

Den norske boligmodellen under koronapandemien

- en kommentar til Samfunnsøkonomisk Analyses rapport

28. oktober 2020



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Kommentarer

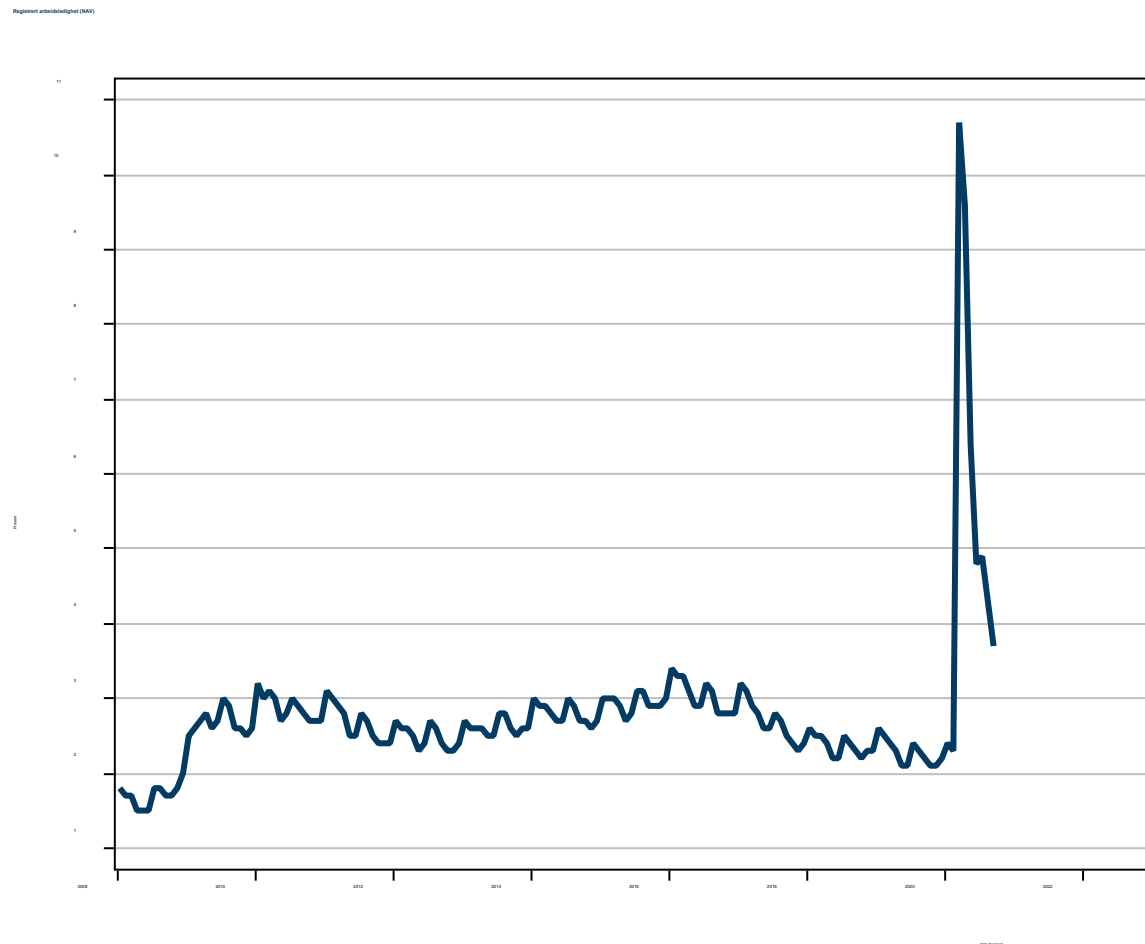
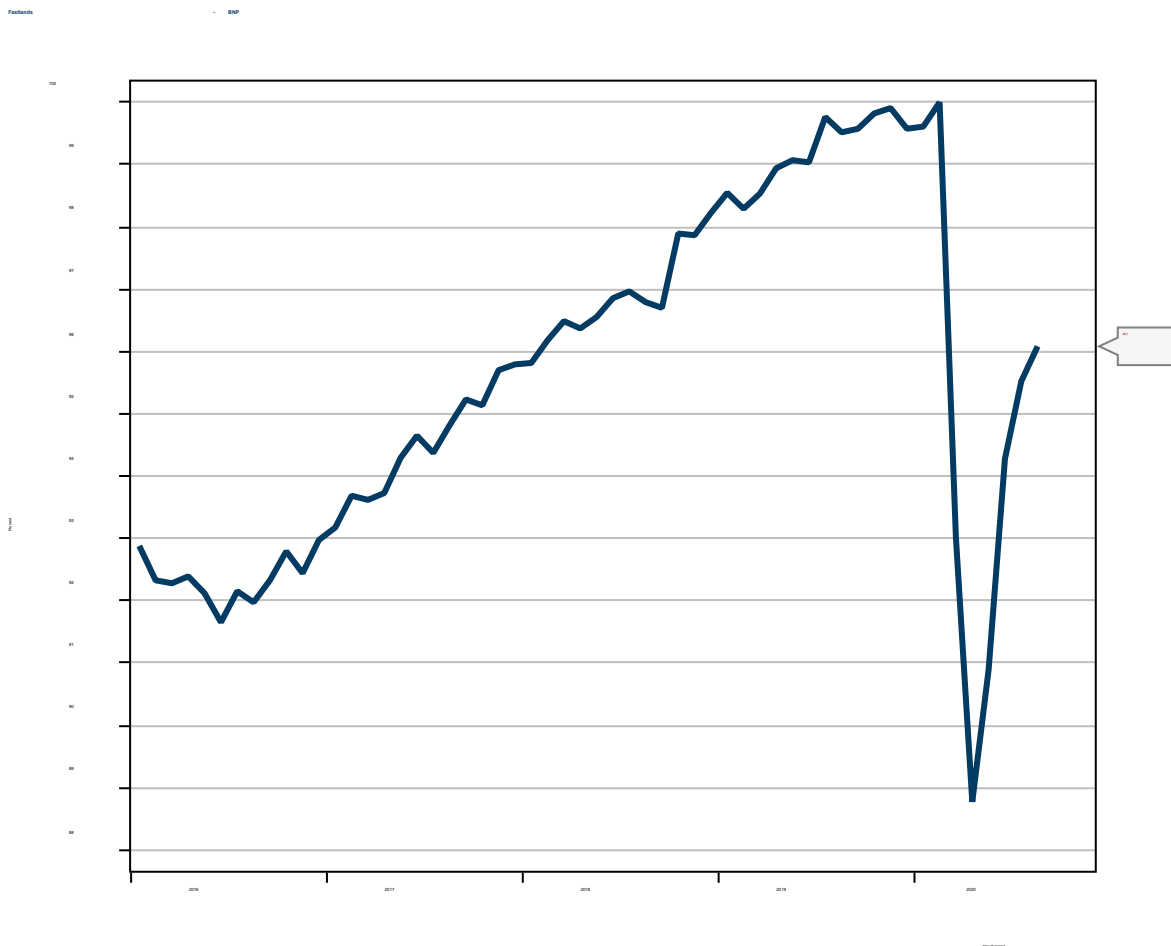
Funn/konklusjoner:

- Boligmarkedet har klart seg bra:
 - Ekspansiv politikk har beskyttet boligmarkedet
 - Boligkjøperne er i mindre grad rammet
- Pandemien rammer skjevt:
 - Økonomisk ulikhet forsterkes
 - Regionale forskjeller forsterkes
- Den norske boligmodellen står fortsatt sterkt, og mulig sterkere enn før

Påstander:

