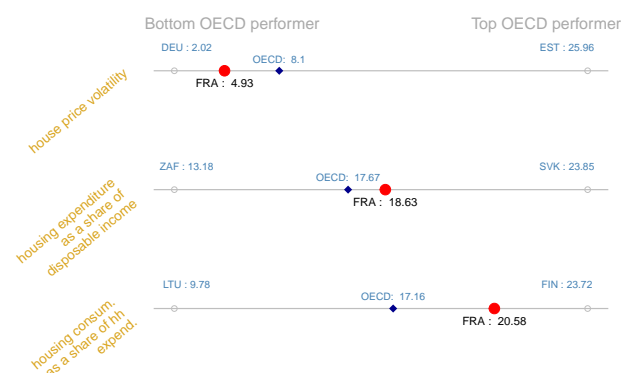


Housing Sector Outcomes: France

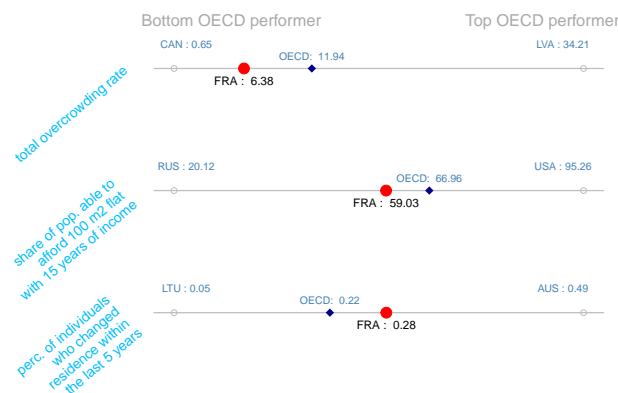
The provision of efficient, sustainable and inclusive housing is crucial for the well-being of citizens. Housing markets affect people's well-being through a wide range of channels including access to decent shelter, environmental quality, efficient use of scarce resources, type and extent of commuting or its contribution to strong and resilient economic growth. Galloping urbanisation coupled with increasing awareness for negative externalities arising from commuting and urban sprawl have put strain on housing markets and their capacity to deliver affordable housing to all while reducing environmental and health costs for current and future generations.

Efficiency



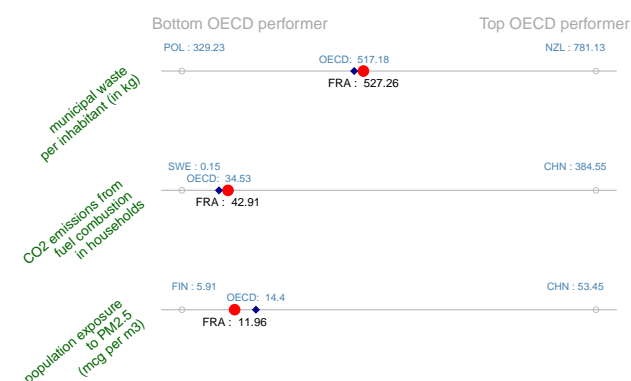
Efficiency is defined as the capacity of the sector to provide housing that meets demand across the France, to facilitate residential mobility and to deliver housing that contributes to macroeconomic stability. The overall performance of France is difficult to assess based on the three main indicators: housing consum. as a share of hh expend., housing expenditure as a share of disposable income, and house price volatility. The first dimension, housing consum. as a share of hh expend., is relatively far above OECD average (0.73). The second one, housing expenditure as a share of disposable income, is slightly above the average (0.61). Finally, the last selected indicator of efficiency house price volatility, is close to the average (0.53). Among the factors contributing to those performances we can mention [More from desks]

Inclusiveness



Inclusiveness refers to the capacity of the sector to provide affordable homes across tenure modalities, to tackle homelessness and to coordinate housing policies across levels of government. The overall performance of France is difficult to assess based on the three main indicators: perc. of individuals who changed residence within the last 5 years, share of pop. able to afford 100 m2 flat with 15 years of income and total overcrowding rate. The first dimension, perc. of individuals who changed residence within the last 5 years, is slightly above OECD average (0.65). The second one, share of pop. able to afford 100 m2 flat with 15 years of income, is in the lower third of the distribution (0.27). Finally, the last selected indicator of inclusiveness total overcrowding rate, is among the 35 percent better performing economies (0.76). Among the factors contributing to those performances we can mention [More from desks]

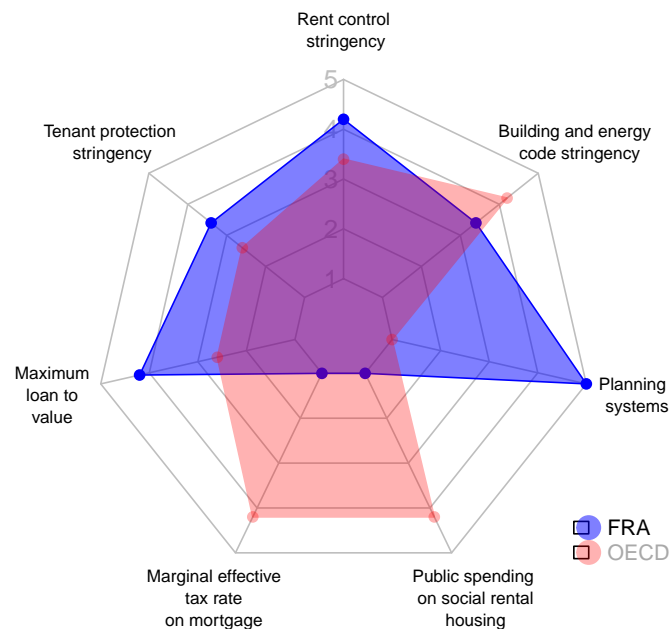
Sustainability



Sustainability assess the capacity of the sector to built environmentally sustainable housing and to design urban areas that support the environment.. The overall performance of France is difficult to assess based on the three main indicators: population exposure to PM2.5 (mcg per m3), CO2 emissions from fuel combustion in households and municipal waste per inhabitant (in kg). The first dimension, population exposure to PM2.5 (mcg per m3), is relatively far below OECD average (0.15). The second one, CO2 emissions from fuel combustion in households, is between the 65th and 85th percentile (0.73). Finally, the last selected indicator of sustainability municipal waste per inhabitant (in kg), is slightly above the average (0.62). Among the factors contributing to those performances we can mention [More from desks]

Housing Sector Policies Variables: Definitions

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Efficiency

Residential Investment

Difference in number of dwellings that were completed during a given year and are ready to be occupied between two consecutive quarters

House Price Volatility Price to income

Standard deviation of (real) house price index
Ratio between (real) house price index and median yearly income

Mortgage claims

add definition

Inclusiveness

Home ownership Over-crowding

add definition
Percentage of household that does not have at its disposal a minimum number of rooms

Over burden

add definition

Sustainability

Local air pollution

Presence of contaminant or pollutant substances in the air that do not disperse properly and that interfere with human health or welfare, or produce other harmful environmental effects

CO₂ emission Urban sprawl

Product of fuel efficiency and the carbon intensity per kWh.5
Low average urban population density

Policy

Rent control stringency

The rent control indicator measures the extent of rental regulation in the private rental market by country.

Tenant protection

It considers the presence of controls on rent levels and rent increases
The tenant protection indicator considers the ease of tenant eviction, tenure security and deposit requirement

Social housing LTV

Share of public expenditure on social housing
Maximum loan-to-value ratio

METR mortgage Building and energy code stringency

Marginal effective tax rate on mortgage
Definition to find

Planning system

Definition to find