

PH1.2 HOUSING POLICY OBJECTIVES AND OBSTACLES

Definitions and methodology

This indicator presents a summary of the main housing policy objectives in national housing strategies, as well as obstacles faced in ensuring access to affordable housing, as identified by countries that responded to the 2021, 2019 and 2016 OECD Questionnaire on Affordable and Social Housing (QuASH 2021, QuASH 2019, QuASH 2016). This indicator summarises the reported obstacles by country, whilst classifying the policy objectives into 11 broad categories (Figure PH 1.2). The full list of policy objectives is available in Table PH 1.2.2 in Annex I.

Key findings

The majority of countries have a national housing strategy in place

Twenty-seven of 40 countries report having a national housing strategy in place in the 2021 QuASH. Countries with a national housing strategy include: Brazil, Bulgaria, Canada, Chile, Colombia, Costa Rica, the Czech Republic, Denmark, France, Germany, Iceland, Ireland, Israel, Japan, Mexico, the Netherlands, Norway, Poland, Portugal, the Russian Federation, the Slovak Republic, Slovenia, South Africa, Spain, Switzerland, the United Kingdom (England), and the United States. Malta is in the process of developing a national housing strategy. Eleven countries report that a national housing strategy is not currently in place: Australia, Austria, Belgium, Estonia, Finland, Latvia, Lithuania, Luxembourg, New Zealand, Romania, Slovenia, Sweden and Turkey; however, several of these countries report that housing policy objectives are set out in regional housing strategies (Austria, Belgium) or other political documents (Australia, Luxembourg and New Zealand).

Improving housing quality, ensuring access to affordable housing and increasing housing supply are top housing policy objectives

Improving housing quality, ensuring access to affordable housing, and increasing the housing supply remain the top three housing policy objectives among countries responding to the QuASH in 2021. The first two objectives – improving housing quality and access to affordable housing – were reported by countries as key objectives in the 2016 and 2019 QuASH, whereas increasing the housing supply is more common among countries in 2021 and 2019 relative to 2016. Improving housing quality is identified by 28 countries as one of their top five housing policy objectives; ensuring access to affordable housing is an explicit objective of 26 countries; increasing housing supply is an objective of 16 countries; and ensuring sustainable and inclusive housing and urban development is an objective of 15 countries. The next most common policy objectives include: strengthening the institutional capacity of housing actors (11 countries); boosting energy efficiency and resilience to natural disasters (10 countries), and ensuring an efficient, balanced housing market (9 countries).

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The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

Many countries report that their housing policy approach explicitly targets support for specific groups:

- 36 countries report policy objectives that target low-income households;
- 31 countries report policy objectives that target people with disabilities;
- 27 countries report policy objectives that target seniors;
- 27 countries report policy objectives that target families with children;
- 26 countries report policy objectives that target youth;
- 26 countries report policy objectives that target the homeless; and
- 16 countries report policy objectives that target specific cultural or ethnic groups.

In addition to these groups, a number of countries identify other vulnerable groups who should receive attention in housing policies, which reflect country-specific challenges:

- *Brazil*: The Federal Law 11977/2000 establishes as a priority female heads of household, as well as households living in unhealthy areas, and households that have been displaced or have lost their homes due to flooding or other natural disasters.
- *Canada*: There policy objectives include granting access to affordable housing to people with developmental disabilities, seniors, and survivors of domestic violence. Improving housing outcomes of Indigenous communities is also a priority of the National Housing Strategy.
- *Greece*: There is a national strategy to address housing for asylum seekers and homeless, students.
- *Luxembourg*: Housing legislation foresees housing aid for, *inter alia*, people with disabilities, as well as provisions for dwellings for the elderly and disabled.
- *Malta*: The government has launched an Equity Sharing programme targeting people who are 40 years or older and find it difficult to become homeowners.
- *New Zealand*: Priority policy objectives include a focus on the Maori community, for whom housing support is administered through the Maori Housing Network.
- *Poland*: Tenant households with moderate income (who are too rich to qualify for public rental housing and too poor to afford rents in the private market) are also the target of explicit housing support.
- *Portugal*: Youth, seniors, the homeless, and victims of domestic violence are among the priority vulnerable groups in the country's housing policies.
- *Romania*: The following groups receive specific attention in housing policies: households evicted from their homes during the privatisation period; youth (under 35 years old) and youth in institutional care who have reached the age of 18; people with disabilities; retired individuals; veterans and spouses of deceased veterans; as well as Roma communities.
- *Russian Federation*: Other priority groups include veterans, orphans, and others as outlined in federal legislation.
- *Spain*: Additional priority groups for housing policies include victims of domestic violence and victims of terrorism.
- *United States*: American Indians, Alaska Natives and Native Hawaiians, Military veterans; rural populations and agriculture workers.