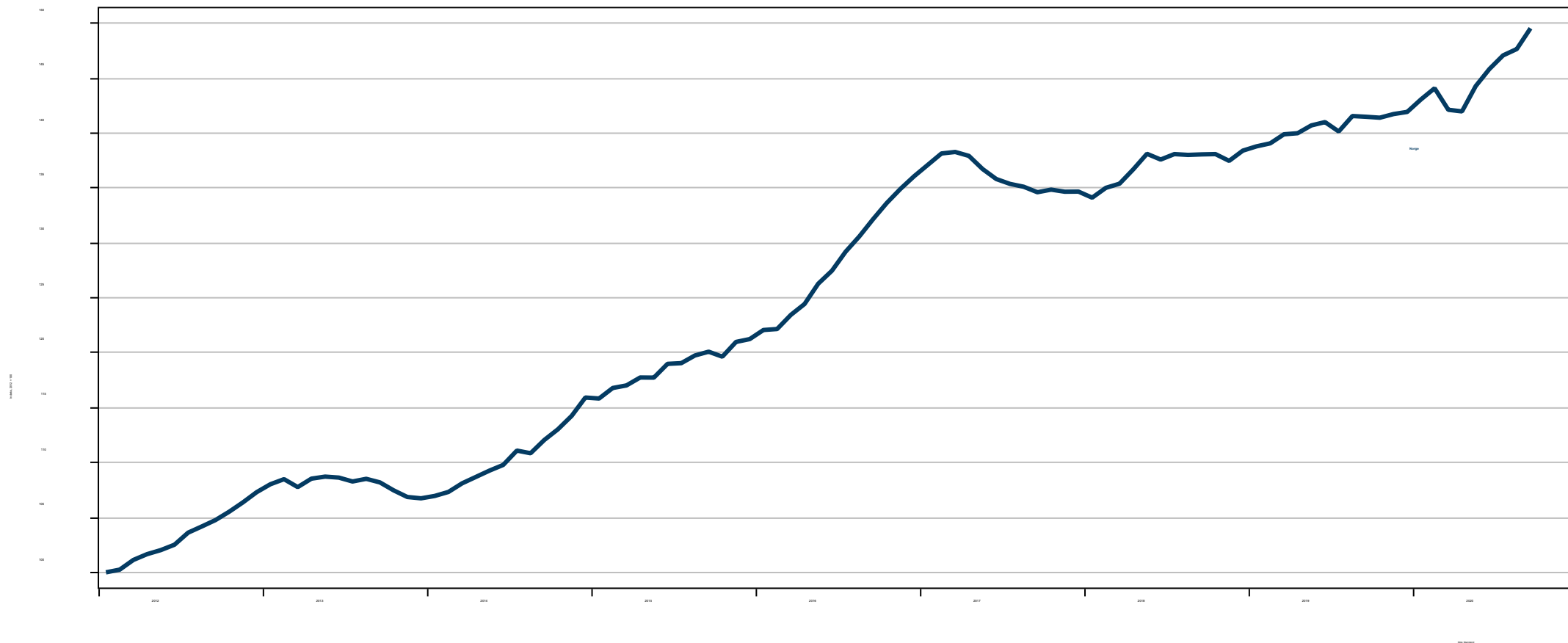
- For lite boligbygging og sentralisering har drevet opp prisene i Oslo

Historisk tilbakeslag for norsk økonomi



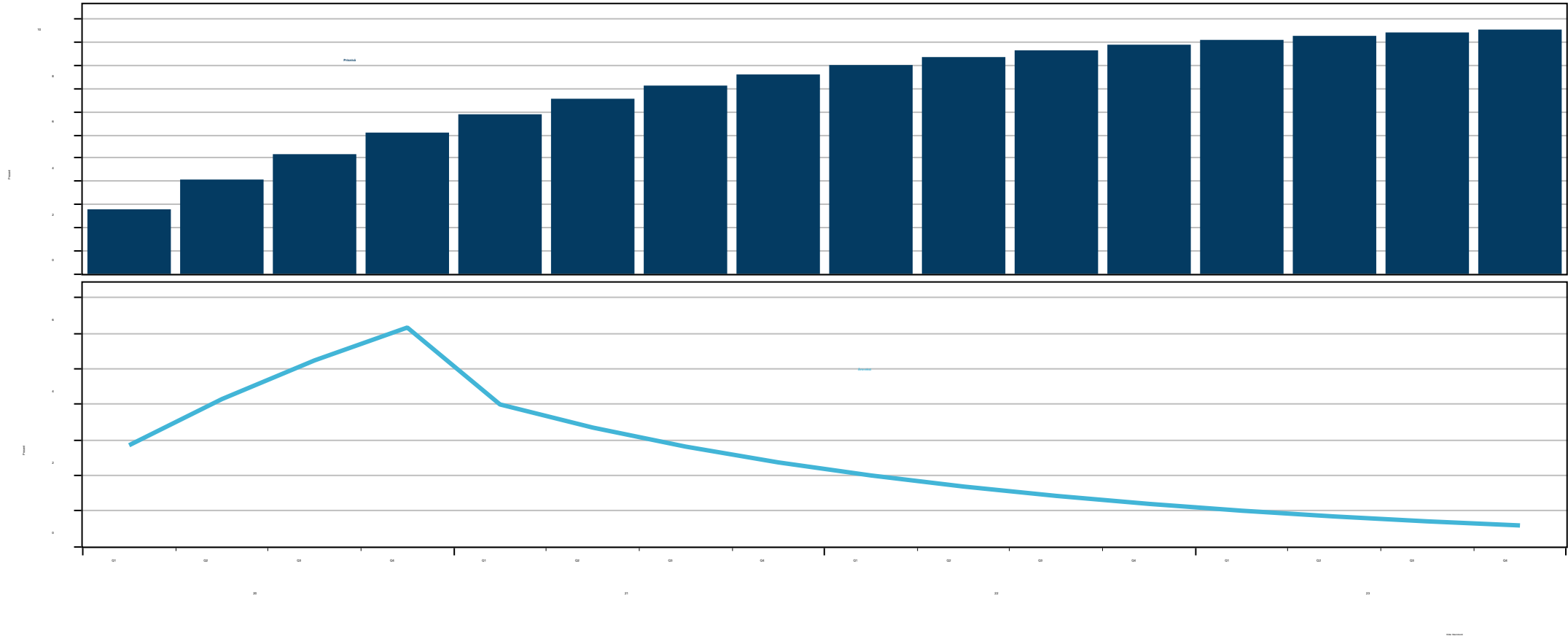
Boligmarkedet har klart seg overraskende godt

