



Husbanken

2011 ANNUAL REPORT

- everyone should have access to adequate
and secure housing



STRATEGY POSTER

VISION:

Everyone should have access to adequate and secure housing.

CORE TASK:

Enabling municipalities to provide comprehensive welfare services to disadvantaged people.

HOUSING DISADVANTAGED PEOPLE:

Preventing and combating homelessness. Helping people who would otherwise be squeezed out of the housing market to obtain, and remain in, their own homes.

SUSTAINABLE HOUSING:

Promoting universal design.
Promoting energy-efficient housing.
Local regeneration projects.

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ABOUT THE HOUSING BANK

Right since its foundation in 1946, the Housing Bank has been the government's most important tool in its housing policy. The Housing Bank has gone from being a general mortgage lender to being a welfare service provider, helping to bring about the government's vision that everyone should have access to adequate and secure housing.

In recent years, house prices have risen sharply, while wages have failed to keep pace. Last year, house prices rose by on average eight per cent, with the biggest increases being seen in towns and cities where there are housing shortages. The Housing Bank mitigates market failures, by helping people who would otherwise be squeezed out of the housing market to obtain, and remain in, their own homes. Policy measures are targeted at the people who need most help.

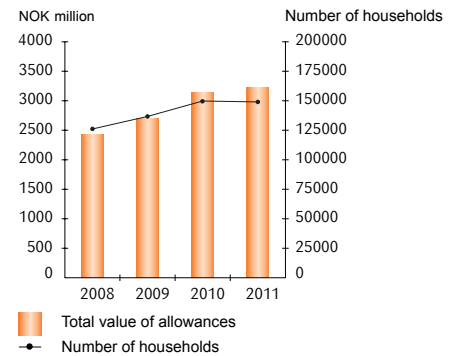
The key figures show how the Housing Bank is prioritising the most important housing policy tools: housing allowances and first home loans. First home loans go to people setting up home for the first time, which means mainly young people, while housing allowances go to households with low incomes and high housing costs.

The Housing Bank no longer provides housing for the general market. Nevertheless, basic construction loans rose sharply in 2011, as the Norwegian parliament increased our lending ceiling from NOK 15 billion to NOK 20 billion, to allow us to deal with a backlog of applications that had built up in previous years

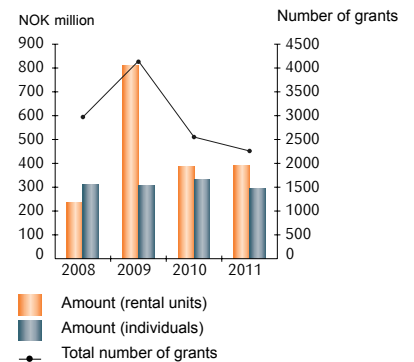
KEY FIGURES

	2011	2010	2009	2008
Housing allowances				
Amount disbursed in NOK million	3 550	3 148	2 702	2 421
Number of recipients	149 000	149 717	136 700	126 100
Targeted grants for first-time buyers				
Amount awarded in NOK million	339	348	365	326
Number of housing units	1 410	1 512	1 822	1 412
Targeted grants for rental housing				
Amount awarded in NOK million	402	387	813	231
Number of housing units	1 001	1105	2441	977
Investment grants				
Amount awarded in NOK million	1 178	448	926	499
Number of housing units	1 288	1 045	1985	1140
First home loans				
Amount awarded in NOK million	6 258	5 527	4 832	3 833
Number of housing units	10 805	9 529	7 893	6 493
Basic construction loans				
Amount awarded in NOK million	11 543	7 319	7 698	5 457
Number of housing units	6 253	4 390	5 413	3 551
Losses on loans				
Net losses, NOK million	14	15	14	10
Losses as a % of loan portfolio	0,012	0,014	0,013	0,01
Administration				
Average number of full-time equivalents	340	344	344	340
Operating expenses per full-time equivalent (NOK)	976 000	949 000	916 000	918 000

