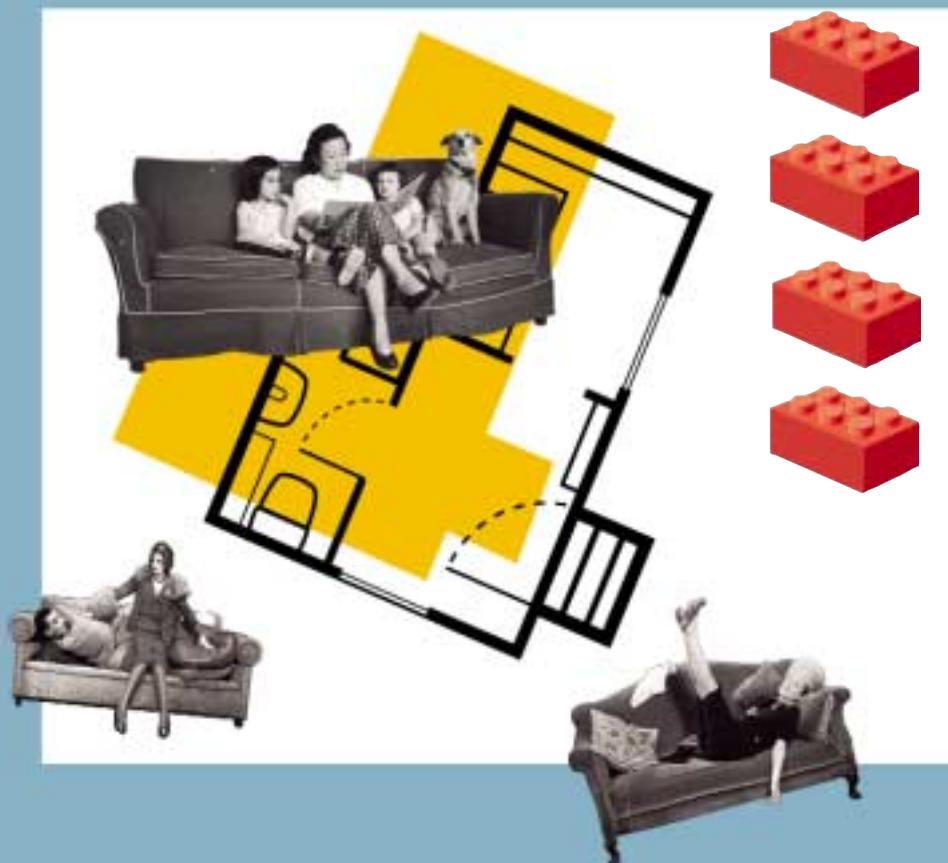


Report No. 23 to the Storting
(2003-2004)

On Housing Policy

Summary in English



KOMMUNAL- OG REGIONALDEPARTEMENTET

Norwegian Ministry of Local Government and Regional Development

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*Recommendation from the Ministry of Local Government and Regional Development,
6 February 2004, and approved by the Cabinet the same day.
(Bondevik Government II)*

The report was approved by the Parliament 14 June 2004.



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Norwegian Ministry of Local Government and Regional Development

1 The Government's vision, goals and primary strategies

It is the vision of the Government that all members of society shall have adequate, secure housing. The greatest possible number of inhabitants shall, to the greatest possible extent, enjoy direct access to the housing market and be able to provide for themselves from their own livelihood. It should be pointed out that a major portion of today's population already lives in satisfactory homes at reasonable cost levels, has direct access to the housing market and is self-sufficient. The Norwegian housing model, based on the goal of home ownership for the majority of the population, has been successful.

The Government's primary strategy for realising its vision, and its main objective, is to stimulate to a well functioning housing market. The level of interest rate is the single economic factor that exerts the greatest impact on the housing market. Therefore, the Government attaches great importance to pursuing an economic policy that ensures stable, low interest rates. Such a policy promotes steady development of the housing markets, reduces risks for the various stakeholders, and supports stable, high employment levels. Stable, high employment levels secure people's work incomes, and enable them to cover their own housing costs.

Some groups have fewer resources than the majority of the population, and need help to get access to the housing market. Thus, the Government's second main objective is to provide housing for groups that are disadvantaged on the housing market, as well as to take measures to enable these groups to continue to live in their homes.

