



REPUBLIKA SLOVENIJA
MINISTRSTVO ZA OKOLJE IN PROSTOR

RESOLUCIJA

o nacionalnem stanovanjskem programu 2015–2025

RESOLUTION

on the National Housing Programme 2015–2025



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RESOLUCIJO

o nacionalnem stanovanjskem programu 2015–2025 (ReNSP15–25)

1. Uvod

Nacionalni stanovanjski program (NSP) oblikuje aktivno stanovanjsko politiko, s katero država prispeva k doseganju ciljev, zastavljenih v svojih razvojnih, prostorskih in socialnih razvojnih programih, k ureditvi razmer na stanovanjskem področju in k dolgoročnemu zagotavljanju kakovosti bivanja za vse prebivalce. Pri oblikovanju novega programa nas je vodilo načelo javnega interesa pri ustvarjanju pogojev, s katerimi se širokemu krogu prebivalcev omogoči enakopravne možnosti za rešitev stanovanjskega vprašanja. Pri tem izpostavljam štiri glavne cilje za oblikovanje učinkovite in uravnotežene stanovanjske oskrbe in opredeljujemo ukrepe, s katerimi bomo te cilje dosegali.

V luči spremenljivih ekonomskih razmer smo izvedbeni del Nacionalnega stanovanjskega programa vezali na obdobje petih let, kar omogoča realno izvedbo predvidenih ukrepov in se hkrati veže na izvajanje večletne finančne perspektive 2015–2025. Dokument se osredotoča na štiri področja, na katerih bodo izvedeni prioritetni projekti za stabilizacijo razmer na področju stanovanjske oskrbe v Sloveniji. Izvajanje ukrepov bo postopno, pri čemer bodo najprej izvedene aktivnosti za vzpostavitev pogojev za uspešno doseganje zastavljenih ciljev.

Izvajanje Nacionalnega stanovanjskega programa se bo spremljalo prek opredeljenih kazalnikov, ki se vežejo tako na izvajanje ukrepov in aktivnosti kakor tudi na štiri osnovne cilje. Opravljena analiza bo predstavljala podlago za preveritev ustreznosti zastavljenih ukrepov. Ponudila bo predloge možnih prilagoditev in nadaljnjih aktivnosti, kar bo predstavljalo podlago za pripravo naslednjega akcijskega programa. Doseganje zastavljenih ciljev se bo preverilo na polovici in ob koncu izvajanja programa.

Stanovanjska politika pomeni obliko javnega posega na stanovanjsko področje in ni ločena politika, saj deluje v funkciji spodbujanja in podpore gospodarskemu razvoju ter razvoju celotne družbe, v smislu ohranjanja prebivalstva in zagotavljanja kakovostnega življenjskega okolja prebivalcem. Nacionalni stanovanjski program je integralen dokument, zato se za njegovo učinkovito izvajanje zavezuje celotna Vlada Republike Slovenije, zlasti resorji na področju financ, sociale, gospodarskega razvoja in prostora. Vlogo glavnega izvajalca nacionalne stanovanjske politike opravlja Stanovanjski sklad Republike Slovenije. K uspešni izvedbi programa bodo z učinkovito zemljiško politiko in zagotavljanjem zadostnih količin komunalno opremljenih zemljišč za gradnjo, zlasti javnih najemnih stanovanj,¹ prispevale lokalne skupnosti. Aktivno vključevanje drugih deležnikov, kot so nevladne organizacije in različna združenja, igra pomembno vlogo predvsem pri iskanju in uvajanju različnih primerov dobrih praks za izboljšanje stanovanjske oskrbe, še posebej pa pri spreminjanju selitvenih in bivanjskih navad.

2. Namen

Pričujoči Nacionalni stanovanjski program predstavlja drugo generacijo dokumenta, s katerim država skuša prispevati k doseganju ciljev, zastavljenih v svojih razvojnih, prostorskih in socialnih programih. Aktivnosti države na področju stanovanjske politike v preteklem obdobju so bile usmerjene predvsem na področje socialnih transferjev za zagotavljanje stanovanjske varnosti prebivalstva, medtem ko sta bila gospodarski in prostorski vpliv stanovanjske politike zapostavljena.

Nov pristop pri reševanju stanovanjske problematike je privedel do pričujočega dokumenta, ki izkazuje dvojno vlogo novega Nacionalnega stanovanjskega programa. Novi Nacionalni stanovanjski program predstavlja dokument, ki se odziva na dejanske razmere na področju stanovanjske oskrbe. Z njim država ustvarja pogoje za izvajanje ustavno zapisane možnosti izbire pri reševanju stanovanjskega vprašanja za vse prebivalce in določa splošne cilje na področju

stanovanjske oskrbe. Hkrati gre za dokument operativne narave, s katerim se zagotavlja pogoje za izboljšanje razmer pri reševanju stanovanjskega problema prebivalcev. Posebej se osredotoča na zagotavljanje kakovosti bivanja ranljivejših skupin prebivalstva, pri čemer se upošteva njihove specifične potrebe.

Skladno z ugotovitvami analiz podatkov in razprav v času priprave novega Nacionalnega stanovanjskega programa dokument že v samem začetku postavlja splošne in dolgoročne cilje stanovanjske politike, iz katerih izhaja potreba po uravnoteženju ponudbe stanovanj na trgu, zagotavljanju lažje dostopnosti do stanovanj, prenavljanju stanovanj v smislu modernih bivanjskih in okoljskih trendov ter spodbujanju prebivalcev k večji stanovanjski mobilnosti.

Nacionalni stanovanjski program ustvarja okolje, v katerem bo dolgoročno mogoče izvajati ukrepe za doseganje zastavljenih ciljev. Pri doseganju le-teh na področju širše stanovanjske preskrbe je izjemnega pomena zagotovitev trajnega vira financiranja.

S srednjeročno usmerjenostjo bodo v obdobju petih let izvedeni izbrani projekti za stabilizacijo razmer na področju stanovanjske oskrbe v Sloveniji. V novih okvirih bo zagotovljena enakopravna obravnava prebivalcev pri reševanju stanovanjskega problema. Hkrati bodo ukrepi usmerjeni v urejenost in transparentnost podatkov ter vključevanje zunanjih investitorjev v zagotavljanje stanovanjske oskrbe, kar bo posledično prispevalo k razbremenitvi javnih financ.

Posebno pozornost nov program namenja ustvarjanju razmer za zagotavljanje kakovosti bivanja za različne ciljne skupine prebivalstva. S prepletenimi ukrepi na različnih prednostnih področjih, v obliki celovitih paketov, pristopa k reševanju stanovanjske problematike dveh specifičnih ciljnih skupin prebivalstva – mladih in starejših.

V fazi prvega bivanjskega osamosvajanja se pri mladih spodbuja najem. Ukrepi se zato nanašajo na povečanje dostopnosti najemnega stanovanjskega fonda. Nacionalni stanovanjski program načrtuje ureditev najemnih razmerij in vzpostavitev nove najemninske politike za povečanje ponudbe najemnih stanovanj iz obstoječega stanovanjskega fonda. Na drugi strani ukrepe novogradnje usmerja v zagotavljanje javnih najemnih stanovanj v večjih zaposlitvenih središčih, kjer je potreba po stanovanjih največja. Ob ekonomski osamosvojitvi in ustvarjanju družine mladi po novem stanovanjskem programu lahko izbirajo med paleto ukrepov za nadaljevanje stanovanjskega najema (shema za mlade) in možnostjo ureditve funkcionalne prilagoditve enostanovanjskih stavb za sobivanje generacij.

Paket ukrepov, namenjenih starejšim prebivalcem, se osredotoča predvsem na bivanjske oblike, ki omogočajo kakovostno zdravstveno in drugo oskrbo (varovana oziroma oskrbovana stanovanja), hkrati pa zagotavljajo vključevanje v družbo in medsebojno pomoč (mešane soseske, bližina družbenih dejavnosti, funkcionalna prilagoditev enostanovanjskih stavb za sobivanje generacij). Ob upoštevanju finančnih zmožnosti starejših oseb se posebna pozornost namenja iskanju rešitev na področju izvajanja energetske prenove, ki omogoča večjo kakovost bivanja v lastnem stanovanju (rentni odkup, energetska pogodbeništv), prenovi stanovanj v smislu funkcionalne prenove ter prilagoditvi potrebam starejših. Večina starejših bi ostala v svojih stanovanjih ali jih zamenjala za manjše, zato bodo glavne aktivnosti usmerjene v ta fond. Potrebno je spodbujati sobivanje več starejših oseb, kar se kaže za uspešno v smislu povečanje kvalitete življenja.

Ključno pri izvajanju paketov ukrepov za posamezne ciljne skupine bo uspešno informiranje in posredovanje o ponujenih možnostih in alternativnih oblikah bivanja. Z aktivnostmi zgodnjega osveščanja o prednostih spreminjanja bivanjskih navad bo dolgoročno dosežena višja kakovost bivanja vseh prebivalcev.

Za ugotavljanje uspešnosti izvajanja ukrepov in ugotavljanje doseganja zastavljenih ciljev stanovanjske politike bo vzpostavljen sistem spremljanja izvajanja Nacionalnega stanovanjskega programa. Ministrstvo, pristojno za stanovanja, bo vodilo pripravo poročil. Letno se bodo pripravljala poročila o izvajanju aktivnosti, zastavljenih v akcijskem načrtu izvajanja projektov za obdobje 2015–2025. V drugem sklopu se bo spremljalo učinkovitost ukrepov Nacionalnega stanovanjskega programa v smislu doseganja dolgoročno zastavljenih ciljev. Učinkovitost Nacionalnega stanovanjskega programa bo preverjena na polovici izvajanja programa in ob koncu programa, rezultati pa bodo služili kot podlaga za korekcijo zastavljenih aktivnosti in pripravo programa za naslednje programsko obdobje.

3. Cilji stanovanjske politike

Stanovanjska politika s svojim povezovalnim značajem in poseganjem na različna področja delovanja države predstavlja integralni instrument za doseganje ciljev s področij več javnih politik in zapisanih v razvojnih, prostorskih in socialnih dokumentih države. Aktivnosti države na področju stanovanjske politike v preteklem obdobju so bile usmerjene predvsem na področje socialnih transferjev za zagotavljanje stanovanjske varnosti prebivalstva, medtem

ko sta bila gospodarski in prostorski vpliv stanovanjske politike v celoti zapostavljena. Tako se danes nahajamo v situaciji, ko:

- stanovanj primanjkuje na lokacijah, kjer je povpraševanje po stanovanjih največje;
- primanjkuje najemnih stanovanj, zlasti tistih, ki bi ranljivejšim skupinam omogočila reševanje stanovanjskega problema;
- je delež zasebnih stanovanj zelo visok, kar vpliva na fizično stanje stanovanjskega fonda;
- se stanovanjski fond stara – ne ustreza energetske in funkcionalne standardom sodobne družbe in povečuje življenjske stroške;
- s strani investorjev ni interesa za vlaganje v stanovanjsko gradnjo v javnem interesu;
- veljavna zakonodaja ne podpira razvoja najemnega trga – zlasti davčna in stanovanjska zakonodaja ne omogočata uravnoteženih ukrepov za vzpostavitev učinkovitega sistema stanovanjske oskrbe;
- je mobilnost prebivalstva nizka – v smislu pripravljenosti za menjavo stanovanja glede na potrebe v določenem življenjskem obdobju.

Izvajanje Nacionalnega stanovanjskega programa ni le naloga ministrstva, pristojnega za stanovanja. Stanovanjska politika je celovita politika, ki zahteva podporo celotne vlade in odgovornost vseh resorjev ter ravni za izvrševanje sprejetih ukrepov. Z aktivnim pristopom k doseganju zastavljenih ciljev stanovanjske politike se ustvarja pogoje za uspešno gospodarsko rast, saj stanovanjska oskrba, ki ustreza potrebam prebivalstva, podpira razvoj gospodarstva, zmanjšuje motorni promet in posledično izpuste iz prometa in skrbi za racionalno rabo virov. Država, ki svojim prebivalcem zagotavlja možnosti in pogoje, da si v različnih življenjskih obdobjih priskrbijo svojim potrebam in možnostim primerno stanovanje, zagotavlja enake možnosti za vse, povečuje socialno varnost, odpravlja revščino in prispeva k trajnostnemu obnavljanju prebivalstva v pogojih dolgožive družbe.

Kakovost bivanja prebivalcev je v veliki meri odvisna od kakovosti bivališč, v katerih živijo, zato je pomembno, da se stanovanjska politika opredeljuje tudi do vprašanja kakovosti stanovanj, njihove energetske in funkcionalne učinkovitosti. Kakovostna stanovanja niso le tista, ki omogočajo dolgo in zdravo življenje, temveč so to predvsem kakovostno grajena stanovanja, ki ustrezajo potrebam uporabnikov in jim prinašajo čim manjše stroške vzdrževanja in bivanja.

3.1 Uravnorežena ponudba primernih stanovanj

V Sloveniji se ocene glede zadostnega obsega stanovanj med strokovnjaki močno razlikujejo. Statistični podatki kažejo, da število stanovanj v stanovanjskem skladu presega število gospodinjstev, vendar to še ne pomeni, da je razpoložljivost primernih stanovanj ustrezna. Do stanovanjskega primanjkljaja prihaja zaradi neskladja med potrebami prebivalstva po stanovanjih na določenih lokacijah, njihovo dejansko razpoložljivostjo in kakovostjo teh stanovanj.

Ponudba stanovanj je nezadostna predvsem v večjih mestih in mestnih središčih, kjer je povpraševanje – zaradi možnosti zaposlitve, šolanja, dostopnosti do javnih funkcij, storitev in boljših prometnih povezav – največje. Zaradi večjega povpraševanja so cene nepremičnin v teh območjih višje. Statistični podatki na drugi strani kažejo, da je razpoložljivost stanovanj v obrobni in gospodarsko manj perspektivnih območjih večja in presega potrebe prebivalstva.

Obseg dejansko razpoložljivih stanovanj je ponekod manjši tudi zaradi obstoječega, vendar nenaseljenega stanovanjskega fonda. Podatki popisa 2011 kažejo, da je v Sloveniji približno 20 % stanovanjskega fonda nenaseljenega. Pri tem je pomembno, da visok delež nezasedenih stanovanj izkazuje tako periferna območja kot tudi območja, kjer so cene stanovanj najvišje in povpraševanje po stanovanjih največje. Status nenaseljenega oziroma »praznega« stanovanja sicer ne pomeni nujno, da je stanovanje v resnici prazno. Stanovanja na območjih, kjer je povpraševanje veliko, se pogosto oddajajo nelegalno; ali se oddajajo legalno, vendar v njih ni nihče prijavljen; se uporabljajo občasno; ali pa so neprimerna za bivanje oziroma so dejansko prazna (zaradi neprimerne lokacije ali zaradi nezainteresiranosti lastnika za oddajo stanovanja). Na nezasedenost stanovanjskega fonda vplivajo predvsem njegova neugodna lokacija, fizično stanje stanovanja ali lastnikova nezainteresiranost za uporabo stanovanja.

Za zagotavljanje uravnorežene ponudbe primernih stanovanj je treba v prvi vrsti aktivirati obstoječi, a nenaseljeni stanovanjski fond in na ta način vsaj delno povečati obseg uporabnega stanovanjskega fonda. Na območjih, kjer je potreba po stanovanjih velika, je nujno treba zagotoviti kombinacijo ukrepov s področja zemljiške in finančne politike, ki bodo investitorje spodbudili h gradnji primernih stanovanj in tako dolgoročno omogočili stabilen stanovanjski trg. Ker gre v mnogih primerih za prvo iskanje stanovanja in ker je večja verjetnost, da ne gre za stalno rešitev stanovanjskega problema, je dolgoročni cilj predvsem gradnja tako javnih kot zasebnih najemnih stanovanj.

Glavno vlogo pri povečanju javnega najemnega fonda v skladu s tem programom prevzema Stanovanjski sklad Republike Slovenije v sodelovanju z lokalnimi skupnostmi, pomembno vlogo pa ohranja tudi Nepremičninski sklad PIZ na področju zagotavljanja najemnih stanovanj za starejše.

Za povečanje obsega stanovanjskega fonda se bo dolgoročno zagotavljalo zadostno in ustrezno razporejeno število zazidljivih zemljišč, ki morajo biti primerno komunalno opremljena. Pozornost bo usmerjena predvsem v aktivacijo degradiranih urbanih območij, primernih za stanovanjsko gradnjo, ki mestom lahko omogočijo širšo urbano, socialno in drugo prenavo. Na območjih depopulacije, v obmejnih in hribovitih območjih, je treba zagotavljati pogoje za ohranjanje števila prebivalstva in prebivalcem, ki želijo ostati in delati na teh območjih, olajšati prenavo obstoječega stanovanjskega fonda in z ustreznimi prostorskimi ureditvami v sklopu prostorskega načrtovanja izpolniti cilje razvojnih politik. Politika obdavčitve stanovanj in zemljišč za stanovanjsko gradnjo mora poleg fiskalnih ciljev podpirati tudi cilje stanovanjske politike.

S spodbujanjem in podporo alternativnim oblikam zagotavljanja stanovanj, kot so npr. stanovanjske zadruge (kooperative), se razširi nabor možnosti in izbire pri reševanju stanovanjskega vprašanja posameznika.

3.2 Lažja dostopnost do stanovanj

Dostopnost do stanovanja predstavlja zmožnost prebivalcev, da si zagotovijo funkcionalno primerno stanovanje za svoje potrebe. Pri tem gre predvsem za cenovno dostopnost stanovanj za različne skupine prebivalstva kot tudi za dostopnost do ponudbe kakovostnih stanovanj za različne potrebe. Na slabšo dostopnost do stanovanj v veliki meri vpliva pomanjkanje najemnih stanovanj (le 8-odstotni delež vseh stanovanj). Večina najemnih stanovanj je v javni lasti. Podatki občin kažejo, da na neprofitno najemno stanovanje čaka okrog 6.600 gospodinjstev, od tega okrog 2.500 samo v Ljubljani. Ker je neprofitna najemnina administrativno določena in že več let ni bila spremenjena, ne pokrije vseh stroškov in ne zagotavlja interesa za pridobivanje novih neprofitnih stanovanj. Iz tega izhaja, da je treba opustiti sistem dodeljevanja »prikritih socialnih pomoči« v obliki »neprofitnih najemnin« in spremeniti kategorizacijo najemnih stanovanj v javna in zasebna najemna stanovanja ter postopoma oblikovati stroškovno najemnino, ki odraža realno vrednost stanovanja.

Stanje na področju najemnega trga v Sloveniji je slabo, ocenjeno je bilo, da je skoraj četrtnina najemnih stanovanj oddana nelegalno. S tem se bistveno slabša položaj najemnikov, hkrati pa za državo predstavlja izpad davčnega priliva. Razlogi za takšno stanje izvirajo iz neurejenih najemnih razmerij, ki narekujejo vedno večje nezaupanje med najemodajalci in najemniki.

Tako najemniki kot lastniki najemnih stanovanj opozarjajo na neustrezen sistem, s katerim se zagotavlja varnost najema stanovanja. Posledice te negotovosti in slabih izkušenj so oddaja stanovanj za kratek čas, oddaja na sivo oziroma črno,² mnoga stanovanja pa ostajajo prazna. Ukrepi stanovanjske politike morajo zagotoviti večjo varnost najemnikov in lastnikov stanovanj.

Sankcionirati je treba oddajanje in najemanje stanovanj brez sklepanja najemnih pogodb in v zvezi s tem vzpostaviti učinkovit nadzor, hkrati pa zagotoviti hitrejše in učinkovitejše reševanje sodnih sporov v zvezi z najemnimi razmerji. Država mora zagotoviti izvajanje finančne politike v smislu stimulacije lastnikov stanovanj za oddajo le-teh.

Pri reševanju stanovanjskega problema so močno omejene mlade generacije, ki si ravno ustvarjajo družino, njihova kreditna sposobnost pa je zaradi začetka poklicne kariere še nizka. Poleg povečanja najemnega sklada stanovanj je zato treba vzpostaviti posebne mehanizme za zagotavljanje stanovanj za mlade družine in mlade posameznike – tako v smislu dolgoročnega najema kot nakupa oziroma odkupa prvega stanovanja.

Posebno pozornost pri zagotavljanju dostopnosti do stanovanj je treba nameniti starejšim, saj je dejstvo, da se prebivalstvo Slovenije pospešeno stara. Po projekcijah prebivalstva bo v Sloveniji leta 2060 več kot 30 % prebivalstva starejšega od 65 let (okoli 650.000 prebivalcev). Ker starejši sami težje pokrivajo stanovanjske stroške in potrebujejo prilagojena stanovanja, jim je treba zagotoviti večje število oskrbovanih stanovanj na primernih lokacijah in izboljšati možnosti za druge oblike (so)bivanja ter paziti na ohranjanje medgeneracijskega sožitja in družbene vključenosti. Zelo pomembno je spodbujanje prenavo obstoječega stanovanjskega fonda za potrebe starejših prebivalcev. Z vidika socialne politike je nujna energetska sanacija stavb, saj lahko bistveno vpliva na znižanje stroškov, povezanih z uporabo stanovanja, in s tem na materialni položaj ljudi.

Poleg omenjenih ciljnih skupin je treba rešiti tudi stanovanjski problem socialno najbolj ogroženih oziroma ranljivih skupin prebivalstva v okviru začasnih bivalnih enot – torej tistih, ki ostanejo brez strehe nad glavo zaradi deložacije, naravnih nesreč, nasilja ali finančne ogroženosti. V Sloveniji po ocenah trenutno primanjkuje okrog 800 začasnih

bivalnih enot. V ta namen je treba zagotoviti gradnjo stanovanj primerne bivalnega standarda, ki zagotavlja čim nižje stroške bivanja. Tovrstna stanovanja ne smejo pomeniti trajne rešitve stanovanjskega problema, temveč le izjemno, začasno rešitev. Zaradi socialnih stisk in neplačil najemnin in stroškov se proti najemnikom vodi veliko število izvršb in deložacij. Deložacije neplačnikov sproščajo zasedena najemna stanovanja in povečujejo ponudbo, vendar sočasne bivalne enote nujno potrebne za nastanitev družin in posameznikov po deložacijah za reševanje hude socialne stiske.

Zaradi povečevanja migracijskih tokov in vedno večjega pritiska na urbana središča se vse bolj izpostavlja vprašanje resnejše obravnave stanovanjskega problema priseljencev, predvsem tistih, ki so rezidenti za daljši čas.

Za omenjene ciljne skupine prebivalstva je treba zagotoviti dostop do stanovanj različnega tipa, in sicer s pomočjo spodbujanja različnih finančnih ukrepov, zakonodajnih sprememb in izvedbe pilotnih projektov ter z usklajenim izvajanjem javnih politik, kot so socialna, finančna, prostorska, šolska in zdravstvena.

Finančne vire, ki bodo prispevali k izboljšanju dostopnosti do stanovanj za ranljivejšje socialne skupine, je treba zagotoviti tudi prek evropskih skladov. Evropski socialni sklad je eden od strukturnih skladov Evropske unije, ustanovljen za zmanjševanje razlik v bogastvu in življenjskem standardu v državah članicah Evropske unije. Za učinkovito koriščenje teh sredstev je treba oblikovati nacionalne elemente in mehanizme, ki bodo omogočili črpanje teh sredstev tudi občinam in javnim stanovanjskim skladom.

Poleg spodbud na strani povečevanja ponudbe stanovanj je treba za socialno šibkejšje vzpostaviti sistem socialnih stanovanjskih pomoči. Vzporedno z vzpostavitvijo sistema stroškovnih najemnin v javnih najemnih stanovanjih je treba vzpostaviti t. i. stanovanjski dodatek, ki predstavlja finančno korekcijo plačilne zmožnosti ekonomsko najšibkejšega prebivalstva za reševanje stanovanjskega problema. Ker gre za enega od socialnih transferjev, so ključne njegova vpetost v že vzpostavljen in delujoč nacionalni sistem dodeljevanja socialnih pomoči in uvedba mehanizma redne kontrole upravičencev do izplačila stanovanjskega dodatka ter preprečitev morebitne zlorabe in nepovezanosti evidenc.

Spodnja tabela prikazuje obremenitev državnega proračuna in občinskih proračunov v letu 2014 za subvencije najemnikov v neprofitnih in tržnih stanovanjih. Obstaja pa tudi prikriti socialni transfer, ki ga predstavlja razlika med tržno oziroma stroškovno najemnino in neprofitno najemnino. Na osnovi vzorca neprofitnih stanovanj iz cele Slovenije smo ocenili, da lahko znaša ta transfer med 17 in 25 milijonov evrov letno. Stroški tega socialnega transferja nosijo lastniki stanovanj, to so skladi in druge neprofitne stanovanjske organizacije in občine.

Tabela: Prikaz subvencij v letu 2014 (vir: MDDZ)

Vrsta stanovanja	Število upravičencev	Vsota subvencij (EUR)
Bivalna enota	282	144.248
Neprofitno stanovanje	8.112	8.866.598
Tržno stanovanje	3.741	7.142.136
SKUPAJ	12.135	16.152.982

Po javno dostopnih podatkih imamo v Sloveniji 20.460 javnih najemnih stanovanj in 8.112 upravičencev, ki so prejeli subvencije v letu 2014.

3.3 Kakovostna in funkcionalna stanovanja

Kakovost bivanja prebivalcev je v veliki meri odvisna od kakovosti bivališč, v katerih živijo, zato je pomembno, da se stanovanjska politika opredeljuje tudi do vprašanja kakovosti in energetske in funkcionalne učinkovitosti stanovanj. Kakovostna stanovanja so stanovanja, ki so kakovostno grajena, primerno velika, ustrezajo potrebam uporabnikov in jim prinašajo čim manjše stroške vzdrževanja in bivanja. Princip zagotavljanja kakovosti in funkcionalnosti se upošteva tako pri novogradnji kot pri prenovi stanovanj.

V Sloveniji je okoli 70 % stanovanj starejših od 30 let, kar pomeni, da so mnogi elementi stanovanjskih stavb amortizirani in potrebni prenove. Po podatkih Statističnega urada Republike Slovenije je leta 2012 v stanovanjih v slabem stanju živelo kar 32 % gospodinjstev. To pomeni, da je stanovanjski fond v Sloveniji potreben tako energetske kot tudi funkcionalne prenove, v nekaterih primerih pa tudi druge vrste prenove, kot je npr. protipotresna obnova.

Prenova stanovanjskega fonda se s svojimi številnimi prednostmi pred novogradnjo izpostavlja kot prednostna oblika zagotavljanja primernih stanovanj. Ne le, da ne zahteva novih posegov v prostor, temveč tudi oživlja degradirana območja, namenjena stanovanjski gradnji, in omogoča pridobivanje novih stanovanj na degradiranih površinah znotraj naselij. S prenovo je možno, poleg zagotavljanja novih stanovanjskih površin, doseči tudi cilje glede energetske učinkovitosti stanovanjskega fonda in s tem varčnejšo rabo energije in znižanje stroškov, ki so povezani z uporabo stanovanja.

Pozornost države bo usmerjena v vzpostavitev sistema, ki bo olajšal in s tem spodbudil izvajanje projektov prenove. Ob proučitvi različnih finančnih možnosti, ki so dostopne prebivalcem za izboljšanje stanja stanovanjskega fonda, ugotavljamo, da je treba zagotoviti večjo usklajenost in povezljivost posebnih spodbud in ugodnosti za izvajanje prenove stanovanj in stanovanjskih stavb ter posamezne primere dobrih praks spremeniti v splošno dobro prakso na tem področju.

Pomoč za izvajanje prenove v času gospodarske krize in pomanjkanja javnih sredstev bosta predstavljala koriščenje evropskih sredstev in uvedba drugih nacionalnih finančnih mehanizmov, ki morajo predstavljati enovit in zaokrožen sistem financiranja prenove stanovanj. Evropska sredstva bodo namenjena financiranju prenove javnih stavb, do sredstev Eko sklada pa bodo pri prenovi upravičene fizične osebe.

Predvsem zaradi razdrobljenega lastništva večstanovanjskih stavb in upoštevanja zasebne lastnine je cilj vzpostaviti pravni in organizacijski okvir, ki bo uravnotežil težnje lastnika posameznega stanovanja v razmerju do skupnih delov večstanovanjske stavbe. Prenova stanovanjskega fonda ni le pravica oziroma dolžnost lastnikov stanovanj, temveč je tudi v javnem interesu. Celovite prenove morajo biti vodene in izvedene ob upoštevanju vseh ključnih elementov trajnostnega razvoja.

Spreminjanje življenjskih navad vpliva na spreminjanje bivalnega standarda in funkcionalnosti stanovanj, zato je pomembno, da se v celotnem procesu načrtovanja in gradnje stanovanj posebna pozornost nameni osveščanju in informiranju o pomenu kakovosti in večje funkcionalnosti stanovanj. Aktivnosti osveščanja se usmerijo na vse relevantne akterje s področja stanovanjske oskrbe v smislu iskanja in upoštevanja sodobnih, kakovostnih in racionalnih rešitev s tehničnega, energetskega, okoljskega in finančnega vidika že pri prostorskem načrtovanju stanovanjskih sosesk ter tudi pri sami gradnji in prenovi stanovanj. Hkrati se preveri ustreznost obstoječih gradbenih in funkcionalnih normativov na področju stanovanjske gradnje in se izvede ustrezne prilagoditve.