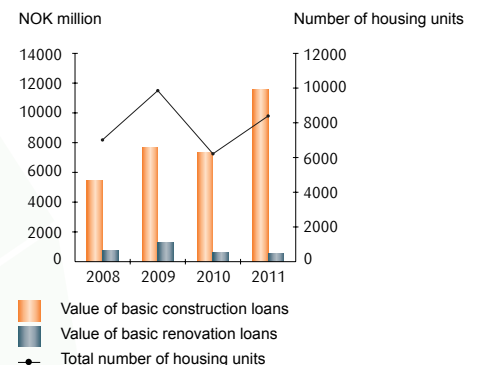
Housing allowances



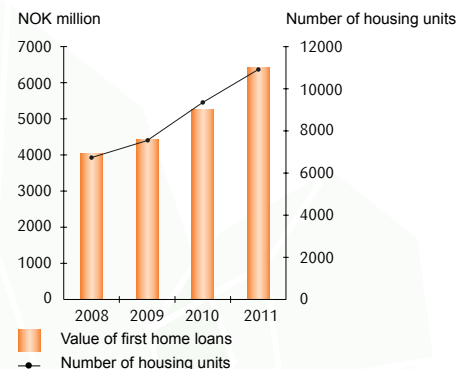
Targeted housing grants



Basic loans



First home loans



ORGANISATIONAL STRUCTURE

The Housing Bank is an independent civil service organisation that reports directly to the Norwegian parliament, government and Ministry of Local Government and Regional Development. It is allocated funding by parliament through the national budget, to finance both its administration and the loans and grants that it awards.

The Housing Bank no longer has its own Board (cf. the Housing Bank Act of 1 Jan. 2010), but in 2011 the Ministry established expert regional councils to support its activities. The Housing Bank has its own appeals board, which handles enquiries from the Housing Bank's customers about its decisions on loans and grants. The Office of the Auditor General of Norway is responsible for making sure that the resources are used in accordance with current rules and parliament's wishes.

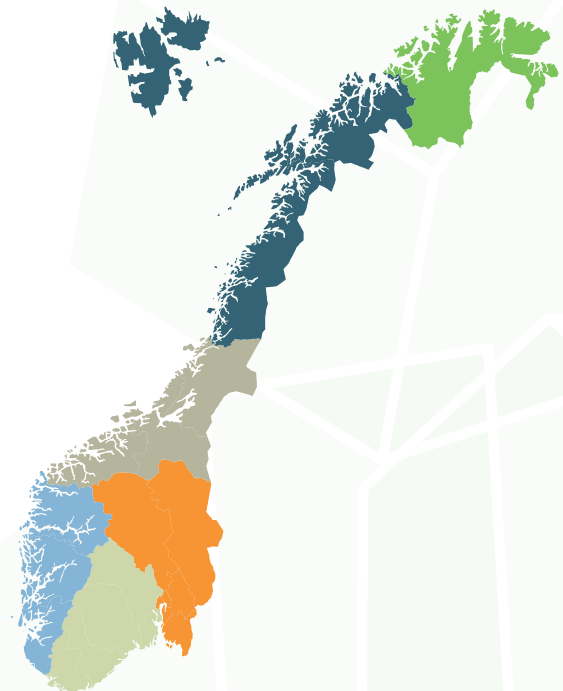
The Housing Bank has its head office in Drammen, and six regional offices in Arendal, Oslo, Bergen, Trondheim, Bodø and Hammerfest. The Housing Bank's organisational structure is based on the principles of proximity and delegation: the people who are closest to the end users are in the best position to provide appropriate solutions.

The regional offices implement housing policy in collaboration with municipalities and the construction industry. The Housing Bank does not normally have direct contact with the end users of its services. Instead, it is municipalities and the construction industry that have face-to-face contact with individuals.

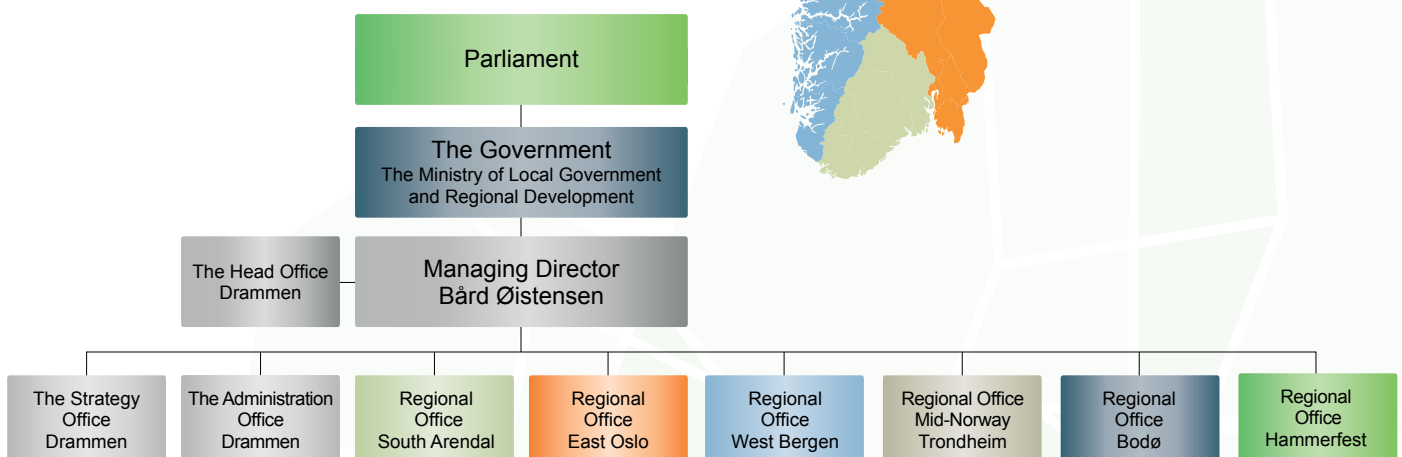
Policy instruments are adapted to the circumstances of individual municipalities, in order to improve the quality of life of local people as much as possible. In other words, the Housing Bank takes a flexible approach to implementing housing policy, but with an emphasis on always ensuring equal treatment, access to the same assistance and high levels of service. Consistent standards for methods, tools and implementation, combined with a strong emphasis on coordination, ensures equal treatment and the efficient use of resources.

