

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 to promote access to affordable housing, as identified by countries responding to the OECD Questionnaire on Affordable and Social Housing (QuASH) in 2023, 2021, 2019 and 2016. This indicator provides information on the existence of national housing strategies, classifies policy objectives into 10 broad categories and summarises the obstacles to affordable housing reported by countries.

Key findings

Over two-thirds of countries have a national housing strategy in place.

More than two-thirds of OECD and EU countries report having an explicit national housing strategy in place, while a handful of other countries indicate that housing policy objectives are set out in regional housing strategies or other strategic documents:

- *Countries with an explicit national housing strategy:* Brazil, Canada, Chile, Costa Rica, Czechia, France, Germany, Iceland, Ireland, Israel, Japan, Latvia, Luxembourg, Malta, Mexico, the Netherlands, New Zealand, Norway, Peru, Poland, Portugal, Romania, the Slovak Republic, Slovenia, South Africa, Spain, Switzerland, the United Kingdom (England) and the United States.
- *Countries for which a national housing strategy is under development and/or in the process of being updated:* Australia is in the process of developing a national housing strategy; Bulgaria is updating its national housing strategy.
- *Countries without a national housing strategy, but with one or more regional housing strategies:* Belgium.
- *Countries for which housing objectives are outlined in other strategic documents (e.g. National Development Plans):* Colombia, Sweden, and Türkiye.

Further information about national housing strategies is available in Table PH1.2.1A in the Annex.

Ensuring access to affordable housing, improving housing quality, and increasing housing supply are top housing policy objectives.

As in previous rounds of the QuASH, ensuring access to affordable housing (28 countries), improving housing quality (27 countries), and increasing the housing supply (24 countries) remain the top three housing policy objectives among countries responding to the 2023 QuASH. Other common policy objectives include promoting sustainable and inclusive urban development (22 countries), ensuring an efficient, balanced housing market (16 countries), and boosting energy efficiency and resilience to

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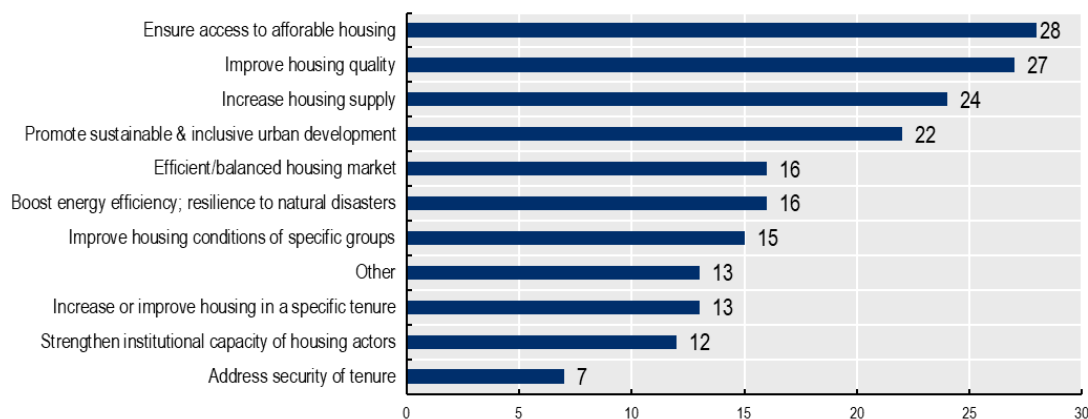
The statistical data for Israel are supplied by and under the responsibility of the relevant Israeli authorities. The use of such data by the OECD is without prejudice to the status of the Golan Heights, East Jerusalem and Israeli settlements in the West Bank under the terms of international law.

LAST UPDATED 26/06/2024

natural disasters (16 countries). The full list of policy objectives in each country is available in Table PH1.2.1A in Annex I.

