

PH1.1 POLICY INSTRUMENTS AND LEVEL OF GOVERNANCE

Definitions and methodology

This indicator summarises the types of policy measures towards affordable housing that exist in the 46 countries that responded to the 2019 and 2016 OECD Questionnaire on Affordable and Social Housing (QuASH 2019, QuASH 2016)¹. This indicator also provides an overview of the different levels of government involved in the administration and funding of housing policy measures. Further details on the different policy measures can be found in other indicators in the Affordable Housing Database section “Public policies towards affordable housing”. Surveyed policy measures here included have been classified as follows:

Support for homeownership and homeowners:

- *Subsidies to homebuyers to facilitate home ownership:* These measures include one-off grants for the purchase of a residential dwelling, covering part or all the value of the dwelling. They are often reserved for first-time homebuyers with income levels below a given threshold who purchase dwellings with certain characteristics (see indicator PH2.1).
- *Subsidised mortgages and mortgage guarantees for homebuyers:* Subsidised mortgages provided by or subsidized by the government, for the purchase of a residential dwelling; measures can also consist of down payment assistance or mortgage guarantees provided by the government (see indicator PH2.1).
- *Mortgage relief for over-indebted homeowners:* Subsidies and measures to avoid foreclosure on residential dwellings that are owned by households in financial distress. These include subsidies for mortgage payments and payment of arrears, postponement of payments, refinancing mortgages, and mortgage-to-rent schemes (see indicator PH2.1).
- *Tax relief for homeowners:* Tax deductions or tax credits granted to individual taxpayers for the purchase of their main residence. These may include tax relief measures such as mortgage tax relief or tax relief to first-time homebuyers for the costs (e.g. legal fees, disbursements and land transfer taxes) associated with the purchase of a home (see indicator PH2.2).
- *Support to finance housing regeneration:* Tax deductions, tax credits and/or grants to finance the regeneration of existing residential dwellings (e.g. energy efficiency improvements, quality upgrades, etc.).

¹ 40 countries responded to all or part of the 2019 OECD Questionnaire on Affordable and Social Housing (QuASH); 35 countries responded to all or part of the 2016 OECD QuASH.

Support for homeowners and tenants:

- *Housing allowances:* recurrent means-tested income transfers to households paid to either owners or tenants towards their housing costs. Housing allowances can include rent, payment of mortgage and/or interest, utilities, insurance and services (see indicator PH3.1, PH3.2, PH3.3).
- *Subsidies to develop affordable housing:* Measures providing grants, tax relief or subsidised land to developers to finance the development of new affordable housing. Such measures may also include rental housing, “shared ownership” and “rent-to-buy” schemes (see indicator PH 5.1). These schemes do not take into account measures to help finance the development of social housing, which are reported under PH4.1.

Support for the rental market:

- *Social rental housing:* residential rental accommodation provided at sub-market prices and allocated according to specific rules rather than according to market mechanisms. Programmes in this area can cover construction, regeneration, management, maintenance and financing of social rental housing (see indicators PH4.1, PH4.2, PH 4.3).
- *Tax relief measures for rental costs:* Tax deductions or tax credits to individual taxpayers for rental housing-related expenditures in the market rental sector. Tax relief measures may aim to benefit tenants and/or owners/landlords of rental dwellings.
- *Rent guarantees and deposits:* Publicly provided guarantees on rents or deposits in the market rental sector.
- *Rent controls or ceilings:* Restrictions on initial rent levels and/or rent level increases (for sitting tenants and/or for new tenants) in the private rental market (see indicator PH 6.1).
- *Minimum quality regulations for rental dwellings:* Legal requirements to ensure a minimum level of quality of dwellings available for rent; these may include, for instance, minimum requirements relating to safety, health and maintenance (see indicator PH 6.1).
- *Measures to regulate short-term holiday rentals:* Measures vary, but may include restrictions on the number of days that a holiday rental property can be leased over the course of a year; the mandatory presence of hosts on the property during the stay; the imposition of taxes and/or fees to such properties, etc. (see indicator PH 6.1).

Key findings

Most countries provide housing allowances, social housing and support to homeowners

Countries surveyed in the 2019 and 2016 Questionnaire on Affordable and Social Housing (QuASH) report a variety of policy tools for the housing market. These may include demand-side supports to individuals and households to i) facilitate the purchase of a home, ii) provide support to households in financial distress, or iii) access subsidised housing or housing in the private rental market (e.g. through housing allowances). Supply-side interventions, on the other hand, aim to stimulate (affordable) housing construction through subsidies and incentives to housing developers.

The most widespread types of housing policy measures across countries surveyed are support to homeowners and homebuyers, housing allowances, and social housing, which are all reported in over 30 countries (Figure 1.1.1).

