



# European Construction Sector Observatory

Policy fact sheet

Slovenia

National Housing Programme

Thematic objectives 1 & 3

April 2019



# In a nutshell

Implementing body	National Housing Fund and local municipalities (municipalities housing funds)
Key features & objectives	National housing programme which aims to revitalise the existing housing stock and improve access to housing. Support provided for residential building renovations and new constructions in areas with the greatest need.
Implementation date	2015-2025
Targeted beneficiaries	Young people, elderly people and people with special needs.
Targeted sub-sectors	Residential
Budget (EUR)	<b>EUR 21 million</b> – Operational programme (Implementation of EU cohesion policy); <b>EUR 5 million</b> – subsidies for low-income households to tackle energy poverty issues; <b>EUR 10 million</b> for 10 pilot projects (energy efficient renovation of residential buildings) and the establishment of an Integrated Territorial Investments Office.
Good practice	★☆☆☆☆
Transferability	★★★☆☆

The transition of the Slovenian economy into a market-driven economy has dramatically changed the domestic residential housing market. Following the collapse of the communist regime, large-scale privatisation saw most of what was the state-owned

social housing stock move into private ownership, as the state disengaged itself from the real estate market. This rapid transition led to the establishment of a structurally dysfunctional housing market, which is characterised by a constant lack of housing, especially in the social housing sector<sup>1</sup>.

To address the social housing challenge, the Slovenian government introduced three inter-related policy measures:

- The National Housing Programme (Nacionalni Stanovanjski Program, NSP) (containing the government intention and strategic planning);
- The National Housing Fund (Stanovanjski Sklad Republike Slovenije, SSRS) to implement the National Housing Programme and fund investment projects;
- The National Housing Act (Stanovanjski zakon, SZ) to provide the legal basis for the Housing Programme and Fund<sup>2</sup>.

The first NSP (2000-2009) was launched with the aim of restoring the State's ability to address the country's social housing needs and improve the overall supply of housing to the market. The National Housing Fund (SSRS) was established as the main entity to oversee NSP implementation, in collaboration with other bodies and agencies across government at national and local level (e.g. municipalities).

In 2003, the National Housing Act (SZ)<sup>3</sup> was enacted to provide a legal framework to support the renewal and growth of the residential housing stock. It introduced improvements to the social support system and greater efficiency in the provision and management of housing stock<sup>4</sup>.

The first NSP did not meet its objectives and it was eventually replaced by a second NSP. The new programme was drafted in 2013 and a public consultation was subsequently launched, enabling stakeholders to provide government with feedback on the draft programme. The consultation process took two years to complete and the new NSP was finally launched in 2015 as a 10-year programme.

The NSP 2015-2025 is focused on 4 key elements:

- A balanced supply of adequate dwellings;
- Easier access to housing;
- Better quality and more functional housing;
- Greater housing mobility for the population<sup>5</sup>.

This new version is still ongoing, but as of 2019, one can already see that if unchanged, the plan will only achieve very limited results. The programme is characterised by the same limits that impeded the first programme from reaching its objectives, namely a lack of funding and the absence of implementation mechanisms.

## 1.

## General description

The first NSP (2000-2009) aimed to boost the supply of social housing as the solution to address Slovenia's dysfunctional residential market<sup>6</sup>. The NSP established a new framework for social housing designed to encourage new construction and attract private investors. It set the cost-recovery level for rent in social housing<sup>7</sup>. It planned a bank loan scheme to boost loans to private investors<sup>8</sup>. It was also promoted as a 'good management' practice for the entire construction and residential market.

The first NSP was accompanied by the definition of quantitative objectives such as the supply of 10,000 new dwellings per year by 2008-2009. These quantitative targets were split into annual sub-targets. Table 1 provides a breakdown of the objectives for the public and private sector and by type of housing: social, non-profit, own, profit.

