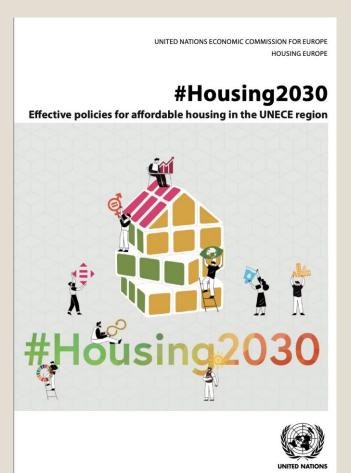
#### Housing governance to support housing affordability

**Doris Andoni**, Former Director of Housing, Ministry of Finance and Economy of Albania

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

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









#### 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**

**Temporary** housing

**Land for** housing

Legalization & privatization state build.

Housing **improvements**  Specialized housing

Social housing



Affordable housing & Loans

#### **NON-MARKET**

**MARKET** 

-Parallel & vertical coordination of housing policies with social protection, employment, vocational training, health, education

-Self-help, -assistance for construction, -PPP

-State-owned buildings -Squatted or with permission -Privatization of land & premises -self-help improvements

-Area based -Social and economic indicators (children leaving school, crime, poverty, etc..

-Special needs -rent subsidy -health assistance -security police

-New construction, -adaptation of existing buildings, -'social landlord'

-NHA to build in municipal land; -NHA sells with cost of cons+4% -Interest rate subsidies for market housing;

Adapted by UNECE: Social Housing in the UNECE Region

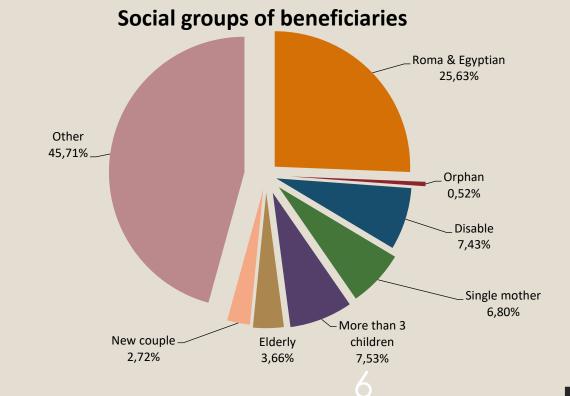
# Informal settlements, legalization and its effects



## Social housing project

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

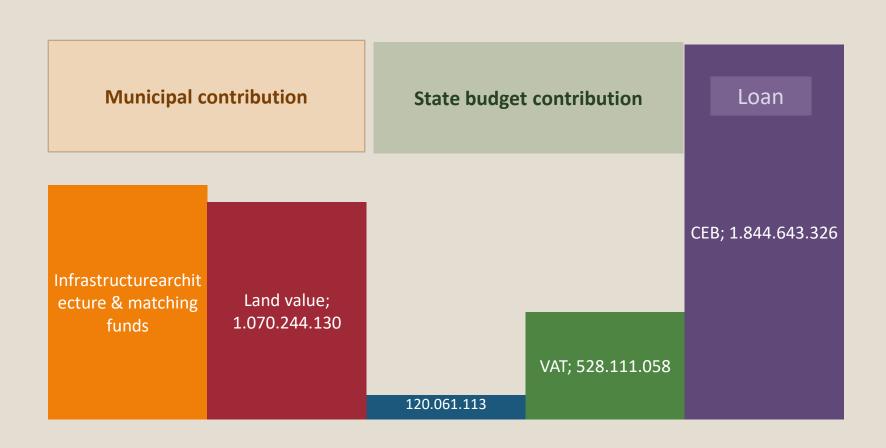




### Social Housing Project: (36 million Euro = 4,4 bln

ALL with 2018 exchange rate)

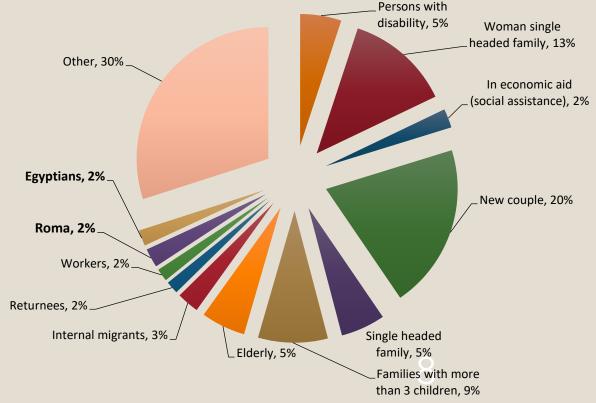
#### Source of financing and percentage



## 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

