

Housing governance to support housing affordability

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#Housing2030: : Effective policies for affordable housing in the UNECE region

Publication and online repository of best practices (<https://www.housing2030.org>)



- Addresses four topics:

- (1) housing governance and regulation;
- (2) access to finance and funding;
- (3) access and availability of land for housing construction; and
- (4) climate-neutral housing construction and renovation

- Key messages:

- Role of Policymakers to shape more resilient housing systems
- Understanding of the drivers of (un)affordability and (ex) inclusion in the interaction of land, investment and labour markets
- Effective land policies such as public land banking, land value capture and tax instruments,
- People centred neighbourhood and city planning

Projects implemented in Albania

Housing Affordability and approaches

Best practice in improving housing affordability

Affordable Housing Continuum



NON-MARKET

MARKET



Adapted by UNECE; Social Housing in the UNECE Region

Informal settlements, legalization and its effects

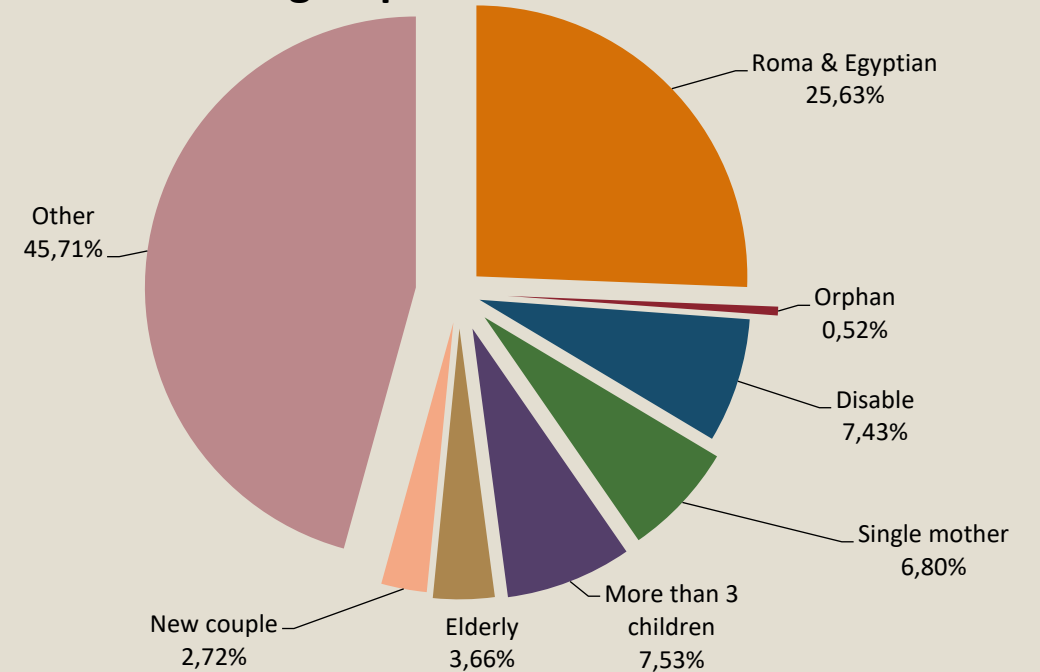


Social housing project

- **Social (municipal) rental housing – 1,140 apartments in 8 municipalities**

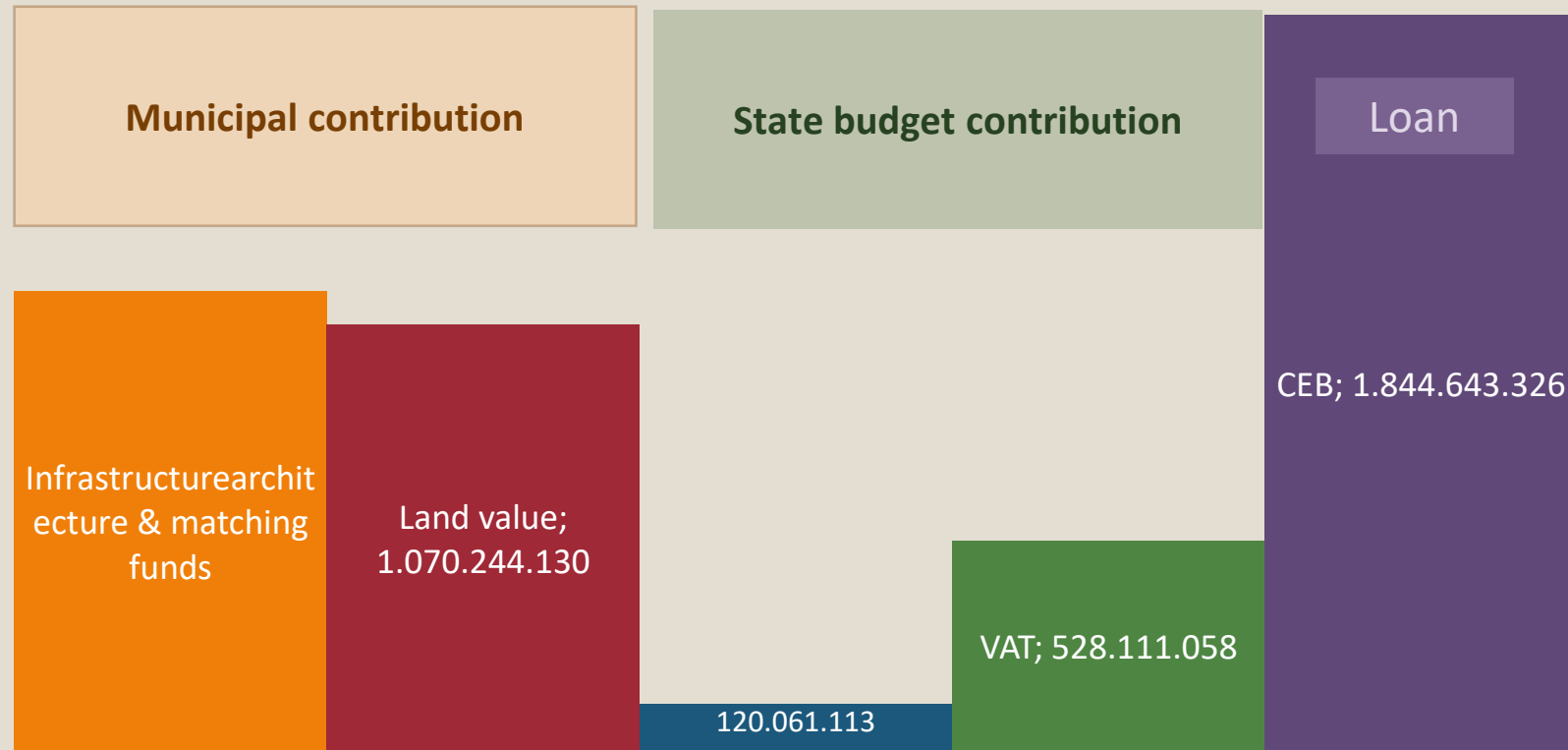


Social groups of beneficiaries



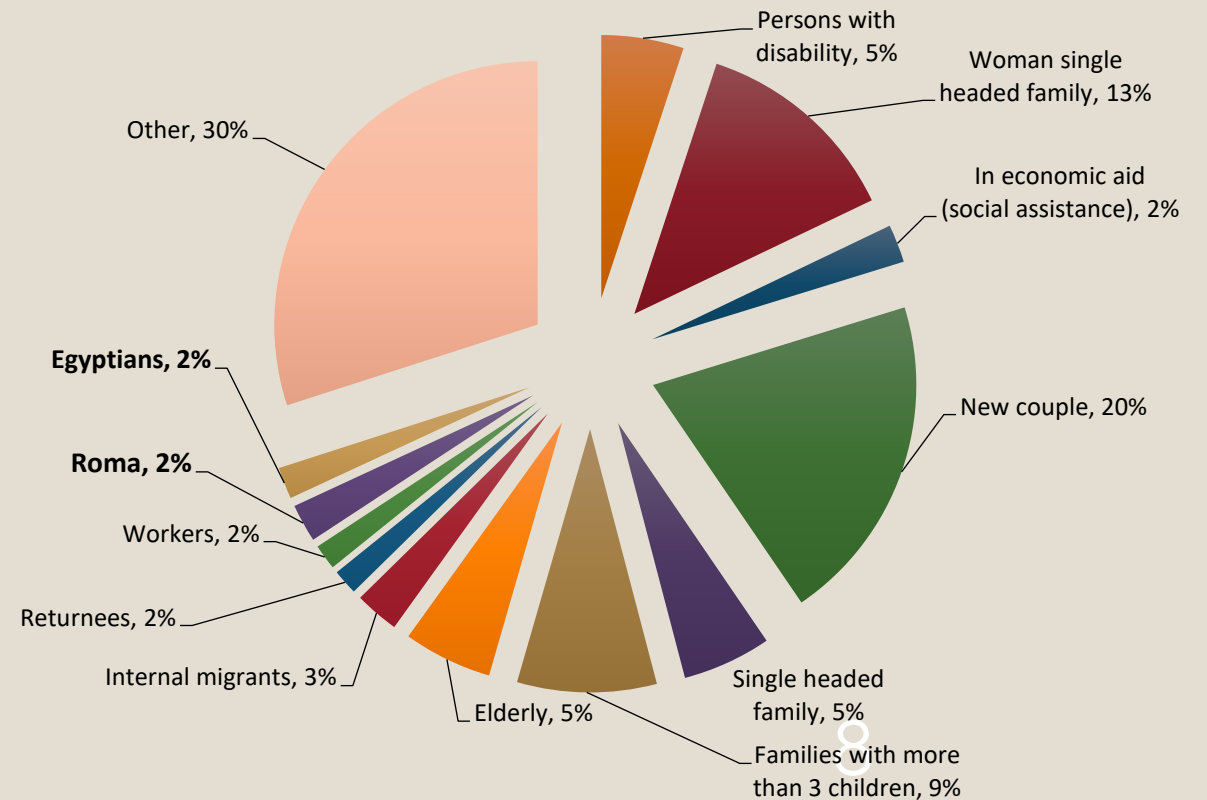
Social Housing Project: (36 million Euro = 4,4 bln ALL with 2018 exchange rate)

