



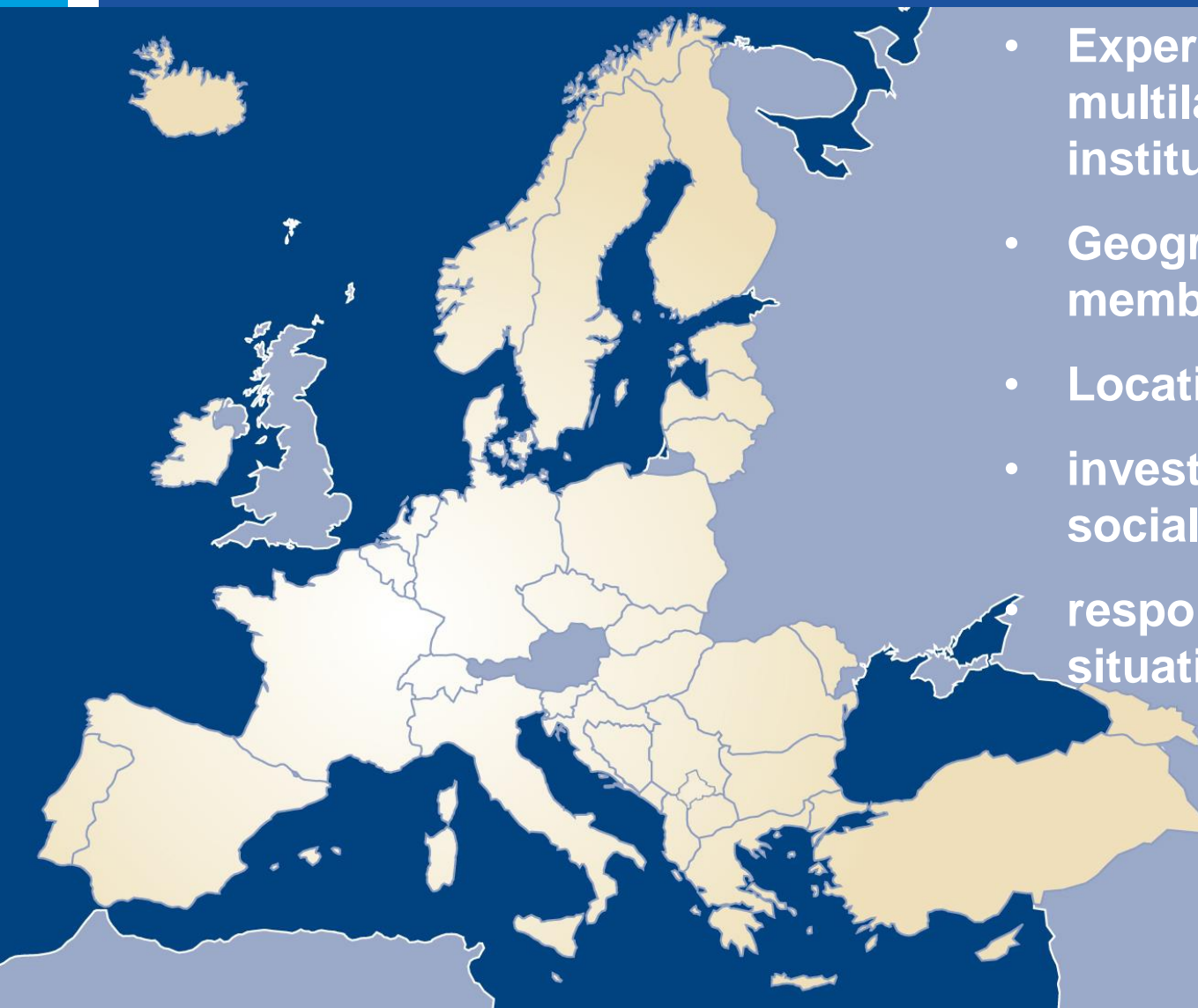
# Financing and implementing inclusive housing

