

# **PHYSICAL AND SOCIAL/URBAN CONDITIONS OF RESIDENTIAL BUILDINGS IN EUROPE**

**A SuRE–FIT WP2 report**

## COLOPHON

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## TABLE OF CONTENTS

page

1.	<b>INTRODUCTION</b>	<b>1</b>
1.1	Aim of SuRE-Fit	1
1.2	Partners in SuRE-Fit	2
1.3	Structure of the report	2
2.	<b>RESEARCH METHODOLOGY</b>	<b>3</b>
2.1	Background	3
2.2	Definitions	3
2.3	Research limitations	5
3.	<b>OVERVIEW OF THE PHYSICAL AND SOCIAL/URBAN STATE OF RESIDENTIAL BUILDINGS IN EUROPE</b>	<b>6</b>
3.1	Main findings of the study regarding the state of building	6
3.1.1	Multi-family housing stock and high-rise dwellings in the European countries	6
3.1.2	Housing expenditure	6
3.1.3	Tenure structure and privatisation of the housing stock	6
3.1.4	Main problems with respect to high-rise residential buildings/areas	7
3.1.5	Financial of housing maintenance and refurbishment	7
3.1.6	State support for refurbishment of high-rise dwellings	8
3.1.7	Construction method	8
3.1.8	Profile of the building industry / construction labour force	8
3.1.9	Demolition	8
3.1.10	Energy	9
3.1.11	Estimated need for investment in housing refurbishment and new labour opportunity	9
3.1.12	Production	10
3.2	Most effective national policy instruments	10
3.2.1	Legal framework	11

## 1. INTRODUCTION

This report is written for the project “Sustainable Roof Extension Retrofit for High-Rise Social Housing in Europe (SuRE-Fit)” that takes place within the context of the Intelligent Europe Programme. The SuRE-Fit is subdivided into three coherent work packages, which are carried out over a period of 2 years. A multi-disciplinary and international team of consortium members carries out the project.

In short the overall Sure Fit project contributes to the large scale attempt to make available financial resources for the refurbishment for energy efficiency of social housing; resources that may not easily be made available. Energy neutral, industrial and flexible rooftop extension retrofit has been proven as a viable solution, both technologically and financially. Rooftop extension retrofit combines energy-saving measures with social, ecologic and economic advantages.

In work package 2 of the SuRE-Fit project an analysis will be made of the potential of the SuRE-FIT concept for European countries. This will be based on existing studies about the multi-family housing stock.

This report is one of the deliverables of work package 2. It provides an overview of the context regarding the local physical and social urban environments and building conditions for roof-top extension retrofit in EU countries. The report provides detailed information on the current environment in EU member states regarding multi-family and high-rise residential buildings.

The report is based on a study that was commissioned by the Dutch Ministry of Housing, Spatial Planning and the Environment in the Netherlands to PRC Bouwcentrum International and was completed at the end of 2005.

### 1.1 Aim of SuRE-Fit

The main aims of SuRE-Fit are to synthesise cutting edge technologies of roof top extension retrofit for high-rise social housing and develop process models and tailor-made guidelines for broader implementing the innovative solution in Europe, including the application small-scale RES installations.

These will be achieved through survey of best practices, knowledge exchange and synthesis of through case studies and design projects, and dissemination and implementation. The main activities of SuRE-Fit will be carried out in three work packages:

1. *Survey of best practices* of sustainable roof-top extension retrofits for energy efficiency in high-rise social housing.
2. *Knowledge exchange and consolidation* of sustainable roof-top extension retrofit through *case studies and design projects*. The scope of work will include the analysis of existing cases and simultaneously the making of conceptual design for potential new roof-top extension retrofit pilot projects in other countries. The experts' teamwork is organised in two groups: on architecture and engineering, and on financial and institutional issues.

3. Knowledge *dissemination in Europe and implementation* through process models, road maps, and guidelines.

## 1.2 Partners in SuRE-Fit

The consortium members are:

<b>Participant N°</b>	<b>Participant name</b>	<b>Participant short name</b>	<b>Country</b>
01	PRC Bouwcentrum	PRC	NL
02	W/E Advisers	WEA	NL
03	Storimans Wijffels Van Hoogmoed	SWH	NL
04	Cenergia	CEN	DK
05	Kuben Byfornylse	BYN	DK
06	Velux	VEL	DK
07	Institut fur Wohnen und Umwelt	IWU	DE
08	Luwoge BASF	LUW	DE
09	Bauform Baugesellschaft GmbH	BFB	DE
10	Ipostudio Architetti Associati	IAA	IT
11	Comune di Firenze	ERP	IT
12	Christer Nordstrom	CNA	SE
13	Apogee-Perigee	APO	FR
14	STU-k	STK	CZ
15	Pol-Ned	PLN	PL
16	Slovak University of Technology	STB	SK

## 1.3 Structure of the report

In chapter 2 the research method and limitations of the underlying study are presented. Chapter 3 gives a summary of the main findings. In the annex the results are presented for each individual country and summaries for EU-15 countries (AT, BE, DK, FI, FR, DE, GR, IE, IT, LU, NL, PT, ES, SE, and UK), EU-10 countries (CY, CZ, EE, HU, LV, LT, MT, PL, SK and SI) and at that time the four accession countries (BG, RO, TK and HR) and all countries in the survey (EU-15 + EU-10 + Bulgaria, Romania, Croatia and Turkey).

## **2. RESEARCH METHODOLOGY**

### **2.1 Background**

The underlying research of this report the analysis of the problem of “sustainable refurbishment and restructuring of high-rise residential buildings and surrounding areas” was commissioned for presentation at the 4th Housing Ministers Conference held in 2005 in Prague. A comprehensive questionnaire has been sent to the 25 member states of the European Union (EU in 2005) and the 4 accession states. The answers to the questionnaires have delivered national data that were compiled and analysed. The main outcomes are presented in the next chapter, data per country can be found in the annex.

### **2.2 Definitions**

The definition used for sustainable housing in the research is termed as follows:

From a construction perspective.

This aspect primarily refers to the quality of the construction and involves two main elements:

- Lifespan, closely linked to the quality of the building materials used, their utilisation and maintenance, and the ability of the managers to implement a continuous maintenance.
- Adaptability, which needs to be considered on two levels: the successive occupiers or occupational users within the same accommodation and the changing needs of the same occupant in the same accommodation.

From a social and economic perspective.

This aspect refers both to the viability of accommodation for the occupier, whether tenant or owner, and to the importance of housing for social cohesion which notably includes:

- Affordability, based on the actual financial means of the occupiers in order to enable them to control the direct costs of the accommodation without having to neglect other essential needs (nutrition, health, education, culture, etc.).
- Access to housing, which means, for instance, tackling the various causes of homelessness through a variety of policies.
- Accessibility for the disabled and aged.
- Indirect costs such as commuting and travel costs linked to the location of the housing.
- Impacts of housing, more specifically in terms of indoor pollution, and the wider residential environment on the physical and mental health of the occupiers.
- Psychological and social function of the housing and the residential environment: changing it from a “place to live” to “home”, while at the same time encouraging the development and maintenance of social networks and various types of social solidarity.
- Improving the viability of the housing areas and especially underprivileged urban areas, including the socio-economic fabric, via urban renewal programmes.

- Supporting mixed housing through policies that fight segregation and promote a balanced distribution of all forms of tenure and all types of buildings.

From an eco-efficiency perspective.

Aiming for an improvement in the quality of life and control of the quality and the use of resources, based on the following elements:

- Rational and efficient use of natural non-renewable resources, both in the construction and the use of housing; these resources can be grouped under four main headings.
- Land use: the use of land, a limited key resource and whose efficient management should be optimised in order to limit the use of land across a range of human activities including housing, together with an assessment of the total ecological impact of housing versus other uses, e.g agriculture.
- Energy: level of energy consumption (direct and indirect) and type of energy used.
- Construction materials and whole buildings: their renewable character and notably their “embodied energy” as well as the ecological costs of disposal.
- Water: level of consumption and the quality of the consumed water.
- Ways to produce housing as ecological as possible.
- Achieving increases in comfort with less additional resources, particularly by the use of technical innovations.

Other terms and definitions used in this report

**“High-rise dwellings”** are residential buildings consists of multiple housing units and have more than 4 storeys. In other words, high-rise dwellings are multi-family dwellings higher than 4 storeys. Some countries may have own definitions of high-rise dwellings; such definitions will be explained in the individual country description in this report.

**“Refurbishment”** is comprehensive renovation work (repair of all defects) of high-rise residential buildings.

**“Restructuring”** covers all activities aimed at the improvement of the living and working conditions in high-rise neighbourhoods and districts, including new building, demolition, infrastructural works.

**“Joint Implementation (JI)”** is one of the flexible instruments provided by the Kyoto Protocol for the participating countries for achieving their pollution reduction commitment. JI is mainly aimed at countries in Central and Eastern Europe.

**“The need for housing”** and “the expected volume of new housing production in the next 10 years” are subdivided into production aimed at extension of the housing stock and production aimed at replacement of the existing stock.

**“The investment costs for refurbishment”** are the costs that would be incurred in order to rectify all structural defects and lifting sub-standard shortcomings of the dwelling immediately.

## 2.3 Research limitations

The descriptions are based on the responses from each country's housing ministry to the questionnaire. Its main purpose is to describe the current condition of the high-rise residential buildings and surrounding areas in order to gain insight into the possibilities and potentials of refurbishment.

Find on the right the technical limitations of this report and below the currency exchange rates used in the report.

<b>Currency exchange rates used for analysis in this report</b>		
<i>Country</i>	<i>Currency</i>	<i>Euro</i>
Bulgaria	1 BGL	0.51127
Cyprus	1 CYP	1.72330
Czech R.	1 CZK	0.03179
Denmark	1 DKK	0.13452
Estonia	1 EEK	0.06390
Hungary	1 HUF	0.00401
Ireland	1 IEP	1.26974
Latvia	1 LVL	1.15156
Lithuania	1 LTL	0.28962
Malta	1 MTL	2.35969
Poland	1 PLN	0.22399
Romania	1 ROL	0.00002499
Slovakia	1 SKK	0.02513
Slovenia	1 SIT	0.00425
Sweden	1 SEK	0.10871
Turkey	1 TLR	0.00000057
UK	1 GBP	1.40191
US	1 US\$	0.83333

When interpreting the results, the following limitations and shortcomings should be considered

- Not available and incomplete information
  - No country have provided answers to all questions; a number of countries partially modified the structure of the questionnaire
  - A number of countries have not provide data on high-rise dwellings. In such cases, the analysis sometimes relies on the data on multi-family dwellings. In some countries, neither data on high-rise dwellings nor data on multi-family dwellings are available, and thus, the analysis can only rely on the figures about the total housing stock.
- Insufficient quality and incompatibility of information between countries
- Different categorisations, e.g. construction period, dwellings by size.
- Different specifications and details, e.g. allocation of state budget to regions and thematic programme, differentiation of holiday houses from regular dwellings.
- Different and/or unrecognised definitions, e.g. definition of condominium, living space / room, payment areas between tenants – owner-occupiers.
- Different (subjective) interpretations, e.g. perceived level of problem.
- Adjustments in the calculations.
- Currency exchange rates (see left column).
- Assigned weighing factor per country based on population and size of housing stock for calculating the average scores at European level.
- European average may not be relevant if the data are calculated based on less than 50% response from the countries.
- Use of assumptions/estimates in case of missing data.
- The total of the average column may not be 100%.



### 3. OVERVIEW OF THE PHYSICAL AND SOCIAL/URBAN STATE OF RESIDENTIAL BUILDINGS IN EUROPE

#### 3.1 Main findings of the study regarding the state of building

Find below the main conclusions on the state of buildings in the 15 old EU member states, 10 new member states and 4 accession countries. Note that at the time that the study was carried out both Romania and Bulgaria were not yet members of the EU. Together with Turkey and Croatia they are listed as EU candidate states.

##### 3.1.1 Multi-family housing stock and high-rise dwellings in the European countries

There are over 100 million multi-family (MF) dwellings in Europe. These dwellings count for an average of 47,5% of the total housing stock in the EU countries. Over one-third (app. 35 million) of the multi-family dwellings are high-rise (HR). HR dwellings count for an average of 17% of the total housing stock in the EU countries. The percentage of HR dwellings in EU10 is higher (34.1%) compared to EU15.

80% of HR dwellings were built between 1945 and 1990. The size of HR dwellings in EU15 is usually bigger than in EU10. Almost 60% consists of apartments with 3 rooms or more. In EU10/AS4 almost 60% has less than 3 rooms.

##### Socio-cultural diversity

In EU10/AS4 the average size of households is 2.8 while the average in EU15 is 2.4.

In EU15, 1 and 2-persons households are in the majority while in EU10/AS4 40-60% of the households in HR dwellings consists of 3 or more persons.

Residents of HR dwellings in EU15 have more ethnic variety, while in EU10/AS4, the ethnic segregation is rarely found.

##### 3.1.2 Housing expenditure

The percentage of household income used for housing expenditures is around 25% both in EU15 and EU10. In AS4 it amounts around 19%. In EU15 most expenditures are allocated for paying rent or mortgage (app. 70%), while in EU10 and AS4 app. the same percentage on average is needed to cover the costs of energy and other utilities.

##### 3.1.3 Tenure structure and privatisation of the housing stock

The owner-occupied sector dominates the tenure structure all over Europe, though there are differences between the regions. On average 64% of the housing stock is owner occupied.

	EU 15	EU10	AS4
owner occupied	62,3%	69,8%	84,4%
private rental	13,9%	4,5%	12,2%
cooperative	1,1%	15,6%	0,3%
public/social rental	10,4%	4,5%	3,0%
other	8,4%	1,5%	0,3%

In EU15 social landlords and private landlords manage together almost 40% of the MF stock, while almost 50% is owner occupied;

In EU10 there is quite a differentiation in the share of owner-occupiers in MF buildings, from app. 20% in the Czech Republic to 74 % in Slovenia;

In AS4 over 80% of MF stock and also HR is owner occupied.

Privatisation of public or social housing stock is not so much an issue in the EU15.

In the EU10 and AS4, privatisation of the public stock for most countries has been a main instrument to restructure the tenure structure of the housing stock. Also cooperative stock is subject to privatisation. In total 23% of the 1990's housing stock has been transferred to the private sector. Due to this mass-privatisation only a small percentage of the stock remains as public stock (on average 5%). Except for the Czech Republic and Latvia the countries can be characterised as nations of homeowners. In most countries the privatisation process is still ongoing.

<b>Privatisation of housing stock in EU10</b>	<b>% of stock privatized 1990-2004</b>	<b>% private sector 2004</b>	<b>% public sector 2004</b>
Czech R.	12	83	17
Estonia	70	96	4
Hungary	15	96	4
Latvia	53	84	16
Lithuania	58	97	3
Poland	18	92	8
Slovakia	31	96	4
Slovenia	23	94	6
Bulgaria	2	95	4
Romania	27	97	3
<b>TOTAL</b>	<b>23</b>	<b>95</b>	<b>5</b>

#### 3.1.4 Main problems with respect to high-rise residential buildings/areas

The problems in EU15 are more related to the position of this part of the stock in the housing market, in EU10/AS4 it seems more to be felt as a technical and institutional problem.

#### 3.1.5 Financial of housing maintenance and refurbishment

Main bottlenecks for attracting loans for refurbishment of HR buildings are:

- Institutional: in order to attract a loan a decision is needed of the general assemble, which is still difficult to organise.
- Financial: a lot of homeowners do not have enough resources to invest themselves or to pay the instalment for a loan.
- Legal: Homeowners associations are no legal entities, which can attract a loan, while individual members are reluctant to put their own dwellings as collateral for the investment in refurbishment of common building areas/parts.
- Psychological: homeowners in new member states are not used to attract loans for investments in their dwellings. It also is said that there is still a lack of awareness among these homeowners what it means to be an owner and to be responsible for the upkeep of both the own dwelling as well as for the upkeep of the common building parts.

These bottlenecks are mainly but not exclusively mentioned by the EU10 member states. In general it can be concluded that a multi-ownership situation in combination with low-income homeowners and a lack of well-functioning homeowners associations results in a severe underinvestment in maintenance and repair.

### 3.1.6 State support for refurbishment of high-rise dwellings

About 50% of the European countries provide state support for housing refurbishment. Also support is given via tax exemption (40%), interest subsidy (30%) and guarantees (25%). There is little difference between EU15 and EU10/AS4 regarding this, except for the fact that three EU10/AS4 countries (Latvia, Hungary, Bulgaria) have indicated that there is no (direct) state support for refurbishment.

State support for refurbishment of high-rise dwellings	
Type of instrument for state support:	Used by ...% of the respondents:
• Subsidy	50%
• Tax exemption	40%
• Interest subsidy	30%
• Loan	30%
• Guarantee	25%
<i>Note: based on app. 55% response to the questionnaire</i>	

In general EU15 countries spend over 2% of the annual state budget on housing while EU10/AS4 in general spend less than 2%.

Expenditures from state budget			
	EU15	EU10	AS4
no (comparable) information or no budget at all	DE GR IT SE GB	EE HU LV	TR
< 1%		MT	BG
1-2%	LU PT	LT PL SL	RO
2-3%	AT BE DK IE ES	SK	
3-4%	FI NL	CZ	
>4%			FR

### 3.1.7 Construction method

In the EU10, large prefabricated panels are the dominant construction methods for HR dwellings, especially for the post World War II buildings. In the EU15, the construction methods are very diverse, even though mostly in situ concrete is applied.

### 3.1.8 Profile of the building industry / construction labour force

In Europe, 99% of the building companies have less than 100 employees. The total construction force in the EU29 consists of more than 16 million workers. The size of construction companies in the EU10/AS4 (17 employees per firm average) is generally larger than that in the EU29 (6 employees per firm average).

### 3.1.9 Demolition

The percentage of housing stock to be demolished in the EU10/AS4 is higher than in EU15 (above 2% of total housing stock in EU10/AS4 compared to less than 1% in EU15).

### 3.1.10 Energy

The energy consumption per household in MF dwellings in EU15 is app. 50% higher compared to EU10/AS4. The potential energy saving resulting from refurbishment in EU15 is estimated at app. 20-40% and in EU10/AS4 at app. 30-50%. The figures show that in EU10 still the vast majority of the MF stock is in need of structural measures. It is clear that the saving potential must be enormous in EU10/AS4.

### 3.1.11 Estimated need for investment in housing refurbishment and new labour opportunity

Based on the information derived from the questionnaires the total need for investment in MF stock is estimated at 350 billion Euro, of which app. 30% should be invested in EU10/AS4.

As building costs differ considerably between EU15 and EU10/AS4 countries, the employment involved is a better standard to measure the impact of the need for refurbishment.

The total (direct)employment involved in the actual realisation of the investment needed (16 million) almost is as large as the total current employment in the construction sector in Europe. The share of EU10/AS4 in this figure is 65%.

Based on the experiences up till now in the Czech Republic, Slovakia and Poland, countries which already for several years have programmes in place to support refurbishment, it can be concluded that with the current effort it will last over 40 years to fulfil the current need.

Due to considerable underinvestment in maintenance of the housing stock in EU15 and AS4, the need for investments will even increase.

*)	total MF dwellings	need for refurbishment	average investment	total investment
EU15	80.566.630	15%	20.794	251.295.375.633
EU10	14.544.684	60%	9.950	86.831.763.480
AS4	4.985.900	80%	2.500	9.971.800.000
Total				348.098.939.113

As building costs differ considerably between EU15 and EU10/AS4 countries, the employment involved is a better standard to measure the impact of the need for refurbishment.

*)	total investment	% labour	average wage constr. worker	total man year
EU15	251.295.375.633	50%	23.600	5.324.055
EU10	86.831.763.480	50%	5.000	8.683.176
AS4	9.971.800.000	50%	3.000	1.661.967
Total				15.669.198

The total (direct)employment involved in the actual realisation of the investment needed thus is almost as large as the current total employment in the sector in the respective countries.

construction labour force

*)	firms	employees	average empl/firm
EU 15	2.180.570	9.362.410	4
EU 10	384.951	6.506.502	17
ASC 3	24.742	479.851	19
total	2.590.263	16.348.763	6

\*) excl. Croatia and Turkey

The conclusion must be that for the new member states as well as for the accession countries there is an urgent need for a considerable intensification of refurbishment programmes.

### 3.1.12 Production

Per 1000 inhabitants on average 468 dwellings are available in EU15, for EU10 this figure amounts 352, while in AS4 only 308 dwellings per 1000 inhabitants are available.

In EU15 the demand for new housing up to 2013 is expected to increase by 10,5%. In EU10 the demand is expected to increase with 16%. Only AS4 expects a considerable lower increase of the demand. However, for both EU10 and AS4 the total production up to 2013 is expected to meet only 70% of the demand. A continuing shortage of dwellings will keep the pressure at the housing market. This fact, combined with the current backlog in maintenance and repair, underlines the importance of intensifying refurbishment programmes.

### 3.2 **Most effective national policy instruments**

Approximately 60% of the European countries mention to have a specific targeted programme for MF/HR- housing refurbishment. In general the policy instruments used in EU15 are aimed at an integral approach of restructuring of residential areas, while the policy instruments in EU10/AS4 countries are focussing on financial incentives for the homeowners. In EU15, the problems are perceived as complex social, economical, and (partly) technical problems, which can only be dealt with by an integral approach. In EU10/AS4 countries, the problems seem to be perceived as technical and institutional problems.

Specific programme for MF/HR refurbishment			
	EU15	EU10	AS4
<b>Yes</b>	<b>53%</b> AT, BE, FI, FR, IE, NL, PT, SE	<b>70%</b> CZ, EE, LV, LT, PL, SK, SI, CY	<b>33%</b> RO
<b>No</b>	<b>33%</b> DK, DE, GR, ES, UK	<b>10%</b> MT	<b>33%</b> BG
<b>No data</b>	<b>13%</b> IT, LU	<b>20%</b> CY, HU	<b>33%</b> TR

From this perspective financial incentives alone are not sufficient to boost investments in refurbishment in EU10/AS4. A more comprehensive approach is needed in which besides financial incentives also legal and institutional measures are taken.

**Examples of effective national policies by financing**

- Subsidies for technical inspection of building in Estonia\*.
- Subsidies for reconstruction works of main structure / housing refurbishment / energy efficiency measures in Austria, Czech Republic, Estonia\*, Portugal, Romania, Slovakia, Slovenia.
- Guarantees in Czech Republic, Estonia\*, Latvia, Slovakia.
- State housing loans in Finland.
- Interest subsidies in Finland and Czech Republic.
- Tax incentives in Poland.
- Building savings programme in Slovakia.

*\* Parts of the Estonian Housing Development Plans measure on reconstruction of apartment buildings*

**Examples of effective national policies by participation**

- The participation of inhabitants is essential for a sustainable result of rehabilitation in Belgium.
- The experience shows that effective mobilization of all the actors is the principal factor of success in France.
- The regeneration process requires significant amount of community participation in Ireland.

**Examples of effective national policies by integral approach**

- Project financing based on an integral approach in Belgium.
- Application of instruments of housing policy, social policy and employment policy in addition to classical instruments for urban development has been proved successful in Germany.
- "Fonds du logement" since 2002 has got more competences to create urban spaces with optimal living conditions in Luxembourg.
- National Investment Budget for Urban Regeneration in the Netherlands.
- Designation of Integrated Refurbishment Areas in Spain.
- Integrated policies for housing, design, social activities and employment, financing and research in Sweden.
- Regeneration Programme to tackle the physical built environment has gone further by tackling the social environment through the provision of health, child-care and educational facilities in Ireland.
- Sustainable Communities: building for the future, which covers a wide agenda to develop communities in which people wish to live; housing policy is linked to improve economies, public services, transport and the environment at a local level in UK.

### 3.2.1 Legal framework

Approximately 25% of the housing stock in EU10 and AS4 countries is (or should be) managed by homeowners associations. Due to lack of information it is not possible to make a reliable estimation for EU15, but it is a fact that private ownership in multi-family dwelling in South Europe is quite high (from 60-80%). In these countries homeowner associations/condominiums also are important institutions in management of large part of the housing stock. Yet not in all countries a law on condominiums is in place. In countries that do

have a condominium law the establishment of a condominium in case of multi-ownership is not always compulsory. A rental law is in place in all countries except for the Czech Republic, Estonia, Lithuania and Slovakia.

In some countries cooperatives play an important role in the management of the stock. Despite of this fact no special laws on cooperatives are in place in the Czech Republic and Slovakia.

In most EU countries, new policies referring to the existing housing stock are aimed at the implementation of the EU directive on Energy Performance and/or the improvement of the legal framework on energy efficiency. EU10/AS4 countries seem to focus on the elaboration of a targeted policy for the refurbishment of MF dwellings, while EU15 countries give stronger emphasis on intensifying the integral approach of regeneration of urban areas.

**Examples of new policy instruments in preparation:**

- Draft National Housing Strategy including building saving contracts, legal adjustments in order to improve functioning of condominiums in Bulgaria.
- Energy Efficiency Act in Bulgaria.
- Pilot projects in the framework of "Urban Restructuring in the Old federal States", integral approach in Germany.
- Improvement of the "Housing Development Plan" in Estonia.
- National Strategy for renovation of existing housing stock in Finland.
- Implementation EU Directive on Energy Performance in Finland, the Netherlands, Austria, Slovakia, Spain, and Ireland.
- Urban Renewal Development and Programmes Act including establishment of National Agency for Urban Renewal and extension of "Zones Franches Urbaines" in France.
- New financial instruments for home-owners associations in Lithuania.
- Raising public awareness among private apartment owners referring management and maintenance in Lithuania.
- Restructuring of 56 priority areas, integral approach in the Netherlands.
- Introduction of fixed interest loans for refurbishment in Poland.
- Merging of existing instruments in order to raise efficiency in Portugal.
- Legal adjustments for improving housing maintenance in Slovakia.
- Analysis of problems and possible solutions in multi-family residential buildings, as base for a targeted policy for this sector of the housing stock in Slovenia.
- Technical Building Code including health and energy saving issues in Spain and Ireland.
- Improvement of existing legal and economic instruments in Czech Republic.
- Including energy module in Housing Quality Survey in Ireland.
- Local five year Action Plans, integral approach in Ireland.
- Public private Partnerships for redevelopment of estates in Ireland.
- Housing Bill including e.g. new health and safety rating system in the UK.

# Annex 1



NOTE: in the following annex reference is made to a questionnaire and annexes, which can only be found in the original, report *Sustainable Refurbishment of High-Rise Residential Buildings and Restructuring of Surrounding Areas in Europe*.

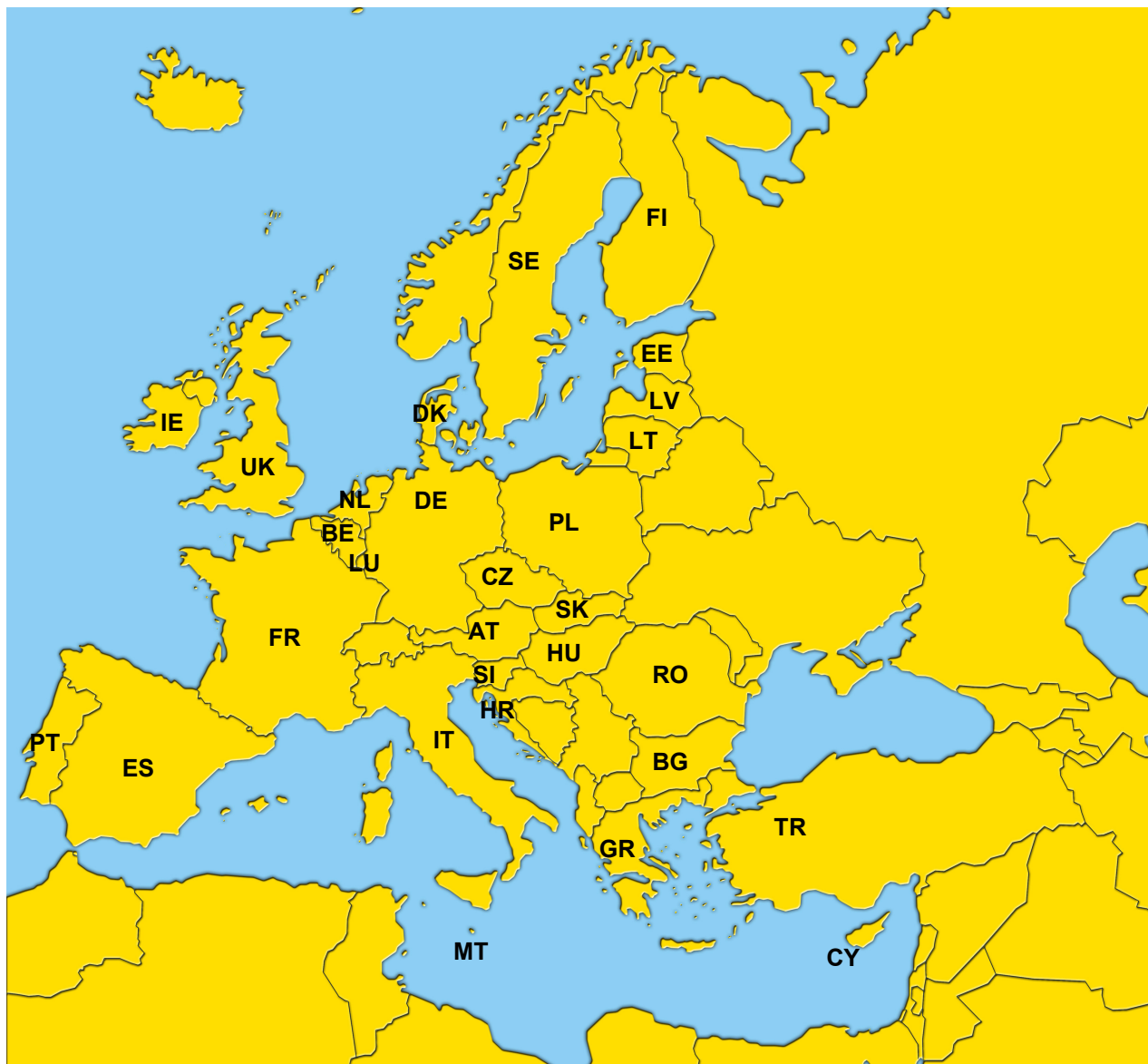
## List of European countries included in this annex

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Country name	Acronym
<b>'Old' EU member states (EU15)</b>	
Austria	AT
Belgium	BE
Denmark	DK
Finland	FI
Portugal	FR
Germany	DE
Greece	GR
Ireland	IE
Italy	IT
Luxembourg	LU
Netherlands	NL
Portugal	PT
Spain	ES
Sweden	SE
United Kingdom	UK
<b>'New' EU member states (EU10)</b>	
Cyprus	CY
Czech Republic	CZ
Estonia	EE
Hungary	HU
Latvia	LV
Lithuania	LT
Malta	MT
Poland	PL
Slovakia	SK
Slovenia	SI
<b>EU accession states (AS4)</b>	
Bulgaria	BG
Romania	RO
Turkey	TR
Croatia	HR

## Map indicating the European countries included in this annex

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Source:  
<http://europa.eu.int/comm/mediatheque/multimedia/select/maps/p-009412-00-3h.jpg>



## **Summary of all countries (EU29)**

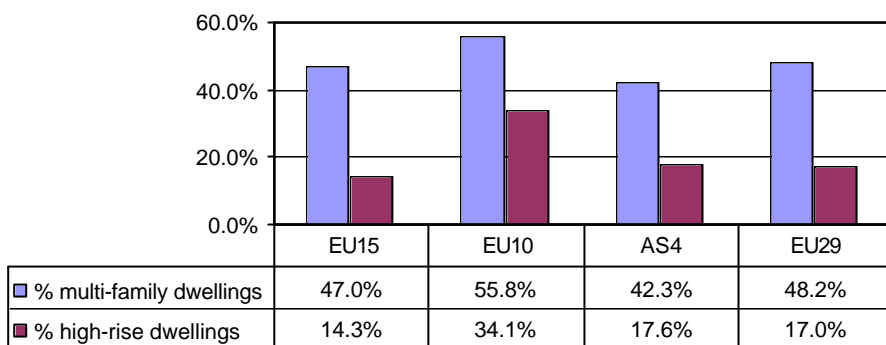
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## Summary of response to questionnaire from all countries

### Share of MF and HR dwellings in total stock

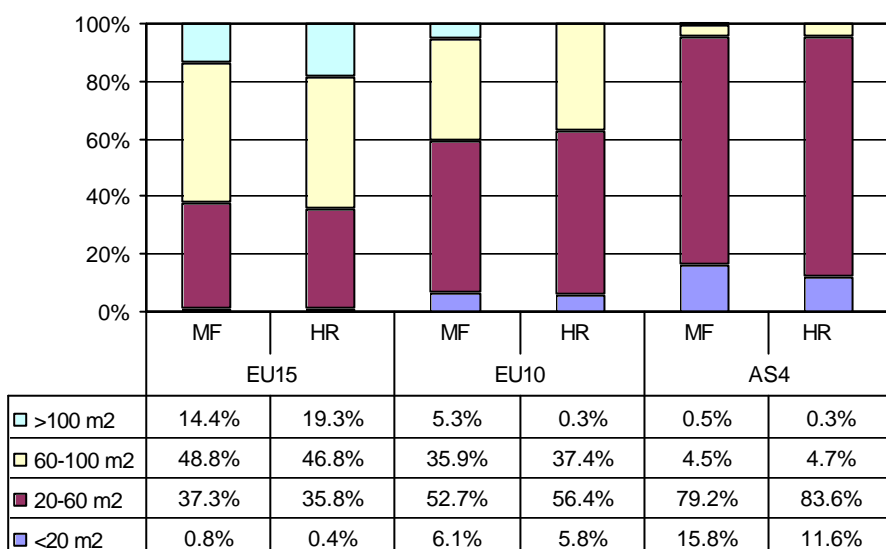
*Note: Total from average columns may not be 100% because of heterogeneity of country data from the questionnaire.*