The Government's third main objective is to create a framework for increasing the number of dwellings and residential areas that are environment-friendly and incorporate the principles of universal design.

Box 1.1 The Government's housing policy goals

The primary vision for the Government's housing policy is: Adequate and secure housing for all.

This will be achieved by means of the following overall goals and strategies:

- Stimulating to a well functioning housing market.
- Providing housing for groups that are disadvantaged on the housing market
- Increasing the number of environment-friendly and universally designed dwellings and residential areas

2 Defining adequate housing

The definition of adequate, secure housing is determined by a number of specific characteristics of the dwelling and the area of residence, as well as by the inhabitant's individual preferences. An adequate dwelling should, as a minimum, satisfy the inhabitant's fundamental needs with regard to safeguarding health and life, personal hygiene and rest. As the standard of living has risen, the choice of housing has become a tangible expression of the individual's choice of identity, culture and sense of belonging.

The quality of housing also plays a crucial role in the degree to which it is perceived as adequate. The concept of adequacy will vary between individuals, as people have different preferences. Given the increasing variation in family and lifestyle patterns, it is important that the housing stock reflects the wishes of the population so as to enable as many as possible to find housing suited to their needs.

The definition of adequate, secure housing also incorporates legal and financial components. The statutory legislation and the courts are supposed to safeguard the rights of residents, and are essential for their housing security. Predictable, stable financial frameworks and systems reduce the risks for households, among other things in relation to mortgage interest

rates and housing prices. An adequate welfare system for disadvantaged groups also enhances security.

Having a satisfactory place to live is a prerequisite for integration and participation in society. Housing, employment and health are the three central pillars of the welfare society. Adequate housing provides the basis for a decent human living, and will often be decisive for the inhabitants' health and their ability to take part in working life.

3 A well functioning housing market

One of the primary aims and strategies of the Government, is to establish a satisfactory framework for the housing market. Ideally, a well-functioning housing market should satisfy each individual's housing needs in an economically effective, socially just and environmentally acceptable manner. The housing market should provide housing with the desired qualities at the lowest possible cost to society. The public authorities are responsible for creating a cohesive policy structure that allows the markets to function at their best.

The most important instruments employed by the State to facilitate the operation of the housing market include statutory provisions and regulations, organisation, knowledge and information. Financial instruments, such as loans from the Norwegian State Housing Bank, housing grants and housing allowances, are primarily to be directed towards measures to adjust the market, thus providing disadvantaged groups with access to housing, and increasing the number of environment-friendly, universally designed homes.

Housing prices have risen significantly in the past decade, among other reasons as a result of the general rise in price levels and improved standard of dwellings. However, the growth of the productivity level in the building industry has been lower than in other industries. This has caused building costs to rise more than necessary. Increased costs in turn increase the price of housing, leading to less new construction. High prices com-

bined with low construction rates cause more households to become disadvantaged on the housing market. Therefore, the Government will pay special attention to measures to lower the increasing building costs and to simplify the public planning and building application process. Measures to simplify and speed up administrative procedures were introduced in the summer of 2003. Additionally, a public committee has been appointed to assess further improvements to the Planning and Building Act, and a work group consisting of representatives of the public authorities and the building industry has been set up to evaluate measures to increase productivity and reduce escalating building costs.

Studies indicate that the supply of land for housing purposes is for the most part satisfactory, although certain challenges exist with regard to achieving more straightforward, rapid processing of planning regulations for housing purposes. The Government does not intend to propose a new financing scheme for municipal land purchases, as the Kommunalbanken (a local government-funding agency), among others, already provides loans for this purpose.

Increasingly, municipalities in urban pressure areas are employing development agreements to implement new housing projects, and there is some disagreement as to who should be responsible for financing social infrastructure, such as schools and day-care facilities. Both the Planning Legislation Committee and the Building Legislation Committee have submitted their recommendations regarding statutory regulation of the use of development agreements. The Government will submit a proposal for new legal provisions on the basis of these recommendations. (Submitted in November 2004)

The degree to which municipalities with high population growth receive adequate compensation for their population increases is to be assessed by a committee appointed to review the income system. With reference to this committee, among other things, the Government has rejected the Housing Committee recommendation to introduce a new scheme offering the municipalities a grant for each newly constructed

dwelling. To favour municipalities with high population growth, the Government has gained the approval of the Storting to move the census count of municipal inhabitants, which forms the basis for government transfers, closer to the budgetary year.

