





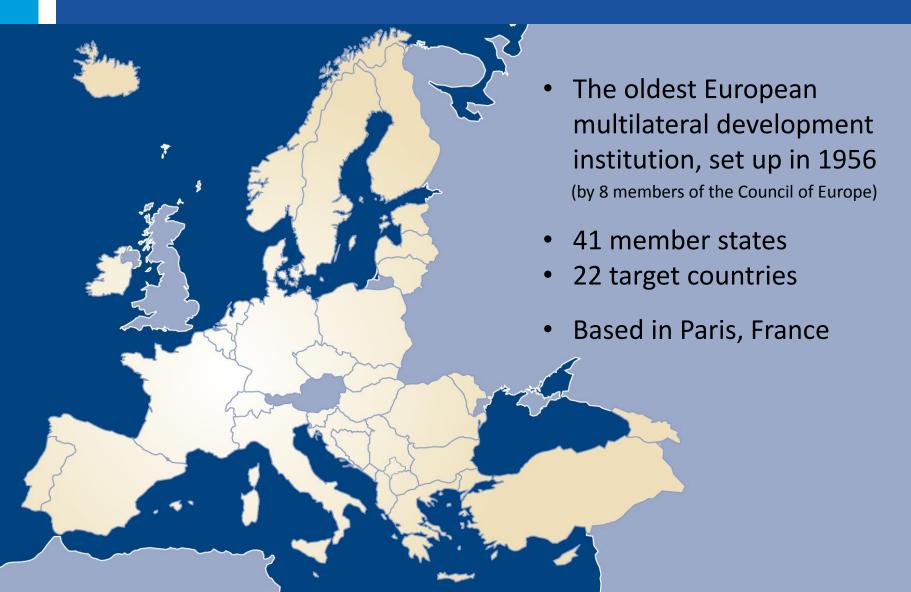


Council of Europe Development Bank (CEB)

HOUSING PROJECTS

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CEB: the social development bank in Europe



2018 Key figures

- € 47.7 billion in projects financed since the inception of the CEB
- Projects approved: € 3.9 billion
- Loans disbursed: € 2.8 billion
- Loans outstanding: € 14.6 billion

- Equity: € 3 billion
- Total assets: € 24.3 billion







Principles and values

The CEB supports the principles and values of the Council of Europe.

- The CEB invests in social inclusion.
- The Bank contributes to improving the living conditions of the most vulnerable populations in wider Europe.









How we work

Means of action

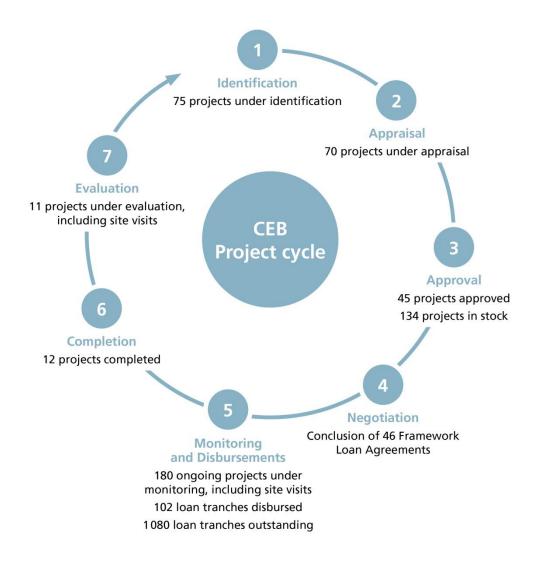
The CEB can provide loans to its 41 member states to finance projects corresponding to a certain number of sectoral, geographic, social and financial criteria.