In addition, some other policy objectives were identified in around five countries. These objectives include: addressing security of tenure issues in the rental market (6 countries) and increasing or improving housing of a specific tenure (4 countries) – such as social housing (Ireland, the Slovak

Republic and Spain), private rental dwellings (Ireland, the Slovak Republic, Spain and the United States); and, owner-occupied homes (United States).

Ten countries reported additional policy objectives, which are classified as “Other”; objectives that were common to at least two countries include: addressing homelessness (Australia, Ireland, Lithuania, the United States); mobilising land for development (Colombia and Luxembourg); and, engaging the public in housing matters (Australia, Bulgaria).

Figure PH 1.2: Overview of main types of policy objectives

Number of reporting countries identifying the following as one of the five main housing policy objectives



Notes: Information on housing policy objectives was collected for 40 countries. Information regarding policy objectives for Croatia, Estonia, Finland, Lithuania, Romania and Slovenia was reported in the 2019 and/or 2016 OECD QuASH. Further details are available in Table PH1.2.1, Annex I.

Source: OECD Questionnaire on Affordable and Social Housing, 2021, 2019 and 2016.

Poor housing quality, limited access to developable land and insufficient supply of affordable/social housing feature among the major obstacles to affordable housing

Countries identified a number of obstacles to ensure access to quality affordable housing, which are summarised in Table PH 1.2.1 in Annex I. The following obstacles were most commonly reported by countries:

- Poor housing quality (including environmental quality); legacy of under-investment in the housing stock: Brazil, Bulgaria, Chile, Colombia, Estonia, Ireland, Japan, Latvia, Lithuania, Mexico, Norway, Portugal, Romania and the Slovak Republic (14 countries)
- High cost of land in dynamic urban areas; difficulty in mobilising developable land; restrictive land use regulations: Australia, Brazil, Colombia, Costa Rica, Finland, France, Israel, Luxembourg, Mexico, the Netherlands and South Africa (11 countries)
- Shortage of the affordable and/or social housing stock, especially in urban areas: Austria, Germany, Iceland, Mexico, the Netherlands, Norway, the Slovak Republic, Sweden, Switzerland and the United Kingdom (England) (10 countries)
- High and/or rising housing prices: Brazil, Canada, Colombia, France, Israel, Sweden, Switzerland and the United Kingdom (England) (8 countries)
- Significant regional differences in the housing stock, housing prices and housing needs: Canada, Estonia, France, Latvia, Lithuania, Mexico, the Netherlands and the Slovak Republic (7 countries)

- Mismatch between the available housing supply and housing demand, including challenges for low-income households to afford homes: Australia, Brazil, Canada, Estonia, Finland, Lithuania, and the Slovak Republic (7 countries)
- High construction costs; lengthy/costly administrative processes: Australia, Colombia, the Czech Republic, Estonia, Finland and the Netherlands (6 countries)
- Difficulty in ensuring that the housing supply can meet changes in demographics, in household income distribution, in the job market, and in consumer preferences: Estonia, Israel, Japan, Latvia, Malta, Norway, Portugal and Switzerland (8 countries)
- Access to quality of infrastructure, social cohesion in urban neighbourhoods: Chile, the Czech Republic, France, Mexico, Portugal and Switzerland (6 countries)
- Lack of financing tools to access housing, particularly for low-income households: Colombia, Costa Rica, Mexico, New Zealand and Spain (5 countries)
- Challenges in the private rental stock (relating to supply, affordability, quality, security of tenure, etc.): Canada, Chile, Latvia and the Slovak Republic (4 countries)

Data and comparability issues

Information in this indicator summarises the main housing policy objectives and major obstacles identified by countries responding to the 2021, 2019 and 2016 OECD Questionnaire on Social and Affordable Housing (QuASH). Information provided helped to identify a number of broad issues that are common among countries.