An adequate statutory framework is essential to create the basis for a well functioning market. The efforts to improve the Planning and Building Act have already been mentioned in this context. The Government assesses that the existing legislation for the regulation of the housing market is functioning, mainly in accordance with the original intent, and no large-scale amendments will be proposed. What is needed, however, is for the stakeholders involved to improve their knowledge of this legislation.

4 Disadvantaged groups on the housing market

In 2002, the Government submitted Report No. 6 (2002-2003) to the Storting on measures to combat poverty. Providing good, moderate-standard housing for disadvantaged groups of people is one of the central strategies of this white paper.

Disadvantaged groups on the housing market need access to housing which they can manage to keep on a long-term basis. This is necessary to ensure that the greatest number of eligible members of the workforce will be able to support themselves on their own income.

Measures to reduce the numbers of disadvantaged groups on the housing market will, on the one hand, be directed towards empowering individuals to enhance their resources and facilitate their participation on the housing market, and on the other, towards features of the housing market and housing stock that pose unnecessary obstacles to these groups.

The municipalities have been given the primary responsibility for providing housing for disadvantaged groups. The challenge of the Government is to enable the municipalities to deal with this issue as constructively as possible.

Acquisition of housing by persons with limited financial resources

The escalating price of housing has made it more difficult for persons with little capital and low or variable income to purchase their own homes than was the case ten years ago. Increasingly, young people have uncertain income, in part because they spend a greater number of years pursuing an education. On the other hand, there is no indication that young people are leaving their childhood homes later than before, and most do not have higher housing costs than can be expected in the initial phases of getting established. Furthermore, young people's position on the housing market is also determined by their own priorities, for example between work and leisure time, and between consumption of housing in relation to other goods and services.

The most important policy instrument for assisting first-time home buyers is a well-functioning housing market. A well-functioning market will help to ensure that a sufficient number of dwellings are available. New construction will often be too expensive for households with limited financial resources. However, the construction of new dwellings for groups with larger purchasing power means that, as these groups move, older houses become accessible to first-time home buyers, at more reasonable prices.

Greater access to housing will not be sufficient to resolve the housing needs of some groups. People with variable incomes and little capital will not be granted loans or will be forced to pay high interest rates to obtain loans from ordinary credit institutions. The Government therefore proposes that the new, basic loan scheme from the Norwegian State Housing Bank is aimed at newcomers to the housing market, and further development of the start loan for groups with difficulty in accessing the market .

Preventing and combating homelessness

The Government has defined a long-term goal of combating homelessness. The ongoing Project Homeless, a collaborative effort launched in 2001, will be concluded in 2004. The

Government proposes to give further priority to efforts to prevent and curb homelessness, and Figure 1 below presents the general goals and performance targets for activities during the period up to 2007. The Norwegian State Housing Bank will continue to be responsible for coordinating these efforts, and will create a basis on which the municipalities can devise strategies adapted to their local situations. An inter-ministerial group has been appointed to follow up these activities.

General goals	Performance targets
Prevent people from becoming homeless	Number of eviction petitions to be reduced by 50 per cent, and evictions by 30 per cent. No one shall have to seek temporary housing upon release from prison. No one shall have to seek temporary housing after release from a treatment institution.
Contribute to adequate quality in overnight shelters	No one shall be offered overnight shelter that does not meet agreed quality standards
Help ensure that homeless people receive offers of permanent housing without undue delay	No one shall reside more than three months in temporary housing.

Figure 1.1 General goals and performance targets for combating homelessness up to 2007.

Housing for immigrants and refugees

The goal for providing housing for immigrants is the same as for all segments of Norwegian society, i.e. that they should become established and self-sufficient in their own homes as rapidly as possible. Most immigrants gain access to the housing market without public assistance, but some are in need of support. This group poses some special challenges in that many have poor command of the Norwegian language, and have little knowledge of the Norwegian housing market and housing financing schemes.