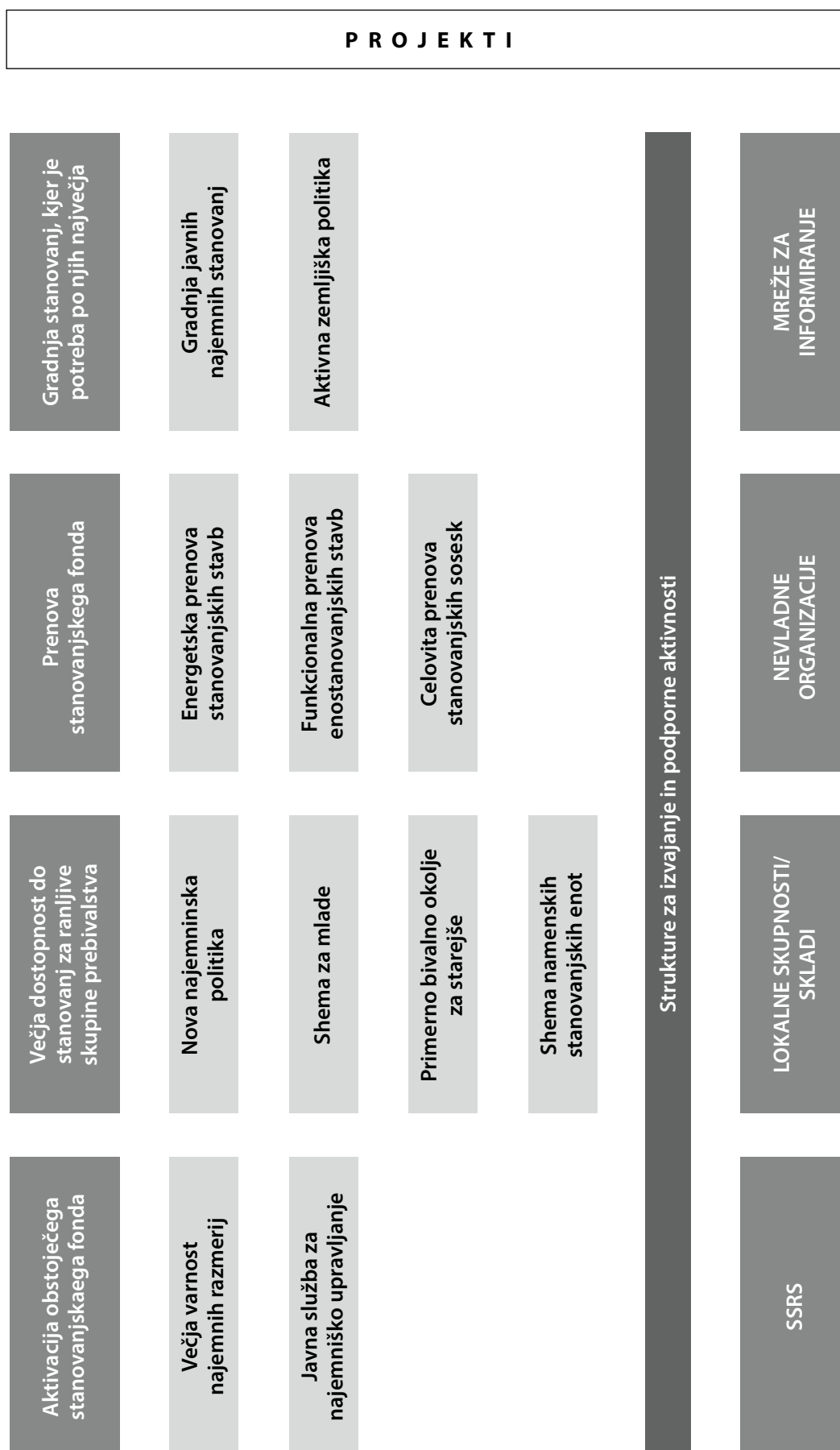
3.4 Večja stanovanjska mobilnost prebivalstva

Posamezniki in gospodinjstva svoje spreminjajoče se bivanjske potrebe zadovoljujejo z zamenjavo ali preureditvijo lastnega stanovanja. Običajno so stanovanjske potrebe posameznika v njegovem življenjskem ciklu odvisne predvsem od trenutne poklicne poti, ustvarjanja in rasti družine ter prehajanja v starejše življenjsko obdobje. V skladu z bivanjskimi potrebami posameznika se spreminja tudi potreba po različni velikosti oziroma vrsti stanovanja. Sprva posamezniku zadostuje manjše stanovanje, z ustvarjanjem družine in povečevanjem družinskih članov pa se pojavi potreba po večjem stanovanju. V kasnejšem življenjskem obdobju se z zmanjšanjem števila članov v gospodinjstvu spremeni tudi potreba po vrsti stanovanja. Z omogočanjem in spodbujanjem stanovanjske mobilnosti omogočamo prilagajanje stanovanjske ponudbe potrebam posameznika oziroma gospodinjstva v določenem življenjskem obdobju, življenjskim ciljem in pričakovanjem posameznika.

Z omogočanjem večje stanovanjske mobilnosti želimo doseči racionalnejšo razporeditev gospodinjstev po obstoječem stanovanjskem fondu in posameznikom in gospodinjstvom omogočiti rabo stanovanja, ki primerneje zadovoljuje njihove stanovanjske potrebe. Uresničevanje stanovanjske mobilnosti posamezniku omogoča boljše izrabo poklicnih in zaposlitvenih možnosti in možnost prilagajanja stanovanjskega standarda svojim trenutnim finančnim zmožnostim. Še posebej starejši prebivalci se zaradi upada prihodkov soočajo s previsokimi življenjskimi stroški zaradi bivanja v manj primernem, prevelikem ali energetsko potratnem stanovanju, zaradi bivanja v funkcionalno neprimernem stanovanju pa se pogosto soočajo z grajenimi ovirami.

Poleg zagotavljanja zadostnega števila stanovanj in večje dostopnosti do kakovostnih stanovanj (velikost, lokacija, funkcionalnost) za različne ciljne skupine je treba s ciljem doseganja večje mobilnosti posebno pozornost nameniti predvsem osveščanju prebivalstva, in sicer s spodbujanjem novih oblik (tudi neinstitucionalnih) socialnih pomoči in sodelovanja. Največji potencial za pripravljenost na selitev predstavljajo predvsem mlade generacije, ki si brez pomoči staršev ne morejo zagotoviti primerne stanovanja, in starejši prebivalci, ki mnogokrat ne zmorejo nositi stroškov vzdrževanja prevelikih stanovanj. Omenjena dejstva omogočajo tudi možnosti za medgeneracijsko sodelovanje. Pri doseganju zgodnje osveščenosti o spreminjanju bivanjskih navad in spodbujanju stanovanjske mobilnosti opravlja usklajeno izvajanje programov in aktivnosti na področju socialnih politik.

Schema programa projektov po prednostnih sklopih v obdobju 2015-2025



4. Program projektov 2015–2025

4.1 Aktiviranje obstoječega stanovanjskega fonda

V zasledovanju cilja zagotavljanja zadostnega števila primernih stanovanj je nujno aktivirati obstoječi fond nenaseljenih stanovanj in s tem prispevati k takojšnjemu povečanju obsega uporabnih stanovanj.

Nujni ukrepi za aktiviranje obstoječega stanovanjskega fonda:

- S prenovno stanovanjske zakonodaje se poveča varnost najemnih razmerij.
- Z vzpostavitvijo javne službe za najemniško upravljanje se spodbudi zasebne lastnike nenaseljenih stanovanj, da le-ta dolgoročno oddajo po ugodnejši najemni ceni.
- Z izvajanjem ciljnih finančnih ukrepov se spodbuja lastnike nenaseljenih stanovanj, da le-ta oddajo v najem.

Po podatkih registrskega popisa prebivalstva 2011 je v Sloveniji približno 20 % stanovanjskega fonda nenaseljenega.³ Visok delež teh nenaseljenih stanovanj predstavljajo stanovanja na območjih mestnih občin, kjer so cene stanovanj najvišje in povpraševanje po stanovanjih največje. Pri tem je treba poudariti, da status nenaseljenega stanovanja ne pomeni nujno, da je stanovanje tudi dejansko prazno. Stanovanja na območjih, kjer je povpraševanje veliko, se pogosto oddajajo na črnem trgu; ali se oddajajo legalno, vendar v njih ni nihče prijavljen; ali se uporabljajo občasno; ali pa so neprimerna za bivanje oziroma so dejansko prazna (zaradi neprimerne lokacije ali zaradi nezainteresiranosti lastnika za oddajo).

4.1.1 Večja varnost najemnih razmerij

Na podlagi dostopnih podatkov je mogoče oceniti, da se skoraj četrtina najemnih stanovanj oddaja brez prijave najemne pogodbe. Medtem ko neprijavljeno oddajanje stanovanj za državo pomeni izpad davčnega priliva, hkrati tudi bistveno poslabšuje položaj (pravno varstvo) najemnikov. Stanovanja, ki so dejansko prazna (se ne oddajajo), pa vplivajo na zmanjšano ponudbo stanovanj na trgu in s tem dvigujejo najemnine tistim stanovanjem, ki se oddajajo legalno.

Področje najemnih razmerij izkazuje slabo stanje, razloge za to pa je mogoče iskati predvsem v nezaupanju med najemodajalci in najemniki. Ureditev pravnega varstva najemnikov in lastnikov stanovanj se, v skladu s praksami iz tujine, sicer kaže kot ustrezna, kljub temu pa je treba izvesti nekatere prenovitve sistema. Večjo stabilnost najema je mogoče zagotoviti s povezanimi ukrepi na različnih področjih (zakonodaja, izvedba sodnih postopkov, inšpekcijski nadzor, dopolnilni mehanizmi).

Sodno varstvo v primeru odpovedi najema predstavlja edini pravičen način reševanja spora med najemnikom in najemodajalcem. Sodni postopki za reševanja odpovedi najemnih razmerij so v praksi, kljub prednostni obravnavi, izjemno počasni. Za ureditev večje varnosti najemnih razmerij bosta v okviru sprememb zakonodaje preučena možnost in način uvedbe izpraznitvenega naloga, s katerim bi se skrajšal postopek izselitve in tako zmanjšal stroške najemodajalcem. Pri tem bo zagotovljeno časovno varstvo najemnika, ki mu bo omogočalo, da si pravočasno poišče novo stanovanje.

Visoki stroški sodnega postopka in izselitve predstavljajo veliko breme, ki realno v večini primerov ostajajo najemodajalcu.

Kot dodatni mehanizem se bo zato spodbujala uporaba komercialnega zavarovanja za kritje stroškov morebitne prisilne izselitve. Le-ta najemnika pri sklenitvi najemne pogodbe ne sme pretirano obremeniti, najemodajalcu pa zagotavlja večjo varnost in manjše tveganje v primeru potrebe po prisilni izselitvi.

K ureditvi formalnega najema so delno že prispevali ukrepi za ureditev evidenc najemnih poslov, ki jih morajo najemodajalci obvezno sporočati v sistem Evidence trga nepremičnin. Z ureditvijo evidenc in preglednostjo podatkov o najemnem stanovanjskem trgu bodo izvedeni tudi ukrepi na področju finančne politike, ki bodo dodatno prispevali k stimulaciji lastnikov stanovanj za oddajo le-teh. Poleg finančnih spodbud za oddajo bodo uvedene finančne obremenitve za lastnike nezasedenih stanovanj, ki teh ne oddajo v najem in sankcije za lastnike stanovanj, ki ta oddajajo nelegalno. Pomembno vlogo pri tem bodo imele aktivnosti za širšo promocijo in seznanjanje prebivalstva z »novimi« finančnimi pravili oziroma oprostitvami (subvencijami). Dodatno bodo uvedene spremembe na področju inšpekcijskega nadzora, ki bodo povezale stanovanjski in davčni inšpekcijski nadzor.

K povečanju zaupanja med najemniki in najemodajalci bo prispevala tudi uvedba javne službe za najemniško upravljanje.

4.1.2 Javna služba za najemniško upravljanje

Za zagotavljanje večje varnosti tako najemnikov kot najemodajalcev bo vzpostavljena javna služba za najemniško upravljanje. Namen vzpostavitve javne službe za najemniško upravljanje⁴ je povečanje najemnega stanovanjskega fonda po ugodnejši najemni ceni od tržne in posledično povečanje dostopnosti do najemnih stanovanj, zlasti za mlade in mlade družine.

Javna služba za najemno upravljanje bo delovala po principu posrednika, upravitelja in vzdrževalca najemnih stanovanj, vključenih v shemo najemnega stanovanjskega fonda. Vzpostavljena bo s posebno opredelitvijo v okviru formalnopravne ureditve statusa Stanovanjskega sklada Republike Slovenije.

Namen javne službe za najemniško upravljanje je opravljanje funkcije vmesnega akterja med najemnikom in najemodajalcem v celotnem procesu upravljanja z najemnim stanovanjem. Zasebni lastniki bodo stanovanje lahko za srednjeročno ali dolgoročno obdobje predali v upravljanje javni službi za najemniško upravljanje. Lastnik bo stanovanje s pogodbo za določen čas in po določeni ceni predal v upravljanje javni službi za najemniško posredovanje. Po izteku določenega časovnega obdobja bo lastnik prevzel stanovanje v dogovorjenem stanju in prosto oseb in bremen. Lastništvo stanovanja se ne bo spremenilo. Lastnik bo razbremenjen vseh poslov, povezanih z oddajo stanovanja, dolgoročno pa mu bo zagotovljeno tudi prejemanje dohodka od oddaje stanovanja. Ministrstvo, pristojno za stanovanja, in ministrstvo, pristojno za finance, bosta preverila dodatne možnosti vpeljave davčnih olajšav za lastnike, ki bodo stanovanja oddajali prek javne službe za najemniško upravljanje.

Funkcijo javne službe za najemniško upravljanje bo prevzel Stanovanjski sklad Republike Slovenije, ki že upravlja z več kot 3.700 najemnimi stanovanji in ima prakso z oddajanjem najemnih stanovanj po neprofitni najemnici kot tudi profitni. Stanovanjski sklad Republike Slovenije deluje v nacionalnem interesu na območju celotne države, zato se bo pri kandidaturi za najem stanovanj v okviru javne službe za najemniško upravljanje odpravil kriterij stalnega bivališča v občini najemnega stanovanja. To pomeni, da za najem stanovanja lahko kandidirajo tudi prebivalci, ki še ne bivajo v občini, kjer je stanovanje locirano. S tem bo omogočeno približevanje prebivalstva delovnim mestom, zmanjšano pa bo tudi obremenjevanje okolja zaradi dnevnih migracij.

Povečan fond najemnih stanovanj, nižje najemnine od tržnih in odprava kriterija stalnega bivališča bodo prispevali k večji dostopnosti do stanovanj in lažjemu reševanju stanovanjskega problema zlasti za mlade in mlade družine. Posledično bo ukrep pripomogel tudi k povečani mobilnosti prebivalstva.

4.2 Večja dostopnost do stanovanja za ranljivejše skupine prebivalstva

Pravica do stanovanja je ena temeljnih človekovih pravic, brezdomstvo in slaba dostopnost do stanovanj za socialno šibke in ranljive skupine pa je tako huda oblika socialne izključenosti, zaradi katere bo država v obdobju do leta 2025 posebno pozornost namenila reševanju stanovanjske problematike teh skupin prebivalstva.

Nujni ukrepi za povečanje dostopnosti do stanovanj za ranljivejše skupine prebivalstva:

- Postopna uvedba nove najeminske politike bo olajšala vzdrževanje javnih najemnih stanovanj, spodbudila investitorje za vlaganje v nov najemni stanovanjski fond, hkrati pa bo upoštevala potrebo po korekciji sposobnosti ekonomsko šibkejšega prebivalstva za plačilo najemnine.
- Vsako prodano javno najemno stanovanje se nadomesti z vsaj enim javnim najemnim stanovanjem.
- Izboljša in poveča se nabor možnih rešitev za reševanje stanovanjskega problema predvsem mladih, oseb s posebnimi potrebami in starejših oseb.
- Stanovanjski fond, namenjen reševanju stanovanjske stiske najbolj ogroženih skupin prebivalstva, se poveča v skladu s potrebami in prilagodi na način, da zagotovi minimalne finančne obremenitve za uporabnika.

Reševanje stanovanjske problematike ranljivejših skupin prebivalstva je kompleksno in prepleteno področje, ki poleg fizične in finančne dostopnosti stanovanj obsega tudi specifične socialnovarstvene programe in rešitve, ki so prilagojene posameznim ranljivim skupinam prebivalstva. Izpostavljeni problemi na področju dostopnosti do stanovanj za ranljivejše skupine prebivalstva posegajo tako na problematiko oblikovanja neprofitne najemnine, subvencioniranja najemnin, pomanjkanja javnih najemnih stanovanj, primernih stanovanj za prebivalce s specifičnimi

potrebami kakor tudi pomanjkanja različnih oblik pomoči za lažje lastno reševanje stanovanjskega problema. Poleg postopne ureditve sistema najemnin bo poudarek tudi na ohranjanju javnega najemnega stanovanjskega fonda, zato bo zakonodajno uveljavljeno načelo, da se vsako prodano javno najemno stanovanje nadomesti z vsaj enim novim (primerljivim) javnim najemnim stanovanjem.

4.2.1 Nova najemninska politika

Ekonomsko najbolj dostopna stanovanja v Sloveniji predstavljajo stanovanja z neprofitno najemnino, ki jih po veljavni zakonodaji realno zagotavljajo občine. Kot enega glavnih dejavnikov, ki vpliva na pomanjkanje neprofitnih stanovanj, njihovi upravljavci navajajo neustrezno oblikovanje neprofitne najemnine, kot ga določa trenutno veljavna zakonodaja. Neprofitne najemnine so se v zadnjih dvajsetih letih postopno dvigovale, vendar trenutno stanje kaže, da so te vrednosti, glede na tržno vrednost stanovanj, v nekaterih regijah zelo podcenjene, ponekod pa so lahko celo višje od dejanskih tržnih najemnin. Glavna pomanjkljivost veljavnega sistema oblikovanja neprofitnih najemnin je v tem, da se le-te določajo administrativno in ne upoštevajo lokacije, kjer se stanovanje nahaja.

Nizke oziroma prenizke najemnine niso pravi pristop k oblikovanju stanovanjske in najemninske politike, saj se na ta način izčrpava stanovanjski fond. Pridobljena sredstva iz naslova najemnin ne zadoščajo za kritje vseh stroškov vzdrževanja stanovanj in ne ustvarjajo nadomestitvene rezerve za nakup novih zmogljivosti oziroma amortizacijo. Upravljanje, vzdrževanje in povečevanje javnega najemnega stanovanjskega fonda ni samozadostno in predstavlja obremenitve za občinske proračune, kar posledično vodi v povečevanje javnega dolga. Podatki kažejo, da lokalne skupnosti obstoječ javni najemni stanovanjski fond zmanjšujejo z odprodajo najemnih stanovanj⁵ in hkrati niso zainteresirane za večje pridobivanje novih najemnih stanovanj. Z namenom, da se zagotovi ohranjanje stanovanjskega fonda, namenjenega javni stanovanjski oskrbi, bo zakonodajno uveljavljeno načelo nadomestitve vsakega prodanega javnega najemnega stanovanja z najmanj enim javnim najemnim stanovanjem.

Poleg neprofitne najemnine je plačilna sposobnost ekonomsko šibkejšega prebivalstva korigirana tudi s subvencioniranjem najemnine. Trenutna ureditev subvencioniranja najemnin v kombinaciji z neprofitno najemnino temelji na sistemu skritih subvencij, ki dolgoročno predstavljajo dvojno obremenitev javnih sredstev. Zato je nujno postopno prenoviti področje subvencioniranja najemnin v smislu večje transparentnosti, pravičnosti in zmerne obremenjevanja javnih financ.

Z namenom, da se zagotovi transparentnost sistema socialnih pomoči za reševanje stanovanjskega vprašanja, se s tem programom in spremembo veljavne zakonodaje uveljavi obvezna praksa rednega spremljanja premoženjskega stanja vseh upravičencev do neprofitnega najema enkrat letno oziroma ob spremembi premoženjskega stanja. Vzpostavi se povezava, ki omogoča lastniku stanovanja pridobivanje podatkov – potrebnih za ugotavljanje in redno preverjanje upravičenosti do neprofitnega najema – po uradni dolžnosti. Hkrati se z vzpostavljeno povezavo zagotovi dopolnitev skupnih evidenc o vseh vrstah socialnih transferjev.

Upravljevec oziroma lastnik javnega najemnega stanovanja za posameznega upravičenca najmanj enkrat letno posreduje podatke o razliki med neprofitno najemnino in stroškovno najemnino oziroma o višini stanovanjskega dodatka. Na ta način se zagotovi povezljivost podatkov o višini javnih sredstev, ki jih država namenja upravičencem.

Stroškovna najemnina predstavlja protiutež tržni najemnini, hkrati pa lastniku še vedno omogoča vzdrževanje stanovanja za zagotavljanje kakovostnih življenjskih pogojev najemnika. Ministrstvo, pristojno za stanovanja, bo pripravilo metodo izračunavanja stroškovne najemnine in na tej osnovi potrebne spremembe zakonodaje. Zakonodaja bo omogočala tudi fleksibilnost urejanja pravic upravičencev za uporabo javnih najemnih stanovanj, skladno z njihovimi ekonomskimi zmožnostmi in stanovanjskimi potrebami.

Prehod na sistem zaračunavanja stroškovne najemnine bo spremljala vpeljava stanovanjskega dodatka. Trenutno veljavni razdrobljen sistem subvencioniranja neprofitnega in tržnega najema bo združen v enoten stanovanjski dodatek, namenjen korigiranju plačilne sposobnosti kritja stroškov najema ekonomsko šibkejšega prebivalstva. Ministrstvo pristojno za stanovanja bo pripravilo enotno metodologijo za izračun stanovanjskega dodatka in spremembo zakonodaje, ki bo omogočila postopno vpeljavo stanovanjskega dodatka v okviru veljavnosti Nacionalnega stanovanjskega programa.

Z izvedbo ukrepov na področju najemninske politike bosta zagotovljeni transparentnost in preglednost nad dejansko porabo javnih sredstev, vzpostavljena pa bo tudi enakopravnejša razdelitev socialnih pomoči iz javnih sredstev. Odpravljene bodo birokratske ovire pri ugotavljanju in preverjanju upravičenosti do javnih najemnih stanovanj in stanovanjskega dodatka. Zagotovljeno bo pravičnejše urejanje pravic do uporabe javnih najemnih stanovanj in s tem povečana dostopnost do javnih najemnih stanovanj za prebivalce, ki si stanovanja na drug način ne morejo zagotoviti.

Glavno vodilo pri oblikovanju nove najeminske politike predstavlja javni interes, ki je v ustvarjanju pogojev, s katerimi se širokemu krogu prebivalcev zagotavlja enake možnosti za reševanje stanovanjskega vprašanja in s tem uresničevanje ustavne pravice do primerne stanovanjskega. Za vse skupine najemnikov oziroma zatečenih najemnih razmerij bo treba poiskati in uveljaviti takšne zakonske rešitve, ki bodo prestale preizkus ustavnopravne dopustnosti in test sorazmernosti, oziroma razjasniti vprašanja o razmejitvi pridobljenih pravic in upravičenih pravnih pričakovanj ter pravnih posledic retroaktivnih posegov.

4.2.2 Shema za mlade

Reševanje stanovanjskega vprašanja mladih in mladih družin predstavlja eno ključnih področij socialne politike za mlade. Ukrepi, primerni za mlade, posegajo zlasti na področje prvega reševanja stanovanjskega vprašanja, zato se pozornost prednostno usmerja na povečanje dostopnosti do javnih najemnih stanovanj. Mladim se, z razvojem različnih finančnih spodbud, omogoča tudi odločitve za reševanje stanovanjskega problema s pridobitvijo lastnega stanovanja. Ključno vlogo pri tem opravljajo Stanovanjski sklad Republike Slovenije in lokalni stanovanjski skladi, ki s prilagoditvijo pri izvajanju ukrepov izpostavijo prednostno obravnavo mladih.

Mladim je stanovanjski trg manj naklonjen, saj je najobičajnejši način pridobitve stanovanja v Sloveniji nakup, pri čemer imajo mladi praviloma nižje prihodke, na trgu dela pa se soočajo z zaposlitvami za določen čas. Visoke cene nepremičnin in otežen dostop do finančnih virov mladim otežujejo prehod v lastno stanovanje, odhod od staršev in osamosvojitve ter osnivanje najprej lastnega gospodinjstva, šele nato družine.

Mladi, ki so šele na začetku karierni poti in razpolagajo z nizkimi dohodki, so večinoma zaposleni za določen čas ali celo v prekrasnih oblikah dela. Nakup stanovanja je mladim onemogočen zaradi visokih cen in finančnega rizika, ki ga prinašata nakup stanovanja in dolgoročno zadolževanje. Nakup stanovanja hkrati zmanjšuje mobilnost in povečuje stroške v primeru spremenjenih bivalnih potreb (zakonsko življenje, otroci itd.). Nacionalni stanovanjski program tako naslavlja potrebe mladih pri prehodu v samostojno življenje.

Kot prvi ukrep za mlade se predlaga program izgradnje stanovanjskih skupnosti za mlade – stanovanj, posebej prilagojenih za sobivanje mladih. Gradnja takih stanovanj je praviloma ugodnejša od gradnje manjših samostojnih stanovanjskih enot, kar se odraža v nižjih (dostopnejših) najemninah. Takšen način bivanja je lahko zaradi cenovno ugodnega najema privlačen za mlade, ki si želijo samostojnega življenja, a so hkrati še vedno pripravljene sobivati z vrstniki. Stanovanjske skupnosti so lahko namenjene mladim, ki končajo študijsko pot in ne izpolnjujejo več pogojev za bivanje v študentskih domovih, in za mlade, ki ne študirajo in se vseeno želijo osamosvojiti. Predlagana oblika bivanja ni namenjena dolgoročni stanovanjski oskrbi, temveč kot prva pomoč pri zagotavljanju bivalne osamosvojitve mladih; predvidena bo časovna ali starostna omejitev bivanja.

Ponudniki stanovanjskih skupnosti bi lahko bile lokalne skupnosti ali njihovi skladi, mladinske organizacije, nevladne organizacije, zadruga ipd. Omogočilo se bo, da Stanovanjski sklad Republike Slovenije takšne projekte podpre v obliki financiranja z dolgoročnimi posojili ali kot soinvestitorstvo v obliki javno-zasebnega partnerstva. V okviru Nacionalnega stanovanjskega programa se predlaga, da Stanovanjski sklad Republike Slovenije kot pilotni projekt izvede gradnjo enega manjšega objekta (stanovanjske skupnosti za mlade) v lastni izvedbi ali v sodelovanju z zainteresirano občino, ki bi projekt podprla z vložkom v obliki zemljišča. Pilotni projekt⁶ bo namenjen preverjanju poslovnega modela, ki bo osnova za pripravo stalnih modelov financiranja in sodelovanja ter določitve pogojev bivanja mladih na osnovi ugotovljenih dejanskih potreb.

Kot drugi ukrep za mlade se predvideva zagotavljanje ugodnih najemnih stanovanj na območjih, kjer je povpraševanje mladih največje. Stanovanjski sklad Republike Slovenije bo v okviru svojih aktivnosti zagotavljal cenovno ugodna manjša stanovanja za mlade, ki bodo namenjena samo mladim in mladim družinam do določene starosti. Tudi pri tem ukrepu se predvideva pilotni projekt, v okviru katerega bo Stanovanjski sklad Republike Slovenije ponudil nekaj lastnih najemnih stanovanj, namenjenih izključno mladim. Na osnovi odziva in potreb mladih se bo oblikoval dolgoročni načrt zagotavljanja zadostnega števila stanovanj na območjih, kjer bo izkazano povpraševanje.

Najem s kasnejšim odkupom – možnost odkupa javnega najemnega stanovanja

Najem s kasnejšim odkupom predstavlja nov upravljavski instrument, ki lastniku javnega najemnega fonda daje možnost boljšega upravljanja s celotnim fondom. Lastnik stanovanjskega fonda ukrep med drugim lahko uporabi na obstoječem stanovanjskem fondu z namenom optimizacije stanovanjskega fonda glede na potrebe uporabnikov in stroške vzdrževanja in upravljanja s celotnim fondom. Ukrep se lahko uporabi tudi kot samostojen ukrep stanovanjske politike, ki vnaprej določi namen na novo pridobljenega stanovanjskega fonda za kasnejši odkup in pogoje uporabe in odkupa stanovanj.

Pogoj ob uporabi tega ukrepa je, da se vsako prodano stanovanje nadomesti z vsaj enim novim javnim najemnim stanovanjem. S tem se zagotovi ohranjanje javnega najemnega stanovanjskega fonda.

Deljeno lastništvo kot javno-zasebno partnerstvo

V Sloveniji že obstaja praksa uporabe modela deljenega lastništva, ki interesantom za nakup lastnega stanovanja na prostem trgu omogoča, da prek javno-zasebnega partnerstva rešijo stanovanjski problem. Zasebni partner pridobi izključno posest nad stanovanjem in ga tudi sam v celoti uporablja, javnemu skladu (solastniku) pa za njegov solastniški delež plačuje dogovorjeno mesečno nadomestilo za uporabo. Instrument omogoča, da gospodinjstva ob razumljivi finančni obremenitvi postopno pridobijo lastništvo nad primernim stanovanjem in s tem dolgotrajno rešijo stanovanjsko vprašanje.

Ukrep, kot tipičen finančni instrument, izvajajo SSRS in lokalni stanovanjski skladi. Gre za povečanje dostopnosti do stanovanj zlasti za mlade in mlade družine, ki prvič rešujejo stanovanjsko vprašanje.

4.2.3 Primerno bivalno okolje za starejše

Slovensko prebivalstvo se stara, delež starejših od 65 let je v letu 2013 presegel 17 %, povečuje pa se tudi delež prebivalcev starejših od 80 let. Po zadnjih podatkih Evropske komisije (Poročilo o staranju, 2015) se bo do leta 2030 delež starejših od 65 let v Republiki Sloveniji povečal na 25 %.

Nacionalni stanovanjski program podpira cilje nacionalne socialne politike na področju oskrbe starejših oseb in hkrati išče možnosti dodatnih bivanjskih rešitev, ki jih je mogoče ponuditi starejšim prebivalcem. Pri tem je treba upoštevati dejstvo, da so bivanjske potrebe starejše populacije specifične in povezane z njihovim socialnim in zdravstvenim stanjem. Tveganju revščine so še posebej izpostavljeni starejši prebivalci, zlasti ženske, ki živijo v enočlanskih gospodinjstvih.

Izvajanje aktivnosti, kot so dnevni centri za starejše ali medgeneracijski centri, ki se v Sloveniji že oblikujejo, prispeva k posrednem reševanju stanovanjske problematike starejših oziroma k boljši informiranosti starejših. V obeh oblikah se namreč lahko zagotavljajo določene podporne storitve, ki omogočajo bivanje v skupnosti tudi za starejše, ki so odvisni od redne pomoči in podpore pri vsakodnevni opravi, ponujajo pa lahko tudi informacije za izboljšanje bivanjskega in življenjskega standarda in s prikazi primerov dobrih praks ter svetovanj prispevajo k spreminjanju bivanjskih navad starejših.

Kot ena primernejših rešitev za odpravljanje stanovanjske revščine starejših oseb se spodbuja sobivanje starejših oseb v večjih ali skupinskih gospodinjstvih. Primere sobivanja je mogoče iskati tako v priselitvi starejših v stanovanje druge starejše osebe, ki je funkcionalno in lokacijsko primernejše, kot tudi v osnovanju bivanjskih skupnosti starejših v za ta namen posebej zgrajenih, prenovljenih ali prilagojenih stanovanjih v bližini dnevnih centrov starejših ali v bližini oskrbnih središč. Vključenost starejših oseb v širšo družbo bo zagotovljena z načrtovanjem primernih stanovanj v okviru mešanih sosesk, kar bo prispevalo k večji kakovosti bivanja in socialne vključenosti.