Table 1: First NSP – quantitative objectives

Year	Private sector		Public Sector		Together	
	own	profit	social	non-profit	number	index
2000	5500	50	300	350	6200	100
2001	5600	100	400	450	6550	106
2002	5700	150	500	600	6950	112
2003	5800	200	600	800	7400	119
2004	5900	250	800	1000	7950	128
2005	6000	300	1000	1250	8550	138
2006	6000	350	1200	1500	9050	146
2007	6000	400	1400	1800	9600	155
2008	6000	450	1700	2100	10250	165
2009	6000	500	2000	2500	11000	177
<b>Total:</b>	<b>58500</b>	<b>2750</b>	<b>9900</b>	<b>12350</b>	<b>83500</b>	

Source: Official magazine of the Republic of Slovenia<sup>9</sup>

**The first NSP failed to reach its objectives. Due to a lack of sufficient funding and clear implementation mechanisms, the State progressively disengaged from its implementation and funding<sup>10</sup>.**

The economic crisis in 2008 further limited the ability of the State to support and fund the programme<sup>11</sup>.

As a consequence of housing policy failures, the government commissioned an assessment of the domestic residential housing market. The 'Housing Issues in Slovenia' Report<sup>12</sup> was published in 2012 and it identified a number of key challenges:

- Poor quality housing;
- Poorly insulated housing;
- Lack of housing in high demand areas;
- Lack of rental housing and social housing;
- Lack of investors and investment in housing construction;
- Lack of legislation to develop the rental market;
- Low levels of mobility<sup>13</sup>.

Discussions about a new NSP began in 2013 and the new programme was eventually launched in 2015. Two key changes were introduced to address the shortcomings of its predecessor<sup>14</sup>:

- Support for housing development in areas and regions that need new supply, including social housing. The previous NSP supported housing developments in all areas/regions, including areas that do not have a supply issue;
- Support for disadvantaged and vulnerable people. The focus is on providing them with access to appropriate housing, and even includes a proposal for the creation of a residence allowance for vulnerable people.

The NSP 2015-2025 introduced an ambitious programme with four overarching objectives:

1. Renew the existing housing stock;
2. Improve access to housing;
3. Reform the housing fund;
4. Build new housing.

These objectives were then articulated in 25 measures ranging from tax incentives to legislative reform to the design of energy contracts<sup>15</sup>. As an example of fiscal measures, the NSP envisioned the establishment of land and tax policies to encourage investors to build modern houses<sup>16</sup>.

A number of features were introduced that were absent in the previous programme<sup>17</sup>:

- Support for residential building renovations;
- Support for energy efficient upgrades to residential buildings and apartments in accordance with efficiency standards;
- Construction of social housing in the areas they are most needed;
- Construction of social housing for vulnerable people (the young and elderly, and those with special needs) and improved access to housing for those people<sup>18</sup>.

Table 2 lists the NSP's quantifiable objectives.

Table 2: Objectives of the second NSP

Index	Baseline: 2011	Target: 2018	Target: 2022	Target: 2025
Dwellings	853,656	864,656	889,654	905,654
Completed publicly-owned dwellings per year	450	800	1	1,5
Dwellings per 1,000 inhabitants	415	421	433	440
Residential buildings - value of construction work ['000 EUR]	275,572	300	350	400
Degree of housing mobility	6,2	6,2	6,5	7
Dwellings built in housing coops	0	0	20	60

Source: United Nations Human Rights office of the high commissioner<sup>19</sup>

The current NSP is being implemented in two five-year periods (2015-2020 and 2020-2025). At the end of each period, the programme will be evaluated using monitoring indicators. The evaluations will guide programme learning and improvements<sup>20</sup>.

The second NSP, like the first programme, is closer to a strategic framework than a set of specific actions<sup>21</sup>.

The 2015 programme aims to apply constitutional provisions (providing the entitlement and right to accommodation) in line with the general principles and obligations first laid down in international instruments such as The Agenda on Habitats with the Istanbul Declaration, the European Social Charter, the EU Charter of Fundamental Rights, Universal Declaration of Human Rights (UDHR), Europe 2020 Strategy, United Nations Housing Program, etc.<sup>22, 23</sup>.

