



Boverket

Myndigheten för samhällsplanering,
byggande och boende

Boverket & Swedish housing

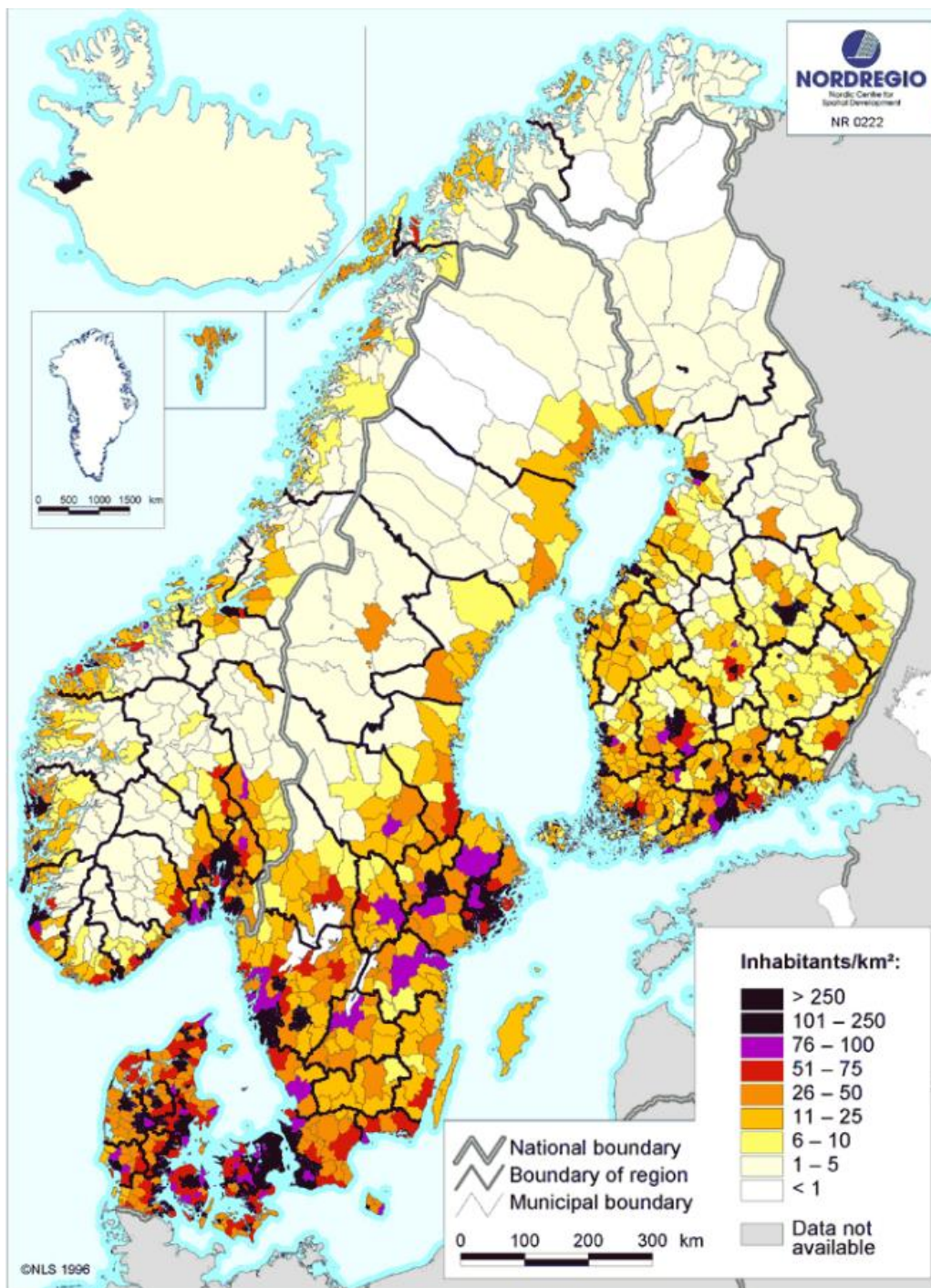
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Regions and population density.

Greater Stockholm
2.34 million

Greater Göteborg
1.03 million

Greater Malmö
0.73 million

Boverket

Swedish National Board of Housing Building and Planning



Boverket

Swedish National Board of Housing Building and Planning



- Central Government Authority under the Ministry of Finance
- Governmental Commissions
- Survey of the Housing Market
- **Building Design and Construction Regulations**
- **Monitoring of the Planning and Building Act** and the Use of Land and Water Resources
- Sustainable Urban and Regional Development



Tenure forms (2018)

Single-family owner-occupied housing (39%)

Multi-family co-operative housing (23%)

Multi-family rental housing (38%)

Municipality-owned housing companies (“council housing”)

Private property companies

Multi-family owner-occupied housing (“condominium”) (close to 0%)

No social housing segment!