Refugees who have been granted permanent residence in Norway are to be settled in the municipalities and need special

assistance. At present, the number of refugees and asylum-seekers being granted protection and residence in Norway exceeds the number that the municipalities are willing to host. Most refugees are housed in rental housing. In this report, the Government proposes to alter the use of subsidies for social rental housing so that newly arrived refugees can get a better start to their housing career. The integration grant is intended to cover municipal costs for refugee settlement, and a study has shown that this grant goes far in covering the municipal expenses. The Government will take the initiative to seek clarification of the various roles of the integration and housing grants.

Discrimination on the basis of ethnic group occurs to some extent on the housing markets, especially on the rental market. Monitoring and obtaining indisputable evidence of such discrimination is difficult. Thus far, the statutory framework has not provided adequate protection against discrimination on the housing market. Provisions prohibiting discrimination have been adopted and are now integrated into housing legislation.

Adjustments for persons with disabilities

It is one of the Government's goals to increase the number of dwellings and areas of residence that are accessible to persons with disabilities (in accordance with the principles of universal design). It is proposed to introduce more clearly-defined targets for allocations for such purposes. Moreover, there is a need to strengthen the professional advisory services for users.

Over the next 50 years, the number of elderly persons will double. As growing old usually involves some reduction in functionality, the need for more accessible housing will also rise. If their housing were suitably adapted, more people would be able to remain in their own homes as they age. This would also be beneficial in a socio-economic perspective. The Government will therefore propose that the Norwegian State Housing Bank's basic loan is directed toward measures to boost accessibility in dwellings.

The National Programme for Mental Health and further follow up

The limited housing programme (3 400 dwellings) under the National Programme for Mental Health is in the process of being realised. From the Government's point of view, further housing measures for persons suffering from mental illness should be incorporated into the general housing measures for disadvantaged groups. The instruments proposed in this report will help to facilitate access to appropriate housing for groups that are disadvantaged on the housing market, including persons suffering from mental illness and substance abuse problems. This will be an important element of the Government's further efforts in this area.

Social rental housing as a housing policy instrument

In most cases, it will be advantageous for people in Norway to own their own homes. For those needing housing on a short-term basis, however, rental housing may prove more beneficial. This applies to disadvantaged groups as well. Social rental housing is therefore not generally recommended as permanent housing for disadvantaged individuals, but rather as temporary accommodation. The availability of a large number of social rental dwellings is not necessarily an indication of a successful social housing policy. Social rental housing may also represent a poverty trap.

Being disadvantaged on the housing market is not a state to which one should be consigned forever. A framework should therefore be in place that allows the individual to experience a housing career in keeping with his or her own capabilities, in which the goal is to become as self-reliant as possible in his or her own home. Both rental contracts and public financial support to tenants in social rental housing should therefore be designed to motivate housing career advancement.

Although efforts are to be directed towards ensuring that as many people as possible can own their own homes, it is still important that the municipalities have access to a wide range of social rental housing in keeping with their needs. The Norwegian State Housing Bank's advisory services vis-à-vis the

municipal authorities will be enhanced and greater knowledge in this area will be promoted through activities such as innovating projects.

Assessment of the need for a statutory right to housing

In international fora such as the UN, the right to housing is a potential strategy for strengthening the individual's rights and providing housing to disadvantaged members of society. The Housing Commission also recommended that a statutory right to housing should be considered. In January 2004, the Storting rejected a proposal to establish the right to housing as a constitutional right. The Government believes that the right to housing is adequately safeguarded, and will not propose any further specification.

5 Quality – environment-friendly, universally designed dwellings

One of the Government's primary goals is to increase the number of dwellings and residential areas that are environment-friendly and incorporate the principles of universal design. The large urban centres are faced with the greatest housing policy challenges in all fields, including the quality of housing and areas of residence.

Environment-friendly housing

The negative environmental impact of the housing sector must be decreased in order to achieve more sustainable social development. The Ministry of Local Government and Regional Development will prepare its second environmental action plan during the course of 2004. Priority areas will include:

- Increased area efficiency, and greater consideration for biological diversity.
- Reductions in energy consumption in the housing and building stock.