Pri zasnovi stanovanjskega fonda, namenjenega oskrbi in nastanitvi starejših oseb, je nujno upoštevati arhitekturne in funkcionalne zahteve in načela energetske učinkovitosti (zmanjševanje stroškov obratovanja stanovanjskih enot). Primerne so tiste stanovanjske oblike, ki zagotavljajo ustrezno raven oskrbe, npr. oskrbovana stanovanja. Zagotavljanje tovrstnih stanovanj je smiselno izvajati prek javno-zasebnega partnerstva, ki omogoča ponudbo namenskih najemnih stanovanj po dostopnejših cenah. V takšnem primeru oblikovanja javno-zasebnega partnerstva mora biti vsaj del izgrajenih namenskih stanovanj, ki odgovarja deležu vloženi javnih sredstev, dolgoročno namenjen za javno stanovanjsko oskrbo starejših oseb. Ta delež namenskih stanovanj se vključi v fond javnih najemnih stanovanj pri javnih stanovanjskih skladih.

Odkup stanovanja z doživljenjsko rento

Lastnikom stanovanj, ki finančno ne zmorejo več nositi bremena lastništva, se omogoči možnost odkupa stanovanja s strani javnega stanovanjskega sklada z doživljenjsko rento. S tem se lastniku omogoči, da svoje premoženje zamenja za javni najem na način, da njegova socialna in ekonomska varnost nista ogroženi.

Promocija in izvajanje tega mehanizma je v pristojnosti nacionalnega stanovanjskega sklada in lokalnih stanovanjskih skladov. Tovrstnega ukrepa se je mogoče posluževati zlasti v primeru izvajanja projektov prenove večstanovanjskih stavb ali pri reševanju stanovanjskega problema starejših oseb. Z njim se neposredno prispeva k izboljšanju kakovosti stanovanjskega fonda, odpravljanju stanovanjske revščine in povečanju javnega najemnega stanovanjskega fonda.

4.2.4 Shema zagotavljanja namenskih stanovanjskih enot

Vlogo sofinanciranja pridobivanja bivalnih enot bo v prihodnje prevzel Stanovanjski sklad Republike Slovenije. V sodelovanju z lokalnimi skupnostmi in resornimi ministrstvi bo pripravil shemo zagotavljanja namenskih enot za obdobje izvajanja Nacionalnega stanovanjskega programa. Na ta način se bo povečala dostopnost do namenskih enot, neodvisno od kraja stalnega prebivališča.

Pri sofinanciranju stanovanj, namenjenih prebivalcem s posebnimi potrebami, bo sodelovalo tudi ministrstvo, pristojno za socialne zadeve, na podlagi operativnega programa za izvajanje kohezijske politike v obdobju 2014 do 2020.

Bivalne enote

Za izpolnitev osnovnih potreb po bivalnih enotah je nujno zagotoviti vsaj 800 bivalnih enot. Potreba po pridobitvi novih bivalnih enot v obdobju izvajanja Nacionalnega stanovanjskega programa bo vključena v shemo zagotavljanja namenskih enot, ki jo bo pripravil Stanovanjski sklad Republike Slovenije v sodelovanju z lokalnimi skupnostmi in resornimi ministrstvi. Zagotovitev bivalnih enot sodi v izvirno pristojnost občin, saj gre za reševanje najtežjih socialnih stisk, zato bodo lokalne skupnosti pri pridobivanju bivalnih enot prispevale svoj vložek v obliki komunalno opremljenih zemljišč oziroma primernih stanovanjskih površin, potrebnih prenov.

Bivalne enote so namenjene začasnemu reševanju stanovanjskih težav najbolj ogroženih in ranljivih skupin prebivalstva, tj. prebivalcev, ki ostanejo brez strehe nad glavo ali jim grozi brezdomstvo, in prebivalcev, ki živijo v izredno nevarnih razmerah (npr. ženske, ki so doživele nasilje, pa tudi posamezniki, ki zaradi deložacije ali naravne nesreče ostanejo brez nastanitve). Bivalne enote ne pomenijo trajne rešitve stanovanjskih problemov in so namenjene le začasni dodelitvi. Gre za stanovanja, ki zagotavljajo kakovostno bivanje, a hkrati predstavljajo minimalno finančno obremenitev za njihove uporabnike.

Posebna pozornost bo v prihodnjem obdobju namenjena pomoči in podpori osebam, ki so bile prisilno izseljene. MDDSZ, MOP in SSRS bodo v obdobju 2015–2017 izvedli poseben pilotni projekt, na podlagi katerega bodo pripravljene celovite sistemske rešitve za učinkovito odpravljanje stanovanjskih težav deložiranih posameznikov in družin.

Stanovanja za prebivalce s posebnimi potrebami

Za prebivalce s posebnimi potrebami država in lokalna skupnost zagotavljata dostopnost do primernih stanovanj, prilagojenih posebnim potrebam njihovih uporabnikov. Pri tem je treba upoštevati nujnost vključevanja teh prebivalcev v širšo družbo in zagotavljanje potrebnih storitev, ki jih še posebej potrebujejo.

Stanovanja, prilagojena prebivalcem s posebnimi potrebami, se zagotavlja na primernih lokacijah na podlagi analiz potreb, ki jih pripravijo ministrstvo, pristojno za socialne zadeve, v sodelovanju z lokalnimi skupnostmi. Pri sofinanciranju pridobivanja primernih stanovanjskih enot bo v prihodnje sodelovalo tudi MDDSZ, sredstva pa bodo zagotovljena iz operativnega programa za izvajanje kohezijske politike za obdobje 2014–2020. Lokalne skupnosti bodo prispevale svoj delež predvsem v obliki hitrega in učinkovitega zagotavljanja primernih komunalno opremljenih zemljišč.

Pri zasnovi stanovanj, namenjenih prebivalcem s posebnimi potrebami, je treba nujno upoštevati specifične arhitekturne in funkcionalne zahteve. Primerne so tiste stanovanjske oblike, ki zagotavljajo ustrezno raven oskrbe, omogočajo maksimalno samostojnost bivanja in prinašajo minimalne stroške bivanja.

4.3 Prenova stanovanjskega fonda

Z namenom aktivacije obstoječega fonda za kakovostno bivanje, povečanja mobilnosti prebivalstva in doseganja zastavljenih podnebnih ciljev bodo ukrepi države na stanovanjskem področju prioritarno usmerjeni v prenovu stanovanjskega fonda.

Nujni ukrepi za pospešeno prenovu stanovanjskega fonda:

- Nadaljnje zagotavljanje sistemskega financiranja energetske preнове bo prispevalo k zmanjšanju toplotnih izgub in učinkoviti rabi energije v stanovanjskih stavbah.
- Zakonodajna ureditev bo omogočila učinkovito in varno financiranje prenov večstanovanjskih stavb z razdrobljenim lastništvom.

- Uvajanje modela energetskega pogodbenišтва bo olajšalo energetske prenovne večstanovanjskih stavb.
- Postopna vpeljava različnih mehanizmov financiranja iz obstoječih mednarodnih finančnih virov bo prispevala k spodbujanju projektov urbane prenove, zlasti celovite prenove stanovanjskih sosesk.
- Funkcionalna preureditev obstoječih enostanovanjskih hiš v stanovanjski objekt z več samostojnimi stanovanjskimi enotami bo prispevala k večji kakovosti bivanja in ohranjanju prebivalstva na podeželju.

Najbolj učinkovit ukrep, s katerim dosežemo energetske prenovne brez zakonske ali drugačne prisile, je pomoč pri financiranju, kar nazorno dokazuje tudi uspešnost koriščenja finančnih instrumentov, ki jih ponuja Eko sklad.⁷ Država mora zagotoviti stabilnost sredstev, namenjenih spodbujanju energetske prenove, pri čemer je primernejše financiranje, ki ni neposredno vezano na državne ali občinske proračune. S tem se zagotovi red, od dnevne politike manj odvisen vir financiranja. Zato bodo zakonske rešitve na področju energetike, prostorskega načrtovanja, graditve in financ zagotavljale sistemsko polnjenje fondov, iz katerih črpajo skladi in druge organizacije, ki spodbujajo zmanjšanje toplotnih izgub in učinkovito rabo energije.

Finančne vidike energetske prenove stavb morajo spremljati tudi drugi, prav tako pomembni ukrepi. Med drugim je treba pozornost usmeriti v iskanje rešitev za učinkovito izvajanje prenov ob upoštevanju pravic lastnikov stanovanj v večstanovanjskih stavbah, zlasti v fazi financiranja prenove in uporabe rezervnega sklada. Drugi vidik, ki ga je ob starosti obstoječega stanovanjskega fonda treba izpostaviti, je, da se že v fazi odločanja in načrtovanja prenove zagotovi celosten strokovni pogled na obstoječe stanje stanovanjske stavbe in predlaga celovite ukrepe, ki bodo zagotovili dolgoročno ohranjanje njene rabe.

Zato se bo še naprej financiralo mrežo energetskega svetovanja. Z namenom zagotavljanja celovitih svetovanj lastnikom stanovanj bodo v mrežo vključene tudi stanovske organizacije – Inženirska zbornica Slovenije, Zbornica za arhitekturo in prostor Slovenije, Gospodarska zbornica Slovenije in Obrtna zbornica Slovenije. Te organizacije skupaj s strokovnimi organizacijami in Stanovanjskim skladom Republike Slovenije združujejo zaupanja vredne in neodvisne nabor strokovnjakov, ki dajejo strokovno neoporečne in nepristranske informacije in napotke.

4.3.1 Zagotovitev pogojev za energetske prenovne stanovanjskega fonda

V Sloveniji je več kot 70 % stanovanjskih stavb starejših od 30 let. Kot država smo se zavezali, da bomo prispevali svoj delež k manjšanju našega odtisa CO₂ in hkrati zmanjšali odvisnost od tujih virov energije. To so izhodišča za nadaljevanje izvajanja intenzivne energetske prenove stanovanjskega fonda tudi v tem programskem obdobju. Na področju prenove enostanovanjskih stavb bo ohranjeno in dodatno finančno okrepljeno dodeljevanje subvencij in ugodnih kreditov prek Eko sklada. Dodatna motivacija lastnikov za prenovne stanovanjskih stavb pa bo potekala prek intenzivnega informiranja o pozitivnih učinkih energetske sanacije pri obratovalnih stroških in vzdrževanju ugodnega bivalnega okolja.

Na področju energetske prenove večstanovanjskih stavb so problemi in potreba po iskanju učinkovitih in vabljenih rešitev večje. Glavno težavo predstavlja izrazito razdrobljeno lastništvo, saj ima vsako stanovanje v večstanovanjski stavbi običajno drugega lastnika. Ti se zaradi svoje ozaveščenosti, finančnih zmožnosti, statusa uporabnika stanovanja ali najemodajalca težje dogovorijo za skupno akcijo energetske prenove, individualna izvedba ukrepov prenove na ravni posameznega stanovanja pa je zelo omejena in ne prispeva k bistvenim energetskim prihrankom. Eno največjih ovir pri izvajanju projektov energetske prenove v večstanovanjskih stavbah predstavlja soglasno strinjanje lastnikov stanovanj za najem kredita za izvedbo energetske sanacije večstanovanjske stavbe. Ministrstva, pristojna za pravosodje, finance in stanovanja, bodo poiskala načine reševanja problema kreditiranja za izvedbo projektov prenove večstanovanjskih stavb, ki za stanovalce ne bodo predstavljali neposrednega tveganja izgube lastništva stanovanja, hkrati pa bo vsakemu lastniku omogočena izbira zanj najprimernejšega načina financiranja dela obveznosti v prenovi. V vzpostavitve novih mehanizmov bodo vključene tudi banke, za katere bodo morali biti mehanizmi dovolj varni in mamljivi, da bodo odobrile posojila za namen prenov.

Posebna pozornost v Operativnem programu za izvajanje Evropske kohezijske politike 2014–2020 bo namenjena preučitvi možnosti za vpeljavo novega instrumenta pri prenovi večstanovanjskih stavb, tj. energetskega pogodbenišтва. Energetske pogodbeništvu je način zagotovitve prenove in dolgoročnega zmanjšanja stroškov za dobavo energije, tako da za določen vnaprej dogovorjen čas lastniki še naprej plačujejo enake stroške, ki so sestavljeni iz stroškov za dobavo energije in energentov in stroškov za energetske storitve, pogodbenik pa investira sredstva za energetske prenovne. Ta investicija se odplačuje iz razlike med stroški za energijo prenovljene stavbe in starimi energetskimi stroški. Iz naslova energetske učinkovitosti bo za izvajanje celovitih teritorialnih naložb v mestih v novem programskem obdobju temu ukrepu namenjenih 10 milijonov evrov.

V Operativnem programu za izvajanje Evropske kohezijske politike v obdobju 2014–2020 je tudi ukrep subvencioniranja ukrepov URE v približno 500 gospodinjstvih z nizkimi prihodki za reševanje energetske revščine v skupni višini 5 milijonov evrov. Energetska revščina postaja vse bolj pereča, saj rast cen energije močno prehiteva rast dohodkov prebivalstva. Tako so v gospodinjstvih prvega dohodkovnega kvintila izdatki za energijo v stanovanju zadnja leta strmo narasli in so leta 2010 predstavljali že 17,4 % vseh razpoložljivih sredstev posameznega gospodinjstva (13,1 % v letu 2000). V okviru politik Evropske unije se vprašanje energetske revščine vse bolj izpostavlja, ni pa enotne definicije, kdo je energetska reven. V Sloveniji si leta 2010 6 % gospodinjstev ni moglo privoščiti primerno toplega stanovanja (SURS, 2012), zato je nujno treba okrepiti tudi izvajanje ukrepov za zmanjšanje pojava energetske revščine. Gre za posebne ukrepe za energetska sanacija gospodinjstvom, ki se soočajo s problemom energetske revščine. Ukrepi bodo namenjeni investicijam in tudi svetovanju in ukrepom za spremembe vedenjskih navad.

Reševanje energetske revščine zahteva celovit pristop. Potrebna je ekipa, »task force«, ki jo sestavljajo socialni delavec, psiholog in tehnik – strokovnjak za komuniciranje. Poleg tega je treba najti potencialne upravičence in pristopiti do njih, saj sami zaradi pomanjkanja informacij, motivacije in drugih razlogov ne pridejo (ostareli, socialno izključene osebe ipd.). Ker sami nimajo sredstev, je treba pretežni delež investicije sofinancirati.

S sprejetim Akcijskim načrtom za energetska učinkovitost za obdobje 2014–2020 (AN-URE 2020)⁸ si Slovenija do leta 2020, skladno z zahtevami Direktive 2012/27/EU o energetska učinkovitosti, zastavlja nacionalni cilj izboljšanja energetske učinkovitosti energije za 20 %. Ta cilj je, da raba primarne energije v letu 2020 ne bo preseгла 7,125 milijona toe (82,86 TWh), kar pomeni, da se glede na leto 2012 ne bo povečala za več kot 2 %.

Zagotoviti je treba, da bo – predvsem v primeru porabe javnih sredstev – zagotovljena celovita energetska sanacija večstanovanjskih stavb in da se bodo, tako kot je navedeno v AN-URE 2020, v skladu z načeli dobrega gospodarja izvedli tudi drugi smiselni ukrepi za izboljšanje stanja stavb (trajnostna obnova). Za izvajanje obstoječih in novih ukrepov je treba zagotoviti potrebna sredstva, in sicer sredstva, zbrana iz prispevka za učinkovito rabo energije, sredstva kohezijskih skladov in sredstva Podnebnega sklada.

Skladno z zahtevo 4. člena Direktive 2012/27/EU o energetska učinkovitosti se pripravlja Dolgoročna strategija za spodbujanje naložb v prenavo nacionalnega stavbnega fonda tako javnih kot zasebnih stanovanjskih in poslovnih stavb. Strategija mora upoštevati vse programe in akcijske načrte, povezane s tem področjem. Vsaka tri leta se strategija posodobi. Prednost pri prenavi morajo imeti stavbe z najnižjo energetska učinkovitostjo, če je to stroškovno in tehnično izvedljivo.

4.3.2 Celovita prenova stanovanjskih sosesk

V Sloveniji je pretežni delež nepremičnin v zasebni lasti, kar otežuje izvajanje celovitih projektov stanovanjske prenave v javno korist in aktivno vodenje zemljiške politike. Evropski razvojni program in finančna perspektiva Evropske unije za obdobje 2014–2020 med prednostne naloge uvrščata urbani razvoj. V ustrezne programske dokumente je namreč med prednostne cilje uvrščena tudi urbana prenova, kar bo omogočalo črpanje evropskih sredstev za vse vrste celovitih prenav na urbanih območjih. Uvaja se nov mehanizem celostnih teritorialnih naložb v mestih (CTN), v okviru katerega bodo slovenska mesta v novi finančni perspektivi upravičena do 117.000.000 evrov nepovratnih sredstev, namenjenih izvajanju celovitih razvojnih projektov, med njimi tudi prenave stanovanjskih sosesk. Na podlagi trajnostnih urbanih strategij, ki jih bodo morala mesta sprejeti kot pogoj za črpanje evropskih sredstev, bodo mesta izbrala projekte, namenjene reševanju problemov na izbranem urbanem območju (npr. v stanovanjski soseski ali mestnem jedru).

Dodatne finančne vire za izvajanje projektov prenave stanovanjskih sosesk lahko lokalne skupnosti in drugi akterji iščejo tudi v drugih oblikah finančnih mehanizmov, ki jih ponujajo Evropska investicijska banka (npr. mehanizem JESSICA), Evropska komisija in drugi zainteresirani vlagatelji. V Sloveniji uporaba obstoječih instrumentov ni bila uveljavljena, zato bomo pozornost v tem programskem obdobju usmerili v vzpostavljanje in vpeljavo finančnih instrumentov za uporabo povratnih sredstev in promocijo obstoječih instrumentov na nacionalni in lokalni ravni. Prizadevanja bodo usmerjena v izvedbo pilotnih projektov celovite prenave stanovanjskih sosesk s pomočjo uporabe različnih finančnih instrumentov do leta 2020, ki bodo služili kot primer dobre prakse za izvajanje projektov v naslednjem programskem obdobju.

4.3.3 Funkcionalna prenova enostanovanjskih stavb

Izven urbanih središč in historičnih centrov naselij prevladujejo enostanovanjske stavbe, ki po svoji velikosti omogočajo nastanitev bistveno večjega števila prebivalcev, a so prostori organizirani tako, da gre za eno stanovanje. Na podeželju, še posebej na območjih depopulacije, je smiselno težiti k temu, da se takšne stavbe lahko pretvorijo

v dvo- ali tristanovanjske in tako omogočijo, da v isti stavbi, v ločenih stanovanjih, bivajo ločena gospodinjstva. S tem zagotovimo izpolnjevanje več ciljev: ohranimo naseljenost območja, mladim omogočimo osamosvojitve, bližina sobivanja različnih generacij pa omogoča tudi medgeneracijsko pomoč in prispeva h krepitvi socialnih vezi med prebivalci.

S spremembami nacionalne prostorske politike in spremembami lokalnih prostorskih aktov ter prostorsko in gradbeno zakonodajo bo omogočeno, da se takšne spremembe enostanovanjskih stavb lahko izvedejo. Ob načrtovani spremembi gradbene zakonodaje bodo uveljavljene rešitve, ki bodo omogočile minimalne potrebne gradbene posege z enostavnim upravnim dovoljenjem, v prostorski zakonodaji pa določena pravila z vidika zagotavljanja reda v prostoru.

4.4 Gradnja novih stanovanj, kjer je potreba po njih največja

Poudarek pri gradnji novih stanovanj je na povečevanju javnega najemnega stanovanjskega fonda.

Prioritetni ukrepi na področju novogradnje so sledeči:

- Z nacionalnimi usmeritvami in finančnimi spodbudami za gradnjo javnih najemnih stanovanj na prednostnih razvojnih območjih, namenjenih stanovanjski oskrbi, se zagotovi večja dostopnost do stanovanj tam, kjer so potrebe po stanovanjih največje.
- Oblikovanje javno-zasebnih partnerstev prispeva k hitrejši izvedbi projektov za gradnjo javnih najemnih stanovanj.
- Z vzpostavitvijo formalnopravnih pogojev na nacionalni ravni se zagotovi aktivno izvajanje zemljiške politike na lokalni ravni.

Glede na pomanjkanje stanovanj v Sloveniji in glede na velikost stavbnega fonda imamo statistično ugotovljen visok delež nenaseljenih stanovanj. K primanjkljaju stanovanj prispevajo neskladje med lokacijo nenaseljenih stanovanj, kakovost stanovanjskega fonda, potrebe prebivalstva po stanovanjih na primernih lokacijah in finančna sposobnost prebivalstva za zagotovitev primerne stanovanja.

4.4.1 Gradnja javnih najemnih stanovanj

Pomanjkanje stanovanj na območjih, kjer so potrebe po stanovanjih največje (v mestih in njihovih zaledjih), in zmanjšane ekonomske sposobnosti prebivalstva za reševanje stanovanjskega vprašanja kažejo potrebo po vlaganju države v povečanje javnega najemnega stanovanjskega fonda. Poleg ostalih ukrepov (npr. najemniško posredovanje, prenova) bo k povečanju javnega najemnega fonda prispevala tudi gradnja novih javnih najemnih stanovanj.

Aktivnosti in ukrepi za gradnjo javnih najemnih stanovanj bodo prednostno usmerjeni v območja, kjer je potreba prebivalstva in gospodarstva po javnih najemnih stanovanjih največja. S tem namenom bo ministrstvo, pristojno za prostor, na nacionalni ravni v okviru prenove strateških prostorskih usmeritev definiralo prioriteta razvojna območja za namen stanovanjske oskrbe (v nadaljevanju: PROSO), ki bodo vključena tudi v prenovljeno Strategijo prostorskega razvoja Slovenije. Skozi vključevanje PROSO v prostorske smernice za poselitev in razvoj bo ministrstvo, pristojno za prostor, usmerjalo izvajanje nacionalne stanovanjske in prostorsko razvojne politike tako na lokalni kot na regionalni ravni v območja, kjer je izkazana potreba po stanovanjih največja.

V programskem obdobju Nacionalnega stanovanjskega programa bo Stanovanjski sklad Republike Slovenije sofinanciranje gradnje prednostno namenil za gradnjo javnih najemnih stanovanj. V ta namen bo najmanj 60 % sredstev, namenjenih financiranju gradnje novih stanovanj, usmeril v gradnjo javnih najemnih stanovanj na PROSO.

V luči pomanjkanja javnih sredstev bo za hitreše zadovoljevanje potreb po novih javnih najemnih stanovanjih pripomoglo tudi oblikovanje javno-zasebnih partnerstev. K ustvarjanju pogojev, ki bodo privabili investitorje za gradnjo javnih najemnih stanovanj, bo med drugim (finančni ukrepi, ureditev najemnih razmerij) prispevalo aktivno izvajanje zemljiške politike na lokalni ravni.

Alternativne oblike bivanja – stanovanjske zadruge

Z ukrepi na različnih področjih država odpira možnost za uvajanje novih alternativnih oblik bivanja, ki bodo prispevale k doseganju zastavljenih ciljev za izboljšanje stanovanjske oskrbe. Kot takšne alternativne oblike bivanja se danes že predstavljajo možnosti oblikovanja stanovanjskih kooperativ za potrebe gradnje cenovno dostopnih najemnih stanovanj, ki hkrati ustrezajo željam njihovih uporabnikov (lokacija, oprema, prostornost, kvadratura).

Stanovanjske zadruge so v večini najbolj razvitih industrijskih držav takoj za javnimi stanovanjskimi skladi glavne ponudnice najemnih stanovanj po ugodnejši najemni ceni. Stanovanjske zadruge delujejo na podlagi vlaganja sredstev po principu zadružništva. Zemljišče za gradnjo stanovanj pod ugodnejšimi pogoji (dolgoročni najem) pridobi na podlagi dogovora z lokalno skupnostjo. Kooperativa sama izvaja naloge – od priprave projekta za gradnjo do upravljanja s stavbo. Stanovalci so izbrani med člani zadruge (zadružniki) in imajo možnost soodločanja pri upravljanju s stavbo.

V prihodnje bodo aktivnosti namenjene preučitvi dodatnih možnosti za izvajanje alternativnih oblik bivanja, informacije pa predstavljene čim širši javnosti. S tem bodo povečane možnosti izbire pri reševanju stanovanjskega problema posameznika. Pomembno vlogo pri širjenju alternativnih oblik bivanja predstavljajo tudi različne neprofitne stanovanjske in nevladne organizacije. Proučili bomo možnost in primernost socialnih podjetij za izvajanje alternativnih oblik stanovanjskih bivanj.

4.4.2 Aktivna zemljiška politika

Analiza strukture proizvodne cene stanovanj v večstanovanjskih objektih v Sloveniji, v obdobju 1993–2003, je pokazala, da največji del cene odpade na stroške same gradnje, in sicer je imela v letu 2003 povprečna struktura proizvodnje kar 73,5 % stroškov gradnje, vendar so stroški zemljišča zavzemali v povprečju 16,3-odstotni delež, 10,2-odstotnega pa so predstavljali drugi stroški projekta (projektna dokumentacija, dajatve in prispevki, nadzor itd.).⁹ Stroški zemljišča v strukturi proizvodne cene stanovanj v Ljubljani predstavljajo višji delež, in sicer 22 %, stroški gradnje 69 %, ostali stroški 9 %.

Za področje zemljiške politike in posledično spodbuditev gradnje stanovanj, kjer so ta najbolj potrebna, ministrstvo, pristojno za prostor in stanovanja, že pripravlja zakonodajni okvir, ki bo povezal strateško in izvedbeno prostorsko načrtovanje na ravni lokalnih skupnosti in z aktivno zemljiško politiko dosegal učinkovito in hitro izvrševanje javnih koristi na področju urejanja prostora, hkrati pa spodbujal oblikovanje partnerstev in vlaganj v smislu nizkoprofitnih stanovanjskih organizacij in zadružništva. Prostorsko načrtovalske ukrepe je treba povezati s finančnimi ukrepi, evidencami nepremičnin in kazalci prostorskega razvoja in omogočiti učinkovito gospodarjenje z zemljišči v javnem interesu. V ta namen bo v okviru projekta za spodbuditev izvajanja aktivne zemljiške politike pozornost usmerjena v pridobivanje zemljišč za izvajanje aktivne zemljiške politike in komunalno opremljanje le-teh, v določitev prednostnih razvojnih območij za stanovanjsko oskrbo, zagotovitev hitrega in učinkovitega izvrševanja prostorskih aktov in izboljšanje kakovosti bivanja na degradiranih območjih s celovito prenovi.

Načrtovanje stanovanjske gradnje, namenjene javni stanovanjski oskrbi, na zemljiščih v lasti države ali občine daje možnost znižanja cen stanovanj, saj se vrednost zemljišča ne preliva neposredno v ceno stanovanja. Smiselno je, da država in lokalne skupnosti v obliki komunalno opremljenih zemljišč prispevajo začetni vložek za zagotavljanje zadostnega števila stanovanj, namenjenih javni stanovanjski oskrbi. V ta namen bodo vzpostavljene evidence nepremičnega premoženja države in občin, oblikovana pa bo tudi javna služba gospodarjenja s stavbnimi zemljišči.

Država priznava izvirno pristojnost občin za prostorsko načrtovanje na lokalni ravni. Kot podporo lokalnim skupnostim pri zagotavljanju stanovanjske oskrbe prebivalcev bo država ponudila pomoč v obliki prenosa zemljišč v državni lasti na lokalne skupnosti. S tem namenom bo pripravljena ustrezna pravna podlaga za vzpostavitev sistema prenosa zemljišč na lokalne skupnosti oziroma prenos zemljišč med različnimi državnimi inštitucijami. Lokalne skupnosti bodo prevzele odgovornost suverenega gospodarjenja s stavbnimi zemljišči. Z načrtovanjem ustreznih prostorskih ureditev za namen bivanja in izvajanjem projektov v javno-zasebnem partnerstvu bodo prispevale k doseganju ciljev, zastavljenih v Nacionalnem stanovanjskem programu.

Za ustrezno regulacijo prostorskega razvoja si bo država prizadevala vzpostaviti razvejan sistem instrumentov zemljiške politike, ki bodo obsegali upravne, prostorske in finančne ukrepe in ki bodo kot celota omogočali izvrševanje prostorsko vezanih strategij in razvojnih programov.

Država bo z oblikovanjem aktivne zemljiške politike lokalne skupnosti spodbudila k aktivnejšemu načrtovanju stanovanjske oskrbe, pospremljene z zagotavljanjem ustrezne infrastrukture in storitev. Z instrumenti zemljiške politike bodo občine od vlagateljev pridobile sredstva, ki jih bodo morale namensko usmeriti v izvajanje ukrepov za spodbujanja lokalnega razvoja. Takšni ukrepi so zagotavljanje ustrezne infrastrukturne opremljenosti (npr. energetska infrastruktura, prometna infrastruktura, oskrba s pitno vodo, odpadne vode, ravnanje z odpadki) in storitev (npr. javni transport, vzgoja in izobraževanje, zdravstvena oskrba). Pravilno usmerjanje namenskih sredstev in poraba le-teh bosta dolgoročno povečala privlačnost za dodatne investicije in tako podprla generiranje nadaljnega razvoja na lokalni ravni.

4.5 Strukture za izvajanje in podporne aktivnosti

K uspešnemu doseganju zastavljenih dolgoročnih ciljev na stanovanjskem področju prispevata transparentna in učinkovita izvajalska struktura in jasna opredelitev nalog. Glavno telo za sprejemanje odločitev za izvajanje stanovanjske politike bo predstavljal Svet za stanovanjsko politiko, vzpostavljen pri Vladi Republike Slovenije. Kompleksna narava stanovanjskega področja zahteva široko predstavništvo v Svetu za stanovanjsko politiko, saj se vanj vključujejo vsi relevantni resorji in tudi predstavniki laične in strokovne javnosti.

Nosilec izvajanja stanovanjske politike je ministrstvo, pristojno za stanovanja, ki ustvarja in vodi stanovanjsko politiko, pripravlja področno zakonodajo in nudi administrativno podporo Svetu za stanovanja. Hkrati je njegova vloga v koordinaciji drugih resorjev za izvajanje ukrepov na stanovanjskem področju, kot so resorji za socialne zadeve, javne finance, davčno politiko, gospodarski razvoj, energetiko, prostor idr.

Relevantne institucije za izvajanje ukrepov stanovanjske politike na nacionalni ravni so predvsem Stanovanjski sklad Republike Slovenije, Nepremičninski sklad PIZ, Geodetska uprava Republike Slovenije, Eko sklad in relevantne inšpekcijske službe na področju stanovanjskega in davčnega nadzora. Akterje na lokalni ravni, ki izvajajo stanovanjsko politiko v javnem interesu, predstavljajo lokalne skupnosti, lokalni stanovanjski skladi in neprofitne stanovanjske organizacije.