Tax on housing

No property tax .

Replaced 2007 by a minor annual fee.

Capital gains tax on owner-occupied housing – about to be removed permanently?

Interest rate tax deduction on mortgages.

Tax deduction for minor investments in owner-occupied housing.

No wealth tax.

No inheritance tax.

No gift tax.

Rent control

“Hard” rent control 1942.

“Soft” – indirect – rent control from 1968.

Rent control applies to most rental housing units.

However,

Rents are set in collective negotiations:

- tenant union – property owners (both council housing and other property companies)

The Rent tribunal can try individual rents and reject rents that deviate from the established rent level .

Rents do not really reflect value of location – not within cities, nor between.

Rents in new construction (approx. 2006 –) are set under 3 (!) new regimes.

General housing market issues

General housing shortage particularly in greater Stockholm

Lack of student housing and housing for young adults

Lack of affordable housing

Lack of rental housing

Low production of rental multi-family housing

But recently also overproduction (!)

Conversion from rental to co-operative housing

Low mobility rates – lock-in effects

Negative effect on economic growth?

High housing prices and price increases – in certain sub-markets

High LTV ratios

Segregation

Ghettoization and stigmatization of suburbs

Overcrowding, particularly among people born abroad

Homelessness

Lack of attractive housing for the elderly

Housing shortage in certain “less attractive” markets

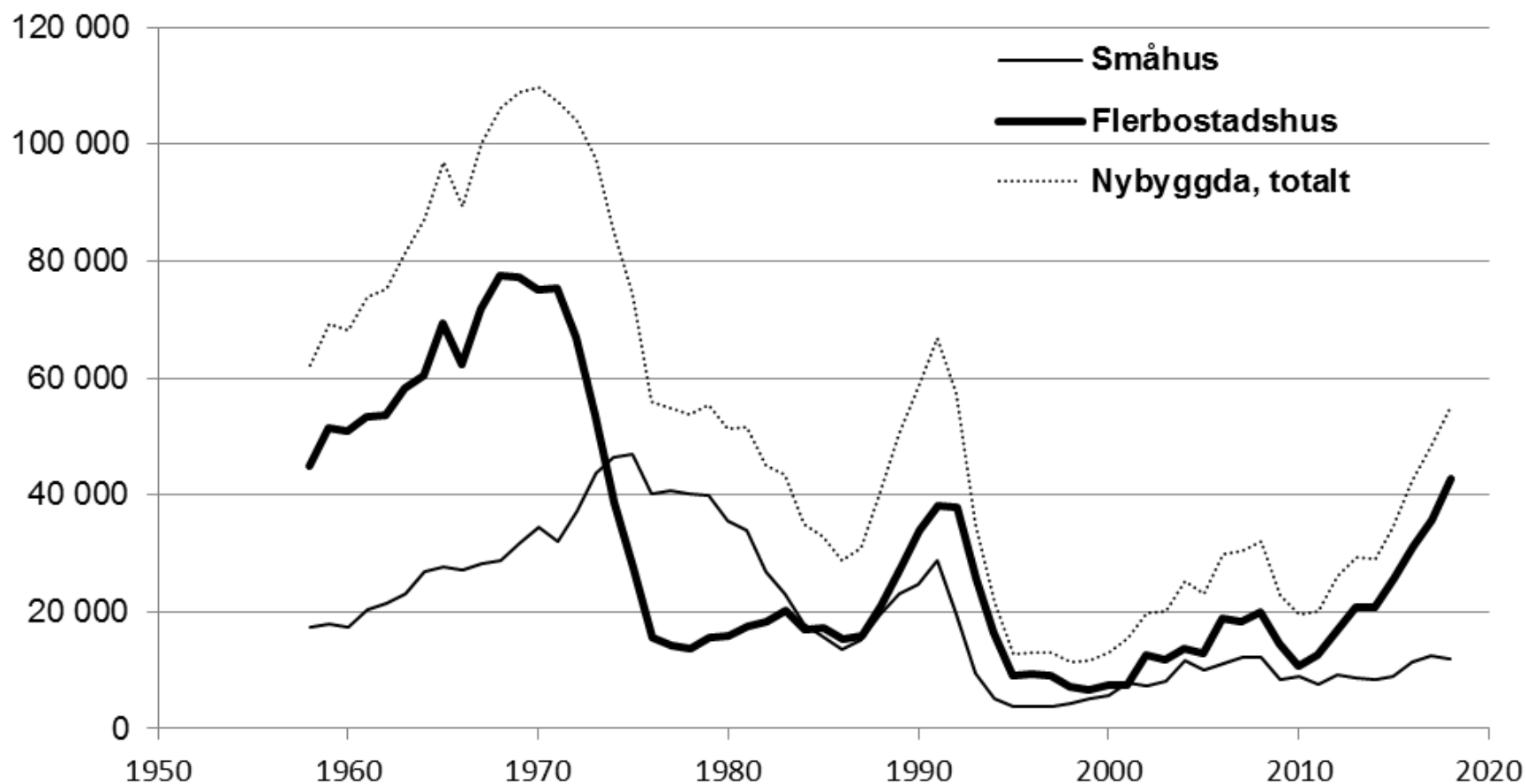
Unprofitable council housing companies in certain markets