Countries report a number of tools to support to prospective and existing homeowners:

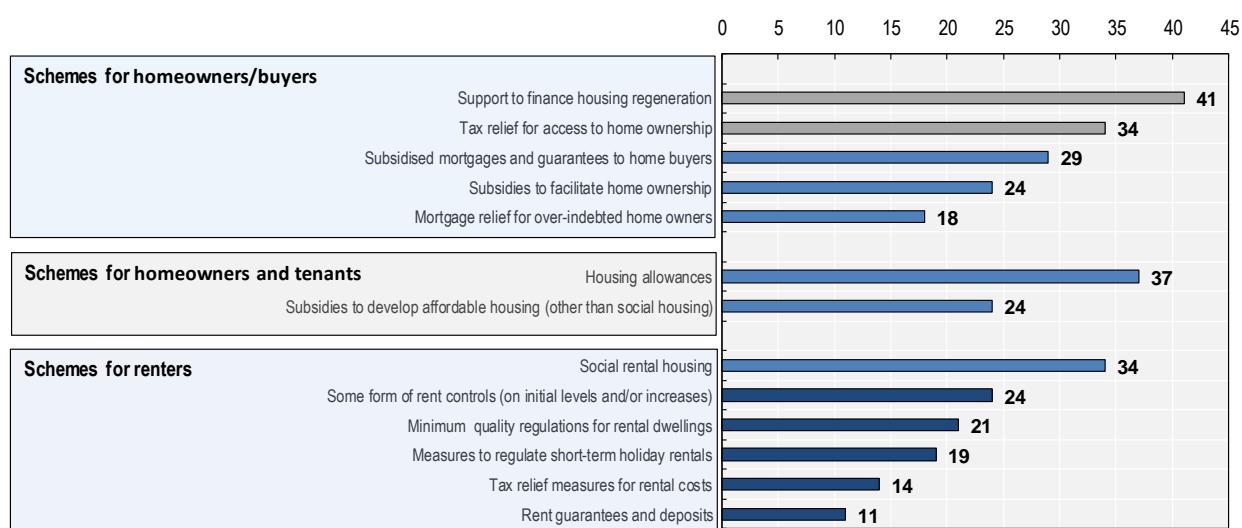
- 34 countries offer **tax relief for homeowners**, which is most often in the form of one-off tax relief for buying a home, tax relief for mortgage payments, or tax deductions on mortgage interest payments.
- 29 countries offer **mortgage support to households**, most often in the form of subsidised mortgages or mortgage guarantees.
- 24 countries provide some form of **subsidy to households to facilitate home ownership**; these are often in the form of grants or loans to first-time homebuyers. Some countries offer more than three different types of subsidies to households (e.g. Australia, Brazil, Chile, Colombia, Ireland, Mexico, South Africa and Spain).
- 18 countries offer **mortgage relief to homeowners** in financial distress.
- 41 countries offer **support to finance housing regeneration**.

To support tenants, **subsidised (social) rental housing** is by far the most common tool, which is provided in 34 countries. Governments may support the subsidised rental housing supply through direct provision of social housing, or by incentivising the supply through grants, tax credits, loans and/or loan guarantees to social housing providers.

Public support in the private rental market is much more piecemeal across countries, spanning tax relief, rent guarantees or deposits, and regulations (at national, regional and/or local level):

- 14 countries offer **tax relief measures of rental costs for individual taxpayers**; in most cases, the tax relief is for owners of rental properties as a means to boost the supply of rental housing, though in some countries tenants can benefit.
- 11 countries offer **rent guarantees and deposits**; some measures are designed to protect landlords against loss of rent, while others are to support tenants who cannot afford initial rental deposits.
- 21 countries report that there is a legal requirement to ensure a **minimum level of quality** of dwellings available for rent.
- 19 countries report the existence of **measures to regulate short-term holiday rentals**; in some cases, measures have been implemented by large municipalities rather than at national level.
- Some form of **rent controls** on initial rent levels and/or on rent level increases are reported in 24 countries (controls on *initial rent levels* are reported in 13 countries, whilst controls on *rent level increases during the term of a contract* are reported in 22 countries). Rent controls, where they exist, are not uniformly applied within all countries, in some places applying only to certain jurisdictions and/or segments of the rental housing stock.

Figure PH1.1.1: Overview of housing policy instruments: Number of reporting countries adopting each policy type^{1,2}



1. The list of policy types refers to those surveyed through the 2019 and 2016 Questionnaire on Affordable and Social Housing, which gathered information from up to 49 countries.

2. Limited information was provided for Croatia, Cyprus, Greece, Hungary, Korea, Romania, Slovenia, South Africa and Turkey.

