

International Union for Housing Finance

Housing Finance International

Housing Finance International is published four times a year by the International Union for Housing Finance (IUHF). The views expressed by authors are their own and do not necessarily represent those of the Editor or of the International Union.

IUHF OFFICERS:

→ President:

ANDREAS J. ZEHNDER,
Germany

→ First Deputy President:

CAS COOVADIA,
South Africa

→ Executive Committee Members:

JOHANN ERTL, Austria
RAMON SANTELICES, Chile
JIRI SEDIVY, Czech Republic
JUKKA HELMINEN, Finland
RENU SUD KARNAD, India
KAPIL WADHAWAN, India
EARL JARRETT, Jamaica
HERBERT PFEIFFER, Slovakia
OSCAR MGAYA, Tanzania
CHATCHAI SIRILAI, Thailand
LYNN FISHER, United States of America

→ Secretary General:

MARK WEINRICH
E-mail: weinrich@housingfinance.org

→ Publisher:

MARK WEINRICH

→ Editor:

ANDREW HEYWOOD

ISSN: 2078-6328

Vol. XXXIII No. 3

→ Subscriptions:

Individual Regular Annual Rate €135;
Individual Three-Year Discounted Rate €360.
Institutional Regular Annual Rate €155;
Institutional Three-Year Discounted Rate €420.

For further details, please contact Mark Weinrich
(weinrich@housingfinance.org)

Contents:

- 4..... Editor's introduction
5..... Contributors' biographies

REGIONAL NEWS ROUND-UPS

- 6..... **Africa**
Kecia Rust
8..... **Asia Pacific**
Zaigham Rizvi
12..... **Europe**
Mark Weinrich
13..... **Latin America & the Caribbean**
Claudia Magalhães Eloy
16..... **North America**
Alex Pollock

ARTICLES

- 18..... **Community led housing in Brazil: Historical review, current situation and intervention prospects**
Nabil Bonduki
26..... **Aspects of the changing Danish housing market**
Jens Lunde
33..... **An inspiring example of a guarantee for informal sector households: FOGARIM in Morocco**
Olivier Hassler
38..... **Energy Efficient Mortgages Initiative: The engagement of the mortgage industry to deliver sustainable finance for the housing sector**
Luca Bertalot
43..... **China's urban housing market: situation, challenges and policy orientation**
Yusong Deng



International Union for Housing Finance

Rue Jacques de Lalaing 28, B 1040-Brussels - Belgium

Tel: +32 2 231 03 71

Fax: +32 2 230 82 45

www.housingfinance.org

Secretary General: Mark Weinrich

Copyright © 2019 International Union for Housing Finance