However,

Boils down to 5 fundamental problem areas

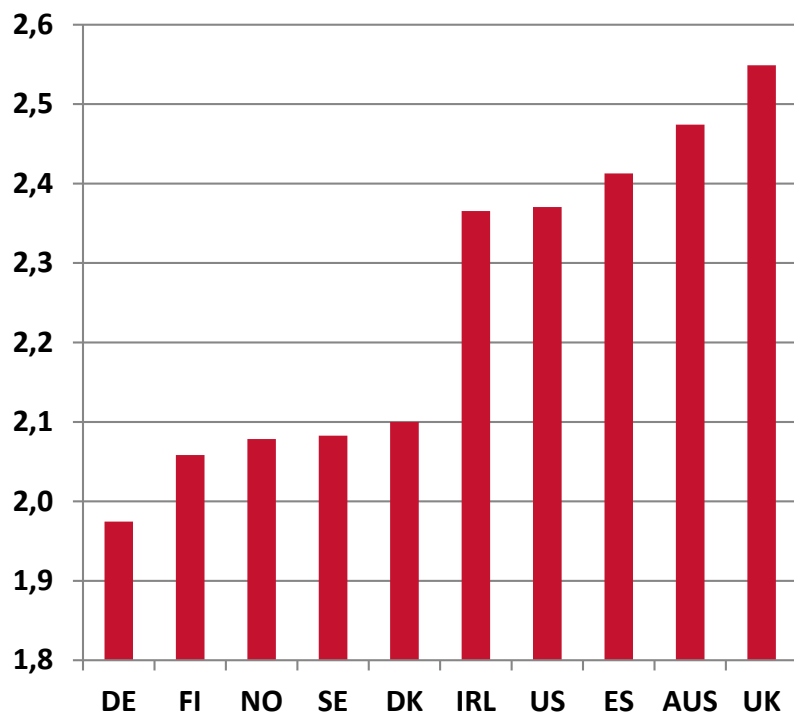
- (1) High household indebtedness
- (2) Taxes and subsidies cause lock-in effect in owner-occupied housing
- (3) Rent control causes lock-in effect in rental housing
- (4) Complicated/time-consuming zoning and building permit restrictions
290 Municipalities are responsible for physical planning
They are quite independent
26 within Greater Stockholm alone
- (5) No specific solutions for the poor (or young, or migrants).
There is no Swedish ARA!