General country facts	EU15	EU10	AS4	EU29
Average size of households	2.4	2.7	4.0	2.5
Gross annual income per capita (€)	23,483	5,633	3,307	20,483
Grs annual wages construction workers (€)	23,626	4,962	3,043	20,489
Net annual household income (€)	24,805	4,615	3,544	21,412
Number of dwellings per 1000 inhabitants	467.9	351.9	307.8	448.4

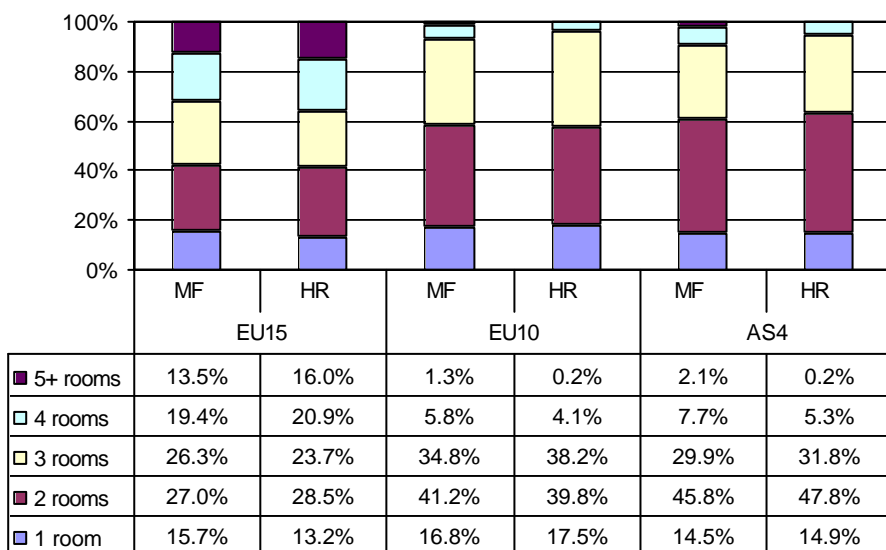


*Note: High-rise dwellings are multi-family dwellings higher than 4 storeys*

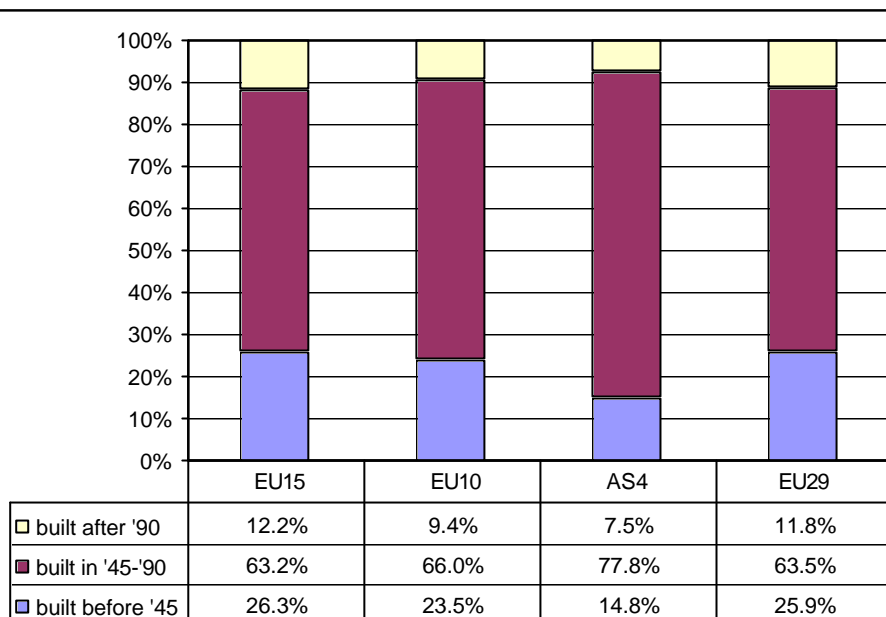
### Size of MF and HR dwellings



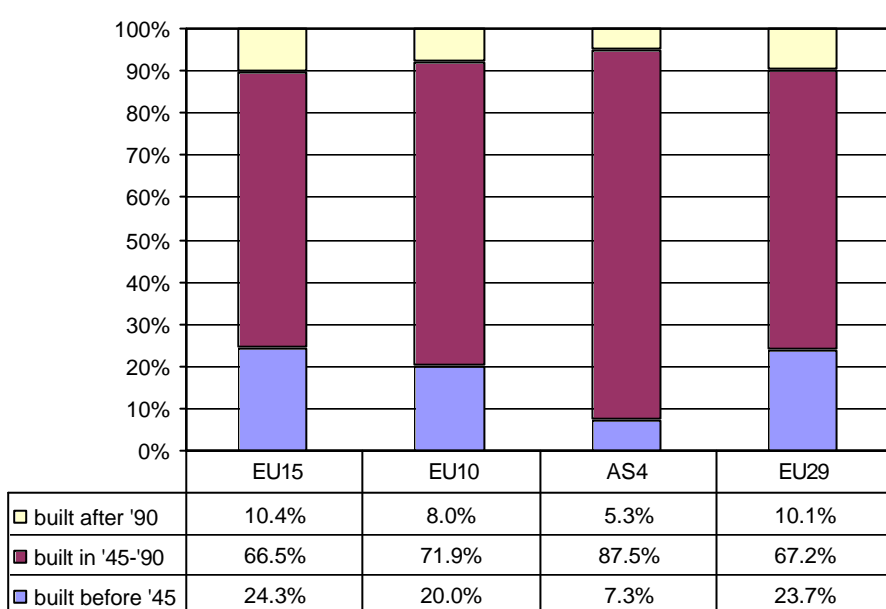
### Number of rooms in MF and HR dwellings



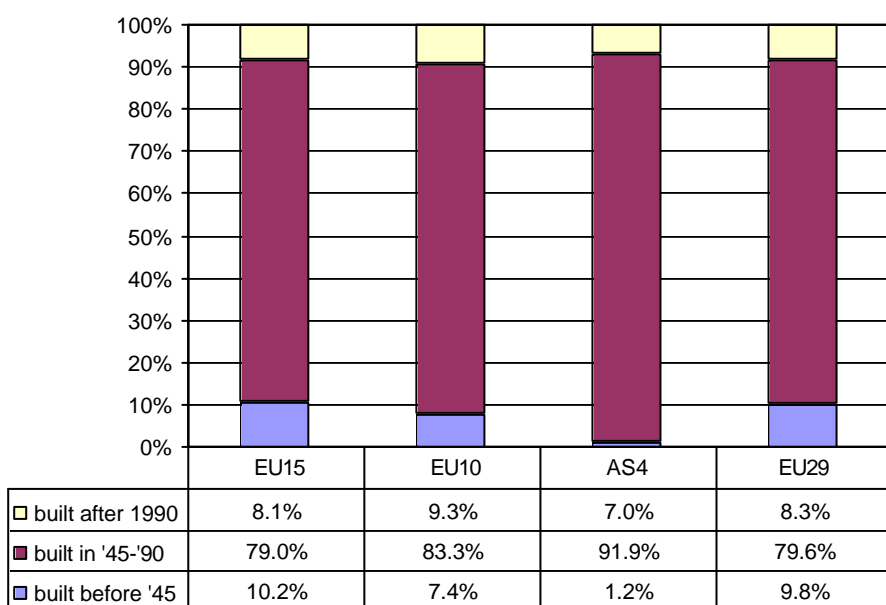
### Age of total housing stock



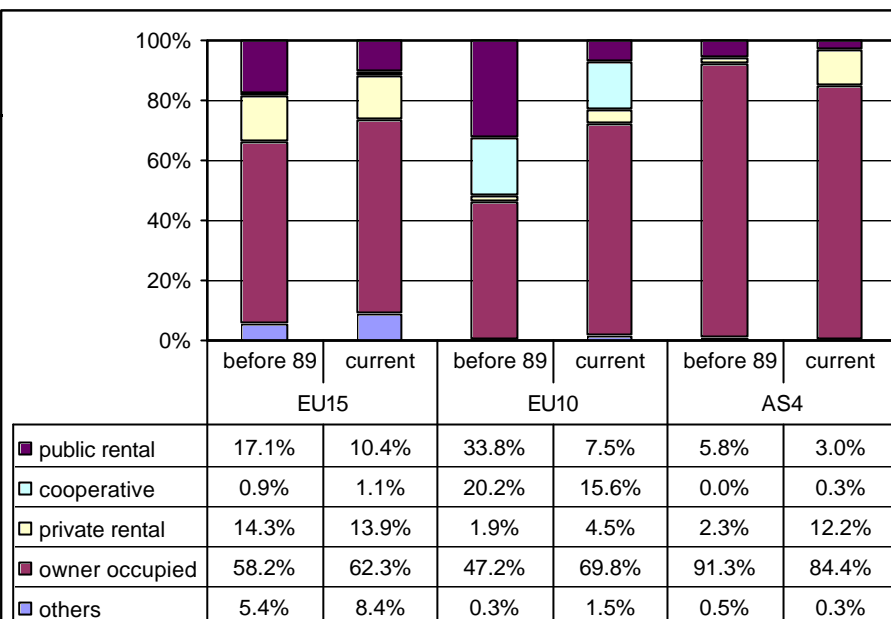
### Age of multi-family dwellings



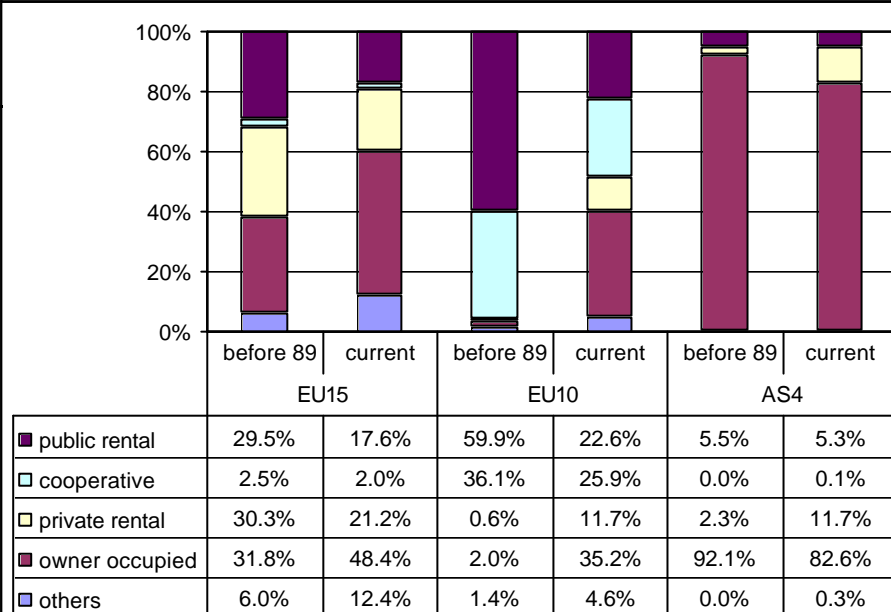
### Age of high-rise dwellings



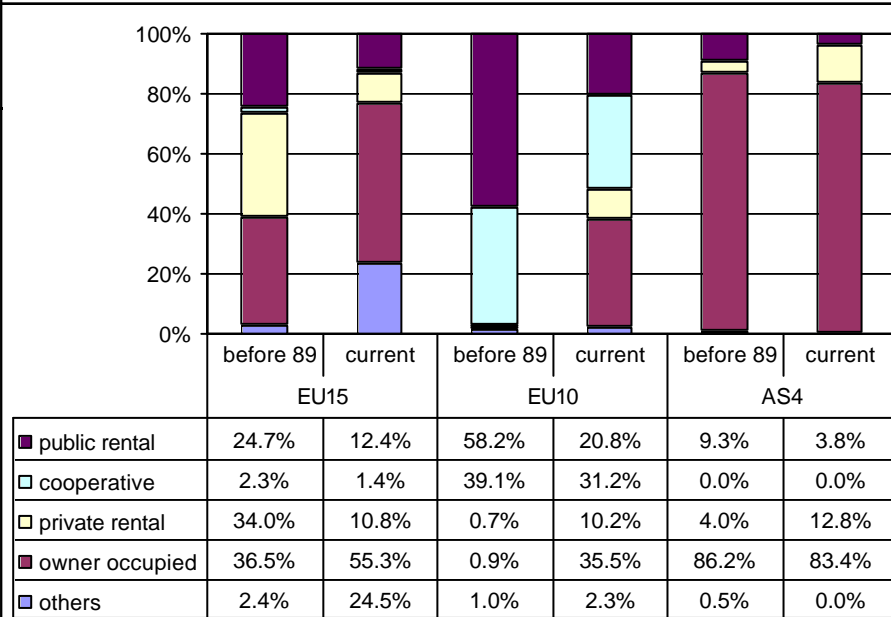
### Tenure structure of of total housing stock



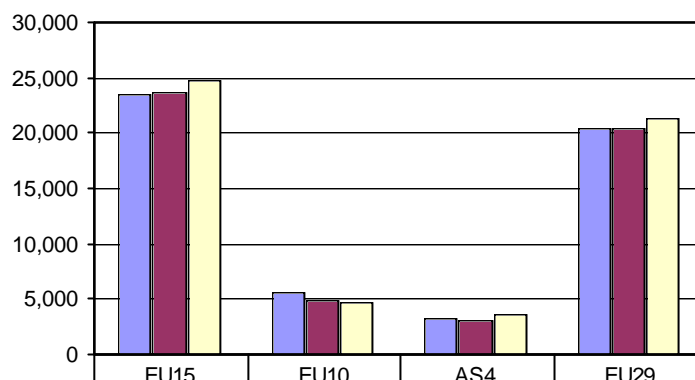
### Tenure structure of multi-family dwellings



### Tenure structure of high-rise dwellings





**Income profiles**

	EU15	EU10	AS4	EU29
Gross ann income per capita (eur)	23,483	5,633	3,307	20,483
Gross ann wages const workers (eur)	23,626	4,962	3,043	20,489
Net annual household income (eur)	24,805	4,615	3,544	21,412

**Main household expenditure on housing**

*Average from questionnaire:*

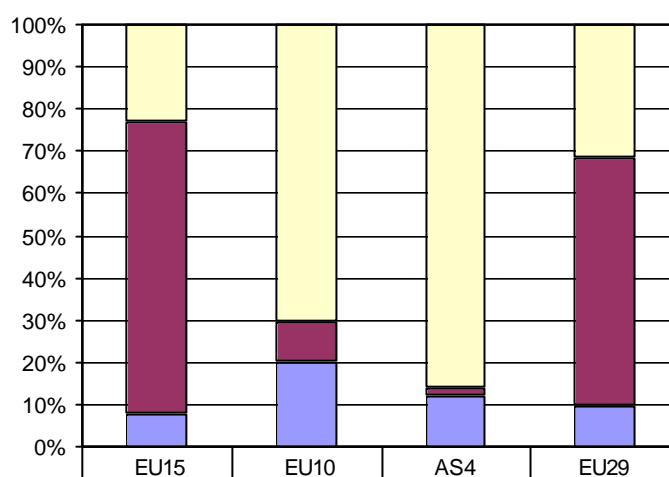
*housing expenditure from total household expenditure*

**EU15 = 24.6%**

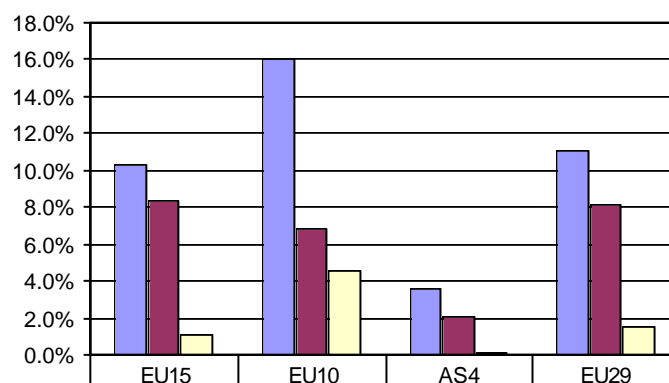
**EU10 = 25.3%**

**AS4 = 18.9%**

**EU28 = 24.7%**



	EU15	EU10	AS4	EU29
house energy/service	5.9%	19.5%	8.6%	8.2%
house rent/mortgage	17.8%	2.6%	0.1%	15.2%
house maintenance/repair	1.9%	5.5%	1.2%	2.5%

**Housing demand and production**

	EU15	EU10	AS4	EU29
% demand in 2003-2013 to existing stock	10.3%	16.0%	3.5%	11.0%
% estimated extension 2003-2013	8.3%	6.8%	2.1%	8.1%
% estimated replacement 2003-2013	1.1%	4.5%	0.1%	1.5%

## Summary of all countries (EU15)

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Summary of response to questionnaire from the EU15 countries	avg.	West Europe					
	EU15	AT	BE	FR	DE	LU	NL
Average size of households	2.4	2.4	2.3	2.4	2.2	2.5	2.3
Gross annual income per capita (€)	23,483	24,100	25,000	24,951	25,200	45,400	26,800
Gross annual wages construct. workers (€)	23,626	28,800		27,840		6,357	27,720
Net average annual households income (€)	24,805	26,400	28,656	27,312	19,068	39,084	27,600
Number of dwellings /1000 inhabitants	468	406	395	489	469	391	415
% multi-family dwellings	47.0%	52.1%	25.1%	43.3%	53.9%	29.1%	31.1%
% high-rise dwellings	14.3%		4.3%	15.9%	6.0%	16.2%	6.7%
% total housing stock built before '45	26.3%	27.6%	32.5%	31.0%	27.9%	26.7%	10.9%
% total housing stock built in '45-'90	63.2%	57.2%	45.3%	56.0%	61.0%	53.5%	72.3%
% total housing stock built after '90	12.2%	15.2%	22.2%	13.0%	11.1%	17.1%	16.8%
% MF dwellings built before '45	24.3%	26.8%		39.0%	25.4%	20.1%	17.9%
% MF dwellings built in '45-'90	66.5%	53.7%		53.0%	64.6%	49.1%	65.1%
% MF dwellings built after '90	10.4%	19.5%		8.0%	10.0%	30.5%	17.0%
% HR dwellings built before '45	10.2%				5.0%	1.6%	2.5%
% HR dwellings built in '45-'90	79.0%				88.0%	62.2%	77.9%
% HR dwellings built after '90	8.1%				7.0%	32.8%	19.6%
% MF dwellings <20 m2	0.8%	0.5%		1.6%	0.0%		0.6%
% MF dwellings 20-60 m2	37.3%	39.3%		38.4%	36.6%	18.0%	29.6%
% MF dwellings 60-100 m2	48.8%	51.9%		50.2%	53.0%	64.8%	51.1%
% MF dwellings >100 m2	14.4%	8.3%		9.8%	10.4%	16.6%	18.7%
% HR dwellings <20 m2							0.7%
% HR dwellings 20-60 m2						17.2%	23.0%
% HR dwellings 60-100 m2						62.1%	52.6%
% HR dwellings >100 m2						20.6%	23.7%
% MF dwellings with 1 room	15.7%	12.4%		13.0%		8.2%	3.3%
% MF dwellings with 2 rooms	27.0%	33.1%		24.0%		25.9%	22.4%
% MF dwellings with 3 rooms	26.3%	38.3%		31.0%		43.1%	43.3%
% MF dwellings with 4 rooms	19.4%	12.7%		22.0%		14.9%	24.9%
% MF dwellings with 5+ rooms	13.5%	3.5%		10.0%		7.1%	6.1%
% HR dwellings with 1 room						15.5%	4.0%
% HR dwellings with 2 rooms						14.4%	20.4%
% HR dwellings with 3 rooms						46.5%	38.5%
% HR dwellings with 4 rooms						1.7%	32.7%
% HR dwellings with 5+ rooms						1.7%	4.4%

Summary of response to questionnaire from the EU15 countries	avg.	West Europe					
	EU15	AT	BE	FR	DE	LU	NL
Tenure structure of total stock before 1989:							
% others	5.4%			8.5%		3.1%	0.0%
% owner occupied	58.2%			53.8%	39.3%	64.3%	45.3%
% private rental	14.3%			20.6%			13.2%
% cooperative	0.9%			0.0%			0.0%
% public rental (including social rental)	17.1%			17.1%		28.5%	41.5%
Tenure structure of MF dwellings before 1989:							
% others	6.0%			10.3%		4.7%	0.0%
% owner occupied	31.8%			23.9%		36.4%	12.9%
% private rental	30.3%			31.6%			23.3%
% cooperative	2.5%			0.0%		1.3%	0.0%
% public rental (including social rental)	29.5%			34.2%		57.6%	63.8%
Tenure structure of HR dwellings before 1989:							
% others							0.0%
% owner occupied							11.1%
% private rental							20.0%
% cooperative							0.0%
% public rental (including social rental)							68.9%
Tenure structure of total stock at present:							
% others	8.4%	2.8%	2.6%	6.1%		3.6%	0.0%
% owner occupied	62.3%	56.8%	68.0%	56.0%	42.2%	66.6%	54.2%
% private rental	13.9%	17.8%	22.4%	20.7%			9.3%
% cooperative	1.1%	13.4%	0.0%	0.0%		2.9%	0.0%
% public rental (including social rental)	10.4%	9.2%	7.0%	17.2%		26.9%	36.5%
Tenure structure of MF dwellings at present:							
% others	12.4%	4.6%		4.7%		3.5%	0.0%
% owner occupied	48.4%	26.2%		25.0%		38.9%	20.7%
% private rental	21.2%	25.3%		36.8%			17.3%
% cooperative	2.0%	26.6%		0.0%		0.0%	0.0%
% public rental (including social rental)	17.6%	17.3%		33.5%		57.3%	62.0%
Tenure structure of HR dwellings at present:							
% others						4.4%	
% owner occupied						35.3%	22.0%
% private rental							15.8%
% cooperative							
% public rental (including social rental)						60.3%	62.2%

Summary of response to questionnaire from the EU15 countries	avg.	West Europe					
	EU15	AT	BE	FR	DE	LU	NL
% of households expenditure on housing	24.6%	24.0%	25.6%	23.9%		23.6%	28.8%
% expenditure on house maintenance/repair	1.9%	3.0%	1.8%	1.3%		0.9%	
% expenditure on house rent/mortgage	17.8%	16.0%	19.0%	17.1%	21.7%	20.6%	
% expenditure on house energy/service	5.9%	5.0%	4.8%	5.5%		30.6%	
% demand 2003-2013 to existing stock	10.3%			10.4%			8.6%
% production 2003-2013 to demand							
% estimated extension 2003-2013	8.3%	10.7%		9.4%	8.6%		9.8%
% estimated replacement 2003-2013	1.1%	3.1%		1.1%	0.9%		2.9%
Note 1: Total percentage may not be 100% because of the heterogeneity of country data.							
Note 2: Average calculated on weighing factor of the country regarding size of population & housing stock.							
Note 3: In case of the response to the question is less than 50%, the EU average is not shown.							

Summary of response to questionnaire from the EU15 countries	avg.	Nordic			South Europe				Ireland & GB	
	EU15	DK	FI	SE	GR	IT	PT	ES	IE	GB
Average size of households	2.4	2.2	2.2	2.0	2.8	2.6	2.9	2.9	2.9	2.3
Gross annual income per capita (€)	23,483	30,873	18,892	21,090	13,867	27,868	11,028	15,964	19,798	
Gross annual wages construct. workers (€)	23,626	43,510	32,571	26,090	12,000	18,000	8,424	16,666	37,920	29,962
Net average annual households income (€)	24,805	35,050	28,643	26,090	17,124	27,864	16,188	18,372	28,680	32,569
Number of dwellings /1000 inhabitants	468	472	499	484	500	479	486	513	327	428
% multi-family dwellings	47.0%	38.8%	57.6%	51.9%	40.6%	74.7%	22.6%	47.5%	8.6%	18.7%
% high-rise dwellings	14.3%	10.4%	22.0%			22.7%	21.6%	30.6%		2.4%
% total housing stock built before '45	26.3%	37.0%	9.4%	29.0%	10.4%	24.2%	14.4%	14.2%		38.5%
% total housing stock built in '45-'90	63.2%	55.6%	74.4%	63.0%	75.4%	67.9%	62.8%	69.6%	72.5%	54.9%
% total housing stock built after '90	12.2%	7.4%	16.2%	8.0%	14.2%	7.9%	22.8%	16.2%	22.8%	6.5%
% MF dwellings built before '45	24.3%	46.5%	6.5%	36.0%	1.2%	20.7%	12.2%	9.8%		26.5%
% MF dwellings built in '45-'90	66.5%	48.1%	75.9%	56.0%	81.8%	71.0%	73.4%	76.3%		66.9%
% MF dwellings built after '90	10.4%	6.4%	17.6%	8.0%	17.0%	8.3%	14.4%	14.0%		6.5%
% HR dwellings built before '45	10.2%	66.7%	8.2%		0.6%	12.4%	3.3%	8.3%		17.4%
% HR dwellings built in '45-'90	79.0%	30.1%	73.3%		80.9%	82.0%	64.5%	80.5%		80.7%
% HR dwellings built after '90	8.1%	3.2%	18.5%		18.5%	5.6%	32.2%	11.3%		1.9%
% MF dwellings <20 m2	0.8%	4.8%	6.9%	1.5%	0.9%	0.4%				0.6%
% MF dwellings 20-60 m2	37.3%	21.6%	48.8%	25.5%	30.2%	17.6%				63.7%
% MF dwellings 60-100 m2	48.8%	59.9%	39.5%	62.5%	51.7%	49.9%				30.0%
% MF dwellings >100 m2	14.4%	13.7%	4.8%	10.5%	17.3%	32.1%				5.5%
% HR dwellings <20 m2		2.5%				0.3%				0.1%
% HR dwellings 20-60 m2		42.9%				17.5%				57.8%
% HR dwellings 60-100 m2		38.0%				52.9%				36.3%
% HR dwellings >100 m2		16.6%				29.3%				5.7%
% MF dwellings with 1 room	15.7%	9.3%	21.5%	19.0%	7.2%	2.4%				38.9%
% MF dwellings with 2 rooms	27.0%	37.6%	42.7%	35.0%	25.3%	11.4%				43.4%
% MF dwellings with 3 rooms	26.3%	33.7%	24.6%	30.0%	43.0%	23.0%				10.1%
% MF dwellings with 4 rooms	19.4%	15.1%	8.8%	10.0%	19.3%	33.1%				1.3%
% MF dwellings with 5+ rooms	13.5%	4.4%	2.4%	6.0%	5.2%	30.1%				6.3%
% HR dwellings with 1 room		7.6%				2.3%				28.2%
% HR dwellings with 2 rooms		39.7%				11.8%				47.3%
% HR dwellings with 3 rooms		31.2%				23.7%				17.0%
% HR dwellings with 4 rooms		15.4%				34.2%				1.8%
% HR dwellings with 5+ rooms		6.1%				28.0%				5.8%

Summary of response to questionnaire from the EU15 countries	avg.	Nordic			South Europe				Ireland & GB	
	EU15	DK	FI	SE	GR	IT	PT	ES	IE	GB
Tenure structure of total stock before 1989:										
% others	5.4%	0.1%		4.0%		5.8%	0.1%	6.5%	42.0%	0.0%
% owner occupied	58.2%	53.6%		41.0%		68.0%	64.7%	78.3%	38.0%	66.7%
% private rental	14.3%	21.2%		12.0%		19.0%	30.6%	0.0%	8.0%	9.5%
% cooperative	0.9%	4.7%		15.0%		0.9%	0.8%	0.0%		0.0%
% public rental (including social rental)	17.1%	20.3%		28.0%		6.3%	3.8%	15.2%	10.0%	23.8%
Tenure structure of MF dwellings before 1989:										
% others	6.0%	0.1%		5.0%		4.8%	0.0%			
% owner occupied	31.8%	13.3%		2.0%		43.9%	70.7%			
% private rental	30.3%	37.3%		20.0%		33.2%	21.3%			
% cooperative	2.5%	9.7%		26.0%		1.6%	1.4%			
% public rental (including social rental)	29.5%	39.5%		47.0%		16.5%	6.6%			
Tenure structure of HR dwellings before 1989:										
% others		0.1%				3.7%	0.0%			
% owner occupied		10.8%				40.5%	61.0%			
% private rental		40.1%				37.6%	30.4%			
% cooperative		21.1%				1.2%	1.7%			
% public rental (including social rental)		27.9%				17.0%	6.9%			
Tenure structure of total stock at present:										
% others	8.4%	0.3%	0.0%	0.0%	5.4%	8.4%	0.0%	6.5%	37.0%	19.8%
% owner occupied	62.3%	51.3%	64.4%	42.0%	74.4%	72.2%	75.7%	82.2%	45.0%	69.9%
% private rental	13.9%	20.2%	35.6%	13.0%	20.2%	13.5%	21.0%	0.0%	11.1%	10.4%
% cooperative	1.1%	7.0%	0.0%	16.0%	0.0%	0.5%	0.1%	0.0%		0.0%
% public rental (including social rental)	10.4%	21.2%	0.0%	29.0%	0.0%	5.4%	3.2%	11.4%	6.9%	0.0%
Tenure structure of MF dwellings at present:										
% others	12.4%	0.3%	0.0%	0.0%	4.8%	7.5%	0.0%	5.7%		46.8%
% owner occupied	48.4%	12.6%	45.0%	2.0%	62.2%	70.0%	80.6%	80.4%		32.6%
% private rental	21.2%	34.6%	55.0%	22.0%	33.0%	15.3%	12.6%	0.0%		20.7%
% cooperative	2.0%	13.8%	0.0%	27.0%	0.0%	0.6%	0.2%	0.0%		0.0%
% public rental (including social rental)	17.6%	38.7%	0.0%	49.0%	0.0%	6.6%	6.6%	13.9%		0.0%
Tenure structure of HR dwellings at present:										
% others		0.1%				7.5%	0.0%	4.0%		69.3%
% owner occupied		12.0%				68.0%	74.9%	82.7%		21.0%
% private rental		33.5%				14.2%	19.7%	0.0%		9.7%
% cooperative		30.6%				1.1%	0.1%	0.0%		0.0%
% public rental (including social rental)		23.7%				9.2%	5.3%	13.3%		0.0%

Summary of response to questionnaire from the EU15 countries	avg.	Nordic			South Europe				Ireland & GB	
	EU15	DK	FI	SE	GR	IT	PT	ES	IE	GB
% of households expenditure on housing	24.6%	25.4%		27.0%	16.6%	26.8%	19.8%	28.2%	14.0%	24.0%
% expenditure on house maintenance/repair	1.9%	1.9%				2.1%	1.5%	2.8%	1.9%	2.0%
% expenditure on house rent/mortgage	17.8%	17.6%				19.0%	13.5%	20.4%	8.2%	13.0%
% expenditure on house energy/service	5.9%	5.9%				5.7%	4.8%	5.0%	4.0%	9.0%
% demand 2003-2013 to existing stock	10.3%		10.8%	6.0%	15.0%	5.5%		21.1%		7.1%
% production 2003-2013 to demand					109.8%	120.0%				
% estimated extension 2003-2013	8.3%			6.0%	15.6%	5.9%				
% estimated replacement 2003-2013	1.1%		2.4%	0.1%	0.8%	0.7%				
Note 1: Total percentage may not be 100% because of the heterogeneity of country data.										
Note 2: Average calculated on weighing factor of the country regarding size of population & housing stock.										
Note 3: In case of the response to the question is less than 50%, the EU average is not shown.										



**AT****AUSTRIA****Basic facts**

<i>Statistics 2001.</i>	Size of population	8,032,926
	Number of households	3,339,663
	Average size of households	2.4 persons
<i>Statistics 2002.</i>	Gross annual income per capita	24,100 €
<i>Statistics 1999/2000.</i>	Gross annual wages of construction workers	28,800 €
<i>Including supplementary grants.</i>	Net average annual households income	26,400 €

**Housing profile**

	Number of dwellings per 1000 inhabitants	406
	Percentage of multi-family dwellings	52.1%
<i>No data on high-rise dwellings.</i>	Percentage of high-rise dwellings	N/A

*Statistics 2001.***Age of housing stock**

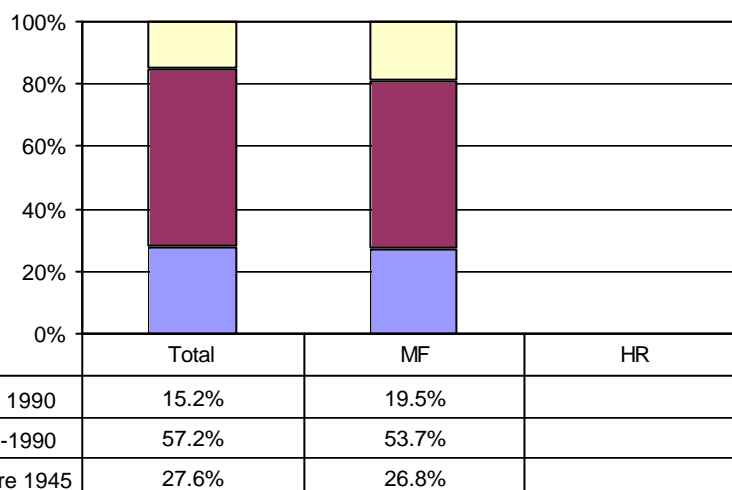
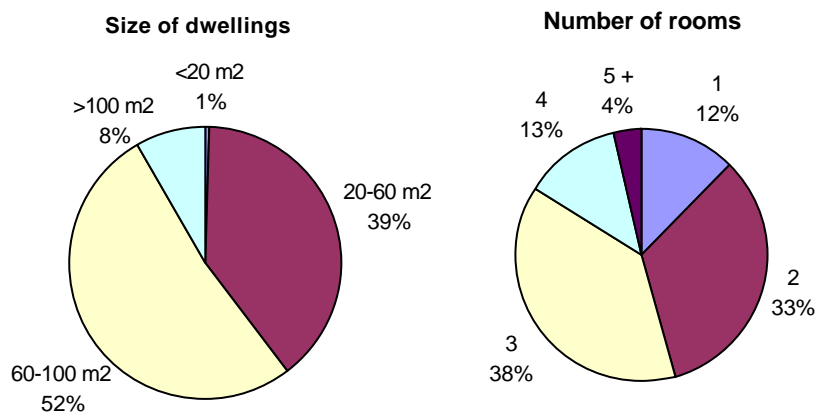
Total housing / MF built in 45-90:

1945-60: 12.4% / 12.2%

1960-70: 15.5% / 16.7%

1970-80: 16.3% / 14.9%

1980-90: 13.0% / 9.9%

Bearing brick is the main  
construction method.*Statistics 2001.***Size of multi-family dwellings***No data on high-rise dwellings.*

## AT

## AUSTRIA

## Tenant structure, households and state expenditure

Privatisation	
- Privatisation until now:	Yes
- Municipalities' obligation:	No
- Cooperatives' obligation:	No
- Privatis. revenue reserved:	No
Note:	
under certain conditions,	
apartments must be offered for	
sale after 10 years.	