Hkrati podporo pri izvajanju ukrepov na lokalnem nivoju predstavljajo razne nevladne organizacije, ki se ukvarjajo predvsem s stanovanjskim vprašanjem najbolj ogroženih skupin prebivalstva, kot tudi nevladne organizacije, ki prebivalstvo osveščajo o različnih alternativnih možnostih reševanja stanovanjskega vprašanja (npr. stanovanjske zadruge) in pomenu spreminjanja bivalnih navad za večjo kakovost bivanja (dnevni centri, medgeneracijski centri, razne energetske pisarne). Podporne aktivnosti strokovnih institucij se bodo v prihodnje skušale povezati v enotno promocijsko mrežo za doseganje večjih sinergijskih učinkov pri promociji energetske prenove stavb in promociji modernih načinov gradnje.

4.5.1 Stanovanjski sklad Republike Slovenije – glavni izvajalec stanovanjske politike

Namen javnega Stanovanjskega sklada Republike Slovenije je izvajanje ukrepov in aktivnosti stanovanjske politike na nacionalni ravni, kot jih določata Stanovanjski zakon in Nacionalni stanovanjski program.

Nacionalni stanovanjski sklad je, skladno z veljavnim programom, v preteklosti izvajal aktivnosti za uravnoteženje nepremičninskega trga in zagotavljanje javne stanovanjske oskrbe na nacionalni ravni. Pomanjkanje ustreznih skupnih strateških usmeritev in podpore vseh pristojnih resorjev je privedlo do neusklajenega izvajanja aktivnosti, izvedeni ukrepi pa niso dosegli želenih učinkov.

Z namenom, da Stanovanjski sklad Republike Slovenije postane glavni izvajalec ukrepov in aktivnosti stanovanjske politike na nacionalni ravni in pobudnik novosti na področju stanovanjske oskrbe v državi, je treba povrniti zaupanje v to institucijo. Ponovno je treba določiti vlogo in definirati njene naloge, katerih namen bo doseganje ciljev stanovanjske politike, zastavljenih v Nacionalnem stanovanjskem programu.

Stanovanjski sklad Republike Slovenije mora v prvi vrsti postati ponudnik javnih najemnih stanovanj. Trenutno vlogo investitorja in graditelja stanovanj, namenjenih prodaji, mora nadomestiti z vlogo ponudnika in skrbnika najemnih stanovanj in tako prispevati k večji dostopnosti do stanovanj za vse prebivalce, zlasti tiste, ki si stanovanja ne morejo kupiti sami.

Večji fond najemnih stanovanj v ponudbi Stanovanjskega sklada Republike Slovenije bo v prihodnje oblikoval protiutež tržnim najemnim stanovanjem ter tako prispeval k stabilizaciji in ureditvi najemnega trga. Za povečanje fonda najemnih stanovanj bo Stanovanjski sklad Republike Slovenije prevzel vlogo javne službe za najemniško posredovanje. Nova najemna stanovanja bo pridobival tudi z učinkovitim poslovanjem z lastnim premoženjem. Pri tem bo moral spoštovati načelo, da vsako prodano najemno stanovanje nadomesti z vsaj enim novim najemnim stanovanjem.

Stanovanjski sklad Republike Slovenije bo fond najemnih stanovanj oblikoval v skladu s prostorskorazvojnimi trendi, upoštevajoč potrebe prebivalcev in gospodarstva. S ponudbo najemnih stanovanj s strani Stanovanjskega sklada Republike Slovenije bo prebivalcem omogočeno kandidiranje za najemno stanovanje izven občine stalnega prebivališča, kar bo omogočilo približevanje ljudi delovnim mestom in posledično zmanjšanje onesnaževanja okolja zaradi dnevnih migracij.

V okviru prenosa slabih terjatev na DUTB so se prenesle tudi terjatve, ki so zavarovane s hipotekami na stanovanjih.

Namen je hitrejša aktivacija nenaseljenih in nedokončanih stanovanj, ki so pod hipotekami DUTB. Ministrstvo, pristojno za finance, bo v sodelovanju z Družbo za upravljanje terjatev bank pripravilo enoten seznam stanovanj. Stanovanjski sklad Republike Slovenije bo ocenil primernost stanovanj za ciljne skupine uporabnikov stanovanjskega fonda Stanovanjskega sklada Republike Slovenije in potrebnih finančnih vlaganj za zagotovitev dokončne uporabnosti stanovanj. Skladno z usmeritvami Nacionalnega stanovanjskega programa in svoje poslovne politike bo Stanovanjski sklad Republike Slovenije ponudil možnosti za vključitev teh stanovanj v svoj stanovanjski fond, preučila pa se bo tudi možnost spremembe zakonodaje, da bo sklad lahko sodeloval na javnih dražbah nepremičnin.

Dolgoročno bo Stanovanjski sklad Republike Slovenije okrepil svojo vlogo na področju financiranja stanovanjske oskrbe na nacionalni ravni. Ob že obstoječi ponudbi različnih finančnih instrumentov in modelov bo razvijal nove možnosti financiranja. V prihodnje se bo usmeril v financiranje ponudbe javnih najemnih stanovanj na območjih, kjer je potreba po stanovanjih največja – v t. i. prednostna razvojna območja stanovanjske oskrbe (PROSO). Za izvajanje te naloge bo SSRS do leta 2020 namenil najmanj 60 % sredstev, namenjenih spodbujanju novogradnje. Spodbujal bo oblikovanje javno-zasebnih partnerstev in nudil podporo za oblikovanje alternativnih oblik stanovanjske ponudbe, kot je npr. zadružništvo. Mladim in mladim družinam bo ponudil različne oblike prvega reševanja problema, kot so najem s kasnejšim odkupom, jamstvo za kreditiranje, deljeno lastništvo idr.

Stanovanjski sklad Republike Slovenije bo v prihodnje prevzel vlogo sofinanciranja pridobivanja namenskih enot in stanovanj. S tem namenom bo koordiniral pripravo sheme zagotavljanja bivalnih enot za obdobje izvajanja Nacionalnega stanovanjskega programa 2015–2025.

Za zagotavljanje prenove stanovanjskega fonda bosta Stanovanjski sklad Republike Slovenije in Eko sklad ponudila skupne modele in instrumente za izvajanje različnih oblik prenove (energetska, funkcionalna). S svojimi izkušnjami in kadri bosta prispevala k oblikovanju »enotne točke« za pridobivanje informacij za izvajanje prenove za posameznike kot tudi za izvajanje prenov večstanovanjskih stavb in stanovanjskih sosesk.

Z namenom optimalne zasedenosti stanovanj v upravljanju Stanovanjskega sklada Republike Slovenije, bivalnih enot in stanovanj za prebivalce s posebnimi potrebami bo vodena enotna evidenca teh stanovanj. Za njeno vzpostavitev bosta zadolžena Stanovanjski sklad Republike Slovenije in Geodetska uprava Republike Slovenije. Potrebne podatke za ureditev evidence morajo prispevati tako lokalne skupnosti kot vsi pristojni resorji. Evidenca se bo vodila na nacionalni ravni in bo dostopna prek Stanovanjskega sklada Republike Slovenije.

5. Spremljanje izvajanja nacionalnega stanovanjskega programa

Za ugotavljanje uspešnosti izvajanja ukrepov in za ugotavljanje doseganja zastavljenih ciljev stanovanjske politike se vzpostavi sistem spremljanja uspešnosti izvajanja Nacionalnega stanovanjskega programa. Spremljanje vodi ministrstvo, pristojno za stanovanja. Podatke, potrebne za učinkovito spremljanje stanja na stanovanjskem področju, ministrstvu, pristojnemu za stanovanja, letno zagotavljajo nosilci posameznih aktivnosti. Z rednim spremljanjem izvajanja Nacionalnega stanovanjskega programa se omogoča pregled nad učinkovitostjo in primernostjo ukrepov za doseganje zastavljenih ciljev.

Spremljanje uspešnosti pri izvajanju Nacionalnega stanovanjskega programa se izvede z omejenim številom kazalnikov in obsega dva ločena sklopa:

1. spremljanje izvajanja aktivnosti Nacionalnega stanovanjskega programa

Namen spremljanja izvedbe aktivnosti je predvsem sprotno ugotavljanje uspešnosti izvajanja projektov. V akcijskem načrtu ima vsak projekt določene aktivnosti, nosilca aktivnosti (organizacijo, zadolženo za izvedbo aktivnosti) in rok, do katerega mora biti aktivnost izvedena. Za spremljanje izvedbe aktivnosti projektov so določeni in kvantitativno opredeljeni kazalniki števila izvedenih aktivnosti po prednostnih področjih Nacionalnega stanovanjskega programa in število dokončanih ukrepov (ukrepi, pri katerih so bile izvedene vse predvidene aktivnosti).

2. spremljanje učinkov ukrepov in doseganje ciljev stanovanjske politike

Namen drugega sklopa sistema spremljanja je vrednotenje programa v smislu učinkovitosti izvedenih ukrepov, skladno z zastavljenimi cilji. Z izvajanjem aktivnosti in ukrepov, predvidenih v Nacionalnem stanovanjskem programu,

se želi doseči dolgoročne cilje stanovanjske politike. Učinke, ki jih bodo imeli konkretni ukrepi in aktivnosti na doseganje zastavljenih ciljev, je neposredno težko opazovati in meriti.

Spremljanje doseganja ciljev stanovanjske politike se bo izvajalo prek nabora izbranih kazalnikov s stanovanjskega področja (priloga 2) in s primerjavo ugotovljenega stanja in trendov s pričakovanimi učinki izvedbe ukrepov iz Nacionalnega stanovanjskega programa. Pričakovani učinki izvedbe ukrepov so navedeni v prilogi 3. Na podlagi izbranih kazalnikov bosta po petih letih od sprejetja dokumenta pripravljene kvantitativna in kvalitativna analiza. Izvedeni analizi bosta služili kot strokovna podlaga za pripravo novega petletnega akcijskega načrta. Vodilo pri izboru kvantitativnih kazalnikov so bile značilnosti kazalnikov: merljivost, dosegljivost, realnost, jasnost in zanesljivost. Kazalniki tako v največji možni meri temeljijo na podatkih, ki jih zbirata, obdelujeta in objavljata Statistični urad Republike Slovenije in Geodetska uprava Republike Slovenije.

Ministrstvo, pristojno za stanovanja, bo pripravilo poročilo o izvajanju Nacionalnega stanovanjskega programa, ločeno za oba sklopa. Za prvi sklop bo poročilo pripravljeno letno, za drugi sklop pa na polovici programa in ob koncu izvajanja le-tega. Poročilu priložena analiza učinkov in doseganja ciljev bo služila kot osnova predlogu za nadaljevanje izvajanja aktivnosti in ukrepov oziroma morebitno preoblikovanje in prilagoditev le-teh. Vmesno in končno poročilo o učinkovitosti izvedenih ukrepov sprejme Vlada Republike Slovenije.

6. Seznam kratic

CSD – Center za socialno delo
CTN – Celostne teritorialne naložbe
DUTB – Družba za upravljanje terjatev z bankami
EU – Evropska unija
FURS – Finančna uprava Republike Slovenije
GURS – Geodetska uprava Republike Slovenije
IZS – Inženirska zbornica Slovenije
JSS – Javni stanovanjski sklad
MOP – Ministrstvo za okolje in prostor
MDDSZ – Ministrstvo za delo, družino, socialne zadeve in enake možnosti
MZZ – Ministrstvo za zunanje zadeve
MIZŠ – Ministrstvo za izobraževanje, znanost in šport
MNZ – Ministrstvo za notranje zadeve
MGRT – Ministrstvo za gospodarski razvoj in tehnologijo
MzI – Ministrstvo za infrastrukturo
MZ – Ministrstvo za zdravje
MP – Ministrstvo za pravosodje
MK – Ministrstvo za kulturo
MJU – Ministrstvo za javno upravo
MKGP – Ministrstvo za kmetijstvo, gozdarstvo in prehrano
NSP – Nacionalni stanovanjski program
NSO – Neprofitne stanovanjske organizacije
NVO – Nevladna organizacija
NS PIZ – Nepremičninski sklad pokojninskega in invalidskega zavarovanja
REN – Register nepremičnin
SSRS – Stanovanjski sklad Republike Slovenije
SPRS – Strategija prostorskega razvoja Slovenije
SURS – Statistični urad Republike Slovenije
SZ-1 – Stanovanjski zakon
URE – Učinkovita rabe energije
ZAPS – Zbornica za arhitekturo in prostor.

Št. 805-01/15-12/12
Ljubljana, dne 24. novembra 2015
EPA 736-VII

Državni zbor
Republike Slovenije
mag. Bojana Muršič l.r.
Podpredsednica

7. Opombe

- ¹ V NSP so pod enotnim poimenovanjem »javna najemna stanovanja« mišljena občinska najemna stanovanja v lasti občin oziroma občinskih stanovanjskih skladov in stanovanjskih organizacij ter najemna stanovanja v lasti SSRS, ki se oddajajo za neprofitno najemnino upravičencu do neprofitnega stanovanja, namenska najemna stanovanja in tržna najemna stanovanja. Službena stanovanja so posebna kategorija stanovanj, ki so namenjena reševanju stanovanjskih potreb javnih uslužbencev in funkcionarjev v državni upravi in so v skladu s kadrovsko politiko Vlade Republike Slovenije in se obravnavajo v skladu s Stanovanjskim pravilnikom Stanovanjske komisije Vlade Republike Slovenije in notranjimi pravilniki ministrstev ter drugimi akti. Službena stanovanja so namenjena reševanju kadrovske politike javnih uslužbencev, država pa jih dodeljuje v funkciji delodajalca in se bodo še naprej obravnavala kot posebna kategorija stanovanj, namenjenih kadrovski politiki upravljavcev in niso predmet prenosa na SSRS.
- ² Oddajanje na sivo pomeni, da so pogodbe med najemniki in najemodajalci sicer podpisane, vendar pa davki od tako pridobljenega premoženja niso prijavljeni in plačani; oddaja na črno pa pomeni, da medsebojna razmerja niso urejena s pogodbo, kar pomeni, da ni pravnega varstva.
- ³ Po podatkih Popisa 2011 je bilo v Sloveniji okoli 845.000 stanovanj, od tega jih je 670.000 naseljenih.
- ⁴ Običajna ocena neizterljivosti je okoli 5 % letne vsote najemnin in stroškov in če dodamo še 5 % za nezasedenost stanovanj (čakanje na vselitev ali obnovo ipd.), je lahko letni strošek 10 % vsote najemnin in stroškov. Če je cilj, da se v pilotnem projektu preizkusi delovanje agencije z 10 stanovanji po 50 m² v Ljubljani z najemnino 7 EUR/m² in stroški 3,5 EUR/m², lahko ocenimo letni znesek najemnin in stroškov na 63.000 eurov – od tega bi bilo treba verjetno dolgoročno pokriti 6.300 eurov. V primeru preverjanja finančne sposobnosti najemnika in uporabe najemnih pogodb z neposredno izvršljivostjo ter varščino v višini med tri in šest mesecev bi bili lahko stroški ukrepa še nižji.
- ⁵ V letu 2000 so imele slovenske občine v lasti 21.260 stanovanj. V obdobju med letoma 2000 in 2009 so zgradile 4.513 stanovanj. Kljub gradnji so imele občine leta 2009 v lasti le še 15.728 stanovanj. Občine so torej stanovanjski fond, namenjen reševanju stanovanjskega problema ekonomsko šibkejšega prebivalstva, v devetih letih zmanjšale za 5.532 stanovanj (DzP – MzIP, 2014. Stanovanjska problematika v RS, str. 7.).
- ⁶ Gradnja stanovanj v predlagani obliki ne bi smela presežati 900 EUR/m², in sicer pod pogojem, da občina zagotovi zemljišče in odpiše komunalni prispevek. V primeru pilotnega projekta bi se lahko zgradil objekt za približno 20 oseb z bruto površino na stanovalca 30 m² oziroma 600 m². Potrebna investicija se ocenjuje na 540.000 eurov.
- ⁷ Eko sklad, javni okoljski sklad, upravičencem dodeljuje ugodna posojila in nepovratna sredstva za vlaganje v izboljšanje energetske učinkovitosti stavb. Pokazalo se je, da so tovrstne finančne stimulacije za prebivalce zelo privlačne in brez zakonske prisile dosegajo dobre rezultate. Tudi v prihodnje je torej smiselno uporabiti oba že preizkušena finančna instrumenta – subvencioniranje in ugodno kreditiranje prenove, tako energetske kot funkcionalne.
- ⁸ Energetska učinkovitost ima za zagotavljanje ciljev energetske politike in širših razvojnih ciljev države izjemen pomen – zlasti zaradi potenciala za izboljšanje konkurenčnosti družbe, zelene rasti in zaposlitvenega potenciala. Učinkovita raba energije pomembno prispeva k zagotavljanju strateške zanesljivosti oskrbe z zmanjšanjem odvisnosti od uvoza fosilnih goriv. Energetska učinkovitost je med stroškovno najbolj učinkovitimi ukrepi za doseganje ciljev zmanjševanja emisij toplogrednih plinov in doseganja 25-odstotnega ciljnega deleža obnovljivih virov energije v bilanci rabe bruto končne energije do leta 2020. Za gospodinjstva je energetska učinkovitost ključna tudi za obvladovanje stroškov, krepitev kupne moči in izboljšanje kakovosti bivanja, in sicer tudi v luči prilagajanja na podnebne spremembe.
- ⁹ Analiza gradbene panoge v Sloveniji in cen gradnje, Cirman, A., Polanec, S.: Univerza v Ljubljani, Ekonomska Fakulteta, 2005.

PRILOGA 1:

Akcijski načrt izvajanja projektov 2015-2025

PRILOGA 2:

Izbrani kazalniki s stanovanjskega področja

PRILOGA 3:

Spremljanje doseganja predvidenih učinkov nacionalnega stanovanjskega programa

PRILOGA 4:

Shema izvajalskih struktur

PRILOGA 1: AKCIJSKI NAČRT IZVAJANJA PROJEKTOV 2015–2025**AKTIVIRANJE OBSTOJEČEGA STANOVANJSKEGA FONDA*****Večja varnost najemnih razmerij***

Aktivnosti	Nosilec	Rok	Opis aktivnosti
sprememba SZ-1	MOP	2016	<ul style="list-style-type: none"> - področje najemnih razmerij; - lastnik mora najemniku omogočiti dovolj časa, da si sam poišče novo stanovanje; - razen pogodbe mora omogočiti tudi notarski zapis kot verodostojno listino; - zmanjšati je treba regulacijo najemnih razmerij stanovanj, ki se oddajajo prosto na trgu; - inšpekcijski nadzor;
izpraznitveni nalog	MP	2016	<ul style="list-style-type: none"> - preveriti možnost in način uvedbe izpraznitvenega naloga; - sprememba zakonodaje;
komercialno zavarovanje za kritje stroškov morebitne prisilne izselitve	MOP, MF, zavarovalnice	2016	<ul style="list-style-type: none"> - preveriti možnost uvedbe komercialnega zavarovanja;
uvedba skupnega inšpekcijskega nadzora	MOP, MF, FURS – inšpekcijske službe	2015 – izvajanje	<ul style="list-style-type: none"> - medresorska skupina za iskanje in pripravo uvedbe skupnega inšpekcijskega nadzora;
zagotovitev ustreznih podatkov o stanovanjih	MOP, GURS	2015–2020	<ul style="list-style-type: none"> - evidenca praznih stanovanj, evidenca nelegalnih gradenj, evidenca najemnih poslov;
sprejem oziroma prilagoditev ustrezne predmetne zakonodaje ¹	MF, FURS, MOP	2018	<ul style="list-style-type: none"> - uvedba finančnih spodbud za oddajo stanovanj; - uvedba sankcij za nelegalno oddajanje in učinkovitejše izvajanje nadzora; - dodatne finančne obremenitve na nezasedena stanovanja; - aktivnosti za pozitivno osveščanje prebivalstva;

Javna služba za najemniško upravljanje

Aktivnosti	Nosilec	Rok	Opis aktivnosti
sprememba SZ-1	MOP	2016	<ul style="list-style-type: none"> - zagotovitev izvajanja take službe znotraj SSRS; - obveznost letnega in rednega poročanja MOP;
izvajanje javne službe	SSRS	2016 – priprava pilotnega projekta	<ul style="list-style-type: none"> - opis nalog; - kadri in organizacija v obstoječem okviru – minimalno širjenje; - izvajanje;
poročanje na letni ravni (glej pri poglavju o SSRS)	SSRS	od 2015 dalje	<ul style="list-style-type: none"> - priprava letnih poročil; - priprava poročil na poziv;
subvencioniranje potencialnih izgub SSRS iz naslova tega ukrepa	MF, MOP	2017	<ul style="list-style-type: none"> - na osnovi pilotnega projekta se oceni potreba po zagotavljanju kritja potencialnih izgub SSRS zaradi neplačil najemnin in stroškov najemnikov v teh stanovanjih;

¹ Če se bodo morebitne finančne olajšave oziroma bremenitve reševale v okviru Zakona o davku na nepremičnine, se dopušča možnost preureditve predlaganih sprememb teh aktivnosti.

VEČJA DOSTOPNOST STANOVANJ**Nova najemniška politika**

Aktivnosti	Nosilec	Rok	Opis aktivnosti
vzpostavitev skupnega telesa za izvedbo ukrepa	MOP MDDSZ, lokalne skupnosti	2016	- priprava seznama potrebnih ukrepov in aktivnosti, da se izvede opisani ukrep; - izvedba ukrepa; - redno poročanje;
vzpostavitev povezav med bazami podatkov in zagotovitev transparentnosti	MDDSZ, MOP in lokalne skupnosti	do 2018	- zagotovitev povezljivosti podatkov o višini javnih sredstev, ki jih država namenja upravičencem;
študije izvedljivosti odprave neprofitne najemnine in uvedbe stanovanjskega dodatka	MOP	2015–2016	- analiza stanja na področju neprofitnega najema; - analiza potreb po stanovanjskem dodatku; - priprava metodologije za izračunavanje najemnin za javna najemna stanovanja - testno izračunavanje najemnin za javna najemna stanovanja in potreb po višini sredstev za stanovanjski dodatek; - priprava metodologije izračunavanja stanovanjskega dodatka; - predlog načina odprave neprofitne najemnine in uvedbe stanovanjskega dodatka;
predlog projekta za odpravo neprofitne najemnine in uvedbo stanovanjskega dodatka	MOP	2016	- predvideti zakonodajne spremembe; - imeti vzpostavljeno sodelovanje z vsemi relevantnimi akterji (resorji, lokalne skupnosti itd.);
sprememba SZ-1	MOP	2016, 2017	- uveljavitev načela nadomestitve vsakega prodanega javnega najemnega stanovanja z vsaj enim javnim najemnim stanovanjem; - sprememba terminologije na področju najemnih stanovanj in odprava neprofitnega najema; - uvedba stanovanjskega dodatka; - ureditev področja preverjanja in fleksibilnosti spreminjanja/urejanja pravic do uporabe javnih najemnih stanovanj;

Shema za mlade

Aktivnosti	Nosilec	Rok	Opis aktivnosti
zagotovitev ponudbe cenovno ugodnih stanovanj za mlade, ki prvič rešujejo stanovanjsko vprašanje	SSRS	izvedba pilotnega projekta 2015	- SSRS v okviru svojih prostih kapacitet zagotovi nekaj stanovanj za pilotni projekt, kjer se preveri interes mladih;
	SSRS, druge neprofitne stanovanjske organizacije in ostali	2016	- priprava sheme na osnovi izkušenj pilotnega projekta; - aktivno promoviranje; - zagotavljanje zadostne ponudbe na področjih, kjer je povpraševanje; - poročanje na MOP;
	SSRS	2016	- priprava mehanizmov za financiranje izgradnje ali nakupa najemnih stanovanj za mlade;

Aktivnosti	Nosilec	Rok	Opis aktivnosti
izgradnja stanovanjskih skupnosti za mlade	SSRS, občine in ostali	izvedba pilotnega projekta 2016	- priprava pilotnega projekta v obliki javno-zasebnega partnerstva; - spremljanje izvedbe projekta; - izvedba analize projekta in poročanje MOP;
	SSRS, MOP občine, NSO, nevladne organizacije in ostali	2017	- priprava sheme na osnovi izkušenj pilotnega projekta; - aktivno promoviranje; - zagotavljanje zadostne ponudbe na področjih, kjer je povpraševanje; - poročanje na MOP;
	SSRS	2017	- priprava mehanizmov za financiranje izgradnje bivalnih skupnosti;
najem s kasnejšim odkupom	SSRS, MOP in druge NSO	2016	- preveriti povpraševanje po takem instrumentu; - stanovanjski sklad skupaj z MOP pravi instrument s potrebnimi spremembami zakonodaje, ki dosedanjemu najemniku omogoča prodajo stanovanja po ugodnejši ceni; - vsako prodano javno stanovanje je treba nadomestiti z novim;
deljeno lastništvo stanovanja	SSRS	2016	- preveriti povpraševanje po takem instrumentu; - s pilotnim projektom na nekaj stanovanjih se preveri primernost ukrepa;

Primerno bivalno okolje za starejše

Aktivnosti	Nosilec	Rok	Opis aktivnosti
izgradnja stanovanjskih skupnosti za starejše	SSRS, občine in ostali	izvedba pilotnega projekta 2016	- priprava pilotnega projekta v obliki javno-zasebnega partnerstva; - spremljanje izvedbe projekta; - izvedba analize projekta in poročanje MOP;
izgradnja stanovanjskih skupnosti za starejše	SSRS, MOP občine, NSO, nevladne organizacije in ostali	2018	- priprava sheme na osnovi izkušenj pilotnega projekta; - aktivno promoviranje; - zagotavljanje zadostne ponudbe na področjih, kjer je povpraševanje; - poročanje na MOP;
izgradnja stanovanjskih skupnosti za starejše	SSRS	2018	- priprava mehanizmov za financiranje izgradnje bivalnih skupnosti;
programi MDDSZ za ciljne skupine	MDDSZ	2015	- vzpostavitev medresorske koordinacijske skupine MDDSZ in MOP;
odkup stanovanja z doživljenjsko rento	SSRS, JSS, NSO	2016	- priprava pilotnega projekta v obliki javno-zasebnega partnerstva; - spremljanje izvedbe projekta; - izvedba analize projekta in poročanje MOP; - zagotavljanje sredstev za aktivno promoviranje sheme;

Shema zagotavljanja namenskih stanovanjskih enot

Aktivnosti	Nosilec	Rok	Opis aktivnosti
shema zagotavljanja namenskih stanovanjskih enot	SSRS (lokalne skupnosti)	2016 – priprava sheme; 2017 – začetek izvajanja sheme;	- vključitev potreb resorjev; - vključitev potreb lokalnih skupnosti; - določitev programa izvajanja sheme; - določitev proračuna za izvajanje sheme – vključno s finančnimi viri; - izvajanje sheme;
Shema za zagotavljanje stanovanjskih enot za deložirane posameznike in družine	MDDSZ, MOP, SSRS	2015- 2017	- pilotni projekt, na osnovi katerega bodo pripravljene celovite systemske rešitve;

Stanovanja za prebivalce s posebnimi potrebami

Aktivnosti	Nosilec	Rok	Opis aktivnosti
stanovanja za prebivalce s posebnimi potrebami	MDDSZ (lokalne skupnosti)	2020	- analiza potreb; - izvedba postopkov pridobivanja in upravljanja stanovanj; - sredstva bodo zagotovljena iz Operativnega programa za evropsko kohezijsko politiko 2014-2020 (predvidena okvirna višina 21.000.000 EUR);

PRENOVA STANOVANJSKEGA FONDA**Zagotovitev pogojev za energetska prenova stanovanjskega fonda**

Aktivnosti	Nosilec	Rok	Opis aktivnosti
prenova SZ-1	MOP	2015	- preučiti možnost od rezervnega sklada ločeno financiranje energetske prenove večstanovanjskih stavb v razpršenem lastništvu;
promocijske aktivnosti	Eko sklad; MZI, MOP	2015–2025	- informiranje o pozitivnih učinkih energetske sanacije, poudarjati znižanje energetske revščine;
energetsko pogodbenišтво	MZI	2015–2020	- izvedba v skladu z Operativnim programom za kohezijsko politiko 2014–2020; - izvedba 10 pilotnih projektov energetske sanacije sosesk večstanovanjskih stavb v okviru CTN z vzpostavitvijo pisarne – 10 milijonov eurov;
posebni ukrepi za reševanje energetske revščine	MZI, MDDSZ, Eko sklad	2015–2020	- opredelitev energetske revščine (rok 2016); - izvedba v skladu z Operativnim programom za kohezijsko politiko 2014–2020; - subvencioniranje ukrepov v gospodinjstvih z nizkimi prihodki za reševanje energetske revščine – 5 milijonov eurov;
finančni instrumenti za financiranje prenove večstanovanjskih stavb	MZI, MF, MOP, MP	2016	- iskanje novih instrumentov financiranja energetske prenove večstanovanjskih stavb;

Celovita prenova stanovanjskih sosesk

Aktivnosti	Nosilec	Rok	Opis aktivnosti
projekti celovite prenove	MOP, lokalne skupnosti	2015–2025	- vpeljava mehanizma CTN; - vključitev projektov celovite prenove stanovanjskih sosesk v nabor projektov za izvajanje prek mehanizma CTN;
finančni instrumenti za financiranje celovite prenove stanovanjskih sosesk	MGRT, MOP	2015–2025	- iskanje in vpeljava novih instrumentov financiranja projektov celovite prenove stanovanjskih sosesk;

Funkcionalna prenova enostanovanjskih stavb

Aktivnosti	Nosilec	Rok	Opis aktivnosti
sprememba prostorske zakonodaje	MOP	2016	- omogočiti, da se enostanovanjske stavbe lahko predelajo v dvostanovanjske stavbe kot samostojna stanovanja, odpraviti pretirane zahteve po zagotavljanju parkirnih mest;
sprememba gradbene zakonodaje	MOP	2015	- preučiti, ali so potrebne dodatne poenostavitve gradbene zakonodaje;
sprememba lokalnih prostorskih aktov	lokalne skupnosti	2015–2025	- lokalna pravila nadomestiti z državnimi, ob tem pa za posebne primere občinam dopustiti odstopanja od njih;

GRADNJA NOVIH STANOVANJ, KJER JE POTREBA PO NJIH NAJVEČJA**Gradnja javnih najemnih stanovanj**

Aktivnosti	Nosilec	Rok	Opis aktivnosti
metodologija za določitev PROSO	MOP	2016	- priprava metodologije za določitev prioritarnih razvojnih območij za potrebe stanovanjske oskrbe; - analiza občinskih prostorskih načrtov in prenova strateških usmeritev za načrtovanje stanovanjske gradnje;
prenova SPRS	MOP	2015/2016	- vključitev področja stanovanj v SPRS; - opredelitev PROSO; - priprava splošnih smernic za poselitev tudi za področje stanovanj;
javno-zasebno partnerstvo	lokalne skupnosti	2015–2025	- prispevek za komunalno opremljena zemljišča; - jasna opredelitev ciljev za stanovanjsko oskrbo na lokalni ravni;
finančne spodbude za investitorje in upravljavce javnih najemnih stanovanj	MF, FURS	2015–2025	- uvedba finančnih spodbud za vlaganja v gradnjo in upravljanje javnih najemnih stanovanj;
zakonodaja – SZ-1	MOP	2016	- zakonsko določiti obveznost ureditve evidence javnih najemnih stanovanj v REN in določitev sankcij, če se ta evidenca ne uredi; - uveljaviti obveznost rednega sporočanja podatkov vseh upravljavcev javnih najemnih stanovanj;