Housing construction 1958-2018

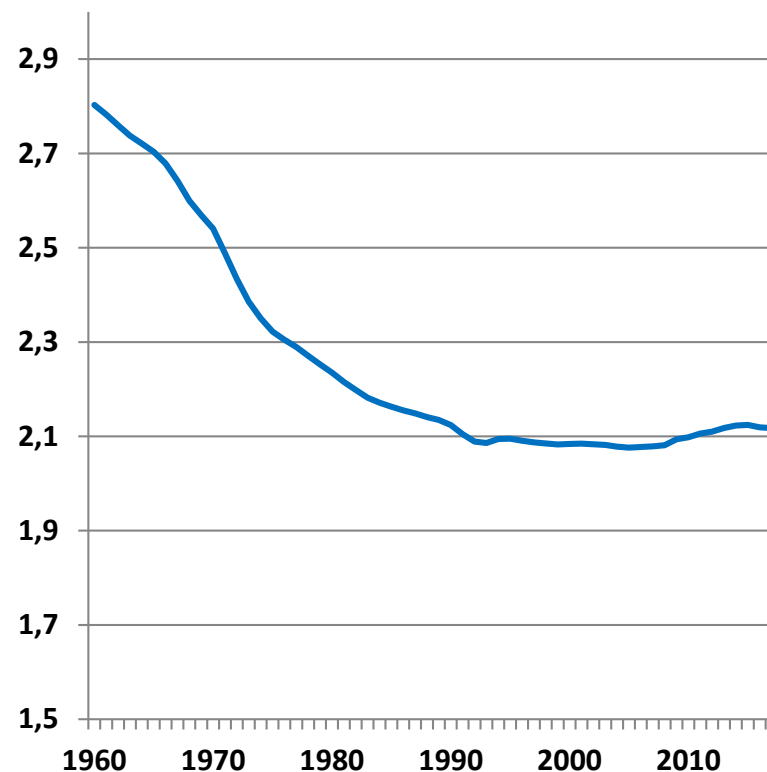


Housing density

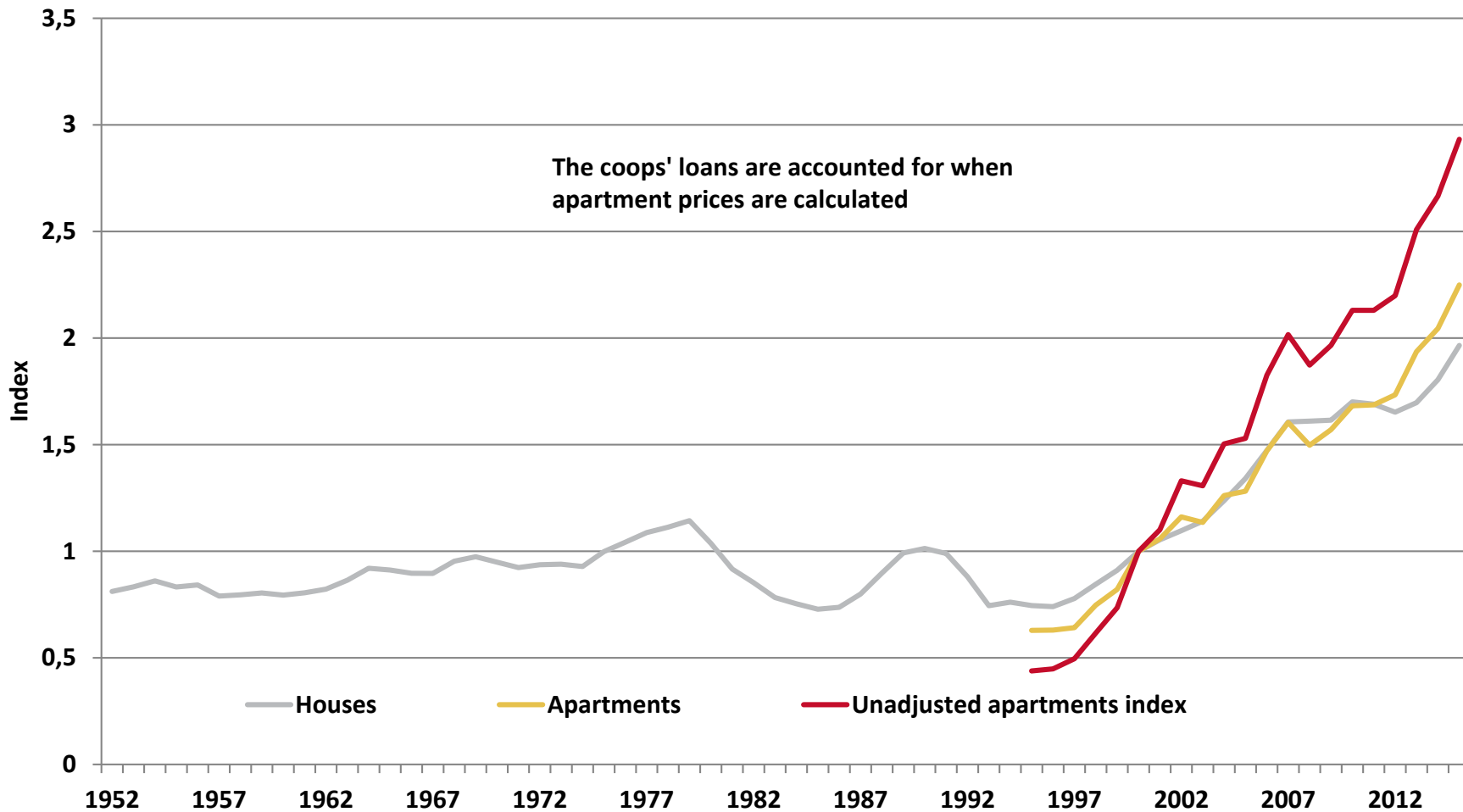
**International comparison:
Average number of inhabitants
per dwelling**