*Samir Kulenovic*

CEB Technical Advisor  
Housing, Urban Development

Ad Hoc Working Group for housing systems in transition  
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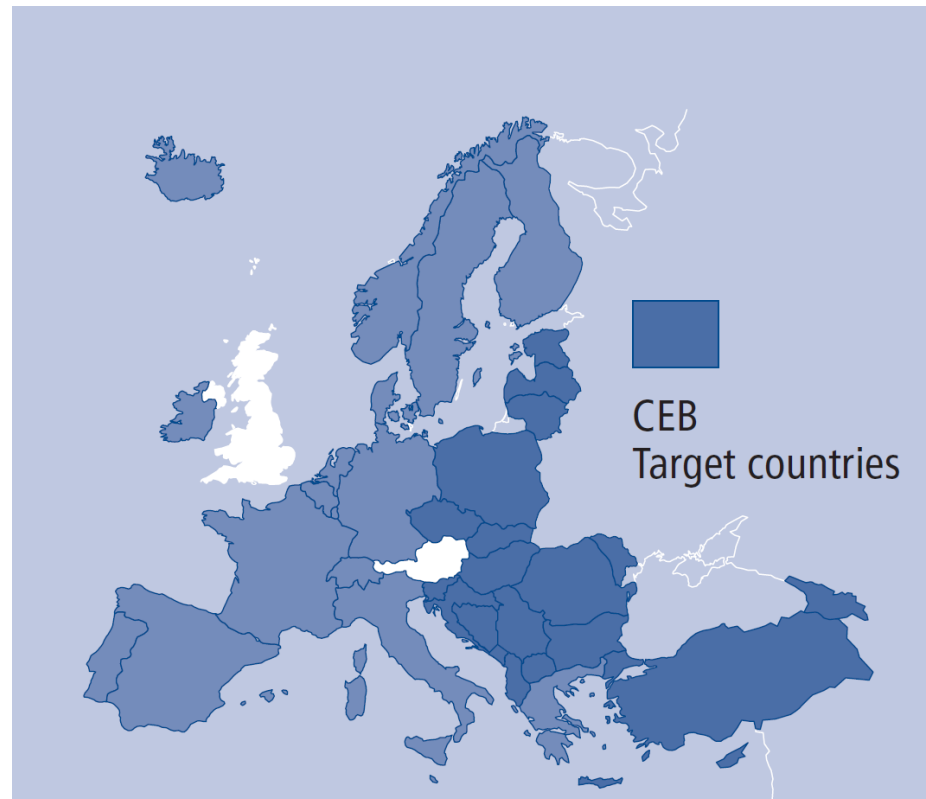
## CEB: the social development bank in Europe



- Experience: European multilateral development institution, set up in 1956
- Geographic spread: 41 member states
- Location: Paris, France
- invests in projects with a social impact
- responds to emergency situations

## Geographical focus

- solidarity among the CEB member states
- increased support to 22 target countries



# Sectoral priorities

3 priorities set in the new Development Plan 2017-2019:

- **Sustainable and inclusive growth**
- **Integration of refugees, displaced persons and migrants**
- **Climate action:** developing adaptation and mitigation measures



# Sustainable and inclusive growth

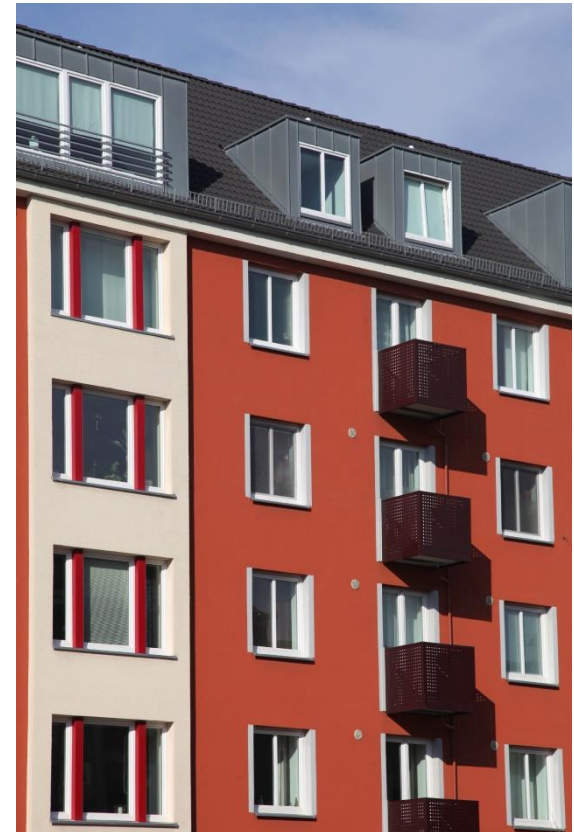
## Housing

### Housing finance:

- low-income persons
- integration of refugees, migrants, displaced persons and other vulnerable groups
- energy efficiency

