

**REPORT FOR
EUROPEAN HOUSING MINISTERS' CONFERENCE
HELD IN PRAGUE, CZECH REPUBLIC
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Sustainable Refurbishment of High-Rise Residential Buildings and Restructuring of Surrounding Areas in Europe

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commissioned by:
Ministry of Housing, Spatial Planning, and the Environment
The Netherlands

to:
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Executive Summary

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

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

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

Socio-cultural diversity

- In EU10/AS4 the average size of households is 2.8 while the average in EU15 is 2.4.
- In EU15, 1 and 2-persons households are in the majority while in EU10/AS4 40-60% of the households in HR dwellings consists of 3 or more persons.
- Residents of HR dwellings in EU15 have more ethnic variety, while in EU10/AS4, the ethnic segregation is rarely found.

Housing expenditure

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

Tenure structure and privatisation of the housing stock

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

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

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

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

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

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

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

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

Financial of housing maintenance and refurbishment

Main bottle-necks for attracting loans for refurbishment of HR buildings are:

- Institutional: in order to attract a loan a decision is needed of the general assemble, which is still difficult to organise.
- Financial: a lot of home owners do not have enough resources to invest themselves or to pay the instalment for a loan.
- Legal: home owners associations are no legal entities which can attract a loan, while individual members are reluctant to put their own dwellings as collateral for the investment in refurbishment of common building areas/parts.

- Psychological: home owners in new member states are not used to attract loans for investments in their dwellings. It also is said that there is still a lack of awareness among these home owners what it means to be an owner and to be responsible for the upkeep of both the own dwelling as well as for the upkeep of the common building parts.

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

State support for refurbishment of high-rise dwellings

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

Annual state expenditure on housing

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

Construction method

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

Profile of the building industry / construction labour force

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

Housing quality and demand survey

Though 50% of the countries carry out a regular housing quality survey at national level, most countries were not able to provide full information on the share of HR which is in need of refurbishment and the investments involved.

The position of HR in the housing market in EU15 is one of the crucial issues for decisions on investments. A good insight in the demand side and the future developments therefore is a prerequisite for the development and implementation of a targeted policy. Yet almost 50% of the respondents indicate that no housing demand surveys are carried out on a regular base.

Demolition

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

Energy

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

Estimated need for investment in housing refurbishment and new labour opportunity

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

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

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

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

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

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

Production

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

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

Most effective national policy instruments

App. 60% of the European countries mention to have a specific targeted programme for MF/HR- housing refurbishment.

In general the policy instruments used in EU15 are aimed at an integral approach of restructuring of residential areas, while the policy instruments in EU10/AS4 countries are focussing on financial incentives for the home-owners. In EU15, the problems are perceived as complex social, economical, and (partly) technical problems, which can only be dealt with by an integral approach. In EU10/AS4 countries, the problems seem to be perceived as technical and institutional problems.

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

Legal framework

Approximately 25% of the housing stock in EU10 and AS4 is (or should be) managed by home owners associations. Due to lack of information it is not possible to make a reliable estimation for EU15, but it is a fact that private ownership in multi-family dwelling in South Europe is quite high (from 60-80%). In these countries home owner associations/condominiums also are important institutions in management of large part of the housing stock. Yet not in all countries a law on condominiums is in place. In countries which do have a condominium law the establishment of a condominium in case of multi-ownership is not always compulsory. A rental law is in place in all countries except for the Czech Republic, Estonia, Lithuania and Slovakia.

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

Future housing policy directions in the field of sustainable refurbishment of multi-family / high-rise residential buildings and restructuring of the areas where these are located

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

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1

Introduction

Background

At the 3rd European Housing Ministers conference on sustainable housing, held in June 2002 in Genval (Belgium), it was decided that an (operational and economic) analysis of the problem of “sustainable refurbishment and restructuring of high-rise residential buildings and surrounding areas” will be made. It was also decided that the results of this analysis will be presented at the 4th Ministers Conference, to be held in 2005.

The ministers agreed that the existing stock condition still requires a considerable effort to meet sustainable quality norms. The ministers noted more specifically that the problem of sustainable refurbishment and restructuring of high-rise residential buildings and surrounding areas is a very crucial issue affecting a large proportion of the population. They considered that it is necessary to tackle this element in order to avoid social problems. Therefore, they agreed that a closer analysis of this topic (from an operational and economical point of view) should be prepared in co-operation with the European Commission and the interested countries.¹

For a closer analysis, comprehensive questionnaire has been sent to the 25 current member states of the European Union (EU) and the 3 accession states. Using the answers to the questionnaire, necessary national data have been acquired, compiled, and analysed. The results are presented in this report.

Sustainable housing as defined at the meeting in Genval (Belgium) in June 2002

The ministers acknowledge that the concept of sustainable housing is a global concept encapsulating a wide variety of sectorial policies. They define sustainable housing in the following terms:²

A construction perspective.

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

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

A social and economic perspective.

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

- Affordability, based on the actual financial means of the occupiers in order to enable them to control the direct costs of the accommodation without having to neglect other essential needs (nutrition, health, education, culture, etc.).
- Access to housing, which means, for instance, tackling the various causes of homelessness through a variety of policies.
- Accessibility for the disabled and aged.
- Indirect costs such as commuting and travel costs linked to the location of the housing.

¹ From paragraph 4 of the “Final communiqué” of the 3rd European Ministers conference on Sustainable Housing held in Genval.

² From paragraph 3 of the “Final communiqué” of the 3rd European Ministers conference on Sustainable Housing held in Genval.

- Impacts of housing, more specifically in terms of indoor pollution, and the wider residential environment on the physical and mental health of the occupiers.
- Psychological and social function of the housing and the residential environment: changing it from a “place to live” to “home”, while at the same time encouraging the development and maintenance of social networks and various types of social solidarity.
- Improving the viability of the housing areas and especially underprivileged urban areas, including the socio-economic fabric, via urban renewal programmes.
- Supporting mixed housing through policies that fight segregation and promote a balanced distribution of all forms of tenure and all types of buildings.

An eco-efficiency perspective.

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

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

In addition, the Ministers agreed that the many facets of sustainable housing have numerous economic and socio-political implications for the construction and housing policies of the members of the European Union.

Terms and definitions used in this report

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

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

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

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

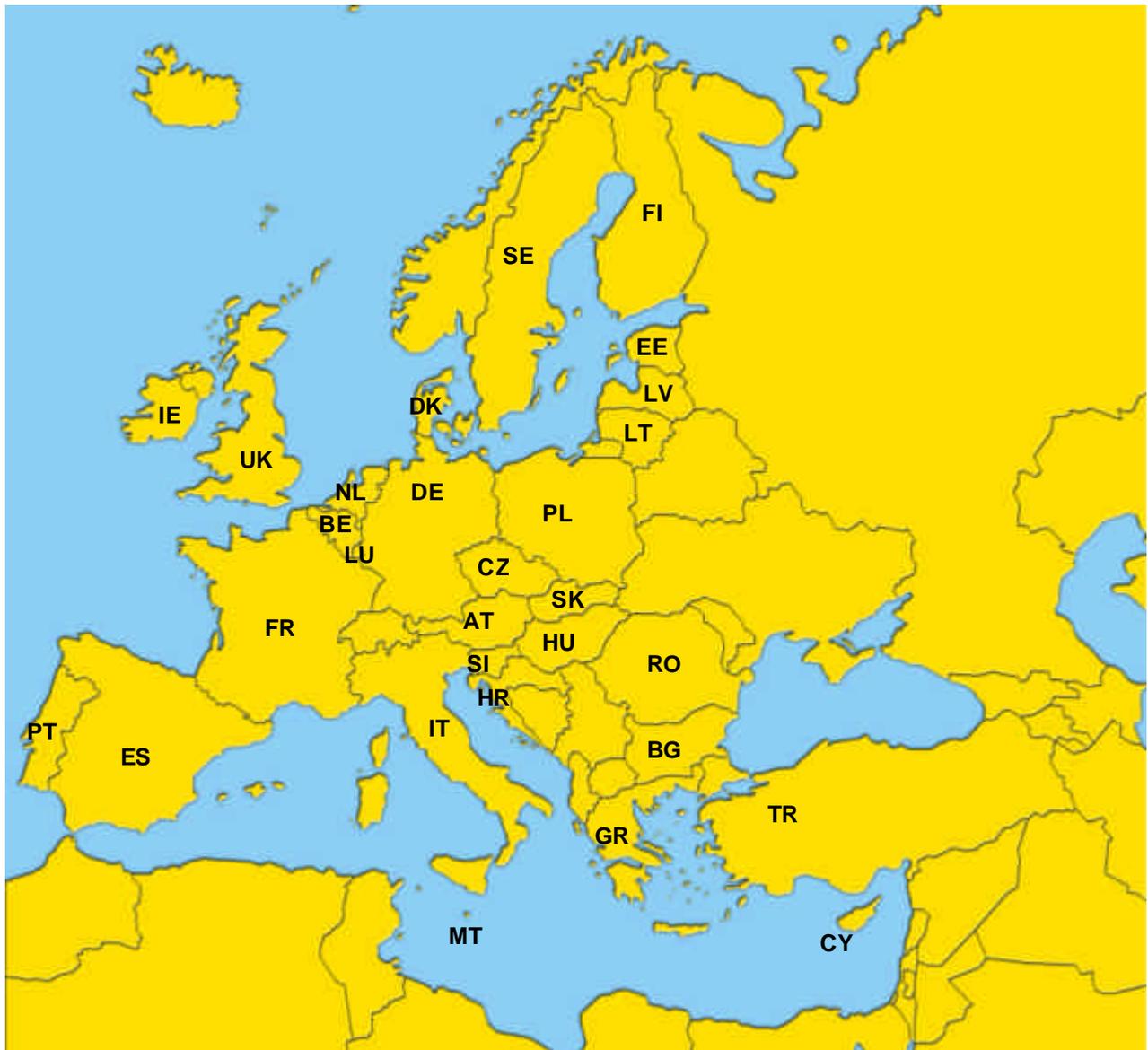
“The need for housing” and “the expected volume of new housing production in the next 10 years” are subdivided into production aimed at extension of the housing stock and production aimed at replacement of the existing stock.

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

List of European countries included in this report

Country name	Acronym	Response to questionnaire	Page no. in this report
'Old' EU member states (EU15)			
Austria	AT	Available	18
Belgium	BE	Available	21
Denmark	DK	Available	24
Finland	FI	Available	27
Portugal	FR	Available	30
Germany	DE	Available	33
Greece	GR	Available	36
Ireland	IE	Available	39
Italy	IT	Available	42
Luxembourg	LU	Available	45
Netherlands	NL	Available	48
Portugal	PT	Available	51
Spain	ES	Available	54
Sweden	SE	Available	57
United Kingdom	UK	Available	60
'New' EU member states (EU10)			
Cyprus	CY	Available	
Czech Republic	CZ	Available	67
Estonia	EE	Available	70
Hungary	HU	Available	73
Latvia	LV	Available	76
Lithuania	LT	Available	79
Malta	MT	Available	82
Poland	PL	Available	85
Slovakia	SK	Available	88
Slovenia	SI	Available	91
EU accession states (AS4)			
Bulgaria	BG	Available	98
Romania	RO	Available	101
Turkey	TR	Available	104
Croatia	HR	Not received	

Map indicating the European countries included in this report



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

2

Description of multi-family and high-rise dwellings profile in the European countries

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

The following modes of analysis were used:

- The quantitative analysis processes the numerical data and presents them in graphs and tables, both for individual countries as well as for cross-country comparisons at EU15, EU10, AS4, and EU29 levels. This analysis covers the general facts, the classification of the housing stock (the share of housing stock to type, size, age group, ownership, market, etc.), and the specification of households and state expenditure. This analysis emphasises the aspects on which direct comparisons between the countries can be drawn. The results are presented in Chapter 2
- The qualitative analysis focuses on the aspects of technical, social, financial, and political framework related to housing refurbishment. This analysis emphasises the global picture at European level based on the combination of available data and expert opinions. The results are presented in Chapter 3.

Notes on technical limitations of this report

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

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

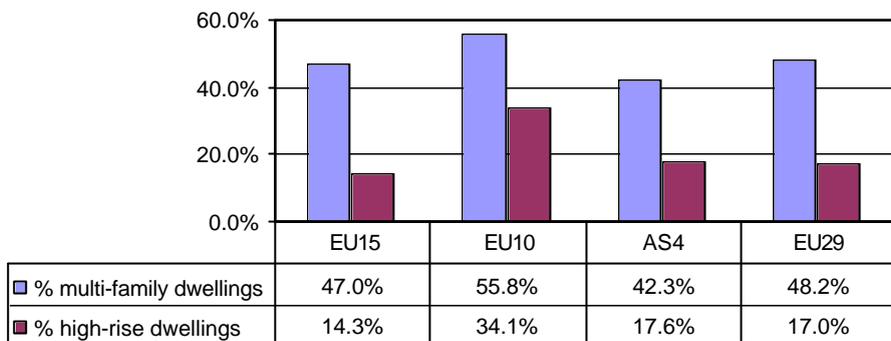
- Not available and incomplete information
 - No country have provided answers to all questions; a number of countries partially modified the structure of the questionnaire (see Annex 1).
 - A number of countries have not provide data on high-rise dwellings. In such cases, the analysis sometimes relies on the data on multi-family dwellings. In some countries, neither data on high-rise dwellings nor data on multi-family dwellings are available, and thus, the analysis can only rely on the figures about the total housing stock.
- Insufficient quality and incompatibility of information between countries
 - Different categorisations, e.g. construction period, dwellings by size.
 - Different specifications and details, e.g. allocation of state budget to regions and thematic programme, differentiation of holiday houses from regular dwellings.
 - Different and/or unrecognised definitions, e.g. definition of condominium, living space / room, payment areas between tenants – owner-occupiers.
 - Different (subjective) interpretations, e.g. perceived level of problem.
- Adjustments in the calculations.
 - Currency exchange rates (see left column).
 - Assigned weighing factor per country based on population and size of housing stock for calculating the average scores at European level.
 - European average may not be relevant if the data are calculated based on less than 50% response from the countries.
 - Use of assumptions/estimates in case of missing data.
 - The total of the average column may not be 100%.

2.1 Summary of all countries (EU29)

Summary of response to questionnaire from all countries

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

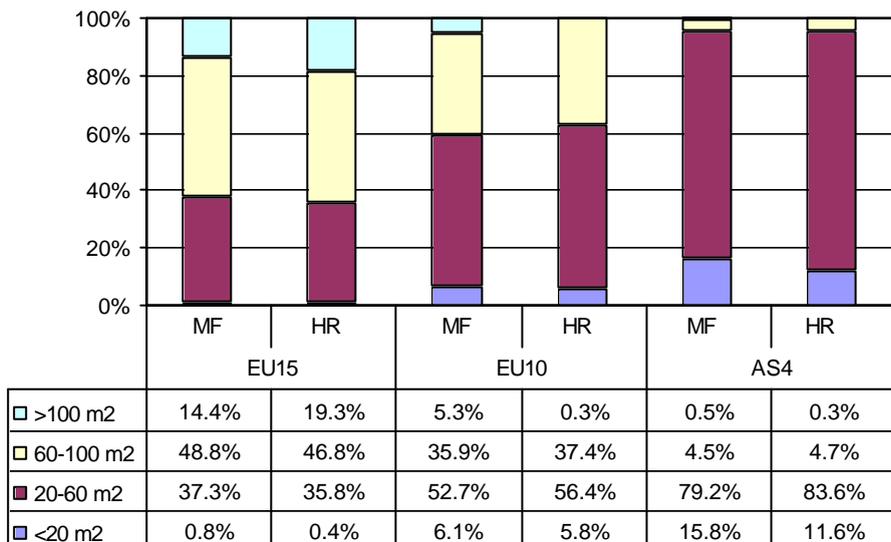
Share of MF and HR dwellings in total stock



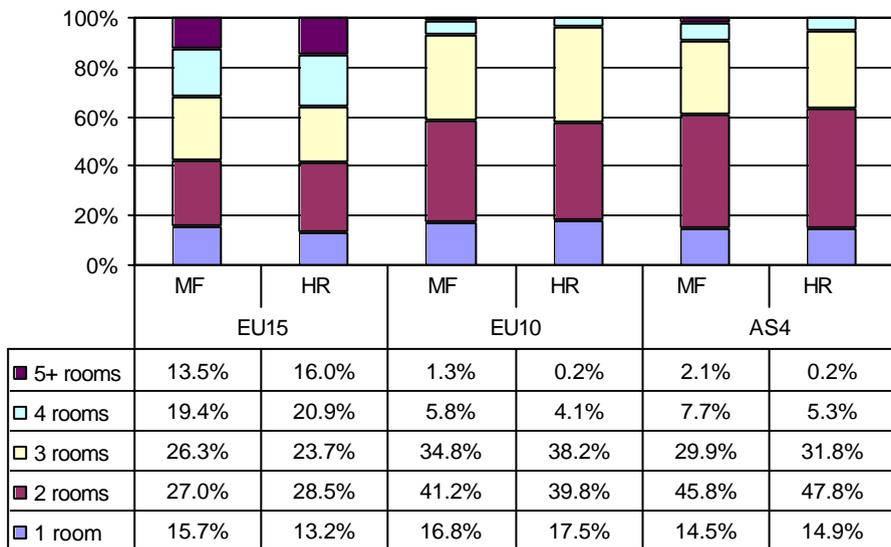
Note: Total from average columns may not be 100% because of heterogeneity of country data from the questionnaire.

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

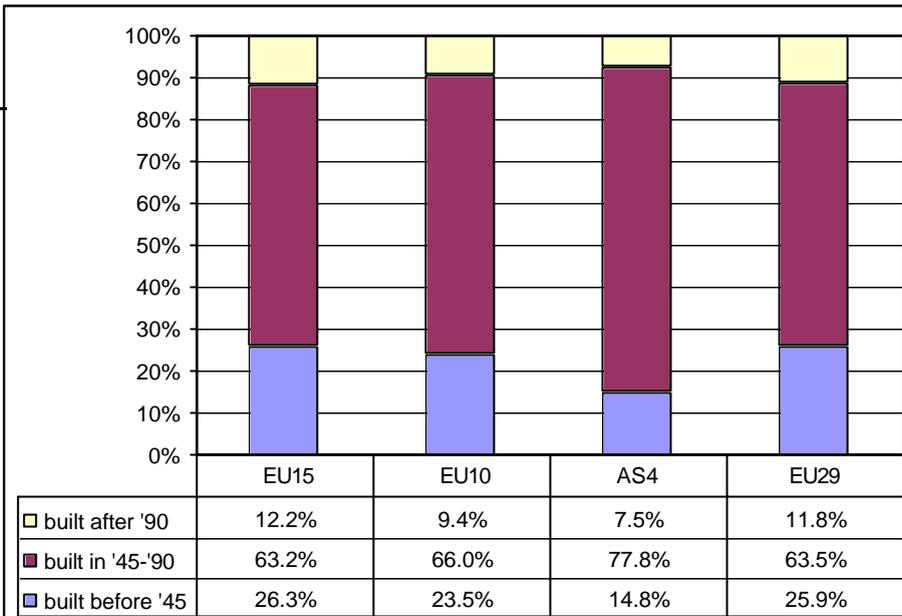
Size of MF and HR dwellings



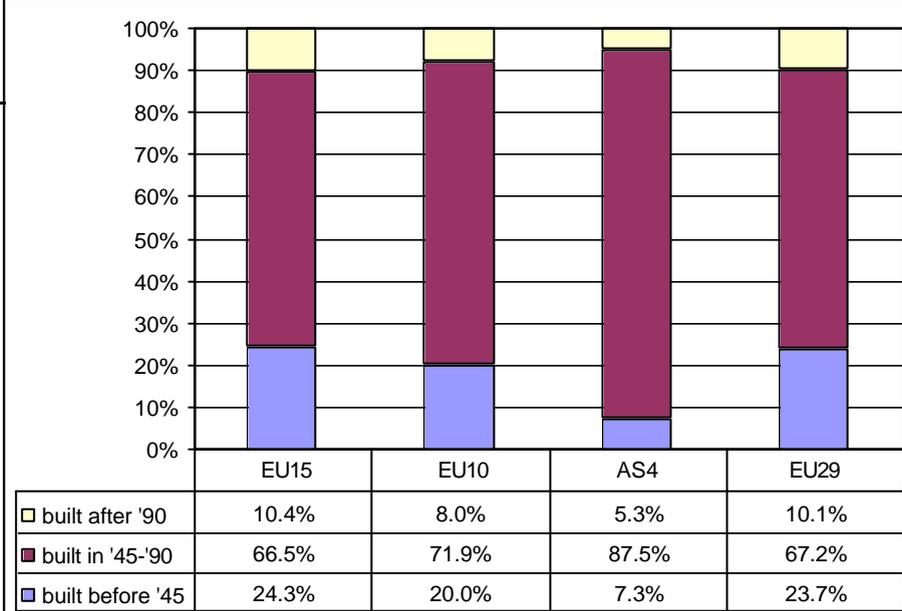
Number of rooms in MF and HR dwellings



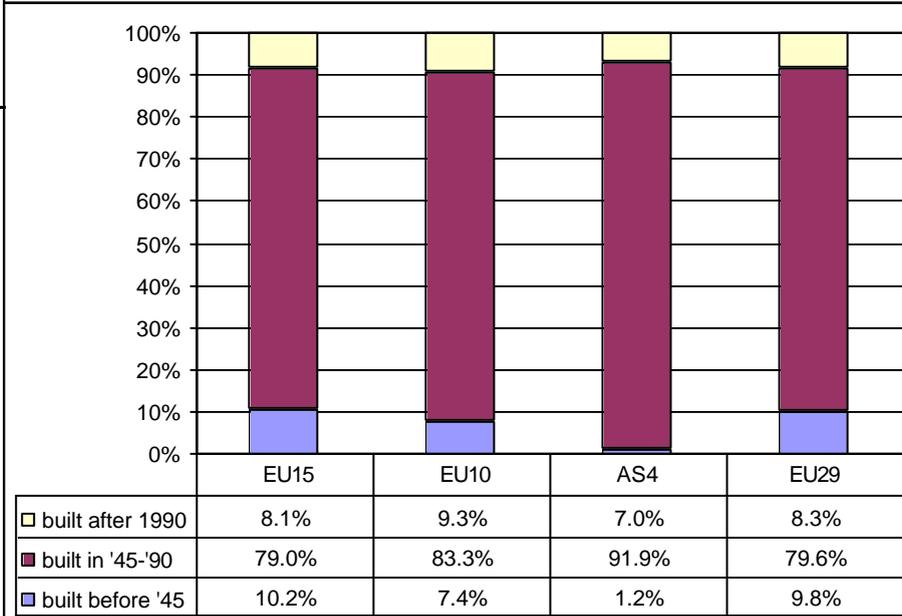
Age of total housing stock



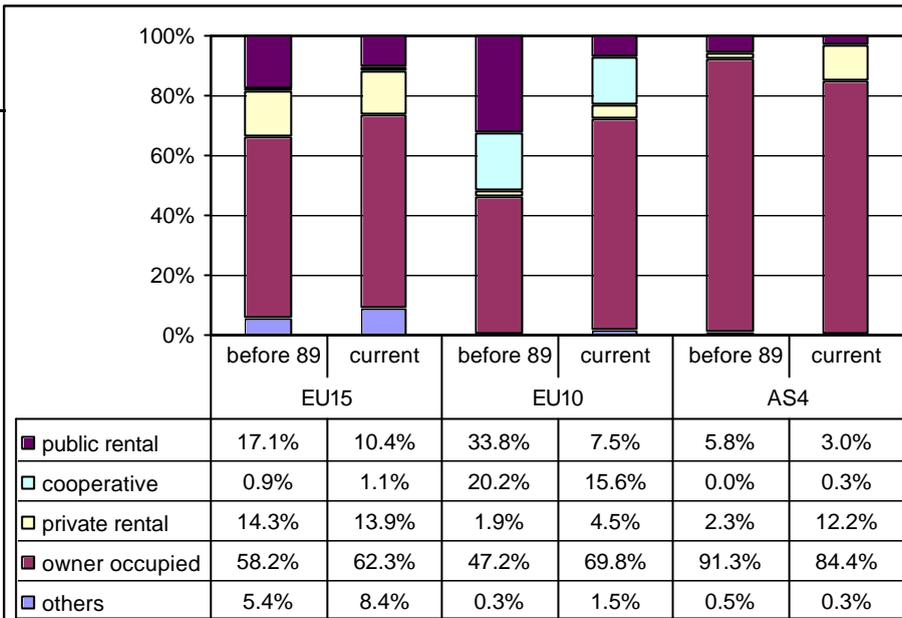
Age of multi-family dwellings



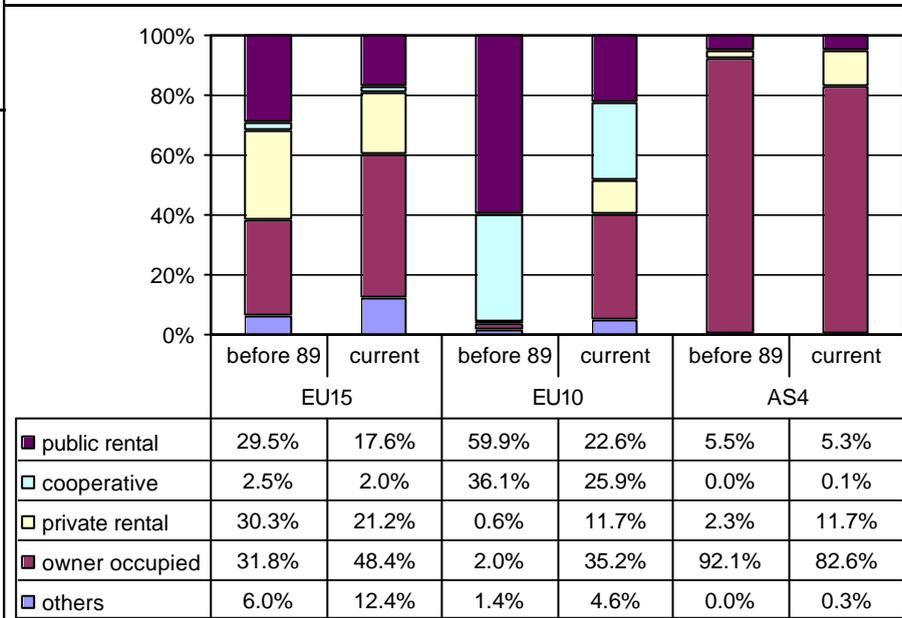
Age of high-rise dwellings



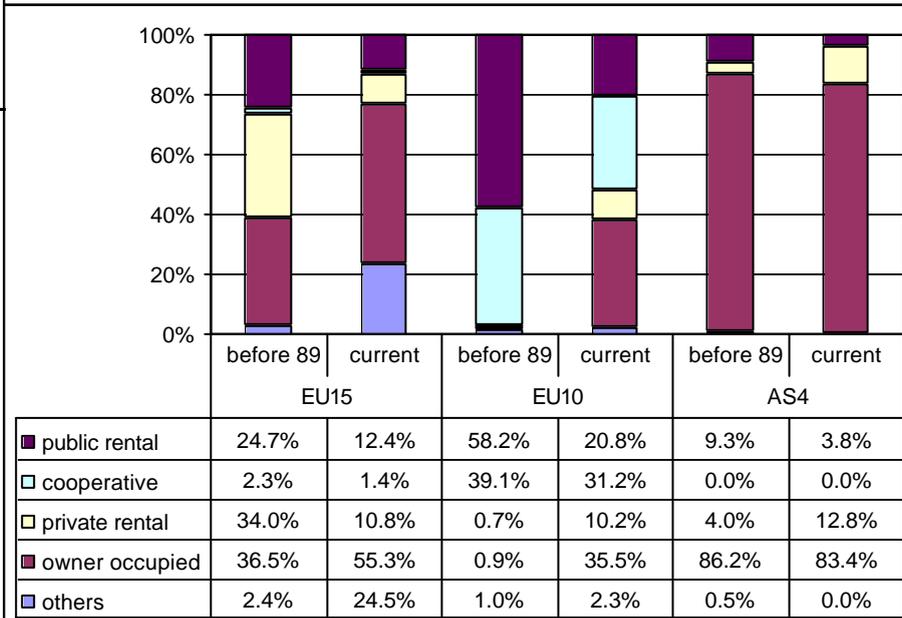
Tenure structure of total housing stock



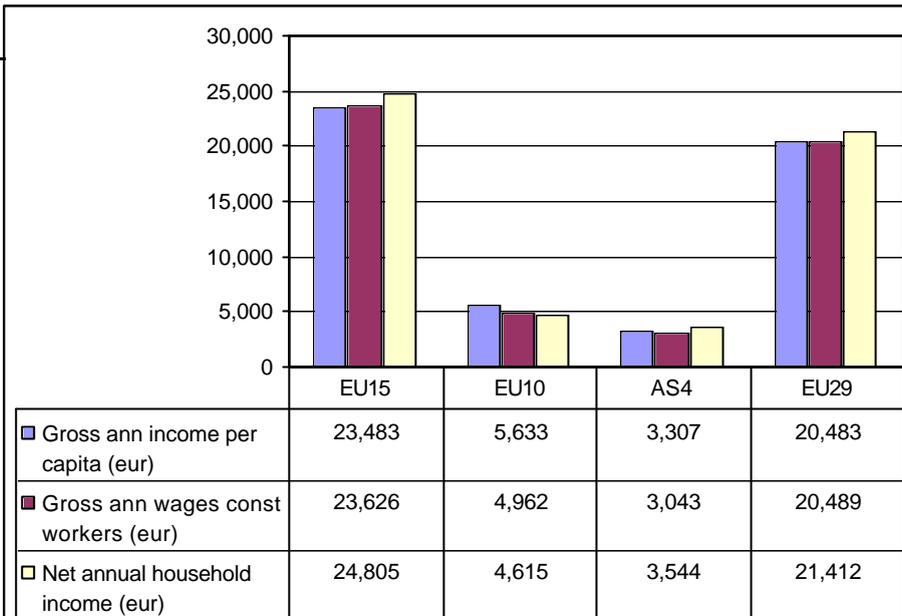
Tenure structure of multi-family dwellings



Tenure structure of high-rise dwellings

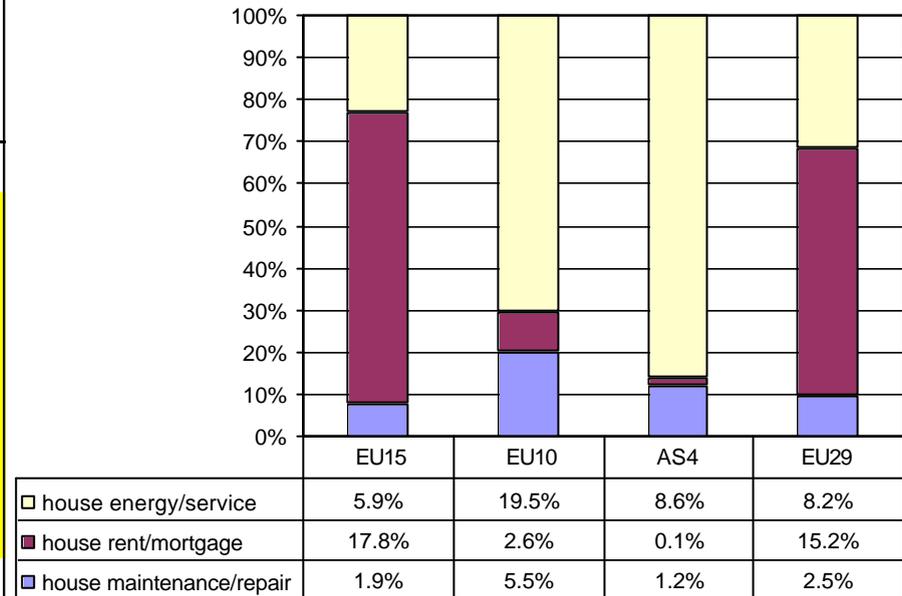


Income profiles

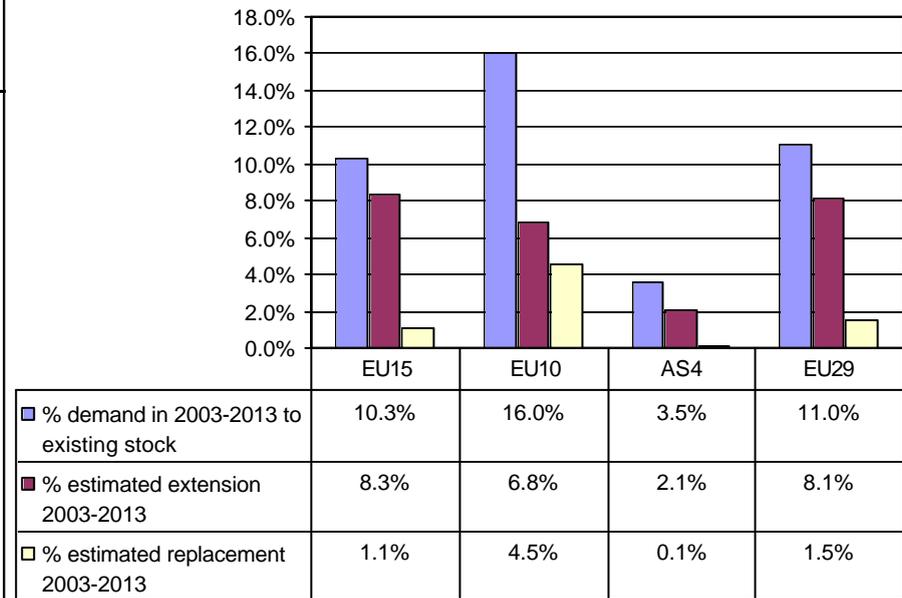


Main household expenditure on housing

Average from questionnaire:
 housing expenditure from total household expenditure
EU15 = 24.6%
EU10 = 25.3%
AS4 = 18.9%
EU28 = 24.7%



Housing demand and production



2.2 Summary of EU15 ('old' member states)

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

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

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

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

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

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

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AUSTRIA

Basic facts

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

Housing profile

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

Statistics 2001.