Figure PH 1.2.2. Overview of main policy objectives

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



Notes: No information provided for: Cyprus, Greece, Hungary, India, Italy, Korea. Information is based on country responses to the 2023 OECD Questionnaire on Affordable Housing (QuASH), with the following exceptions: information for Croatia, Estonia and Finland was reported in the 2016 OECD QuASH; information for Australia is drawn from the National Housing and Homelessness Plan; information for Colombia is drawn from the National Development Plan (Plan Nacional de Desarrollo) 2022-2026; information for Czechia is drawn from the Housing Strategy of Czechia 2021+, in conjunction with the 2023 QuASH responses; information for Latvia is drawn from the Housing Affordability Guidelines 2023-2027; information for Malta is drawn from the Sustainable Communities: Housing for Tomorrow. Towards Sustainable Homes and Neighbourhoods (2020) in conjunction with the 2023 QuASH responses; information for Mexico is drawn from the National Housing Policy (2019-2024); information for Türkiye is drawn from the 12th National Development Plan (2024-2028); information for the United Kingdom (England) is drawn from Homes England Strategic Plan (2023-2028).

Footnote by Turkey: The information in this document with reference to “Cyprus” relates to the southern part of the Island. There is no single authority representing both Turkish and Greek Cypriot people on the Island. Turkey recognizes the Turkish Republic of Northern Cyprus (TRNC). Until a lasting and equitable solution is found within the context of the United Nations, Turkey shall preserve its position concerning the “Cyprus issue”;

Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all members of the United Nations with the exception of Turkey. The information in this document relates to the area under the effective control of the Government of the Republic of Cyprus.

Poor housing quality, limited access to developable land and insufficient supply of affordable/social housing are the most commonly reported obstacles to ensuring access to quality affordable housing.

Countries identified a number of obstacles to ensure access to quality affordable housing, which are summarised in Table PH 1.2.2A in the Annex. The following obstacles were most commonly reported by countries:

- *Shortage of the affordable and/or social housing stock, especially in urban areas:* Austria, Belgium (Flanders), Czechia, Germany, Mexico, the Netherlands, New Zealand, Norway, Portugal, Romania, the Slovak Republic, Slovenia, Sweden, Switzerland, and the United Kingdom (England) (14 countries)
- *Poor housing quality (including environmental quality); legacy of under-investment in the housing stock:* Brazil, Bulgaria, Colombia, Estonia, Japan, Latvia, Lithuania, Mexico, Norway, Peru, Romania, and the Slovak Republic (12 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, New Zealand, and South Africa (11 countries)

- *High and/or rising housing prices:* Brazil, Canada, Colombia, France, Israel, Portugal, Sweden, Switzerland, and the United Kingdom (England) (10 countries)
- *Mismatch between the available housing supply and housing demand, including challenges for low-income households to afford homes:* Australia, Brazil, Canada, Estonia, Finland, Iceland, Lithuania, the Slovak Republic, and Türkiye (9 countries)
- *High construction costs; lengthy/costly administrative processes:* Australia, Colombia, Czechia, Denmark, Estonia, Finland, Ireland, the Netherlands, and Portugal (9 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 (8 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, Switzerland, and Türkiye (8 countries)
- *Lack of financing tools to access housing, particularly for low-income households:* Colombia, Costa Rica, Mexico, Spain, and Türkiye (5 countries)
- *Access to quality of infrastructure, social cohesion in urban neighbourhoods:* France, Mexico, and Switzerland (3 countries)
- *Challenges in the private rental stock (relating to supply, affordability, quality, security of tenure, etc.):* Canada, Latvia, and the Slovak Republic (3 countries)

Data and comparability issues

Information in this indicator summarises the main housing policy objectives and major obstacles identified by countries responding to the 2023, 2021, 2019 and 2016 OECD Questionnaire on Social and Affordable Housing (QuASH).

Sources and further reading

OECD (2023), *Brick by Brick (Volume 2): Better Housing Policies in the Post-COVID-19 Era*, OECD Publishing, Paris, <https://doi.org/10.1787/e91cb19d-en>.

OECD (2021), *Brick by Brick: Building Better Housing Policies*, OECD Publishing, Paris, <https://doi.org/10.1787/b453b043-en>.