- Identification and reduced use of constructions materials that are hazardous to health and the environment.
- Reductions in the volume of building waste and increased recycling of building materials.
- Good quality and building and environmental design
- Environment-friendly administration, management and maintenance.

Priority will be given to devising indicators that can be used to measure the development of environmental stress factors from the housing and building sector. It is important to reduce the uncertainty of cost and profitability estimates for environmental measures. The Government will therefore give priority to schemes for risk reduction in pilot projects, and focus attention on dissemination of experience and good practice.

Accessibility and universal design

The Government will facilitate the application of principles of universal design in housing and housing environments. Focus must be placed on mobility impairment as well as other types of disability.

The costs of universal design in dwellings are primarily associated with the installation of elevators and modification of entry access, although increased spatial needs can also raise project cost levels. Greater effort to highlight the advantages of enhanced accessibility will lead to an increase in the demand for such dwellings. In a socio-economic context, there is considerable benefit to be gained when people can live longer in their own homes instead of in a care institution.

In recent years, the Norwegian State Housing Bank has cooperated with various key actors, including the building industry, to promote the construction of more accessible housing. The Norwegian State Housing Bank will utilise universal design as one of the criteria for allocations of the new basic loan scheme as well as for supplementary grants for accessibility measures. Key instruments here will be communication and knowledge development, including strategies to ensure that

universal design is incorporated into the educational programmes for various relevant professions and disciplines.

The Building Legislation Committee has been asked to assess whether existing legislation adequately safeguards accessibility for persons with disabilities. The Planning and Building Act as well as all building regulations will be reviewed in light of the committee's recommendations.

Building and environmental design

Building and environmental design form an important part of our culture and give a direct and immediate expression of past and present social values and priorities. They are manifested in our day-to-day surroundings and send important signals to others. Qualities in our surroundings influence the conditions in which the individual grows up and lives.

Satisfactory building and environmental design is more a question of awareness, good planning and expertise than costs. Consequently, it is important to invest in competence-building measures. The Government wants the Norwegian State Housing Bank to continue to play a major role in future efforts to promote good building and environmental design.

Living conditions in larger urban areas

The challenges to housing policy are greatest in the larger urban areas. This applies with regard to making markets function satisfactorily, to incorporating disadvantaged groups into the housing market, and to dealing with issues related to housing quality. One of the main reasons why more people are disadvantaged in these areas than in the rest of the country is high housing prices. Moreover, many disadvantaged people actively choose to live in these areas.

Compared to the situation a few decades ago, only a minority of large urban centres today have entire districts that are characterised by poor maintenance and inhabited by persons with problematic living conditions. Nonetheless, there are some smaller areas where these problems still exist. In some satellite towns the problems are escalating, and it is recom-

mended that municipalities monitor developments in these districts closely.

The municipalities are responsible for urban development within their own boundaries. The role of the Norwegian State Housing Bank is to assist and to develop a suitable framework for municipal activities, for example through competence-building measures. It will be possible for municipalities to use grants from the Housing Bank for such measures.

6 Economic instruments in housing policy

The most important function of the housing policy economic instruments, which are allocated through the Norwegian State Housing Bank, is to enable disadvantaged groups to live reasonably and securely. To ensure optimal utilisation of these instruments, it is proposed that they be targeted more specifically towards disadvantaged groups, and better designed to contribute to the welfare-policy objective of promoting the largest number of people living self-reliantly in their own homes, supported by their own employment incomes. These instruments are also to be used to contribute towards a greater number of sustainable, universally designed dwellings and areas of residence, as well as to construction of housing in the outlying districts.

Norwegian State Housing Bank loans

While loans for new construction from the Norwegian State Housing Bank help to ensure that the housing constructed is of better quality, they do not to any great degree stimulate construction of a greater number of dwellings, which is the loan scheme's primary aim. Nonetheless, the number of dwellings being built is sufficient. The Government wishes to enhance the housing policy impact of the loan scheme, and proposes that the Housing Bank's basic loans, i.e. loans for new constructions and renewal of dwellings, be combined in one basic loan scheme. This scheme will be targeted towards first-time

home buyers as well as disadvantaged groups on the housing market, towards environment-friendly and universally designed dwellings, and towards rural districts where it is difficult to obtain mortgages at normal rates. The new basic loan may be used to finance new construction, renewal and reconstruction. To facilitate the administration and user-friendliness of this new scheme, it is proposed that the borrower should be allowed to choose the loan disbursement, within reasonable limits, and that the schemes for minimum standard qualifications and supplementary loans be discontinued.