Age of housing stock

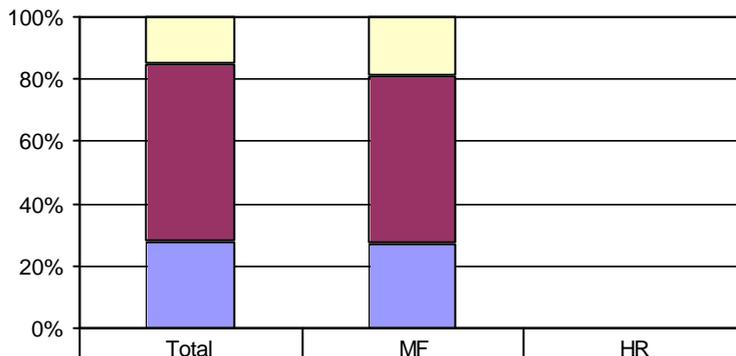
Total housing / MF built in 45-90:

1945-60: 12.4% / 12.2%

1960-70: 15.5% / 16.7%

1970-80: 16.3% / 14.9%

1980-90: 13.0% / 9.9%

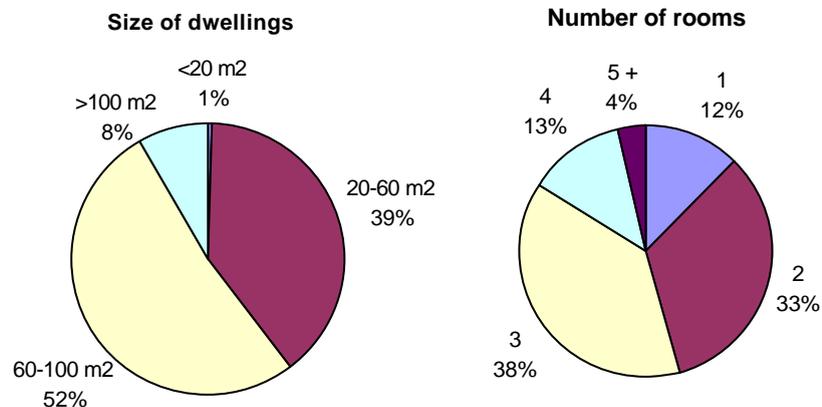


Bearing brick is the main construction method.

Statistics 2001.

Size of multi-family dwellings

No data on high-rise dwellings.



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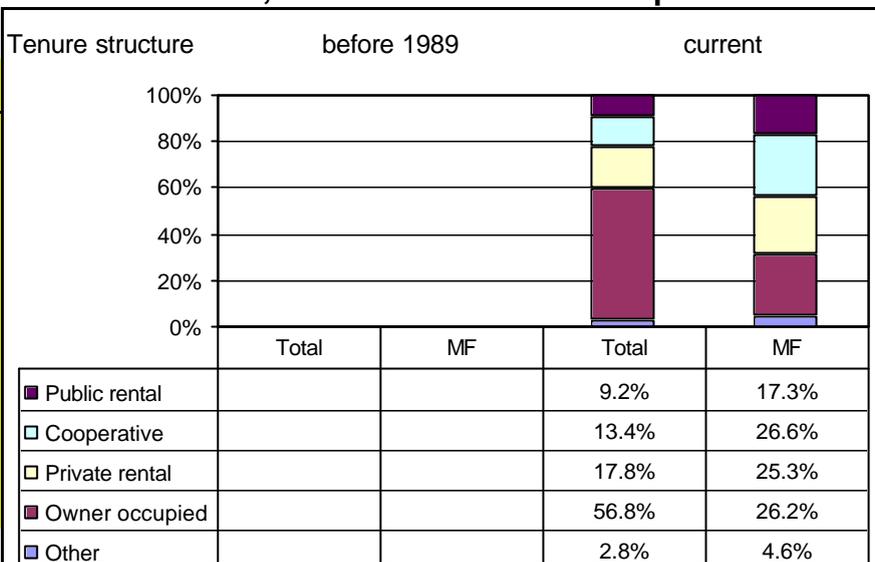
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Tenant structure, households and state expenditure

Privatisation

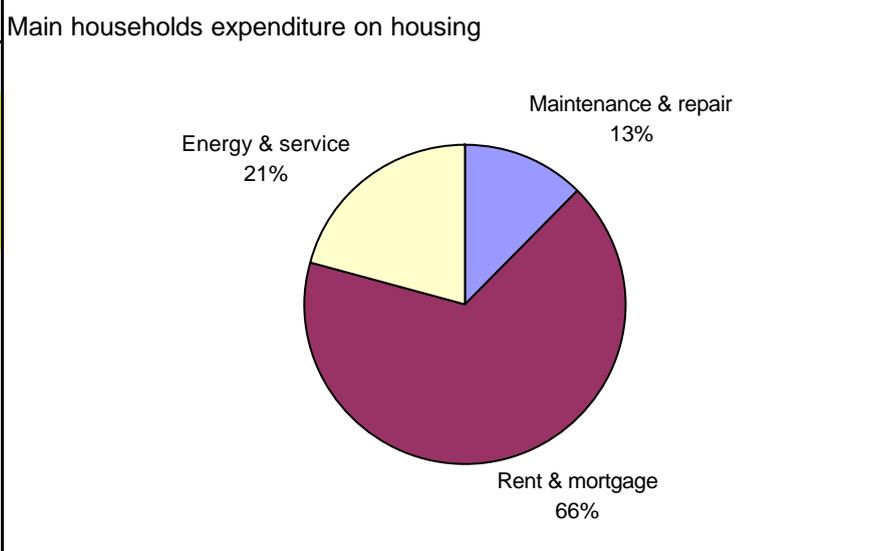
- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: No

Note:
under certain conditions, apartments must be offered for sale after 10 years.



Statistics 1999/2000.

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



Statistics 2002.

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

Investment in housing refurbishment of MF dwellings.

- actual = 16000 €/dwelling for 500,000 dwellings in '93-'03
- needed = 20000 €/dwelling for 1,200,000 dwellings.

Specification of state expenditure on housing from the state budget

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

* Expenditure of state budget is 96,515 M€
* Expenditure on housing is 2,302 M€
* GDP is 216,830 M€, state expenditure on housing of the national GDP is 1.0%

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AUSTRIA

Housing policies, current problems, remarks

- Participation in Joint Implementation projects in housing	Yes																																																																						
- Regular housing quality survey	No																																																																						
- Demand for housing in 2003-2013	No data																																																																						
- Expected housing production in 2003-2013	450,000																																																																						
for extension of stock	350,000																																																																						
for replacement of existing stock	100,000																																																																						
- Present vacancy rate of total housing stock	8.0%																																																																						
- Present vacancy rate of MF dwellings	7.0%																																																																						
- Regular national housing demand survey	Yes																																																																						
- Regular local housing demand survey	No																																																																						
- Specific programme for MF/HR refurbishment (local)	Yes																																																																						
- Issues considered to be big problems of MF/HR residential areas	Payment areas among tenants and owner occupiers																																																																						
- Issues considered to be no problem of MF/HR residential areas	Safety (from criminality)																																																																						
- Need for expertise for refurbishment of MF/HR dwellings	Mixed ownership																																																																						
<table border="1"> <thead> <tr> <th rowspan="2">Area</th> <th colspan="2">Policy</th> <th colspan="2">Plan development</th> </tr> <tr> <th>Level:</th> <th>State</th> <th>Municipal</th> <th>Owners</th> <th>Advisors</th> </tr> </thead> <tbody> <tr> <td>Housing demand survey</td> <td></td> <td></td> <td>X</td> <td></td> <td></td> </tr> <tr> <td>Housing quality survey</td> <td></td> <td></td> <td>X</td> <td></td> <td></td> </tr> <tr> <td>Financing</td> <td></td> <td></td> <td>X</td> <td>X</td> <td>X</td> </tr> <tr> <td>Legislation</td> <td></td> <td>X</td> <td>X</td> <td></td> <td></td> </tr> <tr> <td>Institutional development</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Policy development</td> <td></td> <td>X</td> <td>X</td> <td></td> <td></td> </tr> <tr> <td>Planning and programming</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Construction/structure research</td> <td></td> <td>X</td> <td>X</td> <td></td> <td>X</td> </tr> <tr> <td>Project management</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Tenant participation</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>		Area	Policy		Plan development		Level:	State	Municipal	Owners	Advisors	Housing demand survey			X			Housing quality survey			X			Financing			X	X	X	Legislation		X	X			Institutional development						Policy development		X	X			Planning and programming						Construction/structure research		X	X		X	Project management						Tenant participation					
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Legal framework

- Special law condominium: Yes

- Condominium compulsory in mixed-ownership: Yes

- Registration condominium: Yes

- Cooperative housing law: Yes

- Rental housing law: Yes

BE BELGIUM

Basic facts

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

Housing profile

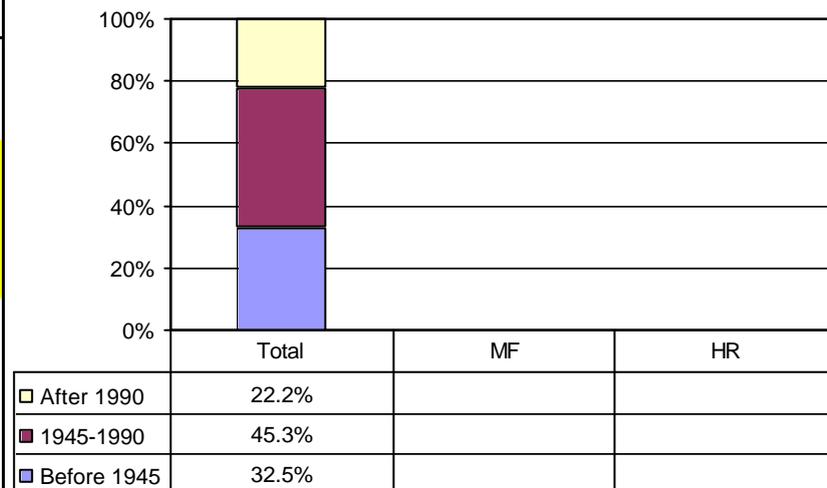
	Number of dwellings per 1000 inhabitants	395
	Percentage of multi-family dwellings	25.1%
<i>Estimate.</i>	Percentage of high-rise dwellings	4.3%

Statistics 2001.

No data on MF/HR dwellings.

Total stock built in 45-90
 1945-70: 29.8%
 1970-80: 15.6%

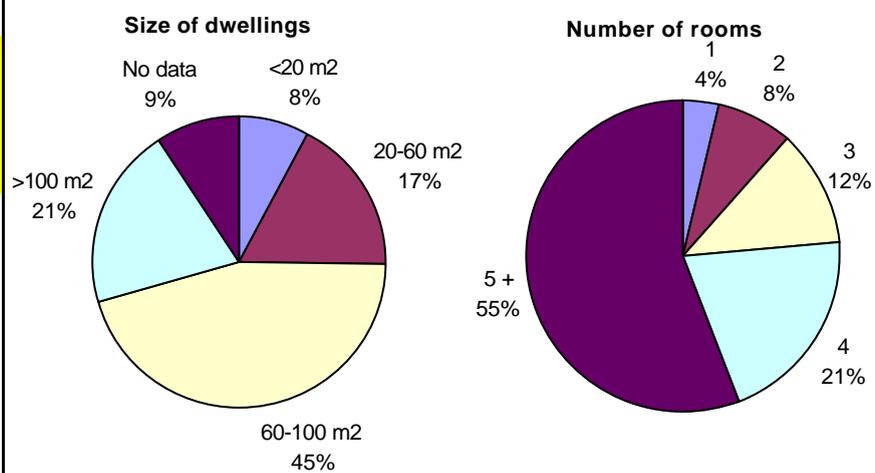
Age of housing stock



Statistics 2001.

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

Total housing stock by size of dwellings



BE

BELGIUM

Tenant structure, households and state expenditure

No data on MF/HR dwellings.

Privatisation

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

Note:

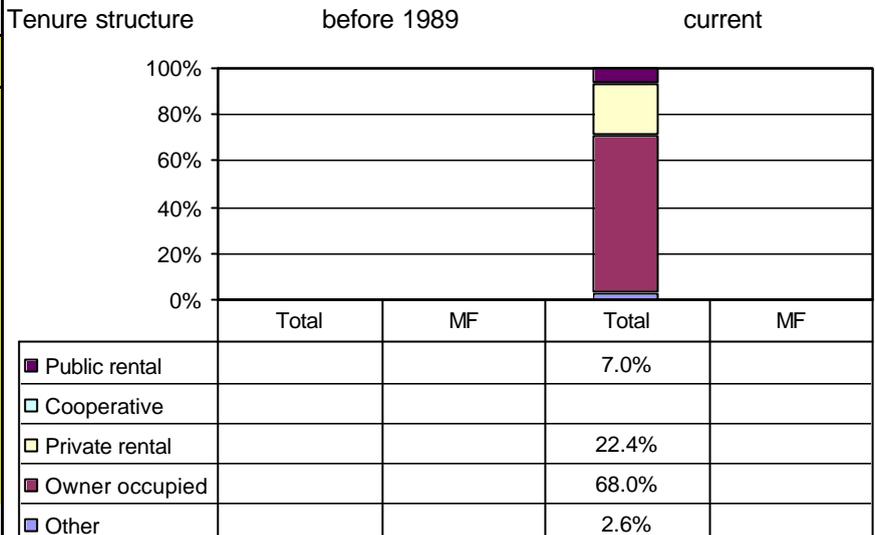
Cooperatives are obliged within 3 years to reinvest privatisation revenue in social housing.

Statistics 1999/2000.

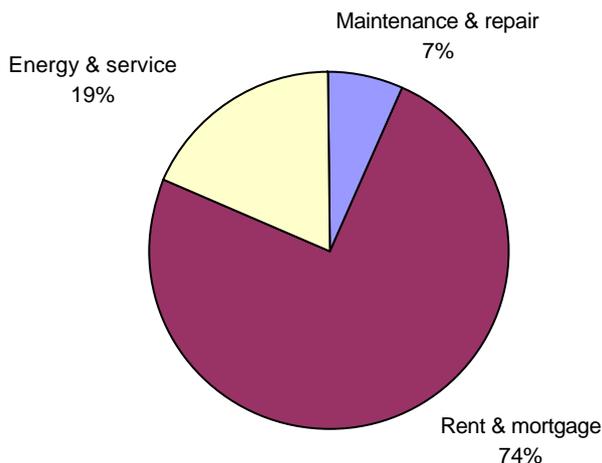
% net households income for housing expenditure is **25.6%**

Statistics 2002.

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



Main households expenditure on housing



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

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

BE

BELGIUM

Housing policies, current problems, remarks

- Participation in Joint Implementation projects in housing	No data																																																																						
- Regular housing quality survey (per 10 years)	Yes																																																																						
- Demand for housing in 2003-2013																																																																							
- Expected housing production in 2003-2013	400,000																																																																						
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- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas																																																																						
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DK DENMARK

Basic facts

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

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

Housing profile

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

Statistics 2003.

Age of housing stock

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

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

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

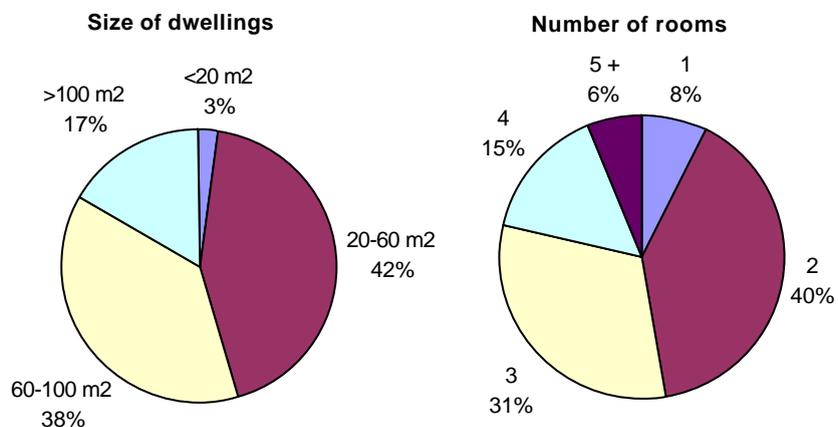
1970-79: 17.6% / 12.0% / 7.4%

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



Statistics 2003.

Size of high-rise dwellings



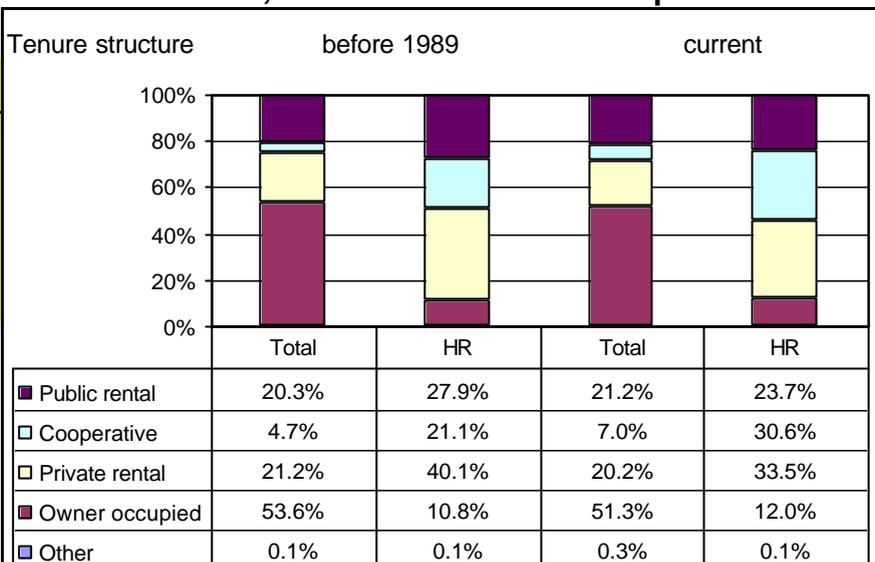
DK

DENMARK

Tenant structure, households and state expenditure

Privatisation

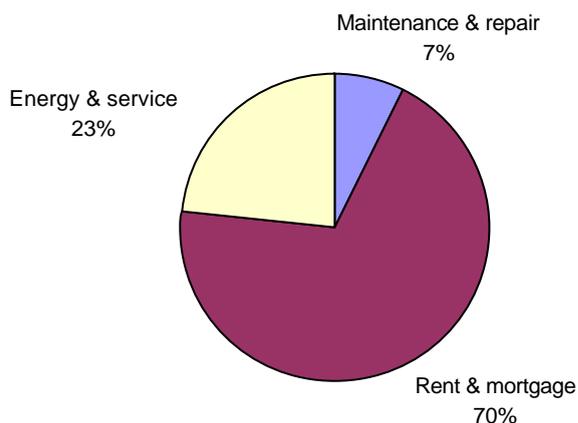
- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: No



Statistics 2001.

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

Main households expenditure on housing



Statistics 2003.

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

Specification of state expenditure on housing from state housing budget

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

Investment in housing refurbishment

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

DK

DENMARK

Housing policies, current problems, remarks

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

FI

FINLAND

Basic facts

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

Housing profile

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

Statistics 2001.

Total/MF/HR dwll. built in 45-90:
 1940-60: 15.8% / 9.5% / 11.6%
 1960-70: 14.9% / 17.0% / 19.3%
 1970-80: 23.5% / 28.7% / 29.6%
 1980-90: 20.2% / 20.7% / 12.7%
 * Data: before 1940 instead of '45
 Large prefabricated panel
 is main construction method
 of total housing stock,
 followed by wood.

Age of housing stock

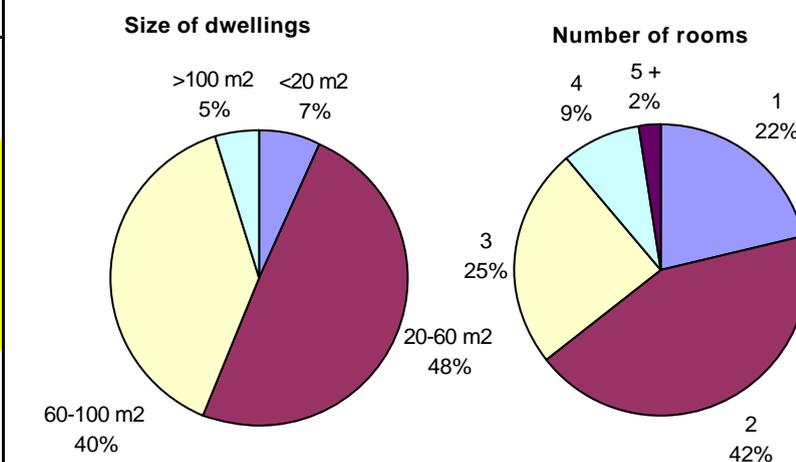


Statistics 2001.

No data on high-rise dwellings.

Size of multi-family dwellings

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



FI

FINLAND

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No																																																																						
	- Regular housing quality survey	No																																																																						
Calculated need for housing.	- Demand for housing in 2003-2013 (data for 2006-'15)	279,000																																																																						
	- Expected housing production in 2003-2013 (data for 2006-'15)	345,000																																																																						
	for extension of stock	No data																																																																						
	for replacement of existing stock	60,900																																																																						
	- Present vacancy rate of total housing stock	2.5%																																																																						
	- Present vacancy rate of MF dwellings	No data																																																																						
	- Regular national housing demand survey	No																																																																						
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	Unemployment segregation																																																																							
- Registration condominium: Yes	Lack of facilities (shops, services) in building estates																																																																							
- Cooperative housing law: No**	- Issues considered to be no problem of MF/HR residential areas																																																																							
- Rental housing law: Yes	Building maintenance, need for modernization, lack of business opportunities																																																																							
* Not compulsory, but it is normally done.	Accessibility / public transport connections, parking, energy efficiency																																																																							
** There are several rather similar tenure forms	Mixed ownership, impact of housing quality on health of occupants																																																																							
"Housing company" is preferred term instead of "condominium"	- Need for expertise for refurbishment of MF/HR dwellings																																																																							
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FR

FRANCE

Basic facts

<i>Statistics 2002.</i>	Size of population	58,626,000
	Number of households	24,525,000
	Average size of households	2.4 persons
	Gross annual income per capita	24,951 €
	Gross annual wages of construction workers	27,840 €
	Net average annual households income	27,312 €

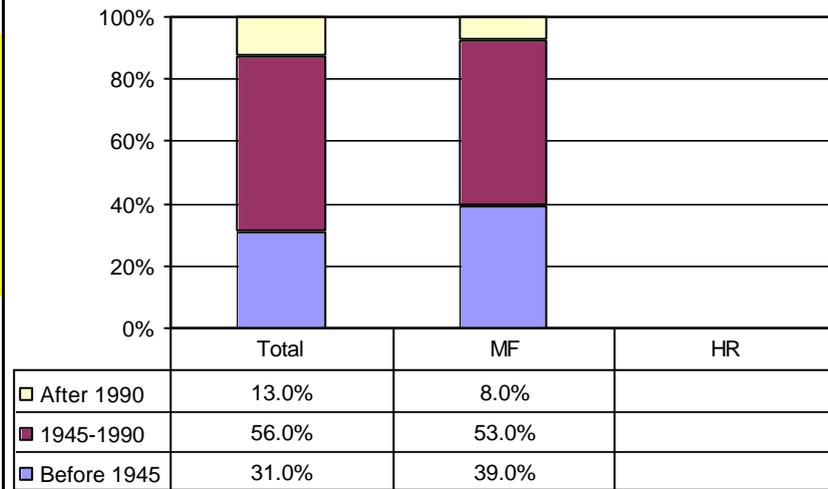
Housing profile

<i>No data on high-rise dwellings.</i>	Number of dwellings per 1000 inhabitants	489
	Percentage of multi-family dwellings	43.3%
	Percentage of high-rise dwellings	15.9%

No data on high-rise dwellings.

Age of housing stock

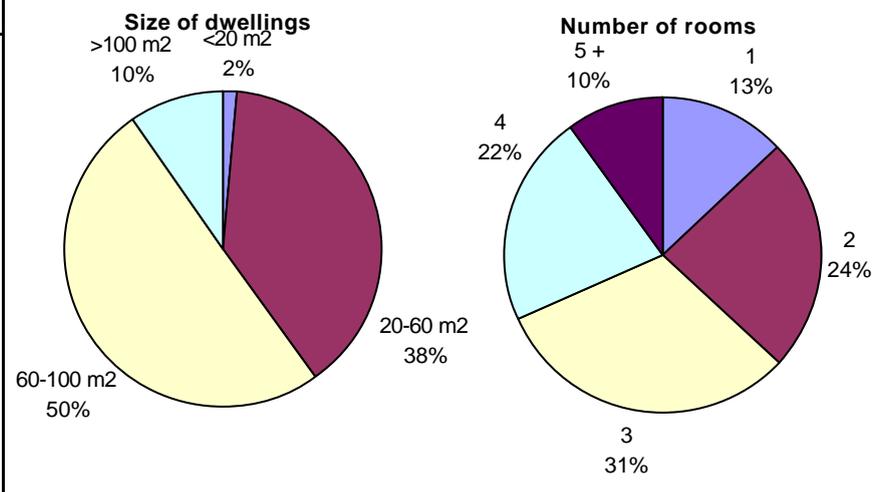
Total / MF dwelling built in 45-90:	
1940-60:	13% / 21%
1960-70:	14% / 16%
1970-80:	18% / 9%
1980-90:	11% / 8%



Statistics 2001.

No data on high-rise dwellings.

