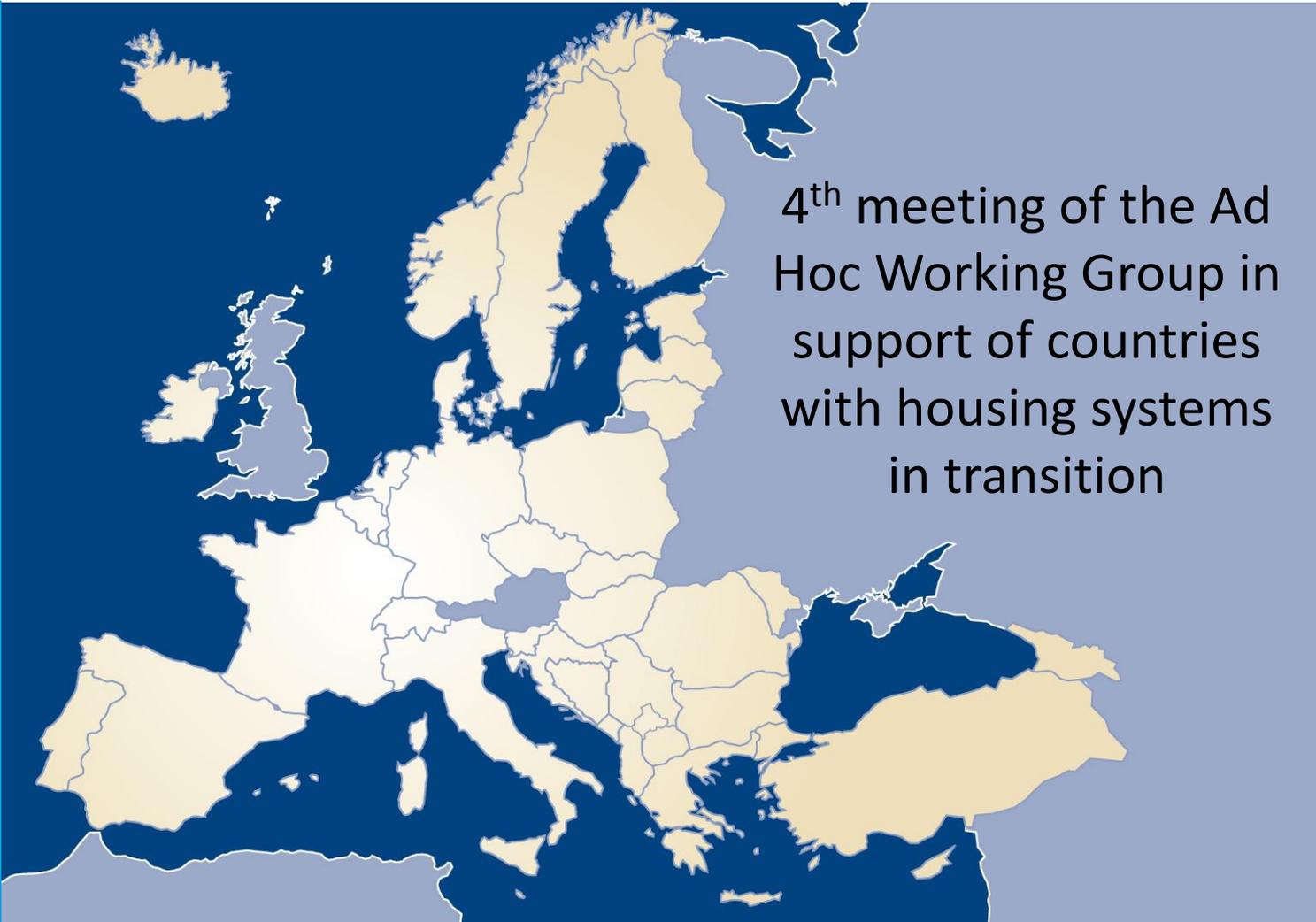


# Addressing complex needs of vulnerable groups

A map of Europe with several countries highlighted in yellow. The highlighted countries include Iceland, the United Kingdom, Ireland, Norway, Sweden, Finland, Denmark, Germany, Poland, Czech Republic, Slovakia, Hungary, Austria, Switzerland, Italy, Spain, Portugal, Greece, Turkey, and Estonia. The rest of the map is in a dark blue color.