NSP implementation continues to be the responsibility of the Housing Fund of the Republic of Slovenia (HFRS) and the municipalities housing funds. Local housing funds are in charge of the land policies (acquiring land, etc.) and the social policies that aim support access to housing for vulnerable people. NGOs are also involved, helping to identify and introduce examples of good practice to improve housing supply, and especially to promote mobility and different dwelling patterns<sup>24</sup>. The HFRS has overall responsibility for implementation at national level, including the development of private-public partnerships (housing cooperatives) to diversify the sources of funding<sup>25</sup>.

A schedule for implementation of the various elements of the programme was also set out, starting with legislative amendments<sup>26</sup>.

The NSP's budget and funding mechanisms are not clearly defined with the exception of three programmes that are part of the NSP:

- EUR 21 million from the Operative programme for cohesion policy to support access to housing for vulnerable people over the 2014-2020 period<sup>27</sup>;
- EUR 5 million in subsidies for measures targeting low-income households to tackle energy poverty issues over the 2015-2020 period, funded by the Ministry of Infrastructure (MzI), Ministry of Labour, Family, Social Affairs and Equal Opportunities (MDDSZ) and the Eco-Fund;
- EUR 10 million for the implementation of 10 pilot projects for energy efficient renovation of residential neighbourhoods of multi-dwelling buildings through ITI (integrated territorial investments) with the establishment of an ITI

office over the 2015-2020 period, funded by the MzI.

The budget does not provide further details and it does not explain how these measures are to be implemented. The Housing Fund of the Republic of

Slovenia (HFRS) and the Municipalities Housing Funds are left with the task of implementing most of the programme including the three elements described above. However, no additional budget has been allocated to cover the other tasks assigned to these organisations.

## 2.

## Achieved or expected results

The 2000-2009 programme achieved limited success. The programme failed to attract investment and subsidies in the housing market because of a lack of appropriate funding, unfavourable conditions in the lending market, and the small scale of bank loans available<sup>28, 29</sup>.

In terms of housing supply, the NSP overachieved during the first three years of implementation<sup>30</sup>. However, the trend subsequently changed and underachievement became the norm<sup>31</sup>. The overall number of constructed dwellings only reached 85%-90% of the initial target<sup>32</sup>. The rate of construction of non-profit units was even less satisfying with the exception of the year 2000 when 675 were constructed instead of the planned 650. However, in 2001, the rate of construction fell to 52%, and in the following years, the rate dropped even further to an average of just 20% or less<sup>33</sup>.

The court of auditor reached the conclusion that the programme was operating without clearly-defined mid-term objectives until 2003<sup>34</sup>. The court also pointed out that while the HFRS financed new constructions, the HFRS and municipalities sold an important share of their non-profit units, leading to an overall decline in the total number of non-profit units available<sup>35</sup>. The HFRS also failed at improving access to housing for vulnerable people<sup>36</sup>.

With the financial constraints that resulted after the economic crisis in 2008, the government progressively withdrew its funding and support from the programme<sup>37</sup>.

Following the end of the first NSP, Slovenia experienced a long period (2009-2015) without a strategic housing policy and plan. The drafting of the second NSP in 2013 and its eventual launch in 2015 was intended to tackle this issue and help boost the affordable housing supply. However, the new programme was not furnished with sufficient funding and did not

benefit from a proper implementation mechanism nor an action plan.

The plan defined a series of indicators to assess the programme's evolution and success. These indicators are a series of intermediary's objectives with which to track the programme's progress. A part of these indicators are statistical time-series, some of which are displayed in Table 2 in the previous section. However, when compared, the data provided in the NSP and the data from the statistical office do not match, making comparisons and tracking difficult<sup>38,39</sup>. Assessment will therefore have to wait for the release of the annual and five-year reports, as well as potential external publications such as another assessment from the court of auditor.