The Housing Bank's main office has been located in Drammen since 2005:

- The Head Office acts as the secretariat for the Managing Director, and its duties also encompass areas such as communication, HR and international relations, as well as cultural and environmental affairs.
- The main tasks of the Administration Office are operating and developing the Housing Bank's IT systems, servicing loans and following up customers with payment difficulties.
- The Strategy Office is responsible for policy and strategy development, reporting, internal controls, and contact with the authorities in charge of the Housing Bank



ORGANISATIONAL CHART



VISION, GOALS AND VALUES

The vision of Norwegian housing policy is that **everyone should have access to adequate and secure housing**. Drawing on its values of openness, collaboration and diversity, the Housing Bank shall work to ensure that housing policy goals are met, by working with municipalities, the construction industry and other relevant stakeholders.

The main housing policy goals are:

- Increasing housing for disadvantaged groups
- Ensuring a properly functioning housing market
- Providing more green and universally designed housing and other buildings in attractive locations

The Housing Bank contributes within all of these areas, but in recent years it has prioritised issues relating to housing as an element of social policy. The government has stated that housing policy is a key plank of its welfare strategy, and that having decent housing is a prerequisite for participating in Norwegian society. This idea underpins the work done by the Housing Bank when it cooperates with municipalities to create housing options that improve quality of life for local people.

The Housing Bank also aims to mitigate housing market failures by stimulating the construction of sustainable housing with a universal design throughout Norway. It does this both by providing loans that are contingent upon certain quality requirements being met, and through strategic knowledge sharing with the building and property industries.

The government-appointed committee that reported on housing policy in NOU:2011:15 Rom for alle («Room for everyone»), confirmed and added force to the idea that housing as social policy should be prioritised, by drawing the following main conclusions:

- it is a municipal duty to incorporate housing policy into social policy
- the state should become better at coordinating welfare policy
- people should have the opportunity to go from renting to owning their own home.

Future strategy

Our focus on housing as a cornerstone of welfare policy will continue unabated. «Housing first» is what international research recommends when it comes to helping disadvantaged groups. In other words, first provide housing, and then provide any further support in that housing. The evidence is that this produces good results: a high proportion of recipients of such help succeed in keeping their homes and manage to function in society in general. The Housing Bank will therefore continue to promote the integration of housing policy with the overall welfare strategy, and to argue that the first thing that the most disadvantaged groups need is housing.

The coordination of welfare initiatives is another area of priority for the Housing Bank, as is building a common understanding of the fact that cooperation between welfare agencies will ensure the best results and the most efficient use of resources.

The Housing Bank shall also continue its efforts to ensure that Norway has a sustainable housing sector. The demographic situation is creating challenges in the shape of an ageing population. We can do a lot to mitigate this by applying universal design principles when we build new housing, sheltered housing and nursing homes. Nevertheless, we cannot build our way around the issue of an ageing society. As we have been saying for a long time: the housing of the future has already been built. Upgrading and adapting existing housing will therefore play an important role over the coming years, in order to enable people to live at home for as long as possible.

Moreover, the Hagen committee's report NOU 2011:11 Innovasjon i omsorg («Innovation in care delivery») pointed out a number of interesting uses for new technology in this area. The Housing Bank wants to do more to incorporate these technologies into housing and building policy.