Statistics 1999/2000.

% net households income  
for housing expenditure is  
**24.0%**

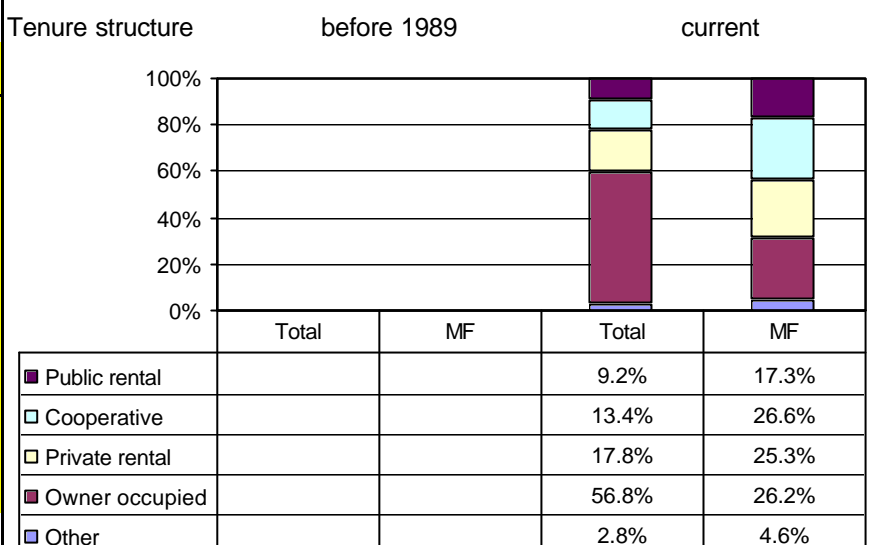
Statistics 2002.

State expenditure on housing  
as percentage of total  
annual budget:  
**2.4%**

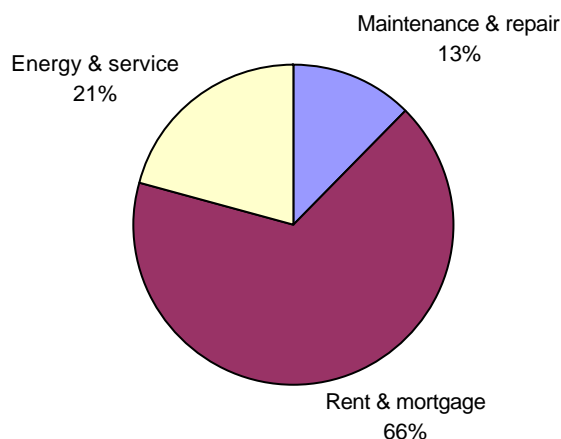
Investment in housing  
refurbishment of MF dwellings.

- actual = 16000 €/dwelling  
for 500,000 dwellings in '93-'03

- needed = 20000 €/dwelling  
for 1,200,000 dwellings.



## Main households expenditure on housing

Specification of state expenditure on housing from the state budget

Subsidies for new construction	1.83%
Subsidies for refurbishment	0.56%
Loans in new construction	0.97%
Loans in refurbishment	0.16%
State guarantees	0.00%
Interest subsidies in new construction	0.64%
Interest subsidies in refurbishment	0.37%

\* Expenditure of state budget is 96,515 M€

\* Expenditure on housing is 2,302 M€

\* GDP is 216,830 M€, state expenditure on housing of the national GDP is 1.0%

AT

AUSTRIA

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing					Yes
	- Regular housing quality survey					No
	- Demand for housing in 2003-2013					No data
	- Expected housing production in 2003-2013					450,000
	for extension of stock					350,000
	for replacement of existing stock					100,000
	- Present vacancy rate of total housing stock					8.0%
	- Present vacancy rate of MF dwellings					7.0%
	- Regular national housing demand survey					Yes
	- Regular local housing demand survey					No
Legal framework	- Specific programme for MF/HR refurbishment (local)					Yes
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas					
- Condominium compulsory in mixed-ownership: Yes						Payment areas among tenants and owner occupiers
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas					
- Cooperative housing law: Yes	Safety (from criminality)					
- Rental housing law: Yes	Mixed ownership					
	- Need for expertise for refurbishment of MF/HR dwellings					
	Area	Level:	Policy		Plan development	
			State	Municipal	Owners	Advisors
	Housing demand survey			X		
	Housing quality survey			X		
	Financing			X	X	X
	Legislation		X	X		
	Institutional development					
	Policy development		X	X		
	Planning and programming					
	Construction/structure research		X	X		X
	Project management					
	Tenant participation					

**BE****BELGIUM****Basic facts**

<i>Statistics 2003.</i>	Size of population	10,372,469
	Number of households	4,361,000
	Average size of households	2.3 persons
<i>http://europa.eu.int (2001)</i>	Gross annual income per capita	25,000 €
<i>No data.</i>	Gross annual wages of construction workers	€
	Net average annual households income	28,656 €

**Housing profile**

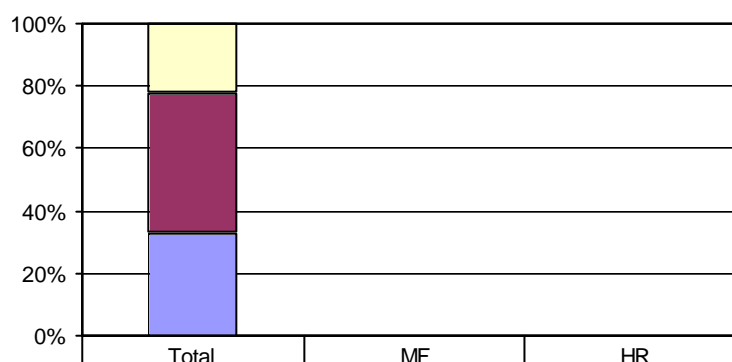
	Number of dwellings per 1000 inhabitants	395
	Percentage of multi-family dwellings	25.1%
<i>Estimate.</i>	Percentage of high-rise dwellings	4.3%

*Statistics 2001.**No data on MF/HR dwellings.*

Total stock built in 45-90

1945-70: 29.8%

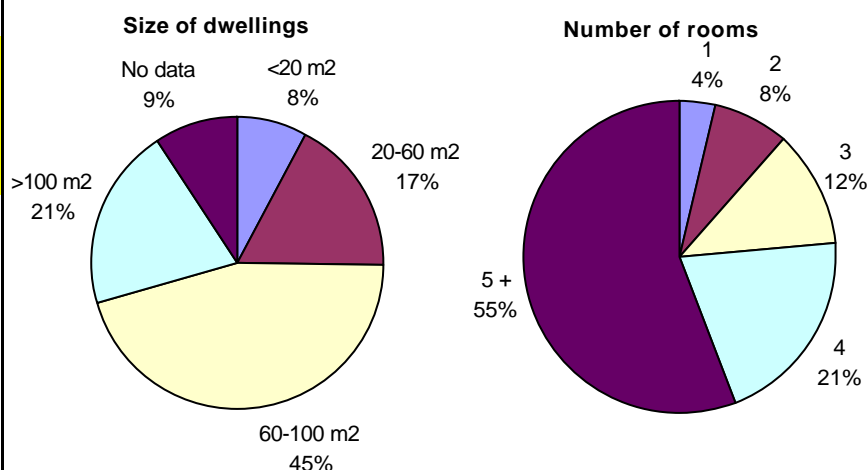
1970-80: 15.6%

**Age of housing stock**

□ After 1990	22.2%		
■ 1945-1990	45.3%		
■ Before 1945	32.5%		

*Statistics 2001.***Total housing stock by size of dwellings**

No data on MF/HR dwellings.  
supplied categories are slightly  
different from questionnaire.



**BE****BELGIUM****Tenant structure, households and state expenditure***No data on MF/HR dwellings.***Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

Note:

Cooperatives are obliged within 3 years to reinvest privatisation revenue in social housing.

*Statistics 1999/2000.*

% net households income for housing expenditure is **25.6%**

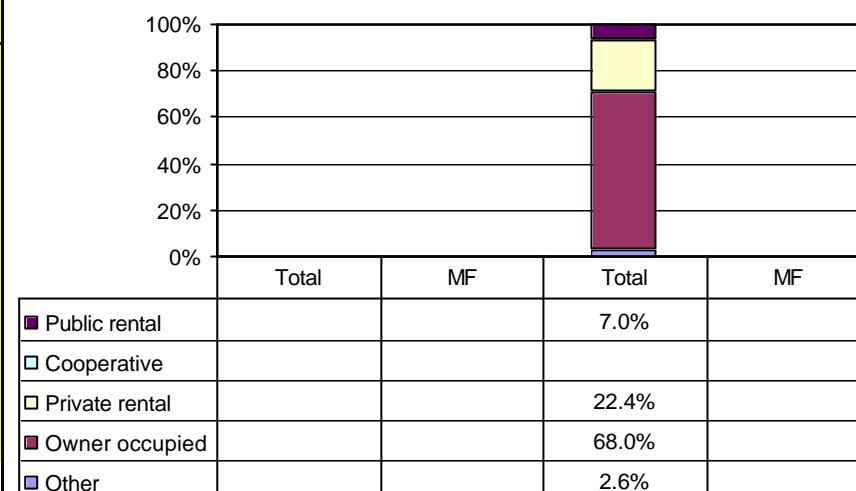
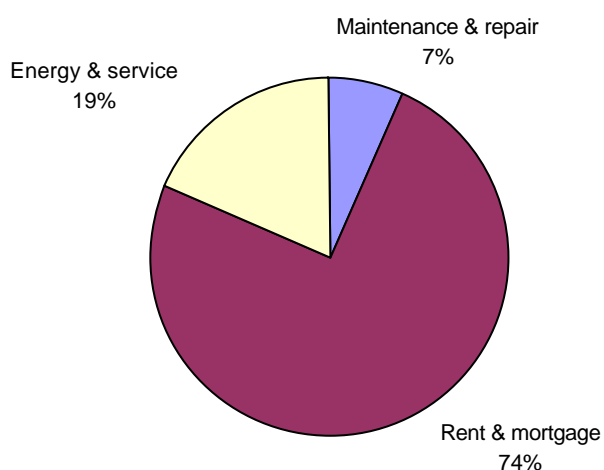
*Statistics 2002.*

State expenditure on housing as percentage of total annual budget:  
**No data.**

Tenure structure

before 1989

current

**Main households expenditure on housing****Specification of state expenditure on housing from total budget each region.**

Region Flamande	1.9%
Region Bruxelles-Capitale	4.0%
Region Wallone	3.2%

**BE****BELGIUM****Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No data																																																																						
	- Regular housing quality survey (per 10 years)	Yes																																																																						
	- Demand for housing in 2003-2013																																																																							
	- Expected housing production in 2003-2013	400,000																																																																						
	for extension of stock	No data																																																																						
	for replacement of existing stock	No data																																																																						
	- Present vacancy rate of total housing stock	No data																																																																						
	- Present vacancy rate of MF dwellings	No data																																																																						
	- Regular national housing demand survey	No data																																																																						
	- Regular local housing demand survey	No data																																																																						
Legal framework	- Specific programme for MF/HR refurbishment (regional)	Yes																																																																						
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas																																																																							
- Condominium compulsory in mixed-ownership: Yes	Housing affordability																																																																							
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas																																																																							
- Cooperative housing law: No	Accessibility / public transport connection																																																																							
- Rental housing law: Yes	- Need for expertise for refurbishment of MF/HR dwellings																																																																							
	<table><tr><th rowspan="2">Area</th><th colspan="2">Policy</th><th colspan="2">Plan development</th></tr><tr><th>Level:</th><th>State</th><th>Municipal</th><th>Owners</th><th>Advisors</th></tr><tr><td>Housing demand survey</td><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td>Housing quality survey</td><td></td><td></td><td>X</td><td>X</td><td></td></tr><tr><td>Financing</td><td></td><td></td><td>X</td><td>X</td><td></td></tr><tr><td>Legislation</td><td></td><td></td><td>X</td><td>X</td><td></td></tr><tr><td>Institutional development</td><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td>Policy development</td><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td>Planning and programming</td><td></td><td>X</td><td>X</td><td>X</td><td></td></tr><tr><td>Construction/structure research</td><td></td><td></td><td></td><td></td><td>X</td></tr><tr><td>Project management</td><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td>Tenant participation</td><td></td><td></td><td>X</td><td>X</td><td>X</td></tr></table>	Area	Policy		Plan development		Level:	State	Municipal	Owners	Advisors	Housing demand survey			X			Housing quality survey			X	X		Financing			X	X		Legislation			X	X		Institutional development			X			Policy development			X			Planning and programming		X	X	X		Construction/structure research					X	Project management		X				Tenant participation			X	X	X	
Area	Policy		Plan development																																																																					
	Level:	State	Municipal	Owners	Advisors																																																																			
Housing demand survey			X																																																																					
Housing quality survey			X	X																																																																				
Financing			X	X																																																																				
Legislation			X	X																																																																				
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Policy development			X																																																																					
Planning and programming		X	X	X																																																																				
Construction/structure research					X																																																																			
Project management		X																																																																						
Tenant participation			X	X	X																																																																			

**DK****DENMARK****Basic facts**

<i>Statistics 2003.</i>	Size of population	5,382,507
	Number of households	2,466,693
	Average size of households	2.2 persons
<i>Statistics 2002.</i>	Gross annual income per capita	30,873 €
<i>Statistics 2004.</i>	Gross annual wages of construction workers	43,510 €
<i>Statistics 2001.</i>	Net average annual households income	35,050 €

Avg. households income of  
MF residents is 30% lower.

**Housing profile**

	Number of dwellings per 1000 inhabitants	472
<i>Statistics 2003.</i>	Percentage of multi-family dwellings	38.8%
	Percentage of high-rise dwellings	10.4%

*Statistics 2003.***Age of housing stock**

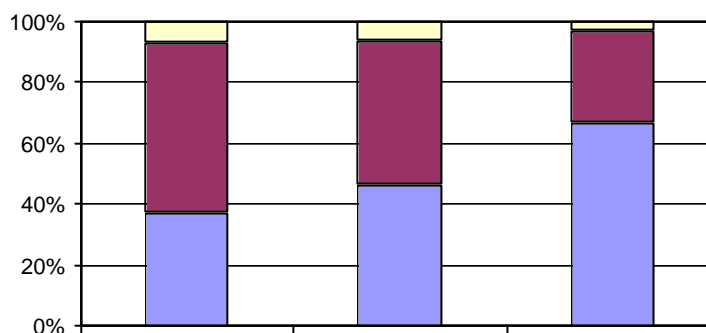
Total housing stock / MF / HR  
dwellings built in 45-90:

1945-59: 12.5% / 15.0% / 9.2%

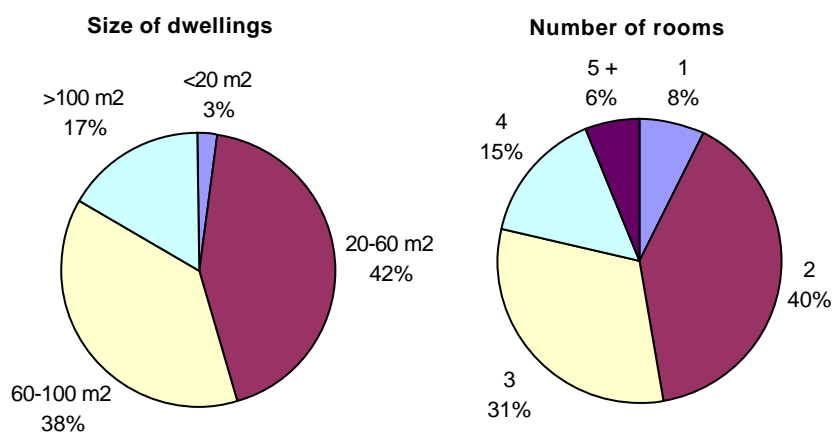
1960-69: 15.7% / 14.3% / 11.8%

1970-79: 17.6% / 12.0% / 7.4%

1980-89: 9.7% / 5.9% / 1.6%



□ After 1990	7.4%	6.4%	3.2%
■ 1945-1990	55.6%	48.1%	30.1%
■ Before 1945	37.0%	46.5%	66.7%

*Statistics 2003.***Size of high-rise dwellings**

**DK****DENMARK****Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now:	Yes
- Municipalities' obligation:	No
- Cooperatives' obligation:	No
- Privatis. revenue reserved:	No

*Statistics 2001.*

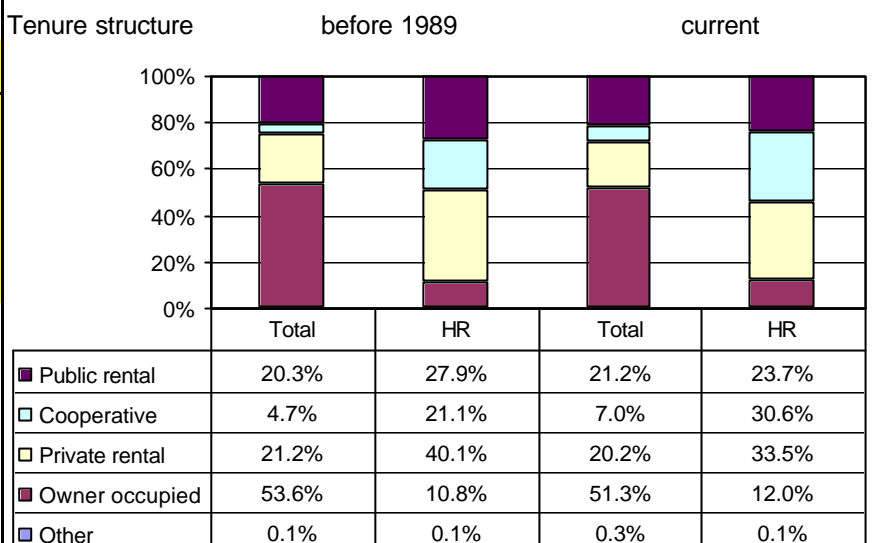
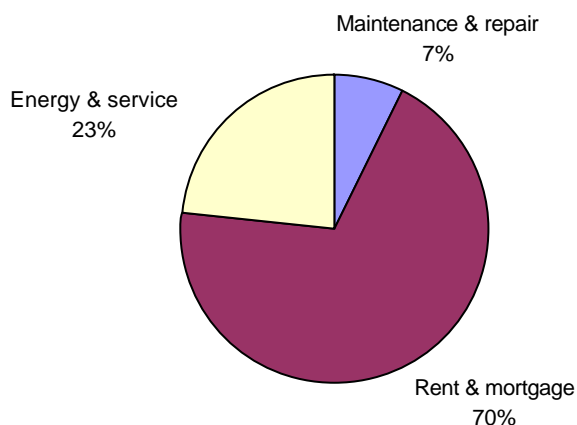
% net households income  
for housing expenditure is  
**25.4%**

*Statistics 2003.*

State expenditure on housing  
as percentage of total  
annual budget:  
**2.4%**

Investment in housing  
refurbishment

- actual = 95509 €/dwelling  
for 34032 dwellings in '94-'03.

**Main households expenditure on housing****Specification of state expenditure on housing from state housing budget**

Suicides for new construction	29.0%
Suicides for refurbishment	4.0%
Housing allowances	67.0%



DK

## DENMARK

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	Yes
	- Regular housing quality survey	No
	- Demand for housing in 2003-2013	No data
	- Expected housing production in 2003-2013	No data
	for extension of stock	No data
	for replacement of existing stock	No data
	- Present vacancy rate of total housing stock	No data
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey	No
	- Regular local housing demand survey	No
	- Specific programme for MF/HR refurbishment	No
<i>Legal framework</i>	- Special law condominium: Yes	
	- Condominium compulsory	
	in mixed-ownership: --	Income segregation
	- Registration condominium: Yes	Unemployment segregation
	- Cooperative housing law: Yes	Ethnic / cultural segregation
	- Rental housing law: Yes	- Issues considered to be no problem of MF/HR residential areas
		Parking
		- Need for expertise for refurbishment of MF/HR dwellings
		No data

**FI****FINLAND****Basic facts**

<i>Statistics 2002.</i>	Size of population	5,106,299
	Number of households	2,354,082
	Average size of households	2.2 persons
	Gross annual income per capita	18,892 €
	Gross annual wages of construction workers	32,571 €
	Net average annual households income	28,643 €

**Housing profile**

<i>Statistics 2002.</i>	Number of dwellings per 1000 inhabitants	499
	Percentage of multi-family dwellings	57.6%
	Percentage of high-rise dwellings	22.0%

*Statistics 2001.*

Total/MF/HR dwll. built in 45-90:

1940-60: 15.8% / 9.5% / 11.6%

1960-70: 14.9% / 17.0% / 19.3%

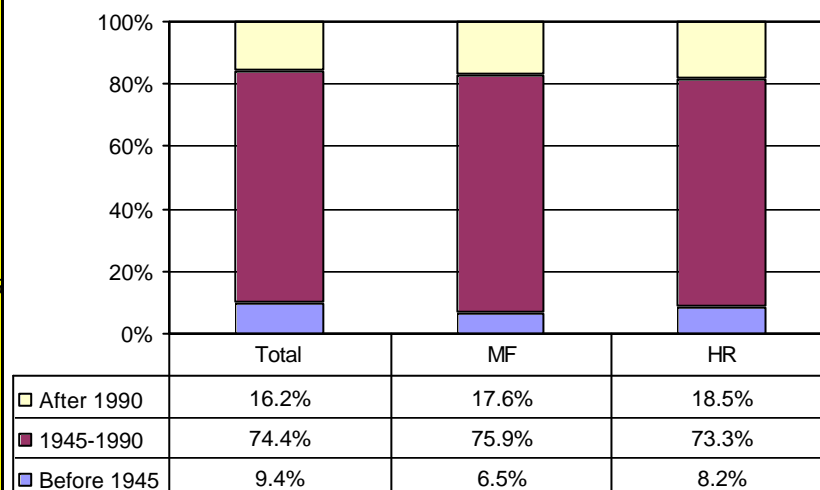
1970-80: 23.5% / 28.7% / 29.6%

1980-90: 20.2% / 20.7% / 12.7%

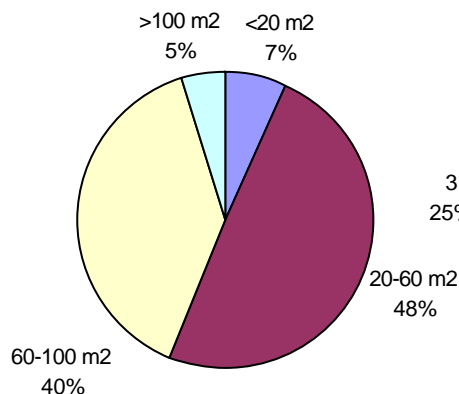
\* Data: before 1940 instead of '45

Large prefabricated panel  
is main construction method  
of total housing stock,  
followed by wood.

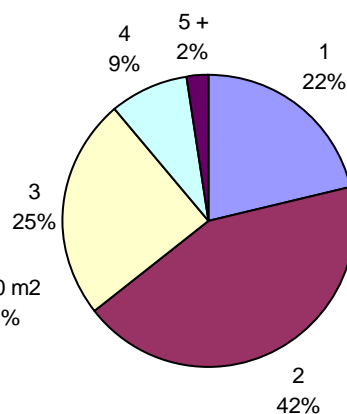
## Age of housing stock

*Statistics 2001.**No data on high-rise dwellings.*Size of multi-family dwellings

## Size of dwellings



## Number of rooms



Kitchen is not included  
in the number of rooms.  
Data on dwellings <30m2  
is used for category <20m2.

FI

FINLAND

### Tenant structure, households and state expenditure

	before 1989		current	
	Total	MF	Total	MF
<b>Privatisation</b>				
- Privatisation until now:	No			
- Municipalities' obligation:	No			
- Cooperatives' obligation:	No			
- Privatis. revenue reserved:	--			
Half of rental housings are state-subsidised.				
Before 1989:				
Owner oc.Total/MF=67.9%/54.4%				
Rental: Total/MF=32.1%/45.6%				
<b>Statistics 2001.</b>	Main households expenditure on housing			
% net households income for housing consumption is <b>28.7%</b>	No data on specification of households expenditure.			
<b>Statistics 2003.</b>	Specification of state expenditure on housing <u>from state housing budget</u>			
State expenditure on housing as percentage of total annual budget: <b>3.9%</b>	(Figures are calculated)			
Investment in housing refurbishment.				
- actual total = 700 €/ dwelling for 2.5 mill dwl in past 10 yrs.				
- actual MF = 800 €/ dwelling for 1.48 mill dwl in past 10 yrs.				

FI

## FINLAND

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing		No																																																																						
	- Regular housing quality survey		No																																																																						
Calculated need for housing.	- Demand for housing in 2003-2013 (data for 2006-'15)		279,000																																																																						
	- Expected housing production in 2003-2013 (data for 2006-'15)		345,000																																																																						
	for extension of stock		No data																																																																						
	for replacement of existing stock		60,900																																																																						
	- Present vacancy rate of total housing stock		2.5%																																																																						
	- Present vacancy rate of MF dwellings		No data																																																																						
	- Regular national housing demand survey		No																																																																						
	- Regular local housing demand survey		No																																																																						
Legal framework	- Specific programme for MF/HR refurbishment		Yes																																																																						
- Special law condominium: Yes	- Issues considered to be (big) problems of MF/HR residential areas																																																																								
- Condominium compulsory in mixed-ownership: No*																																																																									
	Unemployment segregation																																																																								
- Registration condominium: Yes	Lack of facilities (shops, services) in building estates																																																																								
- Cooperative housing law: No**	- Issues considered to be no problem of MF/HR residential areas																																																																								
- Rental housing law: Yes	Building maintenance, need for modernization, lack of business opportunities																																																																								
* Not compulsory, but it is normally done.	Accessibility / public transport connections, parking, enenergy efficiency																																																																								
	Mixed ownership, impact of housing quality on health of occupants																																																																								
** There are several rather similar tenure forms	- Need for expertise for refurbishment of MF/HR dwellings																																																																								
"Housing company" is preferred term instead of "condominium"	<table><tr><th rowspan="2">Area</th><th colspan="2">Policy</th><th colspan="2">Plan development</th></tr><tr><th>Level:</th><th>State</th><th>Municipal</th><th>Owners</th><th>Advisors</th></tr><tr><td>Housing demand survey</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Housing quality survey</td><td></td><td></td><td>X</td><td>X</td><td>X</td></tr><tr><td>Financing</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Legislation</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Institutional development</td><td></td><td></td><td></td><td>X</td><td></td></tr><tr><td>Policy development</td><td></td><td>X</td><td>X</td><td></td><td></td></tr><tr><td>Planning and programming</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Construction/structure research</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Project management</td><td></td><td></td><td></td><td>X</td><td></td></tr><tr><td>Tenant participation</td><td></td><td></td><td>X</td><td>X</td><td></td></tr></table>			Area	Policy		Plan development		Level:	State	Municipal	Owners	Advisors	Housing demand survey						Housing quality survey			X	X	X	Financing						Legislation						Institutional development				X		Policy development		X	X			Planning and programming		X	X	X	X	Construction/structure research						Project management				X		Tenant participation			X	X	
Area	Policy		Plan development																																																																						
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Housing demand survey																																																																									
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Financing																																																																									
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Institutional development				X																																																																					
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Planning and programming		X	X	X	X																																																																				
Construction/structure research																																																																									
Project management				X																																																																					
Tenant participation			X	X																																																																					

**FR****FRANCE****Basic facts***Statistics 2002.*

Size of population	58,626,000
Number of households	24,525,000
Average size of households	2.4 persons
Gross annual income per capita	24,951 €
Gross annual wages of construction workers	27,840 €
Net average annual households income	27,312 €

**Housing profile**

Number of dwellings per 1000 inhabitants	489
Percentage of multi-family dwellings	43.3%
Percentage of high-rise dwellings	15.9%

*No data on high-rise dwellings.***Age of housing stock**

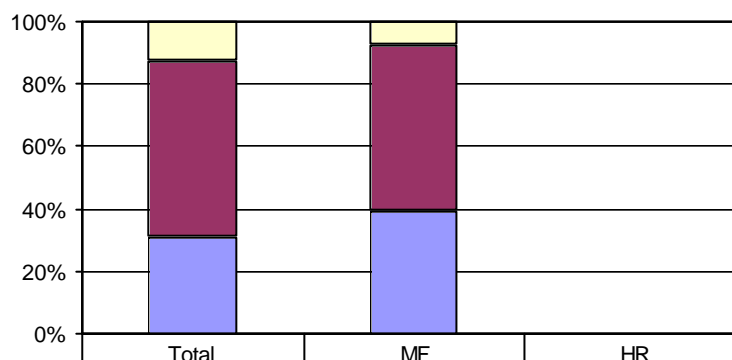
Total / MF dwelling built in 45-90:

1940-60: 13% / 21%

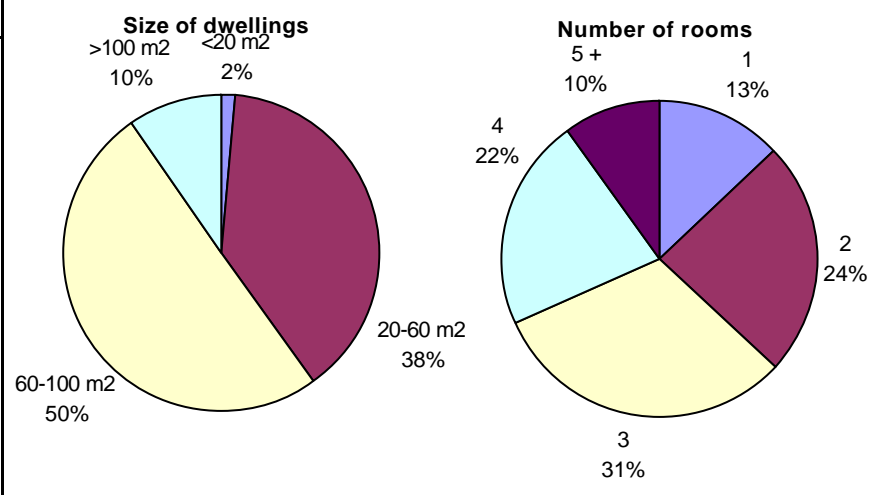
1960-70: 14% / 16%

1970-80: 18% / 9%

1980-90: 11% / 8%



□ After 1990	13.0%	8.0%	
■ 1945-1990	56.0%	53.0%	
■ Before 1945	31.0%	39.0%	

*Statistics 2001.***Size of multi-family dwellings***No data on high-rise dwellings.*

FR

FRANCE

**Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now:	Yes
- Municipalities' obligation:	No
- Cooperatives' obligation:	--
- Privatis. revenue reserved:	Yes

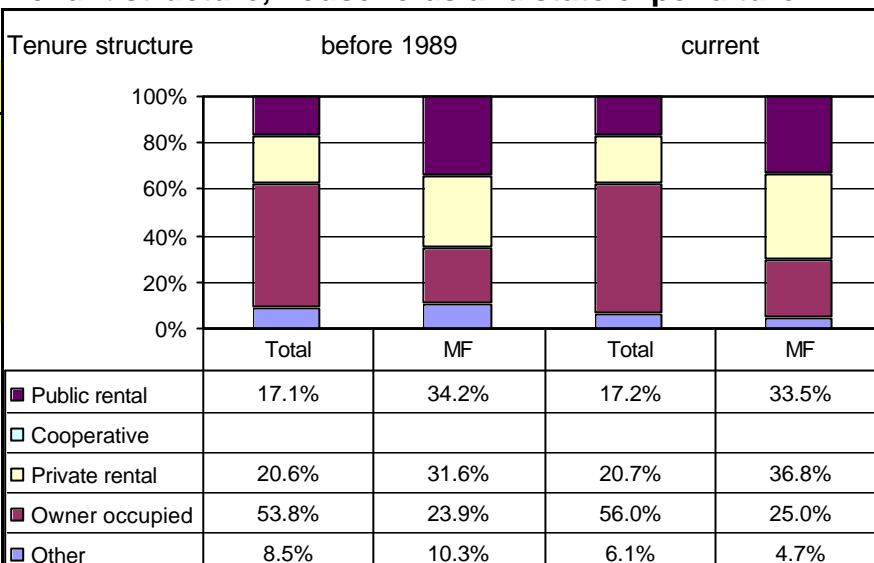
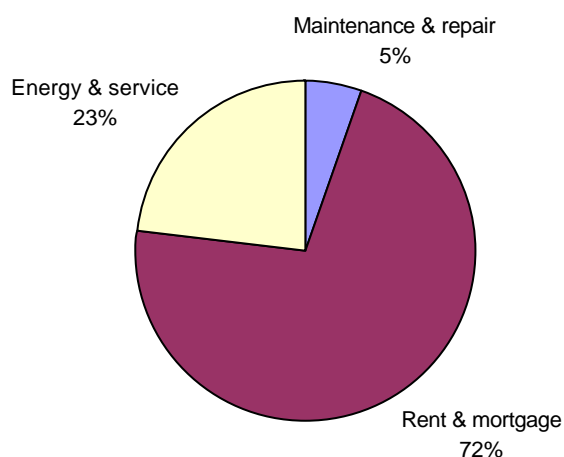
Statistics 2002.