Sources and further reading

OECD (2021), “Building for a better tomorrow: Policies to make housing more affordable”, *OECD Employment, Labour and Social Affairs Policy Briefs*, OECD, Paris, <http://oe.cd/affordable-housing-2021>.

OECD (2020), *Housing and Inclusive Growth*, OECD Publishing, Paris, <https://doi.org/10.1787/6ef36f4b-en>.

Salvi del Pero, A. et al. (2016), *Policies to promote access to good-quality affordable housing in OECD countries*. OECD Social, Employment and Migration Working Papers, No. 176, OECD Publishing, Paris. <http://dx.doi.org/10.1787/5jm3p5gl4djd-en>.

Annex 1

Table PH1.2.1. Main obstacles and challenges faced in ensuring access to affordable housing

Summary of main obstacles and challenges

Country	Main obstacles
Australia	Australia's large cities have relatively high population growth by OECD standards. The fundamental constraints on the market provision of housing are impediments to flexible allocation of existing housing (including transfer taxes) and impediments to land supply and redevelopment (including planning and zoning laws), as well as construction costs and challenges associated with providing housing in remote areas.
Austria	The housing situation in Austria is quite good, both in terms of affordability and quality. Weaknesses are highly dynamic markets (for building land and owner occupied dwellings). In urban centres there is a lack of affordable housing for younger people - despite a peak in new housing construction.
Brazil	The main challenges for formal access to quality housing for low- and middle-income families are the high cost of dwellings, influenced by well-located land (and thus high land prices), high interest rates, and a limited capacity for families' to pay. Another challenge faced is the difficulty in terms of the quality of social housing due to the low industrialization of the civil construction sector in the country.
Bulgaria	<ul style="list-style-type: none"> - Poor management and maintenance of the housing stock - High energy intensity of buildings - Inefficient heating of buildings, except those with central heating or gas - Deteriorated accessibility to housing - Increase in the number and relative share of unoccupied dwellings (from 7.8% in 1992 to 14% in 2001) - Increasing concentration of occupants from marginal groups in peripheral residential complexes - Increase share of homeowners who cannot maintain their ownership in current market conditions - Difficulty in managing the share of the public housing stock - Lack of opportunity for most young families and marginal groups to become homeowners or even tenants in a public housing stock - Extremely small amount of state budget funds for housing - less than 1 per cent of the state budget, and entirely aimed at the inherited old obligations of the state - Missing housing subsidy system - Missing housing-saving and specialised housing-credit system - Lack of normative acts regulating the design, construction and certification of buildings according to their energy characteristics
Canada	i) Growth of house prices, particularly in urban areas; ii) low income levels for certain population groups (e.g. single female seniors, Indigenous, disabled, and new immigrants) make them vulnerable to adverse economic conditions and can hinder access to affordable housing; iii) limited supply of affordable rental housing; iv) difficulties in meeting on-reserve housing needs; v) absence of a well-functioning housing market in many small northern communities.
Chile	Access to affordable and adequate housing not only considers the dwelling unit, but also the access to neighbourhoods with equitable and sufficient amenities, infrastructure and urban services, housing standards of comfort and liability, and secure access to property, ownership or rent.
Colombia	There is a large quantitative and qualitative deficit in the housing stock. The main obstacles include: <ul style="list-style-type: none"> -Access to mortgage credit and limitations to achieve financing for a large share of the population -Shortage of the social housing stock -Pressure on land and housing prices: High cost of land along with restrictions on land use