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

Lead ministry for housing matters

Only a minority of OECD countries have a dedicated housing ministry (Table PH1.1.1). In most cases, the lead housing ministry for housing varies widely, and may fall under the authority of ministries of Economy, Finance, Development, Environment or Social Affairs. Further, in many countries, housing policies are fragmented across multiple ministries, as different aspects of housing policy fall under the authority of different ministries. For instance, housing-related taxation may be handled by the Ministry of Finance; energy efficiency regulations by the Ministry of Environment; and issues relating to housing benefits, homelessness by the Ministry of Social Welfare. This is the case in Austria, where four ministries have authority for different dimensions of housing policy (Ministry of Digital and Economic Affairs; Ministry for Constitutional Affairs, Reforms, Deregulation and Justice; Ministry of Finance; Ministry for Sustainability and Tourism), and in the Czech Republic (Ministry of Labour and Social Affairs; Ministry of Interior; Ministry of Finance; and Ministry of Environment). This diversity is a reflection of the many implications of housing on both individuals and the economy, but can generate challenges to effective policy coordination.

Table PH1.1.1. The lead housing ministry varies considerably across countries

Lead ministry at national level responsible for housing policies, as reported in the 2019 OECD QuASH

| Lead ministry for housing policies | Countries |
|--|--|
| Ministry of Economy and/or Finance | Estonia, Italy, Latvia, Sweden |
| Ministry of Interior | Germany ¹ (Interior and Building), the Netherlands |
| Housing/Urban Development | Canada ² , Chile, Colombia, Costa Rica, Denmark, Ireland, Luxembourg, Mexico, New Zealand, Portugal, Switzerland, Turkey, United Kingdom (England), United States |
| Environment | Finland |
| Regional Development/Territorial cohesion/Local government | Bulgaria, Brazil, Czech Republic, France, Norway, Romania |
| Economic Development/Infrastructure | Spain ³ , Japan ⁴ , Korea ⁵ , Poland, Slovak Republic ⁶ |
| Social Affairs | Iceland, Malta |
| Shared across ministries | Australia, Austria |
| No lead ministry | Greece |
| Not a direct national competency; handled at subnational level | Belgium |

Notes: For some countries, the competencies of the ministry reported as lead for housing may fall into multiple categories of this table; in these cases, the name of the ministry is as follows. (1) Germany: Ministry of Interior and Building. (2) Canada: Canada Mortgage and Housing Corporation. (3) Spain: Ministry of Development. (4) Japan: Ministry of Land, Infrastructure, Transport and Tourism. (5) Korea: Ministry of Land, Infrastructure and Transport. (6) the Slovak Republic: Ministry of Transport and Construction.

Source: Based on country responses to the 2019 OECD Questionnaire on Affordable and Social Housing (QuASH).

Existing measures often involve different levels of public administration

The level of public administration responsible for the different instruments of housing policy presents a complex picture, as illustrated by Tables PH 1.1.2 and PH1.1.3 in Annex I.

Several countries have more centralised systems, although usually national programmes are implemented in close cooperation with local authorities. For instance in Chile, Colombia, Costa Rica, the Czech Republic, Finland, France, Iceland, Israel, Italy, Japan, Korea, Luxembourg, Malta, Mexico, the Netherlands, Poland and the Russian Federation, the central government plays a significant role in housing policy implementation.

In other countries, regional/state governments play a key role. For example, in Austria and Germany responsibility for housing policy measures (such as the provision of social housing and financial support to households to purchase a home) is almost entirely devolved to the regions/states, even though in Germany the main housing allowance programme is administered at the federal level. In Australia, Canada and the United States, federal funding to support access to affordable housing is made available to provincial/state governments to help them implement different housing programmes (including the development of affordable housing, and direct support to households through grants and housing allowances). In the United Kingdom, housing policy measures are a responsibility of the devolved administrations (e.g. England, Northern Ireland, Scotland and Wales). Housing Benefits are an exception, as they are part of social security, which is not a devolved competency (except in Northern Ireland) and are therefore available across the United Kingdom through national funding and administered by the local authorities. In Switzerland, most housing policy measures are organised differently in the different cantons.

A number of countries, such as Canada, Denmark, Estonia, France, Germany, Hungary, Ireland, Japan, Portugal, South Africa and Switzerland report joint responsibility for different housing policies, involving national, regional and/or municipal authorities.

The degree of decentralisation also varies across the different policy measures.