Housing: about 20% share of total loans

First housing project: home ownership for refugees, Greece, 1956





# Emergency situations

- Migrant and Refugee Fund
- Regional Housing Programme

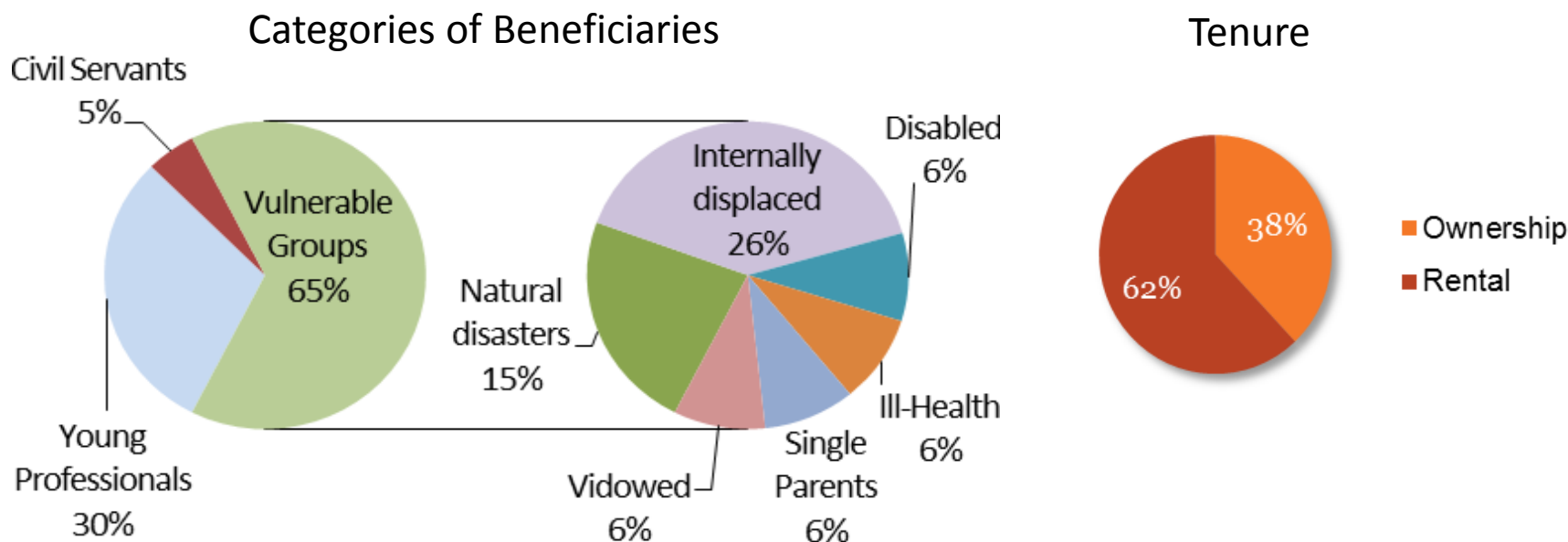


## Panel of study

- 13 projects in target countries from 2010-17
- € 700 million
- 30 000 families



# Success key 1: Beneficiary selection and eligibility criteria



- Ownership: first-time buyers, young professionals and civil servants
- Rental: vulnerable groups
- “ownership” income= 8 x “rental” income



