



INTERNATIONAL UNION FOR HOUSING FINANCE

Housing Finance International's List of Articles (2019-2022)

Summer 2022

- Regional news round-ups
- Sveinn Agnarsson: The Icelandic housing market: on the road to stability
- Office of the Counsellor for Building Regulations, Housing Bureau, Ministry of Land, Transport and Tourism: Japan: promotion of energy efficiency measures in the residential sector
- Jean-Pierre Schaefer: Innovation in housing decarbonisation: France
- Patrick Goldie: How to make housing in developing countries affordable and sustainable
- Saskia Van Balen: Can we reduce emissions and energy poverty at once?

Spring 2022

- Regional news round-ups
- Shamubeel Eaqub: New Zealand: a regulatory bellwether?
- Shaun Stevens: Affordable housing: how sustainable is investment in housing REITs?
- Stacey Shindelar: The FHA's HECM program: proposal for separation from the MMI fund and conversion to a HUD
- Otmar Stöcker and Andreas Luckow: Insolvency protection according to Pfandbrief law, and how it relates to UK cover assets

WINTER 2021

- Regional news round-ups
- Peter Williams: House prices and housing markets around the world: welcome signs or warning signs?
- Neil Crosby: Prudent or "long-term" property valuations: concepts, definitions and methods
- Annett Wünsche: Property valuation for lending purposes: regulatory basis and current developments, using Europe and Germany as examples
- Stacey Shindelar: In defence of an independent Federal Housing Administration [FHA]
- Yourong Yang, Chengodng Yi, Zhengde Fan, Xiaoqi Liu: Housing Decarbonization in China: Goals, Policies

AUTUMN 2021

- Regional News round-ups
- Shaun Stevens: The emergence of the single-family rental housing as an institutional real estate investment class
- Jens Lunde, Christine Whitehead: Taxation of owner-occupation – a comparative assessment
- Sara Wilkinson, Sumita Ghosh, Gabriela Quintana Vigiola: Decarbonising Australian housing policy: problems, profiles of current stock and progress
- Vuyisani Moss: South Africa's post COVID-19 policy reforms and risk sharing measures to induce the banking sector to stimulate the residential property market for low-income households
- Luca Bertalot: Energy Efficient Mortgage Initiative: the future is in our hands and together we must make the difference

SUMMER 2021

- Regional news round-ups
- Joseph Fraker: Examining the Biden administration's approach to racial disparities in housing wealth
- Przemek de Skuba Skwirczynski: Swiss franc mortgages: European banks are profiteering from Polish subprime loan plight
- Alan Morris: The impact of the COVID-19 pandemic on the housing market and policy in Australia
- Andy Sutton: Innovation in housing decarbonisation: United Kingdom
- Widya Esthiningrum, Yesi Septiani, Wahyu Lubis: Affordable housing finance for informal workers during the pandemic: context, experience and lessons
- Andrew Jones: Partnership and financial innovation part II: Reall, affordable housing markets and Covid-19 in urban Africa and Asia

SPRING 2021

- Regional news round-ups
- Lily Maxwell, Joost Nieuwenhuijzen: The housing sector and the EU's political and financial frameworks: the sustainability state of play
- Wolfgang Amann, Alexis Mundt: Innovation in housing decarbonisation: Austria
- Florin Vondung, Stefan Thomas, Justus von Geibler, Toni Gnanko: Innovation in housing decarbonisation: Germany
- Igor Costarelli, Silvia Mugnano: Innovation in housing decarbonisation: Italy
- Knut Höller: Innovation in housing decarbonisation: Latvia
- Henk Visscher: Innovation in housing decarbonisation: Netherlands
- Josep Casas Miralles, Corne Koppelaar: Innovation in decarbonisation: Spain

WINTER 2020

- Regional news round-ups
- Adriana Mihaela Soaita, Duncan MacLennan, Kenneth Gibb: The social and economic consequences of housing wealth inequalities
- Jean-Pierre Schaefer: Housing and urban development in France under the sword of Damocles of present and future medical crises
- Marina Khmel'nitskaya, Aleksandra Burdyak, Olga Pushina: Russian housing at a time of Covid: the impact, policy response and legal trends
- Wale Yoade: Evaluation of incremental housing development in Ado-Ekiti, Nigeria
- Nigel Hyde, Clive Thursfield: Destiny Village, Sierra Leone – A comprehensive, sustainable and holistic relocation approach that can transform a nation
- Noor Mazhar: Towards cities without slums: a sustainable policy approach for Morocco