**Average number per dwelling in
Sweden, 1960 to 2017**

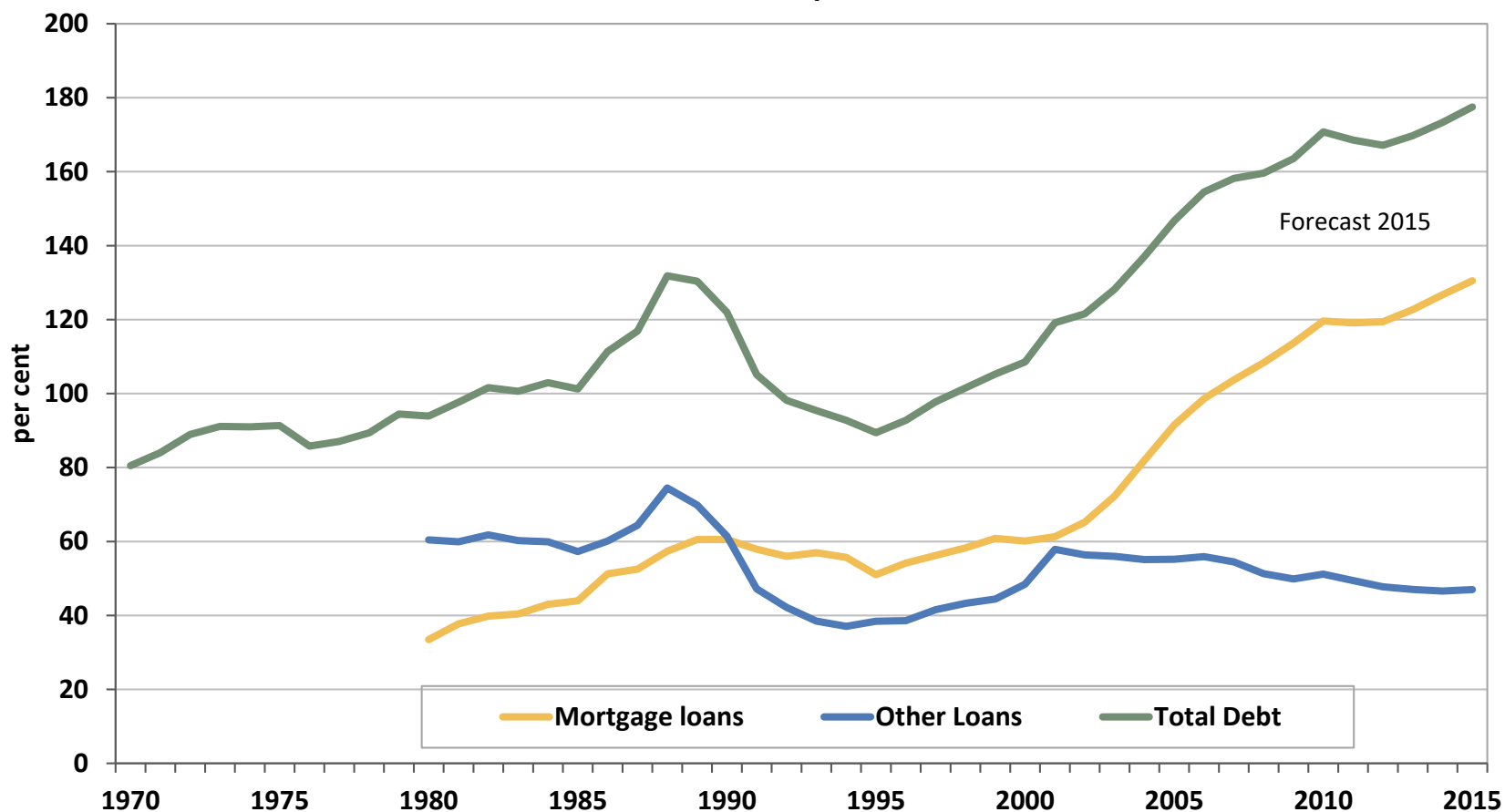


Real price indices on owner-occupied houses and co-op apartments

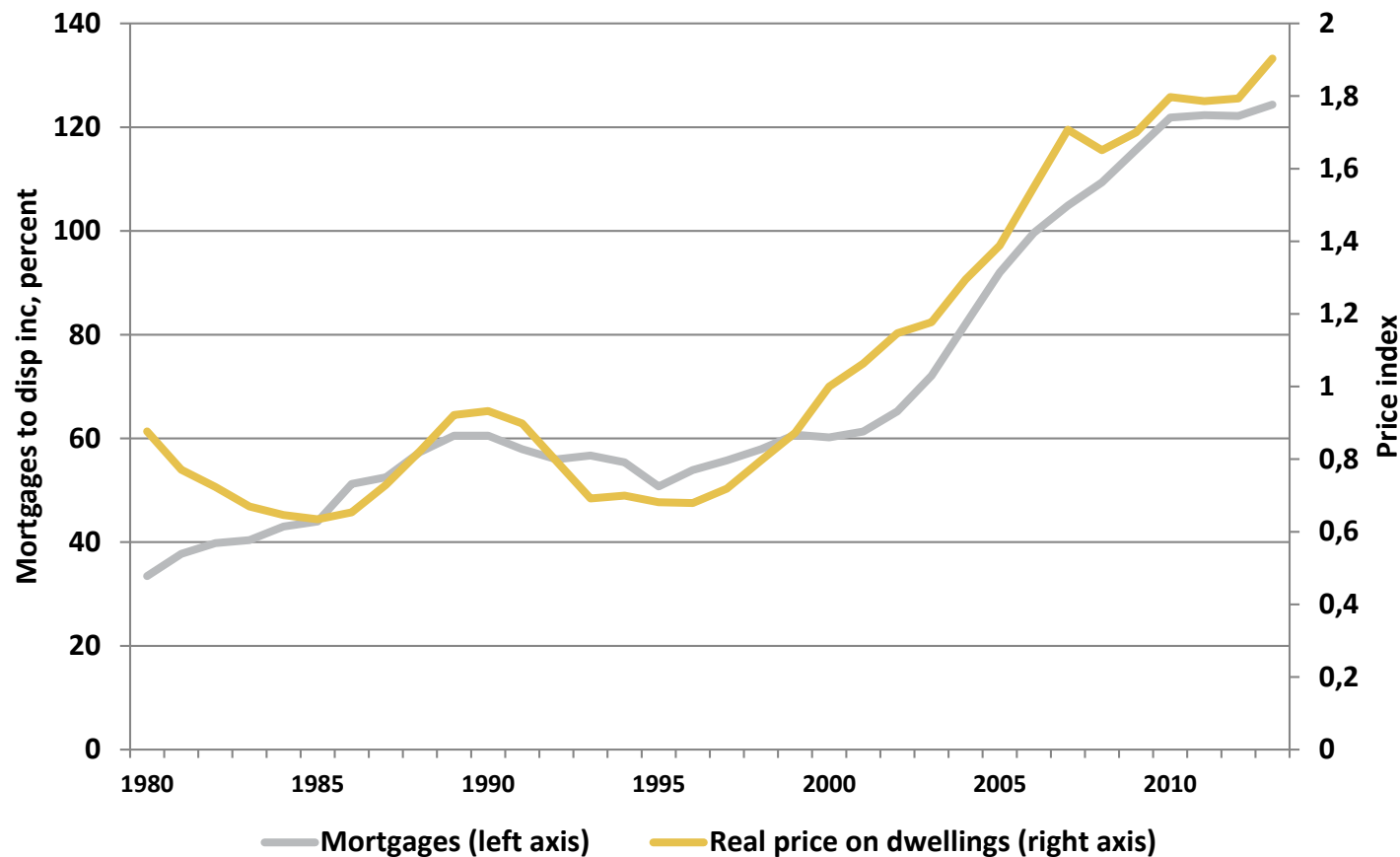


Household indebtedness continue to increase

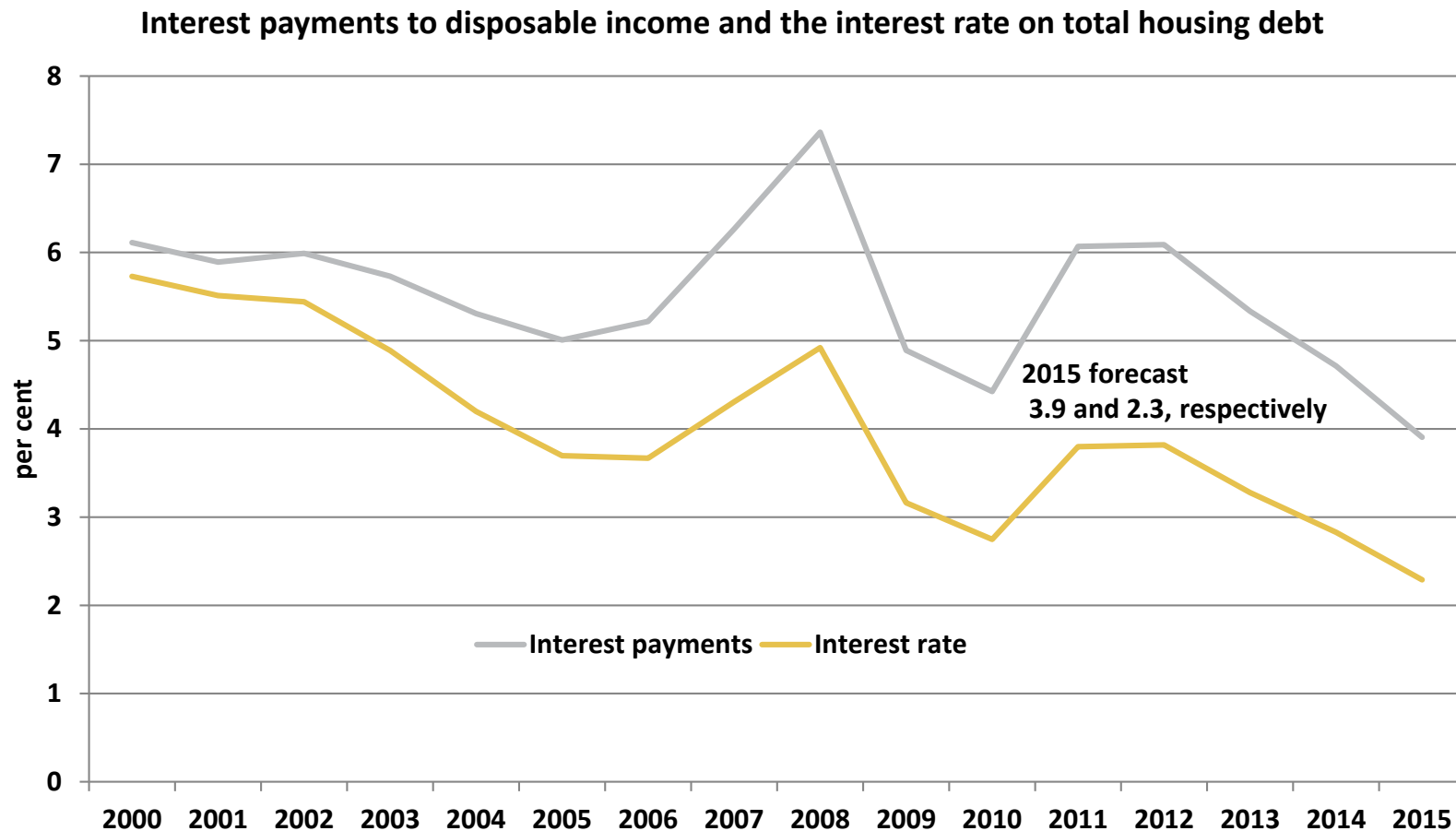
Household Debt to Disposable Income



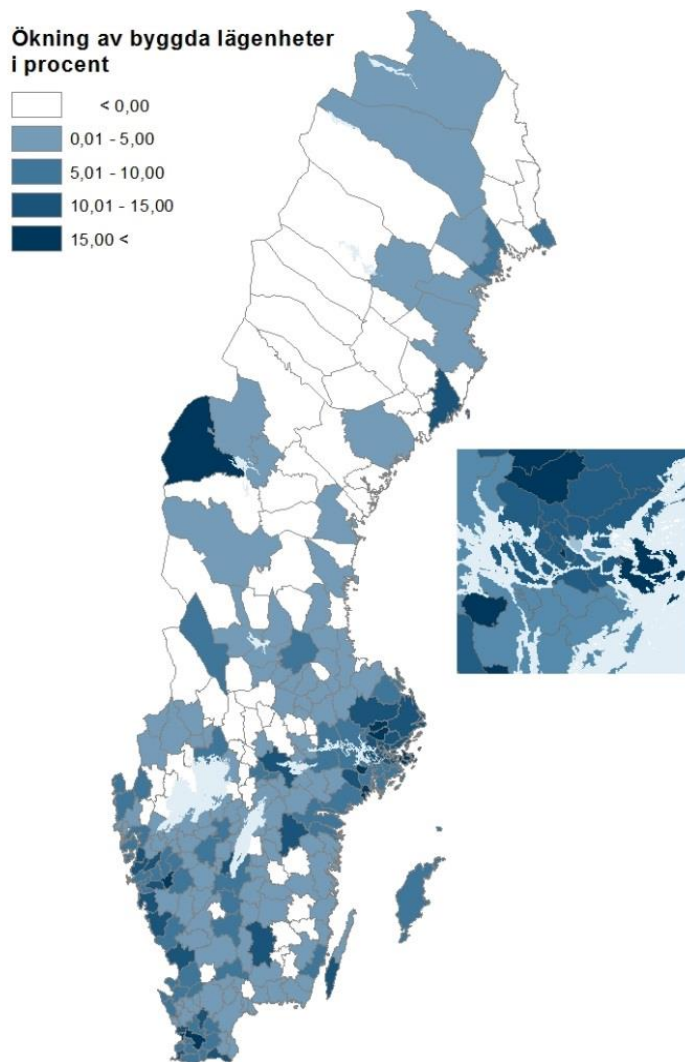