- Mortgage support (including the provision of mortgage guarantees or loans at preferential conditions) usually involves central-level administration or specific publicly owned credit institutions at national level.
- Tax relief for homeowners usually tends to be administered at national level.
- Subsidies for homebuyers are available through national programmes in Brazil, Bulgaria, Colombia, Costa Rica, the Czech Republic, Estonia, Finland, France, Hungary, Ireland, Israel, Italy, Japan, Latvia, Lithuania, Luxembourg, Malta, Mexico, New Zealand, the Russian Federation, the Slovak Republic, Spain, Switzerland and the United Kingdom. There are regional programmes in Australia, Austria, Belgium, Canada, Chile, Germany and the United States. In Norway, subsidies for homeowners are provided by municipal governments, with funding from the national level.
- Housing allowances are funded by the national level in most countries, with the exception of Austria, and Spain, where they are mainly regional measures. Housing allowances are jointly funded by the national, regional and/or municipal governments in Canada.

Social housing programmes are primarily a responsibility of regional governments in Australia, Austria, Canada, Germany, Japan, and Spain; in Bulgaria, Denmark, Hungary, Lithuania and Romania, social rental is primarily provided by municipalities. Municipalities also play an important role in supporting the development of new social dwellings by providing land at discounted prices. Social housing is a joint responsibility across national, regional and/or municipal authorities in Estonia, France, Ireland, Korea, Latvia, the Netherlands, Slovenia and the United States. In England (United Kingdom), social housing is the responsibility of the national government, except in London where it is managed by the Greater London Authority.

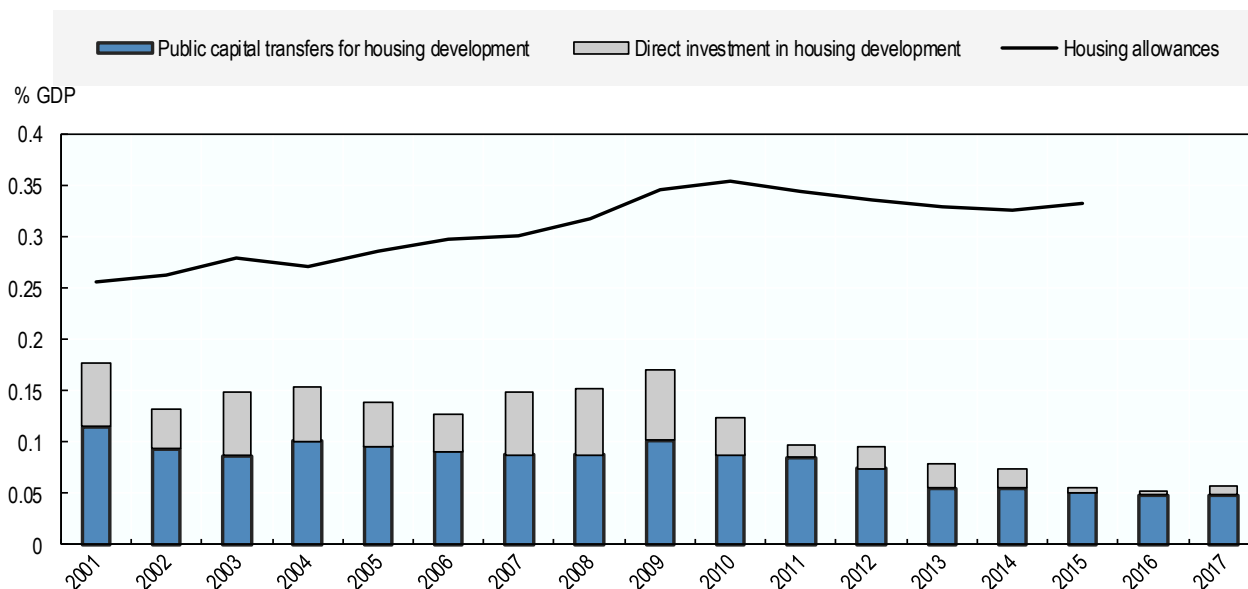
Public investment in dwellings has fallen, while spending on housing allowances is holding up

Public investment (public capital expenditure) in dwellings has halved since 2010 across the OECD on average. Figure PH1.1.2 shows that since the early 2000s, government spending on capital transfers and gross capital formation for “housing development”², which includes construction, purchase, extension, improvement or maintenance of dwellings and the associated land for the general public or for people with special needs, has halved since 2010 to about 0.06% of GDP across the OECD on average. In particular, direct investment in dwellings has faded away, while the volume of capital transfers has fallen to a lesser extent. At less than 0.1% of GDP, public investment in dwellings is not high. By comparison, public expenditure on housing allowances has amounted to 0.35% of GDP since 2009 (OECD Social Expenditure

² Public capital transfers for housing development (COFOG series D9CG) refers to indirect capital expenditure made through transfers to organisations outside of government. Housing development includes, among other things, the acquisition of land needed for the construction of dwellings, the construction or purchase and remodelling of dwelling units for the general public or for people with special needs, and grants or loans to support the expansion, improvement or maintenance of the housing stock. See (EUROSTAT, 2011) for more detail.