AUTUMN 2020

- Regional News round-ups
 - Widya Esthiningrum, Achwal Farisi, Wahyu Lubis, Yesi Septiani: Affordable housing finance for informal workers
 - Andrew Jones, Lisa Stead, Lucy Livesley: Partnership and financial innovation: Reall and unlocking affordable housing markets in urban Africa and Asia
 - Peter Williams: Coping with Covid? Housing and mortgage markets in the UK
 - Otmar Stöcker: EU harmonisation of covered bonds
 - Adewale Olufunlola Yoade, Sesan Adeniyi Adeyemi: The impact of socio-cultural attributes on residential satisfaction in Oroki Housing Estate, Osogbo, Nigeria
-

SUMMER 2020

- Rob Thomas: How might the coronavirus crisis affect the financial system and housing finance in the longer term?
 - Saskia van Balen and Joost Nieuwenhuijzen: Decoding a new reality: what does Covid-19 mean for affordable housing finance in Europe?
 - Joseph Fraker: An exploration of black housing and wealth inequality in the suburbs: a call to action
 - Luca Bertalot: Covered Bonds, between innovation and tradition: building the Capital Markets Union and shaping a greener future
 - Christopher Feather: Aligning public-private partnerships to deliver affordable rental stock: the Low-Income Housing Tax Credit [LIHTC] program in the United States
 - Josie McVitty: The rise of impact investing stimulating investment in housing
-

SPRING 2020

- Anacláudia Marinheiro Centeno Rossbach: Global perspectives on the affordability challenge: where is the innovation?
 - Fiona Stewart: Addressing the affordable housing conundrum: what role can pension funds play?
 - Leonore Cairncross and Eloshan Naicker: Green innovation for long-term affordability
 - Alan Morris: The bushfires in Australia and housing
 - Andrew Baddeley-Chappell: The UK housing market – stuck in a rut
-

WINTER 2019

- Sylvain Guerrini & Pierre Schaefer: Tax incentives for households in favour of investment in rental housing in France – regardless of the arguments for and against, could this be a source of inspiration for other countries?
 - Otmar Stöcker: Towards harmonisation of covered bonds in Europe
 - Olu Olanrewaju & Michael Appleby: Lessons from the UK housing sector and application for emerging economies
 - Masahiro Kobayashi: An update on the Japanese housing market
 - Lew Schulman: Digitizing housing finance to increase transparency and reduce risk
 - Andre Asselin: A New approach for housing demand and supply in Nigeria: the housing continuum concept
 - Saskia van Balen: EFL Conference Report 2019: Making private equity work for housing affordability
-

AUTUMN 2019

- Nicholas Addai Boamah, Martin Owusu Ansah, Emmanuel Opoku: The state of the housing finance market in Ghana: the role of household characteristics and housing condition
 - Vuyisani Moss: Creating a development bank to finance affordable housing in South Africa is a timely catalyst to address the demand and supply challenges
 - Guntis Solks, Adam Nemeth, Janis Balodis, Matiss Jakunovs: Ethnic diversity and real estate market dynamics: the case of Riga, Latvia
 - Angelo Peppetti, Francesco Masala: The Italian residential mortgage market
 - J-Han Ho: REIWA Curtin University Buy-Rent Index for Perth, Western Australia
-

SUMMER 2019

- Alan Morris: House prices plummet in Sydney: the financialisation of housing comes unstuck
 - Seung Dong You: Public rental housing in Korea: issues and policy implications
 - Residents of Lilac Grove: Mutual homeownership: a route for permanently affordable community-led housing
 - Eliza Platts-Mills: Community-led shared equity housing in the UK and in the US; lessons shared across the pond
 - Basirat Oyalowo, Oluwaseun Muraina, Timothy Nubi, Taofeeq Okegbenro: Borrowing constraints in homeownership and improvements in a Lagos housing sub-market
-

SPRING 2019

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