisions** to support housing affordability as one of the most widespread concerns. Countries also report increasing **gaps between income and housing costs as well as social and spatial inequalities in access to affordable housing**. This represents a challenge not only for low-income and vulnerable groups, but also increasingly for middle-class households whose incomes are too high for social housing and state assistance, but too low for private-market purchase, mortgage or rent for adequate housing in necessary locations. This happens in the context of **shrinking public sector resources and capacity to support affordable housing supply, often aggravated by lack of suitable institutional frameworks and adequate political attention to housing**.

2.1. Predefined housing affordability challenges

While preparing for the main #Housing2030 study, 12 recurring housing challenges were identified by the team of partners and experts. These were tested as Q5: **“Please rate the challenges to improving housing affordability in your country/city according to level of importance”** in this survey, and respondents rated each of the challenges on a scale from 1 (not important) to 5 (very important).

Table 2.1 provides an overview of the relative distribution of responses for each of the reviewed challenges in Q5. Most challenges were rated “important” or “very important” by more than half the respondents. The following four challenges were rated by more than 60 per cent of respondents as **“important” or “very important”**:

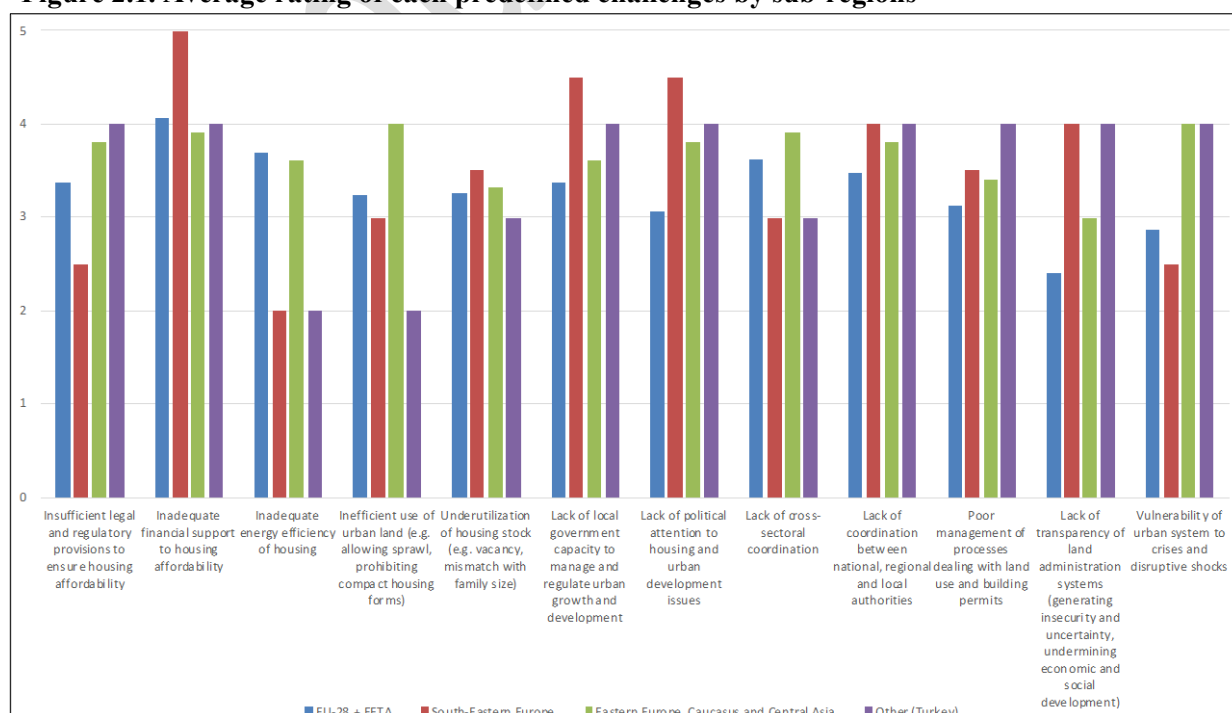
- Inadequate financial support to housing affordability (73 per cent of responses).
- Lack of local government capacity to manage and regulate urban growth (62 per cent).
- Insufficient legal and regulatory provisions to ensure housing affordability (60 per cent).
- Lack of political attention to housing and urban development issues (60 per cent).

There are differences in challenge priorities between sub-regions (Figure 2.1). For example, lack of political attention was less of a concern in the European Economic Area than in the other sub-regions. For the respondents from South Eastern Europe, insufficient legal and regulatory provisions to ensure housing affordability was less of a challenge. Inadequate housing energy efficiency seemed less important for South Eastern Europe and Turkey than the other UNECE regions; however, lack of transparency in land administration systems is considered more important in these two sub-regions than in the others. However, these average sub-regional ratings should be read with caution as they are subject to possible biases due to the government position of the respondent, as well as the number of respondents per sub-region.

Table 2.1. Distribution of answers in Q5 for each predefined challenge in per cent

	Not important	Of little importance	Somewhat important	Important	Very important
a) Insufficient legal and regulatory provisions	10	17	13	40	20
b) Inadequate financial support	3	10	13	20	53
c) Inadequate energy efficiency of housing	7	10	24	45	14
d) Inefficient use of urban land	3	21	24	28	24
e) Underutilization of housing stock	0	30	26	30	15
f) Lack of local government capacity to manage and regulate urban growth and development	3	10	24	45	17
g) Lack of political attention to housing and urban development issues	10	13	17	30	30
h) Lack of cross-sectoral coordination	0	7	39	29	25
i) Lack of coordination between national, regional and local authorities	0	14	34	17	34
j) Poor management of processes dealing with land use and building permits	3	28	21	21	28
k) Lack of transparency of land administration systems	14	25	36	11	14
l) Vulnerability of urban system to crises and disruptive shocks	7	17	30	30	17

Figure 2.1. Average rating of each predefined challenges by sub-regions



2.2. Reported housing affordability challenges

To further explore challenges to housing affordability faced by each country, and to report other issues specific to them, respondents were asked to provide their own overview of housing affordability problems in their country or city (Q4). Responses varied in both length and detail, and were categorized into the groups of challenges discussed below.

- **High housing cost to income ratio and social inequalities**

The income to housing cost ratio is a major factor in housing affordability issues and inequalities in housing market access. In the UNECE region, over 100 million people spend more than 40 per cent of their disposable income on housing costs such as mortgages, utility bills and maintenance.³ Rises in housing prices and costs are not always accompanied by an adequate income rise, which widens the gap.

Access to the housing market not only concerns low-income and vulnerable groups, it is also a challenge for middle-class households whose incomes are too high to access social or subsidized housing, but too low to access mortgages or rents for free-market housing provision. This particularly concerns those groups who want to get on the housing ladder: people with no house to sell when buying a new home.

Some countries report high homelessness caused by lack of financial resources to access housing. For example, in the USA, nearly 1.45 million people were homeless for at least a day in 2019.

Netherlands: *“In 2020, with a modal gross income of €36,500, the maximum mortgage is about €170,000. With a national average housing price of €340,000, and a local average price of €481,000 or €440,000 in popular cities like Amsterdam and Utrecht, the buying market has become very hard to enter.”*

Kyrgyzstan: *“Due to the lack of public funds..., our citizens must pay for housing through their own or borrowed funds. Currently, there is a state-owned mortgaged company but it has insufficient funding. The banking sector also provides mortgages but the interest rate is high, starting at 15 per cent... The state does not pursue a targeted housing policy. In recent year, settlements were built for the army, police and special services: for example, law enforcement officers. This is very far from covering the needs of the whole population and there is practically no housing for young families.”*

- **Geographical disparities and imbalances in housing and land supply**

Housing challenges also emerge from the uneven growth of populations between urban and rural areas and between cities of different size and level of development. Most respondents mentioned asymmetries in demand for housing in more developed areas and consequent housing shortages in larger cities, while smaller towns and rural areas often face depopulation and lack of private investment. Property values in smaller towns and rural areas then drop, prompting an investment drop. Meanwhile, overdemand in bigger cities causes housing shortages and makes housing unaffordable, even for middle-income earners.

In major urban areas in the European Union, such as Paris, Vienna or Dutch cities, social housing is an important proportion of housing stock. However, provision of new affordable housing units cannot keep up with rising demand caused by fast population growth.

³ UNECE (2015). Social Housing in the UNECE Region: Models, Trends and Challenges.
http://www.unece.org/fileadmin/DAM/hlm/documents/Publications/Social_Housing_in_UNECE_region.pdf

Norway: “Affordability varies around the country. One way to measure housing affordability is by calculating the purchasing power for an important occupational group with near- median income: for example, nurses. In Oslo, a nurse can afford 3.1 per cent of objects for sale. In the second largest city, Bergen, a nurse can afford 34.2 per cent, and in the fifth largest city, Kristiansand, a nurse can afford 54.2 per cent.”