Database, SOCX). The decline in direct public investment in housing development is one factor that has contributed to housing supply failing to keep pace with housing demand in many parts of the OECD.

Figure PH1.1.2: Public capital transfers and public direct investment in housing development, and public spending on housing allowances and rent subsidies, OECD-25 average, as % GDP, 2001 to 2017



Note: The OECD-25 average is the unweighted average across the 25 OECD countries with capital transfer and gross capital formation data available for all years between 2001 and 2017. It excludes Australia, Canada, Chile, Iceland, Israel, Japan, Korea, the Netherlands, New Zealand, Turkey and the United States. Direct investment in housing development (COFOG series P5_K2CG) refers to government gross capital formation in housing development. Public capital transfers for housing development (COFOG series D9CG) refers to indirect capital expenditure made through transfers to organisations outside of government. Housing development includes, among other things, the acquisition of land needed for the construction of dwellings, the construction or purchase and remodelling of dwelling units for the general public or for people with special needs, and grants or loans to support the expansion, improvement or maintenance of the housing stock. See the Eurostat Manual on sources and methods for the compilation of COFOG Statistics (<https://ec.europa.eu/eurostat/documents/3859598/5917333/KS-RA-11-013-EN.PDF>) for more detail. Spending on housing allowances does not include spending on mortgage relief, capital subsidies towards construction and implicit subsidies towards accommodation costs.

Source: OECD National Accounts Database, www.oecd.org/sdd/na/ and OECD Social Expenditure Database, www.oecd.org/social/expenditure.htm.

Data and comparability issues

Information in this indicator summarises existing policy measures as reported by countries responding to the 2019 and 2016 OECD Questionnaire on Affordable and Social Housing. It illustrates the complex mix of policies and instruments in place across surveyed countries and the combination of different levels of administration in the funding and provision of each measure.

OECD Affordable Housing Database – <http://oe.cd/ahd>

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Sources and further reading:

EUROSTAT (2011), Manual on sources and methods for the compilation of COFOG Statistics: Classification of the Functions of Government (COFOG), Eurostat, <http://dx.doi.org/10.2785/16355>.

Muir, J. and McKee, K. (2015), "Devolution, localism and housing policy", *The Big Society, Localism and Housing Policy: an ESRC Seminar Series*, Briefing 3.

OECD (forthcoming, 2020), *Housing and Inclusive Growth*.

OECD National Accounts Database, www.oecd.org/sdd/na/

OECD Social Expenditure Database (SOCX), www.oecd.org/els/soc/expenditure.htm.

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 PH1.1.2: Overview of existing measures and level of governance: (a) Support for homebuyers and homeowners, and (b) Support for homeowners and renters ¹

| | <i>(a) Support for homebuyers and homeowners</i> | | | | | <i>(b) Support for homeowners and renters</i> | |
|-------------|---|--|--|--|---|---|---|
| | Subsidies to households to facilitate home ownership | Subsidised mortgages and guarantees to homebuyers | Mortgage relief for over-indebted home owners | Tax relief for access to home ownership | Support to finance housing regeneration | Housing allowances | Subsidies for the development of affordable rental housing (other than social housing) |
| Australia | Yes (Regional/State) | No | Yes (National/Federal) | Yes (Regional/State) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Austria (2) | Yes (Regional/State) | Yes (Regional/State) | No | No | Yes (Regional/State) | Yes (Regional/State) | Yes (Regional/State) |
| Belgium | Yes (Regional/State) | Yes (Regional/State) | Yes (Regional/State) | Yes (Regional/State) | Yes (Regional/State) | No | No |
| Brazil | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (Municipal, with funding from national level) | -- | -- |
| Bulgaria | Yes (National/Federal) | No | No | No | No | Yes (Municipal) | No |
| Canada | Yes (Regional/State, with funding from national level) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (Jointly funded by federal, provincial and territorial governments) | Yes (National/Federal) |
| Chile | Yes (Regional/State, with funding from national level) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National, with regional service providers) | Yes (Regional/state with funding from national level) | Yes (National, with regional service providers) |