Managing Director Bård Øistensen.
(Photo: nyebilder.no, Arash Nejad)

STRONG PARTNERSHIP WITH MUNICIPALITIES

«The Housing Bank can only be successful if municipalities also succeed!» argues the Housing Bank's Managing Director Bård Øistensen. He heads a welfare agency that wants to deepen its collaboration with municipalities, other welfare agencies and the construction industry.

1 Why are the municipalities the Housing Bank's most important partners?

It is locally at the municipal level that the results of housing policy are felt. That is why the Housing Bank's strategic platform states that the municipalities are our most important customers and partners, and why our collaboration with them is our top priority. The Housing Bank can only be successful in so far as the municipalities also succeed.

The Housing Bank's long-term strategic partnership with the municipalities is producing positive results in the shape of a higher take-up of all of our schemes. As we gain an ever better understanding of the importance of housing in the provision of welfare services, this trend is sure to continue. By developing highly visible products, we have become a more integrated part of the administrative and political management of the municipalities. Several regions report that municipalities are incorporating action plans for housing into their municipal master plans and financial planning. We are noticing that our partnership with municipalities is leading to greater local investment in the housing sector, new development initiatives and new ways of working within and across municipalities.

The challenges faced by municipalities differ, so it is necessary for us to differentiate our services. While towns and cities with a housing shortage suffer from a lack of supply and high house price inflation, remote areas are experiencing depopulation and falling prices. Nevertheless, both municipalities that people are moving to and those that they are moving away from often face significant quality-of-life challenges that need to be addressed through various kinds of specially tailored welfare initiatives

2 Is there still demand for the Housing Bank's loans and grants?

The high levels of activity that we have seen in recent years continued in 2011. There was record demand for the Housing Bank's schemes, and never before have we helped more households to obtain, or remain in, adequate housing. Our systematic and long-term collaboration with municipalities, other welfare agencies and the construction industry is beginning to bear fruit.

Demand for both first home loans and basic construction loans rose in 2011. There was significant pressure on our

lending ceiling, and we had to enforce strict controls in order to prioritise the aims and projects that maximise improvements to people's quality of life. Historically low interest rates and the fact that there are only small differences between our quality requirements and statutory requirements have also made it challenging to fulfil the Housing Bank's role of supplementing, without competing with, the general credit markets.

3 Which policy instruments do you consider most important?

The first home loan is a powerful housing policy tool. It has helped many households that can only afford low monthly payments or who lack equity to buy their own homes. The fact that our losses remain so low demonstrates that both the municipalities and the Housing Bank are being responsible in their credit decisions. Nevertheless, the statistics for 2011 reveal that a growing proportion of the recipients of first home loans are young people with relatively high incomes who are setting up home for the first time. These people are not the main target group for government assistance in the housing market.

“ Our systematic and long-term collaboration with municipalities, other welfare agencies and the construction industry is beginning to bear fruit.

We have therefore started adjusting the scheme in order to ensure that the target groups are prioritised, while still ensuring that credit checks are performed and proper advice is given. The new policy guidelines issued by The Financial Supervisory Authority of Norway highlight this issue and challenge us, at the start of 2012, to ensure that first home loans remain a powerful housing policy tool, without undermining financial stability. To achieve this, it will be vital for the Housing Bank to build further on its good cooperation with the finance industry.

Housing allowances remain the cornerstone of housing policy, and the number of recipients remained high in 2011, although it now appears to have stabilised after growing steadily since the expansion of the scheme in 2009. We intro-



Low-energy housing at Kulsås Amfi in Trondheim. (Photo: Marius Rua)

duced several new initiatives last year to make more people aware of the fact that they may be entitled to housing allowances. These included sending a new information video to all NAV offices, and doing even more to use clear and simple language in application forms and other correspondence with applicants and recipients.

4 Do you see the role of the Housing Bank changing over the coming years?

The Housing Bank is constantly changing in order to keep up with changes in society, the housing market and its partners. Nevertheless, all of the evidence suggests that the Housing Bank will continue to play a key role as a facilitator and welfare coordinator. This is also confirmed by two important official reports published in 2011. NOU 2011:15 Rom for alle («Room for everyone») stresses the importance of further developing the Housing Bank's partnership with municipalities, and also asserts that municipalities have a clear duty to incorporate housing policy into social policy.

The Hagen committee's report NOU 2011:11 Innovasjon i omsorg («Innovation in care delivery») points out the challenges created by an ageing population, and emphasises the need to channel increased resources into upgrading and adapting existing housing. This suits us very well, and is very much in tune with our own strategic priorities. Incorporating housing into social policy is also about making plans to ensure that the composition and nature of the housing stock is suitable for everyone. Adequate supply and good design are

both important in view of the care services that we will need to provide as the population ages.