Aktivnosti	Nosilec	Rok	Opis aktivnosti
zagotavljanje finančne podpore za gradnjo	SSRS	2016–2025	- financiranje v obliki JZ-partnerstev, dolgoročna posojila;
vlaganje višjih prihodkov lastnikov javnih najemnih stanovanj	SSRS, javni skladi in NSO	2018–2025	- po uvedbi stanovanjskega dodatka in ukinitvi neprofitne najemnine se povečani prihodki namenijo za zagotavljanje nove ponudbe javnih najemnih stanovanj;
zagotovitev ustreznih podatkov o zemljiščih	MOP, GURS	2015–2020	- vzpostavitev evidence stavbnih zemljišč;

Aktivna zemljiška politika

Aktivnosti	Nosilec	Rok	Opis aktivnosti
priprava nove zakonodaje	MOP	2015	- področje zemljiške politike; - mehanizmi/instrumenti zemljiške politike;
poraba namenskih virov financiranja	lokalne skupnosti	2015–2025	- finančni prihodki občine iz mehanizmov zemljiške politike morajo biti obvezno porabljeni za stanovanjsko oskrbo in višjo kakovost bivanja;
davek na nepremičnine	MF, FURS, MOP	2017–2020	- uvedba davka na nepremičnine; - preučitev vpeljave sistemskih rešitev, ki bi omogočale prilagajanje davčnih instrumentov na lokalni ravni;

PODPORNI PROJEKTI

Stanovanjski sklad Republike Slovenije – nosilec izvajanja nacionalne stanovanjske politike

Aktivnosti	Nosilec	Rok	Opis aktivnosti
sprememba SZ-1	MOP	2016	- razširitev nalog in pristojnosti SSRS; - zagotoviti obveznost rednega poročanja na MOP;
vzpostavitev javne službe za najemniško upravljanje	SSRS	2016	- reorganizacija SSRS, priprava pilotnega projekta in priprava programa izvajanja službe; - vzpostavitev povezav za izvajanje na lokalni ravni (sodelovanje z lokalnimi skupnostmi); - zagotoviti jasnost evidenc na SSRS; - aktivno informiranje prebivalstva o novem instrumentu; - poročanje na MOP;
vzpostavitev skupnih instrumentov/povezav za zagotavljanje prenove stanovanjskih stavb	SSRS in Eko sklad	2015–2020	- oblikovanje povezav med instrumenti/ukrepi za zagotavljanje celovite prenove stanovanjskih stavb; - skupna ponudba instrumentov/ ukrepov; - skupna promocija instrumentov (povezava aktivnosti informiranja prebivalstva);
aktivacija stanovanj iz sheme slabih terjatev bank	SSRS, DUTB, MF	2015	- MF in DUTB pripravita seznam stanovanj iz sheme prenesenih terjatev; - SSRS preuči vsa stanovanja in poda predlog možne vključitve stanovanj v stanovanjski fond, s katerim upravlja SSRS; - priprava podlag za spremembo zakonodaje, da lahko SSRS sodeluje na javnih dražbah;

Mreže za informiranje in osveščanje

Aktivnosti	Nosilec	Rok	Opis aktivnosti
medgeneracijski centri	nevladne organizacije, MDDSZ, MOP	2015–2025	<ul style="list-style-type: none">- osveščanje o različnih oblikah- bivanja pri starejši osebah;- vključitev informacij o možnih rešitvah stanovanjskega vprašanja v projekte NVO;- zagotavljanje sredstev za izvajanje projektov osveščanja o kakovosti bivanja;
energetske svetovanje	EnSvet.si, IZS, ZAPS	2016	<ul style="list-style-type: none">- razširitev svetovanja lastnikom stanovanjskih stavb za izvajanje različnih oblik prenove;

PRILOGA 2: IZBRANI KAZALNIKI S STANOVANJSKEGA PODROČJA

	cilj NSP	kazalnik	Izhodiščna vrednost (leto 2011)	Ciljna vrednost kazalnika 2018	Ciljna vrednost kazalnika 2022	Ciljna vrednost kazalnika 2025
1		število stanovanj	853.656 ⁽⁶⁾	864.656	889.654	905.654
2		število dokončanih stanovanj v javni lasti po letih	450	800	1.000	1.500
3		število stanovanj na 1.000 prebivalcev	415 ⁽⁶⁾	421	433	440
4		stanovanjske stavbe – vrednost opravljenih gradbenih del – fizične in pravne osebe skupaj [v 1.000 eurih]	275.572	300.000	350.000	400.000
5		sredstva, namenjena rekonstrukciji in investicijskemu vzdrževanju stavb (izraženo z vrednostjo opravljenih gradbenih del) [v 1.000 eurih]	34.565,7	42.100	43.200	44.000
6		gostota naseljenosti stanovanj [m ² /prebivalca]	27,4	28,1	29	29,5
7		delež prebivalcev, prebivajočih v prenaseljenih stanovanjih [%] – iz ankete SILC	16,6 ⁽⁶⁾	16	15	14
8		delež stanovanj v javni lasti ⁽¹⁾	5,6	5,6	5,6	5,6
9		število najemnih stanovanj v javni lasti ⁽²⁾	20.460	25.000	28.700	33.000
10		lastništvo naseljenih stanovanj – delež najemnih stanovanj [%]	9	11	14	16
11		stopnja stanovanjske mobilnosti	6,2	6,5	7	7,5
12		izdatki gospodinjstev za stanovanjske najemnine, vodo in energijo [%]	19,4	19,4	19,4	19,4
13		delež prebivalcev v stanovanjih brez osnovne infrastrukture ⁽³⁾	15,5	14	12	10
14		delež naseljenih stanovanj, opremljenih z osnovno infrastrukturo ⁽³⁾	82,4	86	90	93
15		število nezasedenih stanovanj, opremljenih z osnovno infrastrukturo ^(3,4)	89.908	70.000	50.000	40.000
16		delež naseljenih stanovanj v javni lasti, opremljenih z osnovno infrastrukturo [%] ^(3,4)	77,6	80	82	85
17		delež oseb, ki živijo v stanovanjih z najmanj eno od naslednjih težav: puščajoča streha; vlažne stene, vlažni temelji ali tla; trhli okenski okvirji ali trhla tla [%]	32,4 ⁽⁵⁾	30	25	20
18		število stanovanj, zgrajenih v okviru stanovanjskih kooperativ	0	20	60	100

(1) Stanovanja v javni lasti: upoštevana vsa stanovanja v lasti pravnih oseb, ki sodijo v javni sektor (vključena tudi podjetja v lasti države), vir SURS (za leto 2011).

(2) Najemna stanovanja v javni lasti: najemna stanovanja v lasti občinskih in medobčinskih stanovanjskih skladov in Stanovanjskega sklada RS – vključene bivalne enote, vir MZIP (za leto 2011).

(3) Osnovna infrastruktura: notranje stranišče, kopalnica, elektrika, voda v stanovanju, daljinsko ali centralno ogrevanje.

(4) Počitniška stanovanja niso všteta.

(5) Podatek za leto 2010.

(6) Podatek za leto 2012.

PRILOGA 3: SPREMLJANJE DOSEGANJA PREDVIDENIH UČINKOV NACIONALNEGA STANOVANJSKEGA PROGRAMA

Prednostna področja in ukrepi	
(Namen, cilj ukrepa)	(Predvideni učinek)
Aktiviranje obstoječega stavbnega fonda	
<p>Ureditev najemnih razmerij: dolgotrajnost sodnega postopka pri odpovedi najemnih pogodb iz krivdnih razlogov (neplačilo najemnin, neustrezno ravnanje z nepremičnino ipd.) destimulira lastnike nepremičnin pri oddaji stanovanj in spodbuja oddajanje na črno, kar izrazito poslabšuje pravno varstvo najemnikov v teh stanovanjih.</p>	<p>S pospešitvijo sodnih postopkov bodo lastniki stanovanj bolj zainteresirani za oddajo stanovanj in za legalizacijo sedanjih najemnih razmerij. Izboljšala se bosta pravno varstvo najemnikov (izhajajoč iz najemne pogodbe) in pravno varstvo najemodajalcev (možnost hitreše deložacije v primeru neplačevanja najemnine in stroškov ali neustrezne rabe stanovanja). Zmanjšal se bo delež stanovanj, oddanih na črno.</p>
<p>Okrepijo se inšpekcijske službe na področju nadzora najemnih razmerij.</p>	<p>Izboljšala se bosta pravno varstvo najemnikov (izhajajoč iz najemne pogodbe) in pravno varstvo najemodajalcev (možnost hitreše deložacije v primeru neplačevanja najemnine in stroškov ali neustrezne rabe stanovanja). Zmanjšal se bo delež stanovanj, oddanih na črno.</p>
<p>S ciljnim finančnim ukrepi se spodbudi oddajanje stanovanj in sankcionira lastnike stanovanj, ki le-teh ne oddajajo.</p>	<p>Povečal se bo delež najemnih stanovanj v stavbnem fondu in zmanjšal delež statistično nezasedenih stanovanj, še posebej na območjih, kjer je povpraševanje po stanovanjih največje. Finančne spodbude in sankcije bodo pripomogle k zmanjšanju deleža stanovanj, oddanih na črno, in tako prispevale k ureditvi, legalizaciji najemnih razmerij. S temi ukrepi se poveča ponudba najemnih stanovanj na trgu, kar posledično vpliva na višino najemnin.</p>
<p>Predpogoj za aktiviranje obstoječega stanovanjskega fonda je ureditev evidenc o najemnih in kupoprodajnih poslih z nepremičninami in o lastništvu stanovanj v REN in ureditev centralne evidence stanovanj. Podatki o lastništvu v REN so neurejeni predvsem za stanovanja v javni lasti.</p>	<p>Dosežen bo boljši pregled nad obsegom in kakovostjo stanovanj v javni lasti, z evidenco najemnih poslov pa bo omogočen učinkovitejši nadzor nad najemnimi razmerji, zmanjšala se bo nelegalna oddaja stanovanj. Boljše evidence bodo omogočale lažje spremljanje izvajanja in oblikovanje državnih politik na stanovanjskem področju.</p>
Večja dostopnost do stanovanj za ranjivejše skupine prebivalstva	
<p>Nova najemninska politika: Odpravi se neprofitna najemnina in uvede stroškovna najemnina v javnih najemnih stanovanjih.</p>	<p>Upravljavcem javnih najemnih stanovanj se omogoči dohodek od oddaje, s katerim lahko bolje upravljajo s stanovanjskim fondom. S tem ukrepom se dosežeta večji interes investitorjev (javni in zasebni sektor) za vlaganje v javna najemna stanovanja in povečanje ponudbe najemnih stanovanj (tudi legalizacija obstoječih najemnih razmerij). Stroškovne najemnine odražajo lokacijo stanovanja in vplivajo na gibanje cen na najemnem trgu.</p>
<p>Plačilna sposobnost ekonomsko najšibkejšega prebivalstva se korigira z uvedbo stanovanjskega dodatka.</p>	<p>Z vključitvijo socialnih pomoči na področju najema v enoten sistem socialnih pomoči bo zagotovljeno transparentno in pravičnejše dodeljevanje pomoči iz javnih sredstev.</p>
<p>Shema za mlade</p>	<p>Ponudi se širok nabor možnosti za reševanje stanovanjskega vprašanja, poleg najema tudi odločitev za ureditev lastnega stanovanja. Spodbudi se osamosvajanje mladih in doseže sposobnost lastnega reševanja stanovanjskega problema. Razbremeni se pritisk na javni najemni stanovanjski fond.</p>

<p>Ureditev primernega bivalnega okolja za starejše Zagotovitev ustreznih stanovanj za starejše: izboljšanje bivanjskih in ekonomskih razmer starejših: prilagojena zasnova stanovanjskega fonda za zagotavljanje ustrezne ravni oskrbe starejših in racionalno rabo stanovanjskega fonda ob hkratnem zmanjševanju stanovanjskih stroškov.</p>	<p>Uvedeni mehanizmi za spodbujanje sobivanja starejših oseb v skupnih gospodinjstvih – v stanovanjih, ki so funkcionalno primernejša in prilagojena potrebam starejših prebivalcev in omogočajo zmanjšanje stanovanjskih stroškov posameznikov. Možnosti za nastanitev v oskrbovanih stanovanjih bodo izboljšane.</p>
<p>Shema zagotavljanja namenskih stanovanjskih enot Pripravljena bo shema za dolgoročno zagotavljanje namenskih stanovanjskih enot, in sicer s sodelovanjem vseh relevantnih resorjev in lokalnih skupnosti.</p>	<p>Zagotovljeno bo zadostno število bivalnih enot. Omogočena bo lažja dostopnost do stanovanj, in sicer z odpravljenimi arhitekturnimi ovirami in drugimi ovirami grajenega okolja tako, da je omogočeno neovirano gibanje oseb s posebnimi potrebami. Zagotovljena bodo prehodna stanovanja za skupine prebivalcev s posebnimi socialnimi potrebami.</p>

Prenova stanovanjskega fonda	
<p>Zagotovitev pogojev za energetska prenova stanovanjskega fonda Zagotovljeno bo izboljšanje bivalnega standarda stanovalcev, zmanjšanje potreb po gradnji stanovanj na kmetijskih in drugih nepozidanih zemljiščih, zmanjšanje potreb po energetskih virih in izboljšanje ogljičnega odtisa.</p>	<p>Izboljšana bo kakovost bivanja, funkcionalnost in primernost stanovanjskega fonda, zmanjšana bo raba energije stanovanjskih stavb, znižani bodo stroški in povečana stanovanjska mobilnost. Povečana bo gradbena aktivnost na področju prenove stanovanjskih stavb.</p>
<p>Celovita prenova stanovanjskih sosesk Projekti celovite prenove stanovanjskih sosesk bodo financirani iz različnih virov financiranja.</p>	<p>Izboljšana bo kakovost bivanja prebivalcev stanovanjskih sosesk, zlasti v urbanih središčih.</p>

Gradnja novih stanovanj, kjer je potreba po njih največja	
<p>Gradnja javnih najemnih stanovanj Določena bodo prioriteta razvojna območja za potrebe stanovanjske oskrbe in usmerjanje izvajanja nacionalne stanovanjske politike na lokalni in regionalni ravni.</p>	<p>Povečana bo ponudba stanovanj v bližini delovnih mest in zmanjšane bodo potrebe po dnevni delovni migraciji med naselji. Zmanjševala se bodo sredstva, potrebna za gradnjo prometne infrastrukture zaradi povečevanja dnevni delovni migracij. Zmanjšani bo pritisk gradnje na kmetijskih zemljiščih na robu obstoječih naselij. Poselitvena struktura bo strnjena. Povečana bo stanovanjska mobilnost prebivalstva.</p>
<p>Aktivna zemljiška politika Vzpostavljeni bodo formalni pogoji za izvajanje zemljiške politike in zagotavljanje zadostne količine komunalno opremljenih zemljišč za stanovanjsko gradnjo na območjih, kjer je izkazana največja potreba po zagotavljanju stanovanj.</p>	<p>Poenoteno bo gospodarjenje s stavbnimi zemljišči. Javna sredstva bodo vložena (v obliki zemljišč) in posledično bo nižja končna cena stanovanja. Lažje in učinkovitejše bo izvajanje projektov v javno-zasebnem partnerstvu. Doseženo bo učinkovito in hitro izvrševanje javnih koristi na področju urejanja prostora, oblikovana bodo partnerstva za vlaganja, npr. v smislu združništva.</p>

PRILOGA 4: SHEMA IZVAJALSKIH STRUKTUR

ODLOČANJE

Svet za stanovanjsko politiko pri Vladi RS

- zagotavlja medsektorsko sodelovanje;
- sprejema odločitve za izvajanje stanovanjske politike;
- potrjuje program dela (poslovni načrt) SSRS;

USTVARJANJE & VODENJE POLITIK

NOSILEC STANOVANJSKE POLITIKE**Ministrstvo, pristojno za stanovanja = MOP/Direktorat za prostor, graditev in stanovanja**

- ustvarja in vodi stanovanjsko politiko;
- pripravlja stanovanjsko in prostorsko zakonodajo;
- nudi administrativno podporo Svetu za stanovanjsko politiko pri VRS;

Ministrstvo, pristojno za socialne zadeve = MDDSZ

- določa socialne standarde na področju stanovanj;
- izvaja mehanizem dodeljevanja stanovanjskega dodatka;
- izvaja socialne programe, vezane na stanovanjsko oskrbo;
- določa potrebe po stanovanjih za ranljive skupine;

Ministrstvo, pristojno za proračun in davčno politiko = MF

- vodi davčno politiko, ki podpira izvajanje stanovanjske politike;
- zagotavlja sredstva za izvajanje stanovanjske politike v proračunu RS;

IZVAJANJE NA NACIONALNI RAVNI

Javni stanovanjski sklad RS = SSRS

Izvaja stanovanjsko politiko na nacionalni ravni

- javno posredništvo;
- upravljanje z javnimi najemnimi stanovanji v lasti države in vodenje evidenc (v povezavi z GURS);
- ustvarjanje in izvajanje modelov financiranja/ finančnih instrumentov za stanovanjsko oskrbo na nacionalni ravni;
- financiranje gradnje javnih najemnih stanovanj za ranljive skupine v sodelovanju z občinami in resornimi ministrstvi;
- izvajanje pilotnih projektov za zagotavljanje javne stanovanjske oskrbe (primeri dobrih praks);

Nepremičninski sklad PIZ

- zagotavljanje najemnih stanovanj za upokojene in starejše;
- zagotavljanje oskrbovanih stanovanj;

Geodetska uprava RS = GURS

- vodi evidence na področju stanovanj;
- pripravlja modele izračunavanja gibanj na trgu stanovanj;
- pripravlja analize in poročila za področje stanovanj;
- podpira nosilca stanovanjske politike pri ustvarjanju in določanju resornih politik in zakonodaje za izvajanje stanovanjske politike

IZVAJANJE NA LOKALNI RAVNI

Občine (Javni stanovanjski skladi občin)

Izvaja stanovanjsko politiko na lokalni ravni

- izvajanje stanovanjske politike skozi lokalne prostorske akte (upoštevanje usmeritev na nacionalni ravni);
- vodenje aktivne zemljiške politike za zagotavljanje javne stanovanjske oskrbe na lokalni ravni;
- upravljanje z javnimi najemnimi stanovanji v lasti občin in vodenje evidenc;
- določanje potreb po stanovanjih za ranljive skupine prebivalstva, ustvarjanje pogojev in sodelovanje za njihovo zagotavljanje s SSRS;
- razvijanje modelov upravljanja z javnim stanovanjskim skladom;
- gradnja novih javnih najemnih stanovanj na lokalni ravni skozi javno-zasebno partnerstvo;

Nevladne organizacije

- izvajajo aktivnosti osveščanja in promocije različnih oblik bivanja;
- izvajajo aktivnosti na področju stanovanjske pomoči za ranljivejše skupine prebivalstva;

Sestava:

- predsednik vlade
- resorni ministri (stanovanja, sociala, finance, gospodarstvo, energetika)
- direktor SSRS
- predstavniki gospodarstva
- predstavniki civilne družbe

Ministrstvo, pristojno za gospodarstvo in kohezijsko politiko = MGRT

- ustvarja gospodarske pogoje za vlaganje v prenovo stanovanjskega fonda;
- zagotavlja uporabnost evropskih sredstev in drugih finančnih instrumentov/mehanizmov za izvajanje stanovanjske politike;

Služba vlade RS za razvoj in evropsko kohezijsko politiko

- zagotavlja uporabnost evropskih sredstev in drugih finančnih instrumentov za izvajanje stanovanjske politike;

Ministrstvo, pristojno za energetiko = MZI

- ustvarja pogoje in instrumente za izvajanje energetske prenove stanovanjskih stavb;

Ministrstvo, pristojno za stanovanja, prostor in graditev = MOP

- koordinira resorna ministrstva za izvajanje stanovanjske politike;
- vodi prostorsko politiko države (zemljiška politika, urbana prenova; usmeritev za lokalne prostorske akte);

Javni okoljski sklad – Eko sklad

- razvija in izvaja mehanizme za izvajanje energetske prenove stanovanjskih stavb;
- zagotavlja operativno sodelovanje z Javnim stanovanjskim skladom RS;

Finančna uprava RS = FURS

- izvaja davčne ukrepe, ki prispevajo k doseganju ciljev stanovanjske politike;
- vzpostavi se povezava baz podatkov z GURS in CSD za potrebe izvajanja stanovanjske politike;

Centri za socialno delo = CSD

- vodijo podatke o dohodkovnem stanju posameznikov in gospodinjstev za odločanje o pravicah do državnih pomoči iz javnih sredstev;

Inšpekcijske službe

- izvajajo nadzor nad izvajanjem zakonodaje;

Stanovanjska inšpekcija
Davčna inšpekcija
Mreže strokovnih organizacij

- izvajajo aktivnosti za promocijo ukrepov na področju energetske in funkcionalne prenove stanovanjskih stavb;
- izvajajo aktivnosti in promocijo novih načinov gradnje stanovanjskih stavb;



REPUBLIC OF SLOVENIA
**MINISTRY OF THE ENVIRONMENT
AND SPATIAL PLANNING**

RESOLUTION

on the National Housing Programme 2015–2025

RESOLUTION ON THE NATIONAL HOUSING PROGRAMME 2015 – 2025

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Pursuant to Article 142 of the Housing Act (Stanovanjski zakon, Uradni list RS [Official Gazette of the Republic of Slovenia] Nos 69/03, 18/04 – ZVKSES, 47/06 – ZEN, 45/08 – ZVEtL, 57/08, 62/10 – ZUPJS, 56/11 – Constitutional Court Decision, 87/11 and 40/12 – ZUJF) and Article 109 of the Rules of Procedure of the National Assembly (Poslovnik državnega zbora, Uradni list RS Nos 92/07 – official consolidated text and 80/13), the National Assembly of the Republic of Slovenia at its session of 24 November 2015 adopted the

RESOLUTION

on the National Housing Programme 2015–2025 (ReNSP15–25)

1. Introduction

The National Housing Programme (NSP) establishes an active housing policy through which the state will contribute to the achievement of targets defined in its development, spatial planning and social development programmes, to the regulation of the housing market and to the long-term provision of quality of life for the whole population. In drafting the new programme, public interest has been the guiding principle for establishing conditions that will offer a vast share of the population equal opportunities for addressing their housing needs. Four main targets have been highlighted that must be achieved in order to put in place an effective and balanced housing policy, and the measures necessary to achieve these targets have been defined.

Because of the volatile economic situation a five-year period has been set for implementing the National Housing Programme, which will allow for a realistic realisation of planned measures, and which will go hand in hand with the implementation of the Multi-annual Financial Perspective 2015-2025. The document focuses on four fields where priority projects aimed at stabilizing the housing supply in Slovenia will be implemented. Measures will be carried out in a chronological order; first actions will be implemented to establish conditions for efficiently achieving targets.

The implementation of the National Housing Programme will be monitored by a series of determined indicators linked to the implementation of measures and actions, and the achievement of the four main targets. The resulting analysis will be the basis for assessing the measures proposed. It will contain recommendations for possible adaptations and further actions and will be the basis for drafting the next action plan. The achievement of programme's targets will be subject to a mid-term assessment and an assessment at the conclusion of its implementation.

Housing policy is a public intervention in the housing field and is not a separate policy, as its function is to provide incentives and support to the economic development and advancement of the whole society, in terms of maintaining the population and ensuring it a quality living environment. As the National Housing Programme is a comprehensive document, the Slovenian government and all its line ministries, in particular those responsible for finance, social affairs, economic development and spatial planning have committed themselves to ensuring its effective implementation. The Housing Fund of the Republic of Slovenia is the main institution implementing the national housing policy. Local communities will contribute to the programme's efficient implementation by pursuing an effective land use policy and by providing sufficient land with infrastructure in place for building new housing, in particular public rental housing.¹ The active inclusion of other stakeholders, such as non-government organisations and other associations, will be instrumental in identifying and introducing examples of good practice for improving the housing supply, and especially in promoting changing mobility and different dwelling patterns.

2. Purpose

The current National Housing Programme is the second generation of the fundamental document adopted by the Government to contribute to the achievement of targets set in its development, spatial planning and social programmes. Previously the activities of the state were principally focused on social transfers to provide for the population's housing security, while the economic and the spatial planning impact of the housing policy remained a secondary concern.

The new approach to addressing housing needs has resulted in the drafting of this new National Housing Programme, which has a dual role. The new National Housing Programme is a document that provides a response to the actual

housing situation. In this document the state establishes conditions for implementing all citizens' constitutional right of choice in addressing their housing needs, and defines the general targets of the housing policy. At the same time this is an operative document aimed at enhancing the options for the solution of citizens' housing needs. It focuses in particular on providing quality life for vulnerable population groups by taking into consideration their specific needs.

On the bases of data analyses and discussions held while drafting the new National Housing Programme the document sets general and long-term housing policy targets; such as the need for a balanced supply of housing on the market, provision of easier access to housing, renovation of the housing stock to embrace current living and environmental trends, and encouraging greater housing mobility.

The National Housing Programme creates an environment that will make it possible to implement of long term measures for achieving the set targets. The provision of a sustainable source of financing is of paramount importance for achieving the housing policy targets.

The following five-year medium-term period will allow for the implementation of selected projects aimed at stabilizing the housing supply situation in Slovenia. The new policy framework will provide for equal opportunities and treatment for all citizens when addressing their housing needs. At the same time the measures will focus on providing well-kept and transparent data, and on encouraging the inclusion of external investors in the scheme of housing supply, that will, in turn, help relieve the pressure on public finances.

The new Programme devotes particular attention to creating conditions for providing quality of life for various target populations groups. Interlinked measures in various priority areas, in the form of project packages, will address the housing needs of two specific target population groups: the young and the elderly.

When addressing their housing needs for the first time, young people will be encouraged to rent. Measures will, therefore, be aimed towards increasing the accessibility of rental housing. The National Housing Programme plans to regulate tenancies and establish a new tenancy policy in view of increasing the supply of rental housing from the existing housing stock. On the other hand, the Programme will provide adapted measures that will provide public rental housing in areas with better employment opportunities, where the demand for housing is the greatest. In the process of becoming economically independent and creating a family, the young will now have the possibility of choosing between a vast range of measures for accessible renting (the scheme for the young) and the possibility of the functional conversion of single dwelling buildings into buildings adapted for cohabitation of different generations.

The package of measures aimed at the elderly focuses primarily on providing such living patterns that allow for high-quality health and other forms of care (sheltered housing) and enable social inclusion and mutual help (mixed-population residential neighbourhoods, closeness of social activities, functional adaptation of single dwelling buildings to facilitate multi-generational cohabitation). Keeping in mind the financial possibilities of the elderly, particular attention is paid to energy renovation solutions, which allow for a better quality of life in one's own dwelling (sale of a dwelling by means of a life annuity, energy performance contracting), renovations in view of functional adaptations and adaptations for the elderly. As most elderly people would like to stay in their own homes or would be prepared to exchange them for smaller ones, most activities will concern this type of housing stock. Cohabitation of several elderly persons in a single dwelling will be encouraged; as such a pattern has proven to be successful in increasing the quality of life.

Effective dissemination and transmission of information on options provided and alternative ways of living will prove crucial for successfully implementing of the above packages of measures. Through activities aimed at building early awareness about the advantages brought about by changed living patterns, a higher quality of life for the entire population will be attained.

A system of monitoring of the effectiveness of the implementation of the measures and the achievement of set targets of the National Housing Programme will be put in place. The ministry responsible for housing will coordinate the preparation of reports. Reports on the implementation of activities defined in the Action plan for the implementation of projects for 2015–2025 will be prepared on an annual basis. The long-term achievement of set targets of the National Housing Programme will also be reviewed. The effectiveness of the National Housing Programme will be assessed at mid-term and at the conclusion of the programme; the results will be used to make corrections to the current programme and to draft the programme for the next programming period.

3. Objectives of the housing policy

Housing policy, with its connecting character and overlap with various state-level fields, is a comprehensive instrument for reaching the targets set by a number of policies defined in the state's development, spatial planning and social documents. Previously the activities of the state had principally focused on social transfers to provide for the population's housing security, while the economic and the spatial planning impact of the housing policy remained a secondary concern. As a result the current situation is as follows:

- there is a shortage of housing in areas where the need for them is the greatest;
- there is a shortage of rental housing, in particular housing that would allow vulnerable population groups to address their housing needs;
- the share of privately-owned dwellings is very high, and this has a considerable impact on the status of the housing stock;
- the housing stock is getting older – it does not meet the energy and functionality standards of modern society and results in an increased cost of living;
- investors show no interest in investing in housing that is in the public interest;
- the legislation in force does not support the rental market – the fiscal and the housing legislation in particular do not allow for the implementation of balanced measures aimed at establishing an effective system of housing supply;
- mobility of the population is low – in the sense of preparedness to change dwellings in relation to the needs arising in different periods of life.

The implementation of the National Housing Programme is not the exclusive task of the ministry responsible for housing. Housing policy is a comprehensive policy and demands the support of the whole Government and the responsibility of all line ministries and all levels of society in order to carry out the agreed measures. Concerted action to reach the housing policy targets will create conditions for efficient economic growth, as housing supply that meets the needs of the population provides impetus to economic development, helps reduce traffic and traffic emissions, and ensures the rational use of resources. A country that provides its population with options and conditions to have adequate and affordable housing in different periods of their lives ensures equality of opportunities for all, increases social security, eliminates poverty and contributes to sustainable demographic renewal in a long-living society.

The population's quality of life depends in large part on the quality of the housing in which it lives; therefore it is paramount that the housing policy addresses issues pertaining to the quality of dwellings, and their energy and functional efficiency. High-quality housing is not only housing that allows for a long and healthy life, but, most importantly, well-built dwellings that meet the needs of their users at the lowest possible costs of maintenance and use.

3.1 *Balanced supply of adequate dwellings*

In Slovenia, the estimates of what shall be considered adequate supply of housing differ greatly from one expert to the other. Statistical data show that the number of dwellings in the housing stock exceeds the number of households; however, this does not mean that there is sufficient supply of adequate dwellings. This housing shortage is due to the discrepancy between the housing needs of the population in certain areas and the overall supply of housing and the supply of adequate housing in these areas.

The supply of housing is particularly insufficient in major cities and urban centres, where the demand – because of better employment and educational opportunities, accessibility of public authorities and services, and better traffic connections – is the greatest. Due to the high demand the property prices in these areas are higher than elsewhere. Statistical data also show that the availability of housing in peripheral and economically less favourable areas is greater and exceeds the needs of the population.