Boligmarkedet, sesongjustert



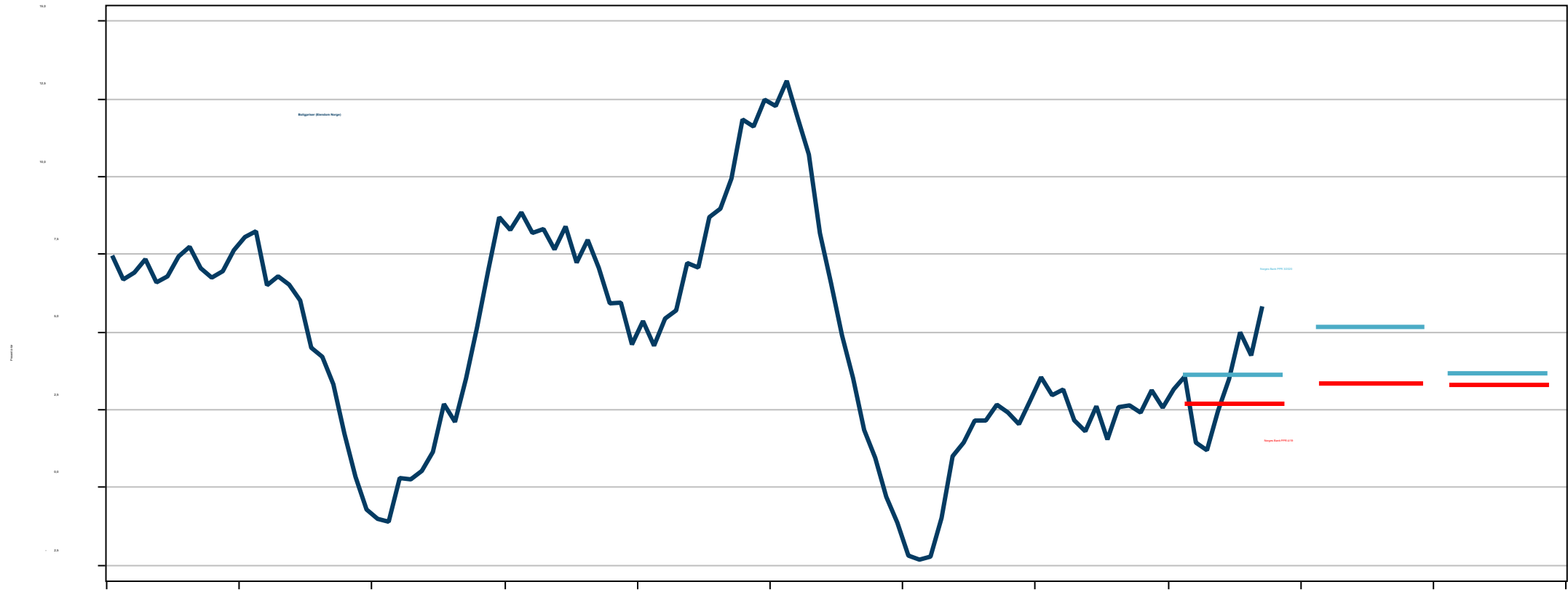
Effekt på boligprisene av rentekutt

Boligpris: 1% rentekutt på 1 prosentpoeng

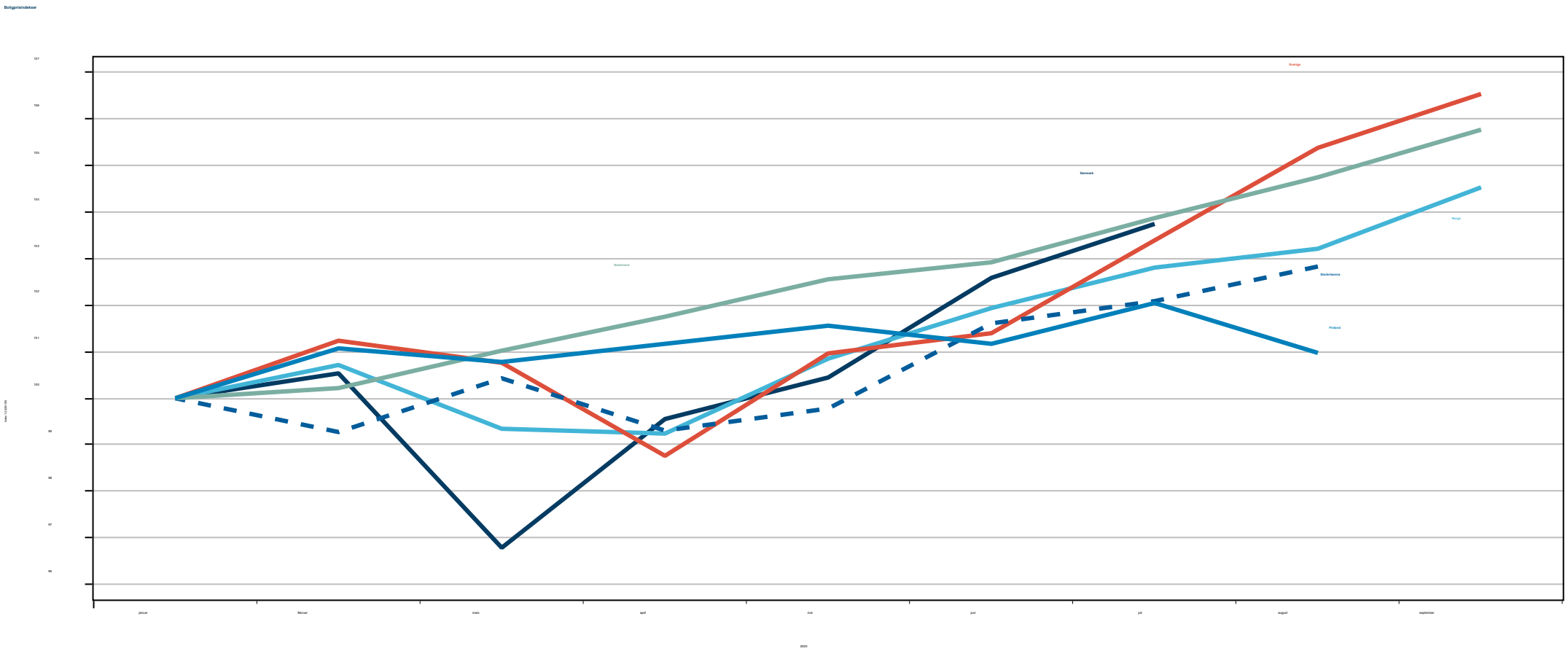


Sterkere prisvekst med pandemi enn uten ?

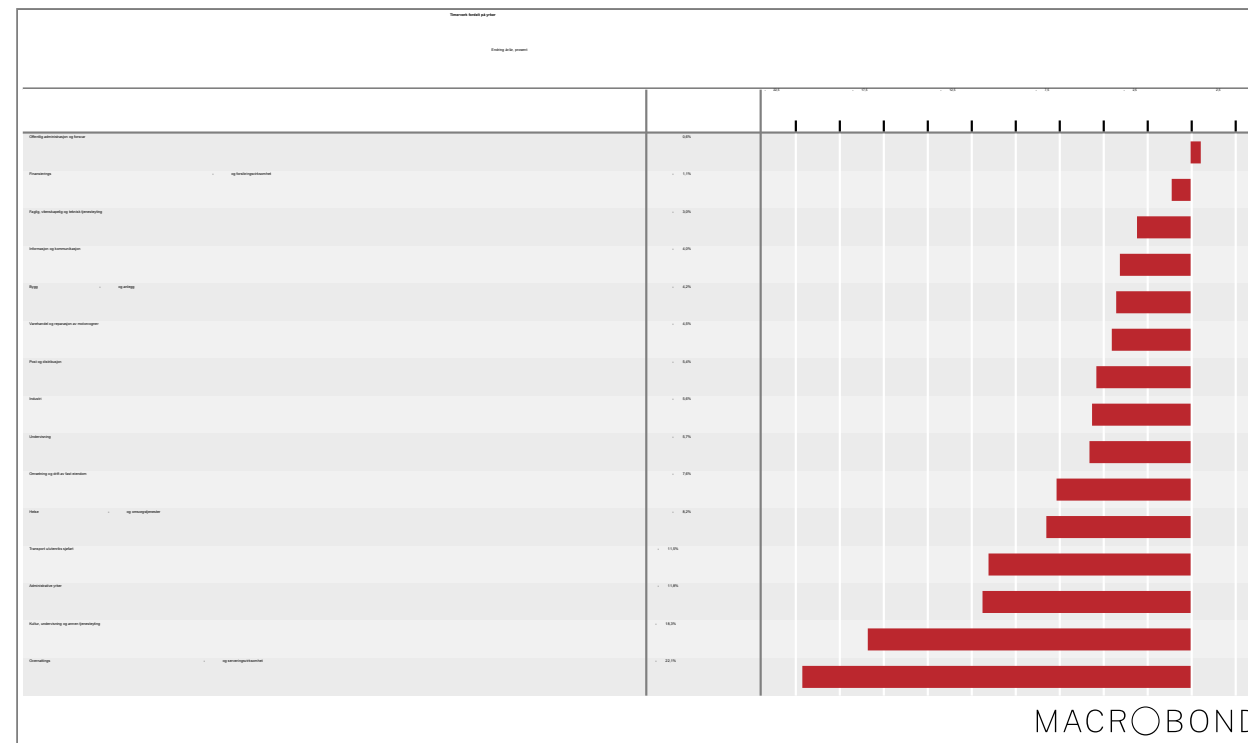
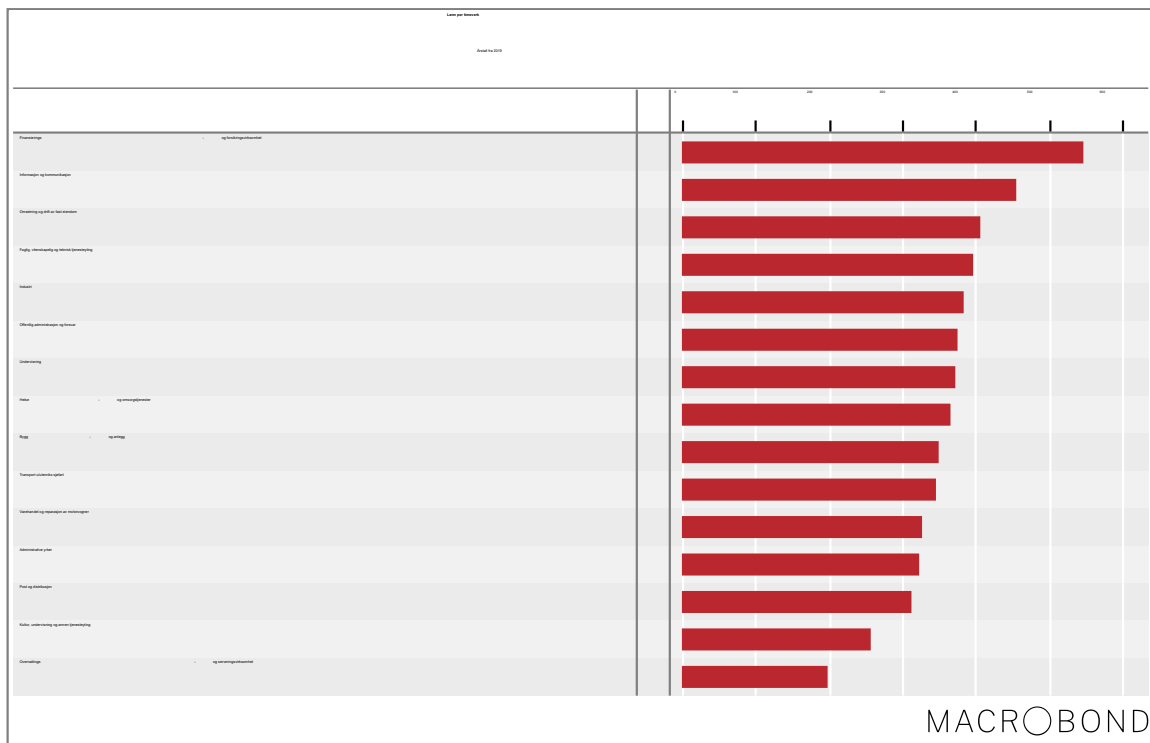
Boligpris: Fastleie og Norges Bank sin utgave