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>.

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 PH1.2.1A. Main housing policy objectives¹

Country	Name of National Housing Strategy, where it exists	Objectives
Australia	(under development) National Housing and Homelessness Plan	<p>Australia's National Housing and Homelessness Plan seeks to provide Australians with access to secure and affordable housing. Some objectives of the plan include:</p> <ul style="list-style-type: none"> - Achieving a 15% increase to the maximum rates of Commonwealth Rent Assistance to assist low-income renters - The implementation of the AUD 10 billion Housing Australia Future Fund, the single biggest investment in social and affordable housing by a Federal Government in more than a decade, which will support the delivery of 30,000 social and affordable homes in its first 5 years. - Implementing a National Housing Accord (Accord), setting out a shared ambition to build one million new, well-located homes over 5 years from 2024 - Providing an additional AUD 350 million over 5 years from 2024-25 to support funding of 10,000 affordable homes under the Accord - Providing tax incentives to support build-to-rent developments to reduce barriers to new supply in the private rental market
Austria	<p>No national housing strategy.</p> <p>Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2023</p>	<ul style="list-style-type: none"> - Incentives for investments into new housing construction + rehabilitation - Promotion of home ownership - Mobilisation of land for new construction - Affordable Housing (rent legislation, financing) - National influence on provinces' schemes of housing promotion
Belgium (Flanders)	<i>Woonbeleidsplan Vlaanderen</i> (Flanders Housing Policy plan)	<ul style="list-style-type: none"> - Aim good quality of housing in 2050 - Ensure affordability of housing in 2050 - Ensure security of tenure in 2050 - Provide sufficient housing stock in 2050 - Ensure housing access to everyone in 2050
Brazil	<i>PlanHab</i> (Long-term housing strategy), <i>Moradia Digna</i> (short-term housing strategy) and <i>Plurianial Plan</i> (2020-2023)	<ul style="list-style-type: none"> - Expand the access to housing, in a subsidised or facilitated way, prioritizing the service to the low-income population, through the federal social housing programme - 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 - 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 - Raise the quality standards of civil construction, through the creation and implementation of mechanisms for

		<p>technological and managerial modernization, including concepts and goals of sustainability</p> <ul style="list-style-type: none"> - Improving the living and living conditions of low-income families living in informal and precarious settlements and providing security of tenure
Bulgaria	<p>Updating existing strategy: National Housing Strategy (NHS)</p> <p>Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2023</p>	<ul style="list-style-type: none"> - Stopping the processes of deterioration of the existing building housing stock - Creating a working mechanism to provide new affordable housing / purchase and letting - Building a framework of the National Housing System - Resolving priority issues in residential consumption - Conducting an information and educational campaign
Canada	<p>Canada's National Housing Strategy : A Place to Call Home, 2017</p>	<ul style="list-style-type: none"> - Create new housing: Funding, financing and land to build new affordable housing - Modernise existing housing: Funding and financing to renew and renovate existing affordable housing - Support the Community Housing Sector: Technical assistance, tools and funding to increase capacity and support the community housing sector - Innovation and Research: Funding to promote innovation in housing through research, data and demonstrations - Prevent and reduce homelessness: Funding to address local homelessness needs
Chile	<p><i>Plan de Emergencia Habitacional</i> (Housing Emergency Plan) of 2022</p>	<ul style="list-style-type: none"> - Recover the role of the State in housing planning and management to advance the law to decent and adequate housing, guaranteeing secure tenure, whether in individual property, collective or rented, avoiding abuses and speculation - Diversify and increase the adequate housing supply according to various needs, life cycles and types of solutions - Create adequate living environments, with equipment and urban quality, which effectively improve the quality of life of families and facilitate their settlement when possible - Promote social integration and urban regeneration, expanding the supply of quality housing at affordable prices in various locations - Address lagging areas and reach isolated areas with housing solutions where neither the market nor the State are arriving
Colombia	<p>No national housing strategy. Housing policy objectives included in the <i>Plan Nacional de Desarrollo, 2022-2026</i> (National Development Plan)</p>	<ul style="list-style-type: none"> - Boosting housing affordability - Adopting new technologies in the housing sector to reduce time and costs with a focus on sustainability. - Boosting the housing stock and improving the quality of the existing stock with a focus on the urban and rural divide. - Promoting the social integration process of people experiencing homelessness through the provision of services (including access to housing) - Promoting public-private associative processes so that a range of stakeholder (including local actors) participate in the process of building and improving housing.