	<ul style="list-style-type: none"> -Informal settlements -Limited public funding for social housing -Long administrative procedures for construction
Costa Rica	<ul style="list-style-type: none"> - Overall financing conditions for housing are rigid (e.g. high interest rates and down payments) - High price of urban land, due to the speculation in the real estate market.
Czech Republic	<ul style="list-style-type: none"> - housing construction costs - housing permits - Insufficient infrastructure - Public support in case of state intervention - Lack of interest of investors in the construction of rental housing. - Flats/apartments as an investment. - in the case of construction of social housing the influence of so-called NIMBY - Lack of suitable land for the construction of municipal housing stock. - Limited manpower.
Estonia	<ul style="list-style-type: none"> - The quality and energy performance of housing stock is insufficient, since majority of housing stock was built during the 1960-1980s - Ageing and poor diversification of housing stock - Insufficient construction activity in most regions - Growing demographic challenges - Poor overview of housing sector (rental market statistics, informal market) - There is a housing shortage in bigger towns and housing surplus in shrinking areas
Finland	<p>High construction costs and price of land in growth centres</p> <p>Adequate supply of building land in growth centres. High demand due to strong urbanization.</p>
France	<p>Whilst the situations differ across regions, the main obstacles are related to the following:</p> <ul style="list-style-type: none"> - Difficulty in mobilising land that is well located for the construction of housing - Rising housing prices in the most densely populated areas - The existence of distressed neighbourhoods inhabited by the most vulnerable populations
Germany	<p>Growing housing shortage in the agglomerations and in a growing number of other towns</p>
Iceland	<p>One of the main obstacles is that there is more demand for affordable housing than supply. Hence higher market price due to the supply and demand.</p>
Ireland	<ul style="list-style-type: none"> - Housing quality issues - A need to improve outcomes across different tenure groups
Israel	<ul style="list-style-type: none"> - Lack of land allocated for housing - Rising housing prices over the last decade - High population growth rate (approximately 2% a year)
Japan	<ul style="list-style-type: none"> - Increasing existing home sales and strengthening the growth of home improvement industry - Improving the quality of housing - Supporting access to housing which meet people's needs, especially families with children, young households, and elderly households
Latvia	<ul style="list-style-type: none"> - Ensuring the availability of high quality and affordable housing - The current situation in rental housing market can be characterised by the following main challenges: <ul style="list-style-type: none"> + Rapidly growing demand for housing in regions restricts job creation + Low purchasing power of inhabitants, which leads to low interest among investors to construct rental housing in regions

	<ul style="list-style-type: none"> + Labour shortage, declining population of working age, ageing population, out-migration of young workers
Lithuania	<ul style="list-style-type: none"> - Low standard of living in different towns and villages - Despite an increase in household disposable income, the risk of poverty has also increased over the last few years, with the risk in rural areas around double that in urban areas (relating in part to a higher long-term unemployment rate) - Inefficiencies in the housing market (despite a housing surplus, there are still households that are not adequately housed)
Luxembourg	<ul style="list-style-type: none"> - Mobilisation of developable land
Malta	<ul style="list-style-type: none"> - The policy framework of the past two decades is ill-suited to address the current housing situation, which includes new growth in the private rental sector, as well as a changing economy, changing lifestyles and changing expectations. - Lack of transparency, the absence of professionalism and uneven standards sometimes result in mutual distrust between landlords and tenants, which in turn impoverishes the sector and dissuades potential investors from putting their properties on the market. - Overall problem of (affordable) housing supply
Mexico	<ul style="list-style-type: none"> - Limited availability of serviced land in urban areas and secure land with accessible services in rural areas - Insufficient financial resources to cover demand of housing at the national level - Lack of efficient and transparent mechanisms for distributing the benefits of housing programs - Lag in housing construction - Insecurity in acquiring housing, mainly among indigenous women - Scarcity of territorial reserves for housing equipped with infrastructure and close to employment sources - Inequalities in terms of access to services in rural areas and urban peripheries - Gaps among homes of indigenous communities, rural and urban areas; and problems in metropolitan areas in terms of transfer times to job centres
The Netherlands	<ul style="list-style-type: none"> - Increasing number of households and shifting preferences towards living in cities, which are putting mounting pressure on urban housing markets - Low availability of designated construction sites in urbanised areas - Shortages in construction workers and rising construction costs pose a challenge to keeping building production at the required level
New Zealand	<ul style="list-style-type: none"> - Infrastructure funding and financing settings - Land supply constraints - Poor productivity in the building and construction sectors - Unaffordable housing <p>Regulatory barriers to increasing development capacity.</p>
Norway	<ul style="list-style-type: none"> - Access to low-priced dwellings for low-income households - Low quality of rental housing - Increasingly skewed income distribution - Lower employment rate for vulnerable groups (refugees, etc.)
Poland	Since municipalities are responsible for municipal housing construction, one of the main obstacles is their insufficient activity, and a lack of implementation of dedicated measures. Municipalities have a wide range of tasks and often authorities put other priorities first.
Portugal	<ul style="list-style-type: none"> - Structural gaps: Access to housing, balanced housing offer across tenure types, dwelling quality, social cohesion - New challenges: Demographic change, new family and economic dynamics, changing consumer demand, diverse needs and preferences across regions
Romania	- Low stock of publicly owned dwellings compared to the stock of privately owned dwellings, making it difficult for public authorities to intervene to improve the quality of privately owned dwellings, which drive the main policy objectives in the National Housing Strategy: i) Increase the quality of housing and ii) Increase the public housing fund.
Slovak Republic	Ownership structure of housing stock, whereby more than 90% of occupied dwellings are owned by private persons and only 3% is public rental stock; low level of new housing construction; high prices; price deregulation of housing services; relatively low income of households; significant regional differences. The real cost of housing in both existing and newly built dwellings exceeds the affordability limits of many households and housing in general is financially inaccessible for some households. There are large regional differences in terms of unemployment rates as well household income. All these