Armenia: “Lack of available land resources can be considered as one of the main challenges... This is especially related to the city of Yerevan... The problem is not so much in the regional cities, but where there is an oversupply of regional land resources, housing demand is low, reducing developer interest.”

Estonia: “Areas outside bigger cities in Estonia have low property values, so private sector investors are more reluctant to invest in smaller cities and rural areas. In particular, private banks do not give loans to areas where property values are close to €200/m² or lower. Low property values mean the initial loan for building a new house or renovating an old one is higher than the estimated value of the property afterwards. For this reason, smaller cities and rural areas are mostly excluded from new property developments. In order to provide high-quality, affordable and accessible housing, state financial and support instruments are needed.”

- **Diminished state capacity to provide affordable housing**

The role of the state in supporting social and affordable housing varies greatly between countries, often depending on public resources and political will. In the survey, 13 respondents reported government policies which are not favourable to housing affordability. Most of these countries are former socialist countries which experienced a considerable withdrawal of the state welfare system in the 1990s. Housing affordability is constrained by lack of competition between different tenure types, with high free market house prices and low investment levels for social and affordable housing.

Slovakia: “Socio-economic and political changes after 1989... have influenced state involvement in housing development and caused a decline in housing construction, as well as changing the housing stock tenure structure... Expansive housing privatization resulted in a significant increase in privately owned dwellings (90.5 per cent of housing stock) and to virtual disposal of the rental sector, both private and public. Deregulation of housing services’ prices, as well as high dwelling prices, have become important factors influencing access to housing... Real housing costs, in old and newly-built dwellings, exceed the affordability limits of many households, and housing in general is financially inaccessible for some people.”

Turkey: “The state has withdrawn from its responsibilities in the housing sector, terminating its support to housing cooperatives and affordable housing credits... Lack of support to housing cooperatives, free-reign private sector speculation, and degraded governance exacerbate the affordable housing issue... The official policy of urban transformation and renewal, together with mega renewal and transportation projects, leads to gentrification and rising property and rental prices, exacerbating the affordable housing crisis.”

Romania: “The market for new housing construction faces several challenges, most importantly the limited range of housing options on the market. Relatively high construction costs, together with high mortgage interest rates and relatively low income levels are major constraints on affordability... Another challenge is the attitude of real estate developers. Even with a series of financial/fiscal incentives, private developers are uninterested in PPP social housing construction or rental housing, because the profit from house sales has been very high so far.”

- **Dilapidated building stock and needs for renovation**

Degradation of residential buildings and need for renovation is mainly reported by countries in South-Eastern Europe, Eastern Europe, Central Asia and EU countries which were formerly part of the USSR

and socialist block. It also includes homes damaged by natural disasters like the earthquakes in Armenia and Turkey, and war, such as the 1992-1995 war in the former Yugoslavia, which often lack both public and private financial resources for repair. The same goes for Kazakhstan, where thousands of buildings have become dilapidated and unsafe. Another reason for renovation is to improve energy efficiency. For example, almost 60 per cent of housing stock in Belarus needs renovation, mainly in rural areas.

Ukraine: *“Seventy per cent of housing stock was built in the 1960s and 1980s: 73 per cent of urban households and 64 per cent of rural households... Twenty-nine per cent of households living in the 1970s-built housing reported that no capital repairs had ever been carried out... Meeting housing needs remains one of our society’s main challenges, and cannot be solved without state participation and a new state housing policy... Lack of viable opportunities to secure their own housing is a reason why young people emigrate.”*

Kazakhstan: *“As of 2017, 3,606 residential buildings are dilapidated and in critical condition for almost 78,000 inhabitants, out of which 2,621 in urban settlements are unsafe for 72,450 people. Most unsafe buildings are in Almaty, but 5,497 inhabitants live in the 985 unsafe rural residential buildings. Most housing stock consists of old non-energy-efficient buildings heated with district supply systems constructed between 1950 and 1985: 72 per cent run on coal, 20 per cent on natural gas.”*

- **Social challenges and uncertainty from the COVID-19 pandemic**

High construction costs and difficulty building new projects, especially independent housing projects, prompts many people to source alternative housing, such as through informal settlements on land allocated by local authorities, as in Kyrgyzstan. National or local governments lacking public resources to provide social housing, such as in Ukraine, prioritize affordable housing projects for specific groups such as families of military personnel or internally displaced persons.

Other social challenges also impact housing stock, such as recent changes to the family model in Malta. This temporarily increased housing demand as the average number of residents per household diminished.

Finally, in many places around the UNECE region, construction and new housing projects halted altogether due to uncertainties arising from the COVID-19 pandemic, as reported by respondents from Armenia, Belarus, Malta and the Czech Republic.

3. Policies for addressing housing affordability challenges (Q6-Q7)

Existing and planned measures to address housing affordability challenges reported by member States have diverse ranges of purpose and ambition. These approaches are in three groups: **supply-side measures improving the quality and quality of affordable housing, demand-side measures to assist low- to middle-income households, and measures to improve governance capacities.**

Two questions in the survey were directed to explore past, ongoing and planned methods to address housing affordability challenges (Q6-Q7). Countries report a wide range of measures. Respondents provided one to six policies or policy tools each, with a total of nearly 100 policies and tools shared by all respondents.

Annex 2 provides a comprehensive catalogue of policy examples reported from respondents by country. These can be used as a platform for policy exchange, and can be divided into three larger categories, each with further sub-categories as summarized in Table 3.1.

Table 3.1. Policies addressing housing affordability challenges per category and sub-region

	EU+EFTA	USA	South-Eastern Europe	Eastern Europe / Caucasus / Central Asia	Other (Turkey)
Supply-side measures:					
State-supervised building construction	5	0	0	5	1
State-supervised building renovation or conversion into social housing	2	0	2	2	1
Housing infrastructure upgrade	0	0	1	1	0
Post-disaster reparations and resettlement	0	0	1	3	1
Fiscal incentives for developers to include social housing in their projects	7	2	0	0	0
Demand-side measures:					
Targeted subsidies to specific social groups	13	2	0	1	0
State-provided mortgage, loan and guarantees	2	1	1	3	1
Regulating markets and financial institutions	8	0	0	0	0
Housing/land governance and capacity:					
Monitoring and assessment of housing situation	3	0	0	2	0
Revision of land and housing laws	4	0	0	3	0
National planning of housing provision	10	0	0	2	0
Social programmes to prevent homelessness	1	1	0	1	0

- **Supply-side measures**

This family of measures refers to state-led or state-supervised projects aimed at increasing housing stock, improving existing stock through renovations, and converting office or industrial buildings into social housing units. It also includes upgrading the water, energy, transportation, telecommunication and waste management infrastructure. These projects generally respond to the lack of available houses for increased city populations, and degradation of housing conditions from lack of maintenance or natural and other disasters.

Renovation and conversion projects are mostly prominent in countries that transitioned from state socialism in Eastern Europe, the Caucasus and Central Asia, as well as some countries in the European Union (EU). Social housing construction projects are not always led by national governments, but often by local governments and private developers. In the latter case, support from national government comes in the form of financial incentives.

Another type of financial support is in incentivizing developers to include social housing as part of their projects. This can be done through tax breaks or lifting limitations on maximum floor space per building (EU+EFTA and USA).

- **Demand-side measures**

A national or local government can support housing finance through subsidies provided directly to targeted tenants to support rent or mortgage payments. This is the most common practice in the EU+EFTA region as well as the USA, and to a lesser extent in Eastern European countries like Belarus and Moldova.

Governments can also support families through a national fund to provide low interest-rate loans or mortgages as in Kyrgyzstan and Turkey. These can also be tax deductible as in Slovakia and Albania.

Several national and local governments in the EU+EFTA region have also implemented policies regulating the housing market, to keep housing as affordable as possible. Regulations can target mortgage or rent prices, duration of housing rentals.

One of the most important reasons for social housing policies is to ensure housing costs do not affect other household necessities and to avoid homelessness. Both of these have severe social and economic repercussions.

- **Housing/land governance and capacity**

These policies consist of identifying and monitoring the housing situation. Effective policies can only be based on proper assessment, which is why several countries launched monitoring programmes aimed at improving the national housing strategy, such as in Malta, Bosnia & Herzegovina, and Ukraine. The latter focuses this assessment on attaining the relevant SDGs. All of this can lead to nationwide housing provision planning as in most of the EU+EFTA, Eastern Europe, Caucasus and Central Asia countries.