In view of this, the investment grant will continue to play a vital role in achieving the goals of the Care Plan 2015. In spite of the challenging policy framework, the grant helped to bring about greater activity in 2011 than in 2010, and robust collaboration procedures have been established both within the Housing Bank and for its dealings with the Ministry of Local Government and Regional Development and the Ministry of Health and Care Services.

5 Will the Housing Bank be able to meet the challenges of the future with its current organisational structure?

The Housing Bank has had a regional structure since it was founded in 1946, and strong regional offices are needed to ensure good collaboration with municipalities. The challenges faced by municipalities differ, and the Housing Bank must implement its policy tools in a flexible manner, so as to improve people's quality of life as much as possible.

“ *The regional organisational structure is good, but we must also work on improving efficiency, coordination and equal treatment, so that the Housing Bank is perceived as a single entity by our customers and partners.*



Meanwhile, consistent standards for methods, tools and coordination ensure equal treatment and the efficient use of resources. So the answer is that the regional organisational structure is good, but that we must work on improving efficiency, coordination and equal treatment, so that the Housing Bank is perceived as a single entity by our customers and partners.

Our results for 2011 reveal a very high level of activity, and success at achieving our targets. This would not have been possible without a strong focus on administration, management, ICT and banking expertise. We are continuously developing our support systems, which is essential if they are to help us do even better at achieving our goals in the future. In 2011 we initiated the SIKT project (a programme to modernise our ICT systems), which will be the cornerstone of our strategy in this area. Together with the other areas of organisation development at the Housing Bank, it will help us to use our resources efficiently when dealing with future challenges, and give greater predictability to our customers and partners.

6 «Housing first» is a methodology that is used in other countries. Is it applicable to Norway?

For very many years, the Housing Bank has been striving to improve people's quality of life by promoting good quality housing and by providing housing to disadvantaged groups. As a result, many people now accept that housing policy is

a fundamental element of welfare policy. Nevertheless, in the past we have not explained exactly what «Housing first» means and why we are interested in it.

«Housing first» is an international methodology for providing housing to the most disadvantaged groups, which has produced good results. It involves first finding suitable housing and then providing interdisciplinary welfare services at home. We believe that the method can be adapted to Norway, and we have already started working with municipalities on some promising pilot projects, which will give us further experience. I believe that «Housing first» may be the answer to several difficult challenges faced by disadvantaged groups who need interdisciplinary support.

The Housing Bank will continue to help municipalities to offer suitable housing and to facilitate collaboration between municipalities and welfare agencies on the provision of other welfare services. In 2011 there was a growing recognition of the importance of housing to welfare policy, and «Housing first» is now on the political agenda.

“ I believe that «Housing first» may be the answer to several difficult challenges faced by disadvantaged groups who need interdisciplinary support.

THE HOUSING BANK'S PARTNERSHIP WITH MUNICIPALITIES

Municipalities know their inhabitants best, and know what challenges they face in relation to housing. That is why the Housing Bank works in partnership with municipalities.

The municipalities are responsible for implementing a comprehensive housing policy tailored to local conditions, while the role of the Housing Bank is to facilitate this. The Housing Bank works to achieve its goals of preventing and combating poverty and homelessness by increasing municipalities' focus on, and expertise in, housing policy tools.

Differences between municipalities

The challenges faced by Norwegian municipalities differ, so a differentiated approach is required. For small municipalities, depopulation and quality of life issues are generally the main problems. Attempts to generate growth can founder on a lack of housing caused by low levels of construction due to more or less well-founded fears of incurring losses.

Meanwhile, in large towns and cities, housing prices are prohibitively expensive, particularly for young people and disadvantaged groups. One challenge that most Norwegian municipalities share is a lack of suitable housing for an ageing population. The Housing Bank is helping to develop methods to build the competence of municipalities on their own terms. The emphasis is on looking at housing and social policy together. The aim is to increase municipal decision-makers' expertise in the area of housing policy, and to show them the policy tools available.

The Housing Bank offers municipalities facing the greatest challenges in terms of housing policy the chance to enter into long-term, binding partnerships. These partnerships involve knowledge-building, training, establishing good analytical tools and obtaining data to assist decision-making, as well as measures to improve and coordinate the use of the Housing Bank's policy instruments. The municipalities involved are offered technical and financial support with developing a comprehensive housing policy tailored to local conditions.