Another series of indicators are legislative objectives, e.g. modification of the spatial legislation to allow single-dwelling buildings to be converted into two-dwelling buildings by 2016. The monitoring system also works by dividing the 10-year NSP into two sequential 5-year periods. Each period is intended to be reviewed on an annual basis; however, annual evaluations and reports do not currently exist. After five years, an assessment of achievements and remaining needs will be produced and the related adjustments implemented.

Evaluating the programme's achievement must be divided in two parts. The first five-year period of the programme is focused on regulations while the second period will be focused on the operational parts, leveraging the legislative framework developed in the first period<sup>40</sup>. The selected indicators will serve as a basis for a quantitative and qualitative assessment that will be performed five years from the adoption of the plan. This interim assessment will serve as a basis for the definition of the second 5-year action plan<sup>41</sup>.

One can already observe that the first part on legislative amendments is not on track. According to the Deputy Director of the Housing Fund of the Republic of Slovenia (HFRS), no amendments to housing legislation – including the National Housing Act— have taken place yet<sup>42</sup>. This makes it more difficult to implement the programme and identify innovative solutions for the pilots.

**Although programme implementation has not yet been officially evaluated, it seems unlikely that the current NSP will meet its quantitative objectives. According to the Director of the Municipal Housing Fund of Ljubljana (JSS MOL), the public funding allocated is insufficient to meet the objectives. Indeed, at the current pace of progress, the NSP would need 40 years to meet its initial objectives<sup>43</sup>.**

The example of the Ljubljana Housing Fund is a good example of the lack of funding available to the programme. The increase of EUR 28.8 million in its borrowing threshold with the National Housing Fund is considered to be insufficient by the fund's representatives<sup>44</sup>. Local municipalities do not have the financial capacities to build new public housing and low rentals do not cover current maintenance and housing costs<sup>45</sup>. Furthermore, market conditions, and return on investment in particular, are not good enough to attract private sector investment, as rents from social housing are below market rates<sup>46</sup>.

**According to the court of audit, the State has only built 30% of all promised and planned housing in the last 20 years<sup>47</sup>.**

There has also been no provision for increased spending on any type of housing subsidies in the 2017 and 2018 budgets<sup>48</sup>. At a time of budgetary austerity, increased public spending is unlikely. According to the Director of the Municipal Housing Fund of Ljubljana, the new government promised to increase the budget. Had it happened, it could have changed the situation<sup>49</sup>. He also says that, as of now,

the programme is behind schedule in its effort to meet its other objectives, such as on renovation and energy efficiency.

The NSP is also criticised for its definition of vulnerable groups of people that are in need of housing support. For example, vulnerable people that experience homelessness, forced eviction and overcrowding are not included within the scope of the programme<sup>50</sup>.

On the consultation phase that preceded the adoption of the programme, the State mentioned its disappointment about the lack of coordination with stakeholder organisations, especially the youth council<sup>51</sup>. This led to a longer period without a plan as the new version was only adopted in 2015 due to the complications that arose related to coordination, consultations and agreement on common objectives.

Implementation of cooperative housing pilots is another area in which the programme is underachieving. The aim of the pilots was to help diversify the sources of funding for the housing market, by adding a mix of cooperative funding to the traditional private and public mix. 20 dwellings in a cooperative housing development were supposed to be available by 2018; however, they are not yet available<sup>52</sup>. Only one cooperative pilot is expected to be achieved by 2020 in Ljubljana<sup>53</sup>.

Ten additional pilot projects for energy efficiency renovation of residential neighbourhoods of multi-dwelling building were planned to be implemented by 2020 with a budget of EUR 10 million<sup>54</sup>. These projects were intended to help Slovenia to meet European energy efficiency objectives. However, thus far, no pilot has been run. In 2018, the Ministry of Infrastructure was still mentioning the need to confirm the interest of municipalities and to set up a technical team for pilot implementation<sup>55</sup>. The fact that the project was still in the planning and coordination phase in 2018 means that it is unlikely that the ten pilot projects will be implemented by 2020.