Costa Rica	National Housing and Human Settlements Policy, 2013-2030 and its Action Plan, Decrees No 38209-PLAN-MIVAH	<ul style="list-style-type: none"> - To create the National System of the Human Habitat under the Ministry of Housing and Human Settlements' direction, integrating policies, plans, programs, strategic actions, and public interventions, and coordinating with social actors and the private sector - To generate inclusive, participatory, and safe habitats, with equality and equity for all the population, through the planning, design, and implementation of strategies to revitalize the integration and social cohesion of the human settlements, following a human rights approach - To develop human settlements harmonious with the environment, including buildings, public spaces, service infrastructure, and social equipment - To improve the National Finance System for Housing's management capability, through the innovation of economic and financial instruments, to increase the resources for financing adequate housing - To promote human settlements in secure areas, increase the capacity to attend emergencies efficiently, achieve a fast recovery after a disaster, seek adaptation mechanisms due to climate change, and promote environment-friendly construction materials
Croatia	No national housing strategy. Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2016	<ul style="list-style-type: none"> - Improving public rented housing for households with low incomes, to be let under more favourable terms than on the rental market - Enabling the improvement of the existing housing stock and increasing energy efficiency
Czechia	Housing Strategy of Czechia 2021+	<ul style="list-style-type: none"> - Provide access to affordable and quality housing - Create a stable housing environment - Ensure a sustainable housing development - Use of spatial planning tools to support affordable housing and speed up construction - Reducing the energy demand of buildings and adapting housing to climate change
Denmark	No national housing strategy. Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2023	<ul style="list-style-type: none"> - To provide affordable housing to citizens who need it all over Denmark. - To provide social housing for marginalized citizens in need of housing, e.g. people afflicted by homelessness, disabilities, addiction, or other social issues. - To create mixed neighborhoods across social, cultural and economic backgrounds. - To help and develop marginalized neighborhoods defined by specific statistical criteria - To end homelessness in Denmark.
Estonia	No national housing strategy. Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2016	<ul style="list-style-type: none"> - Creating a supporting environment to the activation of the affordable housing sector (including the legislative and taxation framework) - Working out different strategies to improve co-operation between the state, local governments and the private sector - Taking action based on these strategies to activate the affordable housing sector - Developing national housing programme to improve the quality of housing and enhance the energy performance of housing

Finland	No national housing strategy. Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2016	<ul style="list-style-type: none"> - 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 - 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. - 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.
France	<i>La stratégie française pour le logement</i> (French Strategy for Housing)	<ul style="list-style-type: none"> - Build more, build better, at a better cost - Meet everyone's housing needs - Improve the quality of living conditions and the broader environment
Germany	<i>Bündnis bezahlbarer Wohnraum - Maßnahmen für eine Bau-, Investitions- und Innovationsoffensive</i> (Alliance for affordable housing), 2022	<ul style="list-style-type: none"> - Create affordable and climate-friendly housing - Accelerate innovative planning and construction - Stimulate serial and modular construction - Mobilize land for construction – reduce construction costs - Stimulate resource-efficient construction
Iceland	Housing Act, No. 44/1998	<ul style="list-style-type: none"> - Stability with a steady balance between supply and demand - Housing security and legal status of tenants - Affordable housing for low-income households - Efficient administration in the field of housing and construction - Quality, safety and efficiency in housing development in balance with the environment
Ireland	Housing for All - A New Housing Plan for Ireland (2021)	<ul style="list-style-type: none"> - Support homeownership and increase affordability - Eradicate homelessness, increase social housing delivery, and support social inclusion - Increase the supply of new housing - Address vacancy and ensure an efficient use of the existing housing stock - Enable a sustainable housing system
Israel	The strategic housing plan 2017-2040	<ul style="list-style-type: none"> - Plan 2.6 million housing units - Build 1.5 million housing units - 20% of built housing units will be in urban renewal processes by 2020; 25% by 2025; and 30% by 2030
Japan	Basic Plan of Housing Life (2021)	<ul style="list-style-type: none"> - Create safe housing and residential areas resilient to (natural) disasters - Provide access to homes where it is easy to have and raise children and create communities where the elderly can live with peace of mind - Develop a safety net to provide access to secure housing to vulnerable groups (including low-income earners, elderly people, and people with disabilities) - Establish a housing circulation system that allows people to relocate, and manage vacant houses - Develop the housing industry