Size of multi-family dwellings

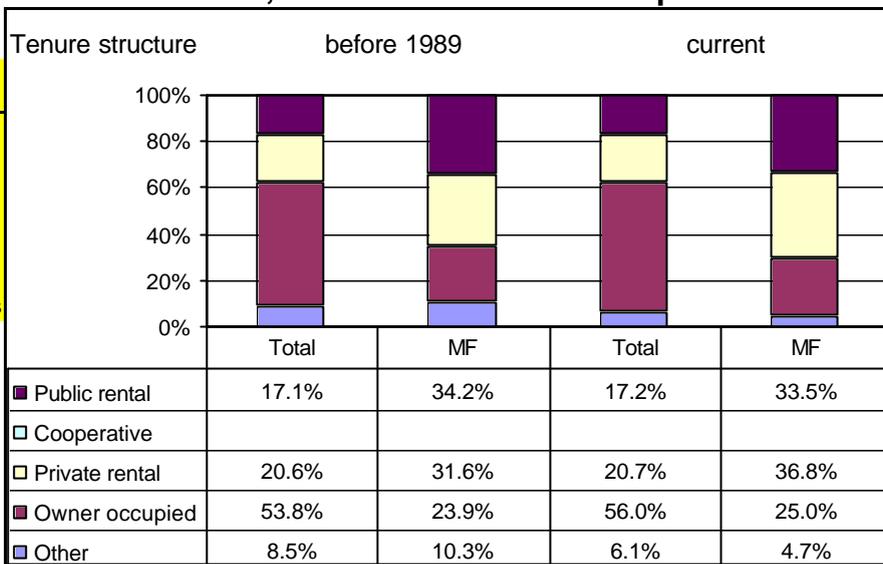


FR

FRANCE

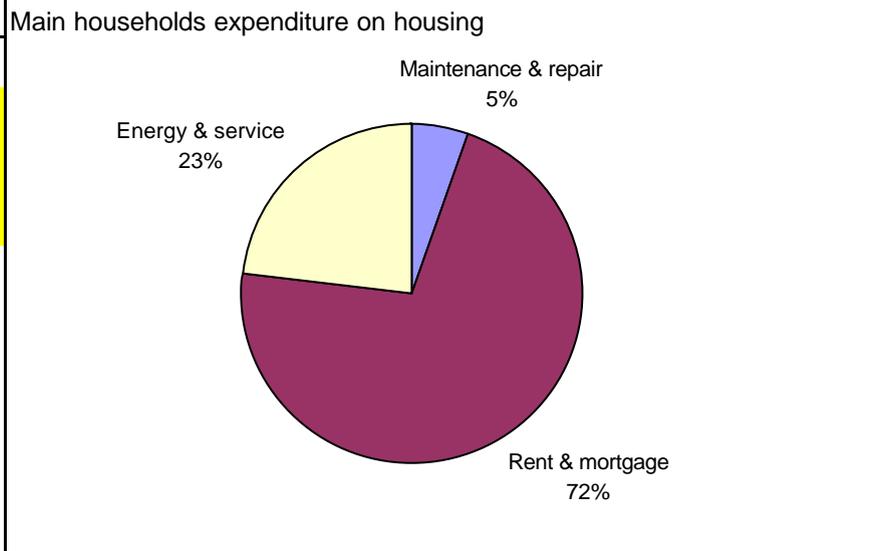
Tenant structure, households and state expenditure

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



Statistics 2002.

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



Statistics 2003.

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

Specification of state expenditure on housing from state civil budget.

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

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

FR

FRANCE

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	Yes																																																																						
	- Regular housing quality survey	No																																																																						
Demand for housing (total) is expected to increase.	- Demand for housing in 2003-2013	2,990,000																																																																						
	- Expected housing production in 2003-2013	3,000,000																																																																						
	for extension of stock	2,690,000																																																																						
	for replacement of existing stock	310,000																																																																						
	- Present vacancy rate of total housing stock	7.0%																																																																						
	- Present vacancy rate of MF dwellings	8.0%																																																																						
	- Regular national housing demand survey	No																																																																						
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- Cooperative housing law: No	Lack of business opportunities in building areas																																																																							
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DE GERMANY

Basic facts

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

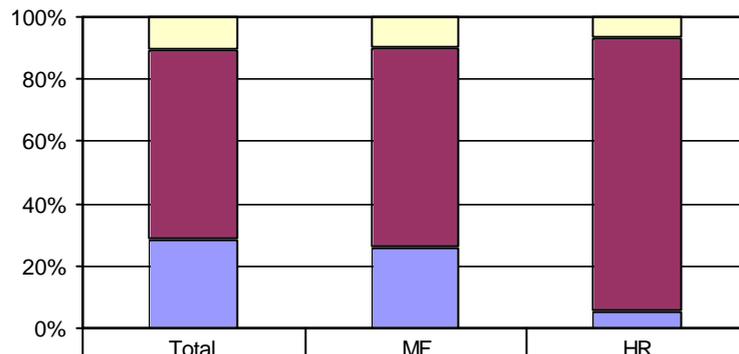
Housing profile

Number of dwellings per 1000 inhabitants	469
Percentage of multi-family dwellings	53.9%
Percentage of high-rise dwellings	6.0%

Statistics 2002.

Number of stock for before 1949 is used for category before 1945
 Total/MF/HR dwellings built 45-90:
 1949-78: 46.9% / 50.9% / 68.4%
 1979-86: 10.9% / 10.6% / 16.5%
 1987-90: 3.2% / 3.1% / 3.1%

Age of housing stock

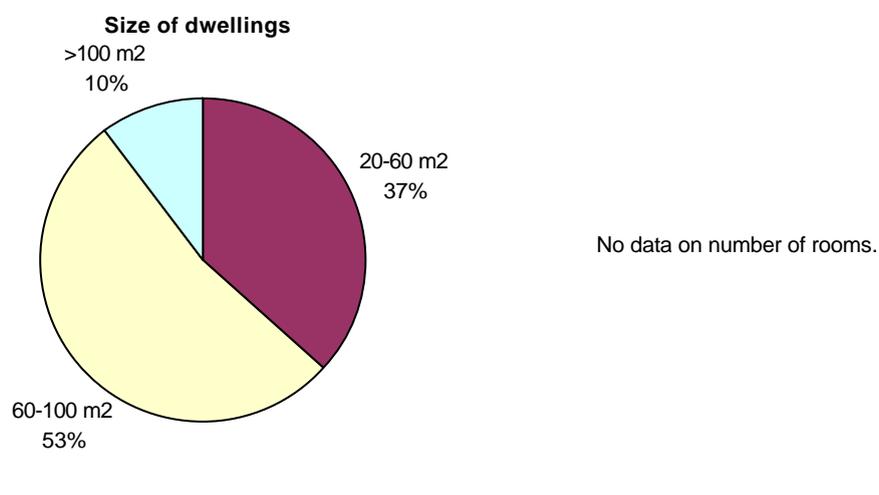


Brick is the dominant construction methods MF dwellings.

Statistics 2002.

No data on high-rise dwellings.

Size of multi-family dwellings



DE

GERMANY

Tenant structure, households and state expenditure

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

DE

GERMANY

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No
	- Regular housing quality survey	No
	- Demand for housing in 2003-2013	No data
	- Expected housing production in 2003-2013	3,690,000
	for extension of stock	3,330,000
	for replacement of existing stock	360,000
Vacancy rate of HR dwellings is 9.9%	- Present vacancy rate of total housing stock	8.2%
	- Present vacancy rate of MF dwellings	10.2%
	- Regular national housing demand survey (every 3-5 yrs)	Yes
	- Regular local housing demand survey (every 3-5 yrs)	Yes
Legal framework	- Specific programme for MF/HR refurbishment	No
- Special law condominium: Yes		
- Condominium compulsory in mixed-ownership: No	- Issues considered to be big problems of MF/HR residential areas	No data
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas	No data
- Cooperative housing law: Yes		No data
- Rental housing law: Yes	- Need for expertise for refurbishment of MF/HR dwellings	
	No data	

GR

GREECE

Basic facts

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

Housing profile

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

Age of housing stock

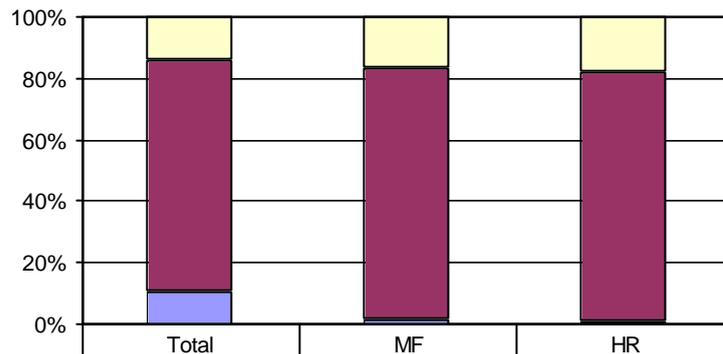
Total / MF dwellings built in 45-90:

1945-60: 12.2% / 5.2%

1960-70: 19.6% / 21.5%

1970-80: 24.5% / 34.8%

1980-90: 19.1% / 20.3%

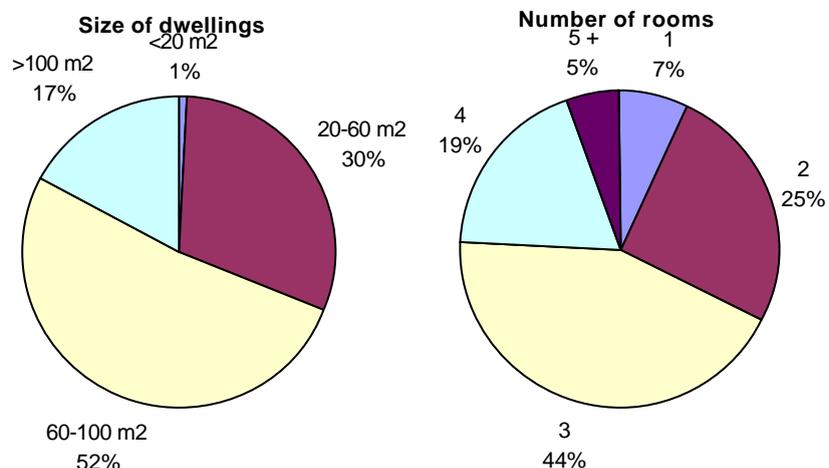


In situ concrete is the main construction method (99.3% of HR dwellings).

Statistics 2001.

Size of multi-family dwellings

No data on high-rise dwellings.



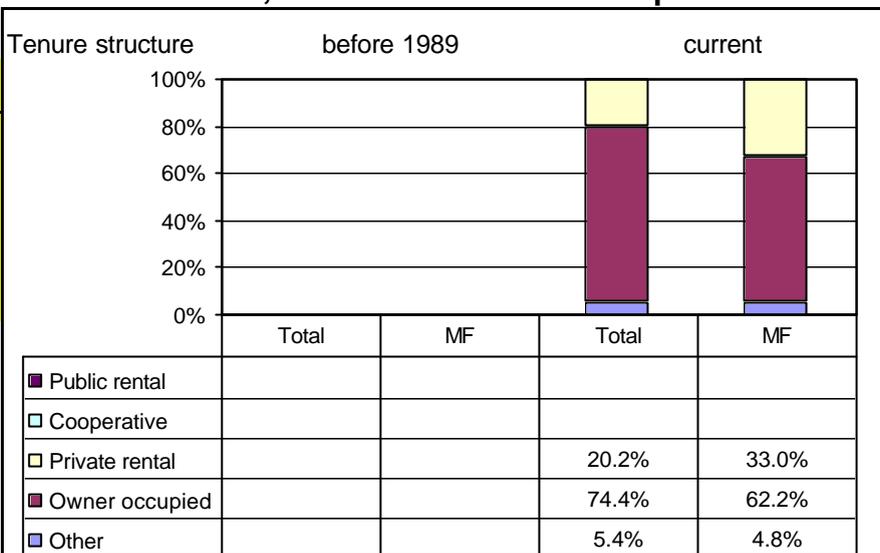
GR

GREECE

Tenant structure, households and state expenditure

Privatisation

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



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

Main households expenditure on housing

No data on specification.

Investment in housing refurbishment.

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

Specification of state expenditure on housing

No data.

GR

GREECE

Housing policies, current problems, remarks

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

IE IRELAND

Basic facts

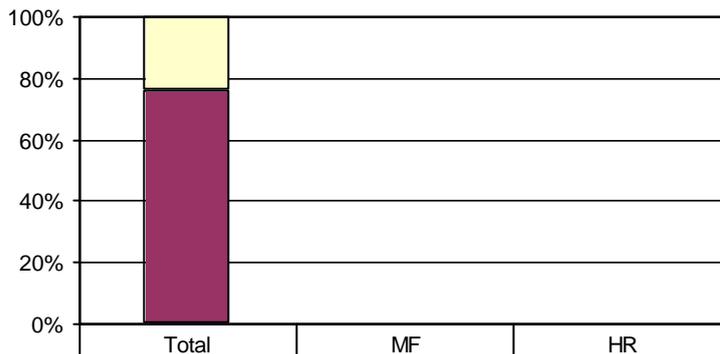
<i>Statistics 2002.</i>	Size of population	3,920,000
	Number of households	1,287,000
	Average size of households	2.9 persons
<i>Statistics 2001.</i>	Gross annual income per capita	19,798 €
<i>Statistics 2003.</i>	Gross annual wages of construction workers	37,920 €
<i>Statistics 2000.</i>	Net average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

Housing profile

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

Statistics 2002. Age of housing stock

Total dwellings built <45-90:
 <1945-60: 33.4%
 1961-70: 8.9%
 1971-80: 16.9%
 1981-90: 13.3%



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

Size of total housing stock

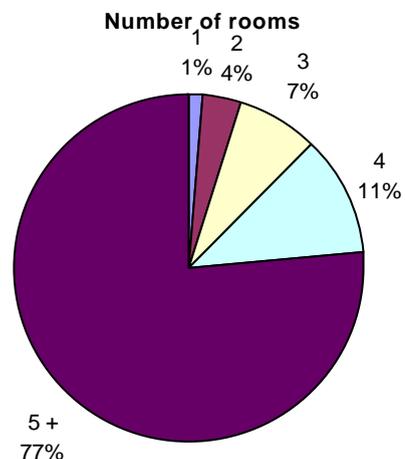
Average useful floor areas =

88.3 m2.

Average no. of rooms / dwelling =

5.3.

No data on the specification of dwelling by size.



IE

IRELAND

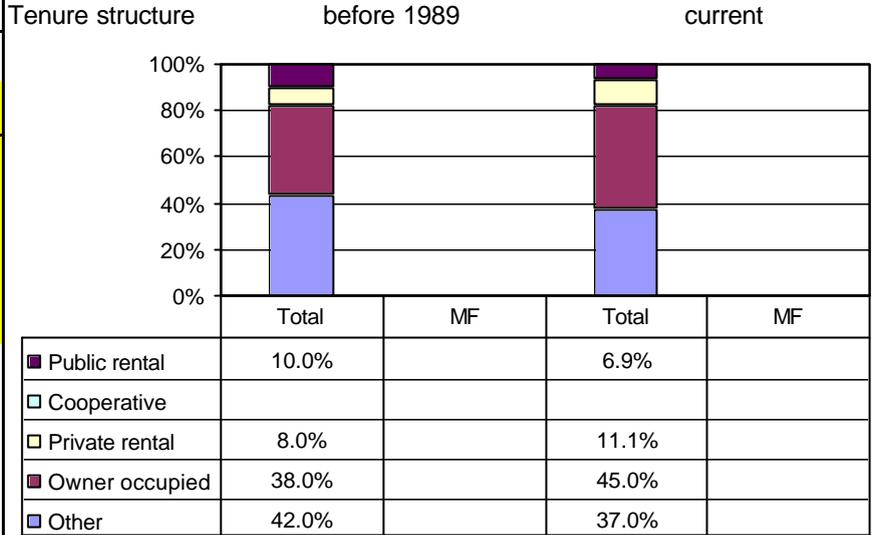
Tenant structure, households and state expenditure

Statistics 2002.

Privatisation

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

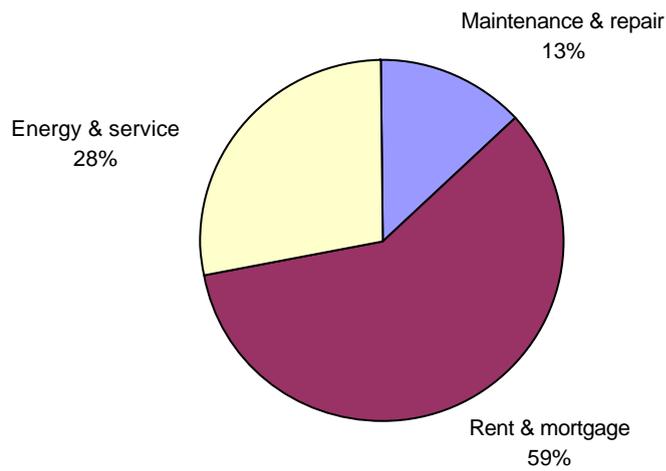
Other=dwellings being purchase



Statistics 1999-2000.

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

Main households expenditure on housing



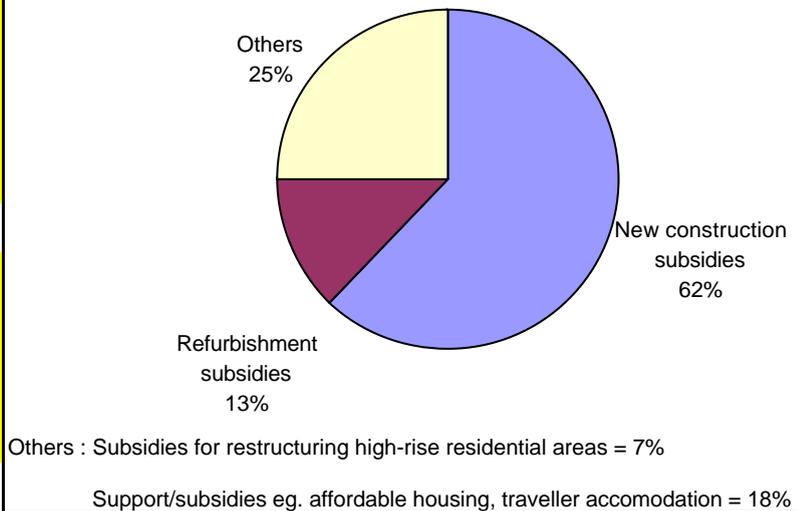
Revised estimates on 2003.

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

Investment in hs. refurbishment.

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

Specification of state expenditure on housing



IT ITALY

Basic facts

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

Housing profile

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

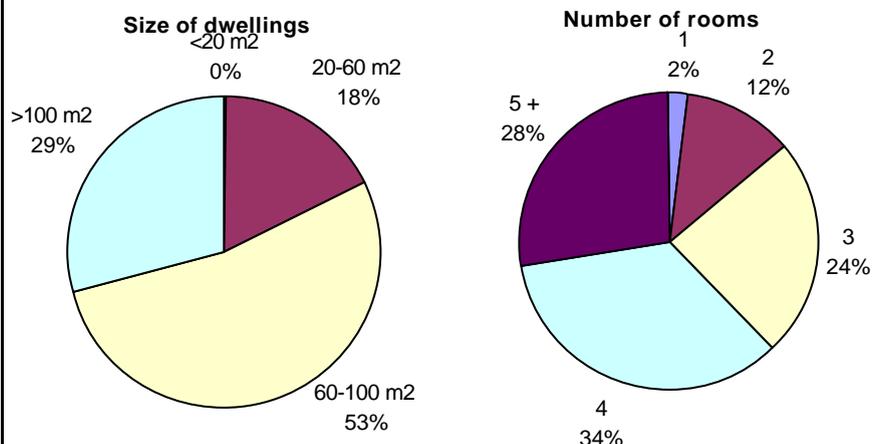
Statistics 2001.

Age of housing stock

Total/MF/HR dwellings built 45-90:
 1945-60: 15.9% / 16.4% / 20.8%
 1960-70: 20.9% / 22.7% / 32.2%
 1970-80: 18.9% / 19.6% / 18.4%
 1980-90: 12.2% / 12.4% / 10.5%



Size of high-rise dwellings



IT

ITALY

Tenant structure, households and state expenditure

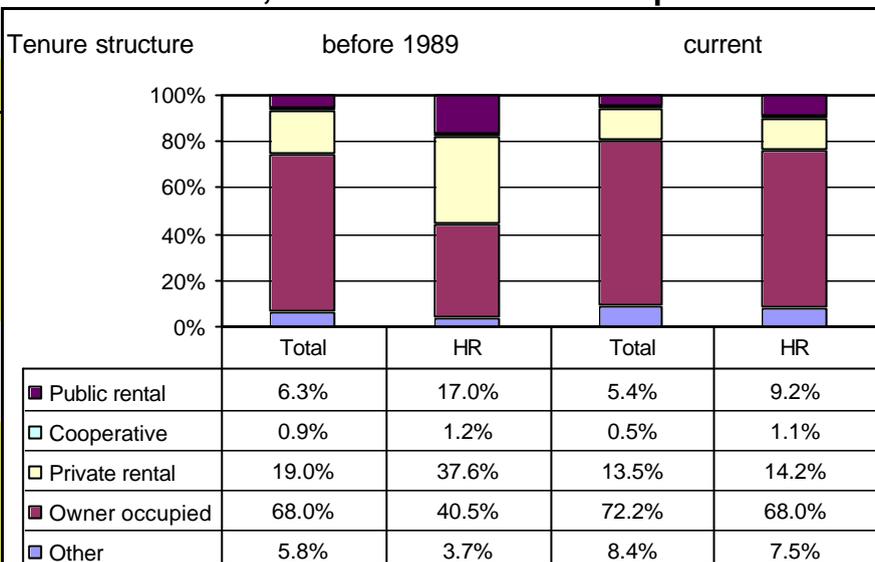
Privatisation

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

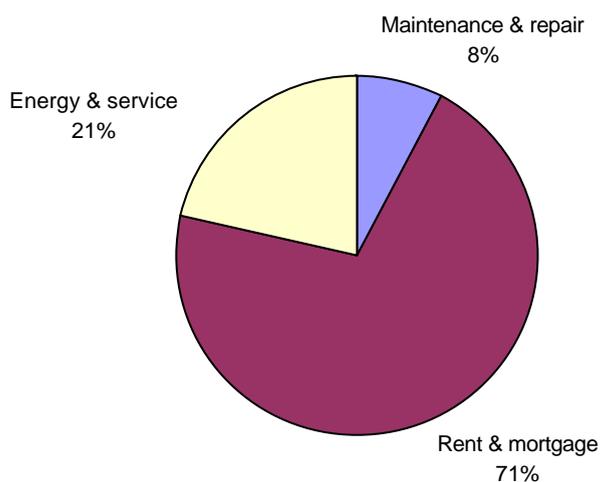
Concrete and masonry are the dominant construction methods
HR and MF dwellings.

Statistics 2002.

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



Main households expenditure on housing



Specification of state expenditure on housing

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

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

IT

ITALY

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No data			
	- Regular housing quality survey	No			
	- Demand for housing in 2003-2013	1,500,000			
	- Expected housing production in 2003-2013	1,800,000			
	for extension of stock	1,600,000			
	for replacement of existing stock	200,000			
Present vacancy rate of HR-dwellings is 11,7%	- Present vacancy rate of total housing stock	19.5%			
	- Present vacancy rate of MF dwellings	16.6%			
	- Regular national housing demand survey	Yes			
	- Regular local housing demand survey	Yes			
	- Specific programme for MF/HR refurbishment	No			
	- Issues considered to be big problems of MF/HR residential areas				
	Income segregation				
	Unemployment segregation				
	Ethnic / cultural segregation				
	- Issues considered to be no problem of MF/HR residential areas				
	No data				
	- Need for expertise for refurbishment of MF/HR dwellings				
	<i>Area</i>	<i>Policy</i>	<i>Plan development</i>		
	<i>Level:</i>	<i>State</i>	<i>Municipal</i>	<i>Owners</i>	<i>Advisors</i>
	Housing demand survey	X	X	X	
	Housing quality survey		X	X	
	Financing	X			
	Legislation	X			
	Institutional development				
	Policy development	X			
	Planning and programming	X	X	X	
	Construction/structure research	X	X	X	X
	Project management			X	X
	Tenant participation		X	X	

LU LUXEMBOURG

Basic facts

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

Housing profile

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	391
	Percentage of multi-family dwellings	29.1%
<i>HR dwellings > 9 floors.</i>	Percentage of high-rise dwellings	16.2%

Statistics 2000/2001.

Age of housing stock

Total/MF/HR dwellings built 45-90:

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

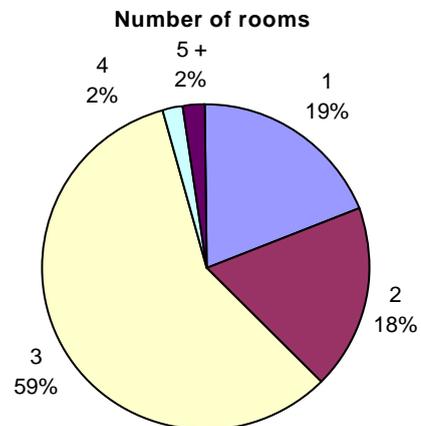
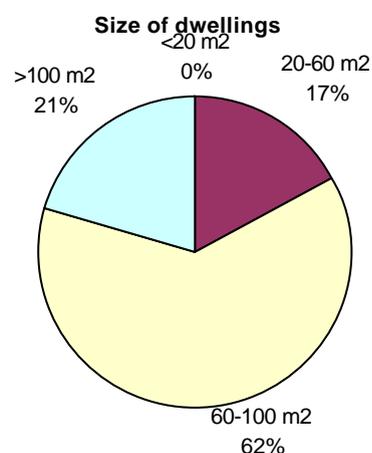
1960-70: 11.8% / 9.6% / 8.2%

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

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



Size of high-rise dwellings



LU

LUXEMBOURG

Tenant structure, households and state expenditure

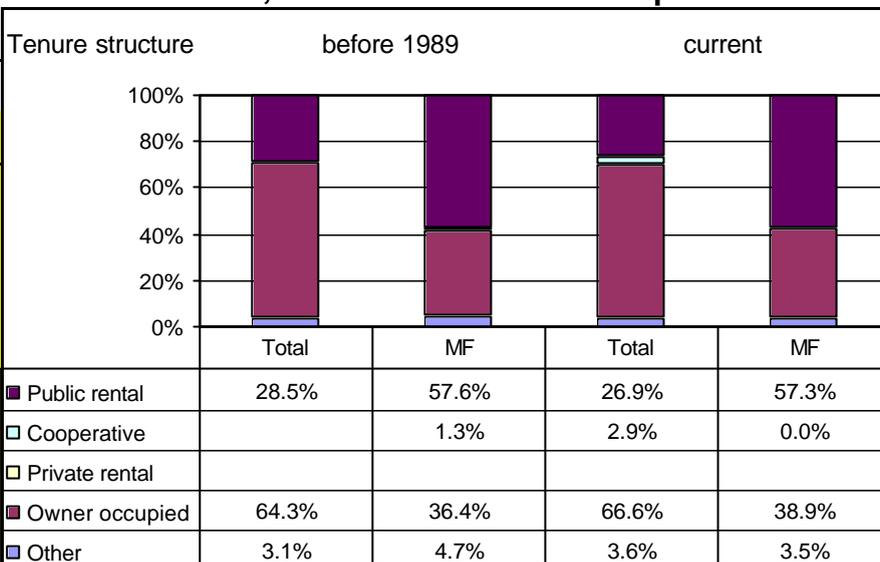
Statistics 2001.

Privatisation

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

Note:

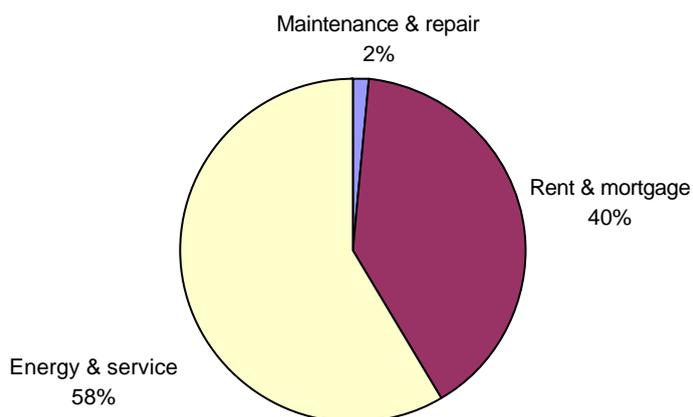
There is no process of privatisation. 10% of new dwellings must be reserved for renting.



Statistics 1998, 2001.

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

Main households expenditure on housing



Statistics 2002.

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

Investment in housing refurbishment.

- actual = 1,399 €/ dwelling for 11,967 dwellings in '89-'02.

- refurbishment is still needed for 38,443 dwellings, of which 9,199 MF and 338 HR dwellings.

Specification of state expenditure on housing

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

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

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

Interest subsidies 51.500.000 eur.

Acquisition/construction subsidies 10.000.000 eur.

Subsidies for refurbishment 4.000.000 eur.

Savings subsidies 2.850.000 eur.

LU

LUXEMBOURG

Housing policies, current problems, remarks

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

NL NETHERLANDS

Basic facts

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

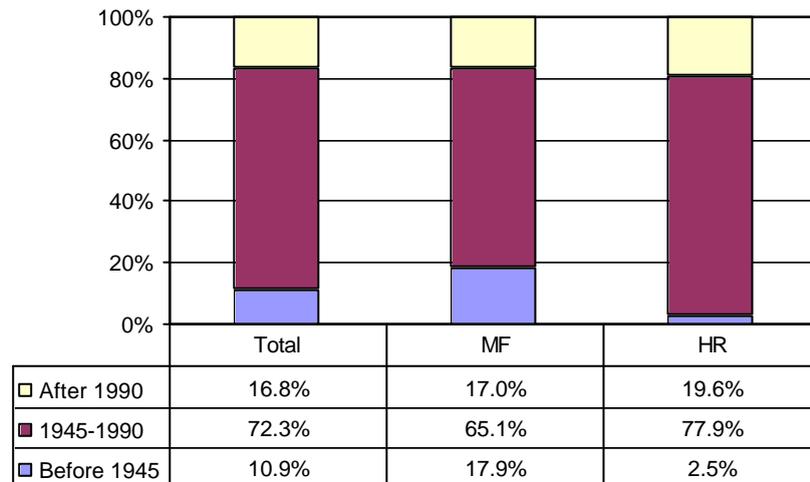
Housing profile

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

Statistics 2002.

Total/MF/HR dwelling built 45-90:
 1940-60: 11.3% / 13.1% / 4.6%
 1960-70: 14.6% / 16.3% / 24.1%
 1970-80: 20.5% / 18% / 36.8%
 1980-90: 16.9% / 17.7% / 12.4%

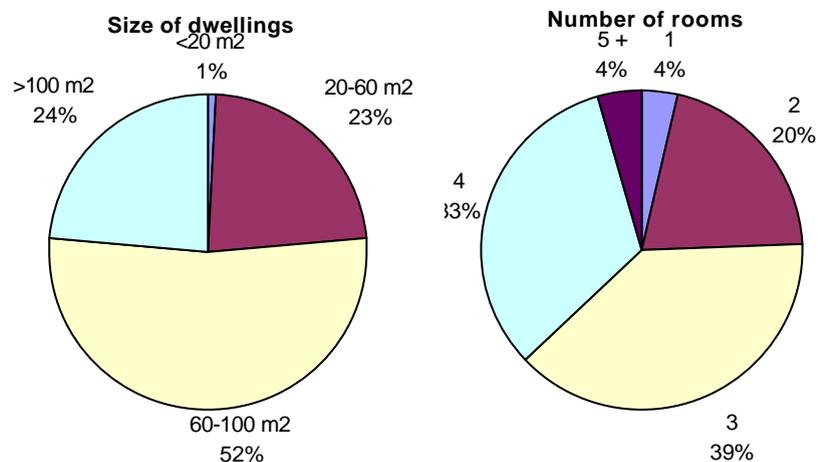
Age of housing stock



Statistics 2002.