	factors together significantly restrict the possibility of choice on the housing market.
South Africa	<ul style="list-style-type: none"> - High standard/cost of 'free housing' inhibits the amount of delivery against given budget - High cost of well-located land - Lack of integration and access to social and economic activities - Corruption which limits housing delivery - Not utilising the private sector more
Spain	<ul style="list-style-type: none"> - Precariousness and weaknesses in the labour market - A weak housing market due to the restriction of financing for access to housing by credit institutions.
Sweden	High production prices which have increased much faster than general inflation for a number of years resulting in housing prices and rent levels in new rental dwellings that are hard to afford for many households. Widespread housing shortage, especially as regards housing that is affordable for low and middle income households. Insufficient competition in the building/construction and building materials industries.
Switzerland	<ul style="list-style-type: none"> - Issues: In cities and other attractive localities, affordable housing is becoming increasingly scarce due to existing buildings being extensively renovated, converted into floor-by-floor ownerships or replaced by new buildings. Demand for second homes through tourism can also price people out of the market in peripheral regions. The subsidised housing stock is falling as funding schemes come to an end. - Key challenge for housing policy: Ensure that all sections of the population have and sustain access to the housing market and that there is enough housing available. In addition to low-income households, special attention needs to be devoted to individuals and groups who are often discriminated against in the allocation of housing on account of their skin colour, nationality or religion. In addition to employment and education, housing is an important element in the social integration of migrants. Additional challenges relate to the broader neighbourhood environment, which can often be unattractive, lacking in the amenities needed for daily living or affected by undesirable traffic, noise or odours. A lack of social interaction in local communities and neighbourhoods can also lead to isolation and hinder participation in community life – an aspect that merits particular focus in view of the increase in one-person households and an ageing population.
United Kingdom (England)	<p>The main problem with the housing market in the UK is that for decades, the demand for housing has outstripped the supply of homes.</p> <p>This problem is threefold: not enough local authorities planning for the homes they need; house building that is too slow; and a construction industry that is too reliant on a small number of big players.</p>

Source: OECD Questionnaire on Affordable and Social Housing, 2021.

Table PH1.2.2. Main housing policy objectives in OECD and EU countries¹

Australia	<p>The objective of the National Affordable Housing Agreement (NAHA) is that all Australians have access to affordable, safe and sustainable housing that contributes to social and economic participation.</p> <p>To reach that objective, the NAHA commits the Commonwealth Government jointly with the state and territory governments to the achievement of the following outcomes:</p> <ul style="list-style-type: none"> a) people who are homeless or at risk of homelessness achieve sustainable housing and social inclusion b) people are able to rent housing that meets their needs; c) people can purchase affordable housing; d) people have access to housing through an efficient and responsible housing market; e) Indigenous people have the same housing opportunities (in relation to homelessness services, housing rental, housing purchase and access to housing through an efficient and responsive housing market) as other Australians; and f) Indigenous people have improved housing amenity and reduced overcrowding.
Austria	<p>Incentives for investments into new housing construction + rehabilitation</p> <p>Promotion of home ownership</p> <p>Mobilisation of land for new construction</p> <p>Affordable Housing (rent legislation, financing)</p> <p>National influence on provinces' schemes of housing promotion</p>
Belgium	<p>Aim good quality of housing in 2050</p> <p>Ensure affordability of housing in 2050</p> <p>Ensure security of tenure in 2050</p> <p>Provide sufficient housing stock in 2050</p> <p>Ensure housing access to everyone in 2050</p>
Brazil	<p>Expand the access to housing, in a subsidized or facilitated way, prioritizing the service to the low income population, through the Minha Casa, Minha Vida Program</p> <p>Encourage the construction, acquisition, expansion and improvement of housing, through measures to facilitate access to real estate financing, stimulating the supply of credit by financial agents</p> <p>Strengthen the technical and institutional capacity of the actors involved in the implementation of the social interest housing policy to raise the quality of urban insertion and sustainability of the projects</p> <p>Raise the quality standards of civil construction, through the creation and implementation of mechanisms for technological and managerial modernization, including concepts and goals of sustainability</p> <p>Improving the housing and living conditions of low-income families living in precarious settlements</p>
Bulgaria	<p>Stopping the processes of deterioration of the existing building housing stock</p> <p>Creating a working mechanism to provide new affordable housing / purchase and letting</p> <p>Building a framework of the National Housing System</p> <p>Resolving priority issues in residential consumption</p> <p>Conducting an information and educational campaign</p>