Transferability

There is a strong emphasis on the input of the municipalities themselves, and they are also required to share their experiences with other municipalities. The Housing Bank facilitates this by holding seminars, courses and conferences in cooperation with relevant stakeholders. Municipalities that do not participate in the programme itself can enjoy some of its benefits by obtaining access to articles, examples, templates, reports and other information provided on the Housing Bank's website.

By working together like this we can ensure that more people are given access to adequate and secure housing.

In towns and cities, prices are being pushed upwards, which excludes many people from the housing market. (Photo: The Housing Bank, Stina Sønvisen)



Many rural municipalities can offer people jobs, but people who move there can't find anywhere to live.

(Photo: The Housing Bank, Stina Sønvisen)



Sharing knowledge

In autumn 2011, the Housing Bank organised a study trip for its partnership municipalities in the north of Norway, to learn how Hamar and Lillehammer, which are two partnership municipalities in the south, are dealing with their housing policy challenges. The study trip focused on solutions that have worked in practice, good models and knowledge sharing.

The next stage will be for the northern municipalities to share their new knowledge with other municipalities that are not part of the project. In the report *Boligsosialt arbeid – et mangehodet troll* («Integrated housing and social policy — a many-headed monster»), which was published on www.husbanken.no after the trip, the participants set out what they learned and how they will be able to use that knowledge.

The northern municipalities learned about how Hamar Municipality's housing policy has developed since 1997 – a process that has resulted in a new organisational structure, the creation of new units, integration of housing and social policy and extensive planning processes and documents. The participants on the study trip from Rana, Narvik and Bodø write the following:

Report

«*Integrated housing and social policy — a many-headed monster*»

«Many of the processes that Hamar has implemented, in terms of both planning and organisation development, are directly transferable to the work that we do in our own municipalities.» (p. 7 of the report)

In Lillehammer, the focus was on obtaining political support for integrated housing and social policy. The participants on the study trip were told about efforts to get the municipal council on board, about local housing policy, particularly in relation to housing refugees, and about the use of a lean process within the municipality to get different departments to work together better and more efficiently. Many of these things are transferable to Alta Municipality:

«*Lillehammer has attempted to integrate housing policy more widely into its organisation. We believe that is also important in Alta Municipality.*»

(p. 9 of the report)





The Housing Bank's Managing Director Bård Øistensen with the Minister of Local Government and Regional Development Liv Signe Navarsete, inspecting Myhrerenga housing co-operative.
(Photo: Thomas Barstad Eckhoff)

In conjunction with each seminar, Enova named the town's coldest housing co-operative

Enova has selected a winner in all of the towns and cities:

- Tromsø: Utsikten housing co-operative from 1980
- Bodø: Gjæran housing co-operative from 1981
- Trondheim: Ringveien housing co-operative from 1971-73
- Bergen: Stemmehaugen housing co-operative from 1967-68
- Stavanger: Bekkefaret V housing co-operative from 1955
- Kristiansand: Stjernehus housing co-operative from 1965
- Oslo: Oppsal Terrasse housing co-operative from 1976

All of them have been contacted and some of them have received media attention.

The Housing Bank and Enova together produced a brochure explaining the financing options available to housing co-operatives wanting to carry out refurbishment work.



THE CO-OPERATIVES 2011

In January, February and March 2011, the Housing Bank, Enova and NBBL held seminars across the whole of Norway aimed at the boards of housing co-operatives. The focus was on how to improve energy efficiency when refurbishing, and how to apply for grants. The aim was to make housing co-operatives more aware of how to cut electricity bills while also making their homes more comfortable and enjoyable to live in, with the added benefit of raising property values. It was the first time that these three organisations had worked together. In total, around 1000 people attended the seminars.

Great potential

There is a great deal of potential to make Norwegian housing co-operatives more energy efficient and more accessible to everyone. In the post-war period, the main focus of the Norwegian construction industry was quantity, which means that there is now a need to improve quality. «The Housing Bank offers loans to housing co-operatives wanting to upgrade their buildings, and it is also possible to apply for a grant to cover the cost of a condition survey,» explained the Housing Bank's Managing Director Bård Øistensen during a presentation of the refurbishment of Myhrerenga housing co-operative in Skedsmo. In conjunction with the series of seminars, the Housing Bank and Enova produced a list of the available financing arrangements for refurbishing housing co-operatives.