## 3.

## Perspectives and lessons learned

Stakeholders and experts highlight the negative impact of the programme's lack of binding measures. The NSP lists objectives and indicators but the actual implementation is left to future hypothetical initiatives, modification of existing legislation, etc. A teacher at the University of Ljubljana and the Director of the Municipal Housing Fund of Ljubljana argue that the reason the NSP has only achieved limited impact is because it is mainly a "letter of intent" rather than a clear implementation plan<sup>56</sup>.

The current shape taken by the NSP is close to that of a political document such as a party manifesto, pre-election promises and collateral contracts<sup>57</sup>. As underlined by the documentation provided by the State of Slovenia to the office of the United Nations High Commissioner for Human Rights<sup>58</sup>, the NSP is a human rights-based housing strategy.

The programme is full of ambitious objectives and thresholds while funding and implementation mechanisms are either limited or missing<sup>59</sup>. Some objectives, such as encouraging private investment in social housing, were/are unrealistic. According to the Director of the Municipal Housing Fund of Ljubljana, there is simply no business incentive for the private sector to invest in a mostly unprofitable sector.

Designing the programme as a strategic framework rather than an implementation programme can however bring some advantages. For example, the programme provides a long-term vision with little additional cost or administrative burden<sup>60</sup>. Overall however, despite the programme's ability to provide an overall vision to guide public actions and strategies, the negative factors outweigh the positive.

Rather than a vague declaration of intent, new legislation and clear legal guidance continue to be necessary to support partners involved in the NSP.

For example, the National Housing Act is the key legal document for housing policy, so work should have been done to align it with the new NSP objectives. According to the Deputy Director of the NHRS, up-to-date and adequate legislation and guidance should have been provided to support NSP implementation; however, they remain missing<sup>61</sup>.

Although the responsibility cannot be fully attributed to the programme, it still failed to foster political interest in the lack of housing and the poor energy efficiency of the current housing supply. According to a teacher at the University of Ljubljana, this is because there is a lack of genuine interest in housing needs in Slovenia. The housing issue only seems to be promoted at elections<sup>62</sup>. The fact that the NSP has been developed as non-mandatory further suggests that housing is not a priority in Slovenian politics.

Furthermore, the programme, as well as most of the housing policies in Slovenia, rely heavily on the HFRS. This institution is, according to all sources and official texts, the cornerstone of virtually any housing policy introduced in Slovenia. Therefore, any effort to develop or strengthen the housing market in Slovenia will end up relying on this institution.

**Before considering the creation of a new plan and setting new objectives, additional funds, resources and support should be allocated to this institution so it can successfully fulfil its current mission.**

Finally, the monitoring system needs to be completely revised. The provided figures do not match with official statistical sources and some of the promised documentation and information is not available. According to the Deputy Director of the HFRS, this is also due to the fact that the monitoring system is unclear and confusing on who should report on what and how<sup>63</sup>.

According to estimates, the National Housing Fund lacks the financial resources to achieve its

objectives. If the fund was to carry out all of its objectives, its fund would be depleted by as early as 2021 (four years before the scheduled end of the NSP). The same estimates indicate that a minimum of EUR 220 million in additional funding would be needed for the HFRS to meet its targets<sup>64</sup>. The Deputy Director of the HSFR also mentions that the fund is currently facing the same budget limitations as other administrations<sup>65</sup>. For example, the fund only has 38 employees which is insufficient for the fund to complete all of its missions.

Overall, the general consensus, when people are asked about the NSP, is one of dissatisfaction. For example, a candidate from the Slovenian People's Party (a rather small agrarian-conservative Slovenian party) stressed the importance and need for an overhaul of the programme<sup>66</sup>.