A few countries also provide ways to address homelessness. Homeless assistance programmes can then be based on specific municipal strategies as in Finland, or national acts to assist those who are homeless as in the USA. The “Housing in the Village” initiative in Georgia provides homes for homeless families in depopulated areas where existing housing stock exceeds housing demand.

4. Housing policy responses to the COVID-19 pandemic (Q8)

Following the **COVID-19 crisis**, many governments implemented **emergency policies** aimed at mitigating risks of inadequate housing conditions, eviction or foreclosure. In addition, some governments implemented longer-term recovery plans as part of the response to the COVID-19 crisis, as an opportunity to **build back better**.

The UNECE region hosts the world's highest proportion of people aged more than 65 years. This makes the region far more vulnerable to the effects of COVID-19, as older people are at a higher risk of complications if they contract the disease. The economic recession resulting from lockdown measures causes low to middle income populations problems with unemployment and income loss, inability to afford rent or mortgage payments, and even homelessness. Many inequalities arising from stay-at-home measures, such as overcrowding, lack of temperature control, and humidity can result in additional health and wellbeing issues. These mainly affect those who cannot afford or do not have access to adequate housing.

The 15 respondents shared information on government actions and policies which responded to the COVID-19 crisis. Not all governments acted to counter the impact of the COVID-19 pandemic when the survey was conducted. In the absence of government action, many solutions to housing-related challenges are addressed directly by citizens or NGOs.

- **Rent or mortgage payment freeze**

Several respondents reported policies aimed at avoiding evictions and foreclosures for residents failing to pay rents or mortgages on time. These include the national governments of Albania, Bulgaria, Croatia, the Czech Republic, Norway, Poland and the USA. Measures were taken to postpone rent or mortgage payments for a fixed period following the first lockdown measures. For residents, this guarantees that they can compensate for their income loss by using their funds for other necessities, and that they cannot be evicted in the short term. For landlords or financial institutions, government compensation was sometimes made through property tax cuts. However, this was not always the case, as many local and national governments had low liquidity due to loss of fiscal resources.

Cyprus: *“Suspension of instalments for all debtors from 1 March 2020 to 31 December 2020. Reduced the interest rate to 0 per cent for the same period. Extended the repayment period by ten months.”*

- **Financial stimulation measures**

Direct government financial support often covered rent or mortgage costs for disadvantaged families and generally came as grants or loans. In Bulgaria and elsewhere, employer compensation to maintain employees' income level protected wages and so ensured coverage of basic costs including housing. Finally, national governments can provide local governments with financial and logistical support to implement local measures, as not all areas within a country are affected equally by the pandemic.

Armenia: *“The housing conditions of young families with children should be improved by providing assistance within the framework of programmes launched since July 2020. In particular:*

(a) One-time financial support for purchasing an apartment in the regional settlements. This is a financial assistance programme for people up to 30 years old who want to buy an apartment – the amount of financial support is a range of 2,600 thousand drams (6 USD) to 2 million drams (4,065 USD).

(b) Cash assistance for young families for mortgage liability prepayment... When purchasing an apartment from the secondary market, 30 per cent of the house value will be reimbursed, 20 per cent of the value directly from the developer. The amount of financial support is defined by the contract and will not exceed 180 thousand drams per year (365 USD).

(c) Additional assistance to families with children in repaying a mortgage loan through a child support programme. The beneficiaries are families who must repay the mortgage for at least 12 months, during which monthly repayments of the loan have not been delayed for more than 90 calendar days.

In all three programmes, the estimated maximum market value of the apartment should not exceed 30 million drams.”

- **Improving indoor housing conditions in times of lockdown**

As it was difficult for many people to work from home, some governments implemented programmes to improve housing conditions for the vulnerable. These include the elderly, and young families with children. Measures included direct financing for house improvement works, or longer-term policies to adapt buildings to higher environmental standards, as in the Netherlands. Difficulties can arise from social isolation and its by-products, such as conflicts between tenants, which is why the Vienna city government created a mediation hotline.

The Netherlands: *“Vulnerable neighbourhoods and disadvantaged areas will get €450 million extra to renovate old houses and build new ones. Some of this will also be spent on making houses more sustainable, for example, better soundproofing.”*

Finland: *“According to the working group's proposals, some revitalization investments should be directed to improve building energy efficiency in a way that immediately reduces energy consumption and in which all property owners can participate.”*

- **Government action to build back better**

Some governments reported longer-term projects, using the crisis's momentum to build back better. These projects include:

- Considering sociocultural factors and green infrastructure in building design (Malta)
- Revitalizing investments to renovate buildings for better energy efficiency (Finland)
- Adapting multi-apartment buildings to ensure safer indoor spaces in the event of future crises (Slovenia)
- Amending national or regional social housing acts to improve longer-term access to housing for low-income families (Armenia and Poland).

-

Poland: *“The draft act amending acts which support housing development introduces a number of changes concerning support for municipal housing and social rental housing, as well as financial support for housing expenses addressed directly to households. Among others:*

(a) The amount of housing support for municipalities to invest in housing will be increased

(b) The concept of “social housing society” (towarzystwo budownictwa społecznego – TBS) will be replaced by “social housing initiative” (społeczna inicjatywa mieszkaniowa – SIM)

(c) Establishing the Government Housing Development Fund, which will be managed by Bank Gospodarstwa Krajowego and dedicated to social housing. This will receive funds from the current COVID-19 Counteracting Fund. Fund resources will help partially or fully finance municipal expenditure in share acquisition in new or existing SIM

(d) Greater involvement of public benefit organizations.”

5. Priorities for future collaboration activities (Q16-Q19)

One of the key objectives of the survey was to consider ways in which UNECE could better serve its member States. It identifies the needs of member States for collaboration, knowledge exchange and capacity building in relation to housing affordability. This need is particularly present in countries with economies in transition. Policy and tools for funding and financing affordable housing are among the most popular areas for collaboration.

5.1. General thematical priorities for collaboration

The survey offered 13 thematic priorities for possible collaboration among member States for support in addressing housing, urban development and land administration challenges. The thematic priorities were based on priorities identified earlier by the CUDHLM in its work programmes. In Q16, respondents rated the proposed priorities on a scale from 1 (not important) to 5 (very important).

Table 5.1 provides an overview of how each priority was rated. Most priorities are rated as “Important” or “Very important” by more than half of respondents. The priorities which particularly stand out, rated with more than 60 per cent as “important” or “very important”, are the following:

- Housing tenure and housing affordability (80 per cent)
- Urban planning and spatial planning (77 per cent)
- Transparency of housing laws and policy (72 per cent)
- Land use and land administration (69 per cent)
- Smart cities (69 per cent)
- SDG budgeting (68 per cent).

There were some similarities but also noticeable differences at the subregional level (Figure 5.1). No responses to this section came from the USA or Turkey, so only three sub-regions are represented.

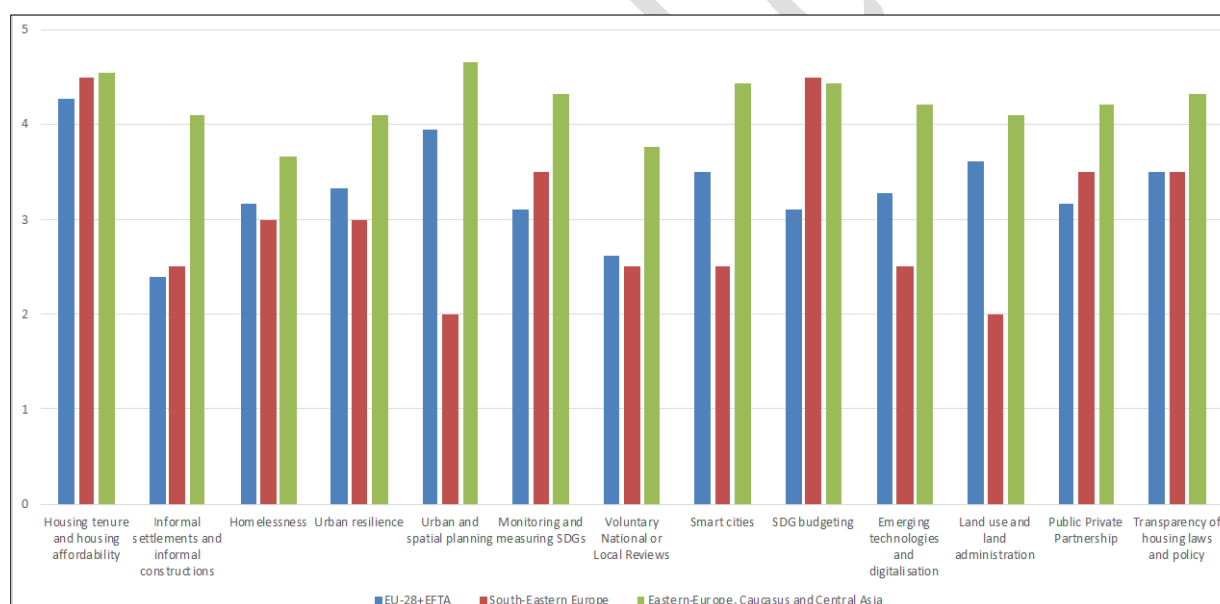
“Housing tenure and housing affordability” is considered as the main priority in all three sub-regions, as it is the core issue addressed in this study. However, differences include:

- **In the EU+EFTA subregion**, the priorities which stand out are “urban and spatial planning”, “land use and administration” and “transparency of housing laws and policy”.
- **In the Eastern-Europe, Caucasus and Central Asia subregion**, the average rating of priorities to address is above 4 (important or very important) for every item on the list. This illustrates a higher need for UNECE collaboration with this sub-region.
- As for **South-Eastern Europe**, the highest priority is SDG budgeting.

Table 5.1. Distribution of answers in Q16 for each priority in per cent

	Not important	Of little importance	Somewhat important	Important	Very important
1. Transparency of housing laws and policy	0	14	14	41	31
2. Public Private Partnership	3	17	24	24	31
3. Land use and land administration	3	14	14	38	31
4. Emerging technologies and digitalization	3	14	24	34	24
5. SDG budgeting	4	11	18	36	32
6. Smart cities	3	7	21	41	28
7. Voluntary National Reviews/ Voluntary Local Reviews	4	21	39	25	11
8. Monitoring and measuring SDGs	3	10	31	31	24
9. Urban planning and spatial planning	3	7	13	37	40
10. Urban resilience	3	3	38	34	21
11. Homelessness	3	27	23	30	17
12. Informal settlements and constructions	17	17	21	31	14
13. Housing tenure and housing affordability	0	3	17	20	60

Figure 5.1. Average rating of each predefined priority for collaboration per subregion



5.2. Thematic priorities for collaboration on affordable housing

Respondents were also invited to indicate which of the four thematic priorities they would like to collaborate on with UNECE, specifically referencing housing affordability (Q18). These thematic priorities were derived from the #Housing2030 study “Improving housing affordability in the UNECE region”. Respondents could select more than one priority. Overall, responses demonstrate interest in all four thematic areas, with a slight preference for **financing tools for housing affordability**.

- Policy and tools for funding and financing affordable housing – **23 positive responses**
- Governance and regulation – **18 positive responses**
- Land policy and tools for housing – **16 positive responses**
- Energy efficiency measures and climate-neutral buildings – **15 positive responses**

These thematic priorities fully correspond to the themes of the #Housing2030 study, which is to be launched during the UNECE Ministerial Meeting on Housing, Urban Development and Land Management on 6 and 7 October 2021.

5.3. Types of collaborative activities and technical assistance

The respondents were also invited to express their views on which types of activities they **would like their collaboration with UNECE to focus** (Q17). Responses to this question do not reveal strong preferences but demonstrate the importance of different types of activities:

- Exchange of experience through meetings (online or in person) – 21 positive responses
- Networking events (online or in person) – 18 positive responses
- Field trip to demonstrate good practices – 19 positive responses

The responses reveal a higher indicated percentage need in Eastern-Europe, the Caucasus and Central Asia for collaboration with UNECE on activities addressing housing affordability.

Some respondents opted for the ‘other’ option elaborating with their own suggestions:

- The respondent from the USA raised attention to the housing policy needs of ageing populations
- The respondent from Croatia requested assistance in setting up a new affordable/social housing plan. The latter is added as a suggestion to consider for further collaboration between member States and UNECE, as it is in line with some of the Secretariat’s current activities such as Country Profiles, Voluntary National Reviews and SDG Monitoring.

One of the most revealing questions was Q19: “**Do you have any needs for technical assistance? If yes, please describe your needs?**” The respondents who answered positively to this mostly came from countries with economies in transition. Respondents from those countries reported two types of assistance that UNECE could provide:

- **Expertise input into developing national policies and tools:**
 - Support with writing a new national programme for social housing (Croatia)
 - Developing new finance tools for affordable housing and climate-neutral buildings (Malta)
 - Establishing an energy efficiency revolving fund to help launch the apartment building renovation process on a national scale (Kyrgyzstan)
 - Developing a Housing Insurance programme for young families as well as a Housing Rehabilitation Strategy (Moldova)
 - Promoting housing affordability in small- and medium-sized cities (Belarus)
 - Land tools and developing PPPs (Albania)
- **Knowledge exchange and capacity building activities:**
 - Knowledge and best practice for managing housing challenges (Georgia, Serbia)
 - Knowledge of how to establish institutions and the platforms to run them (Georgia)
 - Knowledge on mechanisms to achieve SDGs (Ukraine)
 - Land administration tools (Albania, Armenia, Bulgaria)
 - Training on subjects related to the housing sector and the support to organize national and regional events on housing affordability (Armenia)

The nature of these responses emphasizes the relevance of all four thematic priorities outlined in section 5.2.

6. Conclusions

1. The results of the survey emphasize the importance of continuing UNECE activities which develop international coordination, knowledge exchange and capacity building activities around affordable housing. The results also highlight how UNECE activities can be better aligned with the needs of member States to address housing affordability.
2. The survey demonstrates **numerous challenges to housing affordability** throughout the UNECE region, but also many **policy mechanisms, as well as policy innovation**, to address them.
3. Measures reported by member States to promote housing affordability can be grouped into three types: supply-side measures to improve the quality and quantity of affordable housing, demand-side measures to assist low to middle income households, and measures to improve governance capacities.
4. The survey identifies member States' need for collaboration, knowledge exchange and capacity building in relation to housing affordability. This need is particularly present in **post-socialist countries**.
5. The results confirm the significance of all four thematic topics identified in the ongoing #Housing2030 initiative on affordable housing:
 - (i) **Governance and regulation**
 - (ii) **Finance and investment**
 - (iii) **Land policy**
 - (iv) **Energy efficiency measures and climate-neutrality.**

All these require attention by the UNECE secretariat. They are further detailed and evidenced in the report "*#Housing2030: Effective policies for affordable housing in the UNECE region*".

6. The lack of **financial provision** to support housing affordability is one of the most widespread challenges across the UNECE region. Policy and tools for funding and financing affordable housing, including innovative financial mechanisms, represent some of the most popular areas for potential collaboration.
7. There is also a need to exchange best practice and knowledge among the region's countries to **improve governance/institutional capacities and increase political attention** on the importance of affordable housing. The public sector's resource limitations for supporting the affordable housing supply are often aggravated by lack of suitable institutional frameworks and targeted policies.
8. Following the **COVID-19 pandemic**, many governments implemented emergency policies aimed at mitigating the risks of inadequate housing conditions, eviction, or foreclosure. Some governments implemented longer-term recovery plans. These are areas where the need for cooperation and knowledge exchange is urgent.
9. The latter also demonstrates the importance of developing and implementing the proposed UNECE **Regional Action Plan 2030**. This is for sustainable and affordable housing in the recovery from the COVID-19 crisis through sharing examples and good practices in facilitating investments and promoting the "building better" approach.

Annex 1. Survey Questionnaire

Contact information

1. First name; Last name; Email address
2. About your organization:
Name of your organization; Location of your organization
Sector: a. Public; b. Private; c. Private (not-for-profit)
3. What is the focus of your work?
 - (a) Housing policy and regulation
 - (b) Housing construction and/or renovation
 - (c) Housing finance
 - (d) Urban planning
 - (e) Provision of social services
 - (f) Land administration
 - (g) Other - please specify

I. Housing affordability challenges

4. Please outline housing affordability challenge(s) in your country/city.
5. Please rate the challenges to improving housing affordability in your country/city according to level of importance (1= not important at all, 2=of little importance 3=somewhat important, 4=important, 5=very important).
 - (a) Insufficient legal and regulatory provisions to ensure housing affordability
 - (b) Inadequate financial support to housing affordability
 - (c) Inadequate energy efficiency of housing
 - (d) Inefficient use of urban land (e.g. allowing sprawl, prohibiting compact housing forms)
 - (e) Underutilization of housing stock (e.g. vacancy, mismatch with family size)
 - (f) Lack of local government capacity to manage and regulate urban growth and development
 - (g) Lack of political attention to housing and urban development issues
 - (h) Lack of cross-sectoral coordination
 - (i) Lack of coordination between national, regional and local authorities
 - (j) Poor management of processes dealing with land use and building permits
 - (k) Lack of transparency of land administration systems (generating insecurity and uncertainty, undermining economic and social development)
 - (l) Vulnerability of urban system to crises and disruptive shocks
 - (m) Other – please specify.