(a) Support for homebuyers and homeowners

(b) Support for homeowners and renters

| | Subsidies to households to facilitate home ownership | Subsidised mortgages and guarantees to homebuyers | Mortgage relief for over-indebted home owners | Tax relief for access to home ownership | Support to finance housing regeneration | Housing allowances | Subsidies for the development of affordable rental housing (other than social housing) |
|----------------|---|--|--|--|--|--|---|
| Colombia | Yes (National/Federal) | Yes (National/Federal) | Yes (as outlined in the national legal framework) | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/Federal) |
| Costa Rica | Yes (National/Federal) | Yes (National/Federal) | No | Yes (Local/municipal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Croatia | No | Yes (National/Federal) | -- | Yes (Regional/State) | -- | Yes (both municipal and regional/state) | No |
| Cyprus (3a,b) | Yes (National/Federal) | Yes (National/Federal) | -- | -- | Yes (National/Federal) | Yes (National/Federal) | No |
| Czech Republic | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Denmark | -- | -- | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (Municipal) | No |
| Estonia | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (Municipal, with funding from national level) | No |
| Finland | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (State and local, with funding from Federal level) | Yes (National/Federal) | No |
| France | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Germany | Yes (Regional/State) | Yes (Regional/State) | No | No | Yes (National/Federal) | Yes (National/Federal) | No |
| Greece | -- | -- | -- | Yes (National/Federal) | -- | Yes (Municipalities receive applications, with planning, | No |

(a) Support for homebuyers and homeowners

(b) Support for homeowners and renters

| | Subsidies to households to facilitate home ownership | Subsidised mortgages and guarantees to homebuyers | Mortgage relief for over-indebted home owners | Tax relief for access to home ownership | Support to finance housing regeneration | Housing allowances | Subsidies for the development of affordable rental housing (other than social housing) |
|------------|---|--|--|--|--|---|---|
| | | | | | | monitoring, evaluation and funding from national level) | |
| Hungary | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (Joint across levels of government) | No |
| Iceland | No | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Ireland | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (Municipal) | Yes (Joint across levels of government) | Yes (National/Federal) |
| Israel | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Italy | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | -- | -- |
| Japan | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (joint: national and municipal) | Yes (National/Federal) | Yes (National/Federal) |
| Korea | -- | Yes (National/Federal) | -- | -- | Yes (National/Federal) | Yes (Municipal, with funding from national level) | Yes (National/Federal) |
| Latvia | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (Municipal) | No |
| Lithuania | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (Municipal) | No |
| Luxembourg | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Malta | Yes (National/Federal) | -- | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | No |

(a) Support for homebuyers and homeowners

(b) Support for homeowners and renters

| | Subsidies to households to facilitate home ownership | Subsidised mortgages and guarantees to homebuyers | Mortgage relief for over-indebted home owners | Tax relief for access to home ownership | Support to finance housing regeneration | Housing allowances | Subsidies for the development of affordable rental housing (other than social housing) |
|--------------------|---|--|--|--|---|---------------------------|---|
| Mexico | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes |
| The Netherlands | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| New Zealand | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (Local/municipal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) |
| Norway | Yes (Municipal, with funding from national level) | Yes (Municipal, with funding from national level) | Yes (Municipal, with funding from national level) | Yes (National/Federal) | Yes (Municipal, with funding from national level) | Yes (National/Federal) | No |
| Poland | No | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (Municipal) | No |
| Portugal (4) | No | No | Yes (National/Federal) | No | Yes (Joint: national, regional and municipal) | Yes (National/Federal) | Yes (National/Federal) |
| Romania | -- | -- | -- | -- | Yes (both municipal and national) | -- | No |
| Russian Federation | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | -- | -- | Yes |
| Slovak Republic | Yes (National/Federal) | -- | -- | No | Yes (National/Federal) | Yes (National/Federal) | No |
| Slovenia | -- | -- | -- | -- | Yes | Yes (National/Federal) | No |
| South Africa | Joint (shared across levels of government) | -- | -- | -- | -- | -- | Yes (National/Federal) |

(a) Support for homebuyers and homeowners

(b) Support for homeowners and renters

| | Subsidies to households to facilitate home ownership | Subsidised mortgages and guarantees to homebuyers | Mortgage relief for over-indebted home owners | Tax relief for access to home ownership | Support to finance housing regeneration | Housing allowances | Subsidies for the development of affordable rental housing (other than social housing) |
|--------------------|---|--|--|--|--|---|---|
| Spain | Yes (National/Federal) | Yes (National/Federal) | -- | Yes (National/Federal) | Yes (National/Federal) | Yes (Regional/State) | Yes (Municipal) |
| Sweden | No | No | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | No |
| Switzerland | Yes (National/Federal) | No | No | Yes (Federal, Regional/State or Municipal) | Yes (Joint: national, regional and municipal) | Yes (Local determines eligibility, Federal disburses payment) | Yes (Municipal) |
| Turkey | -- | -- | -- | -- | Yes | -- | No |
| United Kingdom (5) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes | Yes (National/Federal, with day-to-day administration by local) | Yes (National/Federal) |
| United States (6) | Yes (State and local, with funding from Federal level) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (State and local, with funding from Federal level) | Yes (State and local, with funding from Federal level) |

1. The list of policy types refers to those surveyed through the 2019 Questionnaire on Affordable and Social Housing (QuASH), which gathered information from up to 49 countries; not all countries responded to all sections of the 2019 QuASH. Some information for Croatia, Cyprus, Hungary, Korea, Malta, Mexico and Spain was reported in the 2016 QuASH. (2) Limited information was provided for Croatia, Cyprus, Greece, Hungary, Korea, Romania, Slovenia, South Africa and Turkey.