Latvia	Housing Affordability Guidelines 2023-2027	<ul style="list-style-type: none"> - Expand the range of persons who can apply for a municipal rental apartment or short-term housing service (to improve affordability) and ensure the operation of the support programme for the construction or renovation of social and municipal rental housing - Ensure housing quality - Develop a housing affordability fund that promotes investment in low-rental housing construction - Provide support for families with children for the purchase of housing - Develop a proposal for a more flexible approach to promote the energy efficiency of multi-apartment residential buildings
Lithuania	No updated national housing strategy. Last Housing Strategy 2020 approved in 2004. Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2023	<ul style="list-style-type: none"> - Renovation of multi-apartment buildings - Developing a program for disabled people with priority for families with disabled children and young people with disabilities
Luxembourg	<i>Stratégie nationale du logement</i> (National Housing Strategy) and <i>Pacte Logement 2.0</i> (Housing Pact 2.0)	<ul style="list-style-type: none"> - Establish a strategic partnership with local authorities - <i>Pacte Logement 2.0</i> in order to develop affordable housing - Boost development of public affordable housing stock by public actors (FdL, SNHBM and Local authorities) - Support financial capacity building among lower income households
Malta	Sustainable Communities: Housing for Tomorrow. Towards Sustainable Homes and Neighbourhoods (2020)	<ul style="list-style-type: none"> - Broaden the meaning of social housing in order to capture changing domestic realities. - Regulate the private rented sector - Develop affordable housing and specialised housing programmes through the regeneration of abandoned and dilapidated properties. - Ensure the inclusivity of the living environment - Use sustainable infrastructure
Mexico	National Housing Policy (2019-2024)	<ul style="list-style-type: none"> - Guarantee the exercise of the right to adequate housing to all people, especially to the most vulnerable groups, through financial, technical and social solutions, according to the specific needs of each population group. - Guarantee coordination between national housing agencies and the different levels of government for the efficient use of public resources - Promote, jointly with the social and private sector, conditions that favor the exercise of the right to housing - Ensure the right to information and accountability of all actors in the adequate housing system - Establish a model of land use and land management that considers adequate housing as a central element of territorial planning
The Netherlands	<i>Nationale woon- en bouwagenda</i> (National housing and construction agenda), 2022	<ul style="list-style-type: none"> - Improve housing availability with the construction of new stock - Affordability - Provide sufficient housing for specific target groups, improve prospects for regions at risk and ensure sustainable housing for all