II. Policies for housing affordability

6. Please list the key ongoing policies, policy instruments, strategies, projects and programmes that support housing affordability in your country/city.
7. Please list planned/future policy initiatives, instruments, strategies, projects and programmes that support housing affordability in your country/city.
8. Please list ongoing/planned activities addressing housing-related challenges posed by the COVID-19 pandemic in your country/city.

III. Best practices

9. Do you have an example of a best practice for improving housing affordability in your country/city?
10. To which thematic area/s does this best practice relate to? (multiple answers possible)
 - (a) Housing governance and regulation
 - (b) Housing finance

- (c) Access and availability of land for housing construction and renovation
 - (d) Environmental sustainability for housing
 - (e) Other (please specify).
11. What is the geographical scope of this best practice?
- (a) National; (b) Regional; (c) Local; (d) Cross-border/Multi-country
12. Please provide information on this best practice outlining the context, objectives, initiators, beneficiaries/target groups, resources used, relevant tools, outcomes and innovations.
13. How has the best practice evolved over time (for example, changes in stakeholders, available resources, legislation, regulations, etc.)?
14. What would make this best practice even more successful?
15. What advice would you offer to policymakers from another country if they were seeking to adapt or replicate your examples of best practice?

IV. Capacity building needs

16. Please rate each of the following thematic priorities for your collaboration with UNECE according to importance (1= not important at all, 2=of little importance 3=somewhat important, 4=important, 5=very important):
- (a) Housing tenure and housing affordability
 - (b) Informal settlements and informal constructions
 - (c) Homelessness
 - (d) Urban resilience
 - (e) Urban planning and spatial planning
 - (f) Monitoring and measuring SDGs
 - (g) Voluntary National Reviews/ Voluntary Local Reviews
 - (h) Smart cities
 - (i) SDG budgeting
 - (j) Emerging technologies and digitalization
 - (k) Land use and land administration,
 - (l) Public Private Partnership
 - (m) Transparency of housing laws and policy
 - (n) Other (please specify)
17. What type of activities would you like your collaboration with UNECE to focus on?
- (a) Exchange of experience through meetings (online or in person)
 - (b) Networking events (online or in person)
 - (c) Field trip to demonstrate good practices
 - (d) Other (please specify).
18. With specific reference to housing affordability, which of the following thematic priorities would you like to collaborate on with UNECE?
- (a) Governance and regulation
 - (b) Land policy and tools for housing
 - (c) Policy and tools for funding and financing affordable housing
 - (d) Energy efficiency measures and climate-neutral buildings
19. Do you have any needs for technical assistance? If yes, please describe your needs.

Annex 2. Selected measures reported to address housing affordability

Important: The measures reported below were extracted directly from the survey, with minor reduction and editing. No further checks were performed with regard to the accuracy in the representation of the measures and details accompanying them.

Country	Measure	Objectives	Timeline	Description	Key achievements
Albania	Affordable housing loans	Improve access to affordable housing mainly for young people.	Since 2009	The programme addresses young people, young couples and first-time homebuyers through subsidizing part of the interest rate. The programme is implemented in cooperation with three banks providing best offers for the terms of the loan.	The first phase lasted from 2009 – 2013 and provided 4,700 soft loans; the second phase started in 2020 and will provide 2,500 soft loans.
Albania	Improving living conditions for poor and vulnerable groups	Improve living conditions of poor and vulnerable groups for at least 6,000 families by 2026. The project aims to also reduce the number of families that would have asked for new accommodation due to deteriorated housing, as well as to keep families in the same neighbourhood and community.	Since 2017	The programme offers grants for improving housing conditions, including insulation, hydro-isolation, infrastructure, etc. Funds are allocated based on competition between local authorities. Local authorities should comply with standards established by the law, e.g. they should have established housing departments, provided information to the MoFE, co-financing through their own funds according to income/capital generated the previous year in a municipality) as well as with requirements set by the Terms of Reference for the project announced in that particular year.	2,000 families have improved their living conditions by 2019 and 650 are expected to do so during 2020 and 2021 via the project.
Albania	Social housing (SH) programmes	Enhance social housing stock.	First phase 2009 - 2013; second phase since 2018 on going	The implementation of social housing started in 2009 through a project co-financed by a loan of the CEB, state budget and local governments. It provided 1,148 social units in 8 municipalities. According to housing legislation, SH can be obtained by adapting non-housing buildings that are owned by state and whose ownership is transferred to the local authorities. Funds from the state budget are used to adapt these buildings into housing stock	First phase: 1,148 social housing units provided; second phase: more than 100 units provided.

Country	Measure	Objectives	Timeline	Description	Key achievements
				after procedures for changing their function are followed by local authorities.	
Armenia	State housing assistance programme for families left homeless by the earthquake in disaster zone settlements	Provision of housing to families still homeless due to the 1988 Spitak earthquake.	2008-2021	1) Families who have lost an apartment in a state-owned multi-apartment housing fund and are duly registered, whose families have not received an apartment in the amount of the previously occupied apartment (number of rooms) within previous disaster recovery programmes; 2) Families who have lost their homes in the individual housing stock of rural areas. The directions of providing housing for the mentioned families are allocation of apartments built within the framework of housing construction programmes and provision of financial support for the purchase of apartments from the market.	The housing problems of 4,946 families out of 5,406 recognized as beneficiaries of the programme were resolved between 2008 and 2019, with the remaining 460 families expected to receive assistance by 2021.
Armenia	Regulation of existing problems in the field of apartment building management	The formation of an effective management system for apartment buildings, the full realization of the rights of the building owners in the management, and the fulfilment of the obligations to bear the costs of maintenance of property.	2020	Tasks of the project include identifying existing issues that significantly limit the opportunities for progress in the management of apartment buildings; reviewing the legislation regulating the issues related to the management of apartment buildings to regulate the outlined issues; and establishing provisions that increase the management efficiency of apartment buildings and increase the capacity of the management body.	By improving the legal framework regulating issues related to the management of apartment buildings, the project assists in creating a legal basis for regulating the outlined issues that limit the opportunities for progress in the field.
Armenia	The concept of regulation of issues related to housing in insufficient technical conditions	Clarify the main approaches of state policy in the improvement of housing stock in insufficient technical conditions.	2020-2022	Despite the significant work carried out with state support in accordance with legal acts regulating the improvement of housing conditions, the main approaches of the state policy towards the regulation of housing issues need to be clarified, especially in light of the 2015 constitutional amendments.	Creation of a key document outlining the government's general approaches to regulating the issue.
Armenia	Income tax deduction	Promote purchase of housing through income tax	Since 2014	The National Assembly adopted an income tax deduction equal to the interest rates paid for mortgage loans provided after November 2014. This privilege is applied in case of a direct purchase	As of 1 January 2019, 8.7 Billion AMD has been refunded from income tax.

Country	Measure	Objectives	Timeline	Description	Key achievements
				of housing from a developer or if it is private housing construction.	
Austria (Vienna)	Housing subsidy scheme	Build social and affordable housing for broad levels of society	The subsidy is granted on a yearly basis	Approximately 500 € are dedicated to housing, urban renewal and individual housing support on a yearly basis.	220,000 municipal and 200,000 limited profit housing units.
Austria (Vienna)	Zoning category "subsidized housing"	Provide more land for social and affordable housing	Introduced in 2019	When spaces are converted into residential areas, approximately two thirds are designated as "social housing" with the aim of limiting costs. The regulation will become effective for new dedications of 5,000 square meters to additional residential space in order to improve affordable housing possibilities. Stricter legal requirements are intended to prevent real estate speculation. The basic costs in subsidized housing are limited to 188 Euro per square meter of gross floor area above ground with a rent threshold of 5.05 Euro per square meter (2020). Finally, there exists a prohibition of sale of the apartments entered in the land register.	More affordable land for more affordable housing.
Belarus	Residential construction	Reducing costs for state-supported residential housing construction; growth of non-public funding of housing construction, at least 80 per cent of annual housing construction financing from off-budget sources; ensuring energy and resource savings through the "Housing Infrastructure" subprogramme.	2016-2020	The "Residential construction" subprogramme ensures the construction of 18 million square meters of housing. It is part of the larger "Housing Construction 2020" goal which aims at improving the provision of affordable, quality housing. The plan is to increase housing provision from 26.5 m ² /capita to 27.5 m ² /capita by 2020, in order to create conditions, which meet residents' demand for affordable, comfortable housing according to their individual needs and financial capabilities.	Limiting growth in construction material cost (adopting domestic materials), using standardized designs, and allocating construction in areas already connected to existing transport and engineering infrastructure; increasing the share of individual housing in the total volume of housing construction, mainly in unused rural land located within 15 km of large and medium-sized cities, limited to the capacity of existing rural engineering and transport infrastructure;
Belarus	Housing infrastructure	Making sure that the construction of engineering and transport infrastructure is built in advance of	2016-2020	The subprogramme focuses on guaranteeing affordable and quality housing by reducing cost on new infrastructure and avoiding urban sprawl through making sure that new housing projects are	In 2018, almost 93 per cent of the population benefited from a centralized water supply, and 90.5 per cent was supplied with potable water, mostly in