A borrowing and lending spiral



Interest payments are declining



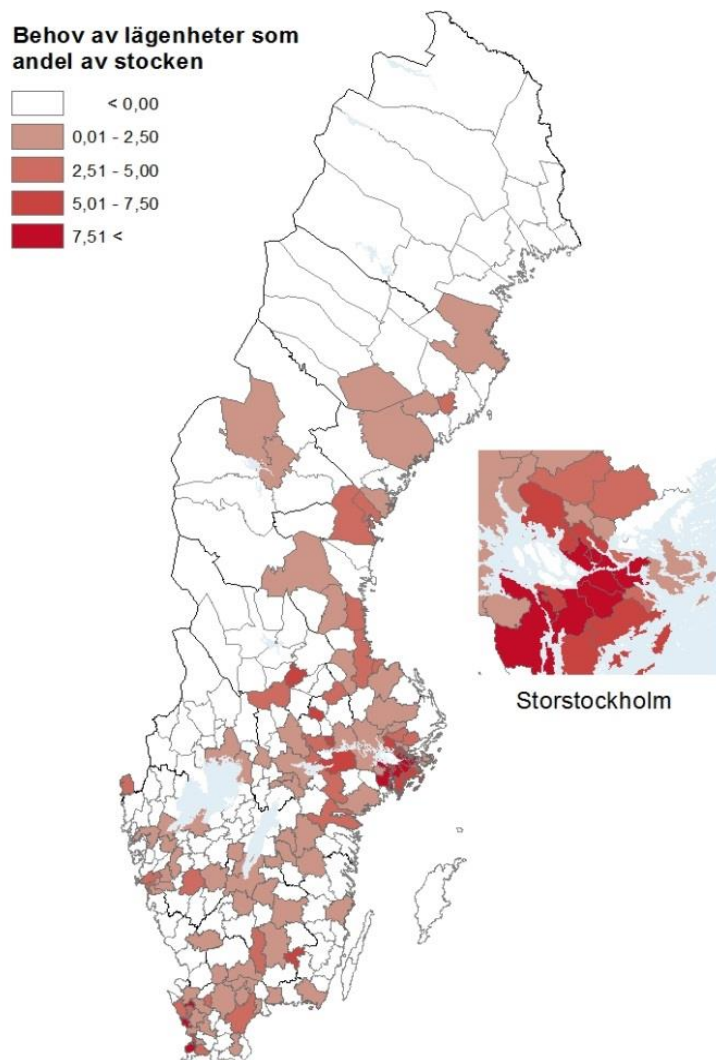
Housing construction 2005-2015



Kommuner med störst relativ
ökning av antal bostäder

- Knivsta 26 %
- Nykvarn 21 %
- Lomma 19 %
- Sundbyberg 16 %
- Bollebygd 15 %
- Kungsbacka 15 %
- Solna 15 %
- Sigtuna 15 %
- Värmdö 15 %
- Vallentuna 14 %
- Habo 14 %
- Lund 14 %