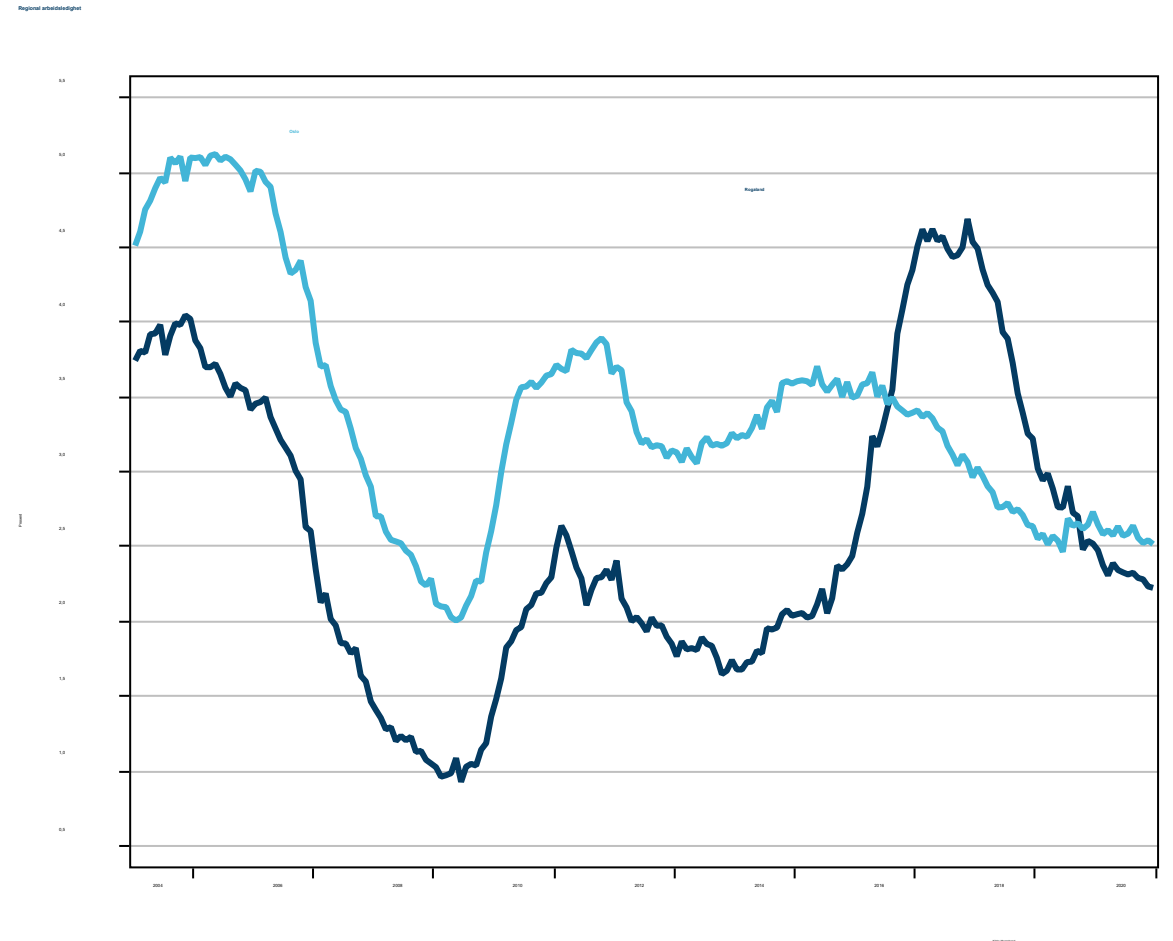
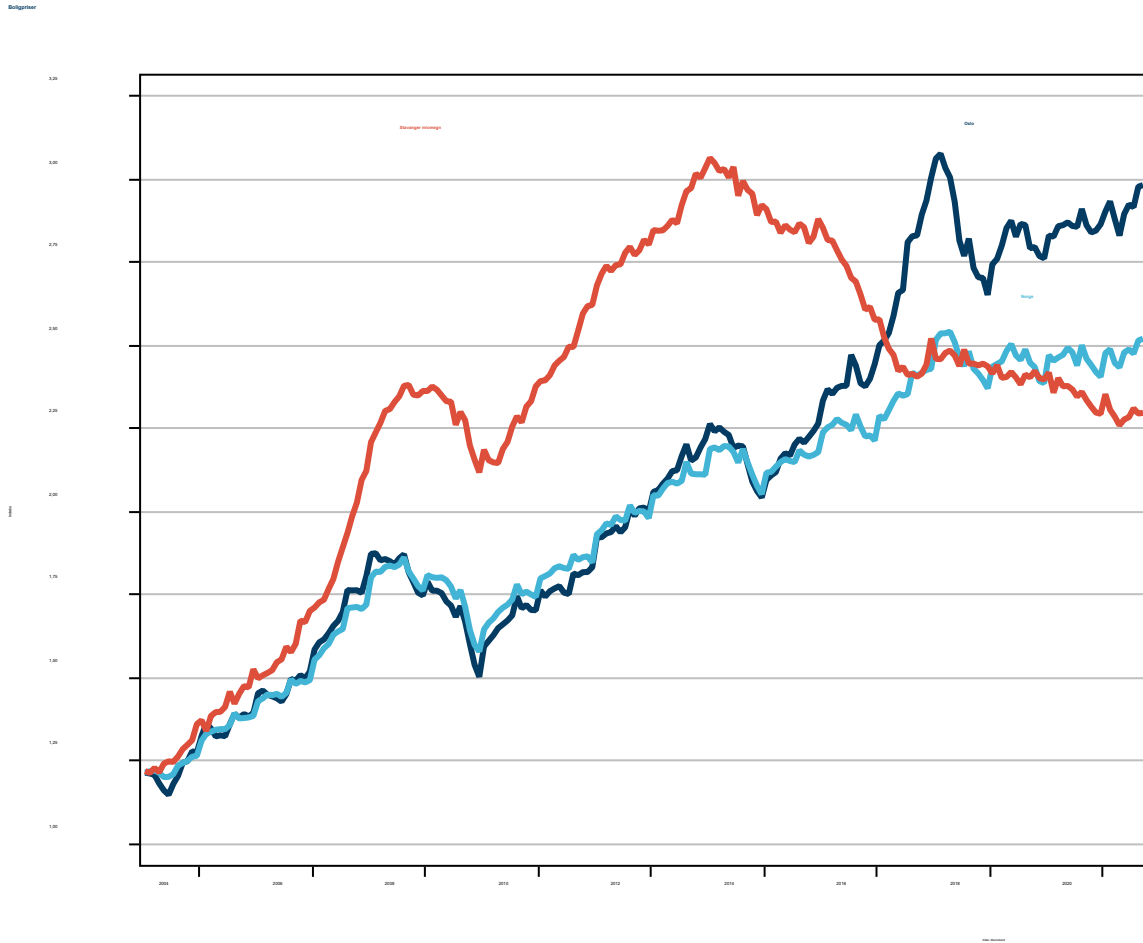
Boligkjøperne mindre rammet – ikke bare i Norge