Country	Measure	Objectives	Timeline	Description	Key achievements
		residential buildings and providing individual housing construction areas with the minimum engineering and transport infrastructure.		built on land that is already connected to existing transportation and engineering infrastructure. Allocate land for individual housing construction close to existing residential areas already connected to infrastructure.	urban areas. However, 20 per cent of the population does not have access to centralized sewage systems.
Bosnia and Herzegovina	Regional Housing programme (RHP)	The RHP aims at providing durable and sustainable housing solution to 11,800 most vulnerable families or over 36,000 persons.	2012-2022	Contribute to the resolution of the protracted displacement situation of the most vulnerable refugees and displaced persons following the 1991-1995 conflicts on the territory of the former Yugoslavia, including internally displaced persons in Montenegro from 1999.	To date, the RHP has delivered keys to new homes to over 7,000 most vulnerable refugee and displaced families across the RHP Partner Countries.
Croatia	Encouraged housing construction (POS)	Housing of young people and families.	Since 2001 ongoing	Constructing and selling/renting of units under market value.	More than 8,000 building units constructed and sold or rented.
Croatia	Housing loan subvention	Housing young people or families, rise of natality	Since 2017 ongoing	Subsidizing loans for buying first or more adequate housing unit.	More than 10,000 families have been guaranteed housing.
Cyprus		Provide Residential Dwellings at affordable price, based on certain financial criteria	1980 -	Medium Household Income Plan.	Deliverables, since 1980, 2,900 residential units, 2,100 plots.
Cyprus	Affordable Rent Scheme	Provide Urban residential units at affordable rent	2021 -	Affordable Rent Scheme.	150 units in Nicosia, 150 units in Limassol and 52 units in Larnaca until 2025.
Czech Republic	"Construction"	Subsidies for social housing, low interest loans for affordable housing	2019-2024	Investment support on social and affordable housing.	Up to 5,000 units.
Czech Republic	Support for Youth	Construction, purchase, renovation, reconstruction	2018-2025	Low interest loans for young couples or single parents.	Housing for over 2,450 families.
Czech Republic	KoDuS - Community housing	Subsidies for retiree (60+) community housing	2015-2021	Community housing.	Construction of 1,200 units.
Czech Republic	Housing Policy	Dealing with the challenges mentioned above	2021-2030	Strategy on Housing Policy 2021+.	Social housing infrastructure, urban planning.
Estonia	Housing grant for large households	The purpose of housing grant for large households is to improve the housing	2012-2020	The dwelling allowance measure for families with many children is included in the activities of the Children and Families Development Plan 2012-	In 2015-2019, the housing conditions of a total of 1,271 families with many children were supported. A total of 3,354

Country	Measure	Objectives	Timeline	Description	Key achievements
		conditions of families with many children.		2020 and the measure is implemented pursuant to that development plan as of 2014.	applications were submitted throughout the period. The allowance was paid for 1,017 applicants, supporting the improvement of housing conditions in a total of 103,975 m2 of premises.
Estonia	0 per cent self-financing		2021 onwards	Covering 100 per cent of self-financing requirement for the bank in the areas where the property value is low.	
Finland	The Housing policy development programme	The programme brings together objectives for the development of housing policy and measures to achieve the objectives.	2020	The goal of the eight-year programme is to increase the long-term suitability and practicality of the state housing policy, when the broad lines of housing are determined in broad-based cooperation over government terms.	Reduced cost of housing.
Finland	Municipal Strategies to Prevent Homelessness	Strategies to prevent homelessness	2020-2022	The aim of the project Municipal Strategies to Prevent Homelessness - Early Intervention, Social Inclusion and Supported Housing is to create and strengthen the structures of expertise through experience and customer inclusion and to test new approaches to dealing with homelessness.	
France	Development of rental social housing		2025	Financing of rental social housing in order to reach the legal objective of 25 per cent of social housing	Currently 22 per cent (vs. 13 per cent in 2001).
France	Framing of the housing rents	Keeping rents to a reasonable level	implemented	Rents in Paris cannot go beyond a certain level (depending of the size, location and features of the housing unit)	
France	Foncière de la Ville de Paris	1000 housing units per year	first programmes in 2021	The project consists of a social home ownership programme which distinguishes between the land and construction (the building), with the land remaining in collective (public) possession and construction selling far below market price. Only individuals under revenue ceilings can buy these housing units. The system is totally anti-speculative: when the owner resells the building, s/he must sell it at the same price he had bought it at (the price remains index-linked, e.g., to the loan evolution reference).	

Country	Measure	Objectives	Timeline	Description	Key achievements
France	Regulation of Airbnb	To incentivize people to rent housing on the long-term rental market instead of for short durations i.e. via Airbnb.	2020	Reinforcing the current measures (control of illegal renting, registration number for all owners...) and referendum among the Parisian population to diminish the number of days allowed per year for housing rental (as of today, 120 days per year allowed)	More housing on the rental market.
Georgia	A house in the village	A win-win situation to mitigate depopulation in villages while ensuring housing for refugees	Ongoing	Refugees can choose a house in a village and the ministry will buy it for them	
Kazakhstan	Nurly Zher construction programme	Construction of affordable housing for participants of a housing construction savings system; encouraging construction of affordable housing by private developers through the provision of soft loans for the construction of housing with limited floor area and fixed price; increasing the availability of mortgage loans by providing banks with subsidies to reduce their interest rates on mortgage loans; support of shared-equity housing construction by providing citizens with guarantees with respect to the obligations of private developers through the Housing Construction Guarantee Fund	2017-2021	Approved in December 2016, this plan aims to ensure housing provision for people with different incomes. It is supposed to provide housing for 1.5 million citizens (62.41 million m ² of housing). Financing comes from the national government, local governments and private developers (the latter commissioned 5.2 million m ² of housing by 2017).	Significantly advance the solution of the problem of providing the population with housing so long as the mechanisms continue to operate after the completion of the programme.
Kazakhstan	Nurly Zher construction programme - pilot project	Demolish 2,978 residential buildings (588,000 m ² of floor space) and replace them with 3.1 million m ² of	2013-2018	With numerous buildings in urban areas unsafe to live in, the pilot project to the Nurly Zher housing construction programme envisages the demolition of unsafe housing and the comprehensive	Between 2013 and 2017, 533 houses were demolished and 8,500 families resettled. The demolished buildings were replaced by squares, parks, sports and other public