Size of high-rise dwellings

Percentage of MF dwellings size resembles that of HR dwellings.



NL

NETHERLANDS

Tenant structure, households and state expenditure

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

NL

NETHERLANDS

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No																																																											
	- Regular housing quality survey (every 4 yrs)	Yes																																																											
Periods of data differ from questionnaire:	- Demand for housing in 2003-2013	570,000																																																											
- demand in 2003-2010	- Expected housing production in 2003-2013	842,000																																																											
- production in 2003-2008	for extension of stock	650,000																																																											
	for replacement of existing stock	192,000																																																											
	- Present vacancy rate of total housing stock	0.3%																																																											
	- Present vacancy rate of MF dwellings	No data																																																											
Demand for housing (total) is expected to increase.	- Regular national housing demand survey (every 4 yrs)	Yes																																																											
	- Regular local housing demand survey (every 4 yrs)	Yes																																																											
Legal framework	- Specific programme for MF/HR refurbishment	Yes																																																											
- Special law condominium: Yes																																																													
- Condominium compulsory in mixed-ownership: Yes	- Issues considered to be big problems of MF/HR residential areas																																																												
- Registration condominium: Yes	Building adaptability to changing needs																																																												
- Cooperative housing law: No	Income, unemployment, ethnic/cultural segregation																																																												
- Rental housing law: Yes	Safety (criminality), management																																																												
	- Issues considered to be no problem of MF/HR residential areas																																																												
	Maintenance, modernization, quality of design																																																												
	Payment areas among tenants and owner occupiers																																																												
	Mixed ownership, health, energy efficiency																																																												
	- Need for expertise for refurbishment of MF/HR dwellings																																																												
	<table border="1"> <thead> <tr> <th rowspan="2">Area</th> <th colspan="2">Policy</th> <th colspan="2">Plan development</th> </tr> <tr> <th>Level:</th> <th>State</th> <th>Municipal</th> <th>Owners Advisors</th> </tr> </thead> <tbody> <tr> <td>Housing demand survey</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Housing quality survey</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Financing</td> <td></td> <td></td> <td>X</td> <td>X</td> </tr> <tr> <td>Legislation</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Institutional development</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Policy development</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Planning and programming</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Construction/structure research</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Project management</td> <td></td> <td></td> <td>X</td> <td>X</td> </tr> <tr> <td>Tenant participation</td> <td></td> <td></td> <td>X</td> <td>X</td> </tr> </tbody> </table>	Area	Policy		Plan development		Level:	State	Municipal	Owners Advisors	Housing demand survey			X		Housing quality survey					Financing			X	X	Legislation					Institutional development					Policy development			X		Planning and programming			X		Construction/structure research					Project management			X	X	Tenant participation			X	X	
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Project management			X	X																																																									
Tenant participation			X	X																																																									

PT PORTUGAL

Basic facts

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

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

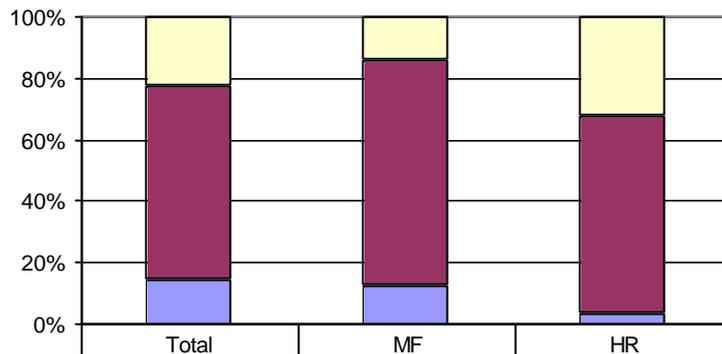
Housing profile

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

Statistics 2001.

Age of housing stock

Total/MF/HR dwellings built 45-90:
 1940-60: 10.0% / 9.8% / 5.5%
 1960-70: 12.9% / 15.3% / 12.6%
 1970-80: 18.3% / 25.4% / 20.4%
 1980-90: 21.6% / 23.0% / 26.1%



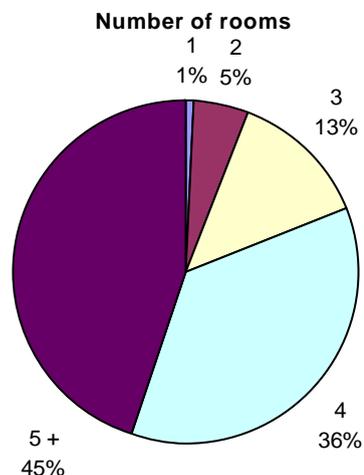
In situ concrete is very dominant construction method of HR dwellings and total housing stock

Statistics 2001.

Size of high-rise dwellings

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

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



PT

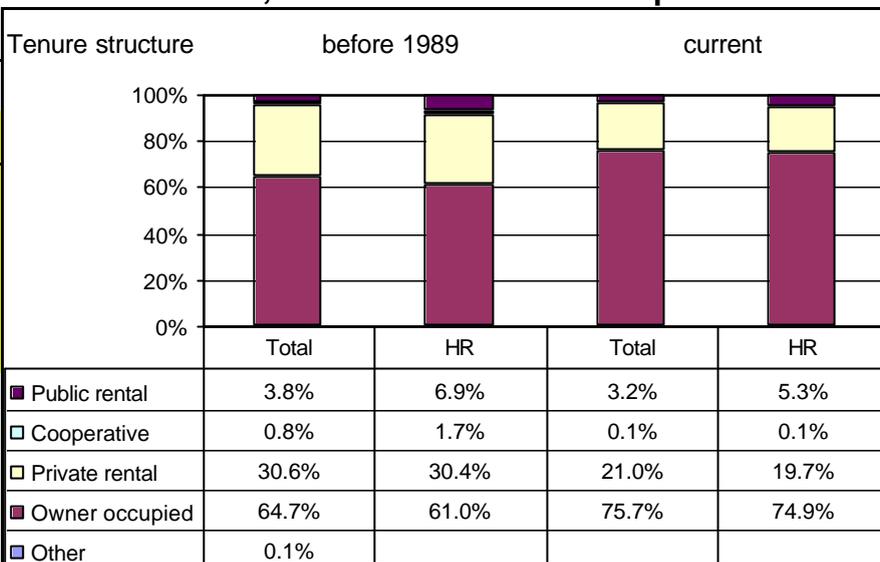
PORTUGAL

Tenant structure, households and state expenditure

Statistics 2001.

Privatisation

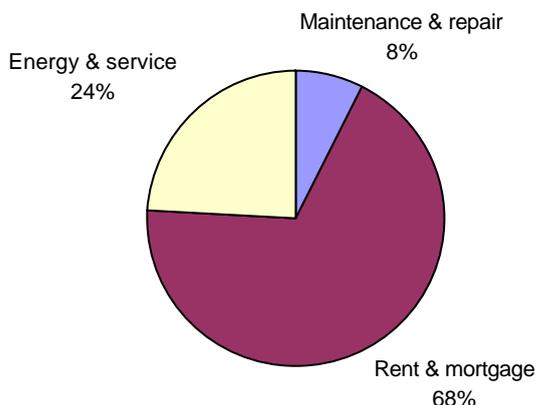
- Privatisation until now: --
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes



Statistics 1999.

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

Main households expenditure on housing



Statistics 2000.

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

Specification of state expenditure on housing from the housing budget.

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

PT

PORTUGAL

Housing policies, current problems, remarks

- Participation in Joint Implementation projects in housing	No data			
- Regular housing quality survey (every 10 yrs)	Yes			
- Demand for housing in 2003-2013	No data			
- Expected housing production in 2003-2013	No data			
for extension of stock	No data			
for replacement of existing stock	No data			
- Present vacancy rate of total housing stock	10.8%			
- Present vacancy rate of MF dwellings	No data			
- Regular national housing demand survey	No			
- Regular local housing demand survey	No			
<i>Legal framework</i>	- Specific programme for MF/HR refurbishment Yes			
- Special law condominium: Yes	- Issues considered to be big problems of MF/HR residential areas			
- Condominium compulsory in mixed-ownership: Yes	Building maintenance aspects.			
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas			
- Cooperative housing law: Yes	Lack of business opportunities in building estates.			
- Rental housing law: Yes	Lack of facilities (shops, services) in building estates.			
	Safety (from criminality).			
	Impact on housing quality on health of occupants.			
	- Need for expertise for refurbishment of MF/HR dwellings			
<i>Area</i>	<i>Policy</i>	<i>Plan development</i>		
	<i>Level: State</i>	<i>Municipal</i>		
		<i>Owners</i>		
		<i>Advisors</i>		
Housing demand survey	X	X		
Housing quality survey	X	X		X
Financing	X	X		
Legislation	X	X		
Institutional development	X	X		
Policy development	X	X		
Planning and programming	X	X		X
Construction/structure research	X	X	X	X
Project management	X	X	X	X
Tenant participation	X	X	X	

ES

SPAIN

Basic facts

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

Housing profile

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

Statistics 2001.

Age of housing stock

Number of stock before 1941 is used for category before 1945.

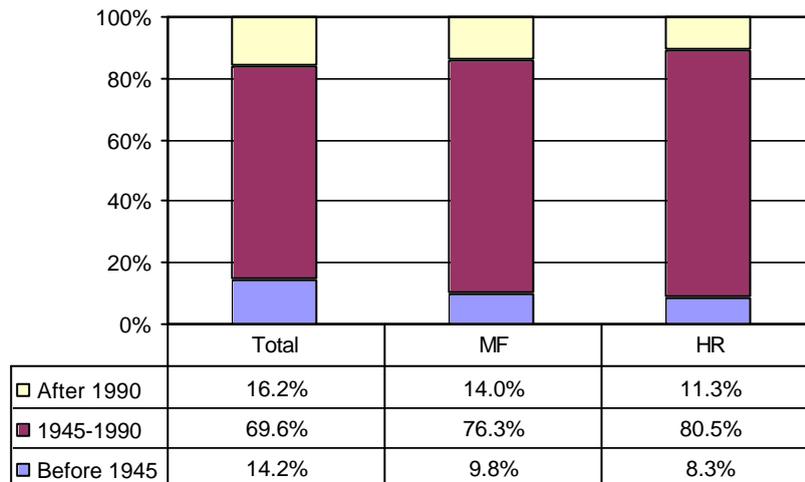
Total/MF/HR dwellings built 45-90:

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

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

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

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

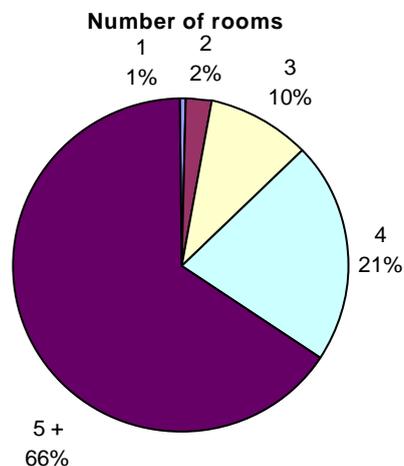


Statistics 2001.

Size of high-rise dwellings

No data on size (m2) of housing stock.

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

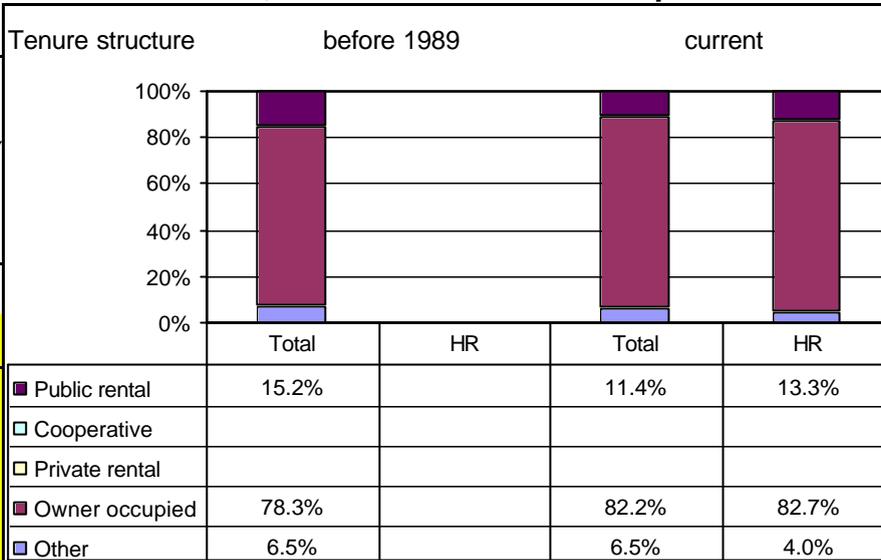


ES

SPAIN

Tenant structure, households and state expenditure

Statistics 2001.
 No data on private / public rent.
 "For rent" as a different category than "in property" is used for public rental category in graph.



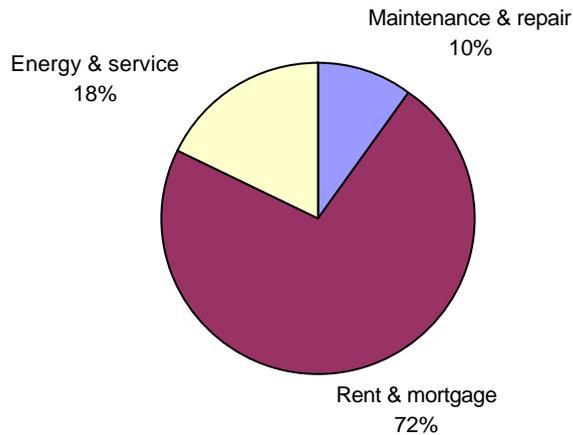
Privatisation

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

Statistics 1999, 2001.

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

Main households expenditure on housing



Statistics 2002.

State expenditure on housing as percentage of total annual budget: **2.6%**

Investment in housing refurbishment.

- actual = 21,420 € / dwelling for 402,587 dwellings in '94-'03
- refurbishment is still needed for 10% of the housing stock.

Specification of state expenditure on housing from the housing budget.

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

SE SWEDEN

Basic facts

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

Housing profile

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

Age of housing stock

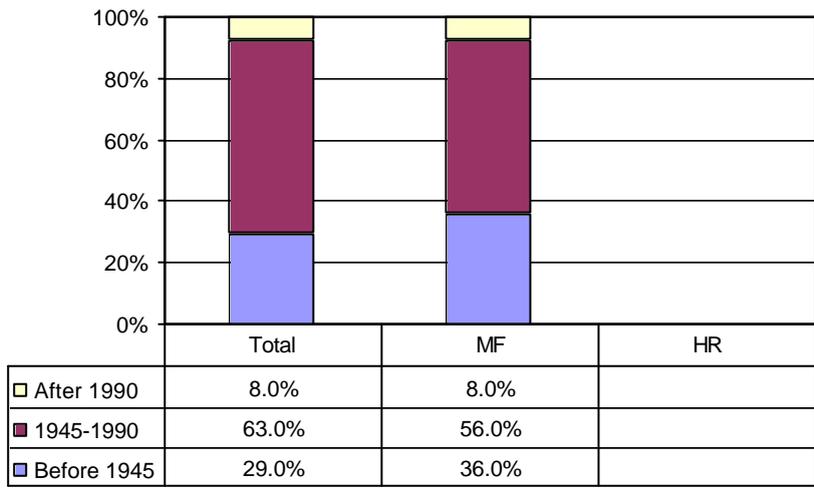
Total / MF dwellings built in 45-90:

1945-60: 16% / 11%

1960-70: 20% / 15%

1970-80: 18% / 22%

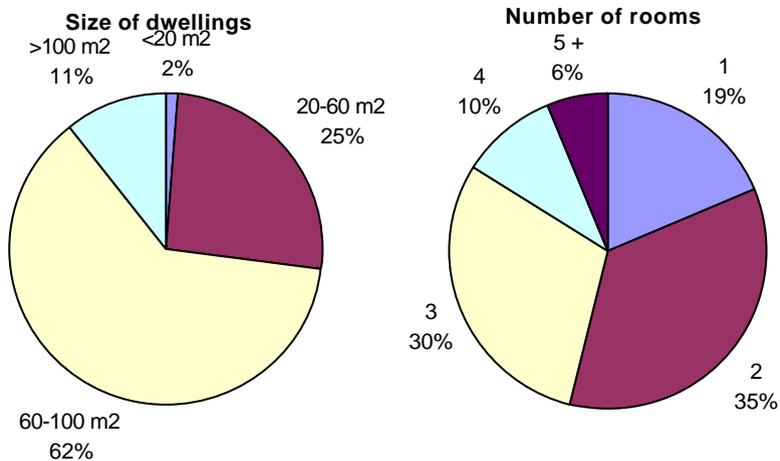
1980-90: 8% / 8%



Statistics 1990.

No data on high-rise dwellings.

Size of multi-family dwellings



SE

SWEDEN

Tenant structure, households and state expenditure

Statistics 1989, 2002

Privatisation

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

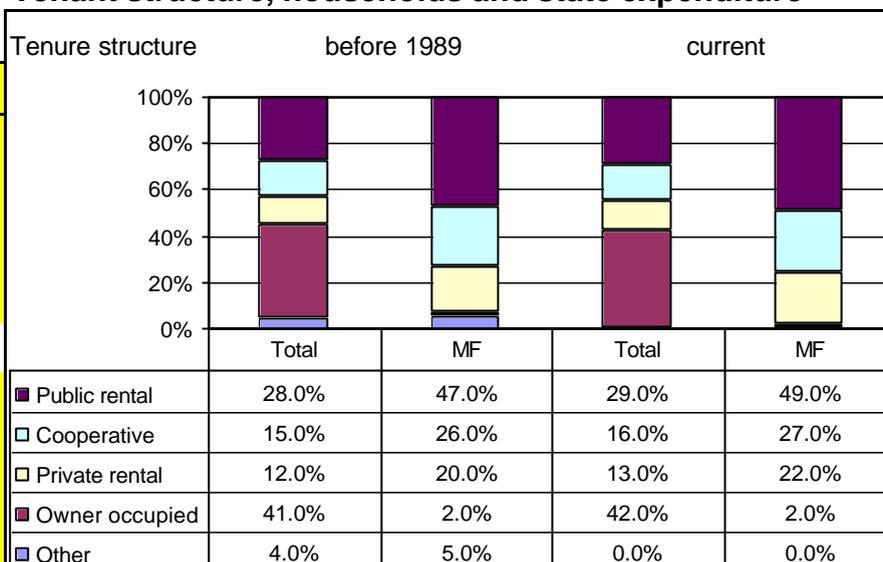
Owner-occupied MF dwellings are very few, while in total stock owner-occupied dwellings are dominant.

Statistics 2002.

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

Statistics 2002.

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



Main households expenditure on housing

No specification of households expenditure on housing.

Specification of state expenditure on housing from the housing budget.

- Subsidies for new construction 3.0%
 - Subsidies for interest rates 24.0%
 - Housing allowances 73.0%
- Number of dwellings for refurbishment investment = 19% of total stock
(MF dwellings for refurbishment investment count for 10% of total stock)

SE

SWEDEN

Housing policies, current problems, remarks

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

UK UNITED KINGDOM

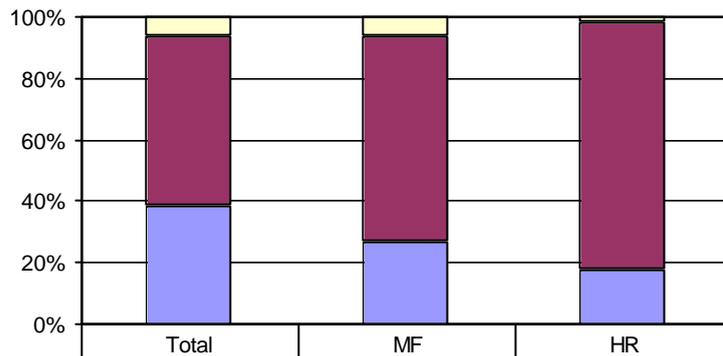
Basic facts

<i>Statistics 2001.</i>	Size of population	49,370,000
	Number of households	20,750,000
	Average size of households	2.3 persons
	Gross annual income per capita	No data €
	Gross annual wages of construction workers	29,962 €
	Net average annual households income	32,569 €

Housing profile

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	428
	Percentage of multi-family dwellings	18.7%
	Percentage of high-rise dwellings	2.4%

Age of housing stock



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

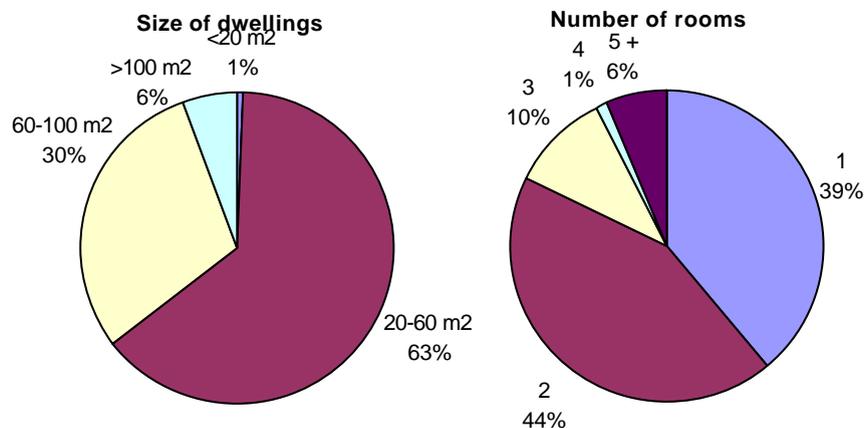
1945-64: 21.2% / 21.6% / 39.9%

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

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

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

Size of high-rise dwellings



UK

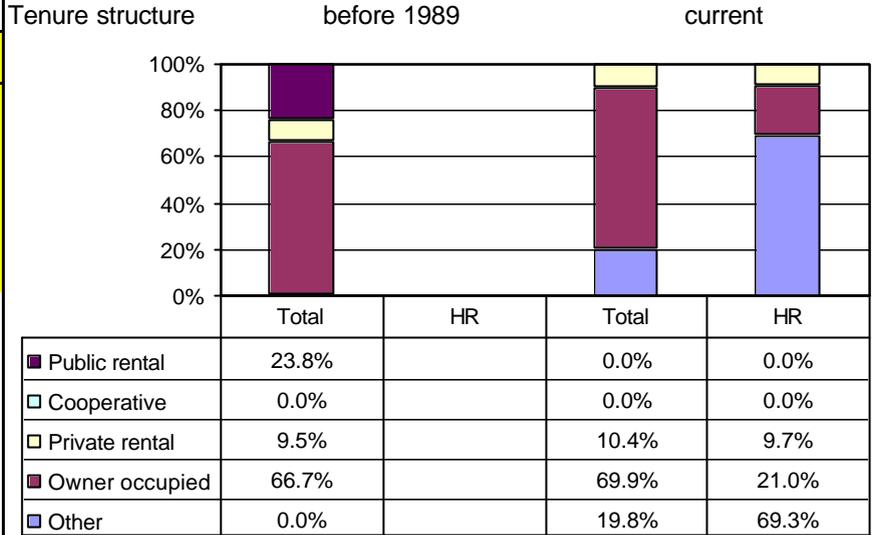
UNITED KINGDOM

Tenant structure, households and state expenditure

Statistics 1989, 2001

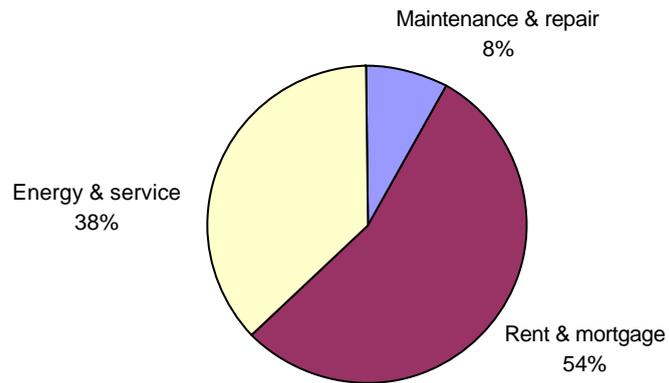
Privatisation

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



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

Main households expenditure on housing



Specification of state expenditure on housing

No data.

UK

UNITED KINGDOM

Housing policies, current problems, remarks

- Participation in Joint Implementation projects in housing	No																																																											
- Regular housing quality survey (annually)	Yes																																																											
- Demand for housing in 2003-2013	1,500,000																																																											
- Expected housing production in 2003-2013	No data																																																											
for extension of stock	No data																																																											
for replacement of existing stock	No data																																																											
- Present vacancy rate of total housing stock	3.5%																																																											
- Present vacancy rate of MF dwellings	No data																																																											
- Regular national housing demand survey	No																																																											
- Regular local housing demand survey (every 5-7 years)	Yes																																																											
- Specific programme for MF/HR refurbishment	No																																																											
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- Condominium compulsory in mixed-ownership: No	- Issues considered to be big problems of MF/HR residential areas Payment areas among tenants and owner occupiers.																																																											
- Registration condominium: Yes	- Issues considered to be no problem of MF/HR residential areas																																																											
- Cooperative housing law: No	Parking.																																																											
- Rental housing law: Yes	Impact of housing quality to health of occupants.																																																											
	- Need for expertise for refurbishment of MF/HR dwellings																																																											
	<table border="1"> <thead> <tr> <th rowspan="2">Area</th> <th colspan="2">Policy</th> <th colspan="2">Plan development</th> </tr> <tr> <th>Level:</th> <th>State</th> <th>Municipal</th> <th>Owners Advisors</th> </tr> </thead> <tbody> <tr> <td>Housing demand survey</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Housing quality survey</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Financing</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Legislation</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Institutional development</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Policy development</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Planning and programming</td> <td></td> <td></td> <td>X</td> <td></td> </tr> <tr> <td>Construction/structure research</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>Project management</td> <td></td> <td>X</td> <td>X</td> <td></td> </tr> <tr> <td>Tenant participation</td> <td></td> <td></td> <td>X</td> <td>X</td> </tr> </tbody> </table>	Area	Policy		Plan development		Level:	State	Municipal	Owners Advisors	Housing demand survey			X		Housing quality survey			X		Financing					Legislation					Institutional development					Policy development					Planning and programming			X		Construction/structure research					Project management		X	X		Tenant participation			X	X
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2.3 Summary of EU10 ('new' member states)

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

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

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

CY CYPRUS

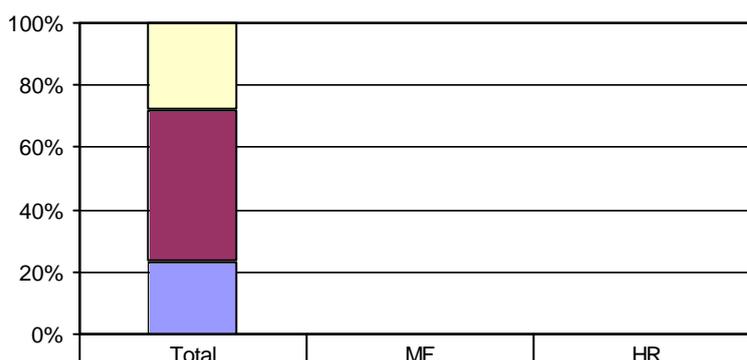
Basic facts

<i>Statistics 2001.</i>	Size of population	703,629
	Number of households	228,317
	Average size of households	3.1 persons
	Gross ann income per capita	17,000 €
	Gross annual wages of construction workers	15,744 €
	Net average annual households income	22,000 €

Housing profile

<i>Statistics 2001.</i>	Number of dwellings per 1000 inhabitants	416
	Percentage of multi-family dwellings	20.5%
	Percentage of high-rise dwellings	No data

Age of housing stock

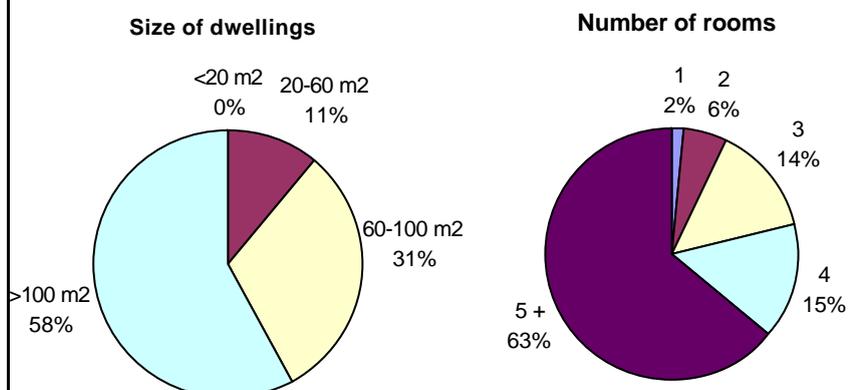


In situ concrete and bearing brick are the main construction methods.

Data stock < '50 used for < '45

Statistics 2001.