Norway	<i>Alle trenger et trygt hjem</i> (Everyone Needs A Safe Home - National Strategy for Social Housing Policy) (2020); Renewed strategy for the housing market (2018)	<ul style="list-style-type: none"> - Secure, environmentally sound, and accessible buildings and houses - Housing laws that promote safe housing - Disadvantaged groups in the housing market shall be able to acquire and retain a satisfactory dwelling - Predictable rules for efficient use of resources in the construction process
New Zealand	Government Policy Statement on Housing and Urban Development (GPS-HUD) (2021, and its associated implementation plan “Implementing the GPS-HUD” , and MAIHI Ka Ora – the National Māori Housing Strategy (2021), and its associated implementation plan	<ul style="list-style-type: none"> - Ensure everyone is living in communities that meet their needs and in places that are accessible and connected to employment, education, social and cultural opportunities. Such communities are resilient to natural hazards, and manage to reduce emissions and adapt to the impacts of a changing climate - Ensure everyone lives in a home, whether rented or owned, that is stable and affordable. - Māori and the Crown are working together in partnership to ensure all whānau have safe, healthy affordable homes with secure tenure. Māori housing solutions are led by Māori and are delivered locally. Māori can use their own assets and whenua Māori to invest in and support housing solutions. - The system is integrated, self-adjusting and delivers in response to emerging challenges and opportunities. Land-use change, infrastructure and housing supply is responsive to demand, well planned and well-regulated
Peru	<i>Política Nacional de Vivienda y Urbanismo - Decreto Supremo N° 012-2021-VIVIENDA</i> (National Housing and Urbanism Policy) (2021)	<ul style="list-style-type: none"> - Ensure the sustainable growth of cities - Ensure the sustainability of land occupation with the objective of avoiding informal occupation, land speculation, and the creation of settlements in areas of unmitigable risk (due to natural hazards) - Increase access to adequate housing in cities and populated areas - Improve living conditions in cities and populated areas
Poland	<i>Narodowy Program Mieszkaniowy</i> (National Housing Programme)	<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	National Housing Strategy approved by the Government through Law 50-A/2018 and Basic Housing Law (Lei 83/2019), and <i>Mais Habitação</i> (2023)	<ul style="list-style-type: none"> - Provide housing solutions for low-income families who live in precarious conditions - Ensure access to housing to those 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 - Ensure sustainable and energetic efficiency solutions in buildings and constructions - Increase the number of public houses for affordable rent housing
Romania	National Housing Strategy 2022-2050	<ul style="list-style-type: none"> - Engage all the relevant actors in creating and promoting an affordable, inclusive, adequate, sustainable, and resilient housing sector, with a view towards improving the overall well-being - Improve access for people from marginalised communities and vulnerable groups to adequate housing and living conditions - Develop the regulatory and financing framework to ensure affordable housing and quality public services in line with urban and territorial development trends - Increase the resilience of housing areas to natural hazards and the contribution of the housing domain towards

		<p>meeting climate change objectives for reducing and adapting to climate change and implementing the European Green Pact</p> <ul style="list-style-type: none"> - Strengthen cooperation between administrative levels, harmonising cross-sectoral objectives with an impact on housing and making the monitoring of housing measures more effective
Slovak Republic	Housing Policy of the Slovak Republic until 2030 (approved in 2021)	<ul style="list-style-type: none"> - Gradual increase of the overall housing standard to make housing affordable for population and allow each household to procure adequate housing - Increase in the availability of all forms of rental housing - Improvement of the quality of housing (e.g., modernisation of existing housing stock) - Increase in housing supply through the creation of a stable environment
Slovenia	Resolution on the National Housing Programme 2015-2025	<ul style="list-style-type: none"> - Balanced supply of adequate dwellings - increase in public rental dwellings - Easier access to housing - Quality and functional housing - Greater housing mobility of the population
South Africa	Breaking New Ground Strategy (BNG): A Comprehensive Plan for the Development of Sustainable Human Settlements, and the National Development Plan (NDP)	<ul style="list-style-type: none"> - 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 - 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 - Ensure that poor households have adequate housing in better living environments - Support the development of a functionally and equitable residential property market - Improve institutional capacity and coordination for better spatial targeting
Spain	The Right to Housing Act State Housing Plan 2022-2025	<ul style="list-style-type: none"> - Rent dwellings - Promote social housing stock - Provide housing access for young people - Rehabilitate dwellings - Launch urban renewal
Sweden	<p>No national housing strategy.</p> <p>Housing policy objectives are included in the annual budget bill for Housing Provision (cf. 2023 Fiscal Policy Bill (prop. 2022/23:1), volume XIII <i>Utgiftsområde 18 Samhällsplanering, bostadsförsörjning, byggande samt konsumentpolitik</i> (Expenditure Area 18 Spatial Planning, Housing Provision, Building and Consumer Policy), section 2.4 Goals for the Expenditure</p>	<ul style="list-style-type: none"> - Provide all people, in all parts of the country, with a socially sustainable and high standard of living environment. - Promote a long-term good management of natural resources and energy in these living environments. - Promote housing construction and facilitate economic development. - A long-term well-functioning housing market where consumers demands meets their needs.