- Uppsala 14 %
- Umeå 14 %

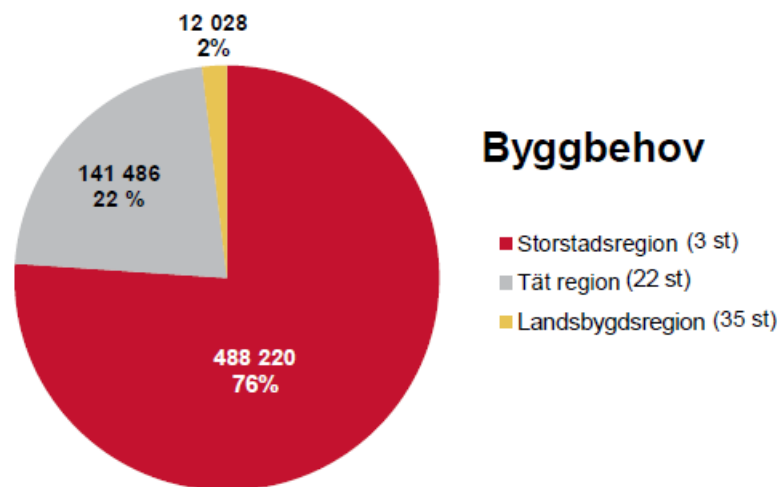
Housing shortage in 120 municipalities 2015 given 2005 standards



- Där bodde 70 % av befolkningen
- Där saknades 138 000 bostäder
 - 70 000 bostäder i Stor-Stockholm
 - 16 000 bostäder i Stor-Malmö
 - 12 000 bostäder i Stor-Göteborg
- 170 kommuner har fler bostäder per capita 2015 än 2005