2. Austria: A small fiscal incentive to support home ownership was recently cancelled

3. a) 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 United Nations, Turkey shall preserve its position concerning the "Cyprus issue". b) Footnote by all the European Union Member States of the OECD and the European Commission: The Republic of Cyprus is recognized by all

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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."

4. Poland: A programme offering subsidised mortgages to targeted households (*Mieszkanie dla Młodych*) ended in 2018. By 2025, BGK will pay additional financial support for the birth of the third or subsequent child.

5. United Kingdom: United Kingdom: the governance is quite complex. The devolution of housing policy to Scotland, Wales and Northern Ireland is resulting in increasingly diverse approaches in this area, with different programmes applying in the different devolved administrations. On the contrary, Housing Benefits are part of social security, which is not a devolved power (except for Northern Ireland). Information is provided for England, with the exception of Housing Benefit, which is a national measure. Note that The Help to Buy mortgage guarantee scheme opened on 8 October 2013 and was available across the United Kingdom. The Help to Buy: mortgage guarantee scheme closed to new loans on the 31 December 2016 as planned.

6. United States: Measures relating to mortgage relief for homeowners in financial distress, which were implemented during the housing finance crisis and Great Recession, have been terminated.

Table PH1.1.1.3: Overview of existing measures and level of governance: Support for the rental market ^{1, 2}

| | Social rental housing | Some form of rent controls (on initial level and/or increases)³ | Rent guarantees and deposits | Minimum quality regulations for rental dwellings | Tax relief measures for rental costs | Measures to regulate short-term holiday rentals |
|----------------|------------------------------|---|-------------------------------------|---|---|--|
| Australia | Yes (Regional/State) | Yes (Regional/State) | Yes (National/Federal) | No | Yes (National/Federal) | No |
| Austria | Yes (Regional/State) | Yes (National/Federal) | No | No | No | Yes (some regions, municipalities) |
| Belgium | Yes (Regional/State) | No | Yes (Regional/state) | Yes (Regional/State) | No | No |
| Brazil | -- | -- | No | No | No | Yes (National/federal) |
| Bulgaria | Yes (Municipal) | No | No | No | No | No |
| Canada | Yes (National/Federal) | Yes (Regional/State) | No | Yes (Joint) | Yes (National/Federal) | Yes (in some municipalities) |
| Chile | No | No | No | Yes (National/federal) | No | No |
| Colombia | Yes (National/Federal) | Yes (National/Federal) | No | Yes (National/federal) | No | Yes (National/federal) |
| Costa Rica | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/federal) | Yes (National/Federal) | Yes (National/federal) |
| Croatia | No | -- | -- | -- | -- | -- |
| Cyprus (4a,b) | No | -- | -- | -- | -- | -- |
| Czech Republic | Yes (National/Federal) | Yes (National/Federal) | No | No | No | Yes (National/federal) |
| Denmark | Yes (Municipal) | Yes (National/Federal) | No | Yes (Joint) | Yes (joint: national and municipal) | Yes (National/federal) |

| | Social rental housing | Some form of rent controls (on initial level and/or increases)³ | Rent guarantees and deposits | Minimum quality regulations for rental dwellings | Tax relief measures for rental costs | Measures to regulate short-term holiday rentals |
|---------|---|---|-------------------------------------|---|---|--|
| Estonia | Yes (joint: national and municipal) | Yes (National/Federal) | No | No | Yes (National/Federal) | No |
| Finland | Yes (National/Federal) | No | No | Yes (National/Federal) | Yes (National/Federal) | No |
| France | Yes (joint: national and municipal) | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/Federal) | Yes (National/federal) |
| Germany | Yes (Regional/State) | Yes (National/Federal) | Yes (Municipal) | Yes (Regional/State) | Yes (joint: national, regional and municipal) | Yes (in some municipalities) |
| Greece | No | -- | -- | -- | -- | -- |
| Hungary | Yes (Municipal) | Yes | -- | -- | -- | -- |
| Iceland | Yes (National/Federal) | No | No | Yes (National/Federal) | No | Yes (National/federal) |
| Ireland | Yes (Municipal, with funding and legislative framework set by national level) | Yes (National/Federal) | -- | Yes (Joint) | Yes | Yes (National/federal) |
| Israel | Yes (National/Federal) | No | No | Yes (National/federal) | Yes (National/federal) | Yes (in some municipalities) |
| Italy | -- | Yes | -- | -- | -- | -- |
| Japan | Yes (Regional/State) | Yes (National/Federal) | Yes (Joint) | -- | -- | -- |
| Korea | Yes (both municipal and national) | Yes | -- | -- | -- | -- |
| Latvia | Yes (Municipal, with funding from national level) | No | No | Yes | No | No |