% net households income  
for housing expenditure is  
**23.9%**

Statistics 2003.

State expenditure on housing  
as percentage of total  
annual budget (civil budget):  
**4.5%**

Total investment in refurbishment  
of housing stock in 1993-2001  
is 251.3 billion euros.

**Main households expenditure on housing****Specification of state expenditure on housing from state civil budget.**

Subsidies for new construction	4.9%
Subsidies for refurbishment	4.9%
Subsidies for restructuring high-rise residential areas	2.4%
State guarantees	0.3%
Interest subsidies	21.8%
Housing allowances	51.4%
Tax compensation	14.4%

FR

FRANCE

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	Yes
	- Regular housing quality survey	No
Demand for housing (total) is expected to increase.	- Demand for housing in 2003-2013	2,990,000
	- Expected housing production in 2003-2013	3,000,000
	for extension of stock	2,690,000
	for replacement of existing stock	310,000
	- Present vacancy rate of total housing stock	7.0%
	- Present vacancy rate of MF dwellings	8.0%
	- Regular national housing demand survey	No
	- Regular local housing demand survey	No
Legal framework	- Specific programme for MF/HR refurbishment	Yes
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas	
- Condominium compulsory in mixed-ownership: Yes		
- Registration condominium: No	Quality of architecture and urban design, safety (criminality)	
- Cooperative housing law: No	Income, unemployment, ethical/cultural segregation	
- Rental housing law: Yes	Lack of business opportunities in building areas	
	- Issues considered to be no problem of MF/HR residential areas	
	Building adaptability, need for modernisation	
	Building maintenance aspects, energy efficiency, parking	
	Mixed ownership	
	- Need for expertise for refurbishment of MF/HR dwellings	
	Area	Policy
	Level: State	Municipal
	Plan development	
	Owners	Advisors
	Housing demand survey	
	Housing quality survey	
	Financing	
	Legislation	
	Institutional development	
	Policy development	
	Planning and programming	
	Construction/structure research	
	Project management	
	Tenant participation	

# DE GERMANY

## Basic facts

Statistics 2002.	Size of population	82,537,000
	Number of households	38,720,000
	Average size of households	2.2 persons
Statistics 2001.	Gross annual income per capita	25,200 €
Wages construction workers	Gross annual wages of construction workers	€
differ in West and East Germany.	Net average annual households income	19,068 €

## Housing profile

	Number of dwellings per 1000 inhabitants		469																
	Percentage of multi-family dwellings		53.9%																
	Percentage of high-rise dwellings		6.0%																
Statistics 2002.	Age of housing stock																		
Number of stock for before 1949 is used for category before 1945	<table><tr><td></td><td>Total</td><td>MF</td><td>HR</td></tr><tr><td>After 1990</td><td>11.1%</td><td>10.0%</td><td>7.0%</td></tr><tr><td>1945-1990</td><td>61.0%</td><td>64.6%</td><td>88.0%</td></tr><tr><td>Before 1945</td><td>27.9%</td><td>25.4%</td><td>5.0%</td></tr></table>				Total	MF	HR	After 1990	11.1%	10.0%	7.0%	1945-1990	61.0%	64.6%	88.0%	Before 1945	27.9%	25.4%	5.0%
				Total	MF	HR													
After 1990				11.1%	10.0%	7.0%													
1945-1990				61.0%	64.6%	88.0%													
Before 1945				27.9%	25.4%	5.0%													
Total/MF/HR dwellings built 45-90:																			
1949-78: 46.9% / 50.9% / 68.4%																			
1979-86: 10.9% / 10.6% / 16.5%																			
1987-90: 3.2% / 3.1% / 3.1%																			
Brick is the dominant construction methods	<p>No data on number of rooms.</p>																		
MF dwellings.																			
Statistics 2002.	Size of <u>multi-family</u> dwellings																		
No data on high-rise dwellings.																			



**DE****GERMANY****Tenant structure, households and state expenditure**

Tenure structure		before 1989	current
<i>Privatisation</i>			
- Privatisation until now:	Yes		
- Municipalities' obligation:	No		
- Cooperatives' obligation:	No		
- Privatis. revenue reserved:	--		
		No data on tenure structure.	
<i>Statistics 2002.</i>		Main households expenditure on housing	
% net households income for housing expenditure is > 21.7%		% of households expenditure on rent/mortgage is 21.7%. No data available on other expenditures.	
<i>Statistics 2003/2004.</i>		Specification of state expenditure on housing ( <u>federal state</u> )	
		Percentage share of federal financial contribution to subsidies and tax exemptions in the field of housing	28.6%
		of which:	
		Interest reduced loans and subsidies for modernization and refurbishment	11.8%
		Loans/subsidies for social housing including modernization & refurbishment	6.8%
Total investment in refurbishment of housing stock in 1999-2003 is 738.4 billion euros.		Promotion of owner occupied housing incl. ecological & children component	73.3%
		Extra allowance for investments in refurbishment in East Germany	8.1%
		Others	
		- Housing allowances: federal government in 2002	2,259 M€
		- Housing allowances: contribution of Federal States 2002	2,222 M€

Vacancy rate of HR dwellings is 9.9%

Legal framework		
- Special law condominium:	Yes	
- Condominium compulsory in mixed-ownership:	No	
- Registration condominium:	Yes	
- Cooperative housing law:	Yes	
- Rental housing law:	Yes	

**GR****GREECE****Basic facts**

<i>Statistics 2001.</i>	Size of population	10,934,097
	Number of households	3,664,392
	Average size of households	2.8 persons
	Gross annual income per capita	13,867 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	12,000 €
<i>Statistics 2000.</i>	Net average annual households income	17,124 €

**Housing profile**

	Number of dwellings per 1000 inhabitants	500
	Percentage of multi-family dwellings	40.6%
<i>No data on high-rise dwellings.</i>	Percentage of high-rise dwellings	

**Age of housing stock**

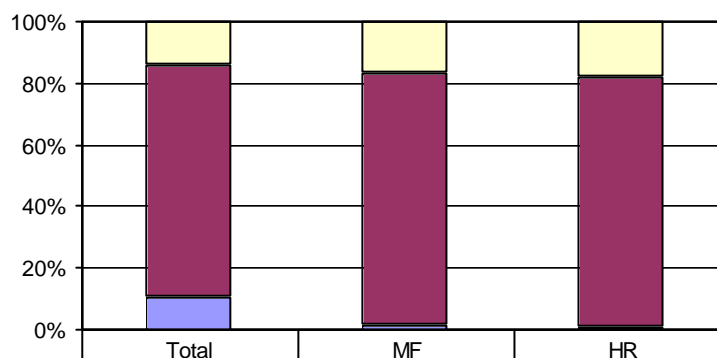
Total / MF dwellings built in 45-90:

1945-60: 12.2% / 5.2%

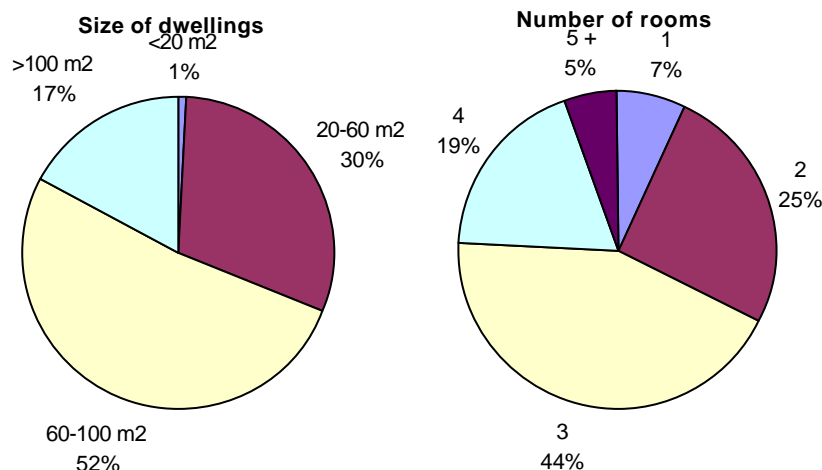
1960-70: 19.6% / 21.5%

1970-80: 24.5% / 34.8%

1980-90: 19.1% / 20.3%

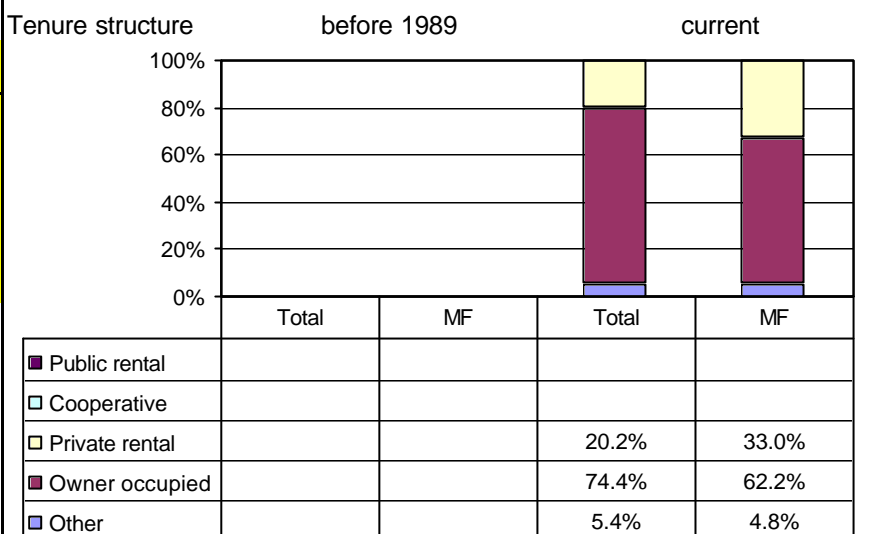


In situ concrete is the main construction method (99.3% of HR dwellings).

*Statistics 2001.***Size of multi-family dwellings***No data on high-rise dwellings.*

**GR****GREECE****Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now: --
- Municipalities' obligation: --
- Cooperatives' obligation: --
- Privatis. revenue reserved: --

**Main households expenditure on housing**

% net households income  
for housing expenditure is  
**16.6%**

No data on specification.

**Specification of state expenditure on housing**

Investment in housing  
refubishment.  
- actual = 2,766 €/ dwelling  
for 45,109 dwellings in '90-'00.

No data.

**GR****GREECE****Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No data
	- Regular housing quality survey	No
Demand for housing is expected to stabilise.	- Demand for housing in 2003-2013	820,000
	- Expected housing production in 2003-2013	900,000
	for extension of stock	855,000
	for replacement of existing stock	45,000
	- Present vacancy rate of total housing stock	9.4%
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey	No
	- Regular local housing demand survey	No
Legal framework	- Specific programme for MF/HR refurbishment	No
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas	
- Condominium compulsory in mixed-ownership: Yes		
	Building maintenance aspects	
- Registration condominium: Yes	Quality of architecture and urban design	
- Cooperative housing law: Yes	- Issues considered to be no problem of MF/HR residential areas	
- Rental housing law: Yes		
	Ethnic / cultural segregation	
	Accessibility / public transport connections	
	Safety (criminality)	
	Parking	
	Mixed ownership	
	Impact of housing quality on health of occupants	
	Energy efficiency	
	- Need for expertise for refurbishment of MF/HR dwellings	
	No data	

## IE

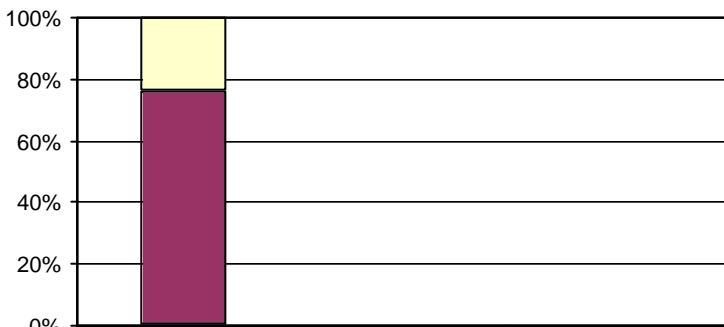
## IRELAND

## Basic facts

Statistics 2002.	Size of population	3,920,000
	Number of households	1,287,000
	Average size of households	2.9 persons
Statistics 2001.	Gross annual income per capita	19,798 €
Statistics 2003.	Gross annual wages of construction workers	37,920 €
Statistics 2000.	Net average annual households income	28,680 €

## Housing profile

Statistics 2002.	Number of dwellings per 1000 inhabitants	327
	Percentage of multi-family dwellings	8.6%
	Percentage of high-rise dwellings	No data

Statistics 2002.	Age of housing stock		
Total dwellings built <45-90:  <1945-60: 33.4%  1961-70: 8.9%  1971-80: 16.9%  1981-90: 13.3%			
	□ After 1990	22.8%	
	■ 1945-1990	72.5%	
	□ Before 1945		
		Total	MF

Bearing brick is the main construction method of the total housing stock.

Size of total housing stock

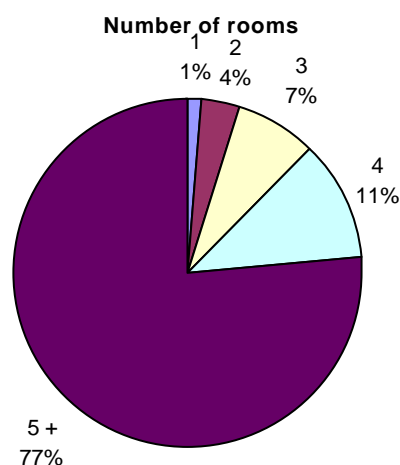
Average useful floor areas =

88.3 m2.

Average no. of rooms / dwelling =

5.3.

No data on the specification of dwelling by size.



**IE****IRELAND****Tenant structure, households and state expenditure***Statistics 2002.***Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

*Other=dwellings being purchase**Statistics 1999-2000.*

% net households income  
for housing expenditure is  
**14.0%**

*Revised estimates on 2003.*

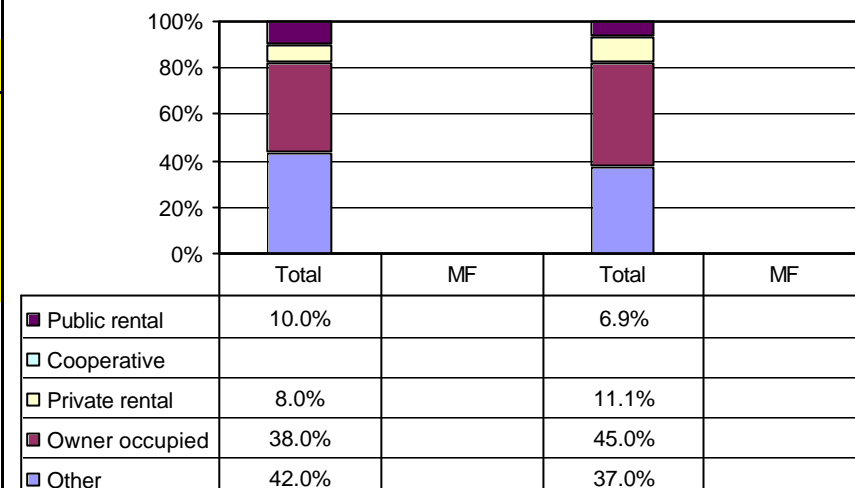
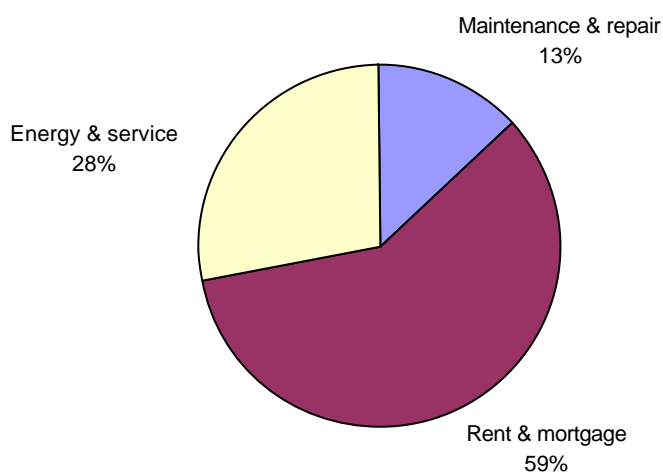
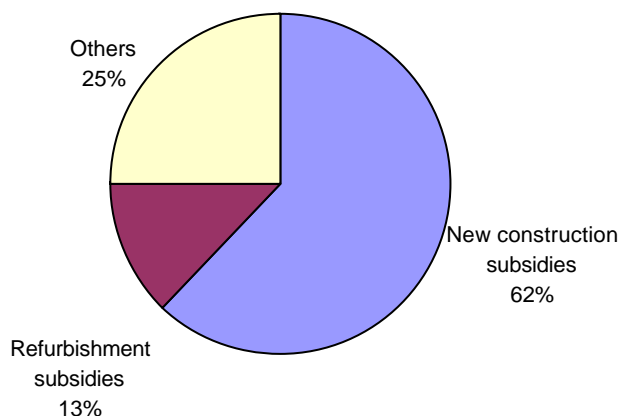
State expenditure on housing  
as percentage of total  
annual budget:  
**2.9%**

Investment in hs. refurbishment.  
- actual = 49,747 €/ dwelling  
for 5,300 dwellings in '93-'03  
(public rented dwellings).

Tenure structure

before 1989

current

**Main households expenditure on housing****Specification of state expenditure on housing**

Others : Subsidies for restructuring high-rise residential areas = 7%

Support/subsidies eg. affordable housing, traveller accomodation = 18%

IE

## IRELAND

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing					No
	- Regular housing quality survey					(national, 10 yrs) Yes
Demand (total) is expected to increase, then it will decrease after 2010.	- Demand for housing in 2003-2013					No data
	- Expected housing production in 2003-2013					500,000
	for extension of stock					500,000
	for replacement of existing stock					No data
	- Present vacancy rate of total housing stock					No data
	- Present vacancy rate of MF dwellings					No data
	- Regular national housing demand survey					(every 3 years) Yes
	- Regular local housing demand survey					No data
	Legal framework	- Specific programme for MF/HR refurbishment				
- Special law condominium: No						
- Condominium compulsory in mixed-ownership: --	- Issues considered to be big problems of MF/HR residential areas					
- Registration condominium: --	- Issues considered to be no problem of MF/HR residential areas					
- Cooperative housing law: Yes	Parking					
- Rental housing law: Yes						
Note:	- Need for expertise for refurbishment of MF/HR dwellings					
The term condominium is not used.						
	Area	Level:	Policy	Plan development		
			State	Municipal	Owners Advisors	
	Housing demand survey					
	Housing quality survey			X		
	Financing		X			
	Legislation					
	Institutional development					
	Policy development					
	Planning and programming			X		
	Construction/structure research					
	Project management					
	Tenant participation			X		



**IT****ITALY****Basic facts**

Statistics 2001.	Size of population	56,995,744
Statistics 2001.	Number of households	21,810,676
Statistics 2001.	Average size of households	2.6 persons
Statistics 2002.	Gross ann income per capita	27,868 €
	Gross annual wages of construction workers	18,000 €
Statistics 2002.	Net average annual households income	27,864 €

**Housing profile**

Statistics 2001.	Number of dwellings per 1000 inhabitants	479
	Percentage of multi-family dwellings	74.7%
	Percentage of high-rise dwellings	22.7%

Statistics 2001.	Age of housing stock
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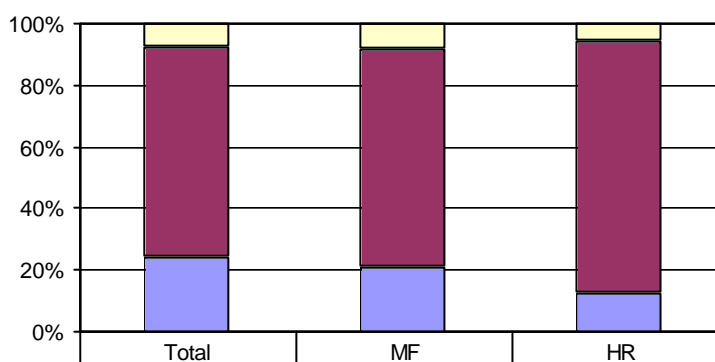
Total/MF/HR dwellings built 45-90:

1945-60: 15.9% / 16.4% / 20.8%

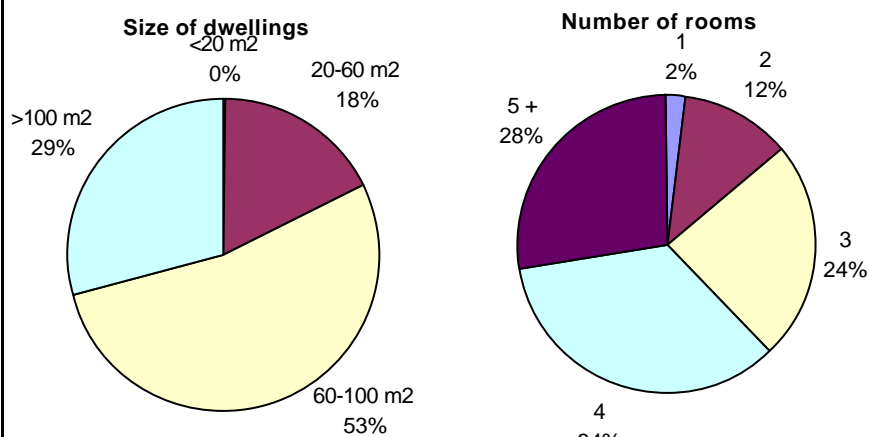
1960-70: 20.9% / 22.7% / 32.2%

1970-80: 18.9% / 19.6% / 18.4%

1980-90: 12.2% / 12.4% / 10.5%



□ After 1990	7.9%	8.3%	5.6%
■ 1945-1990	67.9%	71.0%	82.0%
□ Before 1945	24.2%	20.7%	12.4%

**Size of high-rise dwellings**

IT

ITALY

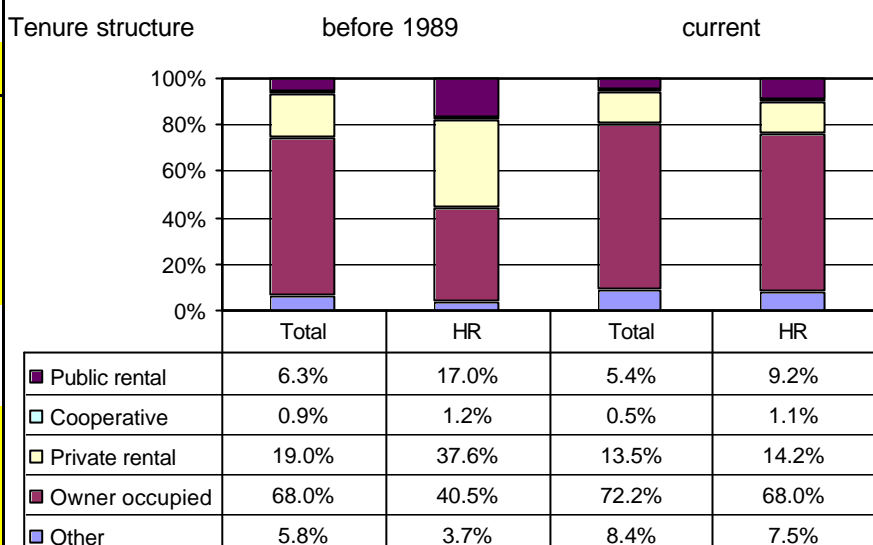
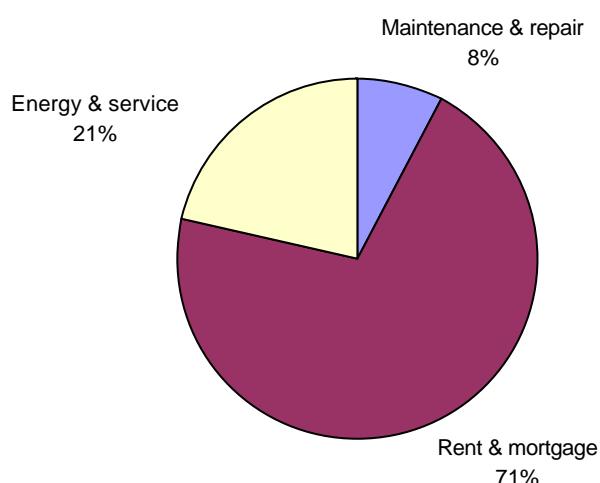
**Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

Concrete and masonry are the dominant construction methods  
HR and MF dwellings.

**Statistics 2002.**

% net households income  
for housing expenditure is  
**26.8%**

**Main households expenditure on housing****Specification of state expenditure on housing**

Up to 1998 the politics of housing was financed with the so-called "Fondo Gescal – Gescal Fund" (percentage of the salaries, charged on the worker and the employer enterprises). Currently the project of reform of the fiscal federalism is in progress, attended that the competences on the politics of housing have been transferred to the Regions.

Programme	year	Euro allocate	
Personal aids for the lease	2003	€	246,469,000
Subsidy on loans' interests	2003	€	299,084,000
Contracts of district	2003-2005	€	1,032,913,000

IT

ITALY

**Housing policies, current problems, remarks**

Present vacancy rate of  
HR-dwellings is 11,7%

- Participation in Joint Implementation projects in housing		No data	
- Regular housing quality survey		No	
- Demand for housing in 2003-2013		1,500,000	
- Expected housing production in 2003-2013		1,800,000	
for extension of stock		1,600,000	
for replacement of existing stock		200,000	
- Present vacancy rate of total housing stock		19.5%	
- Present vacancy rate of MF dwellings		16.6%	
- Regular national housing demand survey		Yes	
- Regular local housing demand survey		Yes	
- Specific programme for MF/HR refurbishment		No	
- Issues considered to be big problems of MF/HR residential areas			
Income segregation			
Unemployment segregation			
Ethnic / cultural segregation			
- Issues considered to be no problem of MF/HR residential areas			
No data			
- Need for expertise for refurbishment of MF/HR dwellings			
Area	Level.	Policy State Municipal	Plan development Owners Advisors
Housing demand survey		X	X
Housing quality survey			X
Financing		X	
Legislation		X	
Institutional development			
Policy development		X	
Planning and programming		X	X
Construction/structure research		X	X
Project management			X
Tenant participation		X	X

**LU****LUXEMBOURG****Basic facts**

<i>Statistics 2001.</i>	Size of population	439,565
	Number of households	171,952
	Average size of households	2.5 persons
	Gross annual income per capita	45,400 €
<i>Statistics 2000.</i>	Gross annual wages of construction workers	6,357 €
<i>Statistics 2001.</i>	Net average annual households income	39,084 €

**Housing profile**

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	391
	Percentage of multi-family dwellings	29.1%
<i>HR dwellings &gt; 9 floors.</i>	Percentage of high-rise dwellings	16.2%
<i>Statistics 2000/2001.</i>	Age of housing stock	

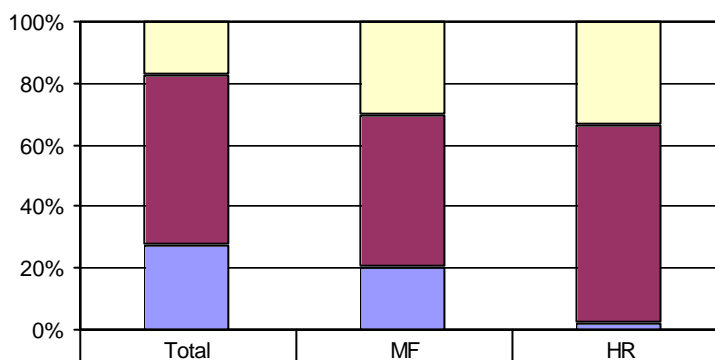
Total/MF/HR dwellings built 45-90:

1940-60: 15.2% / 7.5% / 9.8%

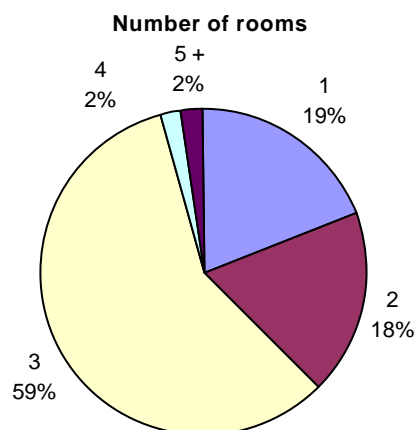
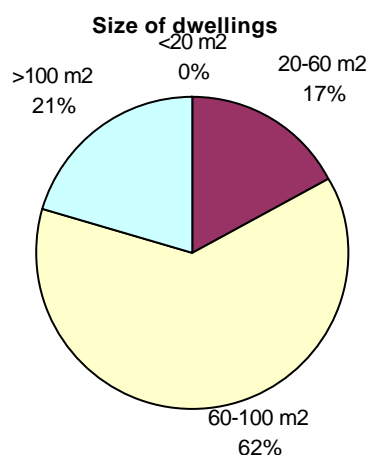
1960-70: 11.8% / 9.6% / 8.2%

1970-80: 14.9% / 20.9% / 29.5%

1980-90: 11.6% / 11.1% / 14.7%



□ After 1990	17.1%	30.5%	32.8%
■ 1945-1990	53.5%	49.1%	62.2%
■ Before 1945	26.7%	20.1%	1.6%

**Size of high-rise dwellings**

LU

LUXEMBOURG

### Tenant structure, households and state expenditure

Statistics 2001.

#### Privatisation

- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: --

Note:

There is no process of privatisation. 10% of new dwellings must be reserved for renting.

Statistics 1998, 2001.

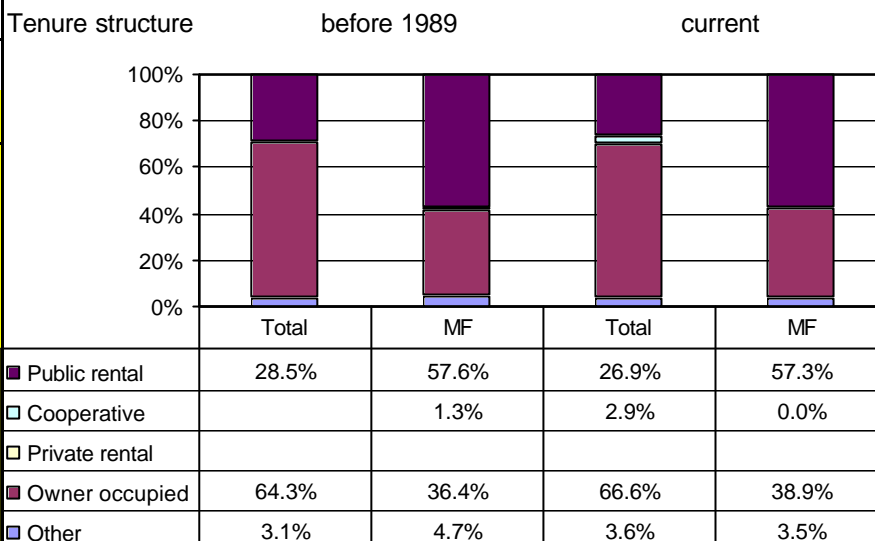
% net households income for housing expenditure is **23.6%**

Statistics 2002.

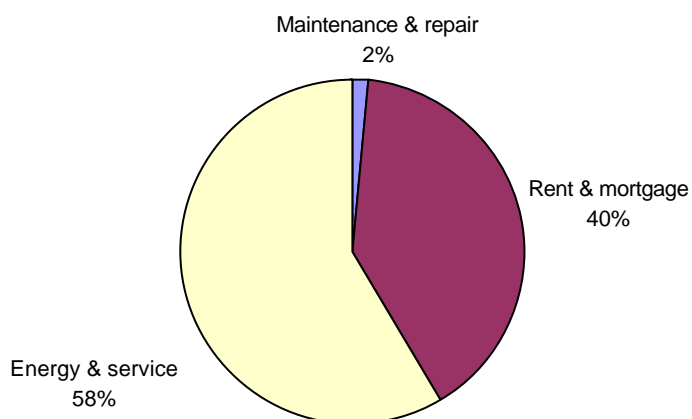
% net households income for housing expenditure is **1.4%**

Investment in housing refurbishment.

- actual = 1,399 €/ dwelling for 11,967 dwellings in '89-'02.
- refurbishment is still needed for 38,443 dwellings, of which 9,199 MF and 338 HR dwellings.