The start loan scheme that was launched in 2003 is functioning well, and no significant changes to this scheme have been proposed. The Government does not wish to convert the start loan into a rights-based scheme.

The Government seeks to achieve full childcare coverage for pre-school children, and therefore has determined that day-care facilities should remain eligible for loan financing from the Norwegian State Housing Bank. It is proposed to discontinue the loan-financing scheme for building of facilities for after-school programmes, which have been allocated on a very small scale.

Both housing and credit policy considerations must be taken into account when establishing the lending framework and the interest rate levels for the Norwegian State Housing Bank. It is in accordance with the Government's wishes that the Storting continues to determine the lending framework and the total lending volume as part of its annual budgetary activities. No changes are proposed to the present system of interest rates, but more types of fixed-rate interest loans are to be made available in order to reduce borrowers' interest rate risk.

A minority on the Housing Commission suggested restructuring the lending activity of the Norwegian State Housing Bank as an independent credit enterprise, and this alternative has been explored. The Government does not propose to launch a credit enterprise of this nature.

Subsidies for social rental housing

Recent years' prioritising of rental housing has not led to a corresponding increase in availability, nor have rental costs decreased as projected. Rental housing also ends up being expensive, partly because a lot of new construction is taking place instead of the purchase of used housing stock. Low rent is ineffective as a targeted subsidy, and does little to motivate tenants to move on into the ordinary housing market. Today's model limits both the tenants' and the municipalities' ability to choose housing solutions. The State subsidises municipal rental housing with both housing grants (investment support) and housing allowances (consumer support). These subsidies have partially overlapping objectives. From the Government's point of view, the current subsidy model is inefficient.

In principle, the entire subsidy should be provided as housing allowance (consumer support). In theory, this should not result in the establishment of fewer rental dwellings. In practice, some municipalities will nonetheless view a grant as a more effective instrument than a housing allowance. Therefore, the Government proposes to introduce a gradual restructuring. As a first step, it is proposed to reduce the housing grant to 20 per cent of the dwelling's cost, i.e. approximately NOK 200,000 per dwelling, and an amount corresponding to what is saved on the housing grant will be transferred to the housing allowance as compensation for landlords and tenants. The Government will monitor developments closely to ensure that this restructuring does not have any unintended negative impact.

Housing allowance, housing grants and grants for communication and knowledge development

The housing allowance and housing grants are intended to enable disadvantaged groups to obtain a home and keep it. In 2003, housing allowances totalling NOK 2.35 billion were distributed to some 120,000 households. Housing grants for approximately NOK 700 million were used the same year for individuals getting established in an owned or rental home, and for measures to enhance accessibility in dwellings.

It is proposed to strengthen the housing allowance scheme in coming years by removing the requirement relating to living floor space and replacing it with a functionality requirement, and by removing the financing requirement and by including parents with joint custody for their own children. The housing grant will be targeted more directly towards the pressure areas. Municipalities will still have the option of choosing whether they want to allocate first-home housing grants themselves or leave this to the Housing Bank, but they will no longer be able to choose only to allocate grants for accessibility. Municipalities will be given greater freedom to allocate grants according to their own criteria.

The Norwegian State Housing Bank administers a grant for information, communication and activities to further knowledge, with an allocation of NOK 36 million in 2003. The Government proposes to strengthen this initiative by redirecting allocations currently granted for housing quality to this measure, which is presumed to have a greater housing-policy impact.

7 Implementation of housing policy

In general, the distribution of responsibility in Norwegian housing policy is that the State sets the housing policy goals and establishes the legal framework, provides economic assistance for special purposes and offers competence-building measures. The municipalities plan and organise construction and renovation of housing and residential areas, and are responsible for ensuring that disadvantaged groups have access to housing; and the private sector owns, builds and administers the housing stock.