Pandemien treffer skjevt og forsterker økonomisk ulikhet

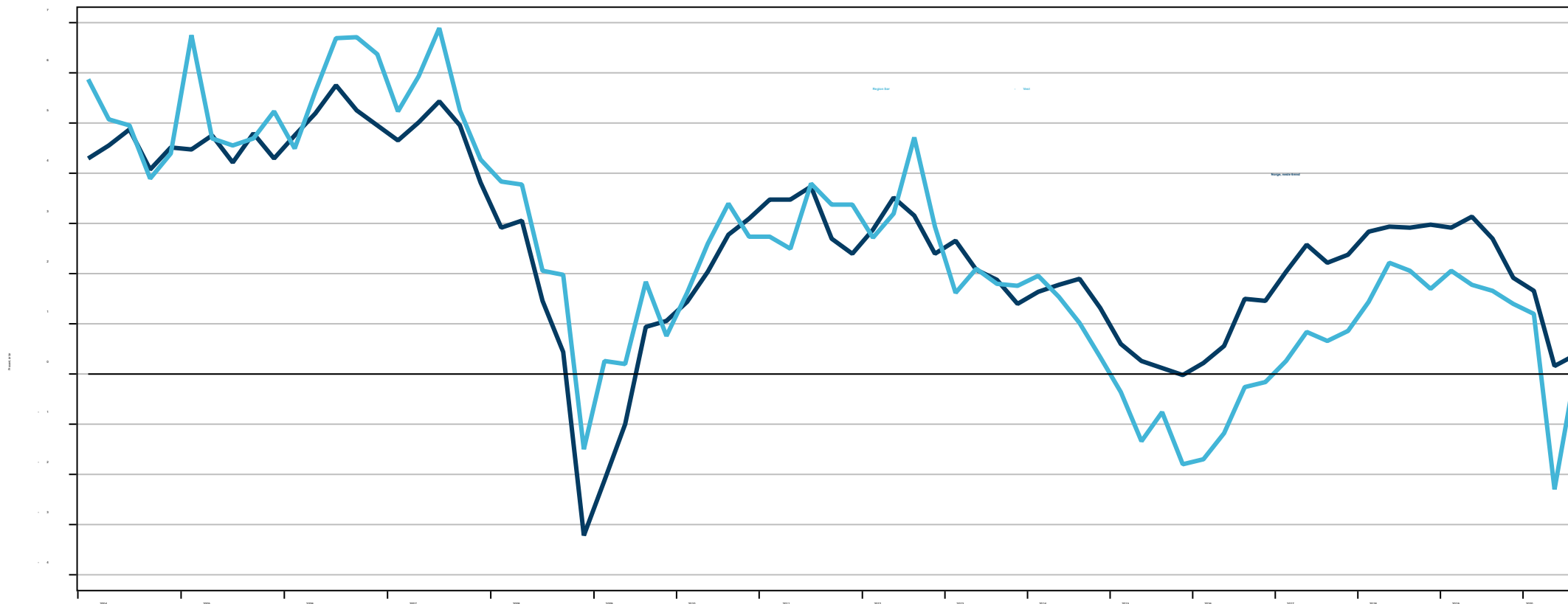


Store regionale forskjeller

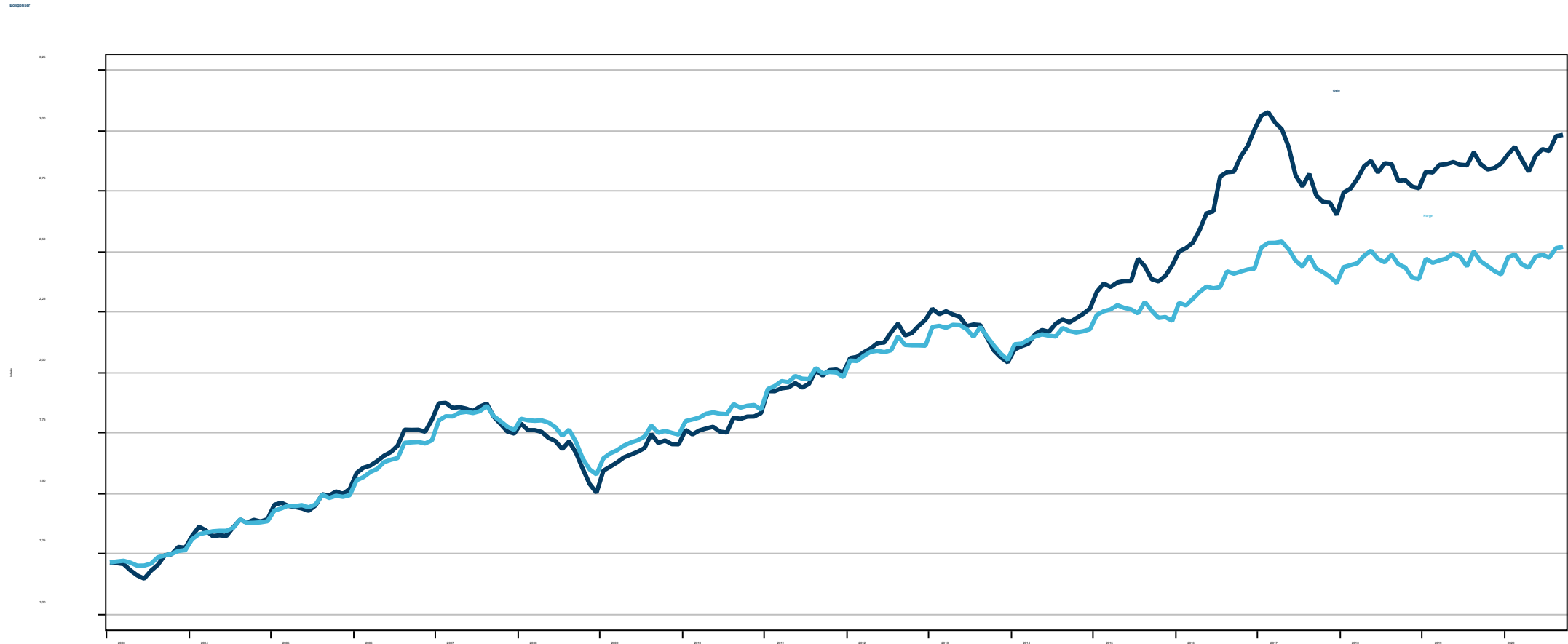


Regionale forskjeller forsterkes av pandemien