Size of total housing stock



CY

CYPRUS

Housing policies, current problems, remarks

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

CZ

CZECH REPUBLIC

Basic facts

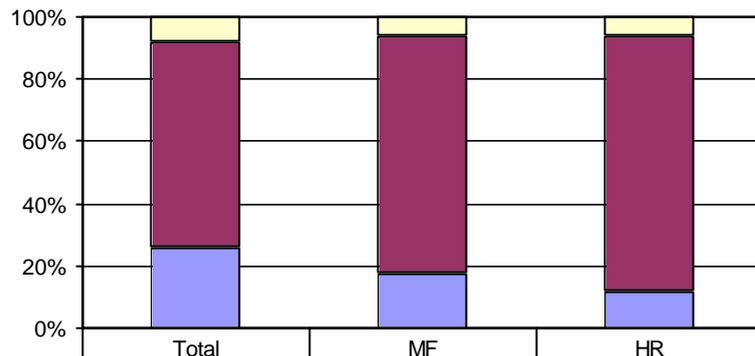
	Size of population	10,230,060
	Number of households	4,162,795
	Average size of households	2.5 persons
Statistics 2001.	Gross annual income per capita	3,759 €
Statistics 2002.	Gross annual wages of construction workers	5,027 €
	Net average annual households income	7,306 €

Housing profile

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

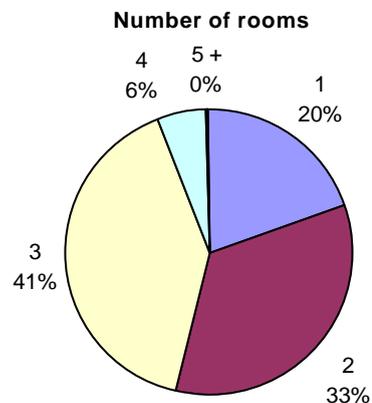
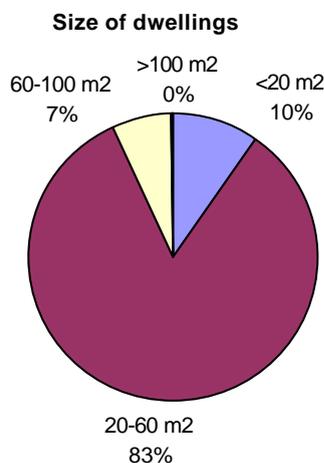
Age of housing stock

Total/MF/HR dwellings built 45-90:
1945-60: 10.3% / 11.3% / 5.4%
1960-70: 16.1% / 19.7% / 20.1%
1970-80: 22.5% / 26.0% / 30.9%
1980-90: 16.4% / 18.9% / 25.0%



Large prefabricated panel is the dominant construction method of HR dwellings (76%).

Size of high-rise dwellings



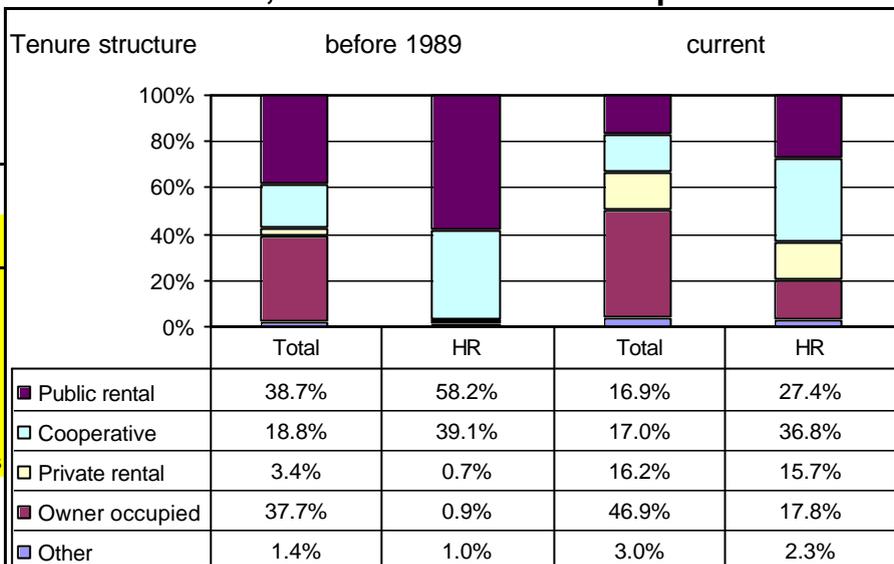
CZ

CZECH REPUBLIC

Tenant structure, households and state expenditure

Data describe the percentage before and after 1991.

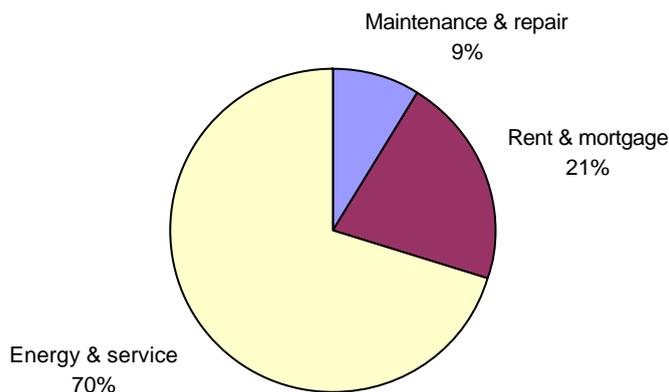
Privatisation
 - Privatisation until now: Yes
 - Municipalities' obligation: No
 - Cooperatives' obligation: No
 - Privatis. revenue reserved: Yes



Statistics 2002.

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

Main households expenditure on housing



Statistics 2002 + www.mfcr.cz

State expenditure on housing as percentage of total annual budget: **4.0%**
 Investment in hs. refurbishment.
 - actual: for 73,689 dwl. In '93-'03
 - needed total = 12,716 €/ dw.
 for 1 mill dw incl 0.8 mill panel dw
 - needed for panel dwellings = between 8,000-9,500 €/ dw.

Specification of state expenditure on housing (in million €)

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

CZ

CZECH REPUBLIC

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	Yes																																																																						
	- Regular housing quality survey (local)	Yes																																																																						
	- Demand for housing in 2003-2013	550,000																																																																						
	- Expected housing production in 2003-2013	357,500																																																																						
	for extension of stock	330,000																																																																						
	for replacement of existing stock	27,500																																																																						
	- Present vacancy rate of total housing stock	9.6%																																																																						
	- Present vacancy rate of MF dwellings	2.0%																																																																						
	- Regular national housing demand survey	No																																																																						
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Tenant participation			X	X	X																																																																			

EE

ESTONIA

Basic facts

Statistics 2002, 2003.

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

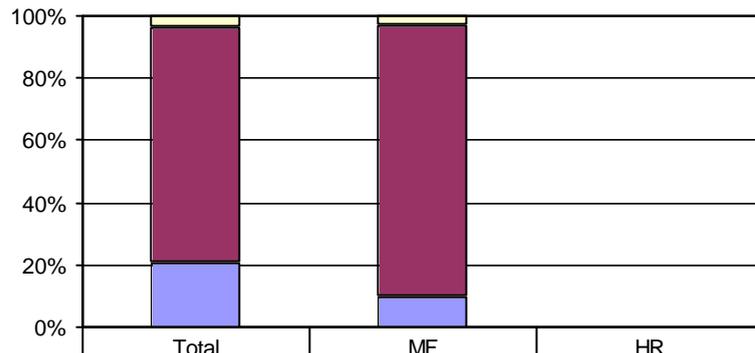
Housing profile

No data on high-rise dwellings.

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

Age of housing stock

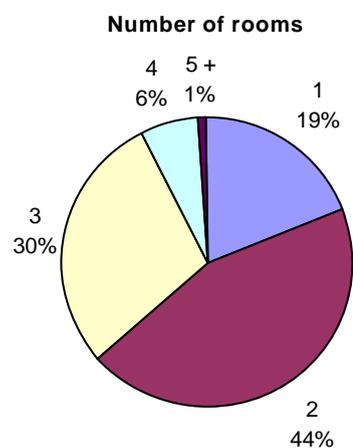
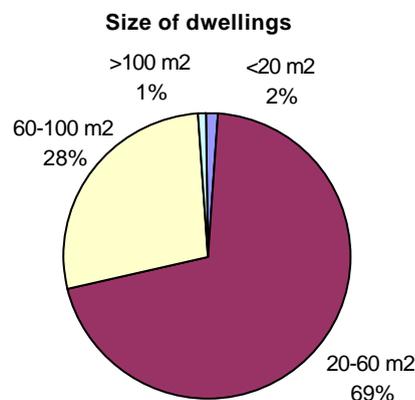
Total/MF dwellings built in 45-90:
 1945-60: 9.6% / 7.8%
 1961-70: 19.1% / 23.1%
 1971-80: 20.9% / 27.0%
 1981-90: 19.2% / 25.0%



□ After 1990	3.7%	3.0%	
■ 1945-1990	75.8%	87.6%	
■ Before 1945	20.5%	9.4%	

No data on high-rise dwellings.

Size of multi-family dwellings



EE

ESTONIA

Tenant structure, households and state expenditure

No data on MF/HR dwellings.

Privatisation

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

Tenure structure	before 1989		current	
	Total	MF	Total	MF
■ Public rental			3.0%	
□ Cooperative				
□ Private rental			10.0%	
■ Owner occupied			85.0%	
■ Other				

Main households expenditure on housing

No data

Specification of state expenditure on housing

No data

Investment in housing refurbishment (total).

- actual = 261,990 € in 1993-2002.
- needed = 38,340,000 € in 2003-2005.

EE

ESTONIA

Housing policies, current problems, remarks

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

HU HUNGARY

Basic facts

<i>Statistics 2001.</i>	Size of population	10,198,315
	Number of households	3,862,702
	Average size of households	2.6 persons
	Gross annual income per capita	5,792 €
	Gross annual wages of construction workers	3,720 €
<i>Statistics 2003.</i>	Net average annual households income	5,406 €

Avg income of HR residents is 8% higher.

Housing profile

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

Age of housing stock

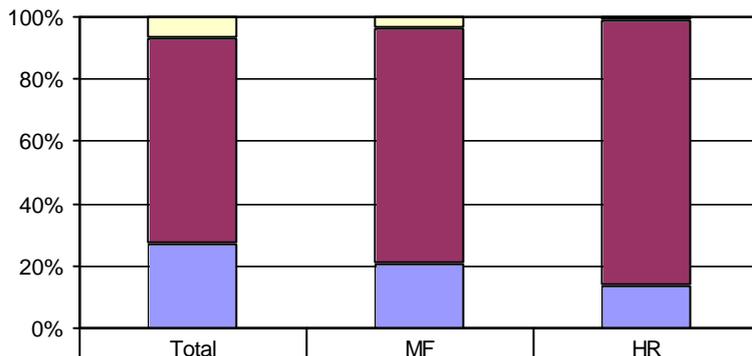
Total/MF/HR dwellings built 45-90:

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

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

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

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

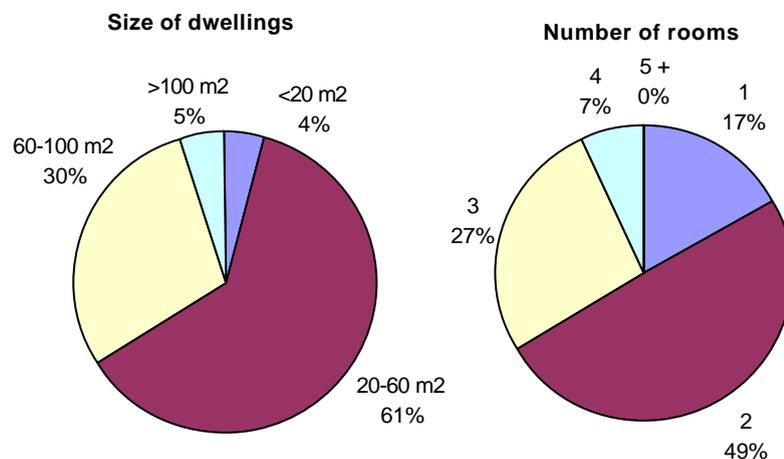


Large prefabricated panel is main construction method of HR dwellings (87%).

Size of multi-family dwellings

Statistics 2001.

No data on high-rise dwellings.



HU

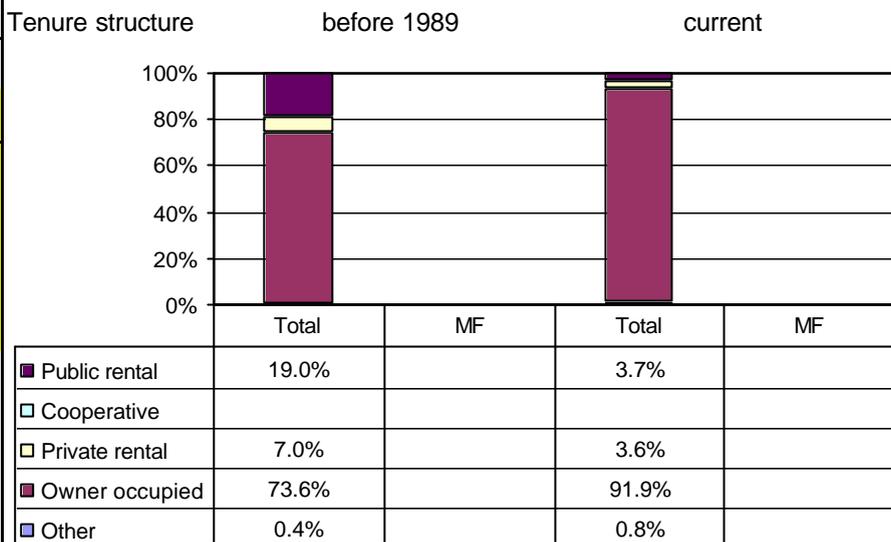
HUNGARY

Tenant structure, households and state expenditure

No data on MF/HR dwellings.

Privatisation

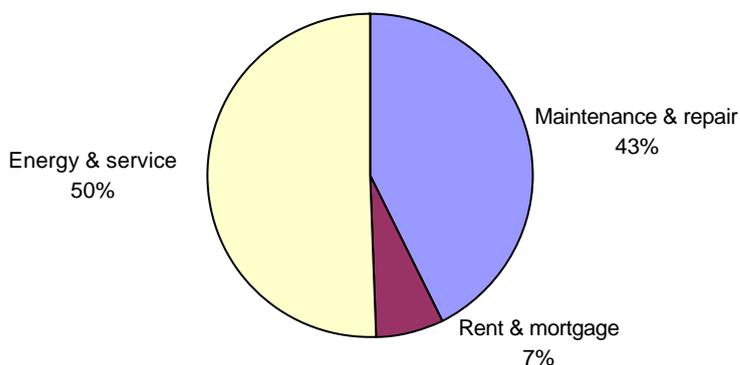
- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes



Statistics 2003.

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

Main households expenditure on housing



Specification of state expenditure on housing

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

No data.

HU

HUNGARY

Housing policies, current problems, remarks

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

LV

LATVIA

Basic facts

<i>Statistics 2000.</i>	Size of population	2,377,383
	Number of households	802,848
	Average size of households	2.7 persons
	Gross annual income per capita	2,558 €
	Gross annual wages of construction workers	2,391 €
	Net average annual households income	2,902 €

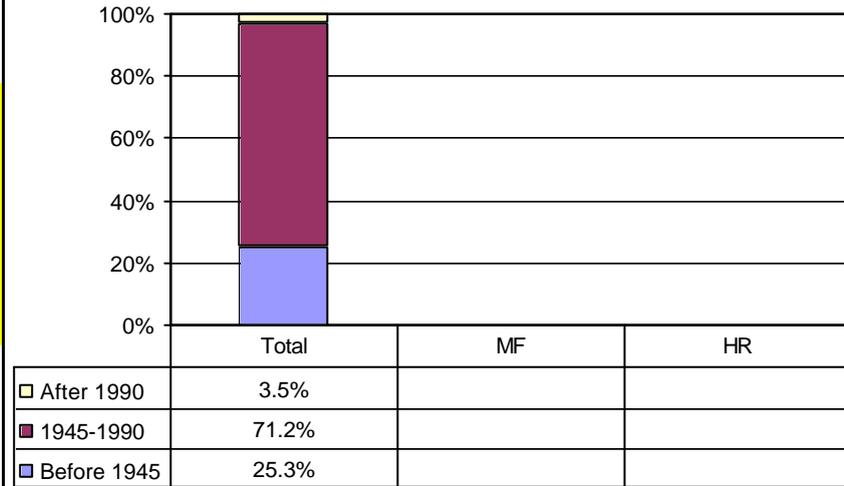
Housing profile

	Number of dwellings per 1000 inhabitants	403
	Percentage of multi-family dwellings	70.9%
<i>No data on HR dwellings.</i>	Percentage of high-rise dwellings	

No data on MF/HR dwellings.

Age of housing stock

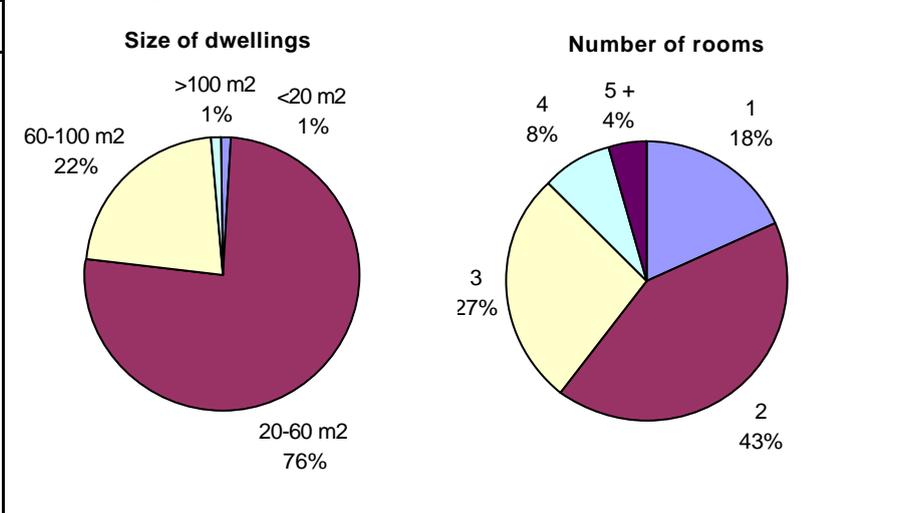
Total housing stock built in 45-90:
 1945-60: 10.1%
 1960-70: 18.4%
 1970-80: 22%
 1980-90: 20.7%



Statistics 2000.

Total housing stock by size of dwellings

No data on MF/HR dwellings.



LV

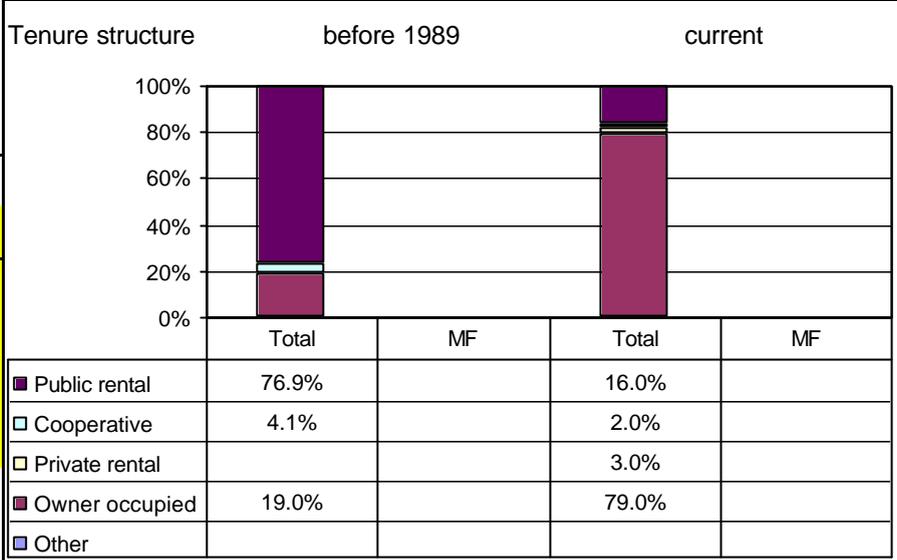
LATVIA

Tenant structure, households and state expenditure

Until 1992, private rent was not allowed.

Privatisation

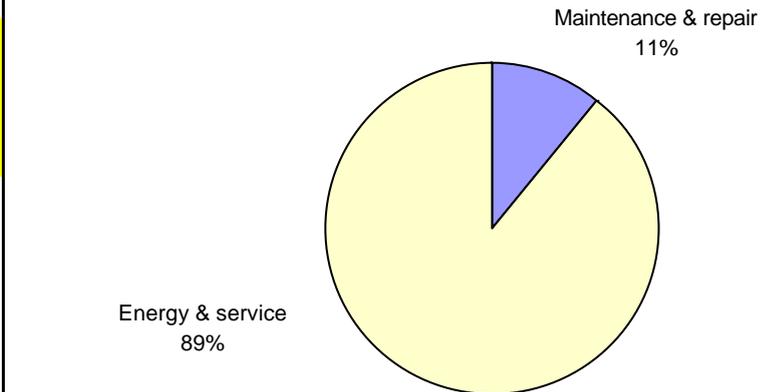
- Privatisation until now: Yes
- Municipalities' obligation: Yes
- Cooperatives' obligation: Yes
- Privatis. revenue reserved: Yes



Statistics 2002.

% net households income for housing expenditure is > 18%

Main households expenditure on housing



Statistics 2003.

Specification of state expenditure on housing

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

No data

LT

LITHUANIA

Basic facts

Statistics 2002.

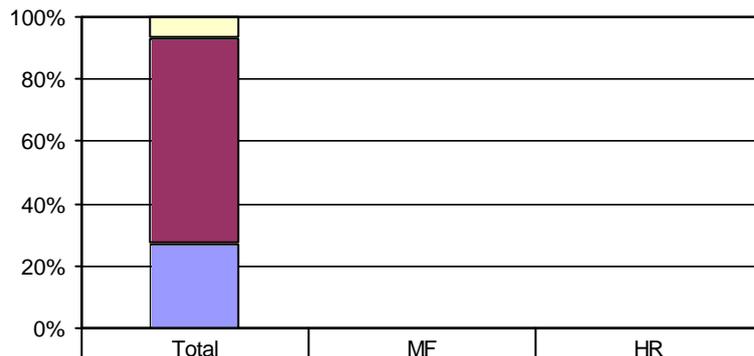
Size of population	3,483,972
Number of households	1,356,826
Average size of households	2.6 persons
Gross annual income per capita	4,187 €
Gross annual wages of construction workers	4,066 €
Net average annual households income	3,635 €

Housing profile

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

No data on MF/HR dwellings.

Age of housing stock



Total housing stock built in 45-90:

1945-60: 19%

1960-70: 15%

1970-80: 17%

1980-90: 15%

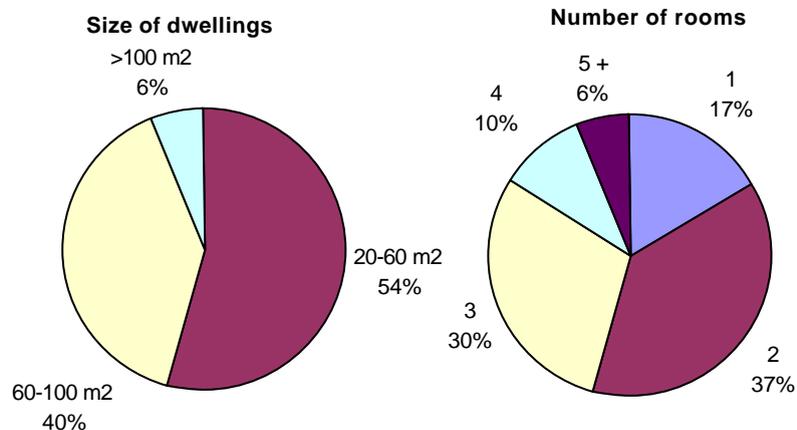
The dominant construction

methods are bearing brick (41%)

and wood (45.7%) of total stock.

Statistics 2002.

Total housing stock by size of dwellings



No data on MF/HR dwellings.

LT

LITHUANIA

Tenant structure, households and state expenditure

Privatisation	<p>Tenure structure</p> <table border="1"> <thead> <tr> <th></th> <th colspan="2">before 1989</th> <th colspan="2">current</th> </tr> <tr> <th></th> <th>Total</th> <th>MF</th> <th>Total</th> <th>MF</th> </tr> </thead> <tbody> <tr> <td>Public rental</td> <td>61.0%</td> <td></td> <td>3.0%</td> <td></td> </tr> <tr> <td>Cooperative</td> <td>8.0%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Private rental</td> <td>2.0%</td> <td></td> <td>8.0%</td> <td></td> </tr> <tr> <td>Owner occupied</td> <td>29.0%</td> <td></td> <td>87.2%</td> <td></td> </tr> <tr> <td>Other</td> <td></td> <td></td> <td>1.8%</td> <td></td> </tr> </tbody> </table>		before 1989		current			Total	MF	Total	MF	Public rental	61.0%		3.0%		Cooperative	8.0%				Private rental	2.0%		8.0%		Owner occupied	29.0%		87.2%		Other			1.8%	
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- Municipalities' obligation: Yes	<p>No specification of households expenditure.</p>																																			
- Cooperatives' obligation: Yes	<p>Statistics 2002.</p> <p>Specification of state expenditure on housing <u>from the housing budget.</u></p>																																			
- Privatis. revenue reserved: No	<table border="1"> <tbody> <tr> <td>Subsidies for refurbishment</td> <td>2.3%</td> </tr> <tr> <td>Interest subsidies</td> <td>4.3%</td> </tr> <tr> <td>Housing allowances</td> <td>90.5%</td> </tr> <tr> <td>Mortgage insurance</td> <td>2.9%</td> </tr> </tbody> </table>	Subsidies for refurbishment	2.3%	Interest subsidies	4.3%	Housing allowances	90.5%	Mortgage insurance	2.9%																											
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Statistics 2002.	<p>% net households income for housing expenditure is 18.7%</p>																																			
<p>State expenditure on housing as percentage of total annual budget: 1.3%</p> <p>Investment in housing refurbishment <u>for MF dwellings.</u></p> <p>- actual = 43,443 €/ dwelling. for 400 MF dwl, in 1996.</p> <p>- needed = 5,213 €/ dwelling. for 18,000 dwellings.</p>																																				

MT

MALTA

Basic facts

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

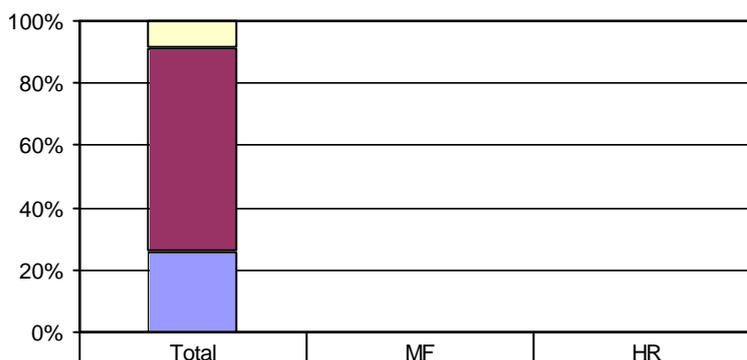
Housing profile

<i>Statistics 2002.</i>	Number of dwellings per 1000 inhabitants	451
	Percentage of multi-family dwellings	No data
	Percentage of high-rise dwellings	No data

Age of housing stock

Total housing stock built in 45-90:

- 1945-60: 11.1%
- 1960-70: 11.1%
- 1970-80: 18.3%
- 1980-90: 24.8%



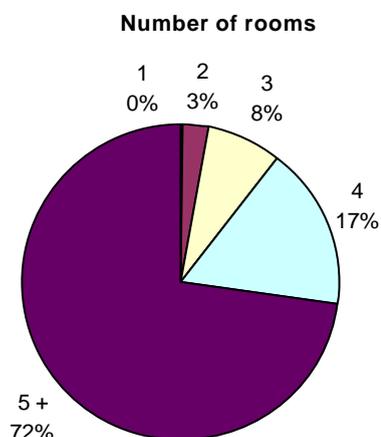
Bearing stone is the dominant construction method (98%)

Statistics 1995.

Total housing stock by size of dwellings.

No data on MF/HR dwellings.

No data on dwellings by size (m2).



MT

MALTA

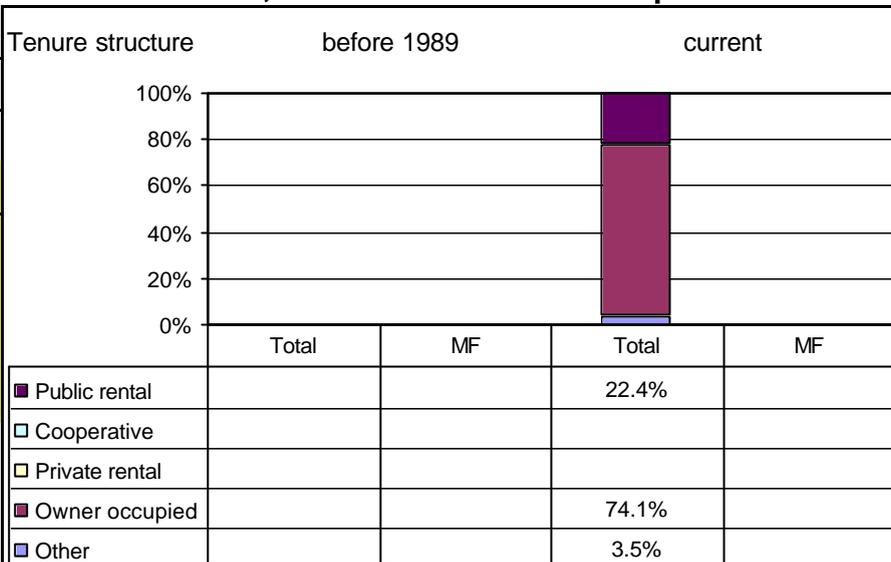
Tenant structure, households and state expenditure

Statistics 2000.

No data on MF/HR dwellings.

Privatisation

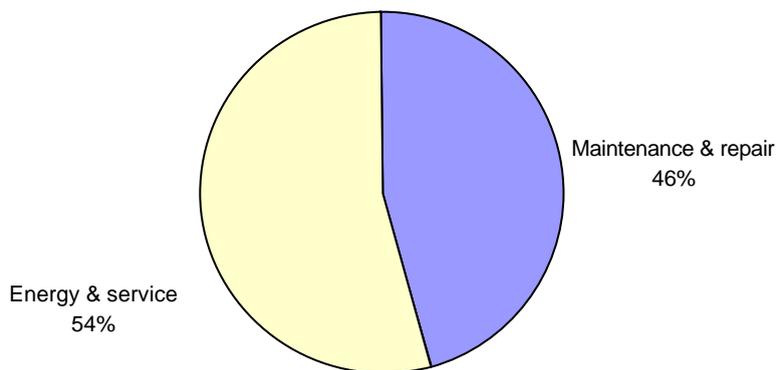
- Privatisation until now: No
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: Yes



Statistics 2000.

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

Main households expenditure on housing



Statistics 2002.

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

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

Specification of state expenditure on housing from the housing budget.