Although these roles have remained the same for many years, there have nonetheless been changes connected to three emergent trends: Deregulation of the markets, decentralisation of authority and stronger emphasis on assisting disadvantaged groups. Deregulation and decentralisation are expected to lead

to benefits as the private sector gains more latitude to take effective decisions within the political objectives and frameworks drawn up by the State. Knowledge and communication have been given a stronger role as housing-policy instruments. The Government will promote continued development of these trends.

The overall responsibility for housing policy lies with the Ministry of Local Government and Regional Development. The Norwegian State Housing Bank is the primary implementation agency for the Government's housing policy, and distributes economic housing policy instruments. The National Office for Building Technology and Administration provides information regarding building regulations, monitors compliance with quality requirements for building products, and administers the certification programme for building industry companies. The Rent Disputes Tribunal was established as a pilot scheme, and provides information and mediation in connection with rent disputes in Oslo and Akershus.

The Ministry has launched a study to assess how to improve coordination between the Norwegian State Housing Bank and the National Office for Building Technology and Administration, including a potential merger between these two agencies.

The Norwegian State Housing Bank – re-location, competition and evaluation of the boards

As part of the follow-up to the strategy for situating a greater number of government agencies outside the Oslo area, as set out in the Government white paper on major urban centres, the executive board of the Norwegian State Housing Bank has decided to move the main office, with some 130 employees, from Oslo to Drammen in 2005.

The Housing Bank's loan administration plays only a minor role in the achievement of housing policy targets. Moreover, similar administrative services are offered by a wide variety of institutions. Thus, the Government will assess the feasibility of separating this component of the Housing Banks' activity and opening it up to market competition.

The various regional boards of the Housing Bank have been evaluated. These boards help to generate understanding for housing policy and the function of the Housing Bank. The executive board plays an important role in providing support and input for the Director General. The regional boards help to place the Housing Bank's activities in a local context. The Government therefore proposes to maintain the board structure of the Housing Bank, but to amend the Housing Bank Act and the instructions to the boards such that these become better aligned with their actual functions.

Using knowledge as an instrument

To ensure that the housing market operates effectively, it is crucial that the relevant stakeholders have the necessary knowledge to make optimal choices. This applies for disadvantaged groups on the housing market as well. The public sector, too, needs in depth knowledge into the various markets in order to target instruments as accurately as possible.

It is the view of the Government that the Housing Bank should strengthen its cooperation with the municipalities and private partners beyond its basic lending activities. This will be achieved by enhancing the Housing Bank's role as a facilitator, knowledge provider and an advisory body. Activities within the National Office for Building Technology and Administration will also be intensified in this area.

Importance will also be attached to furthering knowledge through research. The Ministry of Local Government and Regional Development is responsible for research in the housing sector, and will formulate a new research strategy during 2004.

The municipalities

Commitment and high level of activity at the municipal level are essential if housing policy is to be successful. The Government does not wish to introduce new obligations for the municipalities by stipulating their responsibility to provide housing services in statutory provisions, but will instead use economic instru-

ments, cooperation and communication to promote more activities. It is therefore proposed to delegate further decision-making powers to the municipalities, among other things for the start loans and housing grants allocated by the Norwegian State Housing Bank.

Private and non-governmental partners

The high proportion of privately-owned housing in Norway (96 per cent) is the outcome of a deliberate policy. As a result of this policy, Norwegians enjoy high housing standards at reasonable cost levels, and the housing stock is well maintained, even with only moderate financial subsidies from the public sector. The Government will maintain its goal of ensuring that the greatest number of inhabitants is able to own their own homes. The non-governmental organisations represent key partners for the public sector in the implementation of welfare policies, and the Government wishes to strengthen its cooperation with these organisations, both with regard to safeguarding the rights of disadvantaged groups, and their role as service providers.

Additional copies may be ordered from:

Ministry of Local Government and Regional Development

The Housing and Building Department

P.O.Box 8112 Dep, 0032 Oslo

Telephone Operator, Government quarter: + 47 22 24 90 90

Telephone the Housing and Building Department: + 47 22 24 71 01

E-mail: postmottak@krd.dep.no

Internet: <http://www.no/krd/engelsk>

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