In some areas the volume of actually available dwellings is smaller because of the number of properties that remain unoccupied. Data from the 2011 Census indicate that approximately 20% of the housing stock in Slovenia is unoccupied. Significantly, this high share of unoccupied dwellings is found both in the peripheral areas and in the areas where housing prices are the highest and also the demand for housing is the highest. However, "unoccupied" or "empty" dwelling does not necessarily mean that the dwelling is indeed unoccupied. In areas with high demand dwellings are often rented illegally (rents are not declared), or they are rented legally but no person is registered as living there; they are only used occasionally, or are not fit for living and are in fact unoccupied (because of inadequate location or the owner's lack of interest to rent). The factors that contribute to the emptiness of the housing stock are inadequate location, physical condition of the dwelling or the owner's lack of interest to make use of the dwelling.

In order to provide a balanced supply of adequate dwellings it is above all necessary to bring the existing unoccupied housing stock back into residential use, and thus increase the volume of the usable housing stock. In areas with great demand for dwellings it is necessary to provide a combination of spatial planning and fiscal measures that will encourage investors to invest in the construction of adequate dwellings, and thus allow for the creation of a stable housing market in the long term. Considering that in the majority of cases people are looking for a dwelling for the first time, and are not trying to permanently address their housing need, the long-term target is the construction of rental dwellings, both public and private. This Programme envisages that the central role in the increase of the rental housing stock will be played by the Slovenian Housing Fund in cooperation with local communities; however, in providing rental housing for the elderly the Pension and Disability Insurance Real Estate Fund will continue to play its part.

In order to increase the housing stock adequate and appropriately distributed building land with infrastructure in place will be provided in the long term. In particular degraded urban areas will be targeted that are suitable for residential construction and that may bring about urban and social renewal and overall regeneration. In areas hit by depopulation, such as border and mountain areas, it is imperative to create conditions for maintaining people in these areas and to enable people who wish to remain and work there to renovate the existing housing stock; and for meeting the development policy targets by adopting adequate spatial planning solutions. The housing and residential building land tax policy must work hand in hand not only with the targets of the fiscal policy, but also with the targets of the housing policy.

Providing incentives and assistance for alternative forms of supplying dwellings, such as housing cooperatives, will help increase the number of options and choices for addressing individuals' housing needs.

3.2 Easier access to housing

Access to housing means the population's capacity to provide for itself functionally adequate housing that meets its needs. This refers in particular to the accessibility of housing for various population groups in terms of price and supply of high-quality housing to meet a variety of needs. Poor accessibility of housing is primarily due to the shortage of rental housing (only 8% of all housing stock). Most rental housing is publicly-owned. Data gathered from municipalities show that currently there are 6,600 households waiting for a rental dwelling, of which around 2,500 are in Ljubljana alone. As non-profit rent is administratively fixed and has not been changed for a number of years, it does not cover all expenses and therefore does nothing to incite interest in acquiring new non-profit rent housing. This clearly shows that the current system of "disguised social benefits" in the form of "non-profit rents" must be abandoned and that the category of rental housing must be divided into public and private rental housing, and that cost-rent reflecting the real value of the dwelling must be gradually introduced.

The situation of the rental market is bad in Slovenia; it is estimated that rental income is not declared for almost one-fourth of all rented dwellings. This not only makes the tenants' situation difficult but also reduces the state's tax income. This situation is the result of the non-regulated area of tenancies which amplifies the distrust between landlords and tenants.

Both tenants and landlords underline the inadequacy of the system, which should ensure the safety of tenancies. The result of such insecurity and bad experiences is short-term renting, renting without declaring rental income or without tenancy agreement, grey and black renting², and numerous unoccupied dwellings. The housing policy measures must ensure greater safety of both tenants and owners.

Sanctions for renting without tenancy agreements and effective control must be introduced, and quicker and more effective conducting of court proceedings concerning tenancies must be ensured. The state must implement a financial policy that will encourage owners to rent their property.

Young people, who are setting up families and have a low capacity to obtain loans as they are just starting their work careers, have extremely limited possibilities in addressing their housing needs. It is, therefore, imperative that along with the extension of the rental housing stock there are mechanisms put in place that will supply housing for young families and young single persons - both in terms of long-term rent and of rent with subsequent purchase of the first dwelling.

In providing access to housing special attention must be paid to the elderly, considering the fact that Slovenia's population is aging rapidly. According to population projections in 2060 in Slovenia more than 30% of the population will be aged 65 and more (around 650,000 people). Considering the fact that the elderly have more difficulties covering their housing expenses by themselves and that they need adapted housing, it will be necessary to provide for a larger amount of sheltered housing in appropriate locations, and extend the possibilities for other forms of cohabitation,

while taking care to maintain intergenerational co-existence and inclusion. It is crucial to encourage the renovation of the existing housing stock so that it will meet the needs of the older population. Energy renovation of buildings is an important feature of the social policy, as it may have a decisive impact on the lowering of costs associated with the use of a dwelling and, consequently, on the material situation of the population.

Another group whose housing needs must be addressed, besides the above mentioned target groups, is the most vulnerable population group, which loses their place to stay because of eviction, natural disasters, violence or financial problems; their needs must be addressed with emergency accommodation - housing units. It is estimated that there is currently a shortage of about 800 housing units in Slovenia. It is necessary to construct housing units of adequate living standard with the lowest charges. Such dwellings must never be considered a long-term solution to a housing need, but must remain exceptional, emergency forms of accommodation. Cases of social distress and of non-payment of rent result in a large number of evictions and enforcement proceedings. Evicting tenants who do not pay their rent will open up rental housing and increase the supply; however, temporary housing units are needed to accommodate evicted families and individuals, as well as to mitigate situations of profound social distress.

The expanding migration flows and their pressure on urban centres make the issue of accommodating immigrants, in particular those that will become long-term residents, a problem that must be addressed in a serious manner.

These target population groups must be provided with access to different types of housing, by means of various financial measures, amendments to legislation and implementation of pilot projects, as well as with a harmonized implementation of the social, financial, spatial planning, educational and health policies.

The necessary financial funds for improving access to housing for vulnerable social groups will also have to be secured from European funds. The European Social Fund is a European Union structural fund established to help reduce the differences in wealth and the standard of living among EU Member States. However, in order to be able to efficiently use these resources it will be necessary to establish national rules and mechanisms that will also allow municipalities and public housing funds to access these resources.

Along with the system of incentives to increase the housing supply a system of social residence benefits must be established for socially disadvantaged groups. Parallel to the introduction of cost rent for public rental housing a residence allowance must be introduced, which will increase the capacity of the economically weaker population to address their housing needs. As residential allowance is a financial transfer it is paramount that it is included in the established and operational national social relief system, that a mechanism of regular control of beneficiaries of residence allowance is put in place, that any abuse is prevented, and that interconnectivity of records is assured.

The Table below shows the funds earmarked in the national and municipal budgets in 2014 for subsidies to tenants in non-profit and market price rental dwellings. Another, concealed social transfer is represented by the difference between the cost rent and the non-profit rent. An assessment made on a sample of non-profit housing from the entire territory of Slovenia shows that this transfer amounts to between EUR 17 million and 25 million annually. The cost of this social transfer is borne by the owners, i.e. funds and other non-profit housing organisations and municipalities.

Table: Subsidies in 2014 (source: MDDZ)

Type of dwelling	Number of beneficiaries	Sum of subsidies (EUR)
Living unit (emergency accommodation)	282	144,248
Non-profit dwelling	8,112	8,866,598
Market rent dwelling	3,741	7,142,136
TOTAL	12,135	16,152,982

Publicly accessible data show that in Slovenia there are 20,460 public rental dwellings and that 8,112 beneficiaries were receiving subsidies in 2014.

3.3 Quality and functional housing

The population's quality of life prevalently depends on the quality of the housing in which it lives, making it of paramount importance that the housing policy address issues pertaining to the quality of dwellings, and their

energy and functional efficiency. Quality housing is not only housing that allows for a long and healthy life, but, most importantly, properly built dwellings that meet the needs of their users and demand the lowest possible costs of maintenance and use. The principle of providing quality and functionality must be taken into consideration both when constructing new housing and when renovating.

In Slovenia, about 70% of the housing stock is more than 30 years old, which means that many construction elements are depreciated and in need of renovation. According to the Slovenian Statistics Office in 2012, 32% of households lived in housing in bad state of repair. This indicates that the Slovenian housing stock needs both energy and functional renovation, and in some cases also other forms of upgrading, such as seismic renovation.

Renovation of the housing stock has numerous advantages over new construction, and is considered the favourite form of supply of adequate dwellings. Not only it does not require any new spatial planning interventions but helps revive degraded areas dedicated to residential use, and enables the building of new dwellings on degraded in-fill sites within settlements. Renovation makes it possible, besides supplying new housing spaces, to achieve the energy efficiency targets of the housing stock, thus reducing the energy consumption and lowering the costs linked to the use of the dwelling.

The state will focus on the establishment of a system that will simplify and, consequently, spur the implementation of renovation projects. The analysis of various financial options that are accessible to the population in view of the improvement of the housing stock's status shows that it is necessary to ensure better coordination and linking among various incentives and benefits for the renovation of dwellings and residential buildings, and to convert individual cases of good practice into a general pattern of good practice in this area.

In the period of economic crisis and lack of public funds the means for renovation will come also from European funds and from newly established national financial mechanisms, which will have to form a homogeneous and integrated system of housing renovation financing. European funds will be invested in the renovation of public buildings, while physical persons will be eligible for the Eco Fund funds.

The aim, because the dispersed ownership of multi-dwelling residential buildings and private property must be taken into due consideration, is to create such a legal and organisational framework that will establish a balance between the rights of the owner of an individual dwelling and the obligations linked to the common parts of a multi-dwelling building. Renovation of the housing stock is not only the right and the obligation of the owner, but is also in the public interest. Integrated renovations must be managed and implemented in such a way as to take into consideration all key elements of sustainable development.

Changing living habits result in changes to the living standard and of the functionality of dwellings, it is, therefore, imperative that in the overall process of planning and building of housing particular attention is devoted to information and building awareness about the importance of quality and higher functionality of dwellings. Awareness-building activities must reach all relevant housing supply operators, encouraging them to search for and consider modern, quality and rational technical, energy efficiency, environmental and financial solutions in the very phase of planning of residential neighbourhoods, as well as in the construction and renovation phases. In parallel, the effectiveness of existing housing norms in terms of building requirements and functionality will be examined, and adequate adaptations will be introduced.

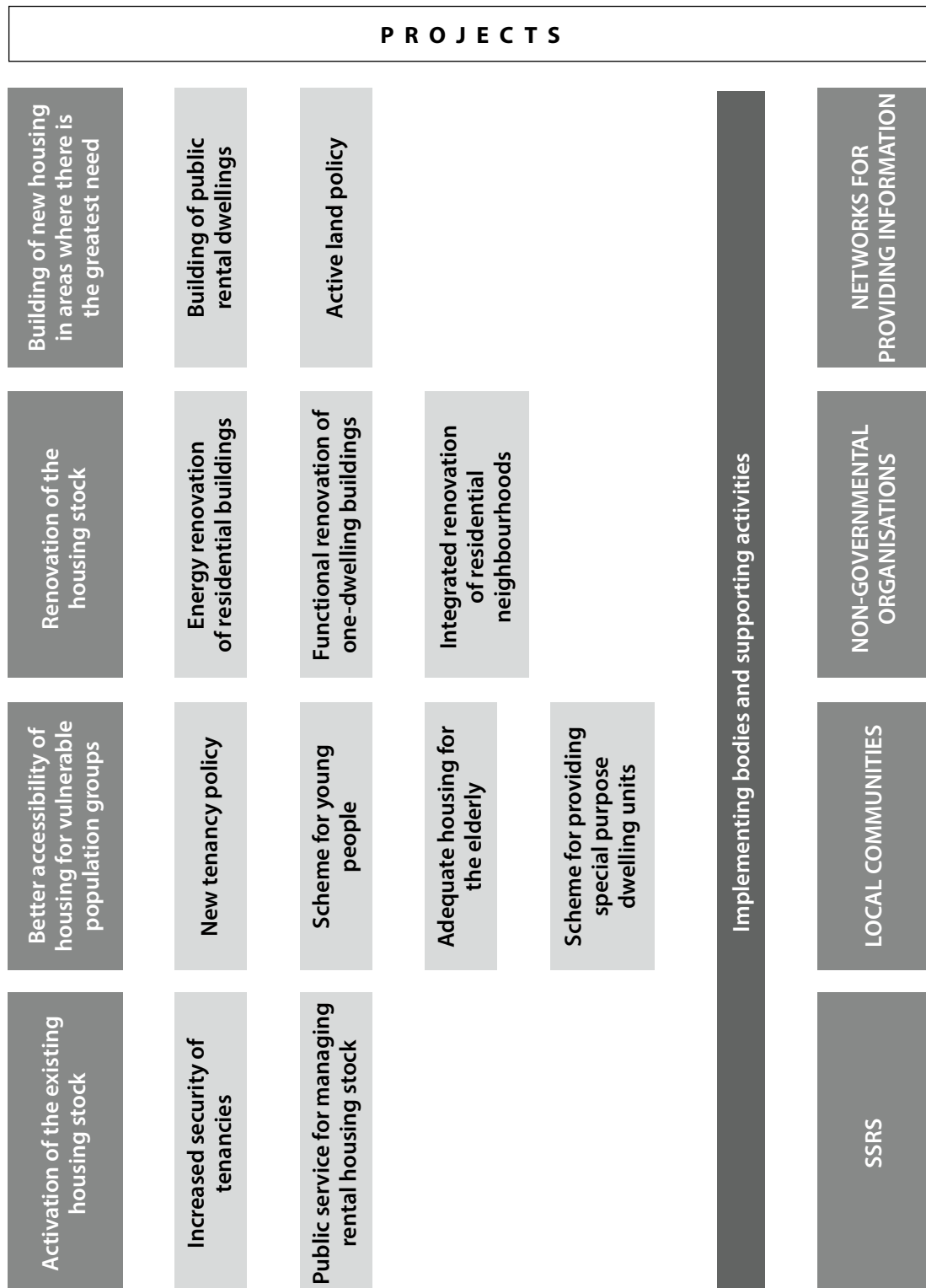
3.4 Greater housing mobility of the population

Individuals and households are meeting their changing housing needs by either changing their dwelling for another or by renovating (upgrading?) their own dwellings. As a rule, a person's housing needs within one's life cycle depend on one's current professional career, establishment and growth of a family, and transition into older age. As individuals' living needs change, their needs in terms of dwelling volume and type change as well. Initially a smaller dwelling suffices, but when a person establishes a family and the number of household members grows, the need for a larger dwelling arises. In older age, when the number of household members diminishes, the need for a different type of dwelling again arises. By facilitating and encouraging housing mobility we enable the housing supply to adapt to the needs of individuals and households in various points of their life cycle, to their targets of life and to their expectations.

By promoting greater housing mobility we want to achieve a more rational distribution of households across the existing housing stock and allow individuals and households to live in dwellings that better suit their housing needs. Housing mobility gives individuals better opportunities in terms of professional and employment choices and the possibility to adapt their living standard to their current financial means. In particular older people, with their lowered income, must sustain excessive living costs because of living in less than appropriate, too large or energy inefficient dwellings; and their dwellings often present architectural barriers.

The realisation of the target of greater mobility will, besides providing a sufficient number of dwellings and ensuring a better accessibility of quality dwellings (volume, location, functionality) for different target groups, build greater awareness among the population, in particular by encouraging new (also non-institutional) forms of social assistance and cooperation. Preparedness to move is greatest in the younger generation, whose members are unable to secure appropriate dwelling without the assistance of their parents, and among the elderly who are no longer able to sustain the maintenance charges of dwellings that had become too large for them. All of the above also opens up new possibilities of intergenerational cooperation. Harmonized implementation of social policy programmes and activities plays an important role in the building of early-stage awareness about the possibilities of modifying one's living habits and encouraging housing mobility.

Programme of projects by priority areas in the period 2015-2025:



4. Programme of projects 2015–2025

4.1 Activation of the existing housing stock

In order to attain the target of providing a sufficient number of adequate dwellings it is paramount to bring the current stock of unoccupied properties back to residential use and thus contribute to increasing the number of usable dwellings.

Necessary measures to be taken in order to activate the existing housing stock (to stir the housing market?):

- Revamping the housing legislation will increase the safety of tenancies.
- Establishment of a public service for the management of rental housing will encourage owners of unoccupied dwellings to rent their property at more favourable prices for longer periods.
- Targeted financial measures will encourage owners of unoccupied homes to rent out their property.

According to the 2011 Census approximately 20% of the housing stock in Slovenia is unoccupied.³ An important share of these unoccupied dwellings are located in urban municipalities where housing prices are the highest and the demand for housing is also the highest. At this point it must be stressed that an “unoccupied” dwelling does not necessarily mean empty dwelling. In areas with high demand dwellings are often rented illegally (rents are not declared), or they are rented legally but no person is registered as living there; are only used occasionally, or are not fit for living and are really empty (because of inadequate location or the owner’s lack of interest in renting).

4.1.1. Increased security of tenancies

On the basis of accessible data it is estimated that almost one fourth of all rental dwellings are being rented out without the tenancy agreement being registered. Such unregistered tenancies constitute a loss of tax income for the state and also significantly worsen the status (legal protection) of tenants. The dwellings that are actually empty (not rented) diminish the supply of dwellings on the market and contribute to increasing the rents of those dwellings that are legally rented.

Tenancies are in a very bad condition, and the reasons for this state are to be found in the atmosphere of distrust between landlords and tenants. The system of legal protection of tenants and landlords has been proven, in comparison to practices from abroad, to be adequate, however, certain upgrading of the system will be necessary. Linked measures adopted in various fields (legislation, conducting of court proceedings, inspections, additional mechanism) will allow for the greater stability of tenancies.

Judicial protection is the only just way of solving disputes between the tenant and the landlord in cases of termination of tenancy agreements. However, in practice proceedings relating to the termination of tenancies are, although prioritized, extremely slow. In order to provide better security of tenancies, amendments to the legislation will consider the possibility of introduction and application of the order to vacate, which would shorten the eviction procedure and, consequently, reduce the landlords’ expenses. At the same time the tenant will be allowed protection in the form of a reasonable notice, which will allow the tenant to find a new dwelling by himself.

The high cost of court proceedings and eviction present a huge burden, which in most cases is borne by the landlord.

Taking out commercial insurance will be encouraged as an additional mechanism for covering the cost of possible eviction. This mechanism will not pose an excessive burden on the tenant when concluding the tenancy agreement, but will provide greater security and diminish the risk in cases of eviction.

Measures aimed at organising the records of tenancy transactions, which the landlords must report to the Real Estate Register, have already contributed to the regulation of formal tenancies. Along with the organisation of records and improved transparency of data on the rental housing market, financial policy measures will be implemented, which will additionally stimulate owners to rent out their property. In parallel to financial incentives for renting financial charges for owners of unrented unoccupied dwellings will be introduced, as well as sanctions for owners who rent their property illegally. In this context activities aimed at promoting the “new” financial rules and forms of assistance (subsidies) and at providing information to the population will play an important role. In addition, changes will be made to the system of inspection by linking housing and tax inspection services.

The establishment of a public service for managing rental housing stock will additionally contribute towards increasing the trust between tenants and landlords.

4.1.2 Public service for managing rental housing stock

A public service for managing rental housing stock will be established with the aim of providing better safety of both tenants and landlords. The aim behind the establishment of the public service to manage rental housing stock is to increase the amount of rental housing at affordable prices below market prices, and thus increase access to rental housing for, in particular, the young and young families.

The public service for managing rental housing will operate as an intermediary, management and maintenance service for rental housing included in the scheme of the rental housing stock. The service will be established and will operate within the Slovenian Housing Fund.

The aim of the service is to act as an intermediary between the tenant and the landlord in the whole period of managing the rental dwelling. Private owners will have the possibility to transfer the management of their property to the service for the long or short term. Owners will, with a contract, transfer the management of their property to the service for an agreed period of time and for a defined cost. After the expiry of the agreed period the owners will get back their property in the agreed condition, vacant and free of charges. The ownership of the property will not change. The owner will be relieved of all tasks linked to renting, and in the long run they will also receive income from the rent. The ministry responsible for housing and the ministry responsible for finances will examine the possibility of introducing tax reliefs for owners who decide to rent their property through the Service for managing rental housing stock.

The tasks of the public service of managing rental housing stock will be carried out by the Slovenian Housing Fund, which already manages more than 3,700 rental dwellings and has ample experience in managing rental housing at both cost and non-profit rents. The Slovenian Housing Fund operates in the national interest in the whole territory of Slovenia; therefore the requirement of permanent residence in the municipality of the rental dwelling will be abolished as a condition for applying for a dwelling managed by the public service. This means that persons who do not live in the municipality where the dwelling is located may apply for such a dwelling. This will allow people to move closer to their jobs, and reduce the impact on the environment resulting from daily commuting.

Increased housing stock, lower-than-market rents and abolishment of the requirement of permanent residence will contribute to better access to housing and make it easier, in particular for young people and young families, to address their housing needs. As a consequence, the measure will contribute to the population's greater mobility.

4.2 Better access to dwellings for vulnerable population groups

The right to housing is one of the fundamental human rights, while homelessness and poor access to housing for socially disadvantaged population groups is an extremely severe form of social exclusion; for this reason the Government will, by 2015, devote special attention to the addressing of the housing need of these population groups.

Necessary measures to ensure better access to dwellings for vulnerable population groups:

- Gradual introduction of the new rental policy will simplify maintenance of rental housing, encourage investors to invest in new housing stock, and will, at the same time, provide financial assistance for payment of rents for the economically weaker population.
- Each public rental dwelling sold will have to be replaced by at least one public rental dwelling.
- The range of possible options for addressing one's housing need will be improved and extended, in particular for the young, for the elderly and for persons with special needs.
- The housing stock earmarked for addressing housing needs of the most vulnerable population groups will be increased in accordance with the demand and will be adapted so as to require minimum charges from the user.

Addressing housing needs of the vulnerable population groups is a complex and interlinked area, which covers, besides the financial and physical accessibility of housing, specific social care programmes and solutions that are adapted to particular vulnerable groups. Issues linked to the accessibility of housing for vulnerable population groups concern not only setting non-profit rents, providing subsidies for rents, shortage of public rental dwellings, and appropriate dwellings for persons with specific needs, but also the lack of different forms of assistance for people to address their housing needs by themselves. The emphasis will be placed, besides on the gradual regulation of the system of rents, on the conservation of the public rental housing stock, and this by introducing the principle that each public rental dwelling sold must be replaced by at least one (comparable) new public rental dwelling.

4.2.1 New tenancy policy

In Slovenia, the most accessible housing in terms of cost is in non-profit rent dwellings that are, in compliance with the legislation in force, provided by municipalities. According to managers of this rental stock, one of the key reasons for the shortage of non-profit rent dwellings is the inadequacy of the calculation of the non-profit rent that is defined in the legislation in force. During the past twenty years non-profit rents gradually increased, but the current situation indicates that their amount, in comparison to the market value of dwellings, is severely underestimated in certain regions, while in other regions they may even be higher than cost-rents. The main shortfall of the applicable system of calculating non-profit rents is the fact that rents are fixed administratively and do not take into consideration the location of the dwelling.

Low or excessively low rents are not the right approach to the creation of a housing and rental policy, as they only contribute to depleting the housing stock. The income from rents does not suffice to cover all maintenance costs and falls short of forming a reserve for the acquisition of new dwellings or to cover the depreciation of the property. Managing, maintenance and extension of the public rental housing stock is not a self-sufficient system and is a burden on municipal budgets, increasing public debt. Data indicate that local communities are reducing the existing public rental housing stock by selling rental dwellings⁵, while showing no interest in any substantial acquisition of new rental dwellings. With a view to preserving the current extent of the housing stock intended for providing rental housing, the principle of replacing each public rental dwelling sold with at least one public rental dwelling will be introduced in the legislation.

The weaker population's capacity to pay will be strengthened through non-profit rents and residence subsidies. The current scheme of rent subsidies in combination with non-profit rent is based on a system of concealed subsidies that in the long run pose a double burden on public funds. It is, therefore, imperative to revamp the system of rent subsidies in order to make it more transparent, more just and less burdensome upon public finances.

With the purpose of ensuring the transparency of the system of social benefits aimed at providing affordable housing, this programme and the amendments of the legislation will provide for the compulsory monitoring of the property status of all persons eligible for non-profit rent on a yearly basis, or when this property status changes. A link will be established that will allow the owner of the property to acquire the information necessary to establish and regularly verify the eligibility for non-profit rent *ex officio*. In parallel, existing common registers of all types of social transfers will be supplemented.

For each beneficiary the manager or the owner of the public rental housing will have to submit, at least once a year, information on the difference between the non-profit and the cost rent, and on the amount of the residence allowance. This will ensure the interconnectedness of data on the amount of public funds provided to the beneficiaries by the state.

Cost rent will counterbalance the market rent and will, at the same time, enable the owner to maintain their property in a state offering the tenant quality living conditions. The ministry responsible for housing will prepare a method for calculating the cost rent and propose the necessary amendments of the housing legislation. The amended legislation will allow for flexible management of the rights of persons eligible to live in public rental dwellings in accordance with their financial means and housing needs.

The transition to a system of charging cost rent will be accompanied by the introduction of a residence allowance. The current fragmented system of subsidizing non-profit and market rents will be pooled into a single residence allowance intended to improve the capacity to cover the costs of rents of the economically weaker population. Under the current National Housing Programme the ministry responsible for housing will prepare a uniform methodology for calculating the residence allowance and propose amendments to the legislation that will allow for the gradual introduction of this residence allowance.

The application of rental policy measures will ensure transparency of and control over the actual use of public funds, and a more equal allocation of social benefits from public funds will be ensured. Administrative barriers for establishing and verifying the eligibility to public rental housing and to residence allowance will be eliminated. A more just management of the right to use public rental dwellings will be ensured, which will, in turn, improve accessibility of rental dwellings for those persons who are unable to satisfy their residential needs in any other way.

The primary consideration in the formulation of the rental policy is public interest, which resides in creating the conditions that ensure the largest share of the population the opportunity to satisfy their housing needs and enable the realisation of the constitutional right to adequate housing. Legislative solutions will have to be devised and implemented for all groups of tenants and for existing tenancies that pass the test of constitutional admissibility

and the test of proportionality; and issues concerning the separation between the acquired rights and legitimate legal expectations on one side and the legal consequences of retroactive interventions on the other will have to be clarified.

4.2.2 Scheme for the young people

Providing housing for the young and young families is one of the key areas of the social policy addressing the young population. Measures addressed at young people aim mainly to provide them with their first independent dwelling, so increasing access to public rental dwellings is an absolute priority. A number of financial incentives are also put in place to assist young people in their decision to address their housing needs by acquiring property. The key role will be played by the Slovenian Housing Fund and by local housing funds, which will treat young people in a more favourable way and adapt their measures to their needs.

The housing market is less favourable for the young, considering that in Slovenia the most usual way of getting a dwelling is to buy, and young people are, as a rule, more poorly paid and have mostly fixed term contracts. High property prices and difficult access to financial resources make it very difficult for the young to move to own dwellings, to leave their parents and become independent, to establish, first, one's own household and finally a family.

Young people who are at the beginning of their careers and have little disposable income are also, for the most part, employed with fixed-term contracts or even in precarious jobs. The young are unable to buy property due to high prices and the financial risk linked to purchasing and long-term debt. On the other hand acquiring property reduces mobility and increases costs when residential needs change (marriage, children, etc.). The National Housing Programme addresses young people's needs at the moment of their transition to independent life.

The Programme's first measure targeting the young is the construction of housing communities for the young - dwellings adapted to the cohabitation of young people. The construction of this type of dwellings is, as a rule, more cost-effective than constructing separate housing units, and results in lower (more accessible) rents. This type of living is, because of the lower rents, attractive for young people, who want to be independent but are still prepared to live with their peers. Housing communities are intended for young people who have finished their studies and are no longer eligible to live in student residences, or for young people outside the academic environment who want to become independent. The proposed type is not intended to supply housing over the long term, but as initial assistance for young people in ensuring their housing independence; a time and an age limit for residence is envisaged.

Housing communities could be provided by local communities and their housing funds, youth organisations, non-government organisations, cooperatives, etc. The Slovenian Housing Fund will have the competence to support such projects through long-term loans or by entering into public-private partnerships. The National Housing Programme proposes that the Slovenian Housing Fund construct – as a pilot project – a smaller building (housing community for the young) with its own resources or in cooperation with an interested municipality, which would support the project by providing building land free of charge. The aim of this pilot project⁶ is to verify the soundness of this business model, and will be the basis for drafting permanent models of financing, cooperation and definitions of terms for young people's living standards on the basis of identified needs.

The second measure targeting young people concerns the provision of low-cost rental dwellings in areas where the demand among young people is the greatest. The Slovenian Housing Fund will, as part of its mission, provide affordable smaller dwellings for the young that will only be intended for young people and young families within a defined age limit. A pilot project is also envisaged under this measure; under which the Slovenian Housing Fund will set aside a certain number of own dwellings that will be rented exclusively to the young. On the basis of the response to the initiative and young people's identified needs a long-term plan will be prepared for providing an adequate number of dwellings in areas of the greatest demand.

Rent to buy - the possibility to acquire a publicly owned rental dwelling

Rent to buy scheme is a new management instrument, which gives the owner of the public rental housing stock the possibility to better manage the totality of the stock. The owner may take advantage of this measure in order to optimize their existing housing stock in terms of tenants' needs, maintenance costs and management of the whole stock. The measure may also be used as an autonomous housing policy measure, under which the new housing stock is identified in advance as dwellings that may be acquired after a period of tenancy, and the conditions of use and acquisition are also defined in advance.

The condition for implementing such measure is that each dwelling sold must be replaced by at least one public rental dwelling. In this way the preservation of the public rental housing stock is ensured.

Mixed property as a type of public-private partnership

In Slovenia the model of mixed property is already an established practice, which enables those interested in acquiring their homes on the free market to do so through public-private partnerships. The private partner has exclusive ownership of the dwelling and also manages it completely by themselves, while paying to the public fund (the co-owner) a monthly compensation for its use. The instrument enables households to gradually become owners of adequate dwellings for a reasonable financial burden, and thus providing a home for themselves for the long run.

This measure is a typical financial instrument and will be implemented by the Slovenian Housing Fund and local housing funds. It will increase the accessibility of housing in particular for young people and young families that are moving to own dwellings for the first time.

4.2.3 Adequate housing for the elderly

Slovenia's population is aging; in 2013 the share of persons aged over 65 was more than 17%, and the share of persons aged 80 and over is also increasing. According to the latest data published by the European Commission (The 2015 Ageing Report) the share of the elderly population (65 and over) in Slovenia will increase by 25% by 2030.