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

MT

MALTA

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	No																																																																						
	- Regular housing quality survey	No																																																																						
	- Demand for housing in 2003-2013	60,000																																																																						
	- Expected housing production in 2003-2013	41,200																																																																						
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- Cooperative housing law: No	- Issues considered to be no problem of MF/HR residential areas																																																																							
- Rental housing law: Yes	Business opportunities, facilities, parking, accessibility																																																																							
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	Impact of housing quality on health of occupants																																																																							
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Project management				X	X																																																																			
Tenant participation			X		X																																																																			

PL POLAND

Basic facts

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

Housing profile

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

Age of housing stock

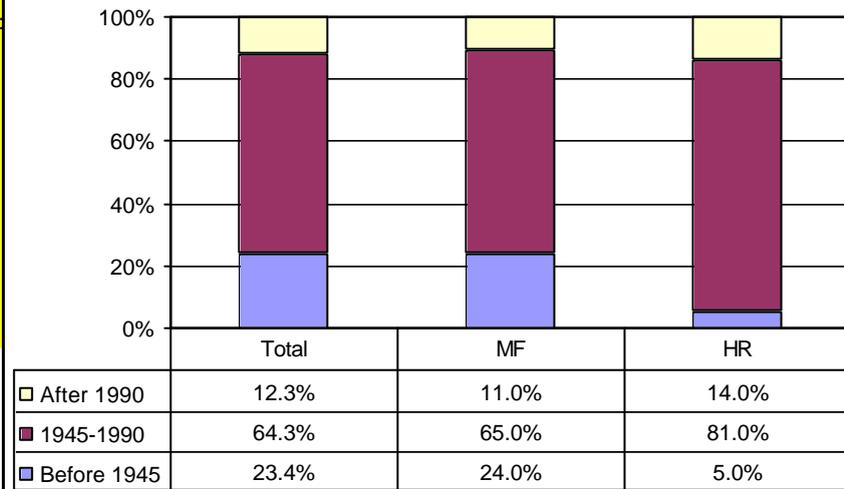
Total/MF/HR dwellings built 45-90:

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

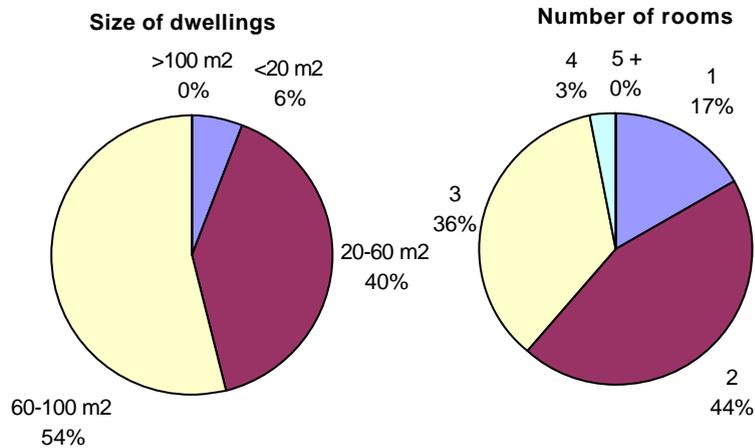
1971-78: 18.4% / 20.0% / 27.0%

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

Large prefabricated panels are used in 34% of housing stock.



Size of high-rise dwellings



PL

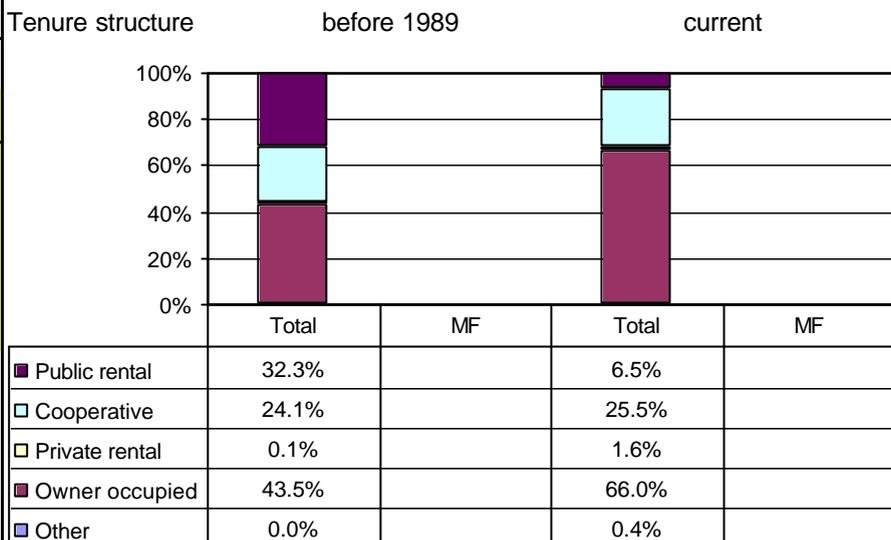
POLAND

Tenant structure, households and state expenditure

No data on MF/HR dwellings.

Privatisation

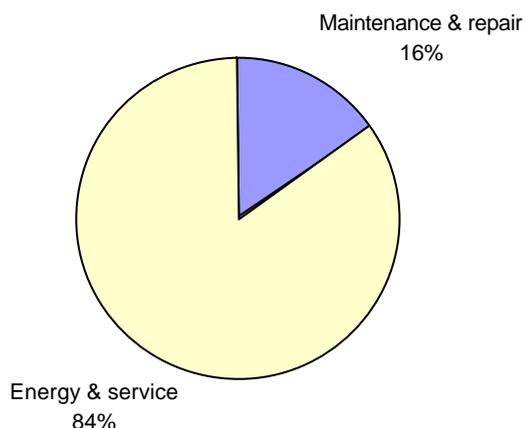
- Privatisation until now: Yes
- Municipalities' obligation: No
- Cooperatives' obligation: No
- Privatis. revenue reserved: No



Statistics 1999/2000.

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

Main households expenditure on housing



Statistics 2002.

State expenditure on housing

as percentage of total

annual budget:

1.1%

Investment in housing

refurbishment.

- Actual: 130,257 dwellings

have been refurbished in '93-'01.

- Refurbishment is still needed

for 750,000 dwellings.

Specification of state expenditure on housing from the housing budget.

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

PL

POLAND

Housing policies, current problems, remarks

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

SK

SLOVAKIA

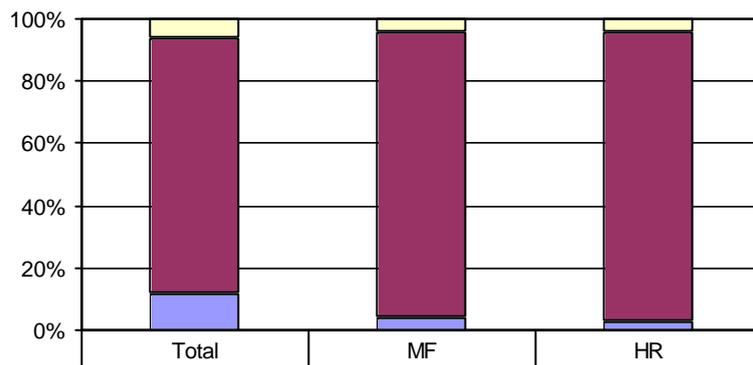
Basic facts

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

Housing profile

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

Age of housing stock

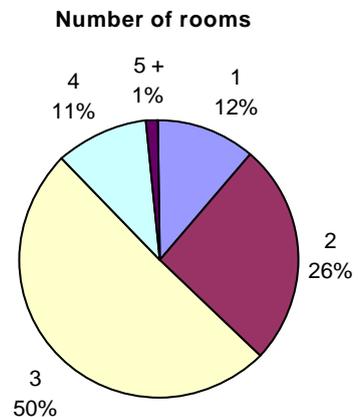
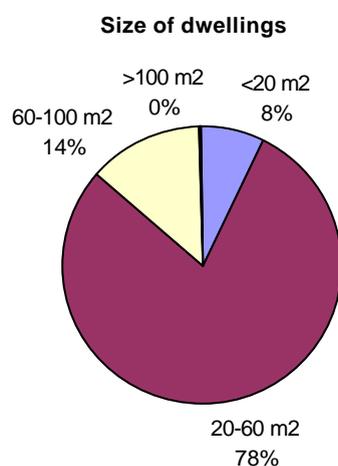


Total/MF/HR dwellings built 45-90:
 1945-60: 15.1% / 9.5% / 3.2%
 1960-70: 20.1% / 19.2% / 17.3%
 1970-80: 25.6% / 34.4% / 36.4%
 1980-90: 21.0% / 28.6% / 36.2%

Large prefabricated panel is the dominant construction method of HR dwellings (92.1%).

No data on high-rise dwellings.

Size of multi-family dwellings



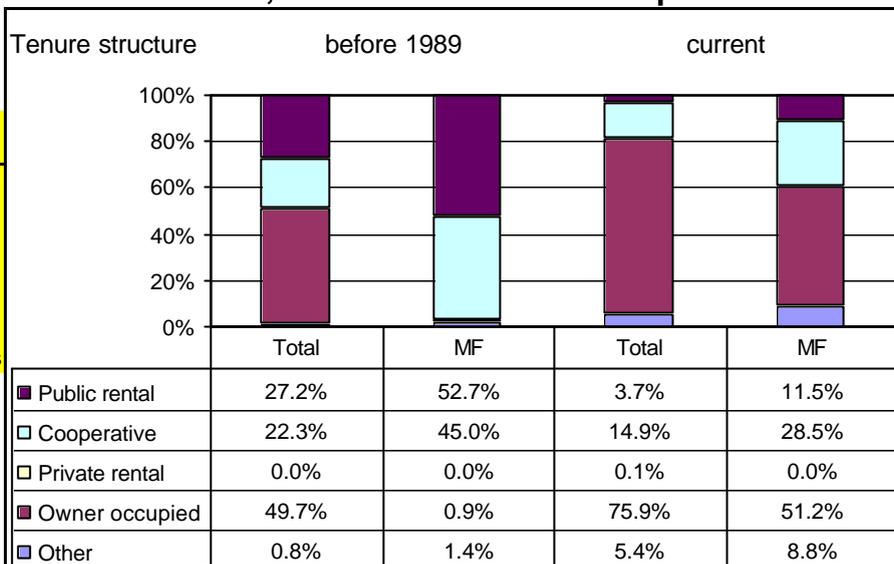
SK

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Tenant structure, households and state expenditure

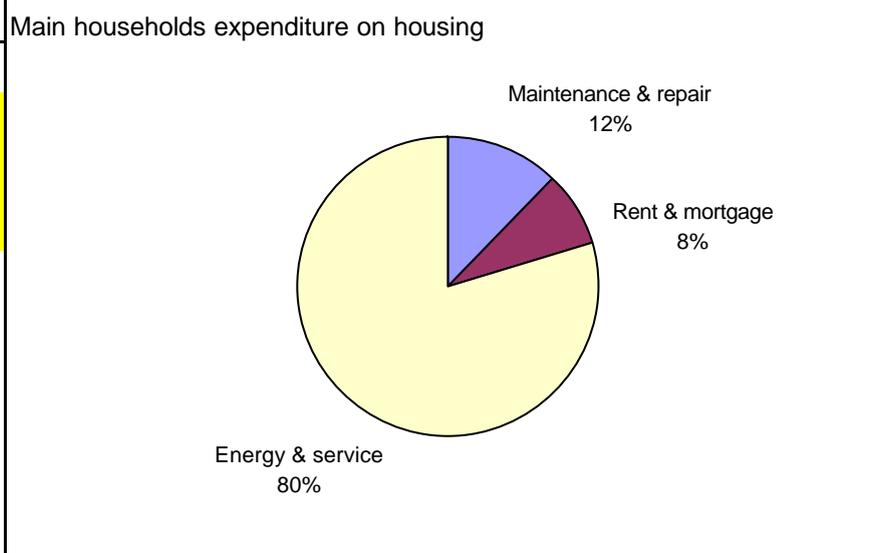
Privatisation

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



Statistics 2003.

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



Statistics 2003.

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

Investment in hs. refurbishment.

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

Specification of state expenditure on housing from the housing budget.

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

SK

SLOVAKIA

Housing policies, current problems, remarks

	- Participation in Joint Implementation projects in housing	Yes			
	- Regular housing quality survey (every 10 yrs)	Yes			
Demand for housing (total) is expected to increase.	- Demand for housing in 2003-2013	255,000			
	- Expected housing production in 2003-2013	236,600			
	for extension of stock	No data			
	for replacement of existing stock	No data			
	- Present vacancy rate of total housing stock	11.6%			
	- Present vacancy rate of MF dwellings				
	- Regular national housing demand survey	No			
	- Regular local housing demand survey	No			
<i>Legal framework</i>	- Specific programme for MF/HR refurbishment	Yes			
- Special law condominium: No					
- Condominium compulsory in mixed-ownership: No	- Issues considered to be big problems of MF/HR residential areas				
- Registration condominium: Yes	Building maintenance aspects				
- Cooperative housing law: No	Need for modernization				
- Rental housing law: No	Energy efficiency				
	- Issues considered to be no problem of MF/HR residential areas				
	- Need for expertise for refurbishment of MF/HR dwellings				
For the acceptance of state policies in the field of housing stock refurbishment, available basic database of the technical, economic and tenure state of the housing stock is required. Based on execution of approved legal regulations major changes in proprietary relations appeared that can keep or improve quality and quantity of the present housing stock. Establishment of such database shall be one of the goals in the field of further housing development.	<i>Area</i>	<i>Policy</i>	<i>Plan development</i>		
		<i>Level: State</i>	<i>Municipal</i>	<i>Owners</i>	<i>Advisors</i>
	Housing demand survey	X			
	Housing quality survey	X	X		
	Financing	X	X	X	X
	Legislation	X	X		
	Institutional development		X	X	X
	Policy development	X	X		
	Planning and programming	X	X	X	X
	Construction/structure research	X			X
	Project management			X	X
	Tenant participation		X	X	X

SI SLOVENIA

Basic facts

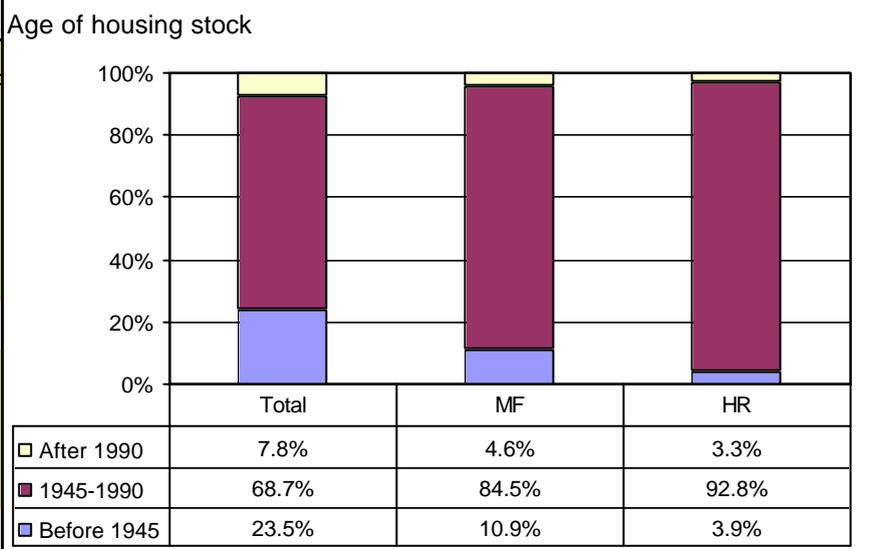
<i>Statistics 2002.</i>	Size of population	1,964,036
	Number of households	684,847
	Average size of households	2.8 persons
	Gross annual income per capita	12,488 €
<i>Statistics 2002.</i>	Gross annual wages of construction workers	7,577 €
<i>Statistics 2001.</i>	Net average annual households income	13,523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

Housing profile

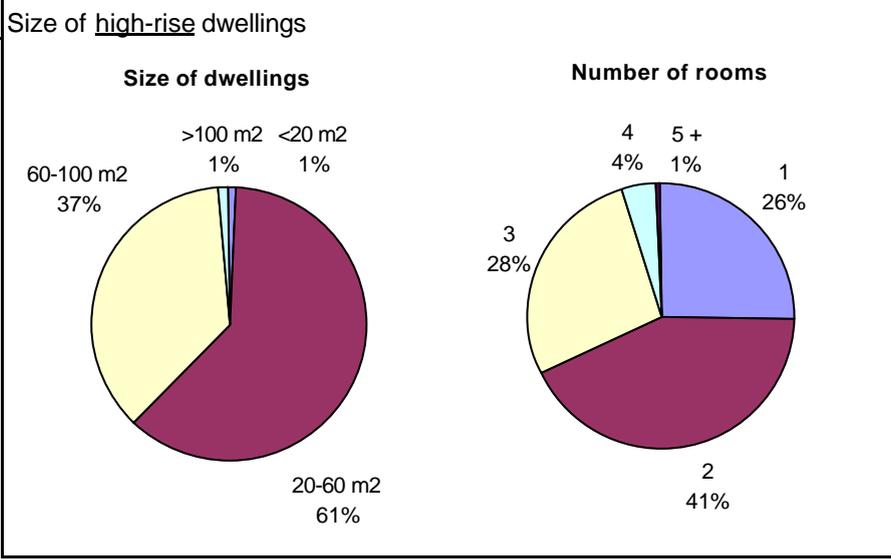
<i>Statistics 2002.</i>	Number of dwellings per 1000 inhabitants	396
	Percentage of multi-family dwellings	28.4%
	Percentage of high-rise dwellings	12.4%

<i>Statistics 2002.</i>
Total/MF/HR dwellings built 45-90:
1945-60: 11.4% / 10.7% / 6.5%
1960-70: 17.1% / 22.2% / 23.3%
1970-80: 23.8% / 31.4% / 39.6%
1980-90: 16.4% / 20.1% / 23.4%

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



Statistics 2002.



SI

SLOVENIA

Tenant structure, households and state expenditure

Privatisation

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

Registration of condominium is compulsory

Statistics 1999/2000.

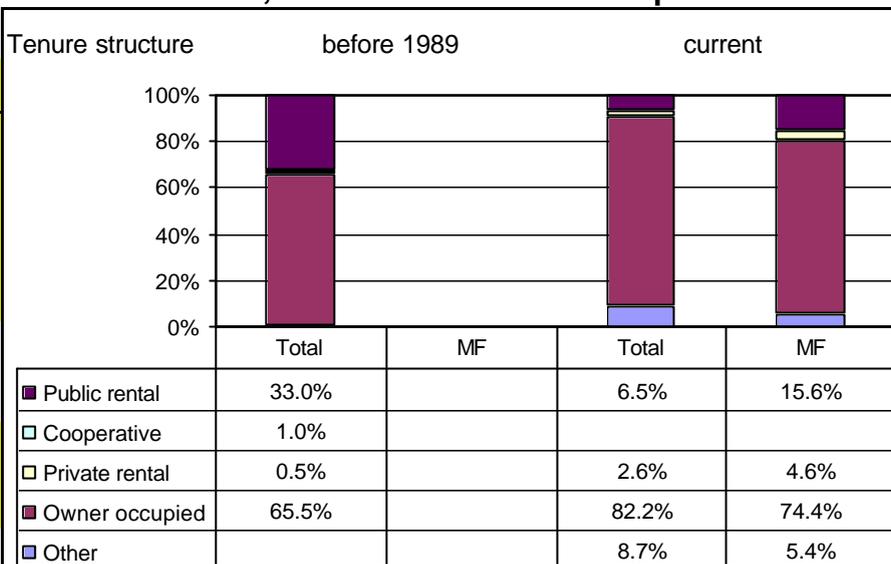
% net households income for housing expenditure is **10.8%**

Statistics 2002.

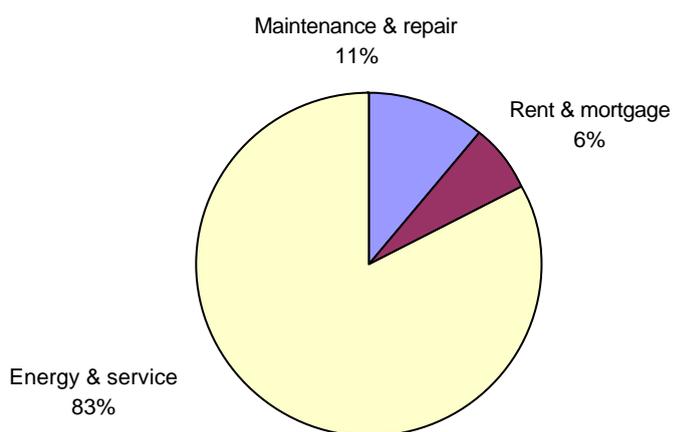
State expenditure on housing as percentage of total annual budget: **1.1%**

Investment in housing refurbishment.

- actual MF = 20,000 €/ dwelling for 2,500 dwellings in '93-'03.
- actual HR = 15,000 €/ dwelling for 670 dwellings in '93-'03.



Main households expenditure on housing



Specification of state expenditure on housing from the housing budget.

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

SI

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Housing policies, current problems, remarks

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

2.4 Summary of AS4 (accession states)

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

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

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

3

Analysis and conclusions on high-rise residential building refurbishment and area restructuring at European level

Total number and percentage of multi-family housing stock and share of high-rise dwellings in the European countries included in this report (excluding Malta, Turkey, Croatia: no data available)

There are 100,097,214 multi-family dwellings in Europe (excluding the abovementioned countries). These dwellings count for an average of 47,5 % of the total housing stock in the EU countries. Over one-third of the multi-family dwellings are high-rise with more than 4 floors. Roughly calculated, there are 36 million high-rise dwellings. Not all countries have statistics of high-rise dwellings. From the received information, high-rise dwellings count for an average of 17 % of the total housing stock in the EU countries. The percentage of high-rise dwellings in EU10 is higher (in average 34.1% of total housing stock), compared to EU15 (in average 14.3% of total housing stock).

Age of the housing stock

More than 65% of the dwellings in Europe have been built between 1945 and 1990. In this period, also most of the high-rise dwellings were built (more than 80% of the total high-rise dwellings). This situation is similar across Europe. In EU15, most high-rise dwellings were built in the 60's/70's, while in EU10 and AS4 these were mostly built in the 70's/80's.

Size of dwellings

The living area of the most high-rise dwellings ranges between from 20 to 100 m² and consists of 2 to 4 rooms. The size of high-rise dwellings in EU15 is usually bigger than in EU10. About 60% consists of apartments with 3 rooms or more. In EU10 almost 60% has less than 3 rooms. In Romania and Bulgaria, the multi-family and high-rise dwellings are substantially smaller than in other European countries, as the living areas of most dwellings (95%) are less than 60m².

Demography

Socio-cultural diversity

- The different family structure can be seen from the size of households. In EU10/AS4 the average size of households is 2.8 while the average in EU15 amounts 2.4.
- Though not every country could provide information on the number of persons per household which occupy high-rise dwellings, the available information shows that in EU15 in general 1 and 2-persons households are in the majority. In EU10/AS4 40-60% of the households in high-rise dwellings consists of 3 or more persons.
- Based on the answers in respect to the problems in high-rise buildings it can be assumed that the residents of high-rise dwellings in EU15 have more ethnic variety, while in the EU10/AS4, ethnic segregation is rarely found.

Housing expenditure

The percentage of household income used for housing expenditures is around 25% both in EU15 and EU10. In AS4 it amounts around 19%.

In EU15 most expenditures are allocated for paying rent or mortgage (app. 70%), while in EU10 and AS4 app. the same percentage (and in some cases even more) is needed to cover the costs of energy and other utilities. This fact also indicates that at this moment there is not much of a margin within the

household budget to invest in maintenance and repair. Investment in the increase of energy efficiency combined with (as far as possible) repair seems to be the most realistic option.

Tenure structure and privatisation of the housing stock

The owner occupied sector dominates the tenure structure all over Europe, though there are differences between the regions.

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

Figures about the tenure structure in high-rise are scarce, but from the information on the tenure structure in multi-family dwellings can be derived, that:

- in EU15 social landlords and private landlords manage together almost 40% of the multi-family stock, while almost 50% is owner occupied;
- in EU10 *) the public and cooperative sector (as far as existing) seems to be concentrated in the multi-family sector;
- in EU10 there is quite a differentiation in the share of owner occupiers in the multi-family stock, from app. 20% in the Czech Republic to 74 % in Slovenia;
- in AS4 **) over 80% of multi-family stock and also high-rise is owner occupied.

*) only figures available from CZ, SL and SK

**) exclusive TR, HR

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

The privatisation of public or social housing stock is not so much an issue in the EU15. Except for the UK, Ireland and Italy, the part of the stock which has been transferred to the private (home-owner or private rental) sector can be neglected. In general, selling of public or social rental stock is possible but not an obligation. Ireland introduced in 1989 a "tenants purchase scheme" which allowed tenants to buy their dwellings. Approximately one third of the public rental stock has been sold since then, even though the public landlords are not obliged to sell. The UK introduced a scheme to transfer public stock to social landlords. Tenants also have the right to buy. If this right is executed, the local authority is obliged to sell. Since 1989 approximately 4% of the housing stock has been privatised in this way (an unknown part of it to social landlords). In Italy since 1993 selling of part of the public stock is managed by the regions. Up till now app. 10% of the public stock has been privatised.

In the EU10 (excl. Malta and Cyprus) and AS4, the privatisation of the public stock for most countries has been a main instrument to restructure the tenure structure of the housing stock. Not only public stock, but in some countries cooperative stock also is subject to privatisation. In total 23% of the 1990's housing stock has been transferred to the private sector. Due to this mass-privatisation only a small percentage of the stock remains as public stock (on average 5%). Except for the Czech Republic and Latvia the countries can be characterised as nations of home owners. In most countries the privatisation process is still ongoing.

Mixed ownership

Only a few countries (mainly EU10 countries) were able to provide information on the percentage of mixed ownership in multi-family/high-rise. As far as information is available it can be concluded that the share of dwellings in mixed ownership situation in both multi-family and high-rise in EU10 varies from 30-90%. On average about 25% of the total stock consists of multi-family buildings in mixed-ownership.

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

The problems in the EU29 reflect both technical problems and social economic problems:

The *moderate* problems in the EU15 are:

- Quality of architecture and urban design.
- Income segregation.
- Unemployment segregation.
- Ethnic / cultural segregation.
- Lack of business opportunities in the area.
- Housing affordability.
- Safety.

The *major* problems in the EU10/AS4 are:

- Building maintenance aspects.
- Need for modernisation.
- Quality of architecture and urban design.
- Income and unemployment segregation (major problem for AS4, moderate for EU10).
- Payment arrears (only EU10).
- Housing affordability.
- Parking.
- Management(AS4).
- Energy efficiency (EU10).

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

Financial schemes for housing maintenance and refurbishment

Available financial schemes for housing maintenance and refurbishment		mortgage	personal loan	building saving
EU15	Austria	x	x	x
	Belgium	x	x	-
	Denmark	x	x	-
	Finland	x	x	-
	France	x	-	x
	Germany	x	x	x
	Greece	?	?	?
	Ireland	x	x	-
	Italy	x	x	-
	Luxembourg	?	?	?
	Netherlands	x	x	-
	Portugal	x	x	-
	Spain	x	x	-
	Sweden	x	x	-
United Kingdom	?	?	?	

All respondents have indicated the availability of loans (mortgages and personal loans from banks) for housing refurbishment. In several countries it is also possible to apply for building saving contract loans. In Romania and Bulgaria, there is apparently no financial scheme available for housing refurbishment. (See also table on the left.)

Main bottle-necks for attracting loans for refurbishment of high-rise buildings are:

- Institutional: in order to attract a loan a decision is needed of the general assemble, which is still difficult to organise. It is known that in a lot of new member states well-functioning home owners associations are still scarce.
- Financial: a lot of (new) home owners do not have enough resources to invest themselves or to provide the necessary minimum deposit for investment in maintenance and repair. Due to their low income they are also not able to pay the instalment for a loan.
- Legal: home owners associations are no legal entities which can attract a loan, while individual members are reluctant to put their own dwellings as collateral for the

EU10	Cyprus	x	x	
	Czech Republic	x	x	x
	Estonia	x	-	-
	Hungary	?	?	?
	Latvia	x	x	-
	Lithuania	x	x	-
	Malta	x	x	-
	Poland	x	x	x
	Slovakia	x	x	x
	Slovenia	x	x	-
AS4	Bulgaria	-	-	-
	Romania	-	-	-
	Turkey	-	-	-

x available
 -- not available
 ? not known

investment in refurbishment of common building areas/parts.

- Psychological: (new) home owners in new member states are not used to attract loans for investments in their dwellings. It also is said that there is still a lack of awareness among these home owners about what it means to be an owner and to be responsible for the upkeep of both the own dwelling as well as for the upkeep of the common building parts.

These bottlenecks are mainly but not exclusively mentioned by the EU10 member states. In general it can be concluded that mixed (or multi-)ownership situations in combination with low income home owners (which apparently is the dominant situation in high rise in the new member states as well as in Spain and Portugal) and a lack of well-functioning home owners associations result in a severe underinvestment in maintenance and repair.

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

State support for refurbishment of high-rise dwellings

In general, subsidies are mostly used in the European countries as instruments to provide state support for housing refurbishment. The list on the left column shows the types of instruments most commonly used by the respondents. There is little difference between EU15 and EU10/AS4 regarding this, except for the fact that three EU10/AS4 countries (Latvia, Hungary, Bulgaria) have indicated that there is no (direct) state support for refurbishment.

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

Annual state expenditure on housing

The state expenditures on housing varies from country to country. As far as information is available the conclusion must be that in general EU15 countries spend over 2% of the annual state budget on housing (except for Luxembourg and Portugal) while EU10/AS4 in general spend less than 2% (except for Czech Republic and Slovakia).

