

Conference

Housing Finance – Market and Structures

Date: 14 November 2016

Venue: Quadriga Forum Berlin, Werderscher Markt 13, 10117 Berlin, Germany

Language: English

Introduction

Countries in Europe are facing enormous challenges in providing adequate affordable housing to all. To help the countries address these problems, 56 member States in the [UNECE Region](#) developed [the Geneva UN Charter on Sustainable Housing](#), which was endorsed by the UNECE countries in April 2016. The main purpose of this document on sustainable housing is to ensure the access to decent, affordable and healthy housing in the UNECE region. The Geneva UN Charter underlines the importance of housing finance. According to the Charter: *“transparent, efficient and effective accounting, regulatory procedures and mortgage rules in order to ensure appropriate mortgage availability, protect consumers, enhance their housing security, enlarge housing choices and reduce the risk of homes being lost”*.

The conference will discuss the situation with the housing finance and policies supporting achieving affordable housing finance in Germany and other European countries. In the European Union context, this discussion refers to the implementation of the European Parliament and the European Council Directive 2014/17 of 4 February 2014 on credit agreements for consumers relating to residential immovable property. The Directive was to be implemented into national legislation in the EU member states until 21 March 2016. The conference sessions will discuss the implementation of the Directive.

The conference is organised by the [German Association of Pfandbrief Banks \(vdp\)](#) and the [United Nations Economic Commission for Europe Real Estate Market Advisory Group](#).

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Agenda

Morning Session: Housing Finance and Refinancing Structures in Europe

09:00-09:20 Welcome

Reiner Lux, HypZert

Inger M. Vold Zapffe, Member of the Bureau of the UN Economic Commission for Europe Committee on Housing and Land Management; and Assistant Administrative Director, the Norwegian State Housing Bank

09:20-09:45 Housing Markets and Mortgage Lending in Europe

Thomas Hofer, vdpResearch

09:45-10:30 Directive 2014/17/EU on Credit Agreements for consumers relating to residential immovable property and its consequences for Housing Finance

Dr. Matthias Tiemer, Syndikus, Deutsche Kreditbank AG; Dr. Thomas Seeber, KSW Schima Wallentin Rechtsanwälte; Sibylle Barent, vdpPfandbriefAkademie (Moderator)

11:00-12:30 Funding of housing mortgage loans: deposits, public sponsorships, saving collectives, covered bonds. Compared covered bond models of Europe

Andreas Luckow, Association of German Pfandbriefbanks (vdp)

Afternoon Session: Land Register and Mortgage in the credit process, case studies

13:45-14:00 Property Registries and mortgage execution

Fernando Méndez, Director of International Relations of Property Rights and Commerce Registrars Public Corporation of Spain (Colegio de Registradores de España)

14:00-14:30 Land Register, Mortgage and their role within the credit process

Sibylle Barent, vdpPfandbriefAkademie

14:30-16:45 Case studies: Financing a single family dwelling in Austria, Germany, Italy, Ukraine

Dr. Thomas Seeber, KSW Rechtsanwälte; Anna Pogrebna, CMS RRH Rechtsanwälte

16:45-17:00 Conclusions

The views expressed by the participants do not necessarily reflect the views or policies of the United Nations, the UNECE Committee on Housing and Land Management or of the Secretariat of the UNECE Committee on Housing and Land Management.

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Participation Fee: 199.00 EUR (incl. 19% VAT)

The United Nations Economic Commission for Europe will not receive any of the proceeds resulting from the participation fees charged for this event.

Register: <https://vdppfandbriefakademie.de/en/events-app/conference-housing-finance-market-and-structures/detail/>