 - Där fanns ett överskott på 30 000 bostäder

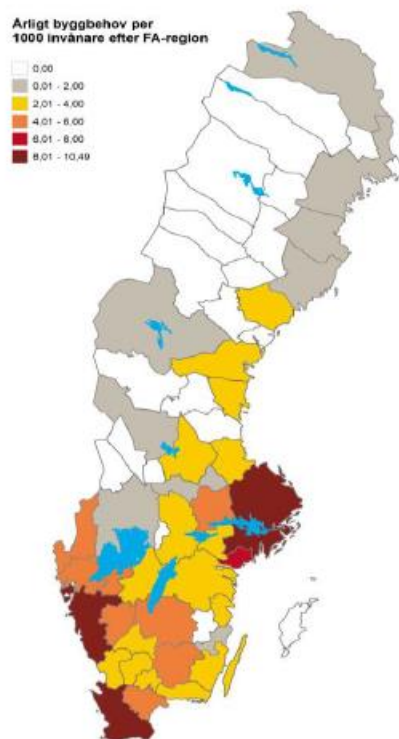
Need for new housing – distribution on types of regions

Behovet av nya bostäder – ojämnt fördelat i landet



Need for new housing per capita

Byggbehovet per tusen invånare och år



New political initiative

73-punktsprogrammet:

(4) Tax reform within 3 years

(44) Rent setting reform within 2 years