	Area)	
Switzerland	Housing policy objectives as reported in the OECD Questionnaire on Affordable and Social Housing, 2023	<ul style="list-style-type: none"> - Support functioning markets - Legislate against unfair rents - Promote housing construction (non-profit) - Provide housing research
Türkiye	No national housing strategy. Housing objectives included in 12th National Development Plan (2024-2028).	<ul style="list-style-type: none"> - Addressing housing planning and management holistically for a sustainable urban environment and ensuring that everyone, especially low-income people, has access to affordable, energy efficient, resilient, safe, and healthy housing within the framework of the right to housing in an effectively functioning data-based housing market. - Building 500.000 houses for low- and middle-income families by 2028.
United Kingdom (England)	Homes England Strategic Plan (2023-2028)	<ul style="list-style-type: none"> - Ensure more land is reused and made available for regeneration - Boost the supply of high-quality homes across all tenures - Ensure key enabling infrastructure is in place to unlock development - Enable sustainable homes and places, maximizing their positive contribution to the natural environment and minimising their environmental impact - Promote mixed-used places (buildings serving different purposes, e.g., residential, commercial, etc.) that create value and benefit local communities
United States	HUD Strategic Plan, FY 22 - 26 , and HUD Annual Performance Plans.	<ul style="list-style-type: none"> - Pursue Transformative Housing and Community-Building Policy and Programs - Support Underserved Communities - Ensure Access to and Increase the Production of Affordable Housing - Promote Homeownership - Advance Sustainable Communities

Notes: No information provided for: Cyprus, Greece, Hungary, India, Italy and Korea.

Table PH1.2.2A. Main obstacles to ensure access to affordable housing

Country	Main obstacles
Australia	Primary obstacles to affordable housing include: impediments to flexible allocation of existing housing (including transfer taxes), impediments to land supply and redevelopment (including planning and zoning laws), construction costs and challenges associated with providing housing in remote areas, and flow-through impacts from the pandemic including a large pipeline of delayed construction impacting industry capacity to deliver new housing.
Austria	The housing situation in Austria is generally satisfactory, both in terms of affordability and quality. Weaknesses are strong pressures on housing markets in some areas (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.
Belgium (Flanders)	There is a lack of social housing. In 2018, 7% of Flemish households (204,000) were social renters. 47.5% of private renters (254,000 households) are in need of social housing because of affordability problems or poor housing quality. 17% of private renters (92,000 households) are on a waiting list for social housing.
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 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 <p>Lack of normative acts regulating the design, construction and certification of buildings according to their energy characteristics</p>
Canada	<ul style="list-style-type: none"> - Growth of house prices, particularly in urban areas - 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 - Limited supply of affordable rental housing - Difficulties in meeting on-reserve housing needs - Absence of a well-functioning housing market in many small northern communities.
Chile	The Emergency Plan aims to responded to the current housing urgency in the short term and, in addition, it assumes the challenge of establishing actions and strategies to reduce urban-territorial inequalities.
Colombia	<ul style="list-style-type: none"> - There is a large quantitative and qualitative deficit in the housing stock. The main obstacles include: - 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 - 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.
Czechia	<ul style="list-style-type: none"> - Low purchasing power - Lack of legislation on social and affordable housing - Low share of rental housing - Long and complicated construction permitting process - Lack of interest of investors in the construction of rental housing - Construction costs - Flats/apartments as an investment - Problematic state aid (in case of state intervention)