Source of financing and percentage



Low-cost and energy-efficient housing

- National Housing Agency (NHA) since 2010 as a revolving fund
- Agreement with mayors to get land for free
- Builds low-cost (affordable) housing – 460 apartments in 12 municipalities (2013-2019) and 843 in process of completion

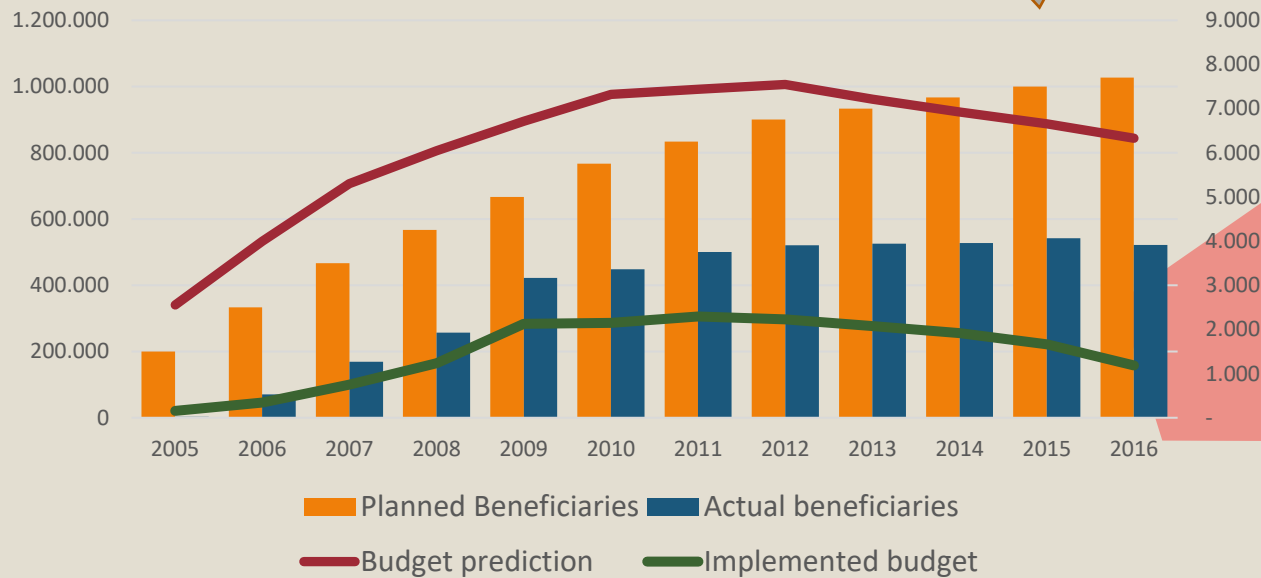


Interest rate subsidies to make housing loans affordable for buying a house in the market

4,500 beneficiaries between 2009 and 2016; 2,500 are included between 2021 and 2022



Interest rate subsidy project proposed in 2005, implemented since 2009



Categories of beneficiaries