Seminars on energy efficiency

The Housing Bank, Enova and NBBL held seminars in the eight largest cities in Norway, to discuss the various subsidies available in the context of good examples of refurbishment projects, with technical contributions from SINTEF Building and Infrastructure. The first seminar was held in Bodø on 18 January, and the last one was held in Drammen on 11 October. Participants learned more about how housing co-operatives can reduce their electricity bills, while also making their homes more comfortable and enjoyable to live in, with the added benefit of raising property values. As our Trondheim and Bergen regional offices are responsible for the areas Environment and Energy and Universal Design respectively, they played an important role in both the planning and organisation of the events. Our other offices were also involved, as each seminar was hosted by the Housing Bank's local regional office. People who attended the seminars were subsequently contacted to see whether they were interested in receiving more information from Enova and the Housing Bank. If any other housing co-operatives are interested in carrying out major refurbishment projects, they will be offered help by Enova's team of consultants.

Series of meetings for housing co-operatives

A number of housing co-operatives have expressed a desire

for additional support from the Housing Bank, Enova and their local housing association. In Bodø a seminar was held aimed at four housing co-operatives, and in Stavanger and Sandnes a follow-up seminar has been planned for the winter of 2012.

By working together, we achieve more

This project shows how cooperation between organisations improves results. The housing co-operatives are served by regional offices with the same set of tools throughout Norway, but these tools can be used in a flexible manner based on local circumstances. It is not just a question of providing money through loans and grants: perhaps more importantly it is about spreading knowledge and expertise.

“ *The Housing Bank offers loans to housing co-operatives wanting to upgrade their buildings.* ”

Hege Skinner of NBBL, Bård Øistensen of the Housing Bank, Minister of Local Government and Regional Development Liv Signe Navarsete and Audhild Kvam of Enova being shown round Myhrerenga housing co-operative. (Photo: Thomas Barstad Eckhoff)



GOOD SHELTERED HOUSING

As the population ages, there is a growing need for suitable housing for people receiving various kinds of care. Municipalities across Norway need to create high-quality homes that both make it easy to provide good care and enable people to live in dignity.

Between 2008 and 2015, the government's stated aim is to create 12,000 new places at nursing homes and in sheltered housing. In 2011 the Housing Bank provided grants for 1,230 housing units, and during 2012 a further 1,500 units will be created, according to the Care Plan 2015. The investment grant is an absolutely essential tool for meeting these targets. The grant, which is allocated to Norwegian municipalities through the Housing Bank, is designed to increase the number of places at nursing homes and in sheltered housing, as well as encouraging upgrades to facilities.

Higher rates

There have been several changes to the rules on investment grants during 2011 and 2012, including in conjunction with the Coordination Reform. Firstly, maximum rates have been raised, to allow municipalities to improve provision for people needing 24-hour access to home care. In addition, the number of places for people needing immediate 24-hour care is to be increased. New guidelines issued by the Ministry of Local Government and Regional Development in 2012 also include stricter requirements on the use of new technology. For instance, sheltered housing and nursing homes financed using the investment grant must be designed for connection to electronic aids and communication and alarm systems.

Greater flexibility and private sector involvement

In addition to raising rates and extending the scope of the scheme, the government has made the conditions attached to investment grants more flexible. It is now possible for municipalities to cooperate with private sector players, provided that rules on public procurement are followed.



(Drawing: U2 Arkitekter)

Sølvsuper in Bodø - more than just a nursing home

Sølvsuper, which is named after a famous old Norwegian radio set, is getting 74 short-term places and six homes for children needing access to 24-hour care.

This is in line with the Act relating to municipal health services and the Act relating to social services etc. It should also be noted that it is no longer the job of the county governors to prioritise which municipalities should receive grants, and that regional budgets for grants, which were previously allocated to the Housing Bank's regions and counties, have been abolished.

Increasing levels of activity

The Housing Bank works closely with municipalities in order to promote good projects and share best practice. It does this when handling applications, and in its procedural work with municipalities, counties and architects/clients. It also offers common spaces for learning and start-up meetings. Information is made available through a special page on husbanken.no, and in March 2012 relevant experts are being invited to a national conference focusing on innovation in sheltered housing and the needs of the future. The conference is being held jointly by the Housing Bank, the Foundation for Design and Architecture in Norway, the Ministry of Local Government and Regional Development and the Ministry of Health and Care Services.

After the changes to the grants in 2011, it is great to see how municipalities have responded by investing significantly more. Several municipalities are now making use of the opportunity to work with private sector players in order to provide housing. Towards the end of 2011 and into the start of 2012, we have noticed that the need for more temporary places, as well as places for people needing immediate help, are also fuelling an increase in applications for investment grants.



(Photo: Husbanken, Aina Tjosås)

Rådalslien house-share in Bergen

This house-share, which was completed in spring 2011, is the City of Bergen's first passive house project. The house-share contains ten bed-sits for people with intellectual disabilities.