## Success key 2: policy, mature projects, implementation

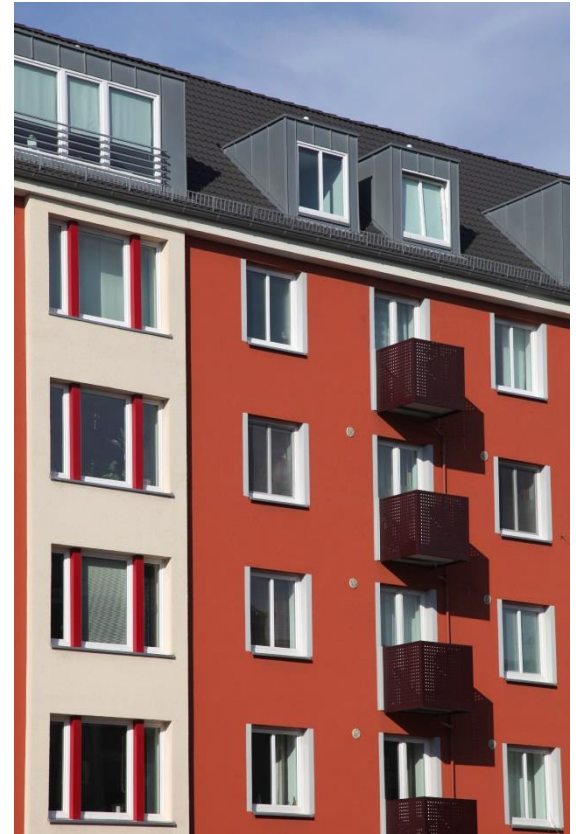
Housing policy

Project design

Implementing mechanism, dedicated PIU

Support to municipalities

Coordination among the different  
levels of administration



## Success key 3: affordable financing

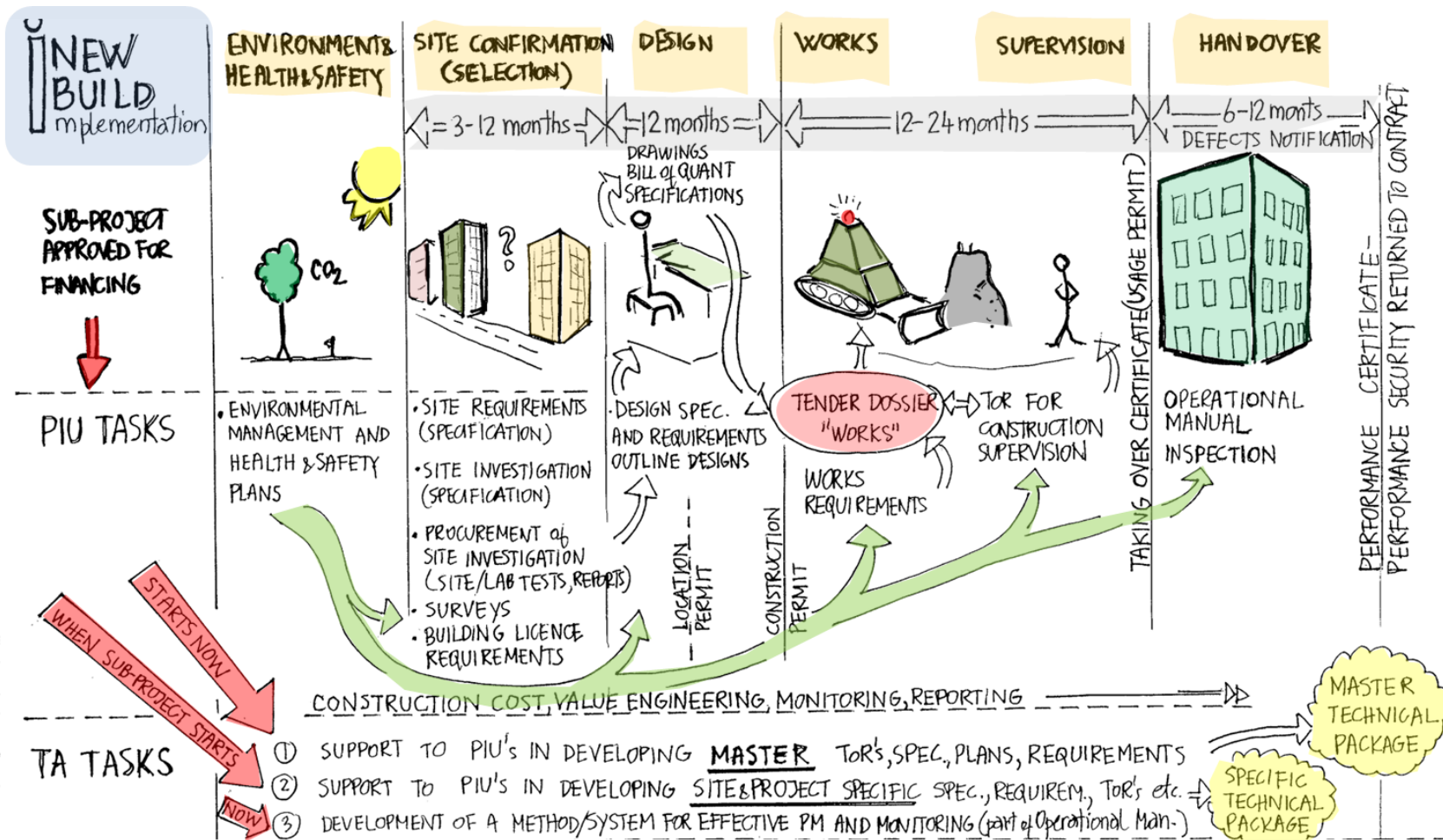


Tenure: rental, ownership, mixed

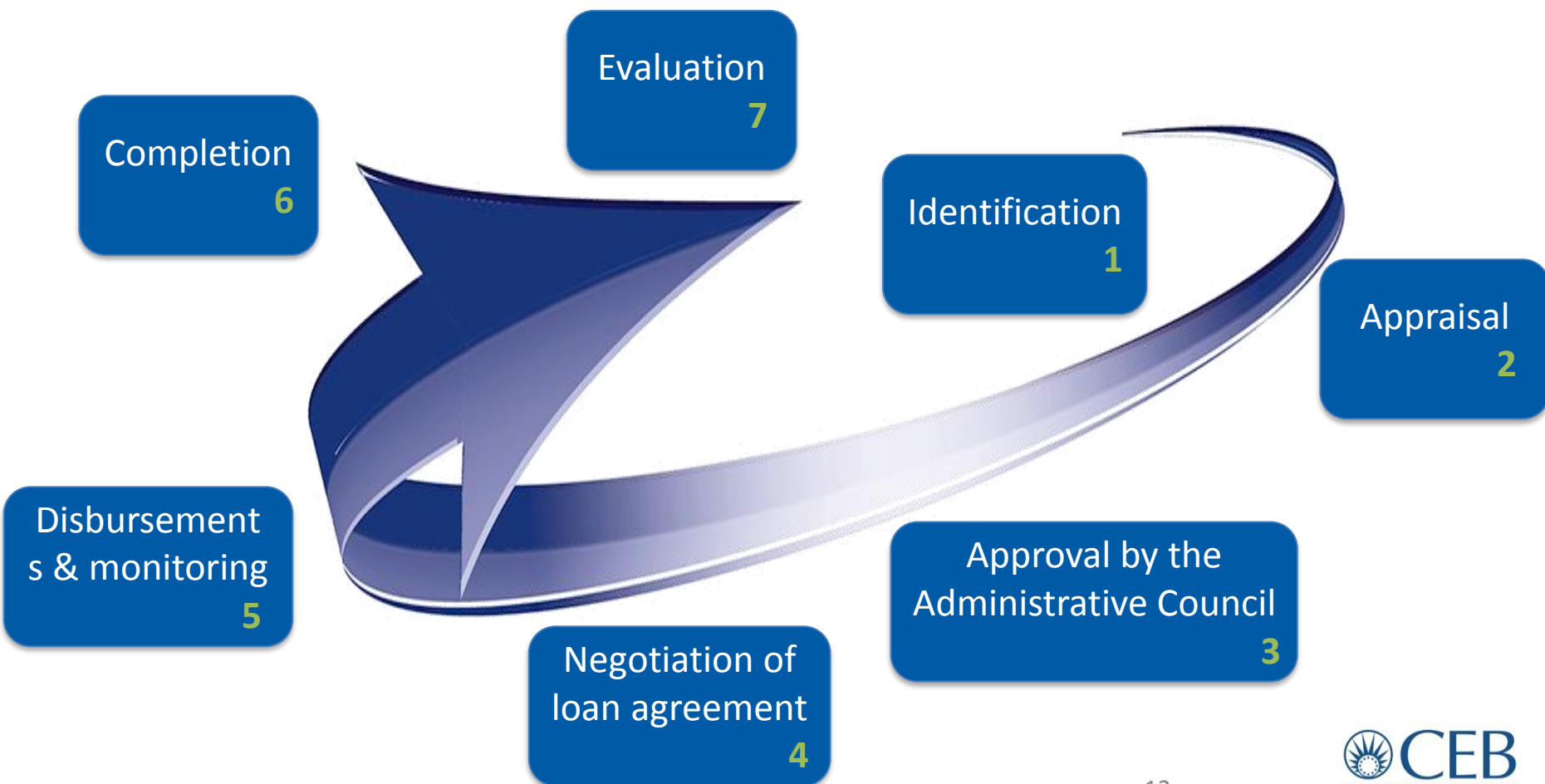
Financial means: lending (direct, intermediaries)...but also grants

Flexibility: mortgage terms, subsidies, technical support

# Success key 4: land and urban-technical aspects



# Project cycle



# Thank you!

[samir.kulenovic@coebank.org](mailto:samir.kulenovic@coebank.org)

Council of Europe Development Bank <https://coebank.org/en/>

CEB Technical Brief “Social and affordable housing”; October 2017

[https://coebank.org/media/documents/Technical-Brief\\_1\\_Social\\_and\\_affordable\\_housing.pdf](https://coebank.org/media/documents/Technical-Brief_1_Social_and_affordable_housing.pdf)