Canada	<p>Create new housing: Funding, financing and land to build new affordable housing</p> <p>Modernise existing housing: Funding and financing to renew and renovate existing affordable housing.</p> <p>Resources for community housing providers: Technical assistance, tools and funding to increase capacity and support the community housing sector.</p> <p>Innovation and research: Funding to promote innovation in housing through research, data and demonstrations.</p>
Chile	<p>Propose guidelines and strategies in matters of housing programs, housing standards and equipment aimed at vulnerable sectors</p> <p>Propose guidelines and strategies to develop housing policy for social and territorial integration, as well as programs aimed at middle sectors and the rental of housing</p> <p>Propose solutions aimed at addressing the qualitative deficit, expressed in housing obsolescence processes</p> <p>Propose solutions for families living in precarious settlements</p>
Colombia	<p>Reduce the quantitative housing deficit by promoting ownership and renting social schemes for low-income households</p> <p>Reduce the qualitative housing deficit by improving the quality of housing, focusing on low-income households</p> <p>Encourage new housing construction</p> <p>Enhance property rights, focusing on low-income households</p> <p>Unlock land for urban development</p>
Costa Rica	<p>Create the National Human Habitat System that will operate under the direction and coordination of MIVAH, integrating and coordinating policies, plans, programs, strategic actions and public interventions, and private sectors</p> <p>Generate in each community an inclusive, participatory and safe habitat, with equality and equity for all the population, through the planning, design and execution of intervention strategies that contemplate the human rights approach, to revitalize the integration and social cohesion of the human settlements.</p> <p>Develop human settlements consistent with their natural environment, including buildings, open spaces, infrastructure services and social equipment, in order to help reduce the housing deficit.</p> <p>Promote the development of human settlements in safe places and according to their sustainability, increasing the capacity to efficiently attend emergencies and promote the fast recovery in the effect of an event, seeking mechanisms of adaptation to climate change and promoting the use of environmentally friendly construction materials.</p> <p>Improve the management capacity of the National Finance System for Housing, through innovation of economic and financial instruments, with the purpose of increasing the amount of resources for people to obtain adequate housing.</p>
Croatia	<p>Improving public rented housing for households with low incomes, to be let under more favourable terms than on the rental market</p> <p>Enabling the improvement of the existing housing stock and increasing energy efficiency</p>
Czech Republic	<p>Ensure adequate availability of all forms of housing</p> <p>Create a stable environment in the field of finance, legislation and institutions involved in the housing market</p> <p>Reduce the housing investment debt, including improving the quality of the outside environment of residential areas</p>
Denmark	<p>The provision of affordable housing through social housing has been a national strategy since the housing settlement (boligforlig) of 1966 and the establishment of a national fund for the building of social housing (Landsbyggefonden).</p>
Estonia	<p>Creating a supporting environment to the activation of the affordable housing sector (including the legislative and taxation framework)</p> <p>Working out different strategies to improve co-operation between the state, local governments and the private sector</p> <p>Taking action based on these strategies to activate the affordable housing sector</p> <p>Developing national housing programmes to improve the quality of housing and enhance the energy performance of housing</p>