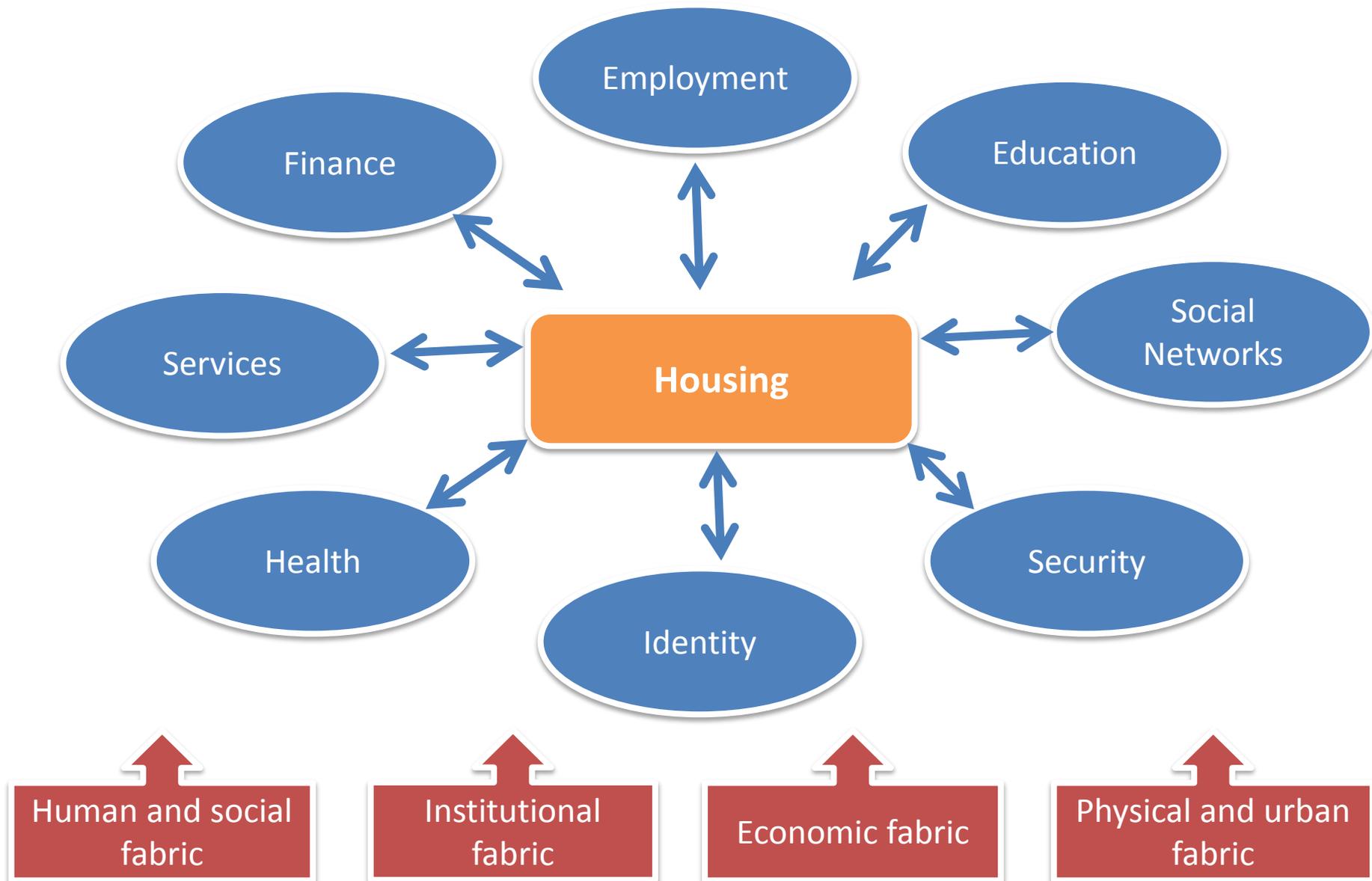
4<sup>th</sup> meeting of the Ad Hoc Working Group in support of countries with housing systems in transition

