



Lise Nielsen
Head of Housing Economics Division

Financial aspects of Danish social housing

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Housing stock ownership forms



Social rental
(including
housing for
young and
elderly) 22 %



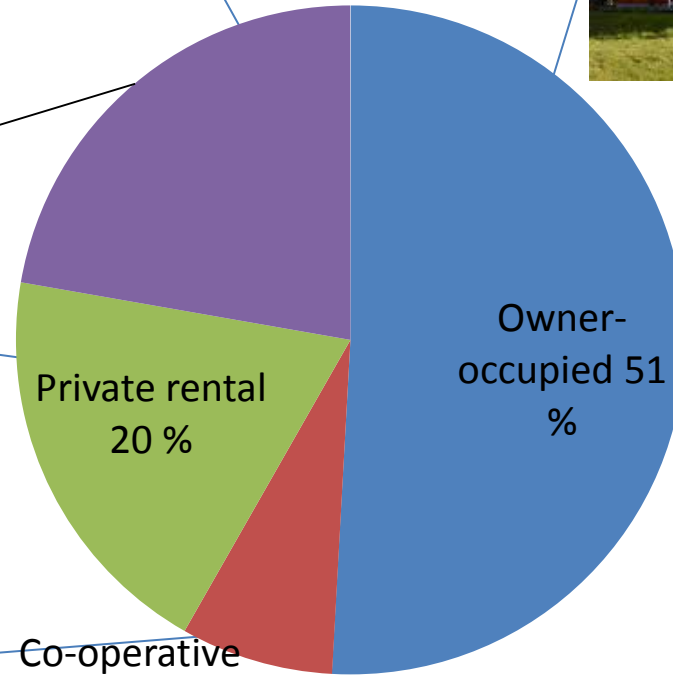
Private rental
20 %



Co-operative
7 %



Owner-
occupied 51
%





Danish social housing - key characteristics

Tenant democracy

Social housing is organised in housing organizations, which are governed by tenant democracy.

Social inclusive

Social housing is open to anyone regardless income, resulting in a strong social mixture.

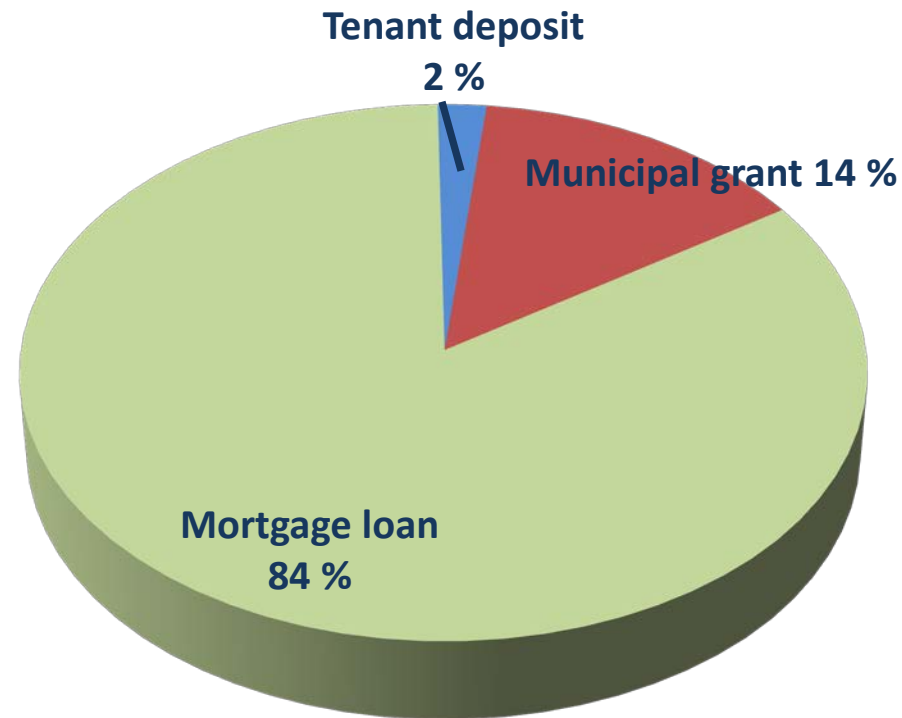
Self-sustainable financing model

See details in following slides.