Princess Märtha Louise and the mayor of Nesodden Municipality Christian Hinze Holm attended the opening of Hjertebakken housing co-operative. (Photo: The Housing Bank, Mette Presterud)

Investment grants can be spent on:

- building, buying, converting, refurbishing or renting premises/housing
- common areas.

Target group:

- People who need 24-hour health and social care.

Rates in 2012:

- max. NOK 687,000 (sheltered housing)
- max. NOK 916,000 (nursing home place)

Quality requirements:

- Environmentally friendly and universal design
- Energy-efficiency
- A lift, sprinkler system and various systems for care technology must be designed and installed.

You can read more about investment grants at www.husbanken.no



At Hjertebakken housing co-operative in Nesoddtangen in Akershus, eight people who need a small amount of support have moved into their own homes.

The young people who live at Hjertebakken housing co-operative, which consists of eight homes divided between two semi-detached houses and one building with four flats, will own their own properties. All eight of the units meet the requirements for life-span housing. The total cost of each housing unit is NOK 2,100,000. The Housing Bank has provided a personal grant of NOK 1,100,000.



THE WINNER OF THE GOVERNMENT'S AWARD FOR GOOD PRACTICE IN BUILDING DESIGN 2011

The Knut Hamsun Centre at Hamarøy in Nordland won the Norwegian Government's Award for Good Practice in Building Design, in competition with six other buildings across Norway.

The award is one of the most prestigious prizes in the Norwegian architecture and construction industries. The NOK 200,000 prize was shared between the architects Steven Holl Architects and LY arkitekter as, the landscape architects Landskapsfabrikken and the client Nordland County Council. The centre is located on the island of Hamarøy, which was where Knut Hamsun spent most of his childhood. Local enthusiasts have managed to create a unique centre set amidst spectacular scenery.

The jury gave the following reasons for its decision:

The Knut Hamsun Centre is one of the most singular buildings to have been built in Norway in recent decades.

The project pushes back boundaries and sets a new standard for the purpose of architecture: not only does it combine form and function, it is also a landscape element and a catalyst for development. The centre has injected fresh dynamism into the small hamlet where it is located, generating outside interest and bringing visitors. The centre illustrates how untraditional projects, based around striking architecture, can also boost local tourism and business. The award for 2011 goes to the Knut Hamsun Centre, due to the outstanding quality of the project and its architecture, both by national and international standards. The building challenges many traditional conceptions of what architecture is. It both provokes and elicits enthusiasm through its strong, bold and untraditional design.

The Knut Hamsun Centre on the island of Hamarøy (Photo: Nils Petter Dhale)

Quick facts:

- Client: Nordland County Council
- Architects: Steven Holl Architects and LY arkitekter as
- Landscape architects: Landskapsfabrikken
- Year of construction: 2009



THE WINNER OF THE GOVERNMENT'S AWARD FOR OUTSTANDING HOMELESSNESS INITIATIVE

The self-build project «From homeless to homeowner» in Nøtterøy Municipality won the Norwegian Government's Award for Outstanding Homelessness Initiative.



The project consists of six small detached houses for people who were previously homeless, and who had suffered from addiction and mental health problems. The concept and fundamental approach was that the future residents should participate in the planning and building processes. The purpose of the project was to build small, safe homes for people with complex welfare needs. Involving the users and their families, as well as ensuring collaboration between all of the relevant stakeholders, was at the heart of the self-build concept. The participants received support from professionals from Nøtterøy Municipality and from the Vestfold community mental health service.

The project has subsequently been evaluated with the help of Vestfold University College. The main finding was that the participants experienced an improvement in quality of life. Their material standard of living has improved, and they feel that their lives have become more stable and predictable. Other positive outcomes include a greater sense of security, control and responsibility, as well as bonding amongst the participants and with the other people working on the building site.

Important criteria for success include:

- The normalisation principle, based on the «Housing first» model
- Cooperation with the specialist health care services: Collaboration in practice.

The jury gave the following reasons for its decision:

– The project had a high level of user involvement, giving users a sense of achievement and responsibility, as well as inter-departmental collaboration.



The happy prizewinners (Photo: The Housing Bank, Mette Presterud)

Quick facts:

- A collaboration agreement has been signed between the municipality and the Vestfold community mental health service
- Individual plans have been agreed with each participant
- Close cooperation with NAV, the Housing Bank, LARNETT, LmS (National federation for prevention of drug abuse), Vestfold University College and ASVO Nøtterøy.



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The full annual report for 2011 is available at www.husbanken.no (Norwegian only)