#### Main households expenditure on housing



#### Specification of state expenditure on housing

For 2004, the expenditure budget of the Housing Department is the following:

Current expenditures: credits for 55.495.229 eur (total state budget = 5.809.762.602 eur)

Capital expenditures: credits for 29.885.228 eur (total state budget = 666.962.945 eur)

Interest subsidies 51.500.000 eur.

Acquisition/construction subsidies 10.000.000 eur.

Subsidies for refurbishment 4.000.000 eur.

Savings subsidies 2.850.000 eur.

LU

## LUXEMBOURG

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No
	- Regular housing quality survey	No
Demand for housing (total) is expected to increase.	- Demand for housing in 2003-2013	No data
	- Expected housing production in 2003-2013	25,400
	for extension of stock	No data
	for replacement of existing stock	No data
	- Present vacancy rate of total housing stock	1.4%
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey (every 3 years)	Yes
	- Regular local housing demand survey	No
Legal framework	- Specific programme for MF/HR refurbishment	No data
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas	
- Condominium compulsory in mixed-ownership: --		
- Registration condominium: --	Need for modernization	
- Cooperative housing law: Yes	- Issues considered to be no problem of MF/HR residential areas	
- Rental housing law: Yes	Accessibility, safety, health, energy efficiency	
Note:	Management, mixed ownership	
The term co-ownership is used instead of condominium.	- Need for expertise for refurbishment of MF/HR dwellings	
	No data	

# NL NETHERLANDS

## Basic facts

Statistics 2002.	Size of population	15,987,100
	Number of households	6,929,625
	Average size of households	2.3 persons
Statistics 2001.	Gross annual income per capita	26,800 €
Statistics 2002.	Gross annual wages of construction workers	27,720 €
Avg households income in MF/HR is about 20% lower.	Net average annual households income	27,600 €

## Housing profile

Statistics 2002.	Number of dwellings per 1000 inhabitants	415
	Percentage of multi-family dwellings	31.1%
	Percentage of high-rise dwellings	6.7%

Statistics 2002.

Total/MF/HR dwelling built 45-90:

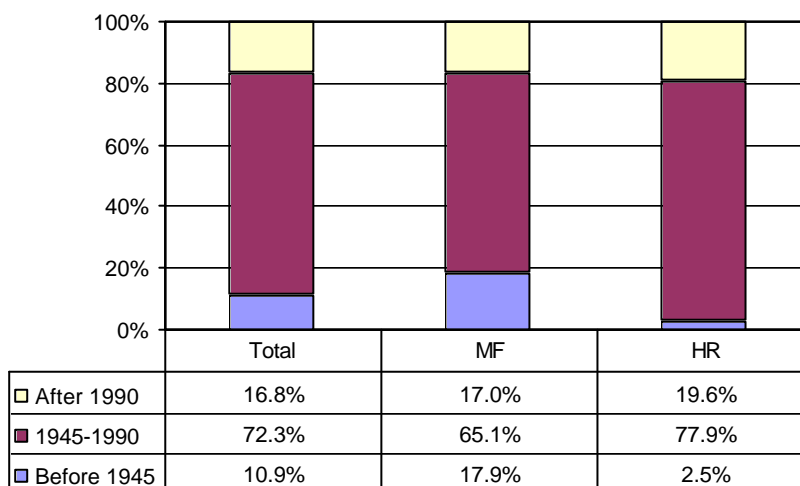
1940-60: 11.3% / 13.1% / 4.6%

1960-70: 14.6% / 16.3% / 24.1%

1970-80: 20.5% / 18% / 36.8%

1980-90: 16.9% / 17.7% / 12.4%

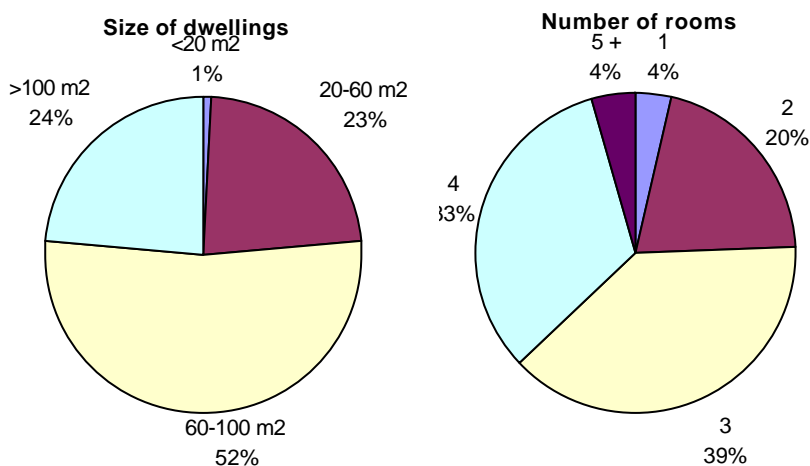
Age of housing stock



Statistics 2002.

Size of high-rise dwellings

Percentage of MF dwellings size resembles that of HR dwellings.



**NL****NETHERLANDS****Tenant structure, households and state expenditure**

Privatisation		Tenure structure				
		before 1989		current		
- Privatisation until now:	Yes					
- Municipalities' obligation:	No					
- Cooperatives' obligation:	--					
- Privatis. revenue reserved:	Yes					
		Total	HR	Total	HR	
		Public rental	41.5%	68.9%	36.5%	62.2%
		Cooperative				
		Private rental	13.2%	20.0%	9.3%	15.8%
		Owner occupied	45.3%	11.1%	54.2%	22.0%
		Other				
Statistics 2002.		Main households expenditure on housing				
% net households income for housing expenditure is <b>28.8%</b>		No data on specification of expenditure.				
Statistics 2002.		Specification of state expenditure on housing <u>from housing budget.</u>				
State expenditure on housing as percentage of total annual budget: less than <b>3.0%</b>		The state budget on housing is divided into themes:				
Investment in housing refurbishment.		- theme 1: affordability of housing = 64.2%				
- needed MF = 1,475 €/ dwelling for 1.97 million dwellings.		- theme 2: sustainable dwellings and buildings = 10.1%				
- needed HR = 1,122 €/ dwelling for 835,100 dwellings.		- theme 3: attractive physical living and environment = 23.5%				
		- theme 4: social quality of dwellings and living environment = 2.2%				



NL

## NETHERLANDS

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing			No	
	- Regular housing quality survey		(every 4 yrs)	Yes	
Periods of data differ from questionnaire: - demand in 2003-2010 - production in 2003-2008	- Demand for housing in 2003-2013			570,000	
	- Expected housing production in 2003-2013			842,000	
	for extension of stock			650,000	
	for replacement of existing stock			192,000	
	- Present vacancy rate of total housing stock			0.3%	
	- Present vacancy rate of MF dwellings			No data	
Demand for housing (total) is expected to increase.	- Regular national housing demand survey		(every 4 yrs)	Yes	
	- Regular local housing demand survey		(every 4 yrs)	Yes	
Legal framework	- Specific programme for MF/HR refurbishment			Yes	
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas				
- Condominium compulsory in mixed-ownership: Yes					
- Registration condominium: Yes					
- Cooperative housing law: No					
- Rental housing law: Yes					
	- Issues considered to be no problem of MF/HR residential areas				
	Maintenance, modernization, quality of design				
	Payment areas among tenants and owner occupiers				
	Mixed ownership, health, energy efficiency				
	- Need for expertise for refurbishment of MF/HR dwellings				
	Area	Policy		Plan development	
	Level:	State	Municipal	Owners	Advisors
	Housing demand survey		X		
	Housing quality survey				
	Financing		X	X	
	Legislation				
	Institutional development				
	Policy development		X		
	Planning and programming		X		
	Construction/structure research				
	Project management		X	X	
	Tenant participation		X	X	

**PT****PORTUGAL****Basic facts**

<i>Statistics 2002.</i>	Size of population	10,379,684
	Number of households	3,551,309
	Average size of households	2.9 persons
<i>Statistics 2000.</i>	Gross annual income per capita	11,028 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	8,424 €
<i>Statistics 1999.</i>	Net average annual households income	16,188 €

Avg income of households  
in MF dwellings is 30% higher  
than general avg.

**Housing profile**

	Number of dwellings per 1000 inhabitants	486
	Percentage of multi-family dwellings	22.6%
<i>Statistics 2001.</i>	Percentage of high-rise dwellings	21.6%

*Statistics 2001.***Age of housing stock**

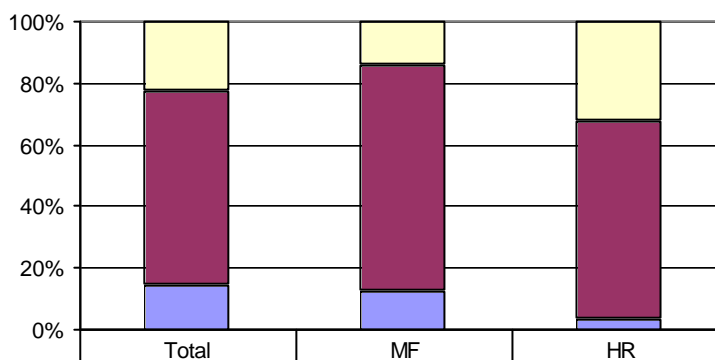
Total/MF/HR dwellings built 45-90:

1940-60: 10.0% / 9.8% / 5.5%

1960-70: 12.9% / 15.3% / 12.6%

1970-80: 18.3% / 25.4% / 20.4%

1980-90: 21.6% / 23.0% / 26.1%

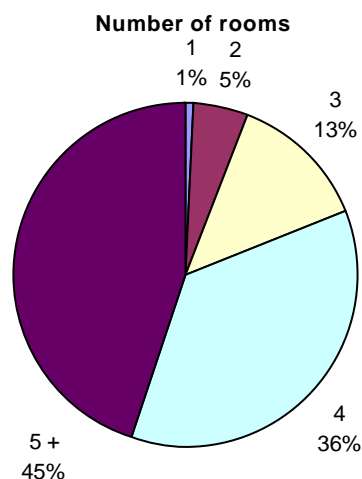


In situ concrete is very dominant  
construction method of HR  
dwellings and total housing stock

*Statistics 2001.***Size of high-rise dwellings**

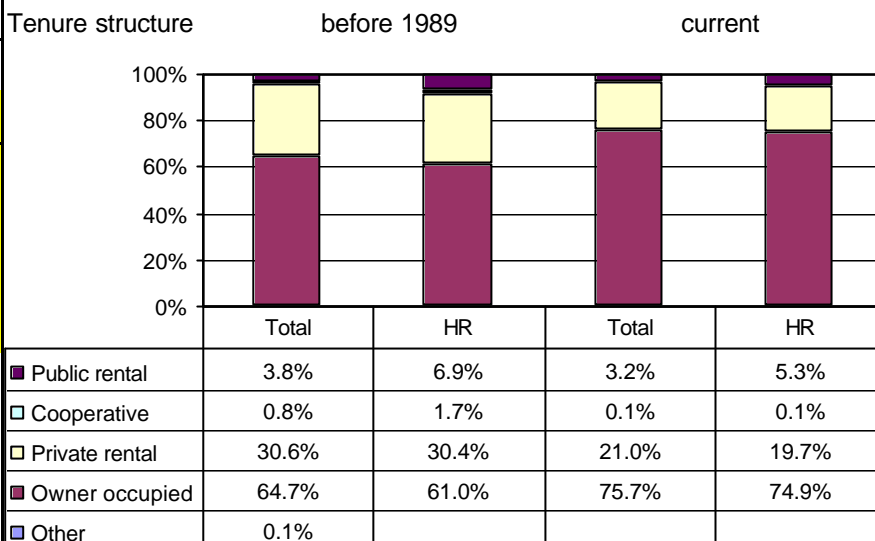
No data on size (m2)  
of MF/HR dwellings.

A room with more than 4 m2  
is considered as one room.

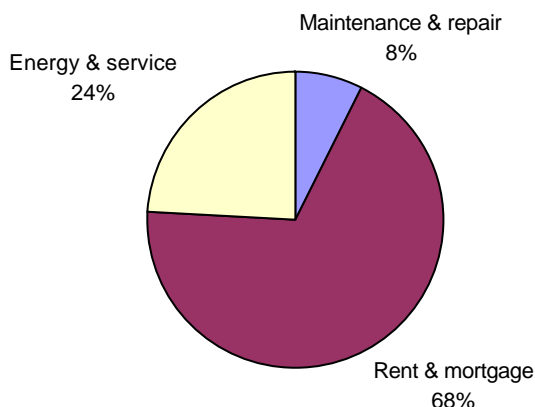


**PT****PORTUGAL****Tenant structure, households and state expenditure***Statistics 2001.***Privatisation**

- Privatisation until now: --
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

*Statistics 1999.*

% net households income  
for housing expenditure is  
**19.8%**

**Main households expenditure on housing***Statistics 2000.*

State expenditure on housing  
as percentage of total  
annual budget:  
**1.7%**

**Specification of state expenditure on housing from the housing budget.**

Subsidies for new construction	4.60%
Interest subsidies	45.27%
Housing allowances	7.19%
Other (please explain):	
Gross fixed capital formation in social housing including acquisition of land	38.54%
Management and administration of social housing of the municipalities	4.40%

PT

## PORTUGAL

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No data																																																											
	- Regular housing quality survey (every 10 yrs)	Yes																																																											
	- Demand for housing in 2003-2013	No data																																																											
	- Expected housing production in 2003-2013	No data																																																											
	for extension of stock	No data																																																											
	for replacement of existing stock	No data																																																											
	- Present vacancy rate of total housing stock	10.8%																																																											
	- Present vacancy rate of MF dwellings	No data																																																											
	- Regular national housing demand survey	No																																																											
	- Regular local housing demand survey	No																																																											
Legal framework	- Specific programme for MF/HR refurbishment	Yes																																																											
- Special law condominium: Yes																																																													
- Condominium compulsory in mixed-ownership: Yes	- Issues considered to be big problems of MF/HR residential areas																																																												
	Building maintenance aspects.																																																												
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas																																																												
- Cooperative housing law: Yes	Lack of business opportunities in building estates.																																																												
- Rental housing law: Yes	Lack of facilities (shops, services) in building estates.																																																												
	Safety (from criminality).																																																												
	Impact on housing quality on health of occupants.																																																												
	- Need for expertise for refurbishment of MF/HR dwellings																																																												
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**ES****SPAIN****Basic facts**

<i>Statistics 2001.</i>	Size of population	40,847,371
	Number of households	14,184,026
	Average size of households	2.9 persons
	Gross annual income per capita	15,964 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	16,666 €
<i>Statistics 2001.</i>	Net average annual households income	18,372 €

**Housing profile**

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	513
	Percentage of multi-family dwellings	47.5%
	Percentage of high-rise dwellings	30.6%

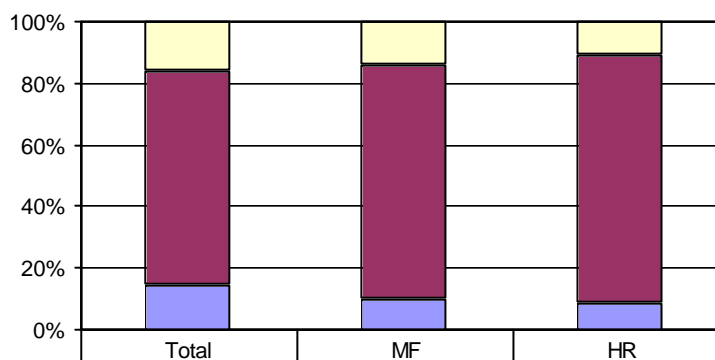
*Statistics 2001.***Age of housing stock***Number of stock before 1941**is used for category before 1945***Total/MF/HR dwellings built 45-90:**

1941-60: 14.3% / 13.7% / 12.4%

1961-70: 17.7% / 22.1% / 25.7%

1971-80: 23.9% / 28.3% / 31.7%

1981-90: 13.8% / 12.2% / 10.8%

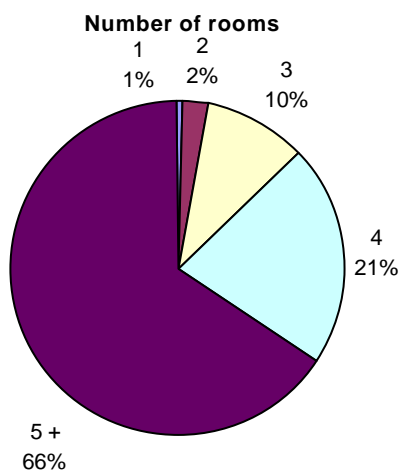


<input type="checkbox"/> After 1990	16.2%	14.0%	11.3%
<input checked="" type="checkbox"/> 1945-1990	69.6%	76.3%	80.5%
<input type="checkbox"/> Before 1945	14.2%	9.8%	8.3%

*Statistics 2001.***Size of high-rise dwellings**

No data on size (m2)  
of housing stock.

*A room with more than 4 m2  
is considered as one room.*



**ES****SPAIN****Tenant structure, households and state expenditure***Statistics 2001.**No data on private / public rent.**"For rent" as a different category than "in property" is used for public rental category in graph.***Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

*Statistics 1999, 2001.*

% net households income  
for housing expenditure is  
**28.2%**

*Statistics 2002.*

State expenditure on housing

as percentage of total

annual budget:

**2.6%**

Investment in housing

refurbishment.

- actual = 21,420 €/ dwelling

for 402,587 dwellings in '94-'03

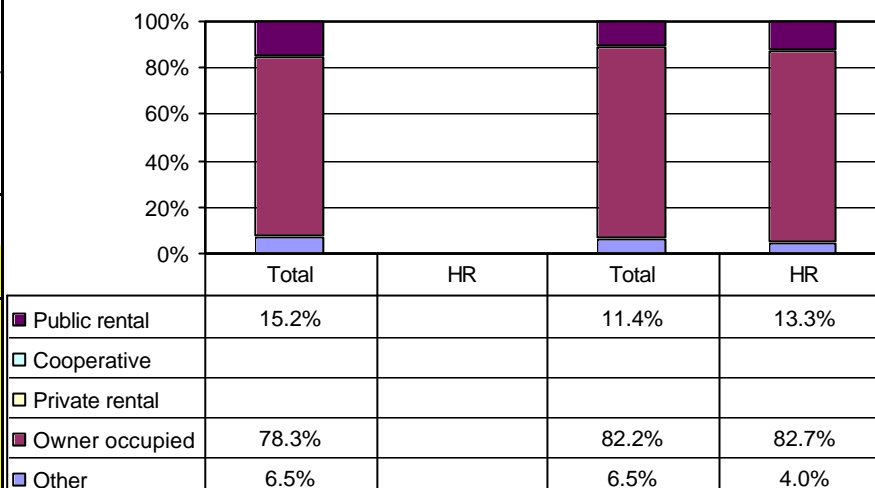
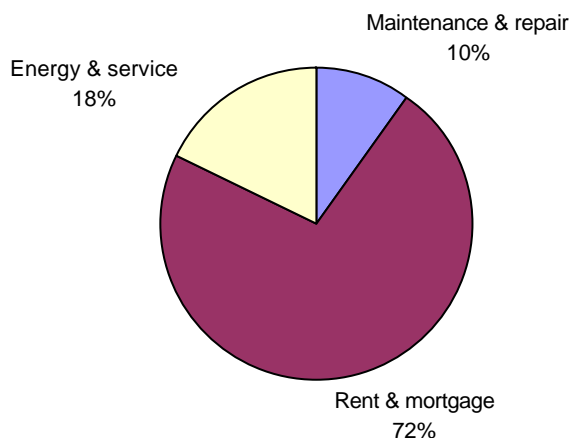
- refurbishment is still needed

for 10% of the housing stock.

Tenure structure

before 1989

current

**Main households expenditure on housing****Specification of state expenditure on housing from the housing budget.**

- Real investment	0.56%
- Subsidies for purchase and refurbishment	29.30%
- Subsidies for interest rates	32.44%
- State assistance on deposit for house purchase	23.72%
- Others (area structuring, amenity plans, public bodies, etc.)	10.20%

## SPAIN

### Housing policies, current problems, remarks

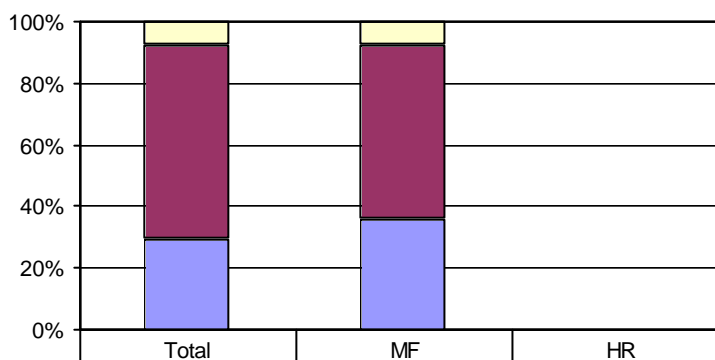
	- Participation in Joint Implementation projects in housing	No																																																																						
	- Regular housing quality survey	No																																																																						
	- Demand for housing in 2003-2013	4,421,150																																																																						
Demand (total) is expected to stabilise or decrease slowly.	- Expected housing production in 2003-2013	No data																																																																						
	for extension of stock	No data																																																																						
	for replacement of existing stock	No data																																																																						
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	<sup>(1)</sup> Including Autonomous Communities.																																																																							

**SE****SWEDEN****Basic facts**

<i>Statistics 2001.</i>	Size of population	8,909,128
	Number of households	4,693,520
	Average size of households	2.0 persons
	Gross annual income per capita	21,090 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	26,090 €
<i>Statistics 2002.</i>	Net average annual households income	26,090 €

**Housing profile**

	Number of dwellings per 1000 inhabitants	484
	Percentage of multi-family dwellings	51.9%
<i>No data on high-rise dwellings.</i>	Percentage of high-rise dwellings	

**Age of housing stock**

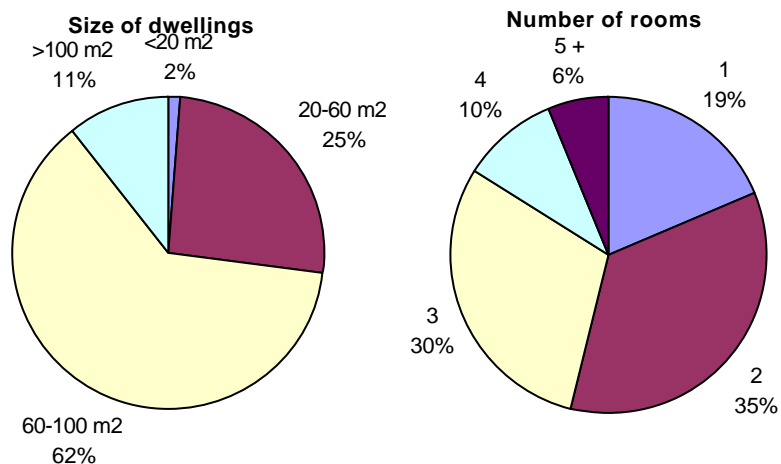
Total / MF dwellings built in 45-90:

1945-60: 16% / 11%

1960-70: 20% / 15%

1970-80: 18% / 22%

1980-90: 8% / 8%

*Statistics 1990.***Size of multi-family dwellings***No data on high-rise dwellings.*



SE

SWEDEN

### Tenant structure, households and state expenditure

Statistics 1989, 2002

#### Privatisation

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: No

Owner-occupied MF dwellings are very few, while in total stock owner-occupied dwellings are dominant.

Statistics 2002.

% net households income for housing expenditure is **27.0%**

Statistics 2002.

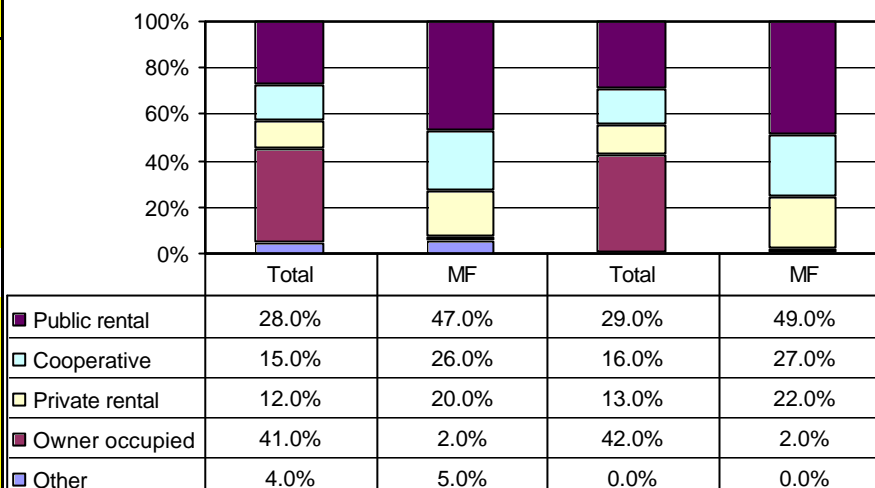
Investment in housing refurbishment of MF dwellings.

- actual MF = 28,265 €/ dwelling. for 269,000 dwellings in '93-'03.
- needed MF = 28,265 €/ dwelling for 462,000 dwl in the next 5 yr

Tenure structure

before 1989

current



Main households expenditure on housing

No specification of households expenditure on housing.

Specification of state expenditure on housing from the housing budget.

- Subsidies for new construction 3.0%
- Subsidies for interest rates 24.0%
- Housing allowances 73.0%

Number of dwellings for refurbishment investment = 19% of total stock  
(MF dwellings for refurbishment investment count for 10% of total stock)

SE

SWEDEN

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	Yes
	- Regular housing quality survey (yearly)	Yes
Demand (total) is expected to increase.	- Demand for housing in 2003-2013	260500
	- Expected housing production in 2003-2013	260,500
	for extension of stock	257,895
	for replacement of existing stock	2,605
	- Present vacancy rate of total housing stock (rental dwellings)	1.7%
Main reason of vacancies is the difficulties to let (rent), instead of bad building quality.	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey (yearly)	Yes
	- Regular local housing demand survey (yearly)	Yes
Legal framework	- Specific programme for MF/HR refurbishment (local)	Yes
- Special law condominium: Yes		
- Condominium compulsory in mixed-ownership: Yes	- Issues considered to be big problems of MF/HR residential areas	
	Building adaptability to changing needs, quality of design.	
- Registration condominium: No	Income, unemployment, ethich/cultural segregation.	
- Cooperative housing law: Yes	Lack of business opportunities in the area	
- Rental housing law: Yes	- Issues considered to be no problem of MF/HR residential areas	
Note:	Accessibility, parking, health	
There is no condominium in Sweden, but instead dwellings owned by cooperative housing associations.	Mixed ownership, energy efficiency	
	- Need for expertise for refurbishment of MF/HR dwellings	
	Area	Policy
	Level:	State
		Municipal
		Plan development
		Owners
		Advisors
	Housing demand survey	
	Housing quality survey	
	Financing	
	Legislation	
	Institutional development	
	Policy development	X
	Planning and programming	X
	Construction/structure research	X
	Project management	X
	Tenant participation	X

## UK

## UNITED KINGDOM

## Basic facts

Statistics 2001.

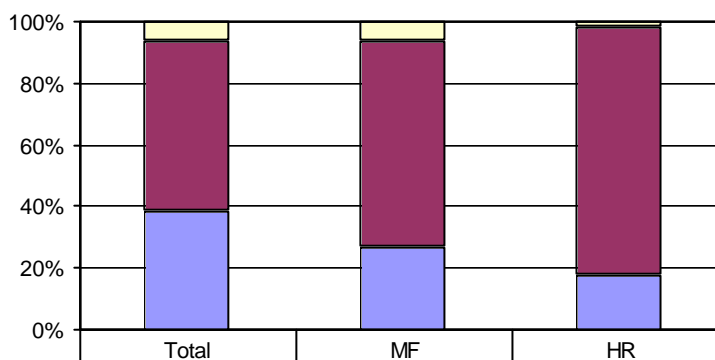
Size of population	49,370,000
Number of households	20,750,000
Average size of households	2.3 persons
Gross annual income per capita	No data €
Gross annual wages of construction workers	29,962 €
Net average annual households income	32,569 €

## Housing profile

Statistics 2001.

Number of dwellings per 1000 inhabitants	428
Percentage of multi-family dwellings	18.7%
Percentage of high-rise dwellings	2.4%

## Age of housing stock



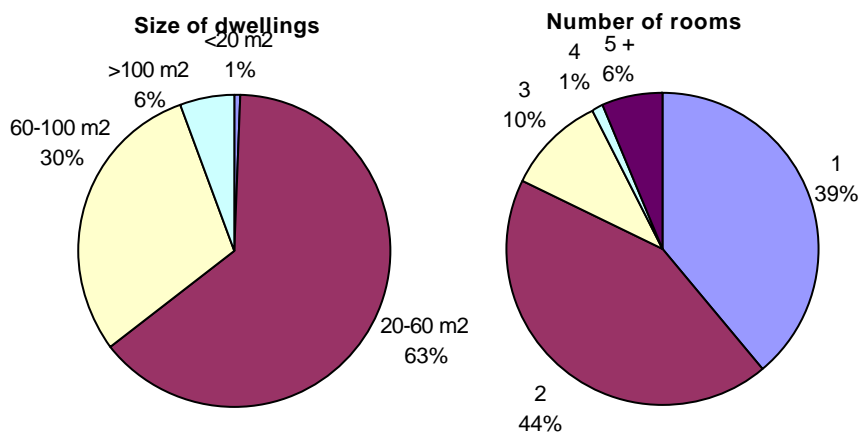
Total / MF / HR dwl built in 45-90:

1945-64: 21.2% / 21.6% / 39.9%

1965-74: 15.2% / 19.4% / 35.5%

1975-80: 6.5% / 8.9% / 2.8%

1981-90: 12.0% / 17.0% / 2.5%

Size of high-rise dwellings

UK

UNITED KINGDOM

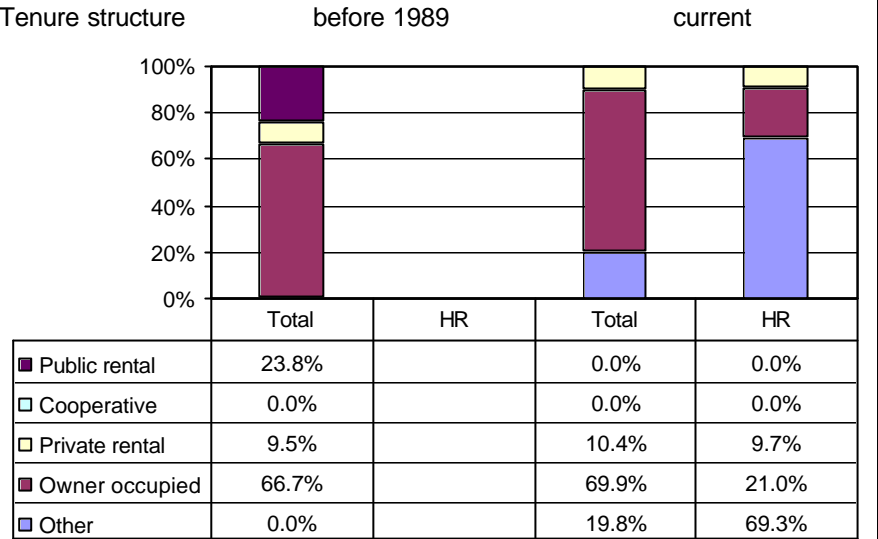
Tenant structure, households and state expenditure

Statistics 1989, 2001

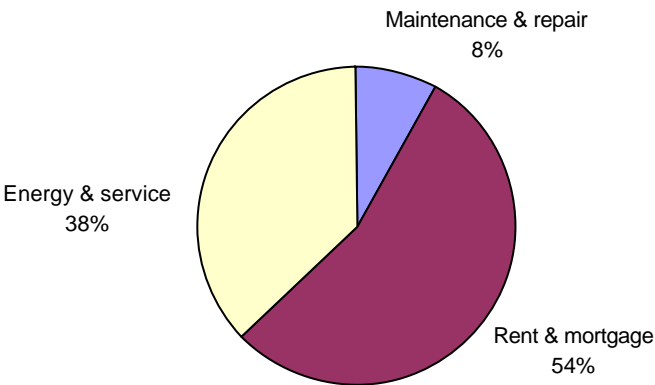
Privatisation

- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

% net households income  
for housing expenditure is  
**24.0%**



Main households expenditure on housing



Specification of state expenditure on housing

No data.

