

The Norwegian State Housing Bank, Our functions and impact areas

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Adequate and secure housing for all

VISION

The primary vision for the Norwegian housing policy is *adequate* and secure housing for all



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Objectives

The overall objectives of the government's housing and building policy are:

- ❖ to seek to ensure that everyone has an adequate, secure place to live
- ❖ That building matters are dealt with in an efficient and user-friendly manner
- ❖ That homes, buildings and outdoor spaces are environmentally friendly and based on universal design principles.



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How do we achieve these objectives?

- ensuring favourable conditions for a well-functioning housing market
- providing homes for those who have difficulty entering the housing market
- ensuring sustainable quality, security and high aesthetic standards in the built environment
- encouraging the building of more homes and buildings based on universal design principles



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The Norwegian State Housing Bank (NSHB), who are we?

The main implementing agency for the state housing policy and building design

The bank:

- ✓ The most important financial measures are basic loans, start-up loans, housing grants and housing allowances.
- ✓ The NSHB also administers the government compensation scheme for renovation of schools and churches, provides loans to day-care centres and subsidises student housing.



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Social responsibility (the Welfare agency)

- ❖ More concerned with distribution and quality than quantity
- ❖ A shift from capital investments to strengthen the consumers purchasing powers
- ❖ Seek to work actively with, to learn from and empower our main partners – especially the municipalities
- ❖ Influence builders; professionals; educators to achieve more sustainable and inclusive building solutions
- ❖ Research and capacity building



Universal design

- ❖ The Norwegian State Housing Bank is one of the state bodies responsible for promoting universal design
- ❖ Universal design entails that products, buildings and physical surroundings that are used by the public are to be designed in a manner that allows them to be used equally easily by all people, to the greatest extent possible, without needing special adaptation or design.
- ❖ Increased accessibility for persons with disabilities and directs special focus towards persons suffering from functional impairments. These include disabilities affecting vision, hearing, mobility, cognition, sensitivity to environmental factors (individuals with asthma/allergies)



Universal design



Universal design; transport sector

Universal design; public buildings and dwellings



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Environment friendly housing

AIM

Key national environmental targets in the housing and construction sectors is for 50 percent of all new homes to halve their energy need by 2010.

The NSHB shall be a driving force and guide for realising national environmental targets in the housing and construction sectors;

- Reducing energy consumption
- Reducing the use of hazardous materials in building materials
- Reducing the amount of building waste
- Increasing the reuse of building materials.



Urban re-development and neighbourhood improvements

The urban redevelopment and improvement projects cover a range of interventions from smaller projects to more holistic development and rehabilitation programme.

«Area Boost»

- ✓ Defined geographic area with special social and environmental challenges
- ✓ Improving both social and physical environment and living conditions
- ✓ Long term processes with essential financial support from the state and the local government
- ✓ Proactive perspective





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The Grorud Vally Development programme (NSHB's role):

- To provide funding, including provision of loans, grants and housing-allowance
- To promote, facilitate and assist the local partnerships between the municipality, city districts, the state agencies, local NGOs and private partners
- To contribute to reach the overall goals of the project
- Transfer of knowledge and capacity building based on innovations as well as experiences from other development programmes nationally and internationally
- Provide leadership training and support
- Process- and project support
- Reporting and control processes
- Communication, Learning and Mediation



Research and Development

The Norwegian State Housing Bank administers a grant for research and development, with a budget of NOK 93 million in 2008. The grant aims at developing the following areas:

- Further knowledge and information about housing issues connected to vulnerable social groups
- Realization of good housing policy in local governments in cooperation with central actors in the housing sector
- Further knowledge and informing about quality in the built environment, climate challenges and other important environmental considerations in the housing- and building sector
- Further knowledge and information about universal design in the built environment



International work

Our particular emphasis is placed on what's happening in the EU and in neighbouring countries.



Owning your own home gives you responsibilities

.
Henning Lauridsen from NBBL, setting a good example in Apatity, Murmansk region.



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Thank you!

More information about us you can
find at www.husbanken.no



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