	<ul style="list-style-type: none"> - High proportion of apartments not used for living
Denmark	Denmark generally has a good supply of affordable housing and Danish non-profit housing organisations continue to complete new housing projects. In recent years, an increase in material prices and high demand on builders have made new housing projects an expensive endeavor.
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	<ul style="list-style-type: none"> - High construction costs and price of land in growth centres - Adequate supply of building land in growth centres. High demand due to strong urbanization.
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	Growing housing shortage in the agglomerations and in a growing number of other towns
Greece	Important fiscal constraints
Iceland	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.
Ireland	Supply chain disruptions, increase in wholesale prices for construction, and labour shortages in the construction sector (associated with the capacity of the sector)
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"> o Rapidly growing demand for housing in regions restricts job creation o Low purchasing power of inhabitants, which leads to low interest among investors to construct rental housing in regions o 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 programmes - 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

	<ul style="list-style-type: none"> - 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 - The need for cross-government cooperation in order to approve large-scale housing projects is time consuming and hinders rapid responses to housing shortages in urban areas Increasingly long waiting lists for social housing
New Zealand	Lack of affordable housing stock, associated with barriers around planning and regulation, land supply, infrastructure development, funding, and construction sector capability and capacity. Plus, financial investment in existing housing stock has fueled house-price inflation and put home ownership increasingly out of reach of many, especially Māori and Pacific peoples. Lastly, there are also regulatory barriers preventing Māori from building on whenua Māori (land held in common by iwi (tribes)).
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.)
Peru	<ul style="list-style-type: none"> - Scarce and deficient instruments for territorial and urban planning - Unsustainable and inefficient land production and occupation - High costs in the delivery of sanitation and other services to households in "non-formal areas" - Limited housing offer for vulnerable population groups
Poland	Since municipalities are responsible for municipal housing construction, one of the main obstacles is their insufficient activity, also in using available dedicated measures. Municipalities have a wide range of tasks and often authorities put other priorities first. High cost of housing construction is a major obstacle as well. Moreover, since mid-2018, housing prices have been rising faster than incomes of the population.
Portugal	<ul style="list-style-type: none"> - Insufficient affordable housing stock due to the lack of sufficient building companies - Ensuring affordable rents in spite of increasing construction prices.
Romania	The biggest challenge is the low stock of publicly owned dwellings (about 3%) compared to the stock of privately owned dwellings (the remaining of 97%). Plus, housing affordability, overcrowding, and an aging housing stock are additional obstacles.
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.
Slovenia	Shortage of public rental housing due to mass privatization during transition to market economy (1991) - dwellings that were once public property (in the former socialist system) were privatized and bought by tenants who had housing rights.
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"> - <i>Issues:</i> 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. - <i>Key challenges for housing policy:</i> 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.
Türkiye	The main policy documents of Türkiye express the need to strike a balance between supply and demand in the housing market, and to direct housing production to the needs of low-income families. There is a need to make the sector more responsive to the needs of the various population groups and income segments, particularly low- and middle-income households. Challenges include: directing the building construction according to the development trends and characteristics of the settlements; developing appropriate construction and financing methods to solve the housing problem of lower income groups; the need to design residences and their environments suitable for the needs of the elderly, children and disabled people continues. An important obstacle to accomplish those policies is the limited data sources. Particularly, there is a huge need to enrich the demand side data sources in the housing sector.
United Kingdom (England)	The main problem with the housing market in the UK is that for decades, the demand for housing has outstripped the supply of homes. 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 volume developers.
United States	<ul style="list-style-type: none"> - Obstacles to providing access to affordable, good quality housing include: - Demand side obstacles (lack of income) - Supply side obstacles: lack of supply, location of available housing (locally, regionally, nationally) - Physical conditions of the existing stock - For homeless populations, the combination of lack of permanent affordable housing with supportive services

Source: OECD Questionnaire on Affordable and Social Housing, 2023.