Forenkelt produksjonsindeks innen land, Norge vs Region Sør

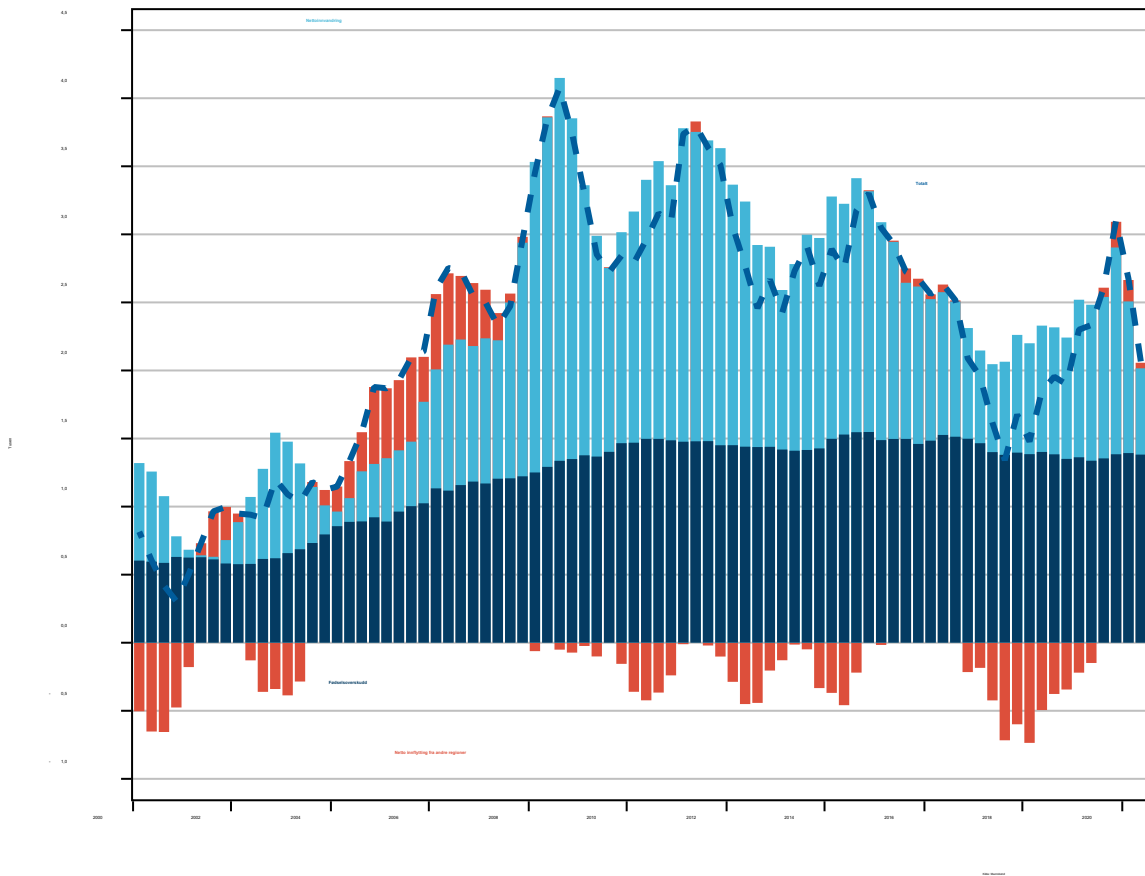


Oslo skilte seg ikke særlig ut før 2016

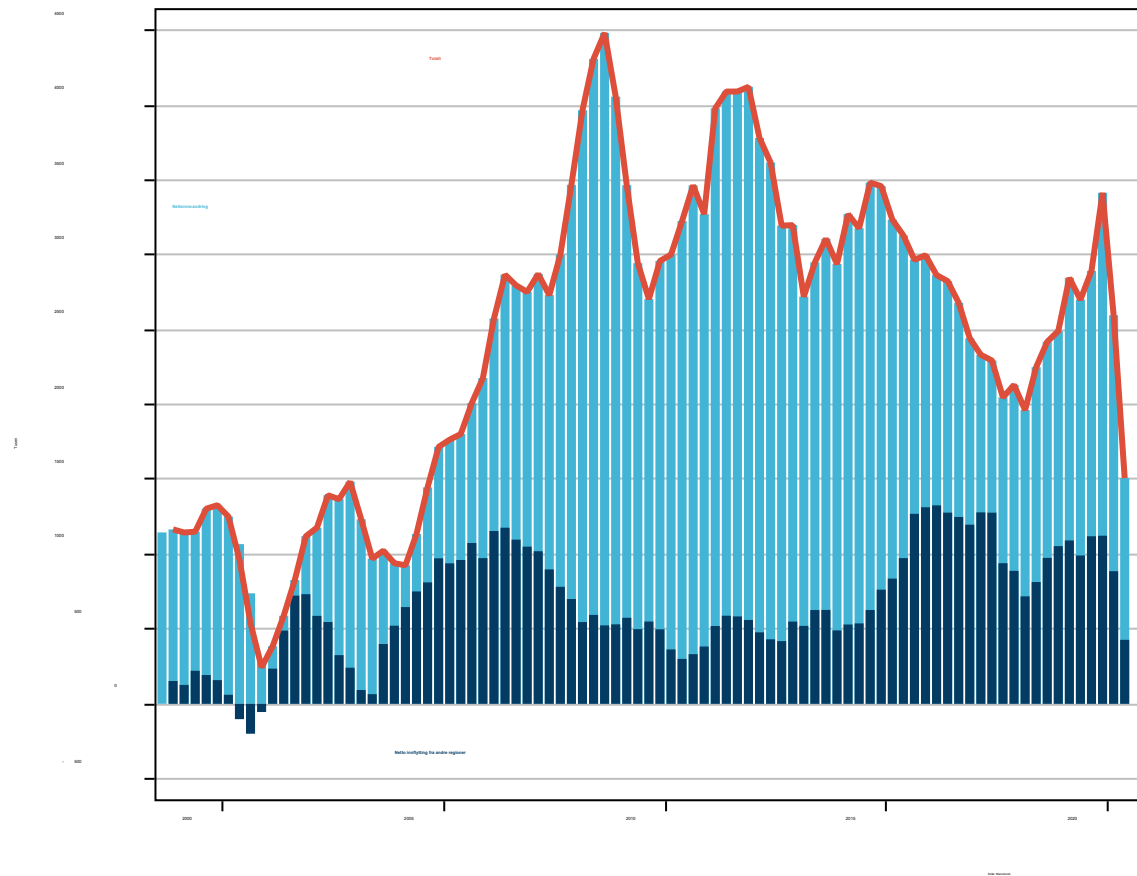


Befolkningsveksten i Oslo domineres av innvandring - toppen passert for 10 år siden