Finland	<p>Ensuring an adequate volume of new housing construction, particularly in the Helsinki region and in other growth centres, by ensuring an adequate supply of building plots and a smooth land use planning process</p> <p>Affordable housing is needed to prevent housing costs from putting too much unnecessary strain on low-income households. Subsidies and legislation are used to increase the supply of affordable housing in growth centres.</p> <p>Improving the housing conditions of those in need of special support, such as homeless persons, elderly persons and people with intellectual and developmental disabilities. Policy measures also strive for equal distribution of social and economic welfare between residential areas.</p>
France	<p>Build more, build better, at a better cost</p> <p>Meet everyone's housing needs</p> <p>Improve the quality of living conditions and the broader environment</p>
Germany	<p>Stimulating investment in house building</p> <p>Safeguard affordable housing</p> <p>Reduce building costs and secure a supply of skilled labour</p> <p>Develop 1.5 million new dwellings 2018-2021</p>
Iceland	<p>Security relating to housing</p> <p>Stability with a steady balance between supply and demand</p> <p>Affordable housing for low-income households</p> <p>Increase people's chances of acquiring or renting housing on manageable terms</p> <p>Equality relating to housing</p>
Ireland	<p>Address homelessness</p> <p>Accelerate social housing</p> <p>Build more homes</p> <p>Improve the rental sector</p> <p>Utilise existing housing</p>
Israel	<p>Planning 2.6 million housing units</p> <p>Building 1.5 million housing units</p> <p>20% of built housing units will be through urban renewal process by 2020; 25% by 2025; 30% by 2030</p>
Japan	<p>Increasing existing home sales and strengthening the growth of home improvement industry, Improving the quality of housing</p> <p>Supporting access to housing which meet people's need, especially families with children, young households, and elderly households.</p> <p>Decreasing the number of vacant homes by strengthening the growth of existing home sale market and promoting demolition of vacant homes</p> <p>Promoting the housing-related industries</p> <p>Fostering attractive communities by collaborative policy implementation among agencies - housing, city planning, social welfare, revitalizing neighbourhood through transforming public housing, and increasing natural disaster resilience in residential areas</p>

Latvia	<p>Housing affordability is ensured: 1) To groups of persons in need of local government assistance immediately, it is provided within one day 2) By 2080 households do not spend more than 30% of their income on housing 3) Various support mechanisms for housing affordability are accessible to particularly supportable groups of people</p> <p>The existing housing stock by 2050 meets the modern standards of energy efficiency, construction and housing quality</p> <p>A supportive environment has been created for the development of a housing stock</p>
Lithuania	<p>Making the price of housing accessible to low-income families by: paying a compensation for part of housing rental or lease payment; subsidising part (10 or 20 %) of the housing loan; renting social housing.</p> <p>Promoting access to housing of an adequate standard</p> <p>Preventing and reducing homelessness by reducing forced evictions</p> <p>Increasing the motivation of low income people and families to integrate in the labour market, preventing social rental housing and housing allowance from acting as a disincentive. More specifically:</p> <p>1) Individuals and families whose income increases above established entitlement criteria are only deprived of the right to housing allowances if their declared property or income exceeds by more than 20% the limits set by Law on State Support for the Acquisition or Rental of Housing</p> <p>2) The Republic of Lithuania Law on State Support for the Acquisition or Rental of Housing allows for individuals and families who rent social housing to continue renting the same housing at market prices if their lose the entitlement right to social housing due to an increase in income</p>
Luxembourg	<p>Establish a strategic partnership with local authorities - <i>Pacte Logement 2.0</i> in order to develop affordable housing</p> <p>Boost development of public affordable housing stock by public actors (FdL, SNHBM and Local authorities)</p> <p>Support financial capacity building among lower income households</p>
Malta	<p>Welfare housing</p> <p>Affordable housing</p> <p>Private rental market</p> <p>Home ownership</p>
Mexico	<p>Guarantee, promote and protect the human right to housing with collaboration between the public and private sectors</p> <p>Contribute to the pacification of the country, from the planning and planning of the territory</p> <p>Develop new suitable homes: well located, with adequate urban equipment, respecting the cultural, economic and social identity of the communities.</p> <p>Develop mechanisms that provide legal certainty to families in the different forms of ownership</p> <p>Place the dwelling as an element that articulates the territorial planning, together with the appropriate land management</p>
The Netherlands	<p>Construction of more dwellings, acceleration and expansion of supply</p> <p>Affordability</p> <p>Increased exploitation of existing housing stock</p>
Norway	<p>Secure, environmentally sound and accessible buildings and houses</p> <p>Housing laws that promotes safe housing</p> <p>Disadvantaged groups in the housing market shall be able to acquire and retain a satisfactory dwelling</p> <p>Predictable rules for efficient use of resources in the construction process</p>