Financing social housing

- Building costs are financed by
 - 14 % municipal grant
 - 2 % tenant deposit
 - 84% mortgage loan
- In addition, the state provides mortgage subsidies to ensure interest rate fluctuations are leveled out.
- Additional subsidies are provided for housing for young and elderly.



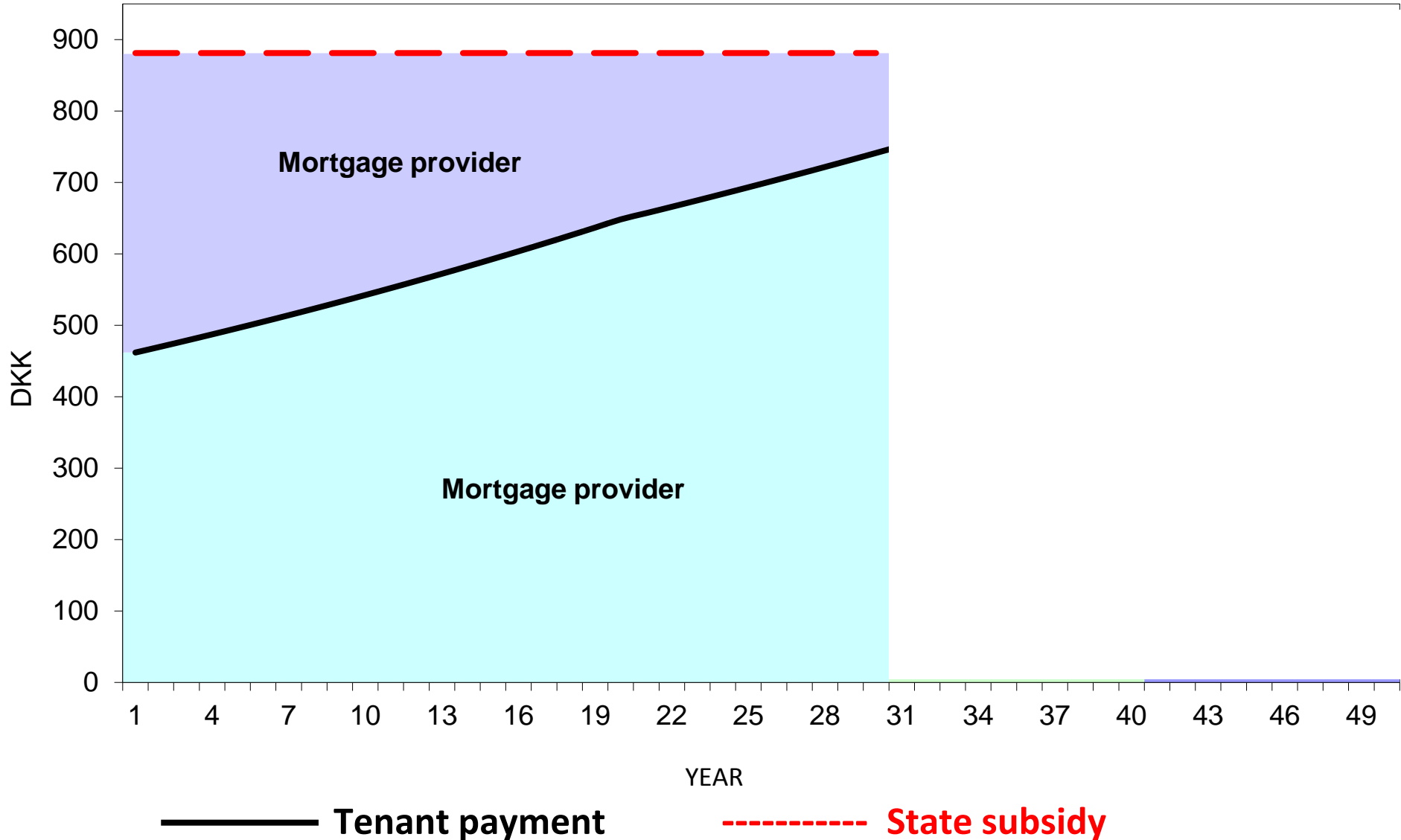


A self-sustainable financing model

- Rent is directed towards
 - Mortgage provider
 - State
 - Funds
- Tenant payment continues after loans have been amortised, thus providing financing for
 - New construction
 - Renovation
 - Various initiatives (incl. social integration, energy efficiency, digital upgrading)