It should also be taken into account that the programme's inability to achieve its objectives has a number of side-effects:

- The NSP is an encompassing policy programme that demands a lot of time and political effort to reach a consensus on objectives and method. An unsuccessful programme means a loss of energy

and time that could have been invested elsewhere;

- An unsuccessful programme has consequences that continue to affect the housing market after the programme end. A housing strategy requires both strategic planning and sufficient funding to be successful<sup>67</sup>. The first NSP failed to meet its objectives and it was followed by a period of six years (2009-2015), during which Slovenia did not have a housing strategy or policy/plan in place. This may explain the lack of involvement of different partners during the discussions that took place before the launch of the second NSP;
- According to the Deputy Director of the HFRS, had housing, construction and financial regulations been more effective in the early 2000s and 2010s, the last economic crisis in Slovenia may have been prevented, and the finances and attendant risks would be smaller or predictable<sup>68</sup>.

As a final conclusion, following the failure of the first NSP to achieve its objectives, it seems increasingly likely that the second NSP will follow the same pattern, as both programmes display similar flaws.

## 4.

## Conclusion and recommendations

The first NSP did not meet its previous objectives and the second programme is also unlikely to meet its targets. In nearly all aspects, the 2000-2009 and the ongoing 2015-2025 programmes have failed to achieve their objectives and meet expectations.

The inability to attain its objectives can be seen as a direct consequence of the programme's lack of legal force. The programme can rightfully be compared to a declaration of intent. The NSP has the advantage of providing public servants and the government with a vision and a strategic orientation when it comes to housing policies. However, by defining a series of unachievable targets, the programme is labelling itself as a failure.

**Setting overly ambitious objectives without a clear plan to scope and allocate the resources and implementation activities necessary to achieve them is not a recipe for success. Without realistic objectives and sound planning, the programme is destined to continually underachieve, which inevitably leads to harsh criticism of both the programme and the government.**

Therefore, the main recommendation would be for policy makers to clearly define and clarify their objectives and choose between one of the two following directions.

One way is to void the programme from quantified and time objectives. This would definitely turn the programme into a strategic plan. Furthermore, it would greatly diminish the risks of seeing the programme constantly being criticised and described as a failure as the NSP would be shielded from overly ambitious targets lacking the fund and mechanisms to meet them. The resulting document would however still provide the advantage of being a document of reference providing strategic and intellectual support to

policymakers when tackling housing policies and issues.

A second way is to replace the programme with smaller, less ambitious policies. These policies would have smaller but well targeted objectives with the necessary means to reach them, which would greatly increase their chances of success. In addition, this path does not exclude the renewal or creation of a new programme as these policies could be delivered by a new and less ambitious NSP.

Another recommendation is for the government to provide the HFRS with a level of funding that is commensurate with its mission and commitments. The HFRS is the foundation of all housing policy delivery measures in Slovenia. Before thinking about a new programme and a new set of objectives, the government should increase HFRS funds and capacities to enable it to do its current job effectively.

The set-up of an independent national and foreign expert body with responsibility for preparing, implementing and monitoring the NSP is another recommendation. According to the Deputy Director of the HFRS, an independent oversight body would help to improve the monitoring system<sup>69</sup>.

In conclusion, it is difficult to consider the programme as it currently exists as an example of good practice. The programme is composed of two contradictory elements: a letter of intent comparable to a declaration of human housing rights and a series of quantified and timed objectives. **The programme therefore only receives a 'good practice' score of 1 star**, using a scale of 1 (low) to 5 (high) stars.

However, as a final remark, it must be said that the programme is an easy to reproduce policy, albeit that it was not well implemented in Slovenia. Governments that lack a clear housing strategy

could take some inspiration from this policy concept. The key to a successful implementation would be to first conduct an in-depth assessment of the initial situation, and then provide a first draft of the programme for public consultation with

relevant stakeholders. A public programme could then be produced with an achievable plan and set of targets. On this basis, **the National Housing Programme scores 3 stars in terms of transferability**, using a scale of 1 (low) to 5 (high).

# Endnotes

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