Oslo: Befolkningsvekst

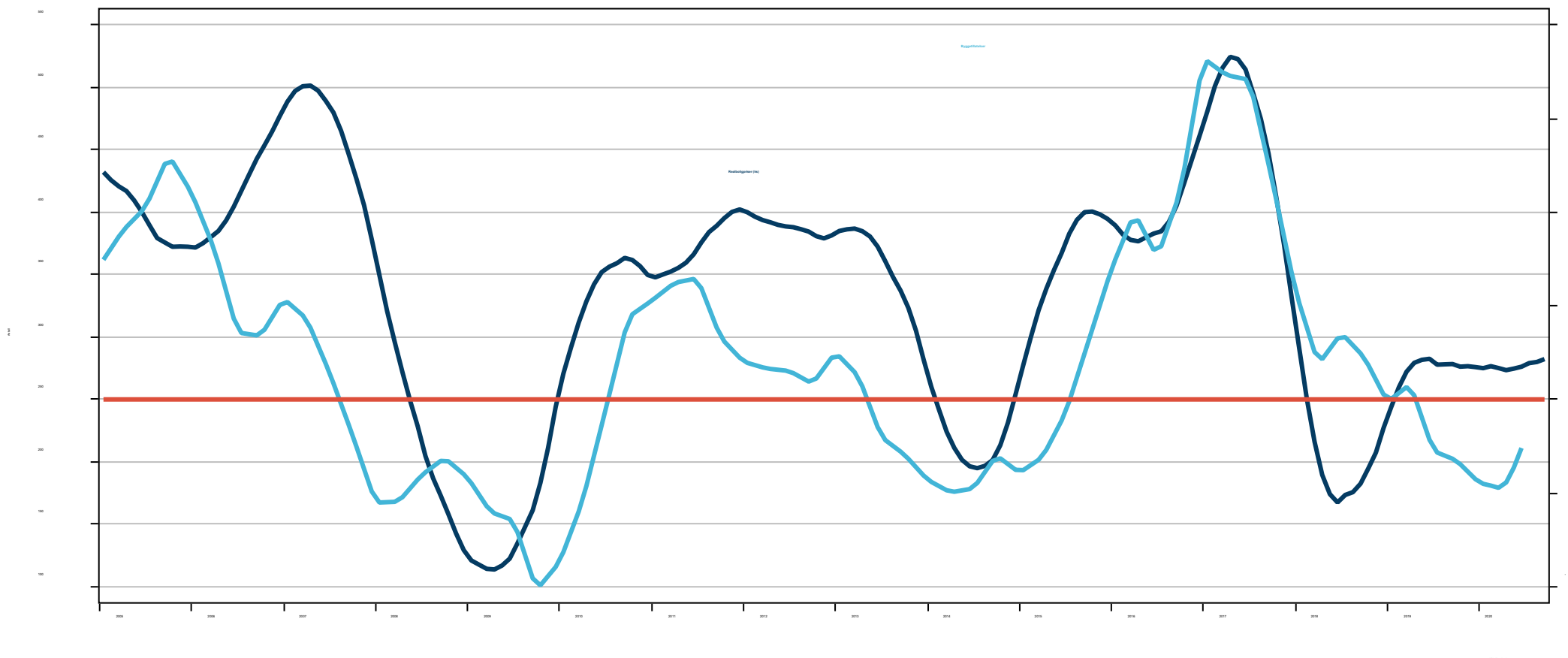


Oslo og Akershus: Samlet netto utflytting



Utbyggerne responderer på prissignalene fra markedet

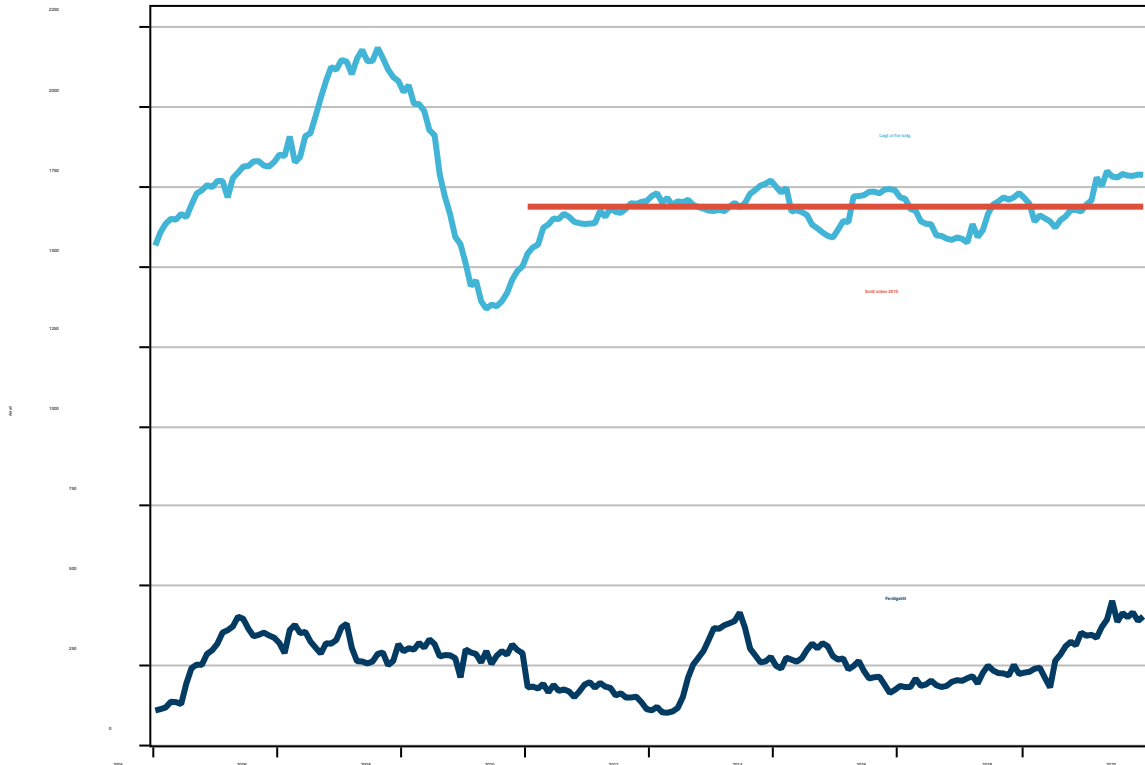
Dele: Realkjøper og byggeskisse



Tilbudssiden mindre påvirket av nybygg

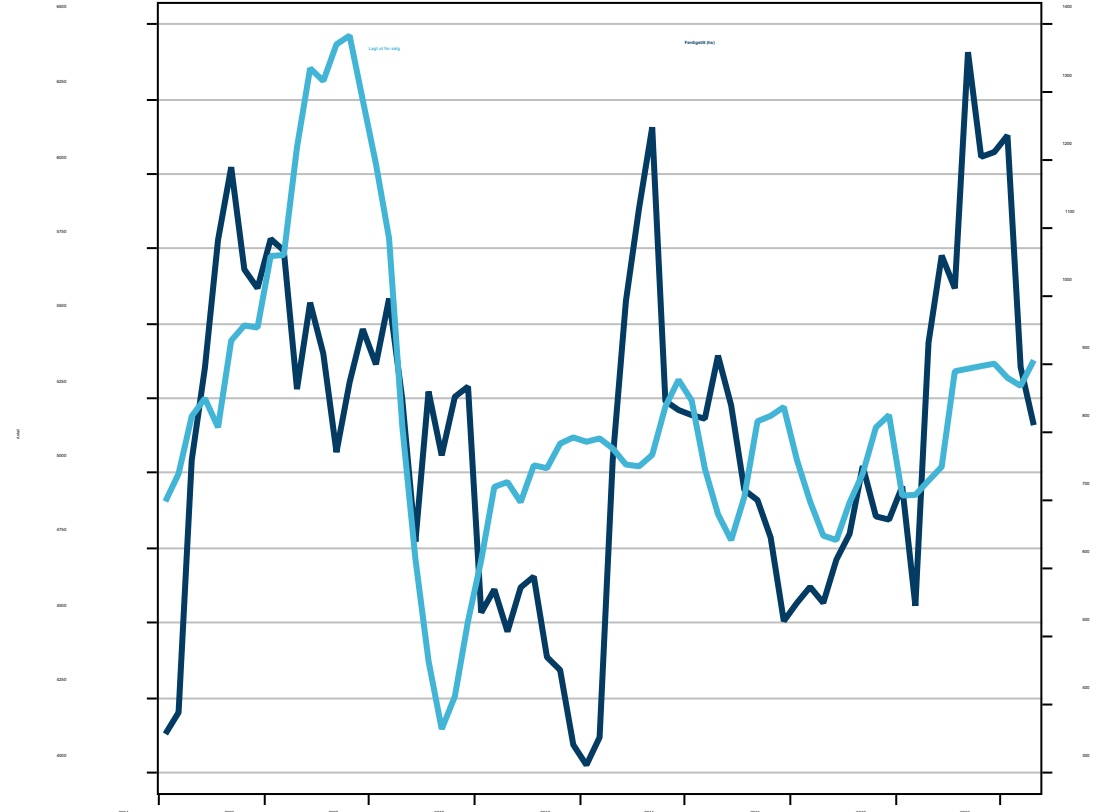
Oslo: Ferdigstille boliger, og antall boliger lagt ut for salg