Potential borrowers include:

- Governments
- Local or regional authorities
- Financial institutions



Project cycle – with 2018 activity figures





Working in partnerships

- A network of close partnerships with other international organisations, including UN agencies such as UNHCR, UNICEF and UNDP, with a Foundation such as 100 Resilient Cities and with donors through trust accounts
- Bilateral framework agreements with international financial institutions such as the EBRD, World Bank, ESM or NIB
- Strategic cooperation with the European Union



Emergency situations

- Migrant and Refugee Fund
- Regional Housing Programme































Our priorities

The CEB's sectoral priorities

The CEB has three priorities ("sectoral lines of action") set in the Development Plan 2017-2019:

- Sustainable and inclusive growth
- Integration of refugees, displaced persons and migrants
- Climate action: developing adaptation and mitigation measures

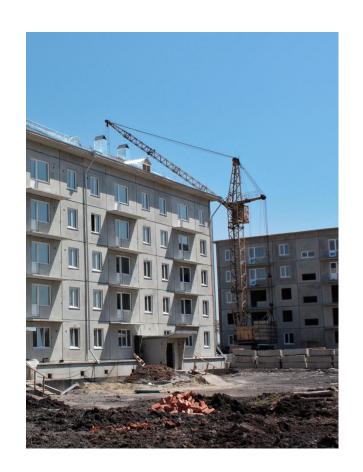


Projects approved in 2018: € 3.9 billion



Sustainable and inclusive growth Housing for low-income persons

- High level of poverty and housing exclusion across Europe
- CEB loans finance sustainable and affordable housing for low-income and disadvantaged population groups
- Housing: € 3.1 billion of lending in the period 2010-17 (17% of the total Bank's loans)





Social Housing Development Programme, Ireland

- 2 246 housing units for more than 7 500 low-income people throughout Ireland
- Programme running between 2015 and 2020
- In partnership with the Housing Finance Agency
- € 150 million as a CEB loan
 → € 500 million in total investment.





Improving Living Conditions in Urban and Rural areas in the Netherlands

- 9 600 social housing units;
- 1 000 students with access to new college facilities
- Programme running between 2017 and 2021
- In partnership with Bank Nederlandse Gemeenten (BNG Bank)
- € 300 million as a CEB loan
 → € 600 million in total investment.





Social Housing for Low-Income and Vulnerable People, Republic of Moldova

- 636 housing solutions for more than 2 200 low-income, vulnerable people
- Programme running between 2011 and 2019
- In partnership with the Ministry of Agriculture, Regional Development and Environment
- Financing:
 - € 13.4 million as a CEB loan
 - € 2 million interest rate subsidy
 - €50 000 in technical assistance
- € 20.4 million in total investment costs.





Rented Social Housing in North-Rhine Westphalia, Germany

- 2 693 housing solutions for low-income, vulnerable people
- Programme running between 2013 and 2018
- In partnership with NRW Bank
- € 150 million in CEB loans →
 € 425 million in total investments





Social Housing Programme for Helsinki, Finland

- 2 011 housing units: 637 newly built and 1 374 rehabilitated
- Programme running between 2009 and 2011
- In partnership with the City of Helsinki
- € 100 million as a CEB loan
 → € 393 million in total investment.





Success keys





- Beneficiary selection and eligibility criteria
- Mature projects: strategy, legal framework, scope, implementation, land, urban-technical conditions...
- Affordable financing: mortgage terms, subsidies, technical support)...but also grants



For more information, visit: www.coebank.org



The social development bank in Europe

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The CEB publishes its activity report (Report of the Governor) and its Financial Report for the year 2018. As part of the Bank's annual reporting package, the CSR Report and the Donor Report for the past year are also available online.

Portugal: CEB signs €100 million loan agreement with Instituição Financeira de Desenvolvimento (IFD) to support MSMEs

01 Apr 2019

CEB IN BRIEF

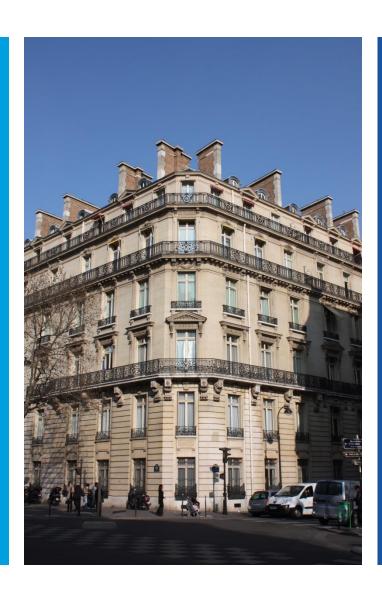


Migrant and Refugee Fund

Trust fund set up by the CEB to help its member states deal with migrant and refugee flows.

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