| | Social rental housing | Some form of rent controls (on initial level and/or increases)³ | Rent guarantees and deposits | Minimum quality regulations for rental dwellings | Tax relief measures for rental costs | Measures to regulate short-term holiday rentals |
|--------------------|--|---|-------------------------------------|---|---|--|
| Lithuania | Yes (Municipal) | -- | -- | -- | -- | -- |
| Luxembourg | Yes (National/Federal) | Yes (National/Federal) | Yes (National/Federal) | Yes (National/federal) | No | No |
| Malta | Yes (National/Federal) | No | No | No | -- | No |
| Mexico (5) | No | No | Yes | -- | Yes (National/Federal) | Yes (National/federal) |
| The Netherlands | Yes (national, municipal and housing associations) | No | No | Yes (National/federal) | No | Yes (in some municipalities) |
| New Zealand | Yes (National/Federal) | No | No | Yes (National/federal) | No | Yes (in some regions, municipalities) |
| Norway | No | No | Yes (Municipal) | No | No | Yes (National/federal) |
| Poland | Yes (National/Federal) | No | No | No | No | Yes (National/federal) |
| Portugal | Yes (Joint: national, regional and municipal) | No | Yes (National/Federal) | No | Yes (National/Federal) | Yes (National/federal) |
| Romania | Yes (Municipal) | -- | -- | -- | -- | -- |
| Russian Federation | -- | No | No | No | No | -- |
| Slovak Republic | Yes (National/Federal) | No | No | Yes (National/Federal) | No | No |
| Slovenia | Yes (both municipal and national) | Yes | -- | -- | -- | -- |

| | Social rental housing | Some form of rent controls (on initial level and/or increases) ³ | Rent guarantees and deposits | Minimum quality regulations for rental dwellings | Tax relief measures for rental costs | Measures to regulate short-term holiday rentals |
|--------------------|--|---|---|--|--------------------------------------|---|
| South Africa | Yes (National/Federal) | -- | -- | -- | -- | -- |
| Spain | Yes (National/Federal) | No | -- | Yes (Joint) | Yes (National/Federal) | -- |
| Sweden | No | Yes (National/Federal) | Yes (Local, with funding from National level) | Yes (Joint) | No | No |
| Switzerland | No | Yes (National/Federal) | No | No | No | No |
| Turkey | No | -- | -- | -- | -- | -- |
| United Kingdom (6) | Yes (National, except in London) | No | Yes (National/Federal) | Yes (Local/municipal) | Yes (National/Federal) | Yes (National/federal) |
| United States | Yes (State and local, with funding from Federal level) | Yes (In a few major cities) | No | No | No | Yes (in some municipalities) |

1. The list of policy types refers to those surveyed through the 2019 Questionnaire on Affordable and Social Housing (QuASH), which gathered information from up to 49 countries; not all countries responded to all sections of the 2019 QuASH. Some information for Croatia, Cyprus, Hungary, Korea and Mexico was reported in the 2016 QuASH.

2. Limited information was provided for Croatia, Cyprus, Greece, Hungary, Korea, Romania, Slovenia, South Africa and Turkey.

3. Some form of rent controls include restrictions on initial rent levels and/or rent level increases (for sitting tenants and/or for new tenants) in the private rental market.

4. a) 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 United Nations, Turkey shall preserve its position concerning the "Cyprus issue". b) 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."

5. Mexico: no social rental housing with the exception of a programme offering temporary accommodation at low rents for military staff.

6. United Kingdom: United Kingdom: the governance is quite complex. The devolution of housing policy to Scotland, Wales and Northern Ireland is resulting in increasingly diverse approaches in this area, with different programmes applying in the different devolved administrations. On the contrary, Housing Benefits are part of social security, which is not a devolved power (except for Northern Ireland). Information is provided for England, with

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the exception of Housing Benefit, which is a national measure. Note that The Help to Buy mortgage guarantee scheme opened on 8 October 2013 and was available across the United Kingdom. The Help to Buy: mortgage guarantee scheme closed to new loans on the 31 December 2016 as planned.

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

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