## UK

## UNITED KINGDOM

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No
	- Regular housing quality survey (annually)	Yes
	- Demand for housing in 2003-2013	1,500,000
	- Expected housing production in 2003-2013	No data
	for extension of stock	No data
	for replacement of existing stock	No data
	- Present vacancy rate of total housing stock	3.5%
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey	No
	- Regular local housing demand survey (every 5-7 years)	Yes
Legal framework	- Specific programme for MF/HR refurbishment	No
- Special law condominium: Yes		
- Condominium compulsory in mixed-ownership: No	- Issues considered to be big problems of MF/HR residential areas	
	Payment areas among tenants and owner occupiers.	
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas	
- Cooperative housing law: No	Parking.	
- Rental housing law: Yes	Impact of housing quality to health of occupants.	
	- Need for expertise for refurbishment of MF/HR dwellings	
	</	

## Summary of all countries (EU10)

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Summary of response to questionnaire from the EU10 countries	avg. EU10	Central Europe					North-East Europe			Mediterranean	
		CZ	HU	PL	SK	SI	EE	LV	LT	CY	MT
Average size households	2.7	2.5	2.6	2.8	2.6	2.8	2.4	2.7	2.6	3.1	3.1
Gross annual income per capita (€)	5633	3759	5792	6557	2505	12488	5128	2558	4187	17000	12081
Gross annual wages constr. workers (€)	4962	5027	3720	5603	3539	7577	5042	2391	4066	15744	11683
Net average annual households income (€)	4615	7306	5406	3790	2137	13523	2139	2902	3635	22000	19354
Number of dwellings /1000 inhabitants	352	374	423	328	310	396	454	403	371	416	451
% multi-family dwellings	55.8%	56.5%	33.6%	63.1%	51.5%	28.4%	68.2%	70.9%	61.2%		
% high-rise dwellings	34.1%	33.8%	23.2%	38.9%	37.5%	12.4%					
% total housing stock built before '45	23.5%	25.6%	26.8%	23.4%	11.5%	23.5%	20.5%	25.3%	27.0%	23.0%	25.5%
% total housing stock built in '45-'90	66.0%	66.2%	66.2%	64.3%	81.8%	68.7%	75.8%	71.2%	66.0%	48.8%	65.4%
% total housing stock built after '90	9.4%	8.2%	7.0%	12.3%	6.7%	7.8%	3.7%	3.5%	7.0%	28.2%	9.1%
% MF dwellings built before '45	20.0%	17.2%	20.4%	24.0%	3.7%	10.9%	9.4%				
% MF dwellings built in '45-'90	71.9%	76.6%	75.8%	65.0%	91.7%	84.5%	87.6%				
% MF dwellings built after '90	8.0%	6.2%	3.8%	11.0%	4.6%	4.6%	3.0%				
% HR dwellings built before '45	7.4%	11.6%	13.2%	5.0%	2.5%	3.9%					
% HR dwellings built in '45-'90	83.3%	81.9%	85.5%	81.0%	93.1%	92.8%					
% HR dwellings built after '90	9.3%	6.5%	1.3%	14.0%	4.4%	3.3%					
% MF dwellings <20 m2	6.1%	9.2%	4.4%	6.0%	7.5%	1.2%	1.7%				
% MF dwellings 20-60 m2	52.7%	82.0%	61.3%	36.0%	78.8%	61.5%	68.4%				
% MF dwellings 60-100 m2	35.9%	7.8%	29.5%	50.0%	13.5%	35.7%	28.1%				
% MF dwellings >100 m2	5.3%	0.4%	4.8%	8.0%	0.2%	1.6%	0.9%				
% HR dwellings <20 m2	5.8%	9.8%	1.8%	6.0%	7.5%	1.2%					
% HR dwellings 20-60 m2	56.4%	82.6%	71.4%	40.0%	78.8%	60.8%					
% HR dwellings 60-100 m2	37.4%	6.7%	25.9%	54.0%	13.5%	36.8%					
% HR dwellings >100 m2	0.3%	0.3%	0.8%	0.0%	0.2%	1.2%					
% MF dwellings with 1 room	16.8%	19.3%	17.0%	16.0%	11.6%	25.8%	19.2%				
% MF dwellings with 2 rooms	41.2%	36.1%	49.1%	42.0%	25.5%	42.5%	43.4%				
% MF dwellings with 3 rooms	34.8%	38.4%	27.0%	35.0%	50.7%	26.7%	29.6%				
% MF dwellings with 4 rooms	5.8%	5.2%	6.9%	5.0%	10.8%	4.3%	6.4%				
% MF dwellings with 5+ rooms	1.3%	0.4%	0.0%	2.0%	1.4%	0.7%	0.7%				
% HR dwellings with 1 room	17.5%	19.8%		17.0%	12.5%	25.5%					
% HR dwellings with 2 rooms	39.8%	33.1%		44.0%	23.0%	42.1%					
% HR dwellings with 3 rooms	38.2%	40.6%		36.0%	54.5%	27.7%					
% HR dwellings with 4 rooms	4.1%	5.5%		3.0%	9.3%	4.1%					
% HR dwellings with 5+ rooms	0.2%	0.4%		0.0%	0.7%	0.6%					

Summary of response to questionnaire from the EU10 countries	avg. EU10	Central Europe					North-East Europe			Mediterranean	
		CZ	HU	PL	SK	SI	EE	LV	LT	CY	MT
Tenure structure of total stock before 1989:											
% others	0.3%	1.4%	0.4%	0.0%	0.8%	0.0%		0.0%	0.0%		
% owner occupied	47.2%	37.7%	73.6%	43.5%	49.7%	65.5%		19.0%	29.0%		
% private rental	1.9%	3.4%	7.0%	0.1%	0.0%	0.5%		0.0%	2.0%		
% cooperative	20.2%	18.8%		24.1%	22.3%	1.0%		4.1%	8.0%		
% public rental (including social rental)	33.8%	38.7%	19.0%	32.3%	27.2%	33.0%		76.9%	61.0%		
Tenure structure of MF dwellings before 1989:											
% others		1.4%			1.4%						
% owner occupied		2.5%			0.9%						
% private rental		0.9%			0.0%						
% cooperative		32.3%			45.0%						
% public rental (including social rental)		63.0%			52.7%						
Tenure structure of HR dwellings before 1989:											
% others		1.0%									
% owner occupied		0.9%									
% private rental		0.7%									
% cooperative		39.1%									
% public rental (including social rental)		58.2%									
Tenure structure of total stock at present:											
% others	1.5%	3.0%	0.8%	0.4%	5.4%	8.7%	0.0%	0.0%	1.8%	15.0%	3.5%
% owner occupied	69.8%	46.9%	91.9%	66.0%	75.9%	82.2%	85.0%	79.0%	87.2%	64.3%	74.1%
% private rental	4.5%	16.2%	3.6%	1.6%	0.1%	2.6%	10.0%	3.0%	8.0%	17.7%	0.0%
% cooperative	15.6%	17.0%		25.5%	14.9%	0.0%	0.0%	2.0%	0.0%	0.0%	0.0%
% public rental (including social rental)	7.5%	16.9%	3.7%	6.5%	3.7%	6.5%	3.0%	16.0%	3.0%	3.0%	22.4%
Tenure structure of MF dwellings at present:											
% others		2.6%			8.8%	5.4%					
% owner occupied		20.3%			51.2%	74.4%					
% private rental		18.3%			0.0%	4.6%					
% cooperative		30.0%			28.5%	0.0%					
% public rental (including social rental)		28.9%			11.5%	15.6%					
Tenure structure of HR dwellings at present:											
% others		2.3%			1.0%	5.3%					
% owner occupied		17.8%			56.1%	78.4%					
% private rental		15.7%			0.1%	4.3%					
% cooperative		36.8%			33.0%	0.0%					
% public rental (including social rental)		27.4%			9.8%	12.1%					



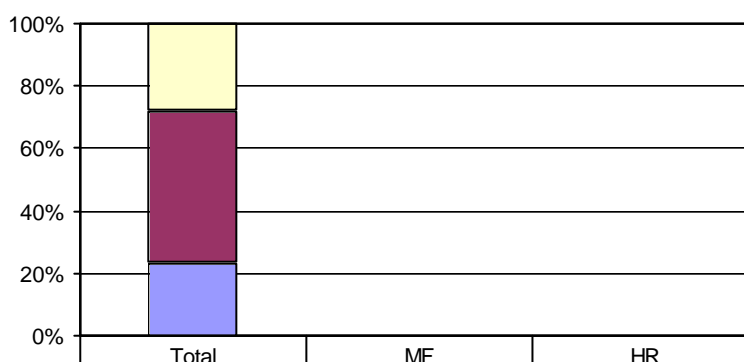
Summary of response to questionnaire from the EU10 countries	avg. EU10	Central Europe					North-East Europe			Medi- terranean	
		CZ	HU	PL	SK	SI	EE	LV	LT	CY	MT
% households expenditure on housing	25.3%	17.1%	34.2%		19.6%	10.8%		18.0%			
% expenditure on house maintenance/repairs	5.5%	1.5%	14.6%	4.6%	2.4%	1.2%		2.0%		8.6%	8.4%
% expenditure on house rent/mortgage	2.6%	3.6%	2.3%		1.6%	0.7%				69.2%	
% expenditure on house energy/service	19.5%	12.0%	17.3%	24.8%	15.6%	8.9%		16.0%		22.2%	10.0%
% demand 2003-2013 to existing stock	16.0%	14.4%		18.4%	15.3%	10.3%	14.9%	5.2%	8.5%		33.5%
% production 2003-2013 to demand	70.2%	65.0%		71.7%	92.8%	95.8%	37.0%	40.0%	65.5%		68.7%
% estimated extension 2003-2013	6.8%	8.6%		6.6%		9.3%	2.8%		4.8%	20.5%	
% estimated replacement 2003-2013	4.5%	0.7%		6.5%		0.5%	2.8%		0.8%	1.7%	
<p>Note 1: Total percentage may not be 100% because of the heterogeneity of country data.</p> <p>Note 2: Average is calculated based on weighing factor of each country regarding Size of population and housing stock.</p> <p>Note 3: In case of the response to the question is less than 50%, the EU average is not shown.</p>											

**CY****CYPRUS****Basic facts***Statistics 2001.*

Size of population	703,629
Number of households	228,317
Average size of households	3.1 persons
Gross ann income per capita	17,000 €
Gross annual wages of construction workers	15,744 €
Net average annual households income	22,000 €

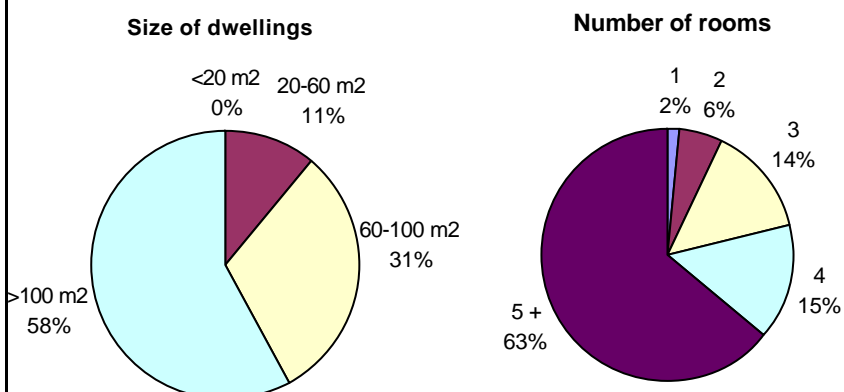
**Housing profile***Statistics 2001.*

Number of dwellings per 1000 inhabitants	416
Percentage of multi-family dwellings	20.5%
Percentage of high-rise dwellings	No data

**Age of housing stock**

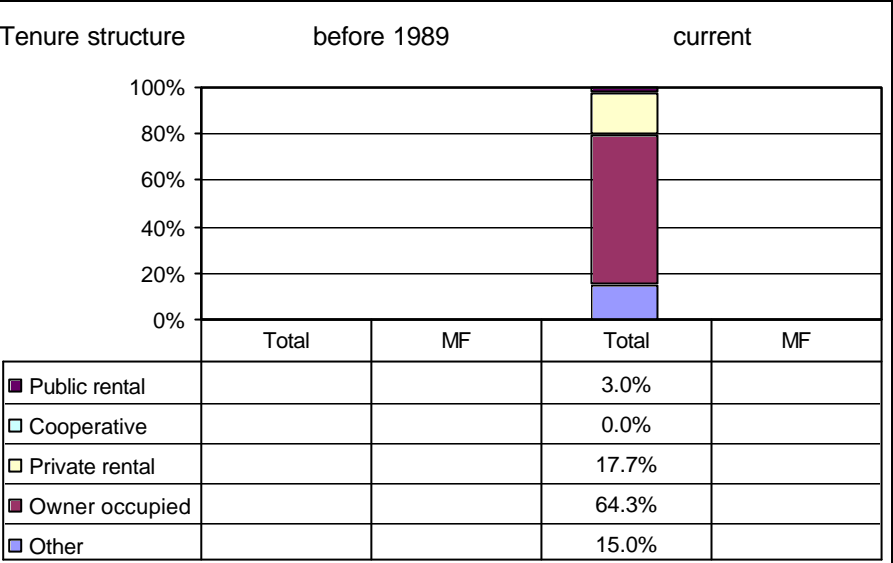
In situ concrete and bearing brick are the main construction methods.

Data stock < '50 used for < '45

*Statistics 2001.***Size of total housing stock**

CY CYPUS

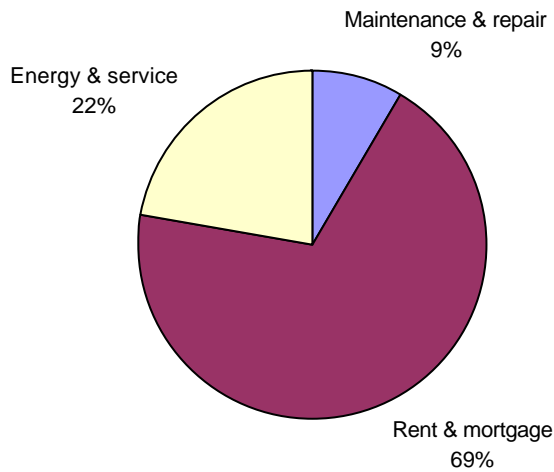
Tenant structure, households and state expenditure



Others = government-provided  
free of charge dwellings  
(e.g. for refugees)

% net households income  
for housing expenditure is:  
**No data**

Main households expenditure on housing



Specification of state expenditure on housing

Percentage of state  
expenditure on housing  
from total annual budget:  
**No data**

No data

Investment in housing  
refurbishment:  
- 1993 - 2001 = 90 MEuro  
- Total needed = 94 MEuro

CY

CYPRUS

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No
	- Regular housing quality survey	No data
	- Demand for housing in 2003-2013	No data
	- Expected housing production in 2003-2013	65,000
	for extension of stock	60,000
	for replacement of existing stock	5,000
Demand for housing is expected to increase	- Present vacancy rate of total housing stock	No data
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey	No
	- Regular local housing demand survey	No
Legal framework	- Specific programme for MF/HR refurbishment	Yes
- Special law condominium: No		
- Condominium compulsory in mixed-ownership: N/A	- Issues considered to be big problems of MF/HR residential areas	Accessibility / public transport connections
- Registration condominium: No	- Issues considered to be no problem of MF/HR residential areas	
- Cooperative housing law: No	Building adaptability, need for modernization	
- Rental housing law: Yes	Income segregation, unemployment segregation	
	Lack of business opportunities in the area / building estates	
	Lack of facilities (shops, services) in the area / building estates	
	Payment areas among tenants and owner occupiers	
	Safety	
	Mixed ownership	
	Management	
	Impact of housing quality on physical and mental health of occupants	
	- Need for expertise for refurbishment of MF/HR dwellings	
	No data	

**CZ****CZECH REPUBLIC****Basic facts**

	Size of population	10,230,060
	Number of households	4,162,795
	Average size of households	2.5 persons
<i>Statistics 2001.</i>	Gross annual income per capita	3,759 €
<i>Statistics 2002.</i>	Gross annual wages of construction workers	5,027 €
	Net average annual households income	7,306 €

**Housing profile**

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	374
	Percentage of multi-family dwellings	56.5%
	Percentage of high-rise dwellings	33.8%

**Age of housing stock**

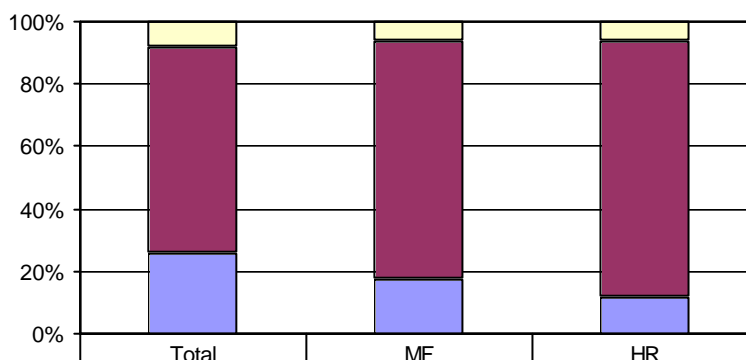
Total/MF/HR dwellings built 45-90:

1945-60: 10.3% / 11.3% / 5.4%

1960-70: 16.1% / 19.7% / 20.1%

1970-80: 22.5% / 26.0% / 30.9%

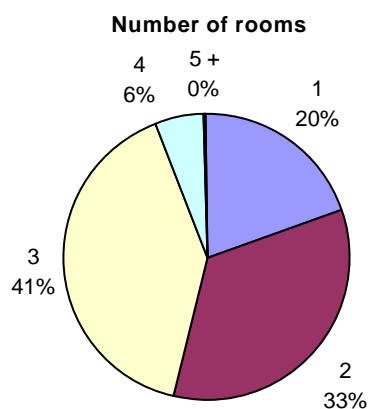
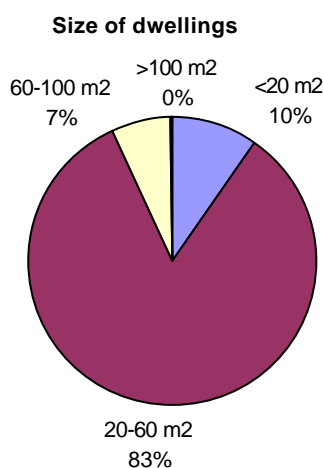
1980-90: 16.4% / 18.9% / 25.0%



Large prefabricated panel

is the dominant construction

method of HR dwellings (76%).

**Size of high-rise dwellings**

**CZ****CZECH REPUBLIC****Tenant structure, households and state expenditure**

Data describe the percentage  
before and after 1991.

**Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

Statistics 2002.

% net households income  
for housing expenditure is  
**17.1%**

Statistics 2002 + [www.mfcr.cz](http://www.mfcr.cz)

**State expenditure on housing**

as percentage of total

annual budget:

**4.0%**

**Investment in hs. refurbishment.**

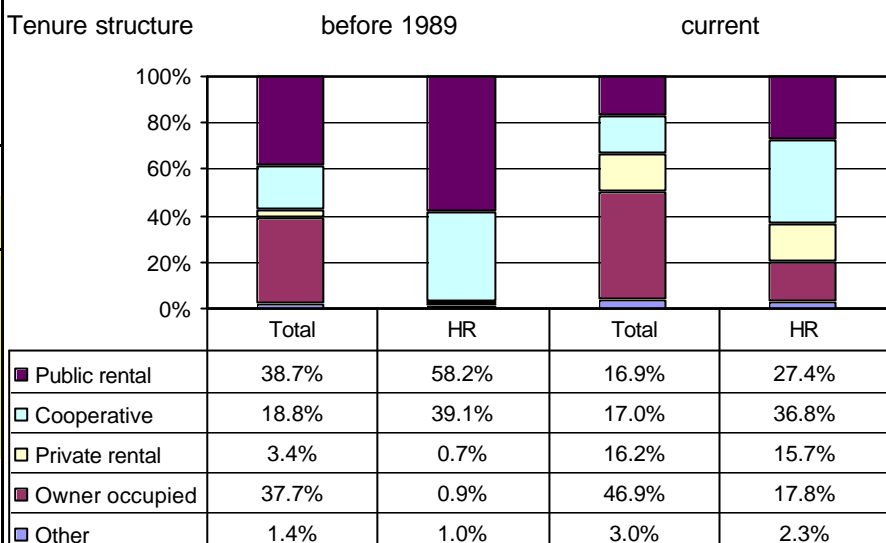
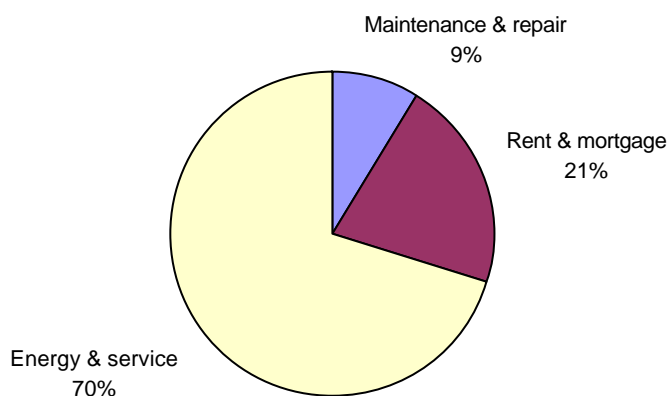
- actual: for 73,689 dwl. In '93-'03

- needed total = 12,716 € / dw.

for 1 mill dw incl 0.8 mill panel dw

- needed for panel dwellings =

between 8,000-9,500 € / dw.

**Main households expenditure on housing****Specification of state expenditure on housing (in million €)**

Subsidies for new construction / Min. Regional Development	33.05
Subsidies for new construction / State Housing Development Fund	176.11
Subsidies for rehabilitation of prefab housing developments	2.35
Subsidies for housing stock repairs (prefabricated panel buildings)	8.31
Mortgage subsidy	15.20
Subsidies for liquidation of flood consequences	45.00
Loan – support of the young and subsidies for modernization	36.69
Interest subsidy – modernization of prefabricated panel buildings	9.86
Housing allowances	88.88
Premium building saving contracts	324.60
Tax relief – expert estimate	est.205.8
Damage to bank property	33.55
<b>Total</b>	<b>773.58</b>

**CZ****CZECH REPUBLIC****Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	Yes																																																																						
	- Regular housing quality survey	(local) Yes																																																																						
	- Demand for housing in 2003-2013	550,000																																																																						
	- Expected housing production in 2003-2013	357,500																																																																						
	for extension of stock	330,000																																																																						
	for replacement of existing stock	27,500																																																																						
	- Present vacancy rate of total housing stock	9.6%																																																																						
	- Present vacancy rate of MF dwellings	2.0%																																																																						
	- Regular national housing demand survey	No																																																																						
	- Regular local housing demand survey	Yes																																																																						
Legal framework	- Specific programme for MF/HR refurbishment	Yes																																																																						
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas Need for modernization, energy efficiency Parking, housing for elderly Mixed ownership																																																																							
- Condominium compulsory in mixed-ownership: Yes																																																																								
- Registration condominium: Yes																																																																								
- Cooperative housing law: No																																																																								
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	Building adaptability to changing needs																																																																							
	- Need for expertise for refurbishment of MF/HR dwellings																																																																							
	<table><tr><th rowspan="2">Area</th><th colspan="2">Policy</th><th colspan="2">Plan development</th></tr><tr><th>Level:</th><th>State</th><th>Municipal</th><th>Owners</th><th>Advisors</th></tr><tr><td>Housing demand survey</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Housing quality survey</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Financing</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Legislation</td><td></td><td>X</td><td>X</td><td>X</td><td></td></tr><tr><td>Institutional development</td><td></td><td>X</td><td></td><td>X</td><td></td></tr><tr><td>Policy development</td><td></td><td>X</td><td>X</td><td></td><td></td></tr><tr><td>Planning and programming</td><td></td><td></td><td>X</td><td>X</td><td>X</td></tr><tr><td>Construction/structure research</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Project management</td><td></td><td>X</td><td>X</td><td>X</td><td>X</td></tr><tr><td>Tenant participation</td><td></td><td></td><td>X</td><td>X</td><td>X</td></tr></table>		Area	Policy		Plan development		Level:	State	Municipal	Owners	Advisors	Housing demand survey		X	X	X	X	Housing quality survey		X	X	X	X	Financing		X	X	X	X	Legislation		X	X	X		Institutional development		X		X		Policy development		X	X			Planning and programming			X	X	X	Construction/structure research		X	X	X	X	Project management		X	X	X	X	Tenant participation			X	X	X
Area	Policy			Plan development																																																																				
	Level:	State	Municipal	Owners	Advisors																																																																			
Housing demand survey		X	X	X	X																																																																			
Housing quality survey		X	X	X	X																																																																			
Financing		X	X	X	X																																																																			
Legislation		X	X	X																																																																				
Institutional development		X		X																																																																				
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Planning and programming			X	X	X																																																																			
Construction/structure research		X	X	X	X																																																																			
Project management		X	X	X	X																																																																			
Tenant participation			X	X	X																																																																			

**EE****ESTONIA****Basic facts***Statistics 2002, 2003.*

Size of population	1,360,000
Number of households	599,700
Average size of households	2.4 persons
Gross annual income per capita	5,128 €
Gross annual wages of construction workers	5,042 €
Net average annual households income	2,139 €

**Housing profile***No data on high-rise dwellings.*

Number of dwellings per 1000 inhabitants	454
Percentage of multi-family dwellings	68.2%
Percentage of high-rise dwellings	

**Age of housing stock**

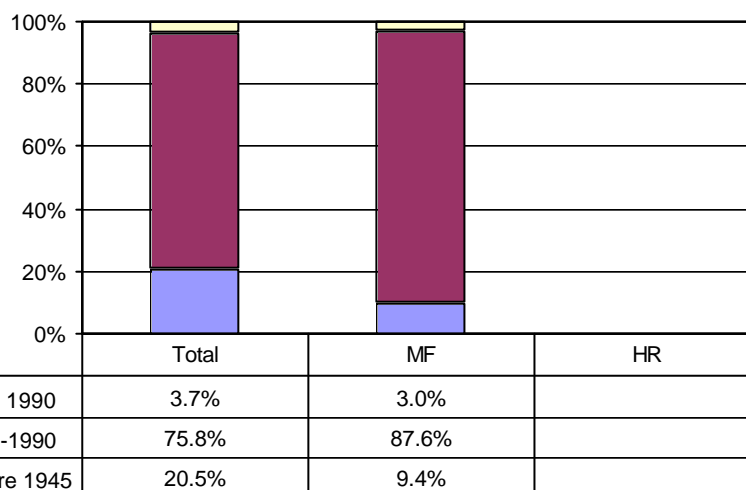
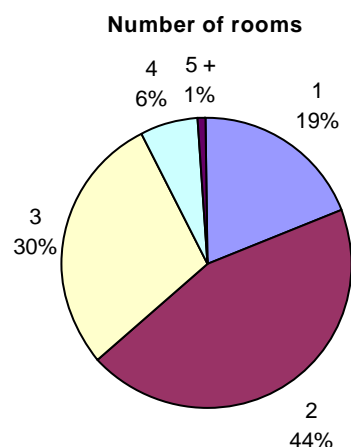
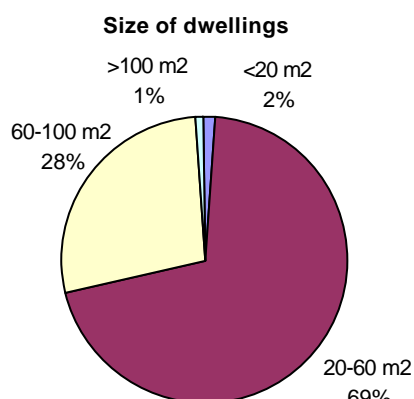
Total/MF dwellings built in 45-90:

1945-60: 9.6% / 7.8%

1961-70: 19.1% / 23.1%

1971-80: 20.9% / 27.0%

1981-90: 19.2% / 25.0%

*No data on high-rise dwellings.***Size of multi-family dwellings**





EE

## ESTONIA

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing					Yes	
	- Regular housing quality survey					national, annually	Yes
	- Demand for housing in 2003-2013					92,000	
	- Expected housing production in 2003-2013					34,000	
	for extension of stock					17,000	
	for replacement of existing stock					17,000	
Demand for housing (total) is expected to increase.	- Present vacancy rate of total housing stock					6.2%	
	- Present vacancy rate of MF dwellings						
	- Regular national housing demand survey					No	
	- Regular local housing demand survey					No	
Legal framework	- Specific programme for MF/HR refurbishment					Yes	
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas						
- Condominium compulsory in mixed-ownership: No	Need for modernization						
- Registration condominium: Yes	Income and unemployment segregation						
- Cooperative housing law: Yes	Housing affordability						
- Rental housing law: No	Energy efficiency						
	- Issues considered to be no problem of MF/HR residential areas						
	Ethnic/cultural segregation						
	- Need for expertise for refurbishment of MF/HR dwellings						
	Area	Level:	Policy		Plan development		
			State	Municipal	Owners	Advisors	
	Housing demand survey		X	X		X	
	Housing quality survey		X	X	X	X	
	Financing		X	X	X	X	
	Legislation		X	X			
	Institutional development			X	X		
	Policy development		X				
	Planning and programming			X	X		
	Construction/structure research					X	
	Project management			X	X		
	Tenant participation						

**HU****HUNGARY****Basic facts***Statistics 2001.*

Size of population	10,198,315
Number of households	3,862,702
Average size of households	2.6 persons
Gross annual income per capita	5,792 €
Gross annual wages of construction workers	3,720 €
Net average annual households income	5,406 €

*Statistics 2003.*

Avg income of HR residents is  
8% higher.

**Housing profile**

Number of dwellings per 1000 inhabitants	423
Percentage of multi-family dwellings	33.6%
Percentage of high-rise dwellings	23.2%

**Age of housing stock**

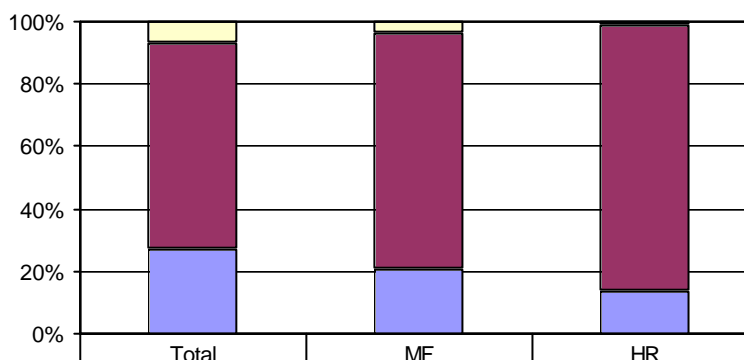
Total/MF/HR dwellings built 45-90:

1945-60: 11.7% / 6.5% / 1.9%

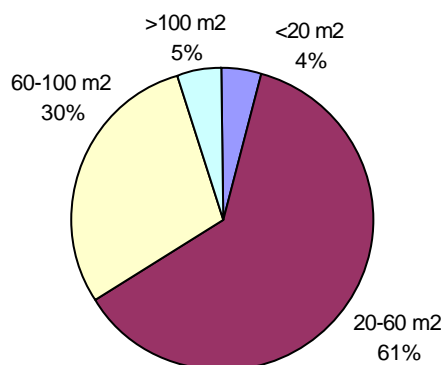
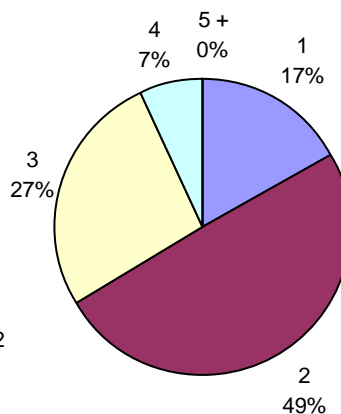
1960-70: 14.6% / 15.3% / 9.4%

1970-80: 22.2% / 32.0% / 47.0%

1980-90: 17.6% / 22.0% / 27.3%



Large prefabricated panel  
is main construction method  
of HR dwellings (87%).

*Statistics 2001.***Size of multi-family dwellings***No data on high-rise dwellings.***Size of dwellings****Number of rooms**

**HU****HUNGARY****Tenant structure, households and state expenditure**

No data on MF/HR dwellings.

**Privatisation**

- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

Statistics 2003.

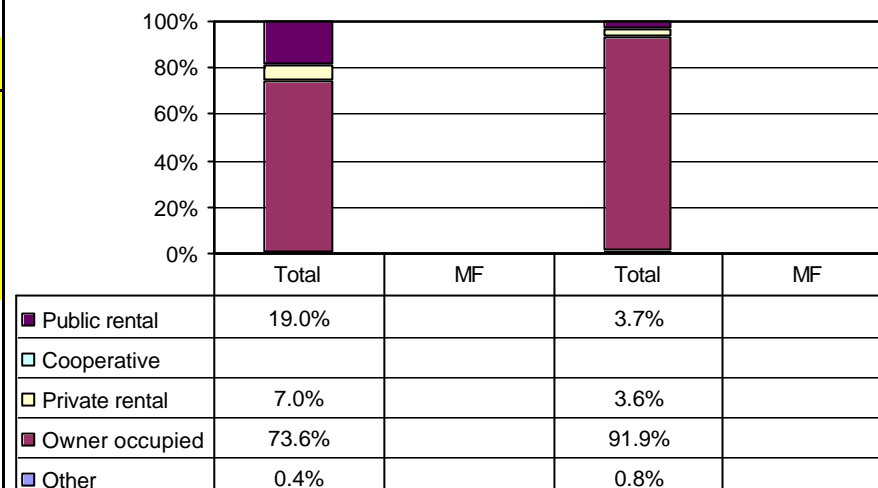
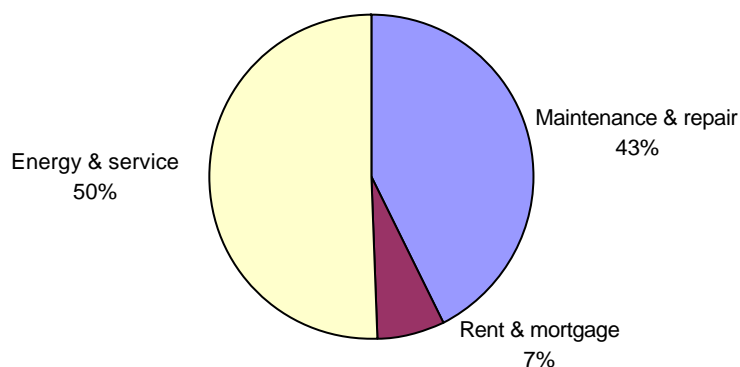
% net households income  
for housing expenditure is  
**34.2%**

Investment for housing  
refurbishment (total).  
- actual = 54 Million € in '93-'03.

**Tenure structure**

before 1989

current

**Main households expenditure on housing****Specification of state expenditure on housing**

No data.