New Zealand	<ul style="list-style-type: none"> Vibrant flourishing communities Affordable homes for every generation Wellbeing through housing A self-adjusting system
Poland	<ul style="list-style-type: none"> Enhance access to flats for persons with incomes that do not allow for the purchase or rent of a flat under commercial terms and conditions Enhance the possibility to satisfy basic housing needs of persons threatened by social exclusion, due to low incomes or a particularly difficult situation Improve living conditions for the society, the technical condition of housing resources and enhancing energy efficiency
Portugal	<ul style="list-style-type: none"> Provide support to families who live in severe housing shortage Ensure access to housing to everyone that cannot access the free market Create the necessary conditions to make sure rehabilitation is the preferred form of intervention when compared to new building Promote social and territorial inclusion
Romania	<ul style="list-style-type: none"> Ensuring decent living conditions for disadvantaged social groups - building of social dwellings for families with low income and for the tenants evicted from nationalized houses Construction of rental housing for young people aged below 35 Regional development projects that support the development of road infrastructure works, technical and socio-educational infrastructure Increasing the energy performance of buildings and housing units
Russian Federation	<ul style="list-style-type: none"> Improve housing conditions for at least 5 million households annually by 2024 Provide affordable housing for middle-income households (i.e. affordable mortgages with interest rate below 8%) by 2024 Increase housing construction up to 120 million sq. m by 2024 Increase the quality of urban environment and stimulate involvement of citizens in urban environment issues Ensure a sustainable reduction in dilapidated housing
Slovak Republic	<ul style="list-style-type: none"> Gradual increase of the overall housing standard to make housing affordable for the population and to allow each household to procure adequate housing Development of public rental housing Modernisation of existing housing stock Development of private rental housing
Slovenia	<ul style="list-style-type: none"> Balanced supply of adequate/affordable rental dwellings Easier access to housing Quality and functional housing Greater residential mobility of the population

South Africa	<p>By 2050 visible results from effectively coordinated spatial planning systems shall have transformed human settlements in South Africa into equitable and efficient spaces with citizens living in close proximity to work with access to social facilities and necessary infrastructure</p> <p>Ensure everyone has the right to have access to adequate housing. The state must take reasonable legislative and other measures, within its available resources, to achieve the progressive realisation of this right'.</p> <p>Ensure that poor households have adequate housing in better living environments</p> <p>Support the development of a functionally and equitable residential property market</p> <p>Improve institutional capacity and coordination for better spatial targeting</p>
Spain	<p>Rent dwellings</p> <p>Rehabilitate dwellings</p> <p>Improve housing access for young people</p> <p>Promote social housing stock</p> <p>Launch urban renewal</p>
Sweden	<p>Sustain housing production at a sustainable level, especially level of rental housing</p> <p>Increase new production of more affordable rental dwellings</p> <p>Competition issues, including the supply of land for new housing</p> <p>Renovate existing housing stock and provide energy efficiency</p> <p>Address climate and environment challenges</p>
Switzerland	<p>Support functioning markets</p> <p>Legislate against unfair rents</p> <p>Promote housing construction (non-profit)</p> <p>Provide housing research</p>
United Kingdom (England)	<p>Increase Housing Supply - MHCLG will support the delivery of a million homes by the end of 2020, and half a million more by the end of 2022 and put us on track to deliver 300,000 net additional homes a year on average by the mid-2020s, to help increase affordability.</p> <p>Make the vision of a place you call home a reality - by Helping vulnerable people and Making the housing market fairer</p>
United States	<p>Support Fair, Sustainable Homeownership and Financial Viability</p> <p>Reduce homelessness</p> <p>Remove Lead-Based Paint Hazards and Other Health Risks from Homes</p> <p>Enhance rental assistance</p> <p>Reduce Barriers to Affordable Housing</p>

Notes: No information provided for: Greece, Hungary, Italy, Korea, and Turkey. Policy objectives for Australia, Croatia, Estonia, Finland, Lithuania and Romania were reported in the 2016 OECD QuASH, Policy objectives for Latvia and New Zealand were reported in the 2019 OECD QuASH ; all others are from the 2021 OECD QuASH.

Source: OECD Questionnaire on Affordable and Social Housing, 2021, 2019 and 2016.