The National Housing Programme embraces the national social policy's targets in caring for the elderly and examines possibilities of alternative living solutions that may be provided for the older population. It is necessary to consider that housing needs of the elderly are specific and linked to their social and health status. Elderly people are at a major risk of poverty; among these particularly women living in one-person households are at risk.

Activities such as day centres for the elderly and inter-generational centres that are already being implemented in Slovenia contribute indirectly to addressing the housing needs of the elderly and keep the elderly better informed. Both activities provide a number of support services that enable elderly persons who need assistance and support with daily to live in a community, and also information on improving their housing and living standard; by informing on cases of good practices and counselling they contribute to changing the living habits of the elderly.

Among various solutions for addressing the risk of elderly people's housing poverty the most adequate appears the one encouraging cohabitation of elderly persons in larger or common households. Cohabitation may have different forms: either one elderly person moves into the dwelling of another person, which is more adequate in terms of location and functionality; living communities are established for the elderly in dwellings that have been constructed, renovated or adapted for this purpose and are located near day centres for the elderly or near common care centres. The inclusion of the elderly in society will be ensured through the planning of adequate dwellings within mixed neighbourhoods; this will provide them with a higher quality of life and ensure their social inclusion.

The planning of the housing stock intended for the care and housing of the elderly must imperatively take into consideration the architectural and functional requirements, as well as the principles of energy efficiency (to lower the operational costs of housing units). Suitable are those types of housing that ensure an adequate level of care, such as sheltered housing units. The most reasonable way of providing such dwellings is through public-private partnerships, which allow for supplying special purpose rental housing at affordable prices. The condition for the establishment of such public-private partnerships is that a part of the share of purpose-built dwellings corresponding to the share of public funds invested in the partnership must be dedicated to providing long-term public housing for the elderly. These special purpose public dwellings will be included in the housing stock of the public housing funds.

Acquisition of dwellings by means of a life annuity

Owners of dwellings who are no longer capable of bearing the burden of ownership will be given the possibility to sell their dwellings to a public housing fund by means of a life annuity. In this way owners will be able to exchange their property for a public tenancy without jeopardizing their social and economic safety.

The promotion and implementation of this mechanism is the responsibility of the national and local housing funds. This measure may be considered in particular in cases of renovating multi-dwelling buildings or when providing adequate housing for the elderly. It will directly contribute to the overall improvement of the housing stock, elimination of housing poverty and expansion of the public rental housing stock.

4.2.4 Scheme for providing special purpose dwelling units

In the future, co-financing for housing units will be provided by the Slovenian Housing Fund. In cooperation with local communities and line ministries the Fund will prepare a scheme to supply housing units for the period of the

implementation of the National Housing Programme. In this way the access to special purpose units will be broadened, and will not be linked to the requirement of permanent residence.

On the basis of the Operational Programme for the Implementation of the EU Cohesion Policy in the period 2014 and 2020 co-financing of dwellings for persons with special needs will be provided by the ministry responsible for social affairs.

Living units

At least 800 living units will have to be supplied in order to meet the basic needs for emergency accommodation. Under the National Housing Programme, the provision of new living units will be part of the scheme for providing special purpose housing units that will be prepared by the Slovenian Housing Fund in cooperation with local communities and line ministries. Providing housing units is the competence of municipalities, as it addresses cases of the worst social distress; therefore local communities will participate by providing building land with infrastructure in place or adequate residential areas in need of renovation.

Living units are intended as temporary accommodation for vulnerable and the most-at-risk population groups, that is persons who lose their place to stay and are at risk of becoming homeless, and persons who live in unbearable conditions (such as female victims of violence or individuals homeless after an eviction or natural disaster). Living units are by no means a long-term solution to homelessness and are intended for short-term use. These housing units ensure quality living and, at the same time, a minimum financial burden for their users.

In the coming period special attention will be devoted to providing assistance and support to persons that had been forcibly evicted. In the period 2015-2017 the MDDZ, the MOP and the SSRS will carry out a special pilot project, which will serve as basis for the preparation of integrated and systematic solutions to address the housing needs of evicted individuals and families.

Housing for people with special needs

The state and the local community ensure access to adequate housing, adapted to the needs of their users, namely persons with special needs. In this context it is necessary to consider the need for including these people in society, and for providing the services they particularly require.

Housing for those with special needs must be provided in adequate locations on the basis of analyses of their needs as prepared by the ministry responsible for social affairs in cooperation with local communities. The MDDSZ will participate with funds from the Operational Programme for the Implementation of the EU Cohesion Policy in the period 2014–2020 in supplying adequate housing units. Local communities will participate mostly by rapidly and effectively providing land with infrastructure in place.

The design of housing for persons with special needs must take into consideration specific architectural and functional requirements. Suitable types of housing are those that ensure an adequate level of providing care, enable maximum autonomy of living, and require the lowest housing costs.

4.3 Renovation of the housing stock

With the purpose of bringing back the existing housing stock in quality residential use, of increasing the mobility of the population and achieving the climate targets the measures adopted by the state in the housing field will, as a priority, address the renovation of the housing stock.

Measures necessary for the rapid renovation of the housing stock:

- Continued systemic financing of energy renovations will contribute to reducing energy losses and ensure efficient energy use in residential buildings.
- Legislation will enable effective and safe financing of renovation of multi-dwelling buildings with fragmented ownership.
- Introducing energy performance contracting will facilitate energy renovation of multi-dwelling buildings.
- Gradual introduction of mechanisms of financing from existing international financial sources will contribute to encouraging the implementation of urban renewal projects, in particular projects of integrated renovation of residential neighbourhoods.

- Functional conversion of existing single dwelling buildings into buildings with more independent housing units will contribute to increasing the quality of life and to retaining the population in rural areas.

Financial assistance is the most efficient measure for attaining energy renovation without any regulatory or other constrictions; this is clearly shown by the effective use of financial instruments offered by the Eco Fund.⁷ The task of the state is to ensure a steady influx of funds earmarked for encouraging housing renovation; in this respect the most appropriate is financing that is not directly linked to the national or the municipal budgets. In this way a regular, source of financing is ensured that is independent of daily politics. Thus legislative arrangements in energy, spatial planning, building and finances will provide for the systemic provision of funds from which housing funds and other organisations that promote reduction of heat loss and efficient energy use are financed.

Financial aspects of energy renovation of buildings must be accompanied by other, equally important measures. Among other things, due consideration must be given to finding solutions for effectively implementing renovations while taking into consideration the rights of owners of housing units in multi-dwelling buildings, in particular in the stage of financing of the renovation and use of the reserve fund. The second aspect that must be underlined, considering the age of the existing housing stock is the need to ensure, already in the phase of deciding on and planning the renovation, is a comprehensive review of the status of the multi-dwelling building, and a proposal for integrated measures that will ensure its use in the long run.

For this reason the network of energy consultants will continue to be funded. To enable it to provide comprehensive advice to property owners the network will include professional organisations - the Slovenian Chamber of Engineers, the Chamber of Architecture and spatial planning of Slovenia, the Chamber of commerce and Industry of Slovenia and the Chamber of Craft of Slovenia. These organisations, together with other professional organisations and the Slovenian Housing Fund form a pool of experts that are trustworthy and independent, who provide professionally sound and unbiased information and guidance.

4.3.1 Providing conditions for energy renovation of the housing stock

In Slovenia, more than 70% of all buildings are older than 30 years. Slovenia has committed to reducing its CO₂ footprint and its dependence on foreign energy sources. These are the bases for continuing with an intensive energy renovation of the housing stock in this programming period. In renovating single dwelling buildings, the system of granting subsidies and favourable credits through the Eco Fund will be maintained and expanded. Additionally, owners will be motivated to renovate their property through intensive information campaigns focusing on the positive impact of rehabilitation on housing costs and maintenance of comfortable living conditions.

Energy renovation in multi-dwelling buildings is more problematic and the need to come up with effective and captivating solutions is greater. The main problem is the extremely fragmented ownership structure, as each dwelling in a multi-dwelling building is owned by a different person. Any agreement concerning energy renovations among these owners, for reasons that range from their state of awareness, financial capability, and the status of the tenant or landlord, is difficult to reach, while renovations of individual dwellings are very limited and do not contribute to any significant savings. A major hindrance for the implementation of energy renovation projects in multi-dwelling buildings is the requirement of the consensus of all owners to take a loan for energy refurbishment of multi-dwelling buildings. The ministries responsible for justice, finance and housing will propose ways for solving this problem of providing loans to renovate multi-dwelling buildings; ways that will not put the owners at risk of losing their property but will, at the same time, allow owners to choose the most suitable method of financing their obligations under the renovation. The new mechanisms will also include banks, for which these mechanisms will have to be sufficiently secure and attractive so that they will be prepared to lend for housing renovation purposes.

In the Operational Programme for the Implementation of the EU Cohesion Policy for the period 2014-2020 special attention will be given to examining the possibility of introducing a new instrument for renovating multi-dwelling buildings, the so-called energy performance contracting. Energy performance contracting is a way of providing for renovation and long-term reduction of energy supply costs: for an agreed period the owners continue to pay the same costs as before, which are composed of costs for the supply of energy and energy-generating products, and costs for energy-related services, while the contractor will provide funds for energy renovation. The investment will be paid from the difference between the cost for energy of the renovated building and the previously charged energy costs. In view of increasing energy efficiency through the implementation of integrated territorial investments in cities, this measure will be allocated EUR 10 million in the new programming period.

The Operational Programme for the Implementation of the EU Cohesion Policy for the period 2014-2020 also envisages grants in the total amount of EUR 5 million for financing efficient energy use (EEU) measures to address

energy poverty in about 500 low income households. Energy poverty is becoming a major problem, as prices grow much faster than the population's income. Thus the energy expenses for dwellings in the first income quintile group of households have risen sharply and in 2010 already made up 17.4% of all available means of a household (in 2000 13.1%). The issue of energy poverty is becoming central to EU policies; however, there is yet no definition of who comprises the energy poor. In 2010 in Slovenia 6% of households were unable to suitably heat their dwellings (SURs 2012), so it is imperative to speed up the implementation of measures to reduce energy poverty. These are special measures to assist with energy renovation of households living in energy poverty. Measures will include investments and counselling, and measures to encourage changes of living habits.

Addressing energy poverty demands an integrated approach. A task force is needed - including a social worker, psychologist and a communication expert. It is necessary to find potential beneficiaries and approach them, as they do not contact the services by themselves for lack of information, motivation or other reasons (old age, social exclusion, etc.). As these persons have no means of their own, most of the investment will have to be co-financed.

In the National Energy Efficiency Action Plan 2014–2020 (AN URE 2020)⁸, Slovenia has set its national target for improving energy efficiency by 20% by 2020, in line with the requirements set out in Directive 2012/27/EU (Energy Efficiency Directive). Primary energy consumption will not exceed 7.125 million TOE (82.86 TWh) in 2020, and will not exceed the 2012 figure by more than 2%.

It is necessary to ensure – in particular when public funds are used – that integrated energy renovation of multi-dwelling buildings is ensured, and that, as stated in AN URE 2020, other measures for improving the state of buildings (sustainable renovation) will be carried out in accordance with the principles of due diligence and care. The necessary funds must be secured for existing and new measures to be implemented: funds collected from the energy efficiency contribution, resources from cohesion funds and the Rural Development Programme, and resources from the Climate Fund.

In accordance with Article 4 of the Directive 2012/27/EU a long-term strategy for the promotion of investments in the renovation of the national housing stock of both public and private residential and office buildings is being prepared. The strategy will take into account all programmes and action plans relating to this area. The strategy will be revised and updated every three years. Buildings with the lowest energy efficiency should be renovated first whenever this is cost effective and technically feasible.

4.3.2 Integrated renovation of residential neighbourhoods

In Slovenia, most real estate is privately owned, which makes implementing integrated housing renovation projects in the public interest as well as active pursuing of land policy difficult. The EU Development Programme and the Financial Perspective 2014–2020 list urban development among their priorities. The relevant programming documents identify among priority targets also urban renewal, and this will enable drawing of EU funds for all types of integrated renovations in urban areas. A new mechanism of integrated territorial investments in cities (ITI) is being introduced, under which cities in Slovenia will be eligible, in the new financial perspective, for EUR 117,000,000 of grants for the implementation of integrated development projects, including renovations of residential neighbourhoods. On the basis of sustainable urban strategies that cities will have to adopt in order to be able to draw on European funding, the cities will choose projects aimed at solving problems in a designated urban area (in a residential neighbourhood or the city centre, for instance).

Local communities and other entities may find additional resources for implementing residential neighbourhood renovation projects in other financial mechanisms provided by the European Investment Bank (such as JESSICA), the European Commission and other interested investors. These instruments were not utilized in Slovenia; therefore in this programming period special attention will be devoted to establishing and introducing refundable funding financial instruments and promoting existing instruments at both the national and local levels. Efforts will be aimed at implementing pilot projects of integrated renovation of residential neighbourhoods by using various financial instruments by 2020; these projects will serve as cases of good practice for the implementation of projects in the next programming period.

4.3.3 Functional renovation of single dwelling buildings

In areas outside urban centres and historical centres of settlements there is a prevalence of single dwelling buildings, which, considering their dimensions, could accommodate a larger number of inhabitants, but are designed as individual dwelling houses. In rural areas, in particular areas at risk of depopulation it would be sensible to allow such buildings to be converted into two- or three-dwelling buildings, which would enable different households to live in

the same building, but in separate dwellings. In this way several targets will be met: the area will not be depopulated, young people will have the possibility to become independent and the proximity of generations will allow for inter-generational assistance and contribute to strengthening social connections among the population.

Amendments to the national spatial policy and of local spatial documents and spatial planning and building legislation will make such conversion of single dwelling buildings possible. The planned amendments to the building legislation will introduce solutions that will allow making necessary minor building interventions on the basis of a simple administrative permit, while the spatial planning legislation will define space management rules.

4.4 Building of new housing in areas where there is the greatest need

The primary aim of building new dwellings must be to increase the rental housing stock.

In new buildings the following priority measures will be implemented:

- National guidelines and financial incentives for constructing new dwellings in priority development areas aimed at the housing supply will provide for a better accessibility of housing where housing needs are the greatest.
- Establishment of public-private partnerships will contribute to speeding up public rental housing building projects.
- The adoption of legislative requirements at the national level will provide for active implementation of the land policy at local levels.

Statistical data show that in Slovenia there is a high share of unoccupied dwellings in relation to the volume of the housing stock and in relation to the number of housing units needed. The housing shortage results from the imbalance in the territorial distribution of unoccupied dwellings, the quality of the housing stock, the need of the population for housing in adequate locations and the population's financial capacity to meet its housing needs.

4.4.1 Building of public rental dwellings

Shortage of housing in areas where the demand is the greatest (in cities and their outskirts) and the population's diminishing financial capacity to address their housing needs call for the state to invest in order to increase the volume of the rental housing stock. In addition to other measures (such as the service for managing rental housing, renovation), constructing new public rental housing units will also contribute towards the growth of the public rental housing stock.

As a matter of priority, activities and measures for the construction of public rental housing will be directed to areas where the needs of the population and of the private sector are the greatest. For this purpose the ministry responsible for spatial planning will, in the framework of revamping strategic spatial planning guidelines, define priority development areas for housing supply (PROSO) that will be included in the upgraded Spatial Development Strategy of Slovenia. By including PROSO in its guidelines for settlement development the ministry will manage the implementation of the national housing and spatial planning policy at both the local and regional levels in areas where the need for housing proves to be the greatest.

During the National Housing Programme programming period the Slovenian Housing Fund will give precedence to co-financing the building of new rental housing. At least 60% of the resources allocated for construction of new dwellings will therefore be directed toward constructing housing in PROSO areas.

In view of the shortage of public funds the establishment of public-private partnerships will also contribute to speeding up the delivery of public rental housing. Active implementation of the land policy at the local level will, along with other measures (financial measures, regulation of tenancies), help to create conditions that will attract investments in the public rental housing sector.

Alternative ways of living - housing cooperatives

By adopting measures in various fields the state provides the opportunity to create alternative forms of living (ownership) that will help to attain the set targets of improving the housing supply. Housing cooperatives are already being considered as one of such alternative options in view of building affordable rental housing that meet the needs of potential users (location, furnishing, volume, floor space). In most developed countries housing cooperatives are, second only to public housing funds, the major providers of rental housing at favourable rental prices. Housing cooperatives operate by way of shared purchase in the cooperative. The building land (long-term lease) is provided

under more favourable conditions by the local community. The cooperative carries out all the necessary tasks – preparing the project, constructing and managing the building. Tenants are members of the cooperative and have the right to participate in managing the building.

In the future additional possibilities for alternative forms of living will be examined, and the relevant information will be presented to the general public. This will increase the range of options offered to individuals when addressing their housing needs. In promoting alternative forms of living an important role will be played by various non-profit housing organisations and NGOs. The option that alternative forms of living would be carried out by social enterprises will also be examined, as far as possible and as appropriate.

4.4.2 Active land policy

The analysis of the production price of dwellings in multi-dwelling buildings in Slovenia in 1993-2003 showed that the major part of the cost is represented by the cost of construction; in 2003 the mean production cost was the following: cost of construction 73.5%, cost of land 16.3% and other cost (project documents, charges and contributions, supervision) 10.2%.⁹ In Ljubljana, the cost of land in the price structure is even higher and is 22%, cost of construction is 69%, and other costs 9%.

The ministry responsible for spatial planning and housing is already preparing a legal framework for land management and housing construction that will link strategic and operational spatial planning at local communities levels and will, through an active land policy, provide for rapid and efficient realizing of public interest in spatial planning, while incentivizing the establishment of partnerships and providing investments, such as low-profit housing organisations and cooperatives. Spatial planning measures must be linked to financial measures, real-estate registries and spatial development indicators, and must enable efficient management of land in the public interest. For this purpose the project for incentivising active land policy will focus on the acquisition of land for the implementation of the active land policy and provision of infrastructure on such land, the definition of priority development areas for housing supply, ensuring rapid and effective implementation of spatial planning documents, and improvement of living conditions in degraded areas by means of integrated renovation.

The planning of public rental housing on land owned by the state or municipalities allows for reducing the prices of housing, as the cost of land is not directly included in the cost of the dwelling. The sensible thing to do is that the state and the local communities provide the initial investment in the form of land with infrastructure in place in order to ensure an adequate amount of public housing. Registries of real estate owned by the state and by municipalities will be established, and a public service for managing building land will also be established.

The state recognises the primary competence of municipalities for spatial planning at the local level. The state will assist local communities in their endeavours to provide housing for their inhabitants by transferring state-owned land to local communities. Adequate legal bases for the establishment of a system transferring land to local communities will be prepared, as well as for transferring land among state institutions. Local communities will have the exclusive competence of managing building land. By planning adequate spatial arrangements for providing housing, and implementation of public-private partnership projects they will be instrumental in the attainment of the targets of the National Housing Programme.

Through adequate regulation of spatial development the state will endeavour to establish an extensive system of land policy instruments, including administrative, spatial planning and financial instruments, which will allow for an integrated implementation of strategies and development programmes related to spatial planning.

With an active land policy the state will stimulate local communities to a more engaged planning of the housing supply, together with appropriate infrastructure and services. The land policy instruments will allow municipalities to gather funds from investors, funds that will be used exclusively to implement measures to spur local development. These measures cover the provision of adequate infrastructure (energy, traffic, drinking water supply, wastewater discharge, waste management) and services (public transport, education, health care). Proper earmarking and use of earmarked funds will in the long-run attract additional investments and thus help to generate further development at the local level.

4.5 Implementing bodies and supporting activities

Transparent and efficient implementing bodies and the clear distribution of tasks contribute to successfully meeting long-term housing targets. The main decision-making body for implementing the housing policy will be the Council of the Slovenian Government for the Housing Policy. The complex nature of housing demands that the Council for

the Housing Policy be composed of a large number of stakeholders, including representatives of all relevant line ministries and also representatives of the lay public and professionals.

The institution responsible for implementing the housing policy is the ministry responsible for housing, which prepares and implements the housing policy, prepares the sector-specific legislation and provides administrative assistance to the Council for the Housing Policy. It also ensures coordination with other sectors for implementing measures in housing, such as the social affairs sector, the public finances sector, the tax policy sector, the economic development sector, the spatial planning sectors and others).

At the national level the institutions implementing the housing policy are, in particular the Housing Fund of the Republic of Slovenia, the Real-estate Fund PIZ, the Surveying and Mapping Authority of the Republic of Slovenia, the Eco Fund and the relevant housing and tax inspection services. At the national level the entities implementing the housing policy are local communities, local housing funds and non-profit housing organisations.

At the local level implementation of housing measures is supported also by different NGOs that mostly address the housing needs of the population groups that are most at risk, as well as NGOs, which raise the population's awareness about alternative ways of providing for one's housing needs (e.g. housing cooperatives) and on the importance of changing one's residential habits in order to attain a higher quality of life (day centres, inter-generational centres, various energy-counselling offices). In the future all supporting activities provided by professional institutions will hopefully be linked into a single promotion network aimed at attaining better synergistic effects in the promotion of energy-efficient renovation of buildings and of advanced construction methods.

4.5.1 Housing Fund of the Republic of Slovenia (SSRS) - the principal institution for implementing the housing policy

The Housing Fund of the Republic of Slovenia's mission is to implement the measures and carry out the activities of the housing policy, as provided by the Housing Act and the National Housing Programme, at the national level.

In the past the Slovenian Housing Fund, in compliance with the programme in force, carried out activities aimed at balancing the real-estate market and providing public housing supply at the national level. The lack of common strategic guidelines and support from all the relevant sectors resulted in activities that were poorly coordinated and measures that did not attain the desired results.

If the Housing Fund of the Republic of Slovenia is to become the principal body for implementing the measures and activities of the housing policy at the national level and the initiator of new approaches to the housing supply in Slovenia, trust in this institution must be restored. Its mission must be re-defined and its tasks specified in view of attaining the housing policy targets set in the National Housing Programme.

The Slovenian Housing Fund must, more than anything else, become the provider of rental housing. Its current role of investor and builder of housing for the market must be replaced by the role of provider and manager of rental housing stock and in this way contribute to increasing accessibility of housing for all citizens, and in particular for those who are not able to buy their dwellings.

In the future, the increased supply of rental housing by the Slovenian Housing Fund will serve as counterweight against market rental housing, and will thus contribute to stabilizing and regulating the rental housing market. In order to increase the rental housing stock the Slovenian Housing Fund will also act as the public service for managing public rental housing. It will also increase its housing stock by effectively managing its own funds. In doing so it will apply the principle of replacing each rental dwelling sold by at least one new rental dwelling.

The Slovenian Housing Fund will create the rental housing stock in compliance with spatial development trends and the needs of the population and the production sector. The Fund's rental housing stock will allow persons to apply for dwellings that are not located in their municipality of permanent residence; this will enable people to move closer to their jobs and will, consequently, reduce environmental pollution resulting from daily commuting.

As part of the transfer of non-performing assets to the Bank Assets Management Company (DUTB), non-performing assets secured by a home mortgage were also transferred. The intent was to rapidly bring back into use unoccupied and unfinished dwellings secured by DUTB mortgage. The ministry responsible for finances will prepare, in cooperation with DUTB, a single inventory of dwellings. The Slovenian Housing Fund will assess the dwellings in terms of their adequacy for target groups of users of the Fund, and in terms of financial means needed to ensure their complete functionality. In line with the guidelines of the National Housing Programme and its own business policy the Fund will be able to include these dwellings in its housing stock; the option of amending the law in view of permitting the Fund

to participate in public auctions of real estate (immovable property) will also be examined.

In the long run the Slovenian Housing fund will continue to strengthen its role as the investor of housing supply at the national level. It will develop, in addition to the existing offer of various financial instruments and models, new possibilities of financing. In the future it will direct its activities into financing the supply of public rental housing in areas where the need for such supply is the greatest – i.e. in the PROSO areas. By 2020 the Fund will allocate for this task at least 60% of all its funds earmarked for encouraging new construction. It will promote the establishment of public-private partnerships and provide assistance for the creation of alternative forms of housing supply, such as cooperatives. It will offer to young people and young families various schemes for addressing their housing needs, such as rent to buy, guarantees for borrowing, joint-ownership, and similar.

In the future, the Fund will also act as the entity that will co-finance special purpose units and dwellings. For this purpose it will coordinate the drafting of the scheme for supplying housing units during the period of the implementation of the National Housing Programme 2015–2025.

For the renovation of the housing stock the Slovenian Housing Fund and the Eco Fund will provide joint schemes and instruments for the implementation of various types of renovation (energy-efficiency, functional). With their experience and staff they will assist in the establishment of a “one-stop-shop” that will provide information concerning renovations for individuals and also for renovations of multi-dwelling buildings and residential neighbourhoods.

In order to attain the optimal occupancy of dwellings managed by the Slovenian Housing Fund, of the housing units and of the dwellings for people with special needs, a single register of these dwellings will be kept. The establishing of the register will be the joint responsibility of the Slovenian Housing Fund and the Surveying and the Mapping Authority of the Republic of Slovenia. The data to be included in the registry will have to be provided by local communities and by all relevant line-ministries. The registry will be kept at the national level and will be accessible through the Housing Fund of the Republic of Slovenia.

5. Monitoring the implementation of the National Housing Programme

A system of monitoring of the effectiveness of the implementation of the measures and the achievement of the National Housing Programme's set targets will be put in place. Monitoring will be carried out by the ministry responsible for housing. The bodies responsible for individual activities will have to submit data necessary for effective monitoring of the housing field to the ministry responsible for housing on a yearly basis. The regular monitoring of the implementation of the National Housing Programme will provide an overview of the efficiency and adequacy of the measures adopted in view of achieving the set targets.

The efficiency of the implementation of the National Housing Programme will be monitored by using a certain number of indicators, and will be divided in two separate exercises:

1. Monitoring the activities defined in the National Housing Programme

The aim of monitoring the implementation of activities is to provide an ongoing assessment of the effectiveness of the projects carried out. The action plan defines activities to be carried out under each project, the body in charge of the implementation and the time limit for the termination of the activity. Project activities will be monitored by means of selected indicators, defined in qualitative terms, of the number of activities carried out in individual priority areas of the National Housing Programme, and of the number of measures completed (measures where all the planned activities had been carried out).

2. Monitoring the impact of measures and the attainment of the housing policy targets

The purpose of this monitoring is to evaluate the programme in terms of effectiveness of measures carried out in accordance with the set targets. The aim of activities and measures defined in the National Housing programme is to achieve the long-term targets of the housing policy. The effects of individual measures and activities on the achievement of the set targets are difficult to directly assess and measure.

The achievement of set targets of the housing policy will be monitored by means of a set of selected housing indicators (Annex 2) and by comparing the established situation and trends to the anticipated effects of measures defined in

the National Housing Programme. The anticipated effects of measures are listed in Annex 3. Within five years of the document's adoption a qualitative and quantitative analysis will be prepared on the basis of these selected indicators. The two analyses will be used as basis for the preparation of the new five-year plan. The quantity indicators were selected according to the following criteria: measurability, accessibility, objectivity, clarity and reliability. In this way the indicators may be fully be based on data that are collected, treated and published by the Statistical Office of the Republic of Slovenia and the Surveying and the Mapping Authority of the Republic of Slovenia.

The ministry responsible for housing will prepare reports on the implementation of the National Housing Programme for each of the above lots separately. The report for the first lot will be prepared yearly, while the report for the second lot will be prepared at mid-term and at the end of the Programme's implementation. The report will contain the analysis of impacts and of achieving targets, which will serve as basis for the proposal for continuation of implementation of activities and measures, or as basis for their possible modification or adjusting. The mid-term and the final report on the effectiveness of the measures carried out will be submitted to the Government of the Republic of Slovenia for adoption.

6. List of abbreviations

CSD - Social Work Centre

ITI - Integrated territorial investments

DUTB - Bank Asset Management Company

EU – European Union

FURS - Financial Administration of the Republic of Slovenia

GURS - Surveying and Mapping Authority of the Republic of Slovenia

IZS - Slovenian Chamber of Engineers

JSS - Public Housing Fund

MOP - Ministry of the Environment and Spatial Planning

MDDSZ – Ministry of Labour, Family, Social Affairs and Equal Opportunities

MZZ – Ministry of Foreign Affairs

MIZŠ – Ministry of Education, Science, and Sport

MNZ – Ministry of the Interior

MGRT - Ministry of Economic Development and Technology

Mzi - Ministry of Infrastructure

MZ – Ministry of Health

MP - Ministry of Justice

MK – Ministry of Culture

MJU - Ministry of Public Administration

MKGP – Ministry of Agriculture, Forestry and Food

NSP - National Housing Programme

NSOs - Non-profit housing organisations

NGO – Non-governmental organisation

NS PIZ - Real-Estate Fund of Pension and Disability Insurance

REN - Real Estate Register

SSRS - Housing Fund of the Republic of Slovenia

SPRS - Spatial Development Strategy of Slovenia

SURS –Statistical Office of the Republic of Slovenia

SZ-1 - Housing Act

EUE - Efficient use of energy

ZAPS - Chamber of Architecture and Spatial Planning

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National Assembly
of the Republic of Slovenia
Ms Bojana Muršič, m.p.
Vice-President

7. Remarks

- ¹ In the National Housing Programme the term “public rental dwellings/housing” means rental dwellings owned by municipalities or by municipal housing funds and housing organisations, and rental dwellings owned by the SSRS, which are rented out for non-profit rent to persons eligible to rent a non-profit dwelling, special purpose rental dwellings and market rental dwellings. Staff dwellings are a particular category of dwellings that are intended to provide housing to public employees and high officials employed in the public administration; they comply with Slovenia’s Government staff policy and are managed in accordance with the Government Housing Commission Housing Regulations and internal regulations of ministries, and other acts. Staff dwellings are part of the staff policy, and are allocated to employees by their employer, the state; they will continue to be treated as a separate category of dwellings that are part of the staff policy of implementing bodies and will not be transferred to SSRS.
- ² Grey renting means renting where tenants and landlords have signed tenancy agreements, but rental income is not declared and taxes are not paid; black renting means renting without any tenancy agreement and, consequently, without any legal security.
- ³ According to the Register-based Census 2011 in Slovenia there were 845,000 dwellings, of which approximately 670,000 were occupied.
- ⁴ It is evaluated that approx. 5% of the annual amount of rents and charges is uncollectible, and if another 5% is added because of unoccupied dwellings (waiting to be occupied or renovated), uncollectible rents and charges reach 10%. In the pilot project to test the operation of the agency managing 10 dwellings in Ljubljana of 50 m², with a rent of EUR 7/m² and charges of EUR 3.7/m², the amount of rental income may be evaluated to EUR 63,000 – of which most probably EUR 6,300 would have to be covered (written off) in the long term. The cost of the measure could be even lower in the case of verifying the financial capacity of the tenant, the use of executable tenancy agreements and the requiring of a deposit in the amount of three to six months’ rent.
- ⁵ In 2000 the Slovenia’s municipalities owned 21,260 dwellings. Between 2000 and 2009 municipalities had built 4,513 dwellings. Despite the building endeavours, in 2009 municipalities owned only 15,728 dwellings. In nine years municipalities had reduced their housing stock intended to meet the housing needs of the economically weaker population by 5.532 units (DzP – MzIP, 2014. Stanovanjska problematika v RS [Housing issues in Slovenia], p. 7).
- ⁶ The cost of constructing these dwellings should not exceed EUR 900/m², provided that the municipality ensures the land and writes off the community infrastructure levy. Under the pilot project, a building for around 20 persons with a gross floor space of 30 m² per person (600 m²) could be constructed. The necessary investment is estimated at EUR 540,000.
- ⁷ The Eco Fund, a public environmental fund, provides favourable loans and subsidies to eligible beneficiaries to assist them in enhancing the energy efficiency of their homes. These financial incentives are very appealing and are attaining good results without any legal compulsion. It is, therefore, sensible to use the two financial instruments that proved to be effective - providing subsidies and favourable loans for renovations, both energy-efficiency and functional.
- ⁸ Energy efficiency is of utmost importance in attaining the targets of the energy policy and of state’s broader development targets – in particular because of its potential to increase competitiveness of the society and promote green growth and employment. Efficient use of energy contributes significantly to guarantee the strategic security of supply by reducing the dependence on imported fossil fuels. Increased energy efficiency is among the most cost-effective measures for attaining the target of reducing greenhouse gasses and attaining the 25% target share of renewables in gross final energy consumption by 2020. Energy efficiency is also crucial for households, as it results in reduction of costs, increases purchasing power and improves the quality of life, and helps to adapt to climate changes.
- ⁹ Analiza gradbene panoge v Sloveniji in cen gradnje [Analysis of the building sector in Slovenia and of cost of construction], Cirman, A., Polanec, S.: University of Ljubljana, Faculty of Economics, 2005.