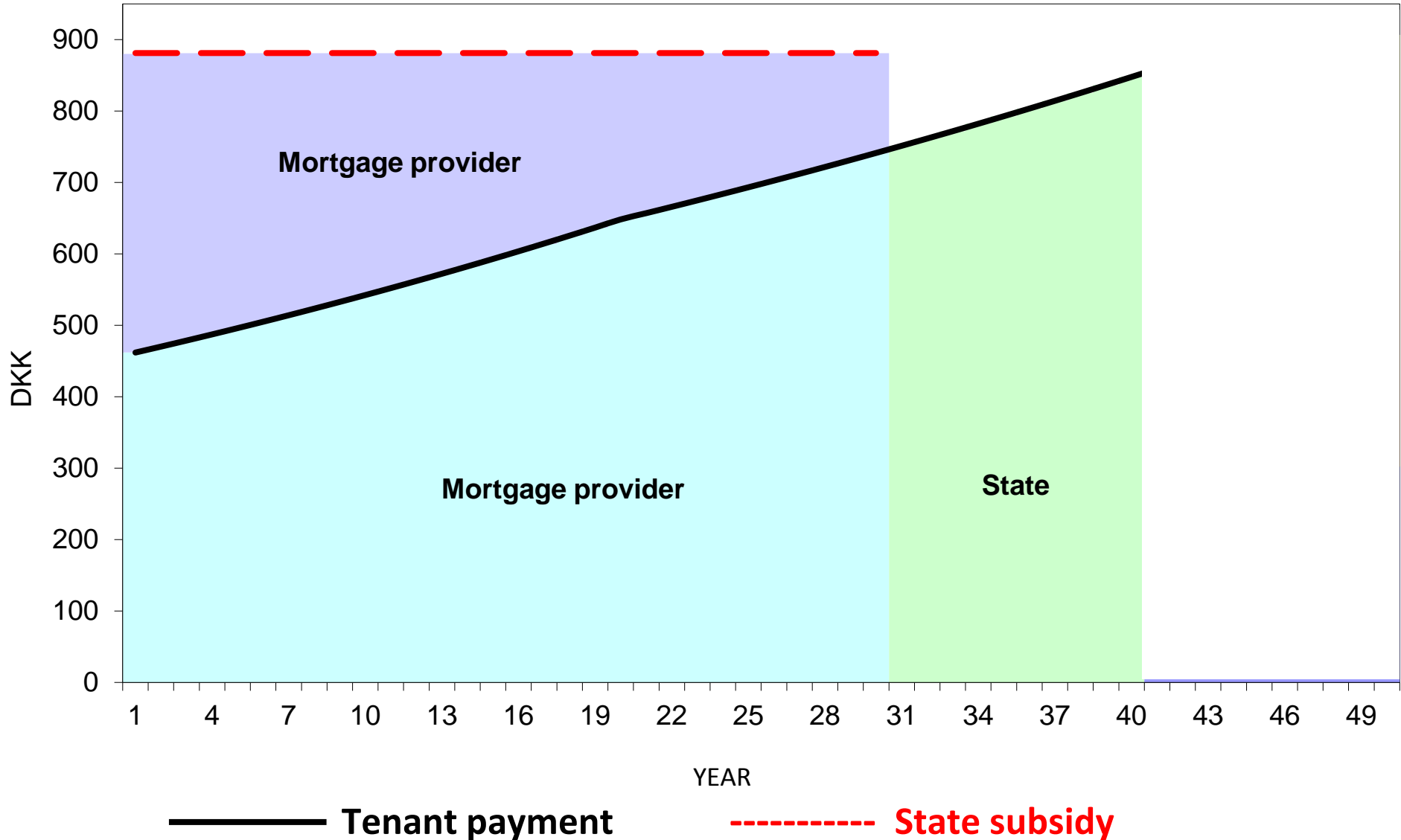


Social housing financing model



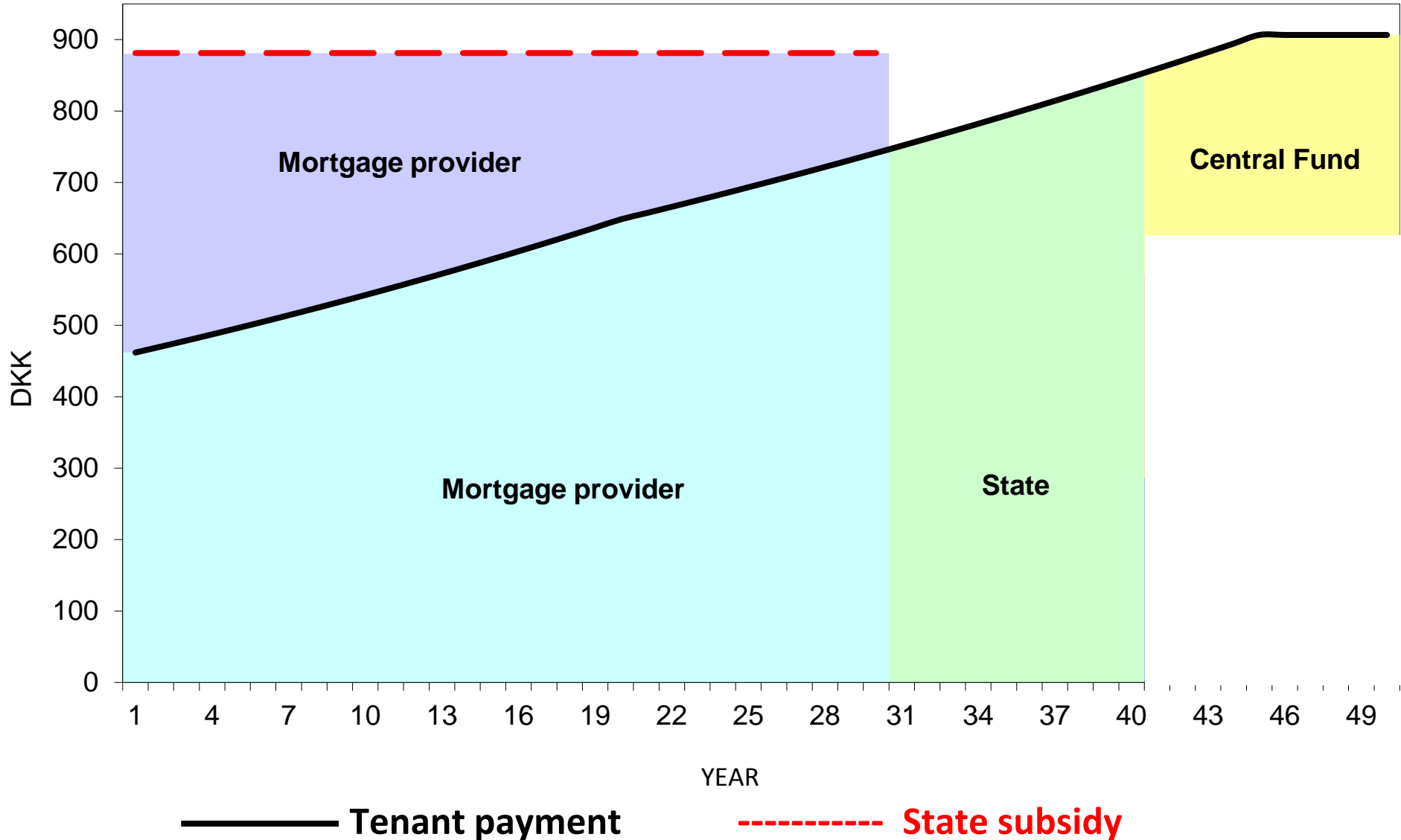