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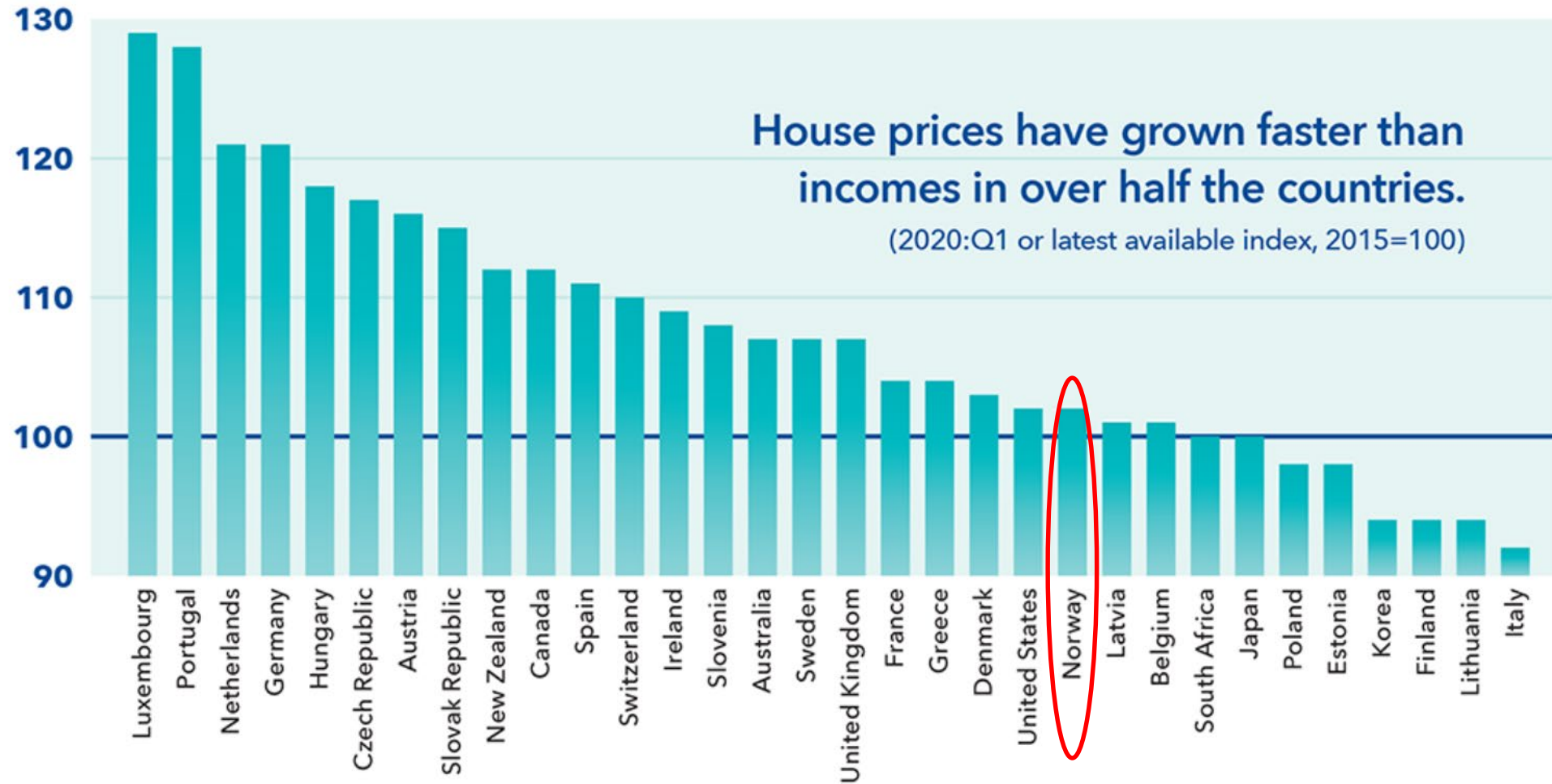


Oslo: Ferdigstille boliger og antall lagt ut for salg

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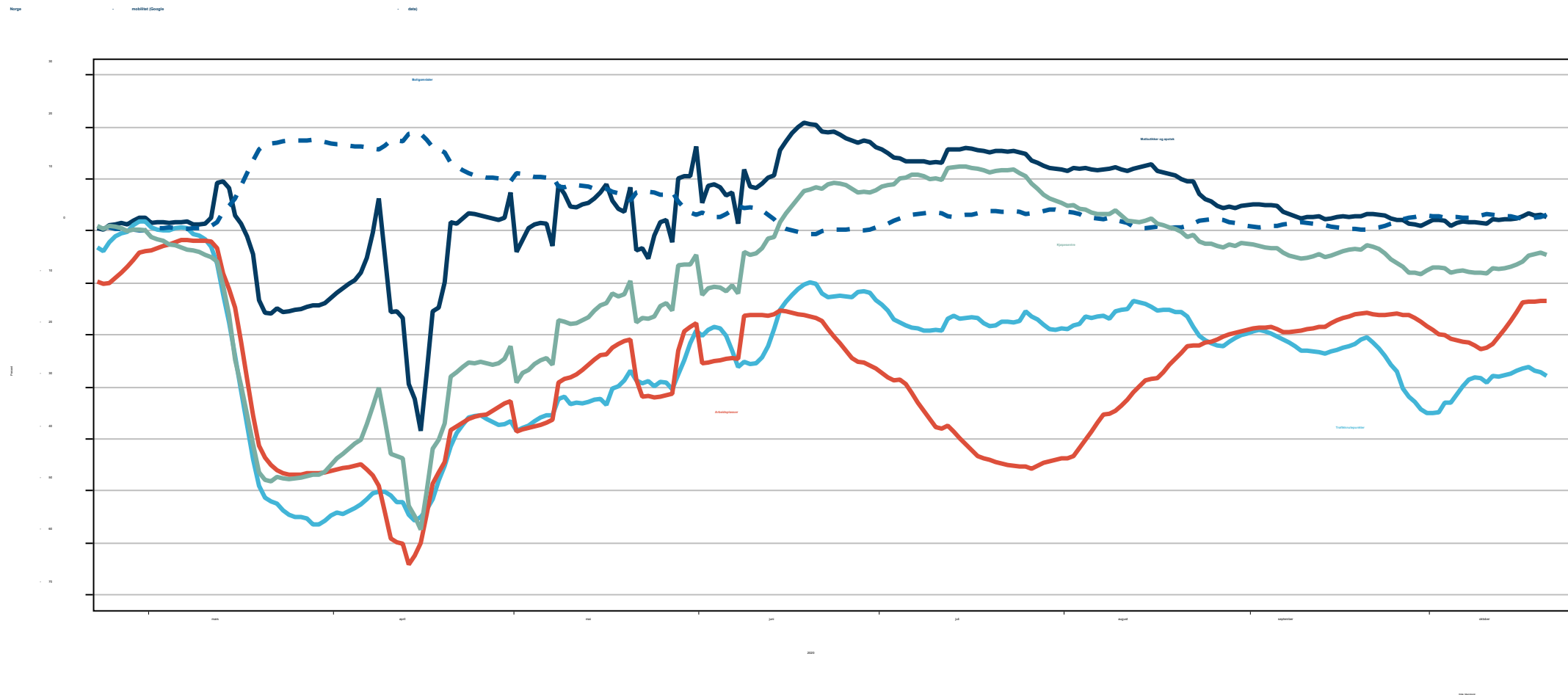


Norge ligger ganske så godt an på internasjonale lister



SOURCE: Organisation for Economic Co-operation and Development

Boligmodellen står muligens enda sterkere enn før



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