HU

HUNGARY

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No
	- Regular housing quality survey (every 3 years)	Yes
	- Demand for housing in 2003-2013	No data
	- Expected housing production in 2003-2013	No data
	for extension of stock	No data
	for replacement of existing stock	No data
	- Present vacancy rate of total housing stock	No data
	- Present vacancy rate of MF dwellings	No data
	- Regular national housing demand survey (every 3 years)	Yes
	- Regular local housing demand survey (every 3 years)	Yes
<i>Legal framework</i>	- Specific programme for MF/HR refurbishment	No data
- Special law condominium: No		
- Condominium compulsory in mixed-ownership: No	- Issues considered to be big problems of MF/HR residential areas	No data
- Registration condominium: No		
- Cooperative housing law: Yes	- Issues considered to be no problem of MF/HR residential areas	
- Rental housing law: Yes	No data	
	- Need for expertise for refurbishment of MF/HR dwellings	
	No data	

**LV****LATVIA****Basic facts***Statistics 2000.*

Size of population	2,377,383
Number of households	802,848
Average size of households	2.7 persons
Gross annual income per capita	2,558 €
Gross annual wages of construction workers	2,391 €
Net average annual households income	2,902 €

**Housing profile***No data on HR dwellings.**No data on MF/HR dwellings.*

Number of dwellings per 1000 inhabitants	403
Percentage of multi-family dwellings	70.9%
Percentage of high-rise dwellings	

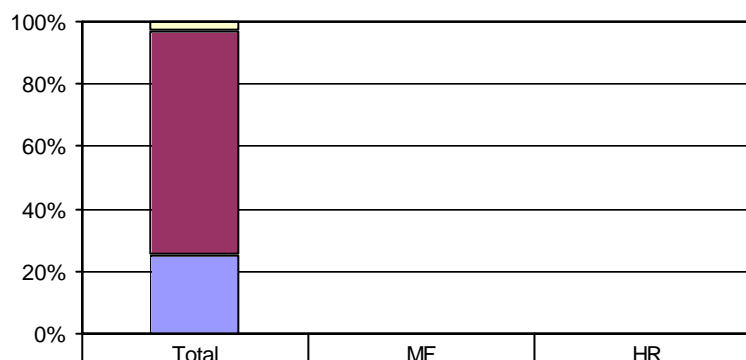
Total housing stock built in 45-90:

1945-60: 10.1%

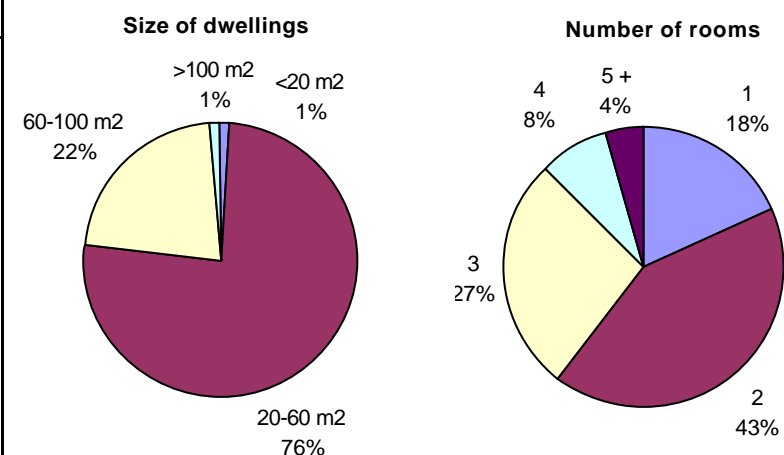
1960-70: 18.4%

1970-80: 22%

1980-90: 20.7%

**Age of housing stock**

	Total	MF	HR
□ After 1990	3.5%		
■ 1945-1990	71.2%		
■ Before 1945	25.3%		

*Statistics 2000.**No data on MF/HR dwellings.***Total housing stock by size of dwellings**

LV

LATVIA

**Tenant structure, households and state expenditure***Until 1992, private rent**was not allowed.***Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: Yes
- Privatis. revenue reserved: Yes

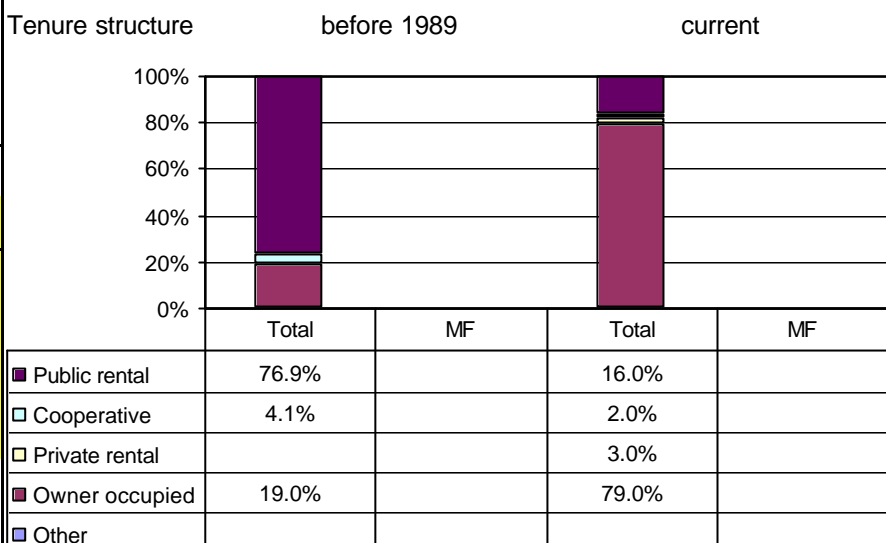
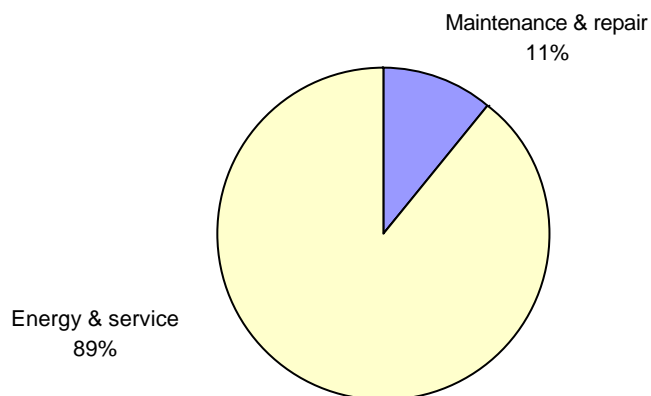
*Statistics 2002.*

% net households income  
for housing expenditure is  
**> 18%**

*Statistics 2003.*

Investment in housing  
refurbishment.

- actual = 901 €/ dwelling  
for 3,580 dwellings in '93-'03.
- needed = 3,593 €/ dwelling  
for 833,000 dwellings.

**Main households expenditure on housing****Specification of state expenditure on housing**

No data

LV

LATVIA

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No																																																											
	- Regular housing quality survey	Yes																																																											
Demand is expected to increase.	- Demand for housing in 2003-2013	50,000																																																											
	- Expected housing production in 2003-2013	20,000																																																											
	for extension of stock	No data																																																											
	for replacement of existing stock	No data																																																											
	- Present vacancy rate of total housing stock	1.0%																																																											
	- Present vacancy rate of MF dwellings																																																												
	- Regular national housing demand survey	No																																																											
	- Regular local housing demand survey	Yes																																																											
Legal framework	- Specific programme for MF/HR refurbishment	Yes																																																											
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	Lack of business opportunities in building estates.																																																												
	- Need for expertise for refurbishment of MF/HR dwellings																																																												
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Area	Policy			Plan development																																																									
	Level:	State	Municipal	Owners Advisors																																																									
Housing demand survey																																																													
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Policy development		X	X																																																										
Planning and programming		X		X																																																									
Construction/structure research				X																																																									
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Tenant participation				X																																																									



**LT****LITHUANIA****Basic facts***Statistics 2002.*

Size of population	3,483,972
Number of households	1,356,826
Average size of households	2.6 persons
Gross annual income per capita	4,187 €
Gross annual wages of construction workers	4,066 €
Net average annual households income	3,635 €

**Housing profile**

Number of dwellings per 1000 inhabitants	371
Percentage of multi-family dwellings	61.2%
Percentage of high-rise dwellings	No data

*No data on MF/HR dwellings.*

Total housing stock built in 45-90:

1945-60: 19%

1960-70: 15%

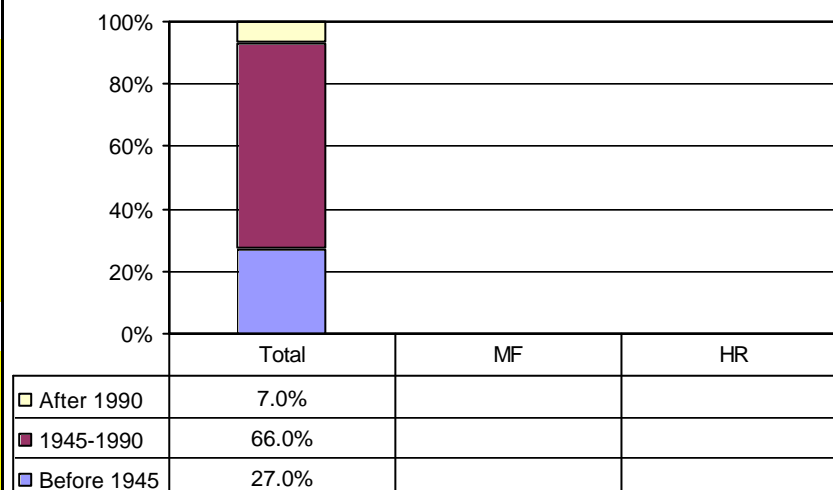
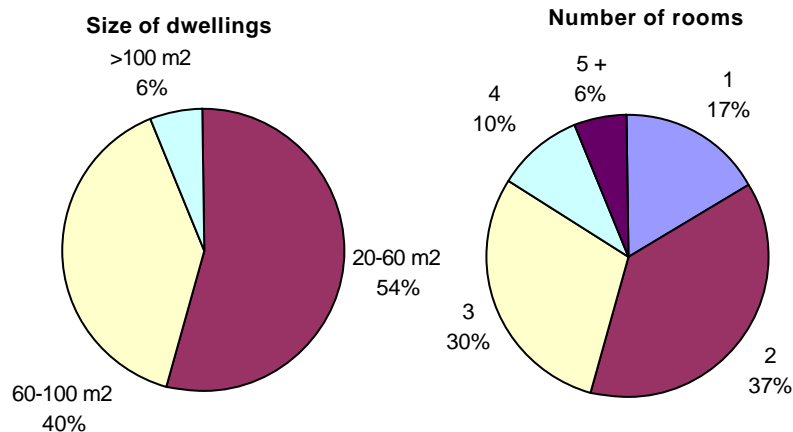
1970-80: 17%

1980-90: 15%

The dominant construction

methods are bearing brick (41%)

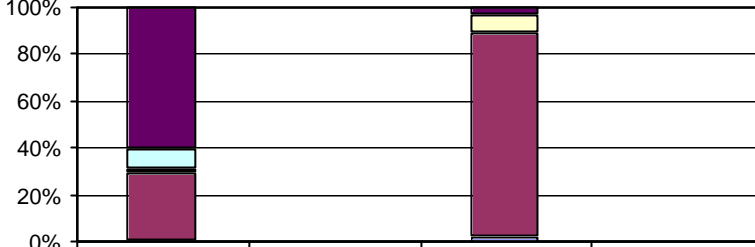
and wood (45.7%) of total stock.

**Age of housing stock***Statistics 2002.**No data on MF/HR dwellings.***Total housing stock by size of dwellings**

LT

LITHUANIA

**Tenant structure, households and state expenditure**

Tenure structure		before 1989		current	
<b>Privatisation</b>					
- Privatisation until now:	No	Total	MF	Total	MF
- Municipalities' obligation:	Yes	Public rental	61.0%	3.0%	
- Cooperatives' obligation:	Yes	Cooperative	8.0%		
- Privatis. revenue reserved:	No	Private rental	2.0%	8.0%	
		Owner occupied	29.0%	87.2%	
		Other		1.8%	
<b>Statistics 2002.</b>		<b>Main households expenditure on housing</b>			
% net households income for housing expenditure is <b>18.7%</b>		No specification of households expenditure.			
<b>Statistics 2002.</b>		<b>Specification of state expenditure on housing <u>from the housing budget.</u></b>			
State expenditure on housing as percentage of total annual budget: <b>1.3%</b>		Subsidies for refurbishment		2.3%	
Investment in housing refurbishment <u>for MF dwellings.</u>		Interest subsidies		4.3%	
- actual = 43,443 €/ dwelling. for 400 MF dwl, in 1996.		Housing allowances		90.5%	
- needed = 5,213 €/ dwelling. for 18,000 dwellings.		Mortgage insurance		2.9%	

LT

## LITHUANIA

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	Yes																																																																						
	- Regular housing quality survey	No																																																																						
Demand for housing (total) is expected to increase.	- Demand for housing in 2003-2013	110,000																																																																						
	- Expected housing production in 2003-2013	72,000																																																																						
	for extension of stock	62,000																																																																						
	for replacement of existing stock	10,000																																																																						
	- Present vacancy rate of total housing stock	3.7%																																																																						
	- Present vacancy rate of MF dwellings	No data																																																																						
	- Regular national housing demand survey	No																																																																						
	- Regular local housing demand survey	No																																																																						
Legal framework	- Specific programme for MF/HR refurbishment	Yes																																																																						
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas																																																																							
- Condominium compulsory in mixed-ownership: Yes																																																																								
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas																																																																							
- Cooperative housing law: Yes	Ethnic/cultural segregation																																																																							
- Rental housing law: No	Lack of business opportunities in building estates																																																																							
	Accessibility / public transport connection																																																																							
	- Need for expertise for refurbishment of MF/HR dwellings																																																																							
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Area	Level:	Policy			Plan development																																																																			
		State	Municipal	Owners	Advisors																																																																			
Housing demand survey		X	X																																																																					
Housing quality survey		X	X																																																																					
Financing		X	X	X																																																																				
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Project management		X	X	X	X																																																																			
Tenant participation				X	X																																																																			

**MT****MALTA****Basic facts**

<i>Statistics 2002.</i>	Size of population	397,296
<i>Statistics 2000.</i>	Number of households	127,970
<i>Statistics 1995.</i>	Average size of households	3.1 persons
<i>Statistics 2000.</i>	Gross annual income per capita	12,081 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	11,683 €
<i>Statistics 2000.</i>	Net average annual households income	19,354 €

**Housing profile**

<i>Statistics 2002.</i>	Number of dwellings per 1000 inhabitants	451
	Percentage of multi-family dwellings	No data
	Percentage of high-rise dwellings	No data
	Age of housing stock	
Total housing stock built in 45-90:  1945-60: 11.1%  1960-70: 11.1%  1970-80: 18.3%  1980-90: 24.8%		
Bearing stone is the dominant construction method (98%)	<input type="checkbox"/> After 1990	9.1%
	<input checked="" type="checkbox"/> 1945-1990	65.4%
	<input type="checkbox"/> Before 1945	25.5%
<i>Statistics 1995.</i>	Total housing stock by size of dwellings.	
<i>No data on MF/HR dwellings.</i>	<p>No data on dwellings by size (m2).</p>	

**MT****MALTA****Tenant structure, households and state expenditure***Statistics 2000.**No data on MF/HR dwellings.***Privatisation**

- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

*Statistics 2000.*

% net households income  
for housing expenditure is  
**> 18.4%**

*Statistics 2002.*

State expenditure on housing  
as percentage of total  
annual budget:  
**0.4%**

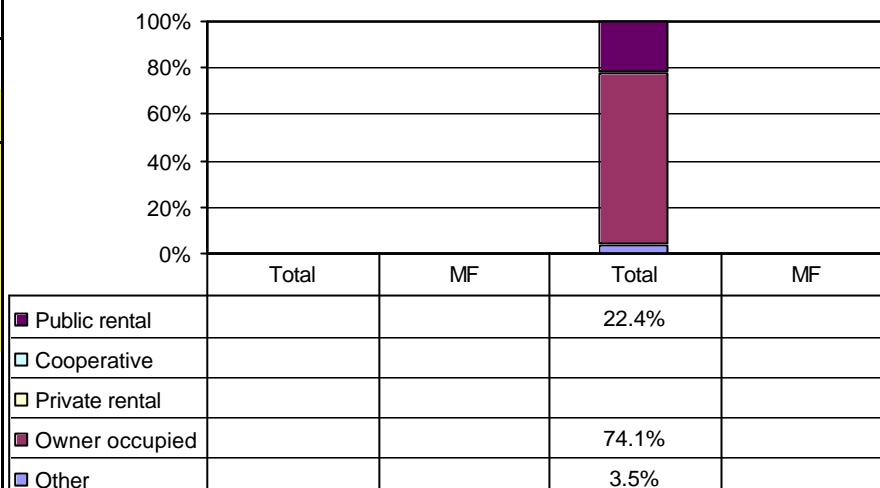
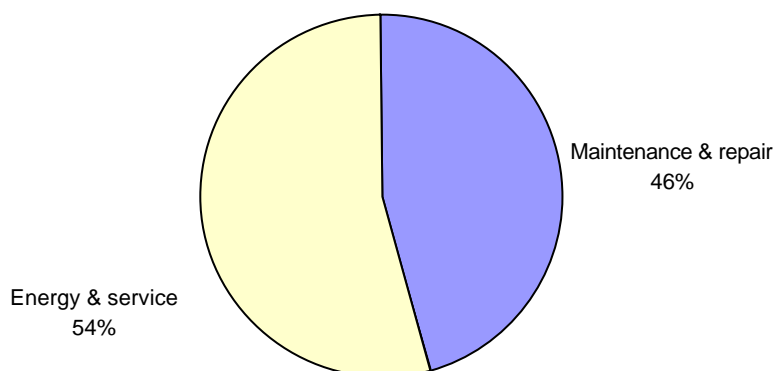
Investment in housing  
refurbishment.

- actual = 2,272 €/ dwelling  
for 2,332 dwellings in '97-'03.

Tenure structure

before 1989

current

**Main households expenditure on housing****Specification of state expenditure on housing from the housing budget.**

Subsidies for refurbishment	46.3%
Interest subsidies	12.2%
Housing allowances	40.0%
Rent subsidy	1.5%

MT

MALTA

**Housing policies, current problems, remarks**

	Housing policies, current problems, demands				
	- Participation in Joint Implementation projects in housing	No			
	- Regular housing quality survey	No			
	- Demand for housing in 2003-2013	60,000			
	- Expected housing production in 2003-2013	41,200			
	for extension of stock	No data			
	for replacement of existing stock	No data			
Statistics 1995.	- Present vacancy rate of total housing stock	23.0%			
	- Present vacancy rate of MF dwellings				
	- Regular national housing demand survey	No			
	- Regular local housing demand survey	No			
Legal framework	- Specific programme for MF/HR refurbishment	No			
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas				
- Condominium compulsory in mixed-ownership: Yes	Quality of architecture and urban design				
- Registration condominium: No	Income segregation				
- Cooperative housing law: No	- Issues considered to be no problem of MF/HR residential areas				
- Rental housing law: Yes	Business opportunities, facilities, parking, accessibility				
	Housing affordability, mixed ownership				
	Impact of housing quality on health of occupants				
	- Need for expertise for refurbishment of MF/HR dwellings				
	Area	Level:	Policy	Plan development	
			State	Municipal	Owners
					Advisors
	Housing demand survey		X		X
	Housing quality survey		X		X
	Financing		X		X
	Legislation		X		X
	Institutional development				X
	Policy development		X		X
	Planning and programming				X
	Construction/structure research				X
	Project management				X
	Tenant participation			X	X

**PL****POLAND****Basic facts**

<i>Statistics 2002.</i>	Size of population	38,218,530
	Number of households	13,337,040
	Average size of households	2.8 persons
<i>Statistics 2003.</i>	Gross annual income per capita	6,557 €
<i>Statistics 2002.</i>	Gross annual wages of construction workers	5,603 €
<i>Statistics 2001.</i>	Net average annual households income	3,790 €

**Housing profile**

<i>Statistics 2002.</i>	Number of dwellings per 1000 inhabitants	328
	Percentage of multi-family dwellings	63.1%
	Percentage of high-rise dwellings	38.9%

**Age of housing stock**

Total/MF/HR dwellings built 45-90:

1945-70: 27.1% / 26.0% / 28.0%

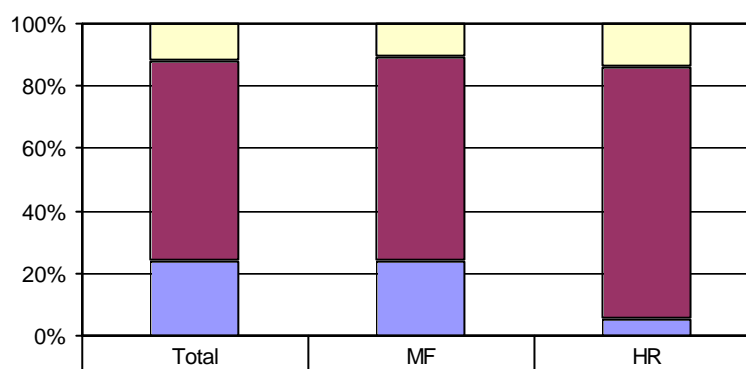
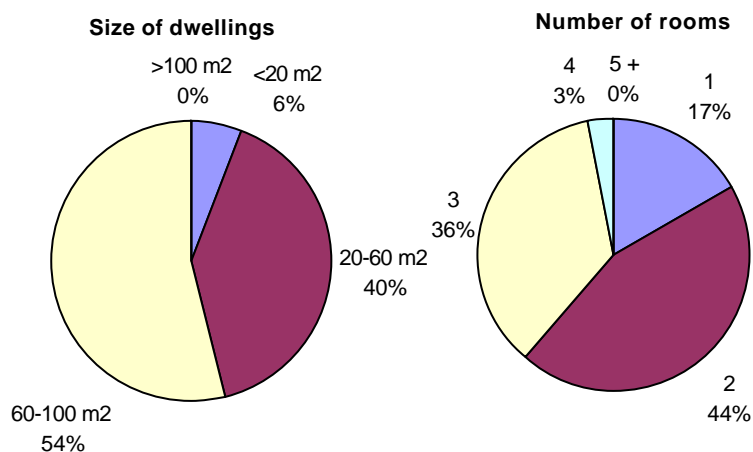
1971-78: 18.4% / 20.0% / 27.0%

1979-88: 18.8% / 19.0% / 26.0%

Large prefabricated panels

are used in 34% of housing

stock.

**Size of high-rise dwellings**

**PL****POLAND****Tenant structure, households and state expenditure***No data on MF/HR dwellings.***Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: No

*Statistics 1999/2000.*

% net households income  
for housing expenditure is  
**> 29.4%**

*Statistics 2002.*

State expenditure on housing

as percentage of total

annual budget:

**1.1%**

Investment in housing

refurbishment.

- Actual: 130,257 dwellings

have been refurbished in '93-'01.

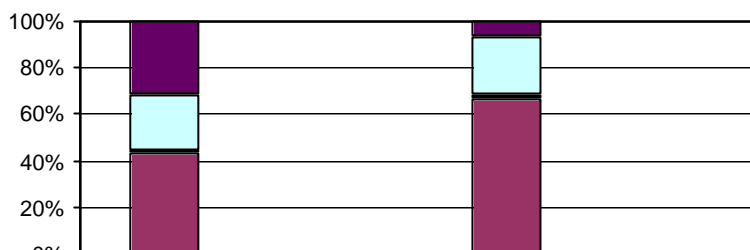
- Refurbishment is still needed

for 750,000 dwellings.

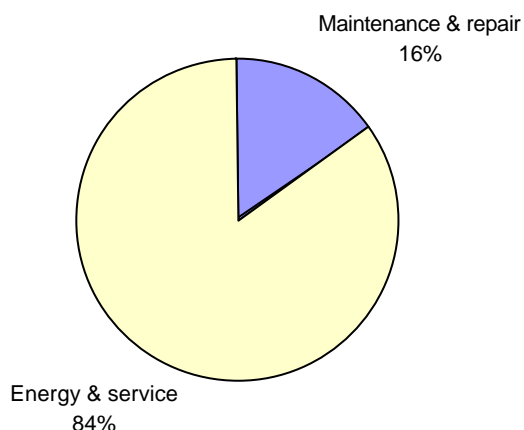
Tenure structure

before 1989

current



	Total	MF	Total	MF
Public rental	32.3%		6.5%	
Cooperative	24.1%		25.5%	
Private rental	0.1%		1.6%	
Owner occupied	43.5%		66.0%	
Other	0.0%		0.4%	

**Main households expenditure on housing****Specification of state expenditure on housing from the housing budget.**

- Cooperative loans interest buy-down	13.0%
- Guaranteed payments to housing savings booklets' owners	34.5%
- National housing fund	21.2%
- Thermal modernization fund	0.2%
- Subsidies for interest on loans related to removal of flood effects	0.2%
- New housing policy tool - fixed interest housing loan	4.9%
- Subsidies to municipalities for housing allowances payments	26.0%



PL

POLAND

**Housing policies, current problems, remarks**

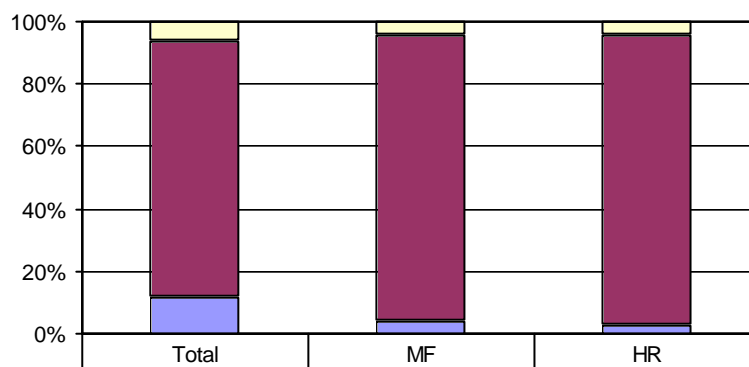
	- Participation in Joint Implementation projects in housing					Yes
	- Regular housing quality survey					(annually) Yes
	- Demand for housing in 2003-2013					2,300,000
	- Expected housing production in 2003-2013					1,650,000
	for extension of stock					830,000
	for replacement of existing stock					820,000
	- Present vacancy rate of total housing stock					6.1%
	- Present vacancy rate of MF dwellings					5.0%
	- Regular national housing demand survey					No
	- Regular local housing demand survey					No
Legal framework	- Specific programme for MF/HR refurbishment					(local) Yes
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas					
- Condominium compulsory in mixed-ownership: No	Building maintenance aspects, need for modernization					
- Registration condominium: No	Payment areas among tenants and owner occupiers					
- Cooperative housing law: Yes	housing affordability					
- Rental housing law: Yes	- Issues considered to be no problem of MF/HR residential areas					
	Building adaptability to changing needs					
	Ethnic/cultural segregation					
	Lack of facilities in the building estates					
	- Need for expertise for refurbishment of MF/HR dwellings					
	Area	Level:	Policy		Plan development	
			State	Municipal	Owners	Advisors
	Housing demand survey		X	X		
	Housing quality survey					
	Financing			X	X	
	Legislation				X	
	Institutional development					
	Policy development			X		
	Planning and programming		X	X	X	X
	Construction/structure research					
	Project management			X	X	X
	Tenant participation			X	X	

**SK****SLOVAKIA****Basic facts**

<i>Statistics 2001.</i>	Size of population	5,379,455
	Number of households	2,071,743
	Average size of households	2.6 persons
	Gross annual income per capita	2,505 €
<i>Statistics 2002.</i>	Gross annual wages of construction workers	3,539 €
<i>Statistics 2003.</i>	Net average annual households income	2,137 €

**Housing profile**

Number of dwellings per 1000 inhabitants	310
Percentage of multi-family dwellings	51.5%
Percentage of high-rise dwellings	37.5%

**Age of housing stock**

Total/MF/HR dwellings built 45-90:

1945-60: 15.1% / 9.5% / 3.2%

1960-70: 20.1% / 19.2% / 17.3%

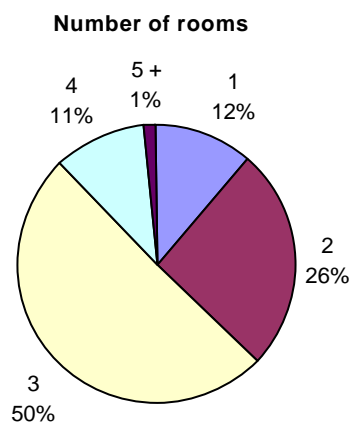
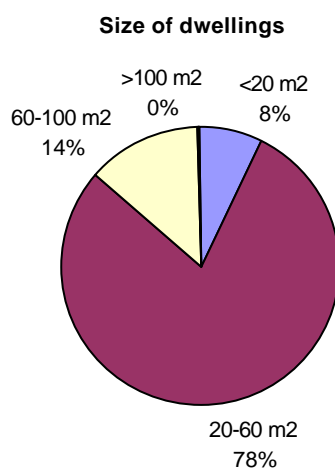
1970-80: 25.6% / 34.4% / 36.4%

1980-90: 21.0% / 28.6% / 36.2%

Large prefabricated panel

is the dominant construction

method of HR dwellings (92.1%).

*No data on high-rise dwellings.***Size of multi-family dwellings**

**SK****SLOVAKIA****Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: Yes
- Privatis. revenue reserved: Yes

*Statistics 2003.*

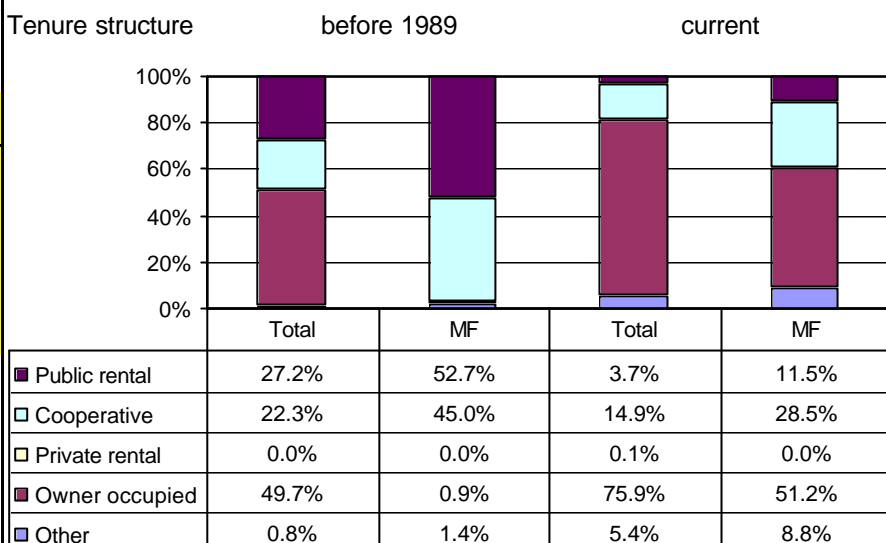
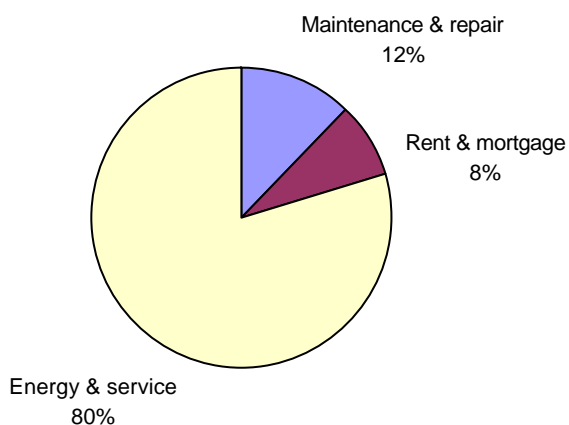
% net households income  
for housing expenditure is  
**19.6%**

*Statistics 2003.*

State expenditure on housing  
as percentage of total  
annual budget:  
**2.8%**

Investment in hs. refurbishment.

- actual MF = 502 €/ dwelling  
for 43,000 dwellings in '93-'03.
- needed MF = 12,565 €/ dwelling  
for 600,000 dwellings.

**Main households expenditure on housing****Specification of state expenditure on housing from the housing budget.**

Subsidies for new construction	18.30%
Loans	30.10%
Interest subsidies	5.90%
Housing allowances	10.90%
Premiums building saving contracts	32.30%
Other (please explain)	2.50%

SK

SLOVAKIA

**Housing policies, current problems, remarks**

	Existing policies, current problems, remarks				
	- Participation in Joint Implementation projects in housing	Yes			
	- Regular housing quality survey	(every 10 yrs)	Yes		
Demand for housing (total)	- Demand for housing in 2003-2013	255,000			
is expected to increase.	- Expected housing production in 2003-2013	236,600			
		for extension of stock	No data		
		for replacement of existing stock	No data		
	- Present vacancy rate of total housing stock	11.6%			
	- Present vacancy rate of MF dwellings				
	- Regular national housing demand survey	No			
	- Regular local housing demand survey	No			
Legal framework	- Specific programme for MF/HR refurbishment	Yes			
- Special law condominium: No					
- Condominium compulsory	- Issues considered to be big problems of MF/HR residential areas				
in mixed-ownership: No	Building maintenance aspects				
- Registration condominium: Yes	Need for modernization				
- Cooperative housing law: No	Energy efficiency				
- Rental housing law: No	- Issues considered to be no problem of MF/HR residential areas				
	- Need for expertise for refurbishment of MF/HR dwellings				

## SI

## SLOVENIA

## Basic facts

Statistics 2002.	Size of population	1,964,036
	Number of households	684,847
	Average size of households	2.8 persons
	Gross annual income per capita	12,488 €
Statistics 2002.	Gross annual wages of construction workers	7,577 €
Statistics 2001.	Net average annual households income	13,523 €

## Housing profile

Statistics 2002.	Number of dwellings per 1000 inhabitants	396
	Percentage of multi-family dwellings	28.4%
	Percentage of high-rise dwellings	12.4%

Statistics 2002.