Social housing financing model



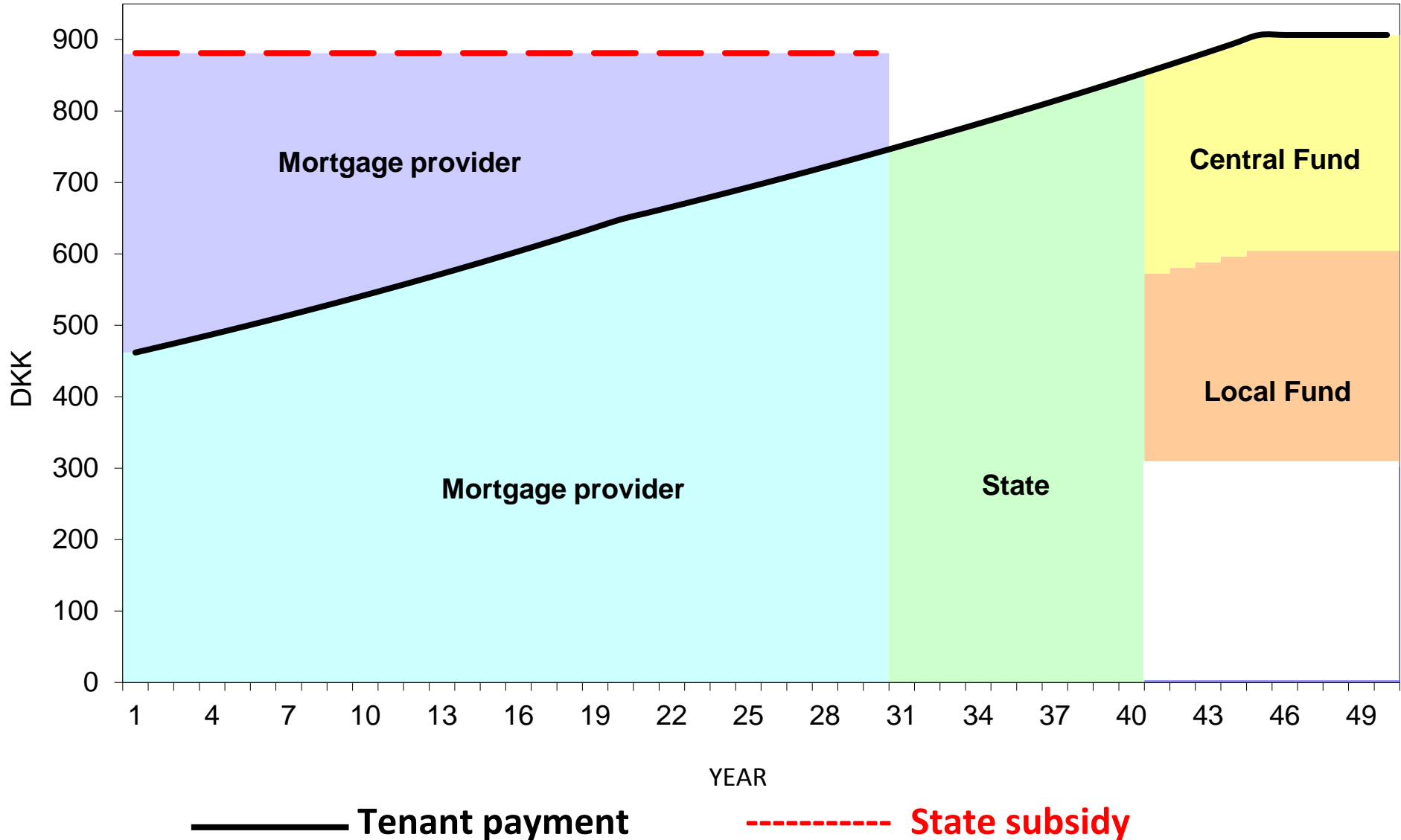


Social housing financing model





Social housing financing model





Social housing financing model