Country	Measure	Objectives	Timeline	Description	Key achievements
		floor space. Target is housing of third and fourth classes of comfort, elite housing and business class buildings sold on the market for project reinvestment.		renovation of old districts in Nur-Sultan. An authorized organization was established for the implementation of the project by the city government. The Nur-Sultan city government withdraws premises in unsafe houses and buildings, identifies reconstruction areas and allocates new land parcels for construction before constructing engineering networks and providing owners of old unsafe apartments with new housing from existing municipal housing stock and refunding the value of withdrawn property to the owners of non-residential premises or equivalent non-residential premises in houses under construction.	equipment, and 8,500 new apartments (600,000 m ²). Reinvestment of the project at the end of 2017 required 48 billion tenge.
Luxembourg	Pact Logement 1.1	Creation of affordable housing	Till end 2021	Financial contribution for municipalities to construct affordable housing	Creation of affordable housing
Luxembourg	Reform of the law of 25 February 1980	Creation of affordable public housing	Till end 2022	Complete recasting of the modified law of 25 February 1979 concerning housing assistance and of the system of subsidies for the creation of housing.	Creation of affordable public housing
Malta	Affordable Housing	Diversify and manage the housing sector; promote social mobility	2019 - 2021	Developing schemes that aim to increase the availability of affordable housing	Affordable Housing Board was set; 10 per cent Homeownership Scheme was launched; Shared Equity Scheme
Malta	Sustainable Communities, Housing for Tomorrow	Specialized Housing Pathways	each year the Board is given a budget fund to develop projects	Cross-sectoral collaborations between government, third sector and vulnerable individuals; create new services according to the needs of NGOs; provide soft landing through integrative programmes towards self-growth, empowerment and integration; social mobility	Regeneration of dilapidated properties; support to vulnerable groups
Malta	National Housing System	Put homes at the centre of society; cross-sectoral dialogue; implementation of new policies; doing housing differently	2021 onwards	Rethink and reevaluate the housing sector in Malta	Research with 52 stakeholders; focus groups with citizens; influencing collective thinking
Moldova	Housing Construction Project for	According to the Framework Loan Agreement signed in June 2012 between the CEB	The programme was launched in 2013 and was	The Social Housing Project was proposed in 2012 by the former Ministry of Regional Development and Construction of the Republic of Moldova and	Until now, the construction of 10 residential blocks has been completed and

Country	Measure	Objectives	Timeline	Description	Key achievements
	Socially Vulnerable People, Phase II	and the Republic of Moldova, the objective of the project is "to improve and increase the stock of rental housing to benefit families from socially-vulnerable segments of the population of Moldova".	due to be completed in 2018 but extended to 2021.	supported by the Council of Europe Development Bank (CEB), to complete 12 unfinished construction projects in 12 local authorities. These projects consist of building 700 apartments in a 40,000 m2 area that will accommodate 2,500 persons from poor and vulnerable families, who do not have access to satisfactory housing conditions. The average apartment size is 57 m2.	in 2021, it is planned to complete the construction of two more blocks.
Moldova	First House Programme	a. Support for young families in obtaining their first home by facilitating access to mortgage; b. Creating optimal conditions for increasing the maturity of mortgage loans; c. Reducing migration among young people; d. increasing the official employment rate in the national economy and the transparency of salaries; e. increasing the transparency of real-estate transactions.	2017 - indefinite period	The First House Programme consists of facilitating access of the population to the purchase of a home by contracting mortgages partially guaranteed by the State. Beneficiaries of the state programme can be any citizen aged between 18 and 50 years in the time of applying for a mortgage. The credit applicant must be officially employed in the public or private sector in the Republic of Moldova and have income from official sources.	Thus far, 5,180 homes have been purchased through the Government Programme "First House". The total amount of loans granted by banks is 2.56 billion Lei, and the total value of active guarantees is 1.29 billion Lei.
Moldova	Housing Rehabilitation Strategy	The rehabilitation of residential blocks with severe degradation from the structural system and major deficiencies in the thermal insulation system, as well as increasing the comfort level of housing and the mandatory creation of Condominium Associations in condominium	2021-2023	Capital repair of the constructive elements of the living block (roof, walls, windows and doors in common use indoor spaces, etc.); thermal insulation of walls, roof, engineering systems of common use; repair of water supply and sewerage networks, thermal for common use, as well as those in apartments; repair and modernization of elevators; and ensuring access of people with disabilities in the staircase of the apartment building by building accessibility slopes.	Rehabilitated housing blocks and co-ownership associations created. Low energy consumption.
Netherlands	Regulated rent	Affordable housing	Already implemented	Households with a low income (below €39,055) have a right to social rent housing. The rent prices are capped and regulated by a points system	Affordable housing for low-income groups

Country	Measure	Objectives	Timeline	Description	Key achievements
Netherlands	Rent benefit	Keep housing affordable for low-income groups	Already implemented	Low-income groups are subsidized in their rent	Affordable housing for low-income groups
Netherlands	Mortgage interest tax deduction	Keep housing costs affordable and stimulate house ownership	Already implemented	Part of the interest paid for mortgages is tax deductible. This tax deduction is gradually decreased as it is seen as a price-driving force	Maintenance of affordable mortgage costs.
Netherlands	Woondeals	Ensure faster building processes in specific locations with high housing demand	Already implemented	"Housing deals" between local and national government. National government supports local government with expertise to ensure faster building processes	More rapid construction of buildings in difficult locations with high demand.
Netherlands	Omgevingswet	Make planning law simpler and planning process faster	1 January 2022	New urban planning law which combines a lot of different environmental and planning laws	Expedited planning and building processes.
Netherlands	OVB differentiated	Make it easier for new buyers to buy a home, and harder for investors	Q1 2021	Tax on home buying goes down to 0 per cent for new buyers, up to 8 per cent for investors	Ease of access for new buyers and added difficulty for investors to purchase a home.
Norway	Housing for welfare	National strategy for housing and support services	2014-2020	Everyone should have a good place to live, and everyone with a need for services will receive assistance in managing their living arrangement. Public efforts shall be comprehensive and effective.	
Poland	National Housing programme	1) Enhancing access to flats for persons with incomes that do not allow for the purchase or rent under commercial terms; 2) Enhancing the possibility to satisfy basic housing needs of persons threatened by social exclusion, i.e. due to low incomes. Municipal governments shall be able to satisfy housing needs of all households waiting to rent a flat from a municipality; and 3) Improve the technical condition of housing resources and enhancing energy efficiency.	Results are expected by 2030.	On 27 September 2016 the Council of Ministers adopted Resolution no. 115/2016 on the adoption of the National Housing programme (PL: Narodowy Programme Mieszkaniowy). The National Housing programme (NHP) is one of the autonomous tools to implement the Responsible Development Plan. As a strategic document, it defines the assumptions of the state's housing policy in the perspective of 2030.	By the end of 2019: Mew affordable dwellings were completed under the National Housing programme; the 'Flat for start' programme was started; a new state legal entity, Krajowy Zasób Nieruchomości (KZN), was formed—tasks of KZN include management of real estate properties intended for affordable housing. In addition, some acts were amended to facilitate the investment process and to offer support for housing investments on more favourable terms, include the enactment of the Act of 5 July 2018 on facilitating the preparation and implementation of housing investments and associated investments. Finally, new energy efficiency measures for housing were introduced.

Country	Measure	Objectives	Timeline	Description	Key achievements
Poland	‘Mieszkanie+’ (‘Flat+’)	The main goal of the “Mieszkanie+” programme is to enhance access to flats for persons with moderate or low income.	Integrated social rental housing programme consists of: a 10-year social rental housing support programme (2015-2025); a financial support programme for municipal and rental housing (continuous).	Includes two sets of actions: those focused on the construction of affordable rental flats (including those with the option to ultimately transfer the ownership right) under commercial terms and conditions, without participation of state funds (market dimension) and those focused on the construction of rental flats under integrated social rental housing programme, with participation of state, municipalities and social housing societies (social dimension). The last part of ‘Mieszkanie+’ package, besides the construction of support instruments, consists of the ‘Flat for start’ programme, implemented under the Act of 20 July 2018 on state aid in incurring housing expenditures during first years of flat renting. It offers financial support for tenants living in new rental housing stock provided by investors in cooperation with municipalities.	By the end of 2019, 867 dwellings were completed under the market dimension of the package; in addition, 6,148 dwellings and 178 spots in night shelters, warming-up facilities and houses for the homeless have been completed under social part of the package. In 2019, financial support was provided to 267 households in the amount of PLN 328.3 thousand. The ‘Flat for Start’: the programme started in 2019.
Poland	Thermo-modernization and Renovation Fund (<i>Fundusz Termomodernizacji i Remontów – FTiR</i>)	Improving energy efficiency in housing sector	Since 2009	FTiR supports investors carrying out thermo-modernization and renovation projects, as well as owners of residential buildings, by refinancing a renovation project in form of a bonus: thermo-modernization bonus – available for every owner or administrator of a residential building; covers 16 per cent of the cost of the investment; renovation bonus – available for every owner or administrator of a residential building, in case of natural persons, homeowner associations, housing co-operatives and social housing associations covers 20 per cent of the cost of investment; in case of municipalities covers 50 per cent of the cost of investment or 60 per cent of the cost of investment in historic buildings; compensation bonus – allocated for renovation; serves as a tool for redressing the losses which have been suffered by owners of tenement buildings as a result of the imposition of regulated	From 2009 to 2019, 31.3 thousand bonuses with total value of PLN 1.7 billion were admitted, of which: 23.8 thousand thermo-modernization bonuses with total value of PLN 1.2 billion, 6.3 thousand renovation bonuses with total value of PLN 290.6 million; 1.5 thousand compensation bonuses with total value of PLN 207.7 million. Solely, in 2019, 1,747 bonuses with total value of PLN 111.7 million were admitted, of which: 1,022 thermo-modernization bonuses with total value of PLN 61.7 million, 589 renovation bonuses with total value of PLN 32.2 million, and 136 compensation bonuses with total value of PLN 17.9 million. In total, investments cover 44.6 thousand dwellings.