Tallinn (Estonia)  
16 April 2019

Luigi Cuna  
luigi.cuna@coebank.org  
Senior Evaluator

Karin Lepp  
karin.lepp@coebank.org  
Country Manager

# Complexity of needs, factors, systems and objectives



# Case study: Closing of Collective Centers in Bosnia and Herzegovina



CEB Loan	Description	Beneficiary group	Location	Tenure	Stakeholders
EUR 60 million (60% of the total cost)	Construction of 82 buildings with 2,217 units for 7,200 persons	Internally displaced persons living in Collective Centers (CC)	Throughout the country in total 45 municipalities	Public rental housing owned by municipalities	<ul style="list-style-type: none"> <li>• State and entities' Ministries of Human Rights and Refugees</li> <li>• Local Municipalities</li> <li>• UNHCR</li> <li>• CRS</li> </ul>

## **Project objective:**

- provision of adequate housing for Internally Displaced Persons

## **Social measures:**

- introduce to municipalities social housing principles
- set up beneficiary databases
- assist the transfers from Collective Centers into the new communities

## **Managing high level of complexity:**

- partner with other international organizations and NGOs
- pool technical assistance and grants

# Case study: Social housing for low-income persons in Wallonia, Belgium



CEB Loan	Description	Beneficiary group	Location	Tenure	Stakeholders
EUR 230 million (50% of the total cost)	Access to social mortgage loans for purchase and renovation of dwellings as well as refinancing	Low-income population, large or single-parent families	Wallonia	Private home ownership	<ul style="list-style-type: none"> <li>• Walloon Region</li> <li>• Walloon Housing Fund for Large Families (FLW)</li> </ul>

## **Project objective:**

- provision of access to ownership of decent housing

## **Beneficiaries and eligibility criteria:**

- conditions in terms of family size, income and assets to access the mortgage loans
- interest rate of loan determined by final beneficiary's income, family size, geographical location of property
- mortgage loan operations accompanied by technical and social support from Walloon Housing Fund experts

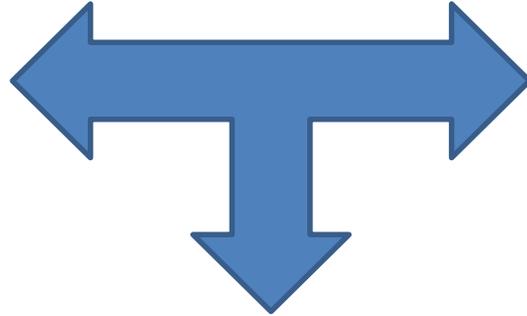
# Evaluation at CEB

Were the stated objectives achieved?

How do they contribute to development goals?

Are results sustainable?

Holding the institution accountable to its social mandate



Use of evaluation knowledge to improve the quality and performance of future operations

Promoting outreach and dissemination of relevant knowledge

# The fundamentals of evaluation

- Application of internationally recognised evaluation criteria:
  - Relevance
  - Effectiveness
  - Efficiency
  - Impact
  - Sustainability
- Triangulation of data and information sources
  - Documentary evidence
  - Participatory processes with beneficiaries
  - Interviews with key informants
  - Analysis of available data and statistics
- Use of theory of change
  - What social changes are anticipated ?
  - What other factors enter into play ?

## Promote use of evidence

- Was the project grounded in satisfactory knowledge of the housing market and its gaps?
- Was the project grounded in satisfactory knowledge of the beneficiaries and their aspirations?
  - Affordable for whom?
  - Affordable how?
  - Affordable for how long?
- How can expected social objectives be measured?

# Help the sector move away from an output-based to a more explicit definition of social success



*“The objective of the project is to build 2 989 dwellings to accommodate an equivalent number of families”*



# Nuancing the challenges

- Affordable today does not mean affordable forever
- Working on the two sides of the cost-income equation is necessary

## + ADEQUATE + SAFE HOUSING

- Coping with risk of insufficient maintenance
- Enabling access to adequate services for **human development**
- Ensure consistency with urban and regional development priorities