ANNEX 1:

Action plan for the implementation of projects 2015-2025

ANNEX 2:

Selected housing indicators

ANNEX 3:

Monitoring the achievement of the anticipated effects
of the National Housing Programme

ANNEX 4:

Organisation chart of implementing bodies

ANNEX 1: ACTION PLAN FOR THE IMPLEMENTATION OF PROJECTS 2015-2025**ACTIVATION OF THE EXISTING HOUSING STOCK****Increased security of tenancies**

Actions	Institution responsible	Time limit	Description of action
to amend the Housing Act (SZ-1)	MOP	2016	<ul style="list-style-type: none"> - tenancies - the landlord must give the tenant sufficient time so that the tenant may find a new dwelling by himself - the landlord must accept not only the contract, but also a notarial deed as an authentic document - to reduce the level of regulation of tenancies for dwellings freely rented on the market - inspections
order to vacate	MP	2016	<ul style="list-style-type: none"> - to verify the possibility and the methods of introducing orders to vacate - to amend legislation
commercial insurance to cover the cost of possible eviction	MOP, MF, insurance companies	2016	<ul style="list-style-type: none"> - to verify the possibility of introducing commercial insurance
introduction of joint inspections	MOP, MF, FURS – inspection services	2015 - implementation	<ul style="list-style-type: none"> - inter-ministerial group for the preparation and setting up of joint inspections
providing appropriate data on dwellings	MOP, GURS	2015–2020	<ul style="list-style-type: none"> - to maintain the register of unoccupied housing units, the register of illegal buildings, the register of tenancy transactions
adoption or harmonisation of the relevant legislation ¹	MF, FURS, MOP	2018	<ul style="list-style-type: none"> - to introduce financial incentives for renting dwellings - to introduce penalties for illegal renting and to carry out more effective control - additional financial charges for unoccupied dwellings - to set up activities to build positive awareness among the population.

Public service for managing rental housing stock

Actions	Institution responsible	Time limit	Description of action
to amend the SZ-1	MOP	2016	<ul style="list-style-type: none"> - to ensure the operation of such service within SSRS (the Housing Fund of the Republic of Slovenia) - to require regular annual reporting to MOP
provision of public service	SSRS	2016 - setting up a pilot project	<ul style="list-style-type: none"> - to prepare description of tasks - to use the current staff and organisational structure - minimum increase of staff - to implement
annual reporting (see chapter on SSRS)	SSRS	from 2015 on	<ul style="list-style-type: none"> - to prepare annual reports, - to prepare reports at request
provision of subsidies to cover possible losses of SSRS under this measure	MF, MOP	2017	<ul style="list-style-type: none"> - the need to cover the possible losses of SSRS due to non-payment of rent and utility charges by tenants in these dwellings will be assessed on the basis of the results of the pilot project

¹ If potential financial reliefs or charges are to be regulated by the Real Property Tax Act, there is the possibility of reshuffling the proposed modifications to these actions.

BETTER ACCESSIBILITY OF DWELLINGS***New tenancy policy***

Actions	Institution responsible	Time limit	Description of action
establishment of a common body for the implementation of the measure	MOP MDDSZ, local communities	2016	<ul style="list-style-type: none"> - to draft a list of measures and actions necessary for the implementation of the above measure - to implement the measure - to regularly report
linking data bases and ensuring transparency	MDDSZ, MOP, local communities	until 2018	<ul style="list-style-type: none"> - to ensure the interconnectivity of data on the amount of public funds provided to the beneficiaries by the State
preparation of feasibility studies on the abolishment of non-profit rents and the introduction of residence allowance	MOP	2015–2016	<ul style="list-style-type: none"> - to analyse the non-profit rent situation - to analyse the needs for residence allowance - to prepare the methodology for calculating rents for public rental dwellings - to carry out test calculation of rents for public rental dwellings and of the amount of funds needed for residence allowance - to prepare the methodology for the calculation of the residence allowance - to propose the method of abolishment of non-profit rents and introduction of residence allowance
to prepare a project proposal concerning the abolishment of non-profit rents and the introduction of residence allowance	MOP	2016	<ul style="list-style-type: none"> - to plan amendments to the legislation - to have in place cooperation with all relevant actors (line ministries, local communities, etc.)
to amend the SZ-1	MOP	2016, 2017	<ul style="list-style-type: none"> - to apply the principle of replacing each public rental dwelling sold with at least one public rental dwelling - to modify the terminology relating to rental housing and abolish non-profit rent - to introduce residence allowance - to regulate the monitoring of and flexibility of amending/determining the right to be assigned a public rental dwelling

Scheme for the young people

Actions	Institution responsible	Time limit	Description of action
ensuring that housing at available prices is available to young people who are resolving their housing issue for the first time	SSRS	implementation of the pilot project in 2015	<ul style="list-style-type: none"> - the SSRS is to provide a certain number of dwellings - from their available stock - for the pilot project, with a view to test the interest of the young people
	SSRS, other non-profit housing organisations, and others	2016	<ul style="list-style-type: none"> - to prepare a scheme based on the experience gained from the pilot project - to actively promote the scheme - to provide sufficient supply in areas where there is demand - to report to the MOP
	SSRS	2016	<ul style="list-style-type: none"> - to establish a financing mechanism for construction or acquisition of rental dwellings for young people

Actions	Institution responsible	Time limit	Description of action
construction of housing communities for young people,	HFSS, municipalities and others	implementation of the pilot project in 2016	<ul style="list-style-type: none"> - to prepare a pilot project in the form of a public-private partnership - to monitor the implementation of the project - to analyse the results of the project and report to the MOP
	HFSS, MOP, municipalities, non-government organisations and others	2017	<ul style="list-style-type: none"> - to prepare a scheme based on the experiences gained from the pilot project - to actively promote the scheme - to provide sufficient supply in areas where there is demand - to report to the MOP
	SSRS	2017	<ul style="list-style-type: none"> - to establish financing mechanisms for financing the construction of housing communities
tenancy with the possibility of acquisition	HFSS, MOP and other NPHOs	2016	<ul style="list-style-type: none"> - to assess the demand for such an instrument - the housing fund together with MOP is to prepare an instrument with the necessary amendments to the legislation, that is to allow the current tenant to buy the dwelling at a favourable price - to replace each public dwelling sold with a new one
dwelling in joint ownership	SSRS	2016	<ul style="list-style-type: none"> - to assess the demand for such an instrument - to assess the adequacy of the measure by means of a pilot project comprising a certain number of dwellings

Adequate housing for the elderly

Actions	Institution responsible	Time limit	Description of action
construction of housing communities for the elderly	HFSS, municipalities and others	implementation of the pilot project in 2016	<ul style="list-style-type: none"> - to prepare a pilot project in the form of public-private partnership - to monitor the implementation of the project - to analyse the results of the project and report to the MOP
construction of housing communities for the elderly	HFSS, MOP, municipalities, NGHSs, non-government organisations and others	2018	<ul style="list-style-type: none"> - to prepare a scheme based on the experience gained from the pilot project - to actively promote the scheme - to provide sufficient supply in areas where there is demand - to report to the MOP
construction of housing communities for the elderly	SSRS	2018	<ul style="list-style-type: none"> - to establish financing mechanisms for construction of housing communities
MDDSZ programmes for target groups	MDDSZ	2015	<ul style="list-style-type: none"> - to establish a MDDSZ and MOP inter-ministerial coordination group
acquisition of a dwelling by means of a life annuity	SSRS, JSS, NGHS	2016	<ul style="list-style-type: none"> - to prepare a pilot project in the form of public-private partnership - to monitor the implementation of the project - to analyse the results of the project and report to the MOP - to provide funds for actively promoting the scheme

Scheme for providing special purpose dwelling units

Actions	Institution responsible	Time limit	Description of action
scheme for providing special purpose housing units	SSRS (local communities)	2016 - preparation of the scheme 2017 - start of implementing the scheme	<ul style="list-style-type: none"> - to include the needs expressed by the line ministries - to include the needs of local communities - to define the scheme implementation programme - to define the scheme budget - including financial resources - to implement the scheme
scheme of providing housing units for evicted individuals and families	MDDSZ, MOP, SSRS	2015, 2017	<ul style="list-style-type: none"> - to launch a pilot project that is to be the basis for the preparation of comprehensive solutions

Housing for people with special needs

Actions	Institution responsible	Time limit	Description of action
dwellings for people with special needs	MDDSZ (local communities)	2020	<ul style="list-style-type: none"> - to analyse the needs - to acquire and manage dwellings - the funds will be provided by the Operative Programme for Cohesion Policy Funding 2014-2020 (envisaged budget of EUR 21,000,000)

RENOVATION OF HOUSING STOCK**Providing conditions for energy renovation of the housing stock**

Actions	Institution responsible	Time limit	Description of action
to amend the SZ-1	MOP	2015	<ul style="list-style-type: none"> - to examine the possibility of financing the energy renovation of multi-dwelling buildings with dispersed ownership structure from sources other than the reserve fund
promotion activities	Eco Fund, MZI, MOP	2015–2025	<ul style="list-style-type: none"> - to disseminate information on the positive effects of energy efficient renovation and to insist on the resulting reduction of energy poverty
energy performance contracting	MZI	2015–2020	<ul style="list-style-type: none"> - implementation in compliance with the Operative Programme for Cohesion Policy Funding 2014-2020 - implementation of 10 pilot projects for energy efficient renovation of residential neighbourhoods of multi-dwelling buildings through ITI (integrated territorial investments) with the establishment of an ITI office - EUR 10 million
specific measures to address energy poverty	Mzi, MDDSZ, Eco Fund	2015–2020	<ul style="list-style-type: none"> - to define energy poverty (time limit 2016) - implementation in compliance with the Operative Programme for Cohesion Policy Funding 2014-2020 - to ensure subsidies for measures targeting low-income households to tackle energy poverty issues - EUR 5 million
financial instruments for financing renovation of multi-dwelling buildings	Mzi, MF, MOP, MP	2016	<ul style="list-style-type: none"> - to explore new instruments to finance energy-efficiency renovation of multi-dwelling buildings

Integrated renovation of residential neighbourhoods

Actions	Institution responsible	Time limit	Description of action
comprehensive renovation projects	MOP, local communities	2015–2025	<ul style="list-style-type: none"> - to introduce the ITI mechanism - to include projects of comprehensive renovation of residential neighbourhoods in the list of projects to be implemented through ITI
financial instruments for financing comprehensive renovation of residential neighbourhoods	MGRT, MOP	2015–2025	<ul style="list-style-type: none"> - to explore and introduce new instruments for financing comprehensive renovation of residential neighbourhoods

Functional renovation of single-dwelling buildings

Actions	Institution responsible	Time limit	Description of action
to amend the spatial legislation	MOP	2016	<ul style="list-style-type: none"> - to allow single-dwelling buildings to be converted into two-dwelling buildings containing independent units, to abolish unreasonable requirements concerning the provision of parking spaces
to amend the building legislation	MOP	2015	<ul style="list-style-type: none"> - to examine whether further simplifications of the building legislation are necessary
modification of local spatial planning documents	local communities	2015–2025	<ul style="list-style-type: none"> - to substitute local rules with national regulations while permitting municipalities to derogate from them in specific cases

BUILDING NEW DWELLINGS IN PLACES WHERE THERE IS THE GREATEST NEED**Building public rental dwellings**

Actions	Institution responsible	Time limit	Description of action
methodology for defining priority development areas for housing supply	MOP	2016	<ul style="list-style-type: none"> - to prepare the methodology for defining priority development areas for housing supply - to analyse municipal spatial planning documents and upgrade strategic guidelines for the planning of housing construction
upgrading the Spatial Development Strategy of Slovenia	MOP	2015/2016	<ul style="list-style-type: none"> - to include the area of housing in the Spatial Development Strategy of Slovenia - to define the methodology for defining priority development areas for housing supply - to also prepare general settlement guidelines for housing
public-private partnership	local communities	2015–2025	<ul style="list-style-type: none"> - contribution for land with infrastructure in place - to clearly define the goals of housing supply at local level
to ensure financial incentives for investors and managers of public rental dwellings	MF, FURS	2015–2025	<ul style="list-style-type: none"> - to introduce financial incentives for investing in and managing public rental dwellings
(to amend the) legislation - SZ-1	MOP	2016	<ul style="list-style-type: none"> - to legally define the obligation to set up and maintain records of public rental dwellings in the real estate register (REN) and determine sanctions if these records are not properly kept - to implement the obligation to regularly report data for all managers of public rental dwellings

Actions	Institution responsible	Time limit	Description of action
ensuring financial subsidies for construction	SSRS	2016–2025	- to provide funding in the form of public-private partnerships, long-term loans
investing surplus income of owners of public rental dwellings	SSRS, public funds and NSOs	2018–2025	- after the residence allowance is introduced and the non-profit rent is abolished, the increased income is used for the provision of new supply of public rental dwellings
<i>ensuring appropriate data on land</i>	MOP, GURS	2015–2020	- to establish a building land register

Active land policy

Actions	Institution responsible	Time limit	Description of action
drafting of new legislation	MOP	2015	- land policy area - land policy mechanisms/instruments
use of earmarked sources of financing	local communities	2015–2025	- mandatory use of municipal income from land policy mechanisms for providing housing supply and a higher quality of living
real property tax	MF, FURS, MOP	2017–2020	- to introduce the real property tax - to examine the possibility of setting up systemic solutions that would allow for adaptation of tax instruments at local level

SUPPORT PROJECTS

Housing Fund of the Republic of Slovenia (SSRS) - the institution implementing the national housing policy

Actions	Institution responsible	Time limit	Description of action
to amend the SZ-1	MOP	2016	- to extend the SSRS's tasks and competences - to introduce the obligation of regular reporting to the MOP
to establish a public service for managing rental housing	SSRS	2016	- reorganisation of the SSRS, preparation of a pilot project and preparation of the programme for implementing the service - to establish links for implementation at local level (cooperation with local communities) - to ensure the transparency of records kept by the SSRS - to actively inform the population about the new instrument - to report to the MOP
to establish a common instruments/links for providing renovation of residential buildings	SSRS and Eco Fund	2015–2020	- to create links between instruments/measures aimed at ensuring comprehensive renovation of residential buildings - common provision of instruments/measures - common promotion of instruments (linking of activities aimed at informing of the population)
to activate dwellings held in the scheme of non-performing bank assets,	SSRS, DUTB, MF	2015	- MF and DUTB shall prepare a list of housing units held in the scheme of non-performing bank assets - SSRS shall examine all housing units and prepare a proposal of possible inclusion of these units in the housing stock managed by SSRS - to prepare bases for amending legislation in order to allow SSRS to participate in public auctions

Information and awareness building networks

Actions	Institution responsible	Time limit	Description of action
intergenerational centres	non-governmental organisations, MDDSZ, MOP	2015–2025	<ul style="list-style-type: none"> - to provide information on different forms of dwelling - for elderly persons - to include information on possible solutions to address housing needs in NGO projects - to ensure funds for the implementation of awareness building projects concerning the quality of living
energy-efficiency counselling	EnSvet.si, IZS, ZAPS	2016	<ul style="list-style-type: none"> - to extend consulting services provided to owners of residential buildings for various forms of renovation

ANNEX 2: SELECTED HOUSING INDICATORS

	Objective of the National Housing Policy	index	Baseline value (year 2011)	Target value of indicator 2018	Target value of indicator 2022	Target value of indicator 2025
1		number of dwellings	853,656 ⁽⁶⁾	864,656	889,654	905,654
2		number of completed publicly-owned dwellings per year	450	800	1,000	1,500
3		number of dwellings per 1,000 inhabitants	415 ⁽⁶⁾	421	433	440
4		residential buildings - value of construction work carried out - natural and legal persons [in EUR 1,000]	275,572	300,000	350,000	400,000
5		funds used for reconstruction and investment maintenance of buildings (expressed in the value of construction work carried out) [in EUR 1,000]	34,565.7	42,100	43,200	44,000
6		occupancy status of dwellings [m2/inhabitant]	27.4	28.1	29	29.5
7		share of population living in overcrowded dwellings [%] from the SILC survey	16.6 ⁽⁶⁾	16	15	14
8		number of publicly-owned dwellings ⁽¹⁾	5.6	5.6	5.6	5.6
9		number of publicly-owned rental dwellings ⁽¹⁾	20,460	25,000	28,700	33,000
10		ownership of occupied dwellings - share of rental dwellings [%]	9	11	14	16
11		level of housing mobility	6.2	6.5	7	7.5
12		household expenditure for rent, water and energy [%]	19.4	19.4	19.4	19.4
13		share of population living in dwellings without basic infrastructure ⁽³⁾	15.5	14	12	10
14		share of occupied dwellings with complete basic infrastructure ⁽³⁾	82,4	86	90	93
15		share of unoccupied dwellings with complete basic infrastructure ^(3,4)	89,908	70,000	50,000	40,000
16		share of occupied publicly-owned dwellings with complete basic infrastructure [%] ^(3,4)	77.6	80	82	85
17		share of inhabitants in dwellings with at least of the following troubles: leaking roof, dump walls, dump foundations or floors, rotten window frames or floors [%]	32.4 ⁽⁵⁾	30	25	20
18		number of dwellings built by housing cooperatives	0	20	60	100

(1) Publicly-owned dwellings: considered are all dwellings owned by public sector legal persons (included are state-owned companies), source SURS (for 2011).

(2) Publicly-owned rental dwellings: rental dwellings owned by municipal and inter-municipal housing funds and by the Housing Fund of the Republic of Slovenia - including living units (residential units intended as temporary solutions to housing needs of economically deprived persons), source MZIP (for 2011).

(3) Basic infrastructure: toilet, bathroom, electricity, water, district or central heating.

(4) Secondary residences are not included.

(5) Data for 2010.

(6) Data for 2012.

ANNEX 3: MONITORING THE ACHIEVEMENT OF THE ANTICIPATED EFFECTS OF THE NATIONAL HOUSING PROGRAMME

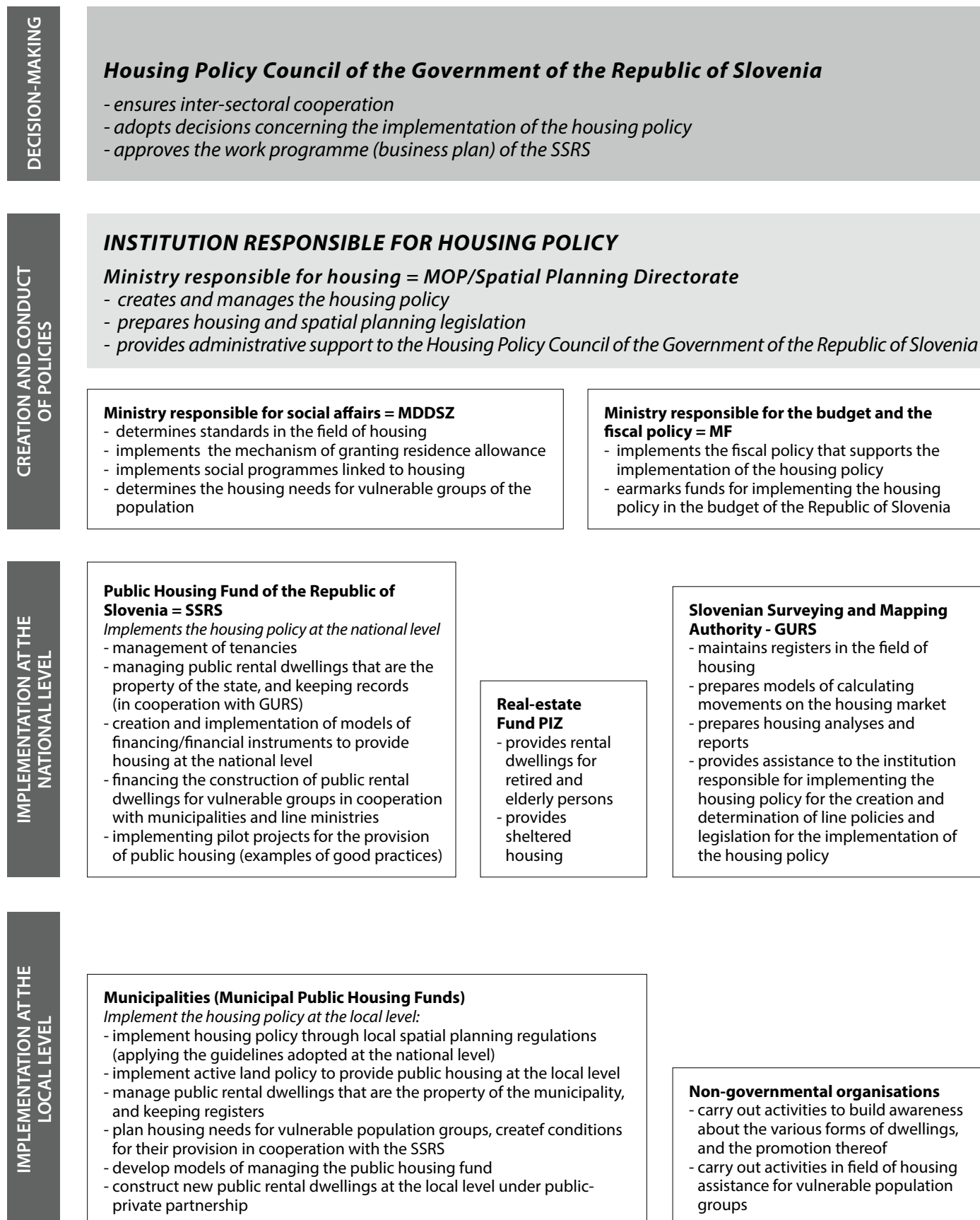
Priority areas and measures	
(Purpose and objective of the measure)	(Anticipated effect)
Activation of the existing housing stock	
<p>Regulation of tenancies: lengthy legal proceedings in relation to the termination of tenancy agreements on fault-based grounds (non-payment of rent, inappropriate use of the premises, etc.) have a destimulating effect on landlords renting their properties, and encourage undeclared renting of property, which seriously lessens the legal safety of tenants in such dwellings.</p>	<p>The acceleration of court proceedings will increase landlords' interest in renting and legalizing existing tenancies. The legal safety of both tenants (based on a tenancy agreement) and of landlords (possibility of quicker eviction in cases of non-payment of rent and charges or due to inappropriate use of the premises) will increase. The share of dwellings with undeclared tenancies will diminish.</p>
<p>Inspection services carrying out tenancy inspections will be provided more staff and funds.</p>	<p>The legal safety of both tenants (based on a tenancy agreement) and of landlords (possibility of quicker eviction in cases of non-payment of rent and charges or due to inappropriate use of the premises) will increase. The share of dwellings with undeclared tenancies will diminish.</p>
<p>Dedicated financial measures will encourage the rental of dwellings and provide sanctions for landlords who do not rent their property.</p>	<p>The share of rental dwellings in the housing stock will increase and the share of statistically unoccupied dwellings will decrease, in particular in areas with the largest demand for dwellings. Financial incentives and sanctions will help reduce the share of dwellings with undeclared tenancies, and contribute to the regulation and legalization of tenancies. These measures will result in an increased supply of rental dwellings on the market, and will have, as a consequence, a favourable impact on the price of rent.</p>
<p>A precondition for the activation of the existing housing stock is the establishment of registers of tenancy and purchase transactions and of dwelling ownership in the real estate register, and the establishment of a central register of dwellings. Ownership data in the real estate register are inconsistent, in particular for publicly-owned dwellings.</p>	<p>A better overview of the volume and the quality of publicly-owned dwellings will be thus achieved and the register of tenancy transactions will enable a more effective control of tenancies resulting in a reduction of undeclared renting of dwellings. Better records will facilitate monitoring of the implementation and creation of national housing policies.</p>
Better access to dwellings for vulnerable population groups	
<p>New tenancy policy: In publicly-owned rental dwellings non-profit rent is abolished and cost rent is introduced.</p>	<p>The managers of publicly-owned dwellings are allowed to have income from renting, which they use for more efficient management of the housing stock. The measure will increase interest (both the private and the public sectors) in investing in publicly-owned rental dwellings and will result in a greater supply of rental dwellings (and also in the legalisation of current undeclared tenancies). Cost rents reflect the location of the dwelling and affect the movement of prices in the rent market.</p>
<p>The economically weaker section of population's ability to pay is strengthened by the introduction of a residence allowance.</p>	<p>The inclusion of housing social benefits in the unified (single) system of social benefits will provide for a more transparent and just allocation of social transfers from public funds.</p>
<p>Scheme for the young people</p>	<p>A wide range of options for solving one's housing needs is offered, such as the possibility of becoming an owner in addition to tenancy. Young people's independence in terms of housing is encouraged and their capacity to address their housing needs is increased. The pressure on the public rental housing stock is alleviated.</p>

<p>Adequate dwelling environment for the elderly <i>Providing appropriate dwellings for the elderly: improvement of the living and economic circumstances of the elderly; adapted housing stock to provide for an adequate level of care for the elderly and allow for a rational use of the housing stock and, at the same time, a reduction of costs.</i></p>	<p><i>The introduced mechanisms aimed at encouraging dwelling of the elderly in common households - in dwellings that are functionally adequate and adapted to the needs of the elderly and that enable the reduction of housing costs borne by each person. Possibilities for accommodation in sheltered housing for the elderly will be increased.</i></p>
<p>Scheme for providing special purpose dwelling units <i>A scheme for the long-term provision of special purpose dwelling units will be prepared, in cooperation with all relevant line-ministries and local communities.</i></p>	<p><i>A sufficient number of living units will be ensured. Access to dwellings will be made easier by eliminating architectural and other barriers in the built environment; this will allow persons with special needs unhindered movement. Temporary dwellings (transitional housing) will be ensured for groups of persons with special needs.</i></p>

Renovation of the housing stock	
<p>Providing conditions for energy renovation of the housing stock <i>The living standard of the population will be improved the need for building housing capacities on agricultural and other non-built land will be reduced the need of energy resources as well as the carbon footprint will also be reduced.</i></p>	<p><i>The quality of living and the functionality and appropriateness of the housing stock will be improved, the energy consumption of residential buildings and costs will be reduced, and housing mobility will be increased. Building activity in the field of renovation of the dwelling houses stock will be expanded.</i></p>
<p>Comprehensive renovation of residential neighbourhoods <i>Projects of comprehensive renovation of residential neighbourhoods will be financed from a variety of sources.</i></p>	<p><i>The quality of living of inhabitants of such residential neighbourhoods, in particular in urban centres, will be improved.</i></p>

Building of new housing in areas where there is the greatest need	
<p>Building of public rental dwellings <i>Priority development areas for housing supply will be determined, and guidelines for the implementation of the national housing policy at the local and national level will be prepared.</i></p>	<p><i>The supply of dwellings close to the work place will be increased, thus reducing the need for daily commuting between settlements. Less funds will be needed for the construction of the traffic infrastructure needed because of the increase of daily commuting. The pressure to build on agricultural land at the outskirts of existing settlements will diminish. The settlement structure will be one of compact settlement. The population's housing mobility will increase.</i></p>
<p>Active land policy <i>Formal conditions for the implementation of the land policy will be established, and the provision of a sufficient number of plots with infrastructure in place for housing construction in areas where the need for providing housing is the greatest will be ensured.</i></p>	<p><i>Management of building land will be unified. Public funds (in the form of providing building land) will be invested, resulting in lower housing prices. Implementation of public-private partnership projects will be made easier and more effective. Effective and rapid addressing of public interest in spatial planning will be achieved, investment partnerships, such as cooperatives, will be established.</i></p>

ANNEX 4: ORGANISATION CHART OF IMPLEMENTING BODIES



Composition:

- prime minister
- line ministers (housing, social affairs, finances, economy, energy)
- director of SSRS
- representatives of the enterprise sector
- representatives of the civil society

Ministry responsible for the economic and cohesion policies = MGRT

- creates economic conditions for investing in the renovation of the housing stock
- ensures appropriate use of European funds and other financial instruments/mechanisms for the implementation of the housing policy

Government Office of the Republic of Slovenia for Development and European Cohesion Policy

- ensures appropriate use of European funds and other financial instruments/mechanisms for implementing the housing policy

Ministry responsible for energy = Mzi

- develops conditions and mechanisms for the realisation of energy renovations of residential buildings

Ministry responsible for housing, spatial planning and construction = MOP

- coordinates line ministries in view of the implementation of the housing policy
- implements the national spatial planning policy (land policy, urban renewal, guidelines for the preparation of local spatial planning documents)

Environmental Public Fund - Eco Fund

- develops and implements mechanisms to realize energy renovations
- provides operational cooperation with the Public Housing fund of the Republic of Slovenia

Financial Administration of the Republic of Slovenia = FURS

- implements fiscal measures that contribute to the attainment of the housing policy objectives
- linking of GURS and social work centres' databases shall be enabled for the purpose of implementing the housing policy

Social work centres = CSD

- maintain data on the income situation of individuals and households in order to decide on their right to receive state aid from public funds

INSPECTION SERVICES

- supervise the implementation of the legislation

Housing Inspection Service

Fiscal Inspection Service

Networks of Professional Organizations

- carry out activities to promote measures in energy and functional renovation
- carry out activities in relation to and promote new methods of constructing residential buildings