Construction method

In EU10, large prefabricated panels are the dominant construction methods for high-rise dwellings, especially for the post World War II buildings. Due to the mass production in a relative short time span and due to the homogeneity in technology it can be assumed that technical and maintenance problems are quite similar in large parts of these panel buildings across a country and even across the whole region. One of the consequences may be that in the same time a large number of buildings need to be refurbished and come to the end of their life-cycle for demolition. In EU15, the construction methods are very diverse, even though mostly in situ concrete is applied.

housing quality and demand survey	Quality survey		Demand survey	
	1.15.2		1.17.2	
	Local	National	Local	National
EU15				
Austria	-	-	+	-
Belgium	+	+	?	?
Denmark	-	-	-	-
Finland	-	-	-	-
France	-	-	-	-
Germany	+	+	+	+
Greece	-	-	-	-
Ireland	-	+	+	+
Italy	+	+	+	+
Luxembourg	-	-	-	+
Netherlands	+	+	+	+
Portugal	+	+	-	-
Spain	-	-	-	+
Sweden	+	+	+	+
UK	+	+	+	-
EU10				
Cyprus	-	-	-	-
Czech R.	+	-	+	-
Estonia	-	+	-	-
Hungary	+	+	+	+
Latvia	+	+	-	+
Lithuania	-	+	-	+
Malta	-	-	-	-
Poland	+	+	-	-
Slovakia	-	+	-	-
Slovenia	-	+	+	+
AS4				
Bulgaria	-	-	-	-
Romania	-	+	-	+
Turkey	+	+	-	-

Profile of the building industry / construction labour force

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

Housing quality and demand survey

Though 50% of the countries carry out a regular housing quality survey at national level (see table on the left), yet it can be concluded that there is not sufficient insight in the quality of the housing stock. Only a few countries provided answers to the questions on technical quality. Most countries were not able to provide full information on the share of high-rise which is in need of refurbishment and the investments involved. Nevertheless the information available shows that a large part of the stock in EU10/AS4 is in urgent need for maintenance and repair.

Also 50% of the respondents indicate that housing demand surveys are carried out on a regular base (either national and/or local). Obviously the position of high-rise in the housing market in EU15 is one of the crucial issues for decisions on investments. Sweden for example mentions that not so much the poor technical quality as well as the difficulty to let/sell the dwellings is the motive for decisions to demolish part of this stock. A good insight in the demand side and the future developments therefore is a prerequisite for the development and implementation of a targeted policy.

Demolition

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

Energy

Almost all countries could provide figures on energy consumption. The energy consumption per household in multi-family dwellings in EU15 is app. 50% higher compared to EU10/AS4.

The potential energy saving resulting from refurbishment in EU15 is estimated at app. 20-40% and in EU 10/AS4 at app. 30-50%. The figures provided show that, except for Slovenia, in EU10 still the vast majority of the multi-family stock is in need of structural measures.

This picture is more differentiated in EU15; in some countries the most common energy efficiency measures are realised for 80-100% of the stock (f.e. Sweden, Ireland), others indicate a still considerable potential (f.e. Austria, Belgium).

Though the figures don't allow to make a reliable estimation of the total energy saving potential in the multi-family/high-rise stock, it is clear that the potential must be enormous, specially in EU10/AS4.

Energy efficiency there is felt to be one of the main problems in this part of the stock.

In EU15 app. 25% of the multi-family stock is provided with energy through district heating, in EU10/AS4 this figure amounts over 50%.

Estimated need for investment in housing refurbishment and new labour opportunity

Based on the information derived from the questionnaires it is not possible to make an exact calculation of the total investment needed for refurbishment of high-rise residential buildings. More information is available for the multi-family dwelling sector as a whole, though also for this segment of the market the information on quantity of dwellings in need of refurbishment and investments involved is far from complete.

Nevertheless, when projecting the available information on the total multi-family stock, it is possible to get at least an indication of the total need for investment.

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

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

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

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

construction labour force

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

*) excl. Croatia and Turkey

In total app. 13.000.000 multi-family dwellings in EU10 and AS4 are in (more or less urgent) need for refurbishment. Whereas in EU15 (in general) since decades programmes are in place to support refurbishment of the housing stock, these programmes are quite recent and in terms of available budget also quite modest (or even lacking) in EU15 and AS4.

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

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

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

Note:

- The average investment for dwellings in EU15 is derived from the information from Austria, Italy, Sweden and the Netherlands. For EU10 it is the average of Czech Republic, Latvia, Lithuania, Slovakia and Slovenia, for AS4 from Bulgaria and Romania.
- The need for refurbishment of multi-family buildings is in EU15 (as far as information has been provided) estimated at 14 till 21% of the stock.
- For EU10 the need for refurbishment is derived from information provided by the Czech Republic, Slovakia and Lithuania.

Production

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

Though the average household in EU10/AS4 is larger than in EU15 it can be expected (also due to the general tendency in Europe of a growing group of elderly people) that these countries also will be confronted with a decreasing number of persons per household. This already is reflected in the expectations for the future demand for dwellings.

In EU15 the demand for new housing up to 2013 is expected to increase by 10,5%. In EU10 the demand is expected to increase with 16%. Only AS4 expects a considerable lower increase of the demand. However, for both EU10 and AS4 the total production up to 2013 is expected to meet only 70% of the demand (except for Slovakia and Slovenia where 90% is thought to be realised).

This gap between demand and production also will have consequences for the existing stock. A continuing shortage of dwellings will keep the pressure at the housing market. Large scale demolition and replacement of high-rise does not seem to be realistic under such circumstances (if feasible from financial point of view). Which means that the current stock, including high-rise, for a long term will be of vital importance for provision of shelter. This fact, combined with the current backlog in maintenance and repair, underlines the importance of intensifying refurbishment programmes.

The most effective national policy instruments

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

App. 60% of the European countries mention to have a specific targeted programme for multi-family/high-rise housing refurbishment, at local level, national level, or both.

In general policy instruments used in EU15 are aimed at an integral approach of restructuring of residential areas, while policy instruments in EU10/AS4 countries are focussing on financial incentives for the home-owners. This reflects the different ways to perceive the problems of high-rise residential areas. In EU15, problems are perceived as complex social, economical, and (partly) technical problems, which can only be dealt with by an integral approach. In EU10/AS4 countries, problems seem to be perceived as technical (lack of maintenance and repair, low energy efficiency) and institutional problems (lack of professional management due to the very large proportion of home-owners, including low-income groups).

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

The way Lithuania aims to tackle the problems in high-rise areas can be seen as such an comprehensive approach. The proposed measures are formulated as follows:

- To establish a package of legal and institutional measures facilitating resolution of the existing problems in relation to credits provided to homeowners of apartment buildings and encouraging banks of Lithuania to provide such credits.
- To prepare programs for the use of the EU structural funds to finance energy efficiency projects in apartment building.
- To implement the establishment of the Home Owners Associations support funds in municipalities providing earmarked allocations from the budget and municipal funds.
- To strengthen the capacity of the housing sector actors to participate in the housing market: the establishment of a sustainable housing sector management system, the measures to improve training, education and increasing awareness.

Examples of effective national policies by financing

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

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

Examples of effective national policies by participation

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

Examples of effective national policies by integral approach

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

Legal framework

As stated before approximately 25% of the housing stock in EU10 and AS4 is (or should be) managed by home owners associations. Due to lack of information it is not possible to make a reliable estimation for EU15, but it is a fact that private ownership in multi-family dwelling in South Europe is quite high (from 60-80%). So it can be expected that in these countries the home owner association/condominium also is an important institution in the management of large part of the housing stock. Yet not in all countries a law on condominiums is in place. Such a law is lacking in Cyprus, Ireland, Hungary, Latvia and Slovakia. In countries which do have a condominium law the establishment of a condominium in case of mixed ownership is not always compulsory. This is the case in Denmark, Germany, Luxembourg, Spain, United Kingdom, Estonia and Poland. A rental law is in place in all countries except for the Czech Republic, Estonia, Lithuania and Slovakia. In some countries cooperatives play an important role in the management of the stock. In EU15 a relative large cooperative sector can be found in Austria (13,4%), Denmark(7%) and Sweden (27%). In EU10 the cooperative sector is well represented in the Czech Republic (17%), Poland (25,5%) and Slovakia (14,9%). Despite of this fact no special laws on cooperatives are in place in the Czech Republic and Slovakia.

Future housing policy directions in the field of sustainable refurbishment of multi-family / high-rise residential buildings and restructuring of the areas where these are located

In most EU countries, new policies referring to the existing housing stock are aimed at the implementation of the EU directive on Energy Performance and/or the improvement of the legal framework on energy efficiency. EU10/AS4 countries seem to focus on the elaboration of a targeted policy for the refurbishment of multi-family dwellings (improvement of legal framework for condominiums, financial instruments, awareness), while EU15 countries give stronger emphasis on intensifying the integral approach of regeneration of urban areas (among which high-rise building areas).

Examples of new policy instruments in preparation:

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

3.1 Indicated problems of multi-family and high-rise dwellings in the European countries

Problems of MF/HR dwellings in Europe	Austria	Belgium	Bulgaria	Croatia	Cyprus	Czech Rep.	Denmark	Estonia	Finland	France	Germany	Greece	Hungary	Ireland	Italy	Latvia	Lithuania	Luxembourg	Malta	Poland	Portugal	Romania	Skovakia	Slovenia	Spain	Sweden	The Netherlands	United Kingdom	Turkey
	Construction problems																												
Building adaptability to changing needs				x							x		x															x	
Building maintenance aspects				x							x		x															x	
Need for modernization				x							x		x															x	
Quality of urban design & architecture				x							x		x															x	
Social-economic problems																													
Income segregation				x							x		x															x	
Unemployment segregation				x							x		x															x	
Ethnic / cultural segregation				x							x		x															x	
Lack of business opportunities in area				x							x		x															x	
Lack of facilities in the area				x							x		x															x	
Payment tenants & owner occupiers				x							x		x															x	
Housing affordability				x							x		x															x	
Accessibility / transport				x							x		x															x	
Safety (criminality)				x							x		x															x	
Parking				x							x		x															x	
Mixed ownership				x							x		x															x	
Management				x							x		x															x	
Impact of housing quality on health				x							x		x															x	
Eco-efficiency problems																													
Energy efficiency				x							x		x															x	

No problem:	
Minor problem:	
Moderate problem:	
Major problem:	

No response: X

Problems of MF/HR dwellings in Europe	Problem indicator				
	EU29	EU15	EU10	AS4	EU10 + AS4
Construction problems					
Building adaptability to changing needs	Yellow	Yellow	Yellow	Orange	Yellow
Building maintenance aspects	Orange	Yellow	Red	Red	Red
Need for modernization	Orange	Yellow	Red	Red	Red
Quality of architecture and urban design	Orange	Orange	Orange	Red	Red
Social-economic problems					
Income segregation	Orange	Orange	Orange	Red	Red
Unemployment segregation	Orange	Orange	Orange	Red	Orange
Ethnic / cultural segregation	Orange	Orange	Yellow	Orange	Yellow
Lack of business opportunities in the area	Orange	Orange	Yellow	Yellow	Yellow
Lack of facilities in the area	Yellow	Yellow	Yellow	Yellow	Yellow
Payment areas tenants & owner occupiers	Yellow	Yellow	Red	Yellow	Orange
Housing affordability	Orange	Orange	Red	Red	Red
Accessibility/public transport connections	Orange	Yellow	Yellow	Orange	Orange
Safety (criminality)	Orange	Orange	Orange	Orange	Orange
Parking	Orange	Yellow	Red	Red	Red
Mixed ownership	Yellow	Yellow	Orange	Orange	Orange
Management	Orange	Yellow	Orange	Red	Orange
Impact of housing quality on health	Yellow	Yellow	Orange	Orange	Orange
Eco-efficiency problems					
Energy efficiency	Yellow	Yellow	Red	Orange	Orange

Minor problem:	
Minor problem:	Yellow
Moderate problem:	Orange
Major problem:	Red

No response:	X
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Annex 1

1.1 Questionnaire used for data collection via the housing ministries

COUNTRY:

I. Introduction

At the 3rd European Housing Ministers conference on sustainable housing, held in June 2002 in Genval (Belgium), it was decided that an (operational and economic) analysis will be made of the problem of “sustainable refurbishment and restructuring of high-rise residential buildings and surrounding areas”. It was also decided that the results of this analysis will be presented at the 4th Ministers Conference, to be held in the second semester of 2004. (This is stipulated in paragraph 4 of the final communiqué of the 3rd Ministers meeting, see [annex 1](#)).

The 4th Ministers conference will be hosted by the Czech Minister for Regional Development, Mr. P. Nemeč, from 14-15 March 2005. It will be prepared by a meeting of civil servants (“focal points”) from the Housing Ministries in the countries involved and hosted by the Netherlands Ministry of Housing, Spatial Planning and the Environment, from November 4 - 5, 2004 in Rotterdam.

The main objective of this questionnaire is to prepare the above mentioned analysis. We are seeking the co-operation of the 28 Housing Ministries in Europe (the 25 present EU Member States as well as Bulgaria, Rumania and Turkey) to obtain the necessary national data, which will be compiled and analysed for mutual information and policy discussions at the 4th Ministers Conference.

As it has proved to be only very partially possible and quite cumbersome to obtain the necessary data from existing other sources (websites, international research findings, etc.), we kindly request you to complete this questionnaire. This questionnaire has been prepared together with the Dutch consultant “PRC Bouwcentrum International” which the Netherlands Ministry has commissioned to analyse the data.

Could you please forward the completed questionnaire by email to the contact persons mentioned below, as soon as possible. If you need more time, please let us know.

Contact persons: Any remarks or questions you have regarding this questionnaire can be put to:

1. PRC Bouwcentrum International: contact person: Mr. Alle Elbers. Telephone number+ 31 172 631273; e-mail: elbers@prc.nl; address: P.O. Box 1051, NL-2410 CB Bodegraven, the Netherlands; and/or:
2. Netherlands Ministry of Housing c.a.; contact person: H. van Eyk. Telephone number: +31 70 3392299; e-mail: h.vaneyk@minvrom.nl ; address: P.O. Box 30941, NL-2500 GX The Hague, the Netherlands.

II. Questionnaire:

(1) Contact person for the completion of this questionnaire for your country:

- Name:
- Position:
- Address (including the full name of your Ministry/Agency):
- Telephone number:
- E-mail address:
- Website address of your Ministry responsible for Housing:

(2) Guidelines for completing this questionnaire:

(a) Please keep in mind that the following definitions have been used:

Sustainable housing

For a definition of “sustainable housing” we refer to annex 2.

High-rise

Residential buildings with more than 4 storeys.

NB: *In case another definition is valid in your country, please describe:*

High-rise: buildings with more thanstoreys.

What are the main reasons for defining high-rise residential buildings in the way you have defined it for your country ?

Answer/comments:

Refurbishment

Comprehensive renovation works (repair of all defects) of high-rise residential buildings.

Restructuring

All activities aimed at the improvement of the living and working conditions in high-rise neighbourhoods and districts, including new building, demolition, infrastructural works.

(b) Please use the latest data unless otherwise requested.

PART 1: DATA ON HOUSING

Introduction

In this part of the questionnaire you are requested to provide statistical data on housing in your country. We are well aware that not all the items can be covered by official statistical data. In that case we would like to ask to give your 'expert estimate'. Depending on whether you use statistical data or your expert estimate, please tick the appropriate box (**S** (= "Statistical data") or **E** ("Expert estimate").

1.1. Basic facts

Year:		S	E
Population:			
Number of households:			
Average persons per household			
Unemployment rate			

Comments:

1.2. Income per capita

Currency:		S	E
Year:			
Average gross income:			

Comments:

1.3. Share of multi-family residential buildings in housing stock

Year:	Number of units	S	E
Total housing stock (all dwellings)			
Total number of multi-family dwellings			
Number of dwellings in high-rise buildings *)			
Number of dwellings in high-rise buildings >4 storeys			
Total number of multi-family buildings			
Number of high-rise residential buildings *)			
Number of high-rise residential buildings > 4 storeys			
*) according to your country's definition, see above "II Questionnaire"			

Comments:

1.4. Dwellings by size

Floor space	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Up to 20 m ²									
20 – 40 m ²									
40 – 60 m ²									
60 – 80 m ²									
80 – 100 m ²									
> 100 m ²									
	100 %			100 %			100 %		

Comments:

1.5. Age of the housing stock

Period of construction	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
< 1945									
1945 – 1960									
1960 – 1970									
1970 – 1980									
1980 – 1990									
> 1990									
	100 %			100 %			100 %		

Comments:

1.6. Construction methods of housing

Construction method	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Large prefabricated panels									
In situ concrete									
Bearing brick									
Wood									
Other									
	100 %			100 %			100 %		

Comments:

1.7. Tenure structure

Please provide a breakdown of the tenure structure in 1989 as well as the present tenure structure (most recent data).

1.7.1. Tenure structure 1989

Year: 1989	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Public rental (state/municipal)									
Social landlords									
Private rental									
Owner-occupied									
Co-operative									
Others (please specify)									
	100 %			100 %			100 %		

Comments:

1.7.2. Present tenure structure

Year:	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Public rental (state/municipal)									
Social landlords									
Private rental									
Owner-occupied									
Co-operative									
Others (please specify)									
	100 %			100 %			100 %		

Comments:

1.8. Mixed ownership

	Multi-family	S	E	High-rise	S	E
Share of buildings with mixed tenure (% of total buildings in category)						
Share of dwellings involved (% of total housing stock in category)						
Share of registered condominiums (% of total buildings in category)						

Comments:

1.9. Privatisation

	(Latest data; indicate year)	S	E
Number of privatised public rental dwellings since 1989			
Number of privatised co-operative dwellings since 1989			

Comments:

1.10. Size of households

Number of persons per household	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
1									
2									
3									
4									
5 +									
	100 %			100 %			100 %		

Comments:

1.11. Number of rooms per dwelling

Number of rooms in a dwelling	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
1									
2									
3									
4									
5 +									
	100 %			100 %			100 %		

Comments:

1.12. Income and housing expenditures

Currency:.....									
Year:									
	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Household average net income (per month)									
Share of average net income (<i>in percent</i>)									
Maintenance, repair									
Rent/Mortgage									
Services (heating, water)									

Comments:

1.13. Percentage of net income used by households for housing (households by deciles)

Currency:.....									
Year:									
Deciles	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
Average									

Comments:

1.14. Energy**1.14.1 Heating**

Type of heating	Total housing stock	S	E	Multi-family buildings	S	E	High-rise residential buildings	S	E
District heating									
Central heating (building)									
Central heating (dwelling)									
Other									
	100 %			100 %			100 %		

Comments:

1.14.2. Application of energy efficiency measures in multi-storey residential buildings

	Multi-family buildings			High-rise residential buildings		
Measures	%	S	E	%	S	E
Insulation of facades (fronts)						
Insulation of facades (end walls)						
Insulation of roofs						
(Thermostatic) valves						
Individual heat meters						
Individual hot water meters						

Comments:

1.14.3. Data on energy

	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Average use of energy in dwellings (KWh/dwelling)									
The technical and economical feasible energy saving potential in dwellings (in %)									

Comments:

1.14.4. Joint implementation

Is your country involved in “Joint Implementation”³- projects in the field of, housing?

Yes	No

Comments:

³ The Kyoto Protocol provides participating countries a number of flexible instruments for achieving their reduction commitment. One of them is Joint Implementation(JI)

An investor achieves a measurable CO2 reduction in another country, where after an another country than the country where the reduction is realized buys this reduction. Such investments in energy projects are of interest to the host country because they contribute to sustainable economic growth. JI is aimed at countries that also have a reduction obligation under Kyoto, mainly Central and Eastern Europe.

1.15. Housing stock condition

1.15.1. Repair costs

The ratio between the repair cost*) of existing dwellings and the costs of comparable new-built dwellings is an indicator of the condition of the housing stock. These repair costs can be expressed as a proportion of the cost of new building.

*) the investment cost that would be incurred in order to rectify all structural defects and lifting sub standard shortcomings of the dwelling immediately

Total repair cost vs. cost of comparable new building	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
0 – 10 %									
10 – 20 %									
20 – 30 %									
30 – 50 %									
> 50 %									
	100 %			100 %			100 %		

Comments:

1.15.2. Housing Quality Survey

Are "Housing Quality Surveys" regularly held in your country?	Yes	No	Frequency
At national level			
At local/regional level			

Comments:

1.15.3. Demolition

	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Percentage of stock to be considered for demolition									

Comments:

1.16. Investment in housing refurbishment in residential dwellings

1.16.1. Total investment in refurbishment of residential dwellings over the past 10 years

Investment in refurbishment 1993 – 2003 (or most recent year) Currency:	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Total investment									
Number of dwellings involved									
Average investment per dwelling									

Comments:

1.16.2. Total need for investment in refurbishment of residential buildings

	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Currency:									
Total investment									
Number of dwellings involved									
Average investment per dwelling									

Comments:

1.16.3. Size and costs of construction labour force

Year:	Currency:	S	E
Average monthly wages of construction workers			
Ratio labour cost/building materials at refurbishment works			

Comments:

1.17. Housing demand**1.17.1. Demand and Production**

Need for housing and expected volume of new housing production in the next 10 years subdivided into production aimed at extension of the housing stock and production aimed at replacement of the existing stock.

	Number of dwellings	S	E
Need for housing 2003-2013			
Expected total housing production 2003 – 2013			
Of which aimed at extension of the housing stock			
Of which aimed at replacement of the existing housing stock.			

Comments:

1.17.2. Housing Demand Survey

Are "Housing Demand Surveys" regularly held in your country?	Yes	No	Frequency
At national level			
At local/regional level			

Comments:

1.17.3. Demand for dwellings

	Total housing stock	S	E	Multi-family dwellings	S	E	High-rise residential dwellings	S	E
Present vacancy rate (%)									
Expected development of demand for dwellings									
Increase									
Stable									
Decrease									

Comments:

1.18. Annual state expenditure on housing

Year:	%	S	E
Annual national budget expenditure on housing as a percentage of the annual State budget			

Of which:			
Subsidies for new construction			
Subsidies for refurbishment			
Subsidies for restructuring high-rise residential areas			
Loans			
State guarantees			
Interest subsidies			
Housing allowances			
Subsidies on energy prices			
Premiums building saving contracts			
Other (please explain)			
	100 %		

Comments:

PART 2: POLICY CONTEXT

2.1. Housing Policy

Please, provide a brief evaluation of the current situation and the challenges and priorities for your country on housing strategy with respect to the multi-family/high-rise residential building stock and restructuring of the areas where this stock is located.

a. Is the process of privatisation of the housing stock still going on?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Comments:

b. Is there any (legal or financial) obligation for municipalities to privatise the public housing stock?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Comments:

c. Do co-operatives (or other institutions) have the obligation to privatise?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Comments:

d. Have the revenues obtained by municipalities (etc.) through privatisation/selling largely been set apart and reserved for housing purposes ?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Comments:

e. Are there any targeted (specific) programmes for refurbishment of multi-family/high-rise residential buildings?

Yes	No
<input type="checkbox"/>	<input type="checkbox"/>

Comments:

f. Which of the general programmes refer to multi-family/high-rise residential buildings?

Answer and comments:

2.2. Legal framework

Which measures of legal nature (laws, codes, regulations) refer to the management of multi-family/high-rise residential stock and restructuring of the relevant areas ? What do these measures provide for? How have these legal measures been implemented, what are the results, what difficulties were encountered?

a. Is there a special law on housing condominiums?

Yes	No

Comments:

b. In case of mixed-ownership, is the establishment of a condominium compulsory?

Yes	No

Comments:

c. Is registration of condominiums compulsory?

Yes	No

Comments:

d. Is there a co-operative housing law?

Yes	No

Comments:

e. Is there a rental housing law?

Yes	No

Comments:

2.3. Financial framework

a. Which forms of state financial support with respect to refurbishment of multi-family/high-rise dwellings exist in your country, for whom and under what conditions?

Forms of financial support	Public landlords	Social landlords	Private landlords	Coop's	Condo's	Owner occupiers	Others (please specify)
Subsidies							
Loans							
State guarantees							
Interest subsidies							
Tax exemption							
Other (please explain)							

Conditions of financial support	term	% investment	Interest rate
Subsidies			
Loans			
State guarantees			
Interest subsidies			
Tax exemption			
Other (please explain)			

Comments:

b. Are there any financial schemes (by private banks) to support housing maintenance and refurbishment?

Type of loan	term	Size of loan (% investment)	Interest rate
Mortgage (annuity, linear redemption, etc.)			
Personal loan			
Building saving contract loan			
Others			

Comments:

c. Are the financial schemes as referred to under b. accessible to?

	Yes	No
Public landlords		
Social landlords		
Private landlords		
Co-operatives		
Condominiums		
Owner occupiers		
Others (please specify)		

d. Which are the bottle-necks?

Answers and comments:

e. What VAT-rates are applied in your country for refurbishments in housing? Are there differences in VAT-rate according to the type of tenure and/or type of residential buildings?

Answers and comments:

f. Please provide names, addresses and websites of major banks and financial institutions, involved in housing refurbishment of multi-family/high-rise residential buildings and restructuring of multi-family/high-rise residential areas?

Answers and comments:

2.4. Institutional actors/ management framework

a. Please provide names, addresses and websites of major institutions (umbrella organisations) in the housing sector?

Examples of such institutions are:

- association of co-operatives;
- association of tenants;
- association of management and maintenance companies;
- association of condominiums;
- etc.

Answer en comments:

b. Which type of actors are involved in management and maintenance (m&m) of multi-family/high-rise residential buildings?

	Public organisation	Private organisation	Own m&m service		S	E
Public stock (municipalities)				100%		
Social landlords				100%		
Private landlords				100%		
Co-operatives				100%		
Condominiums				100%		
Others (please specify)				100%		

Comments:

c. Please complete the next table:

Structure of the building industry, year		
Firms by number of employees		
Item	Firms 1) (number)	Employees 2) (thousands)
< 5 employees		
6 to 19 employees		
20 to 49 employees		
50 to 99 employees		
100 to 199 employees		
200 to 499 employees		
500 to 999 employees		
> 1.000 employees		
TOTAL		

- 1) establishments or enterprises engaged in construction activity during the reference year
- 2) any person engaged other than working proprietors and unpaid family workers

d. Please provide names, addresses and websites of major institutional actors (umbrella organisations) in the construction sector?

Answer and comments:

2.5. Sustainable refurbishment and restructuring

What is the experience of your country with implementing the principles of sustainable development in management, refurbishment and restructuring projects of multi-family/high-rise residential building blocks, in particular regarding:

- The financial sustainability of projects;
- The prevention of social segregation (ensuring social cohesion);
- Innovative energy-saving solutions;
- Tenants' democracy and public participation?

Answer and comments:

PART 3: MAIN PROBLEMS

3.1 Problems

With respect to multi-family/high-rise residential areas in your country, could you please rank the main problems:

- 1 = no problem
- 2 = minor problem
- 3 = problem
- 4 = big problem

Construction problems:	1	2	3	4
Building adaptability to changing housing needs				
Building maintenance aspects				
Need for modernization				
Quality of architecture and urban design				
Others (specify)				
Social-economic problems:	1	2	3	4
Income segregation				
Unemployment segregation				
Ethnic / cultural segregation				
Lack of business opportunities in the area/building estates				
Lack of facilities (shops, services) in the area/building estates				
Payment areas among tenants and owner occupiers				
Housing affordability				
Accessibility/public transport connections to shops, schools, work and recreational facilities				
Safety (criminality ?)				
Parking				
Mixed ownership				
Management				
Impact of housing quality on physical and mental health of occupants				
Others (specify)				
Eco-efficiency problems:	1	2	3	4
Energy efficiency				

Comments:

3.2 Need for expertise

In which of the following areas and on what level additional expertise is needed in order to better tackle refurbishment and restructuring in the field of multi-family/high-rise residential areas?

Area	Level	Policy		Plan development	
		state	municipal	owners/ managers	service providers *)
Housing demand survey					
Housing quality survey					
Financing					
Legislation					
Institutional development					
Policy development					
Planning and programming					
Constructional / structural research					
Project management					
Tenant participation					

*) architects, building contractors, building material producers, etc.

Comments:

PART 4: LARGE-SCALE EXAMPLES AND BEST PRACTICES ON NATIONAL
SUSTAINABLE MULTI-FAMILY/HIGH-RISE RESIDENTIAL AREAS
REFURBISHMENT AND RESTRUCTURING POLICIES

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

PART 5: FUTURE POLICY DIRECTIONS

Future directions for policy in the field of sustainable refurbishment of multi-family/high-rise residential buildings and restructuring of the areas where these are located

1. Are there any new policy instruments in phase of preparation? Please indicate the main goals and expected results in terms of sustainable construction, socio-economic and eco-efficiency aspects.

Answer and comments:

2. Do you have any first suggestions in terms of conclusions and of action to be taken by Housing Ministers for inclusion in the draft "Final Communiqué" of the European Ministers meeting in November 2004?

(Remark: A draft of the "Final Communiqué " will be prepared separately and at a later point in time. In view of the preparations your suggestions are already very welcome now).

Answer and comments:

3. Please add an overview of major sources of information in respect to high-rise issues and restructuring in your country, including website addresses?

Answer and comments:

Annex 1

Paragraph 4 of the “Final communiqué” of the 3rd European Ministers conference on Sustainable Housing, held in Genva (Belgium) on 27th and 28th June 2002.

“The Ministers agreed that the existing stock condition still requires a considerable effort in order to meet sustainable quality norms, to be defined by each country. The Ministers noted more specifically that the problem of sustainable refurbishment and restructuring of high-rise residential buildings and surrounding areas was a very pressing one affecting a large proportion of the population. They considered that it is necessary to tackle this element in order to avoid social problems .

Therefore, they agreed that a closer analysis of this topic (from an operational and economical point of view) is to be prepared with the co-operation of the European Commission and the interested countries. The results of this analysis should be presented to the 4th European Ministers conference on sustainable housing during the second semester of 2004”

Annex 2

Definition of “sustainable housing” contained in paragraph 3 of the “Final communiqué “ of the 3rd European Ministers conference on sustainable housing, held in Genva (Belgium) on 27th and 28th June 2002.

“The Ministers acknowledged that the concept of sustainable housing was a global concept encapsulating a wide variety of sectorial policies. They defined sustainable housing in the following terms :

A construction perspective

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

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

A social and economic perspective

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

- affordability, based on the actual financial means of the occupiers in order to enable them to control the direct costs of the accommodation without having to neglect other essential needs (nutrition, health, education, culture, etc.);
- access to housing, which means, for instance, tackling the various causes of homelessness through a variety of policies;
- accessibility for the disabled and aged;
- indirect costs such as commuting and travel costs linked to the location of the housing;
- impacts of housing, more specifically in terms of indoor pollution, and the wider residential environment on the physical and mental health of the occupiers;
- psychological and social function of the housing and the residential environment: changing it from a “place to live” to “home”, while at the same time encouraging the development and maintenance of social networks and various types of social solidarity;
- improving the viability of the housing areas and especially underprivileged urban areas, including the socio-economic fabric, via urban renewal programmes;
- supporting mixed housing through policies that fight segregation and promote a balanced distribution of all forms of tenure and all types of buildings.