Total/MF/HR dwellings built 45-90:

1945-60: 11.4% / 10.7% / 6.5%

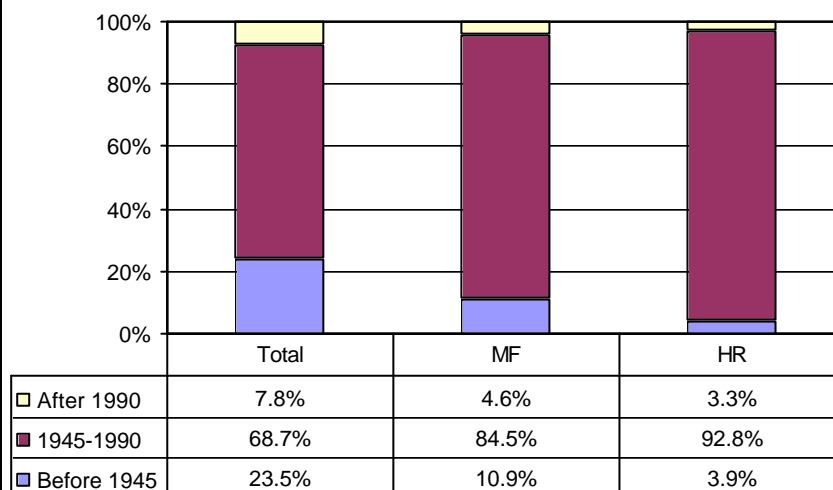
1960-70: 17.1% / 22.2% / 23.3%

1970-80: 23.8% / 31.4% / 39.6%

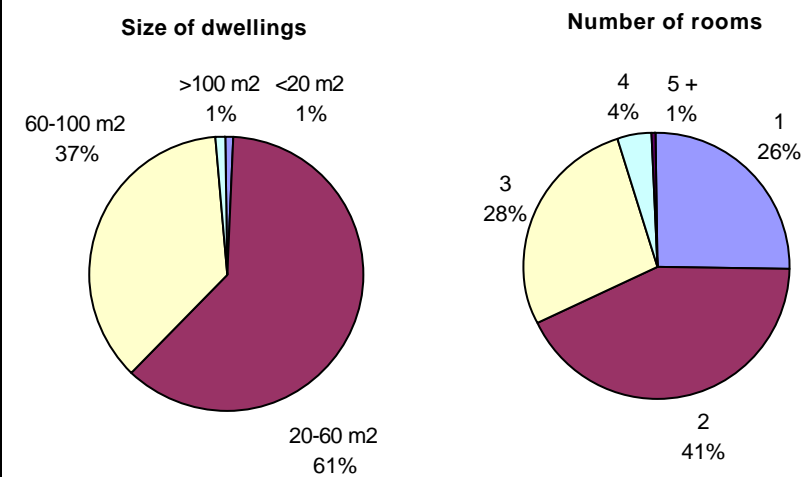
1980-90: 16.4% / 20.1% / 23.4%

In situ concrete is the dominant construction method of HR dwellings (75%).

## Age of housing stock



Statistics 2002.

Size of high-rise dwellings

SI

SLOVENIA

**Tenant structure, households and state expenditure**

<b>Privatisation</b>	
- Privatisation until now:	No
- Municipalities' obligation:	No
- Cooperatives' obligation:	No
- Privatis. revenue reserved:	Yes

Registration of condominium  
is compulsory

*Statistics 1999/2000.*

% net households income  
for housing expenditure is  
**10.8%**

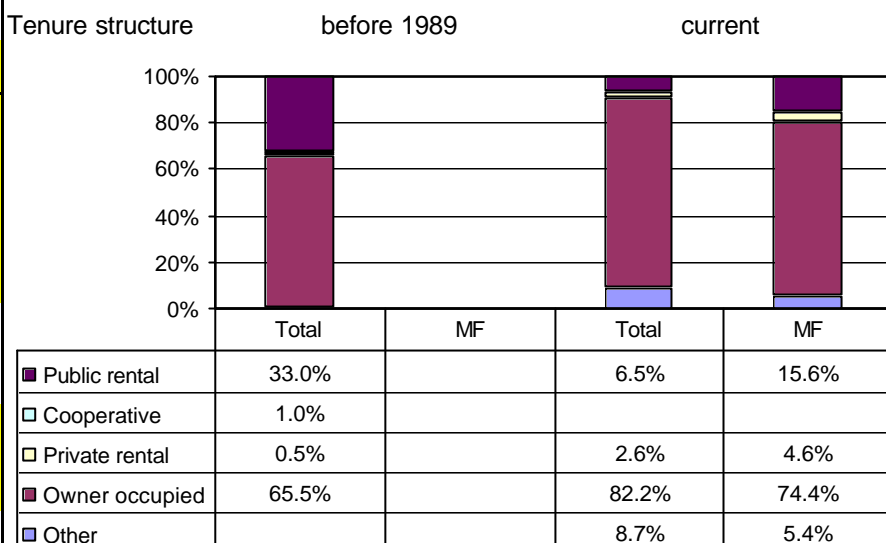
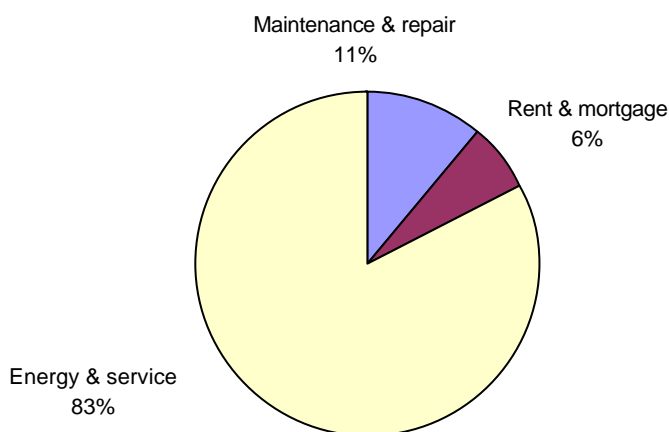
*Statistics 2002.*

State expenditure on housing  
as percentage of total  
annual budget:  
**1.1%**

Investment in housing  
refurbishment.

- actual MF = 20,000 €/ dwelling  
for 2,500 dwellings in '93-'03.

- actual HR = 15,000 €/ dwelling  
for 670 dwellings in '93-'03.

**Main households expenditure on housing****Specification of state expenditure on housing from the housing budget.**

Subsidies for new construction	31.10%
Subsidies for refurbishment	0.40%
Loans	58.92%
Housing allowances	0.03%
Premiums building saving contracts	8.72%

SI

## SLOVENIA

## Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing					No
	- Regular housing quality survey					(every 10 yrs) Yes
Demand for housing (total) is expected to stabilise.	- Demand for housing in 2003-2013					80,000
	- Expected housing production in 2003-2013					76,600
	for extension of stock					72,500
	for replacement of existing stock					4,100
	- Present vacancy rate of total housing stock					14.0%
	- Present vacancy rate of MF dwellings					No data
	- Regular national housing demand survey					(annually) Yes
	- Regular local housing demand survey					(annually) No
Legal framework	- Specific programme for MF/HR refurbishment					Yes
- Special law condominium: Yes						
- Condominium compulsory in mixed-ownership: Yes	- Issues considered to be big problems of MF/HR residential areas					
	Parking					
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas					
- Cooperative housing law: No	Ethnic/cultural segregation					
- Rental housing law: Yes	Housing affordability					
	Accessibility/public transport connection					
	Impact of housing quality on health of occupants					
	- Need for expertise for refurbishment of MF/HR dwellings					
	Area	Level:	Policy	Plan development		
			State	Municipal	Owners Advisors	
	Housing demand survey					
	Housing quality survey					
	Financing		X	X	X	
	Legislation					
	Institutional development			X	X	
	Policy development					
	Planning and programming					
	Construction/structure research					
	Project management				X	
	Tenant participation		X	X		

## **Summary of all countries (AS4)**

---



Summary of response to questionnaire from the AS4 countries	avg.				
	AS4	BG	RO	TR	HR (Croatia)
					No response
Average size households	4.0	2.7	2.9	4.5	
Gross annual income per capita (€)	3306.6	1,015	686	4,413	
Gross annual wages constr. workers (€)	3043.1	3,000	1,145	3,655	
Net average annual households income (€)	3544.3	1,841	1,452	4,413	
Number of dwellings /1000 inhabitants	307.8	464	374	239	
% multi-family dwellings	42.3%	41.3%	42.8%		
% high-rise dwellings	17.6%	32.1%	11.0%		
% total housing stock built before '45	14.8%	13.5%	15.4%		
% total housing stock built in '45-'90	77.8%	79.2%	77.1%		
% total housing stock built after '90	7.5%	7.3%	7.5%		
% MF dwellings built before '45	7.3%	8.8%	6.6%		
% MF dwellings built in '45-'90	87.5%	81.5%	90.2%		
% MF dwellings built after '90	5.3%	9.7%	3.2%		
% HR dwellings built before '45	1.2%	0.0%	1.7%		
% HR dwellings built in '45-'90	91.9%	90.9%	92.3%		
% HR dwellings built after '90	7.0%	9.1%	6.0%		
% MF dwellings <20 m2	15.8%	25.0%	11.6%		
% MF dwellings 20-60 m2	79.2%	71.0%	82.9%		
% MF dwellings 60-100 m2	4.5%	3.0%	5.2%		
% MF dwellings >100 m2	0.5%	1.0%	0.3%		
% HR dwellings <20 m2	11.6%	15.5%	9.9%		
% HR dwellings 20-60 m2	83.6%	82.5%	84.1%		
% HR dwellings 60-100 m2	4.7%	2.0%	5.9%		
% HR dwellings >100 m2	0.3%	0.5%	0.2%		
% MF dwellings with 1 room	14.5%	11.5%	15.8%		
% MF dwellings with 2 rooms	45.8%	39.9%	48.5%		
% MF dwellings with 3 rooms	29.9%	31.5%	29.2%		
% MF dwellings with 4 rooms	7.7%	11.2%	6.1%		
% MF dwellings with 5+ rooms	2.1%	5.9%	0.4%		
% HR dwellings with 1 room	14.9%	15.5%	14.6%		
% HR dwellings with 2 rooms	47.8%	53.5%	45.2%		
% HR dwellings with 3 rooms	31.8%	30.0%	32.6%		
% HR dwellings with 4 rooms	5.3%	1.0%	7.3%		
% HR dwellings with 5+ rooms	0.2%	0.0%	0.2%		

Summary of response to questionnaire from the AS4 countries	avg.				
	AS4	BG	RO	TR	HR (Croatia)
Tenure structure of total stock before 1989:		No response			
% others		0.5%			
% owner occupied		91.3%			
% private rental		2.3%			
% cooperative		0.0%			
% public rental (including social rental)		5.8%			
Tenure structure of MF dwellings before 1989:					
% others		0.0%			
% owner occupied		92.1%			
% private rental		2.3%			
% cooperative		0.0%			
% public rental (including social rental)		5.5%			
Tenure structure of HR dwellings before 1989:					
% others		0.5%			
% owner occupied		86.2%			
% private rental		4.0%			
% cooperative		0.0%			
% public rental (including social rental)		9.3%			
Tenure structure of total stock at present:					
% others	0.3%	0.7%	0.1%		
% owner occupied	84.4%	91.3%	81.3%		
% private rental	12.2%	4.1%	15.9%		
% cooperative	0.3%	0.7%	0.1%		
% public rental (including social rental)	3.0%	3.9%	2.6%		
Tenure structure of MF dwellings at present:					
% others	0.3%	0.7%	0.1%		
% owner occupied	82.6%	85.9%	81.1%		
% private rental	11.7%	7.2%	13.7%		
% cooperative	0.1%	0.0%	0.1%		
% public rental (including social rental)	5.3%	6.3%	4.9%		
Tenure structure of HR dwellings at present:					
% others	0.0%	0.0%	0.0%		
% owner occupied	83.4%	82.8%	83.6%		
% private rental	12.8%	9.1%	14.5%		
% cooperative	0.0%	0.0%	0.1%		
% public rental (including social rental)	3.8%	8.1%	1.8%		

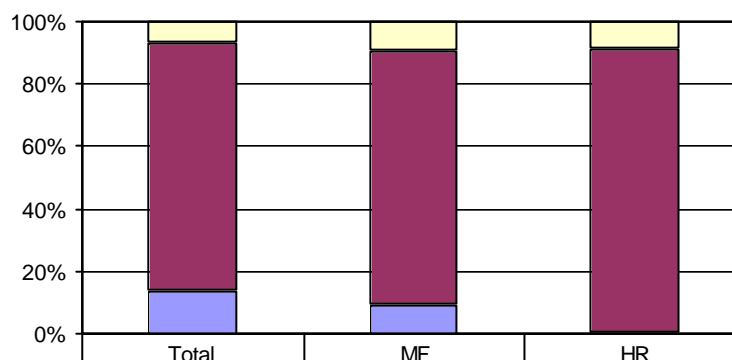
Summary of response to questionnaire from the AS4 countries	avg.				
	AS4	BG	RO	TR	HR (Croatia)
No response					
% households expenditure on housing	18.9%	16.0%	7.7%	22.8%	
% expenditure on house maintenance/repair	1.2%	3.1%	0.5%		
% expenditure on house rent/mortgage	0.1%	0.0%	0.2%		
% expenditure on house energy/service	8.6%	12.9%	7.0%		
% demand 2003-2013 to existing stock	3.5%	5.4%	2.7%		
% production 2003-2013 to demand	67.6%	40.0%	80.1%		
% estimated extension 2003-2013	2.1%	2.0%	2.1%		
% estimated replacement 2003-2013	0.1%	0.2%	0.0%		
<p>Note 1: Total percentage may not be 100% because of the heterogeneity of country data.</p> <p>Note 2: Average is calculated based on weighing factor of each country regarding Size of population and housing stock.</p> <p>Note 3: In case of the response to the question is less than 50%, the EU average is not shown.</p>					

**BG****BULGARIA****Basic facts**

<i>Statistics 2001.</i>	Size of population	7,928,901
	Number of households	2,911,341
<i>Avg income of HR residents is</i>	Average size of households	2.7 persons
<i>20% lower than general average.</i>	Gross annual income per capita	1,015 €
<i>Construction workers usually</i>	Gross annual wages of construction workers	3,000 €
<i>sell their lump sum labour.</i>	Net average annual households income	1,841 €

**Housing profile**

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	464
	Percentage of multi-family dwellings	41.3%
	Percentage of high-rise dwellings	32.1%

*Estimate.***Age of housing stock**

Total/MF/HR dwellings built 45-90:

1945-60: 18.2% / 12.9% / 0.3%

1960-70: 18.6% / 16.8% / 11.6%

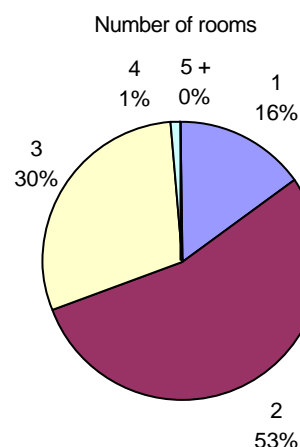
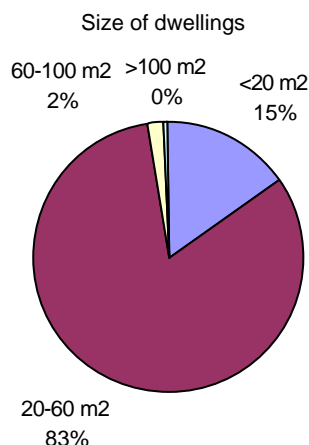
1970-80: 22.6% / 28.1% / 42.6%

1980-90: 19.8% / 24.2% / 36.5%

Large prefabricated panel

is the dominant construction

method of HR dwellings (62%).

**Size of high-rise dwellings**

**BG****BULGARIA****Tenant structure, households and state expenditure****Privatisation**

- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes

*Statistics 2001.*

% net households income  
for housing expenditure is  
**> 16%**

*Statistics 2002.*

Investment in housing  
refurbishment (estimated).

- Actual in past 10 years

Total=2,500 €/dw for 10,000 dw

MF=2,300 €/dw for 8,000 dw.

HR = 2,200 €/dw for 7,000 dw.

- Needed

Total=1,800 €/dw for 2 mill dw.

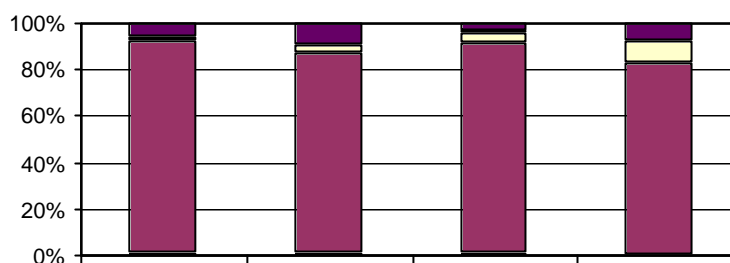
MF=2,500 €/dw for 1.3 mill dw.

HR=2,600 €/dw for 1 mill dw.

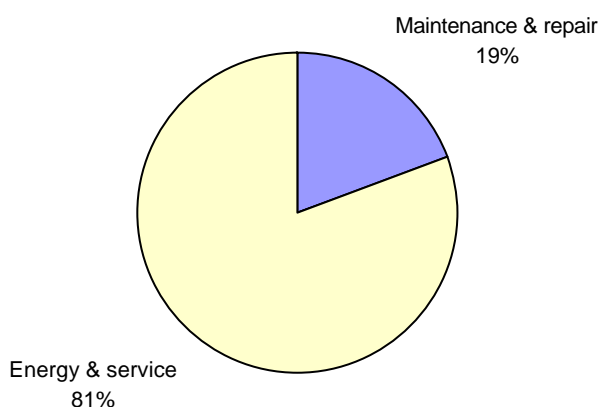
Tenure structure

before 1989

current



	Total	HR	Total	HR
Public rental	5.8%	9.3%	3.9%	8.1%
Cooperative	0.0%	0.0%	0.7%	0.0%
Private rental	2.3%	4.0%	4.1%	9.1%
Owner occupied	91.3%	86.2%	91.3%	82.8%
Other	0.5%	0.5%	0.7%	0.0%

**Main households expenditure on housing****Specification of state expenditure on housing**

**State expenditure on housing as percentage of total annual budget is**

**< 1%**

No data on the specification on state expenditure on housing.

**BG****BULGARIA****Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No																																																																		
	- Regular housing quality survey	No																																																																		
	- Demand for housing in 2003-2013	200,000																																																																		
	- Expected housing production in 2003-2013	80,000																																																																		
	for extension of stock	73,000																																																																		
	for replacement of existing stock	7,000																																																																		
Demand for housing (total)	- Present vacancy rate of total housing stock	14.5%																																																																		
is expected to stabilise.	- Present vacancy rate of MF dwellings	17.0%																																																																		
	- Regular national housing demand survey	No																																																																		
	- Regular local housing demand survey	No																																																																		
Legal framework	- Specific programme for MF/HR refurbishment	No																																																																		
- Special law condominium: Yes																																																																				
- Condominium compulsory	- Issues considered to be big problems of MF/HR residential areas																																																																			
in mixed-ownership: Yes	Building maintenance aspects																																																																			
- Registration condominium: No	Unemployment segregation																																																																			
- Cooperative housing law: Yes	Management																																																																			
- Rental housing law: Yes	- Issues considered to be no problem of MF/HR residential areas																																																																			
	Lack of facilities in building estates																																																																			
	- Need for expertise for refurbishment of MF/HR dwellings																																																																			
	<table><tr><td>Area</td><td>Level:</td><td>State</td><td>Municipal</td><td>Owners</td><td>Advisors</td></tr><tr><td>Housing demand survey</td><td></td><td>X</td><td>X</td><td></td><td></td></tr><tr><td>Housing quality survey</td><td></td><td>X</td><td>X</td><td></td><td></td></tr><tr><td>Financing</td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>Legislation</td><td></td><td>X</td><td></td><td></td><td></td></tr><tr><td>Institutional development</td><td></td><td>X</td><td>X</td><td></td><td></td></tr><tr><td>Policy development</td><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td>Planning and programming</td><td></td><td></td><td>X</td><td></td><td>X</td></tr><tr><td>Construction/structure research</td><td></td><td></td><td>X</td><td>X</td><td></td></tr><tr><td>Project management</td><td></td><td></td><td>X</td><td></td><td></td></tr><tr><td>Tenant participation</td><td></td><td></td><td>X</td><td>X</td><td>X</td></tr></table>	Area	Level:	State	Municipal	Owners	Advisors	Housing demand survey		X	X			Housing quality survey		X	X			Financing						Legislation		X				Institutional development		X	X			Policy development			X			Planning and programming			X		X	Construction/structure research			X	X		Project management			X			Tenant participation			X	X	X	
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Project management			X																																																																	
Tenant participation			X	X	X																																																															

RO

ROMANIA

**Basic facts***Statistics 2002.*

Size of population	21,680,974
Number of households	7,320,202
Average size of households	2.9 persons
Gross annual income per capita	686 €
Gross annual wages of construction workers	1,145 €
Net average annual households income	1,452 €

**Housing profile**

Number of dwellings per 1000 inhabitants	374
Percentage of multi-family dwellings	42.8%
Percentage of high-rise dwellings	11.0%

**Age of housing stock**

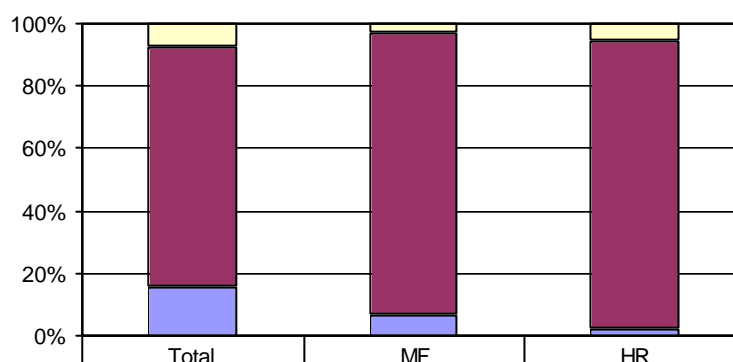
Total/MF/HR dwellings built 45-90:

1945-60: 17.7% / 5.2% / 2.6%

1961-70: 19.6% / 17.6% / 16.7%

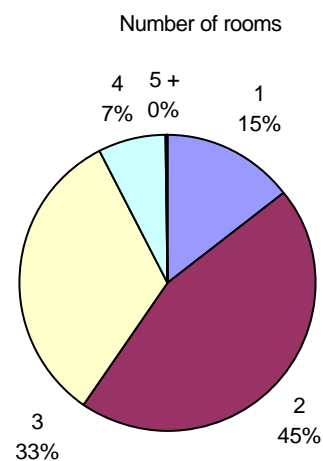
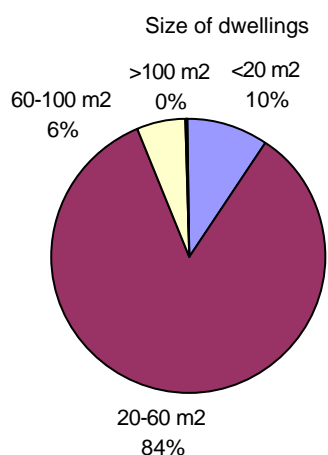
1971-80: 23.8% / 38.4% / 43.4%

1981-90: 15.9% / 29.0% / 29.6%



Large prefabricated panel  
is the dominant construction  
method of HR dwellings (90%).

□ After 1990	7.5%	3.2%	6.0%
■ 1945-1990	77.1%	90.2%	92.3%
■ Before 1945	15.4%	6.6%	1.7%

*Statistics 2002.***Size of high-rise dwellings**

RO

ROMANIA

**Tenant structure, households and state expenditure****Privatisation**

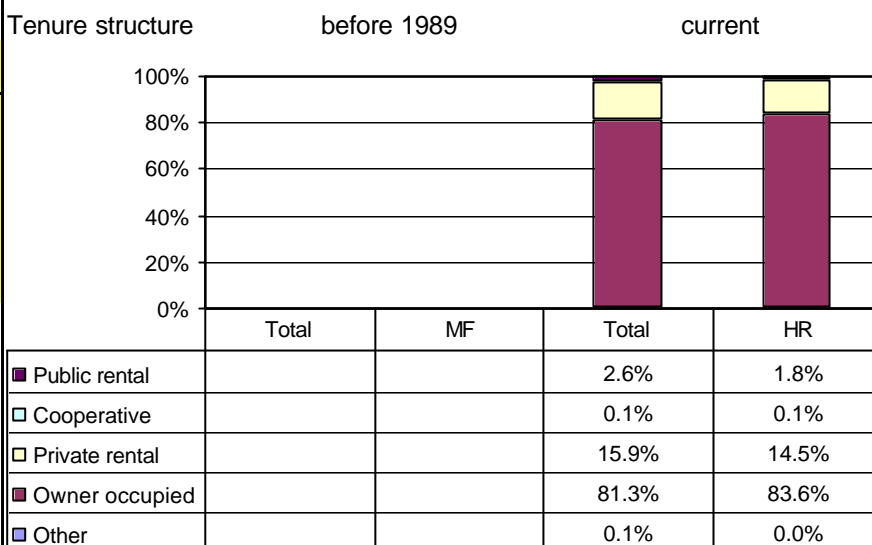
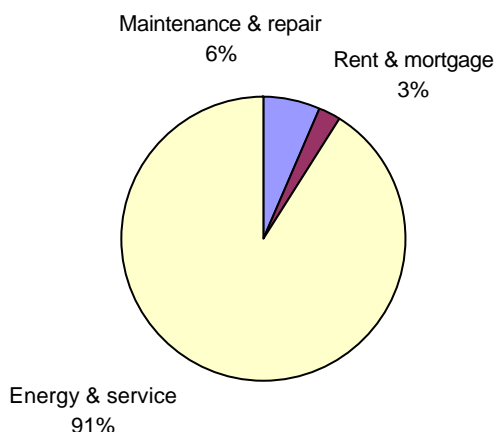
- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: Yes
- Privatis. revenue reserved: Yes

Statistics 2002.

% net households income  
for housing expenditure is  
**7.7%**

Investment in housing  
refurbishment.

- Actual per year.
- In '94-'00: 160000-400000 €/yr  
for 135000 apartments.
- Since 2001: 1.5 million US\$
- Needed for HR dwellings.
- 1300-3800 €/ dwelling  
for 800000 dwellings  
(70 €/m<sup>2</sup>)

**Main households expenditure on housing****Specification of state expenditure on housing**

**State expenditure on housing as percentage of total annual budget is:**

**1.3%**

No data on the specification of state expenditure on housing.



RO

ROMANIA

**Housing policies, current problems, remarks**

Demand for housing (total) is expected to increase.	- Participation in Joint Implementation projects in housing		No
	- Regular housing quality survey (annually)		Yes
	- Demand for housing in 2003-2013		215,501
	- Expected housing production in 2003-2013		172,559
	for extension of stock		172,559
	for replacement of existing stock		
	- Present vacancy rate of total housing stock		11.6%
	- Present vacancy rate of MF dwellings		No data
	- Regular national housing demand survey (every 4 yrs)		Yes
	- Regular local housing demand survey		No
Legal framework	- Specific programme for MF/HR refurbishment		Yes
- Special law condominium:	No	- Issues considered to be big problems of MF/HR residential areas Building maintenance aspects, need for modernization Income segregation Housing affordability Parking Management Energy efficiency  - Need for expertise for refurbishment of MF/HR dwellings	
- Condominium compulsory in mixed-ownership:	Yes		
- Registration condominium:	Yes		
- Cooperative housing law:	No		
- Rental housing law:	No		

**TR****TURKEY****Basic facts**

<i>Statistics 2000.</i>	Size of population	67,803,927
	Number of households	15,070,093
	Average size of households	4.5 persons
<i>Statistics 1994.</i>	Gross ann income per capita	4,413 €
<i>Estimated in 2004.</i>	Gross annual wages of construction workers	3,655 €
<i>Statistics 1994.</i>	Net average annual households income	4,413 €

**Housing profile**

<i>Statistics 2000.</i>	Number of dwellings per 1000 inhabitants	239
	Percentage of multi-family dwellings	No data
	Percentage of high-rise dwellings	No data

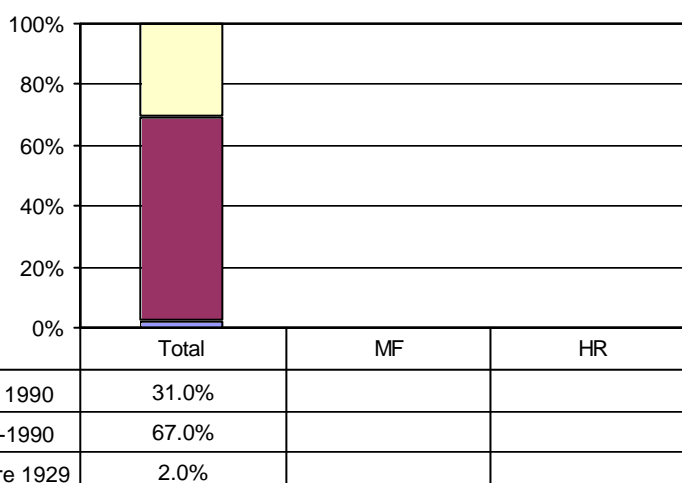
**Age of housing stock**

Housing stock built in '30-'90:

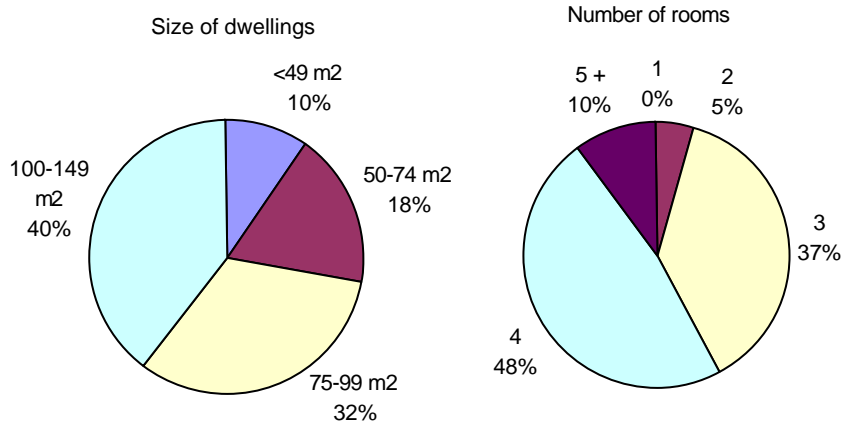
1930-69: 20%

1970-79: 20%

1980-89: 27%

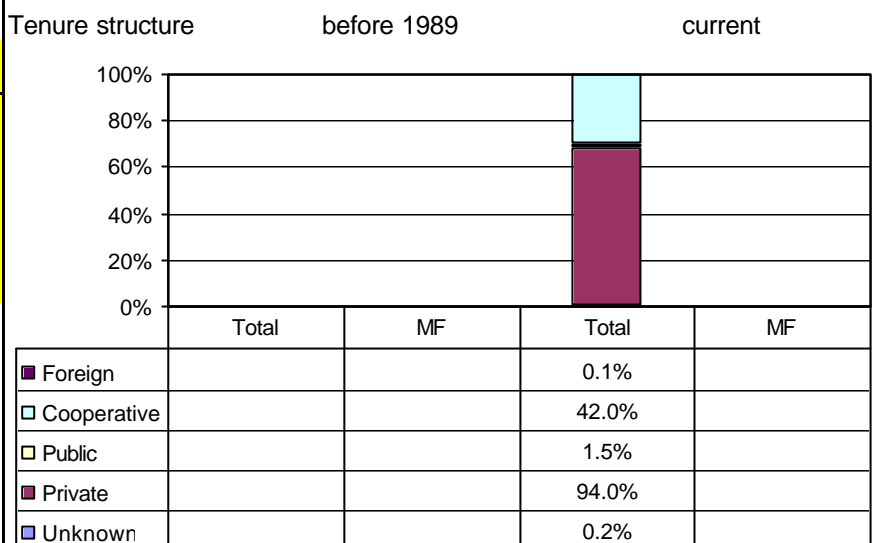


Bearing brick is the main construction method (used by 59% of the housing stock)

**Size of total housing stock**

## Privatisation

- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: --



Statistics 2004.

% net households income  
for housing expenditure is  
**22.8%**

## Main households expenditure on housing

No data

### Specification of state expenditure on housing

No data

TR

TURKEY

**Housing policies, current problems, remarks**

	- Participation in Joint Implementation projects in housing	No																																																											
	- Regular housing quality survey	Yes																																																											
	- Demand for housing in 2000-2010	2,860,343																																																											
	- Expected housing production in 2000-2010	1,500,000																																																											
	for extension of stock	No data																																																											
	for replacement of existing stock	No data																																																											
	- Present vacancy rate of total housing stock	No data																																																											
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Area	Policy		Plan development																																																										
	Level:	State	Municipal	Owners Advisors																																																									
Housing demand survey		X	X	X																																																									
Housing quality survey		X	X	X																																																									
Financing		X	X	X																																																									
Legislation		X	X																																																										
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