Country	Measure	Objectives	Timeline	Description	Key achievements
				rent between 12 November 1994 and 25 April 2005.	
Poland	Social rental agencies (<i>Spoleczne agencje najmu</i>)	The draft act amending the act on certain forms of supporting housing construction and some other acts is supposed to provide legal grounds for activity of social rental agencies.	The regulation is intended to come into force in 2021.	Social rental agencies will be an intermediary connecting the commercial housing market and tenants /sub-tenants with incomes that make it impossible to rent a flat on such a market. They specialize in renting apartments on the market, mainly from natural persons. By offering a long-term rental with a guarantee of paying the rent, they can negotiate a reduction in rental rate. After renting from a private owner, dwellings can be sublet by SAN to people whose income or living situation does not allow them to rent a flat on a commercial basis.	1. Support for municipalities in implementation of their housing policies. 2. Increasing affordable rental housing stock. 3. Support for owners affected by COVID-19 because of reduced demand for rental flats.
Romania	Construction of social housing (Housing Law 114/1996).	Help low-income groups by ensuring access to subsidized rented housing.	Since 2000	The Government's strategy in the field of housing construction aims to improve living conditions by ensuring access to decent housing and developing social housing construction programmes to help low-income groups.	Housing construction and solving part of the housing need; during the period 2013-2018, 1295 social houses were finalized.
Romania	The "New Home" Programme (Emergency Ordinance no. 60/2009).	Facilitates the access of persons to the acquisition of a house by contracting credits guaranteed by the state.	Ongoing	The programme is an incentive both for people to buy a home and for the financial institutions to provide housing loans. The former "First Home" (Prima casa) programme was modified in 2020. For old homes, the amount of financing intended for the purchase of any category of housing can be a maximum of EUR 70,000 and is composed of financing granted by the credit institution, amounting to a maximum of EUR 66,500, and the advance paid by the beneficiary. For new homes, the amount of financing can be between EUR 70,001 and a maximum of EUR 140,000.	Increased access of individuals to the purchase of a home by contracting state-guaranteed loans.
Romania	The National Housing Strategy - the draft form is to be submitted to	Identify measures and create the necessary tools to ensure access to adequate housing conditions for all categories of people by 2030; carry out	10 years	The National Housing Strategy - a long-term strategic document - sets out the strategic measures needed for legislative and institutional reform, as well as for funding mechanisms, to ensure adequate and affordable housing.	

Country	Measure	Objectives	Timeline	Description	Key achievements
	the consultation and approval procedure.	legislative and institutional reform; Ensure the security of housing in the face of natural and anthropogenic hazards; increase the quality of housing; Improve living conditions for vulnerable groups; increase the public housing fund; Develop the housing market.			
Serbia	National Social Housing Strategy	The National Social Housing Strategy (NSHS) sets goals and measures for the development of social housing in Serbia.	2012-2022	The NSHS is the main strategic framework for social housing in Serbia.	Some achievements relate to housing for Roma people; regarding other sectors of the population, success of the Strategy is minimal.
Serbia	National Housing Strategy	Strategic framework for housing policy in Serbia.	2022-2032	The National Housing Strategy sets goals and measures for the development of housing sector in Serbia and foresees the development of an affordable rental sector in Serbia; arranging the area of management and maintenance of buildings, improving energy efficiency in housing; and developing the capacity of local self-government to deal with local housing policy issues	
Slovakia	The Housing Development programme of the Slovak Republic	Affordability and accessibility of public rental housing (for lower-income households); improvement of housing quality	Since 1998	Through the Housing Development programme, the State directly supports municipalities in financing housing development (public rental housing).	Construction of more than 44,000 dwellings
Slovakia	The State Housing Development Fund	Main goals: refurbishment of existing housing stock and development of rental housing	Since 1996	The State Housing Development Fund was established in 1996 as a revolving fund to finance state support for expansion and construction of housing. The fund offers long-time loans for housing at a low interest rate.	Construction of more than 44,000 rental dwellings and refurbishment of more than 264,000 dwellings.
Slovenia	National Housing	Balanced supply of adequate dwellings; Easier access to	by 2025	The National Housing programme (NSP) establishes an active housing policy through which	

Country	Measure	Objectives	Timeline	Description	Key achievements
	programme 2015-2025	housing; Quality and functional housing; Greater housing mobility of the population		the state will contribute to the achievement of targets defined in its development, spatial planning and social development programmes, to the regulation of the housing market and to the long-term provision of quality of life for the whole population.	
Sweden	Investment support	Increase the supply of new rental dwellings and homes for students with a lower rent compared to non-subsidized new housing.	Implemented in November 2016, running until further notice.	An investment grant for new rental dwellings and homes for students. These new dwellings should be more energy efficient than other new housing units and have a lower rent than new non-subsidized rental housing. The rent level is fixed for a period of 15 years but is allowed to follow ordinary rent adjustments in the local market.	As of the end of July 2020, applicants for about 36,000 new dwellings had been approved of which almost 17,000 units have been completed (about 14,600 ordinary rental dwellings and some 2,100 student homes).
Sweden	Housing allowance	Guarantee access to decent housing to people with limited means.	Ongoing; long established instrument.	For people who rent, or are in the possession of a dwelling, housing allowance ('bostadsbidrag') is a traditional and established instrument to help people with lower incomes to afford a sufficient dwelling. During 2019, 166,000 households received housing benefits (Social Insurance Agency 2020). Housing benefits is means-tested and can be given to households with children and to people between the ages of 18 and 29 years. Apart from the ordinary housing allowances there is "housing supplement" for pensioners ('bostadstillägg').	The expenditure in 2019 was 4,6 billion SEK for the ordinary housing allowance. In December 2018, housing allowance was paid to just over 171,000 households, of which four-fifths were child households. A total of 57 per cent of the housing allowance paid went to households with a woman as sole provider, 11 per cent to households with a man as sole provider and just under 32 per cent to households with cohabitants. The expenditure for the housing supplement to elderly is roughly 10 billion SEK. 18 per cent of all female pensioners receive housing supplement as compared to 7 per cent of male pensioners.
Turkey	Düzce Umut Evleri- Düzce Hope Homes	A co-operative was set-up to fight for the right to housing to be extended to tenant victims of earthquakes.	1999 earthquakes-present	Formed after the community lost their homes in two devastating earthquakes, Düzce Hope Homes is the result of a 20-year rights-based struggle in Northern Turkey. Following the earthquakes, which killed over 18,000 people and destroyed 100,000 homes in 1999, non-homeowners did not receive post-disaster support from the government. Over 140,000 people were left with nowhere to live except in prefabricated emergency shelters.	Co-operative members have been involved in the planning, design and construction from the beginning. Groundwork on the houses has begun with people expecting to move into their new homes.

Country	Measure	Objectives	Timeline	Description	Key achievements
				Through many years of mobilization and activism, including mass demonstrations and government lobbying, they eventually secured subsidized land on which to rebuild their homes and community.	
Turkey	Renewal of dilapidated housing stock	Preparation for possible earthquakes, increasing the production of urban land for new housing and other needs.	Ongoing	Renewal of squatter houses and houses that are built in defiance of regulations.	
Ukraine	National report: SDGs		2015-2020	There is no comprehensive document that would regulate the issue of housing affordability. There are individual programmes aimed at addressing the housing issue for certain categories of citizens. National objectives, monitoring indicators and targets for 2030 are reflected in the National Report "Sustainable Development Goals of Ukraine". The established national system of SDG objectives and indicators provides a solid basis for further comprehensive monitoring of the country. In total, 17 targets and 86 national goals have been incorporated into 145 Government regulations; these regulations set out 1,052 objectives and 3,465 activities to achieve the targets and goals.	On September 30, 2019, the President of Ukraine issued a Decree "On Sustainable Development Goals of Ukraine for the period until 2030", supporting the need to ensure the achievement of global sustainable development goals and the results of their adaptation to the specifics of Ukraine's development, as outlined in the National Report "Sustainable Development Goals of Ukraine".
Ukraine	National Housing Code		2020	There are plans to develop and adopt a new Housing Code as the main document regulating the issues of housing policy implementation in the country. The document should reflect positive practices in achieving the goal of improving housing affordability in the country.	