An eco-efficiency perspective

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

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

- Ways to produce housing as ecological as possible.
- Achieving increases in comfort with less additional resources, particularly by the use of technical innovations.

In addition, the Ministers agreed that the many facets of sustainable housing have numerous economic and socio-political implications for the construction and housing policies of the 15 members of the European Union, and for the social development of the applicant countries. “

1.2 Completeness of response

Completeness of the country's response to questionnaire

PART 2	2.1	2.2	2.3.a	2.3.b	2.3.c	2.3.d	2.3.e	2.3.f	2.4.a	2.4.b	2.4.c	2.4.d	2.5	
	Housing Policy	Legal Framework	Forms / conditions of financial support	Financial schemes to support housing maintenance	Assesibility of referred financial schemes for the dwelling owners	which are the bottle-necks?	VAT-rates applied for refurbishment in housing	Banks and financial institutions involved in housing refurbishment of multi-family / high-rise residential buildings	"Umbrella organisations" in the housing sector	Type of actors involve in management and maintenance	Structure of the building industry	"Umbrella organisations" in the construction sector	Sustainable refurbishment and restructuring	% of questions answered
Austria														77
Belgium														69
Bulgaria														69
Croatia														0
Cyprus	X	X	X							X				69
Czech Republic														92
Denmark			X							X				85
Estonia			X											92
Finland														85
France														92
Germany			X											58
Greece														77
Hungary														23
Ireland										X				77
Italy														0
Latvia														85
Lithuania														100
Luxembourg			X							X	X			69
Malta														77
Poland														92
Portugal														100
Romania														77
Slovakia														100
Slovenia														100
Spain														92
Sweden						X								73
The Netherlands	X	X			X									58
Turkey														38
United Kingdom														46
% answer	93	93	83	59	62	34	79	76	90	66	76	69	69	73

not filled-in
 completely filled-in
 X partly filled-in
 filled-in, but not in requested structure

Completeness of the country's response to questionnaire

	PART 3		PART 4			PART 5			
	3.1	3.2	1	2	3	1	2	3	
	Problems	Need for expertise	Short description of one mf/hr residential estate characteristic	Best practice of refurbishment and restructuring of MF/HR area	Most effective national policy instrument, targeted at refurbishment and restructuring	New policy instruments in phase of preparation	Suggestion in terms of conclusion and of action to be taken by Housing Ministers for inclusion in the draft "Final Communiqué"	Major sources of information in respect to high-rise issues and restructuring	% of questions answered
Austria									100
Belgium									63
Bulgaria									75
Croatia									0
Cyprus									13
Czech Republic									100
Denmark									25
Estonia									100
Finland	X								56
France									63
Germany									75
Greece									25
Hungary									0
Ireland									88
Italy									0
Latvia									88
Lithuania									88
Luxembourg									88
Malta									75
Poland									25
Portugal									50
Romania									75
Slovakia									100
Slovenia									100
Spain									88
Sweden			X						94
The Netherlands									25
Turkey									25
United Kingdom									50
% answer	83	72	59	55	62	59	38	59	61

not filled-in
 X partly filled-in
 completely filled-in
 filled-in, but not in requested structure

Annex 2

Indicated best practices

Experience in sustainable refurbishment and restructuring of multi-family/high-rise residential building blocks

Underneath the answers given in the questionnaire are presented regarding countries experiences with implementation of principles of sustainable development.

Financial sustainability

Key words: life cycle approach, feasibility, support lower income groups, integrated approach.

- Long term project financing via public private partnership, taking into account all the costs which occur during the term of the loan in **Belgium**.
- Energy efficiency measures with a relative short pay-back period in **Bulgaria**.
- Reduction of expenses social landlords (via VAT reduction), which should enable them to improve their services to the tenants in **France**.
- Loans for home-owners associations without the requirement to provide security via mortgaging the individual apartments, which in practice shows to be a psychological hindrance in **Latvia**.
- Subsidies for low-income households in home-owners associations in **Lithuania**.
- Though not specific related to refurbishment and restructuring, **Portugal** emphasises the already long lasting approach of supporting access of families to housing, taking into account the family income over a long period.
- Subsidies for an integrated approach of refurbishment areas in **Spain**.
- Feasibility study refurbishment versus alternatives as base for decision making in **Ireland**.

Some countries also emphasise problems which create barriers for sustainable financial solutions of refurbishment

- Due to high level of debt for communal services of individual apartment owners, the home-owners association is not able to attract a loan in **Latvia**.
- Housing rent freeze caused total extinction of the rental market and a significant decay of a large portion of the housing stock in **Portugal**.
- The shortage of state financial resources for financial schemes in **Slovakia** and **Slovenia**.
- Underdeveloped financial sector in **Slovenia**.
- Strict monetary and fiscal policy does not allow new initiatives in the field of housing in **Greece**.

Prevention of social segregation

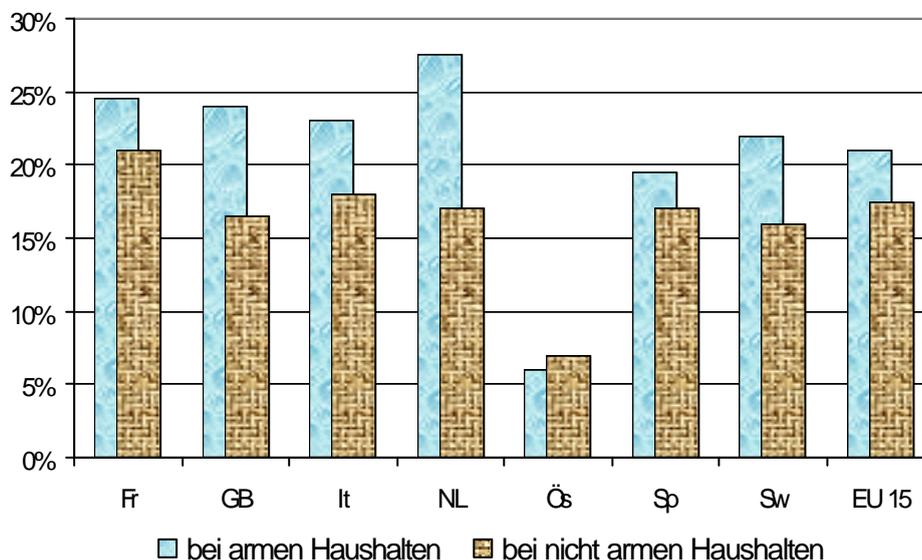
Key words: integrated approach: social, economic, physical.

- Distribution of social housing not only based on the individual income situation, but also taking into account the specific local (social) situation in **Belgium**.
- Right-to-buy for tenants in **Belgium**.
- Approach aimed at diversification of tenant structure, functions, facilities in **Belgium**.
- Approach aimed at enlarging share of home-owners (via demolition and new construction), creation of safer parking places, building of new shops in the **Netherlands**.
- Establishment of "Foncière Logement", company which is obliged i.e. to invest in social housing in demolition areas and in areas where supply of rental housing is insufficient, partly also for re-housing of inhabitants of demolition areas in **France**.

- Designation of “Refurbishment Areas”, which by law are entitled to receive (state) grants for an integrated approach in **Spain**.
- Physical renewal is not sufficient, an effective (and integral) urban regeneration strategy is required, so called Integrated Area Plans in **Ireland**.
- Long term action programme to create sustainable communities: It covers a wide agenda, which recognises that to develop communities in which people wish to live, housing policy needs to be linked to improving economies, public services, transport and the environment at a local level in the **UK**.
- The remedy against social segregation in the EU15 member states apparently is an integrated approach, demonstrated best in a quote from **Ireland**:
 “the need for a more integrated approach to the economic, social and environmental regeneration of urban areas; improved accessibility to areas in need of regeneration, environmental upgrading, flexibility in the application of planning policies to encourage a better mix of activities, encouraging the use of upper stories for residential purposes, the conversion of outmoded buildings to new uses, new emphasis on the environmental and ecological value of open space provision, mechanisms to overcome barriers to regeneration and a partnership approach, involving cross-sectoral consultation and participation”.

In the new EU-member states social cohesion is not so much the problem as quoted from **Slovakia**:
 “In the Slovak Republic there is no social segregation in the field of housing.”

The figure below shows the result of a survey into social quality of neighbourhoods in EU15. Among the EU15 countries, **Austria** (“Os”) shows to be a (positive) exception. In the figure the share of households affected by crime-rate or destruction of property is compared to the share of households which have never better experienced poor social quality in their residential areas. (Source: Karl Czasny (SRZ): Ungleichheit und Gefährdung des sozialen Zusammenhalts aus Sicht der Wohnversorgungssysteme. Vortrag am 6.3.2003 in Wien.)



Innovative energy-saving solutions

Key words : financial support, programmatic approach, demonstration projects, regulations.

- Stimulating investments in (innovative) energy-efficiency measures via tax incentives in **Belgium**.
- subsidy/loan schemes for renovating residential buildings and /or innovative solutions in **Finland, Lithuania, Spain, Slovakia**.
- Realisation of pilot projects/experiments in **Belgium, Bulgaria, Slovakia**.

- covenants between public and private sector (including residential sector) to promote energy saving in **Finland**.
- targeted programmes to improve energy efficiency via proven as well as innovative solutions in **France**, the **Netherlands**, **Austria**, **Poland**, and the **UK**.
- Adjustment of building regulation or new regulation for rational use and savings of energy in order to promote energy efficiency and the use of renewable sources in **Greece** and **Spain**.
- Implementation of EU directive 2002/91 in **Spain**.

Tenants' democracy and public participation

- Obligation for social landlords/cities to consult (representatives of) tenants in all issues regarding management of housing in **Belgium**, **France**, the **Netherlands**.
- Long lasting tradition of tenants participation in **Austria**.
- Tenants participation is vital and necessary in **Ireland**.
- Issues on tenant democracy and public participation are not assumed to be a problem area. In case the landlord is reluctant, tenants are entitled to carry out repairs themselves at the landlords' costs in **Slovakia**.
- Tenants may carry out improvements themselves in case they bear the costs themselves in **Slovenia**.

In EU15 participation is seen as a prerequisite for the development of plans. In EU10/AS4 however participation does not seem to be an issue which in general is taken into account.

Best practices in large scale housing refurbishment projects

AUSTRIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Hochhaus Neue Donau, Vienna 22nd district., Wagramer Str., rental dwellings and condominiums (new built high-rise residential building)

Am Schöpfwerk, Vienna, 12th district, rental dwellings (older high-rise residential building)

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Rennbahnweg-Siedlung, Vienna, 22nd district; very successful refurbishment and restructuring made by SEG (www.seg.at), municipal rental dwellings

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

Subsidies, its not national, but task of the federal states

BULGARIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Name: Liulin housing estate

Location: Sofia, Western periphery;

Number of dwellings: 36500 (in ten micro-regions, 111868 inhabitants);

Tenure structure: 92% homeownership, 3-4% private tenants, 4-5% public tenants;

Main problems: Poor management and maintenance; Restitution of lots among existing blocks (often creating tensions and aggravating the existing housing environment); poor management of public open green spaces, insufficient parking lots; gaps in the social services network;

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: Unfortunately, NO.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments: There is not such yet.

BELGIUM

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Het project 'Silvertop' in Antwerpen is een sociaal woonproject van de jaren '70 waar de kwaliteit van de gebouwen dringen moet verbeterd worden. Het gaat om 608 sociale huurwoningen in drie torens, aan drie zijden begrensd door grote verkeersaders, en aan één zijde aansluitend aan een woonbuurt. De belangrijkste structurele problemen hebben te maken met vochtinsijpeling doorheen de vele voegen waarmee de geprefabriceerde betonnen gevelpanelen tegen elkaar worden geplaatst, waardoor de bovenste verdiepingen onbewoonbaar zijn geworden. Daarnaast is de bouwstructuur zo opgevat dat een wijziging van de woningindeling bijzonder moeilijk is.

Behalve de technische problemen zijn er problemen inzake de grote diversiteit van verschillende nationaliteiten en interculturele verschillen. De taalproblematiek is vaak een groot struikelblok in het voeren van een communicatiebeleid van de sociale huisvestingsmaatschappij uit.

Le quartier de Droixhe à Liège (Région wallonne)

Le quartier de Droixhe est constitué d'un ensemble de tours de logements sociaux construites dans le courant des années 60. A cette époque, il s'agissait d'une "cité-modèle" caractérisée par la mise en pratique des principes des Congrès internationaux d'architecture moderne (CIAM) : hautes tours résidentielles construites en dehors des noyaux urbains pré-existants, présence de parcs et d'équipements collectifs, ... Au départ, la composition socioprofessionnelle du quartier était variée mais petit à petit s'y sont concentrés les clients "naturels du logement social" (ménages à revenus précaires). Les espaces publics se sont peu à peu dégradés. Si bien que depuis les années 80, ce quartier cumule les problèmes liés à sa conception architecturale (peu appréciée par ses habitants) et les difficultés découlant de la concentration en un même lieu de personnes précarisées. Ce quartier souffre d'une image négative tant à l'extérieur qu'à l'intérieur. Ce quartier fait actuellement l'objet d'un plan de requalification (associant étroitement ses habitants) qui vise à reconstruire une image positive du site.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Silvertops in Antwerpen
beschrijving zie 4.1.

Van het renovatiedossier wordt gebruik gemaakt om enerzijds de woongelegenheden aan te passen aan hedendaagse woonwensen, de omgeving opnieuw aan te leggen met toepassing van commerciële en sociale diensten, en met linken naar de mobiliteitsaspecten (tram, trein, fiets), de veiligheidsaspecten, en een heroriëntatie van toegangen in functie van een verbeterde stedenbouwkundige inplanting.

Bij de opmaak van het dossier werd het alternatief voor afbraak en heropbouw zowel financieel als sociaal onderzocht. De bewoners werden ruimschoots betrokken. Het renovatieproject was voorwerp van een brede discussie, zowel lokaal als gewestelijk.

La rénovation du secteur Truffaut Libération à Droixhe (voir 4.1 pour la description du quartier)

Les 6 tours de logements sociaux composant ce quartier font l'objet d'une rénovation légère comprenant des travaux dans les appartements, dans les espaces communs et au niveau des façades. Dans les logements (428 au total), il est prévu de remplacer les châssis, le système de chauffage, l'électricité, les lavobas, éviers, ... Dans les communs, les ascenseurs seront remplacés et les murs, plafonds, sols et escaliers seront rafraîchis. Tandis qu'au niveau des façades, une intervention d'un artiste (Jean Gilbert) consistera à apposer des panneaux de céramiques munis

d'attaches colorées et réfléchissantes permettant de combiner une meilleure isolation des parois à une amélioration esthétique dans le respect de la typologie d'origine des immeubles.

Cette opération a lieu en site occupé, ce qui signifie que les locataires restent dans leur appartement. Une cellule de suivi sociologique et de communication a été mise en place pour accompagner les habitants durant les travaux. Toute une série d'initiatives à l'attention des occupants ont ainsi vu le jour : l'équipe de suivi a tout d'abord effectué une visite technique de chaque appartement afin de récolter des informations à fournir aux architectes, des rencontres avec les habitants ont été organisées, un journal traduit en 4 langues sur l'évolution des travaux ("Le nouveau Droixhe") a été mis sur pied, des permanences à l'attention des habitants se tiennent 4 fois par semaine, des panneaux d'information sont affichés dans les halls d'entrées,...

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

In de sociale huisvesting worden projectfinanciering afhankelijk gesteld van een globale beoordeling, met inbegrip van de woonomgeving en de sociale voorzieningen en commerciële diensten. Daarin zijn inbreiding, kleinschaligheid en de menging van huur/eigendom en sociaal/privaat belangrijke criteria.

Daardoor was het mogelijk om de sociale huisvestingssector aan te sporen om minder nieuwe grootschalige projecten op te zetten. Er zijn daardoor minder sociale hoogbouwprojecten ontwikkeld. Het voorzien van een subsidie voor infrastructuurwerken en eventueel gemeenschapsvoorzieningen zorgt ervoor dat een kwalitatieve goede afwerking van renovatieprojecten kan gebeuren.

In de private sector worden de randvoorwaarden voor hoogbouwprojecten louter in het kader van de ruimtelijke ordening en de stedenbouw beoordeeld.

Dans le logement social, la participation des habitants au processus de réhabilitation de leur quartier est une donnée essentielle pour garantir la durabilité des opérations réalisées.

CROATIA

No response to questionnaire

CYPRUS

No data

CZECH REPUBLIC

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Svitavy – Lány housing estate:

- 942 dwellings in panel buildings constructed in the 1970s and 1980s,
- municipal and cooperative dwellings,
- housing estate is in walking distance from centre,

- lack of parking places, need for convenient transport connection, construction of public green areas.

Most frequent refurbishment works in Svitavy and in Lány housing estate:

- repair and thermal insulation of roof including lift motor rooms,
- thermal insulation of opaque enclosing shell,
- thermal insulation of technical storey ceiling and entrance,
- repair of recessed balconies, including replacement of railing and wall glazing,
- renovation or exchange of outer openings – windows and recessed balconies,
- exchange of building entrance walls, including rebuilding of entrance part,
- entrance doors of dwellings and to technical storey replaced by fire-resistant types,
- repair or exchange of piping and wiring in buildings,
- repair of lifts, including rebuilding of lift shafts.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

SVITAVY Housing Cooperative

Early in 2003, Svitavy housing cooperative started implementing a project aimed at a general repair and refurbishment of the panel housing stock owned by the cooperative. For this purpose, the cooperative decided to use a state subsidy from the State Housing Development Fund – PANEL scheme. The scheme makes it possible for applicants to cover a part of the interest on credits granted to legal and physical entities for repair, refurbishment or rehabilitation of panel buildings. In the case of Svitavy housing cooperative the subsidy amounts to 5 per cent.

In April, May and June 2003, Svitavy housing cooperative submitted 22 applications for state support within the PANEL scheme. All these applications were approved. Subsequently, construction work in particular buildings started.

The project is aimed at a complex repair of particular buildings so that their service life will considerably increase (dozens of years). Following works on buildings will take place within the repair:

- sanitation of structural faults of the load-bearing panel structure, repair of enclosing shell parts and reprofiling of their contacts, protection of reinforcement,
- repair of recessed balconies, including railings – surface treatment, insulation, paving, railing anchorage, etc.,
- thermal insulation of opaque envelope shell (the envelope shell element sanitation is naturally included),
- windows will be replaced by technically more advanced plastic windows,
- repair and thermal insulation of roofs, including superstructures (machine rooms, etc.) – in some buildings such repair was already made in the past years,
- balcony and recessed balcony glazing according to tenant's requirements,
- renovation of projecting entrance stairs and railings, walls and paving,
- exchange of entrance walls in buildings, including antivandal measures, rebuilding of entrance and staircase space, including post boxes and lighting,
- thermal insulation of selected interior structures – basement ceilings, etc.,
- hydraulic adjustment of heating system,
- repair of lightning conductors and fire protection facilities.

In the past two years these works were mostly preceded by:

- chemical cleaning of heating piping system,
- installation of thermal regulation in the basement of buildings,
- installation of thermostatic valves, thermostatic heads and heating cost indicators in dwellings.

Within this project (22 plans), Svitavy housing cooperative will make a full refurbishment of 79 panel buildings in Svitavy, Policka and Jevicko. The total budget of all plans exceeds 212 million Kc. In total, 1198 dwelling units of a total floor area of more than 75 thousand m² will be refurbished. The average repair cost per one m² amounts to approximately 2 800 Kc.

For illustration, a report on the development of panel housing estate restructuring prepared in autumn 2003 is enclosed.

As far as a description of the successful panel building rehabilitation is concerned, work has started on a publication that will describe some solutions that can be regarded as successful. We expect its English version to be available next autumn. For general information, the Czech publication (with a three-page English summary) called „Rehabilitation of Panel Housing Estates – A Catalogue of Examples 2002“ is enclosed.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

Our experience has shown that a combination of the following supports is successful :

- restructuring subsidies of existing panel housing estates aimed at a general improvement of housing conditions,
- direct non-repayable support intended to repair major defects causing the derelict condition of residential panel buildings,
- payment of a part of interest on credits granted by banks to legal and physical entities for repair, refurbishment or rehabilitation of panel buildings, and consultancy,
- guarantee of granted credits.

In spite of that it appears that with the current level of subsidies the refurbishment of the housing stock would take dozens of years. Therefore, it is necessary to remove all legislative barriers and create a funding system that will be more recipient-friendly. In addition, it is also necessary to keep improving the housing stock maintenance.

DENMARK

No data

ESTONIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Name:	Vilde tee 79 KÜ (Co-operative housing association)
Address:	Vilde tee 79 (Part of Tallinn: Mustamäe) Tallinn
Number of dwellings:	119
Tenure structure: Owners use:	102
Rented:	17

Main problems:

- Depreciate heating-system.
- Collapsing staircase's awnings.
- Heating energy losses.
- Frequent breakdowns in water- and canalisation system .
- Broken balconies.
- Slender safeness.
- Broken gutters.
- Out of repairs stairways.

The housing reconstruction plan is composed by the co-operative housing association in 1998. All important reconstruction activities are put in order.

In 1998 the heating system was renovated.

In 1999 staircases, entrances were renovated.

In 2000 balconies were renovated.

In 2001 broken gutters and canalisation system was renovated.

In 2002 one of the external walls was insulated.

In 2003 stairways were repaired.

During the period 1998-2003 apartment owners spend 2,3 million crowns on the average to the renovation.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Name:	Vilde tee 76A KÜ (Co-operative housing association)
Address:	Vilde tee 76A (Part of Tallinn: Mustamäe) Tallinn
Number of dwellings:	30
Tenure structure:	all are apartment owners
Main problems:	electrical system

The Co-operative housing association takes a loan (term 10 years and sum of money 1,1 million crowns). The Co-operative housing association used this money to change the heating-system and all windows in apartments and in stairways. Also they reconstructed balconies. The roof and external walls were insulated too. The monthly payment didn't increased and loan are paid back seeing the repairs fund.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments: The Estonian Housing Development Plans' measure "Reconstruction of apartment buildings".

FINLAND

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Sampola, Pori

- situated 3 km off the centre of Pori (city of 75 000 inhabitants in western Finland)
- 1 700 dwellings, 2 700 inhabitants
- built 1973-1979, mostly of prefabricated concrete elements (a brochure with pictures follows the printed version of this report)
- 7 % privately owned single family homes, 43 % housing company apartments, 32 % social rental apartments, 17 % other rental, 2 % other tenure forms (in 2000)
- in the area or in direct vicinity: service centre (shops, restaurant, public library, community centre), school centre (lower and upper level), serviced housing for older people, pensioners home + service centre, day-care centre, playing "park", parks and larger recreation area, connection to the centre of the city by buses and separated pedestrian + bicycle routes
- problems: high unemployment; pocket of social seclusion and misuse of alcohol, some narcotics; social segregation; restlessness in the shopping centre and in vicinity, some criminality; diminishing services, lack of own health centre, post office and bank; decreasing population and biased population structure, 20-40 year-old move away; some vacant rental housing; persisting bad reputation (from older times); upper level school is in danger of being closed because of fewer pupils and bus routes/timetables do not support the school
- the building stock and the living environment has been refurbished almost completely, in connection with the renovation a part of rental housing was converted to serviced housing for old people.

(Please note that a typical Finnish suburban housing estate is not bigger than this)

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: -

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

- State housing loans, interest subsidies and grants, financed by the Housing Fund of Finland.
- The Use and Service-instruction manual. The Use and Service-instruction manual is compulsory for new buildings. It contains principal information for the real estate management. By the guidance given by the documented and collected information the long lifecycle, good energy efficiency, safety and health can be ensured. This document includes also the Inspection Document of the Construction work, which is a document collection during the whole construction phase.

FRANCE

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

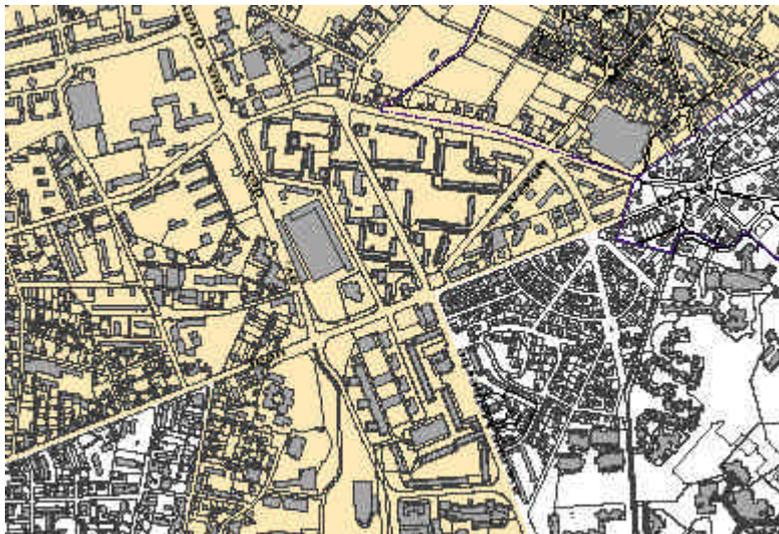
Le quartier Teisseire est situé au sud-est de l'agglomération de Grenoble, à proximité des quartiers Jouhaux et Villeneuve. Il est bien pourvu en équipements et relié de façon satisfaisante au centre-ville par l'avenue Jean-Perrot et le réseau de transports en commun.

Il compte 3 000 habitants dont la majorité sont dans le parc de logement social, comprenant 1 268 logements, entièrement géré par l'OPALE (Office Public de la Ville de Grenoble). Il possède une échelle de bâtiments constitués de petits immeubles et de 7 tours (construits entre 1958 et 1962, avec une première réhabilitation entre 1980 et 1993) et forme un ensemble relativement peu dense avec un espace public abondant.

Les logements sont de petite taille (52% de T3).

Les problèmes prioritaires pris en compte pour la mise en place du projet urbain :

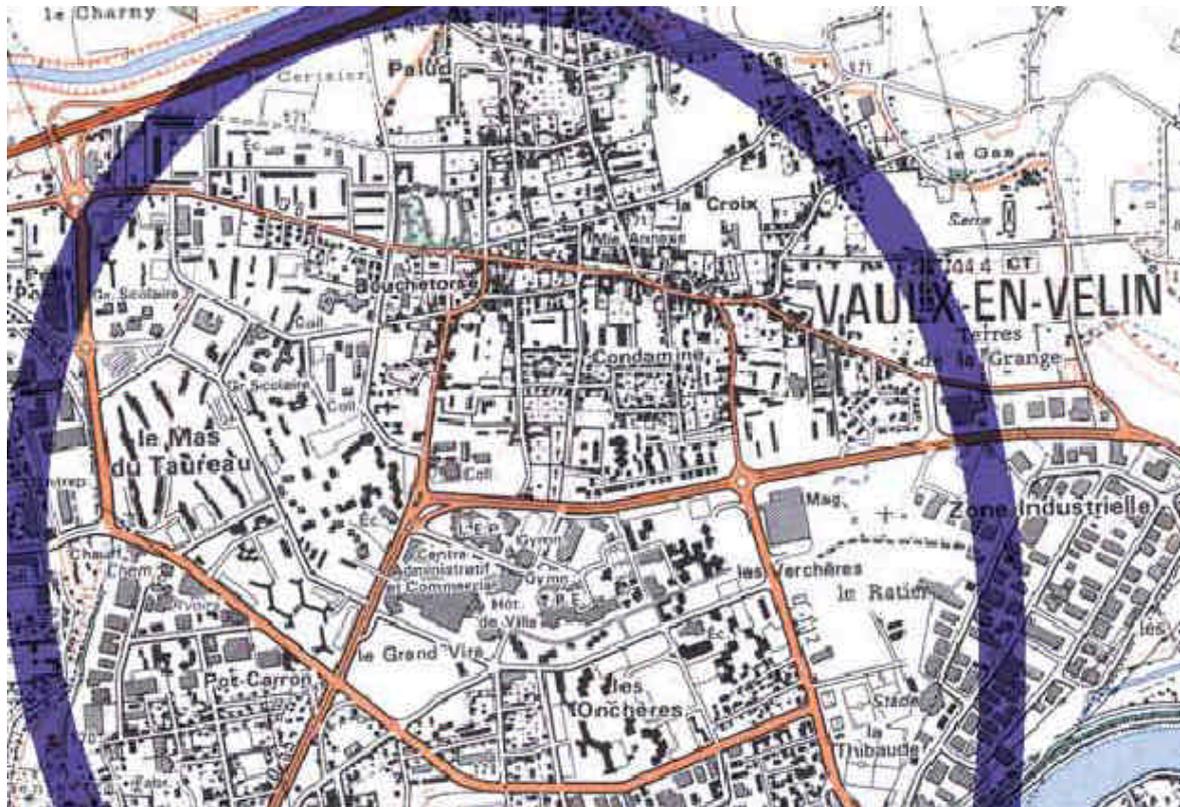
- Ce quartier se présente comme un « bloc » homogène, avec un traitement uniforme et indifférencié des bâtiments et des espaces publics, d'où une insertion urbaine insuffisante et un sentiment d'enclavement.
- La réhabilitation réalisée lors des années 80 reste incomplète et n'a pas apporté de solutions à certains problèmes techniques, tels l'isolation. La qualité du bâti reste moyenne et la conception et la taille des logements ne correspondent plus aux usages actuels. L'offre n'est pas diversifiée.
- La clarification de la propriété et de la gestion des espaces publics.
- La population présente de nombreux signes de fragilité : 29% de taux de chômage de la population active (contre 11,6% pour Grenoble), notamment les jeunes et les populations d'origine étrangère (46% des habitants ont moins 25 ans, la population d'origine étrangère représente 51,3%).



2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Vaulx-en-Velin



Vaulx-en-Velin, commune de tradition agricole, située à la périphérie nord-est de Lyon, compte 39 000 habitants (recensement 1999). Son développement urbain s'est considérablement accéléré avec la création, à partir de 1972, d'un « grand ensemble neuf » qui représente aujourd'hui 62 % des logements de la commune et 81 % de son parc HLM. Il a été conçu selon une logique de séparation des fonctions (construction de dalles sur pilotis) : quartiers d'habitation cloisonnés entre eux, voiries privilégiant l'accès à Lyon et Villeurbanne mais interdisant la desserte entre quartiers, séparation des flux de circulation piétons/bus/automobiles avec des parkings semi-enterrés, séparation des fonctions, les commerces et les équipements publics étant disposés à l'extérieur des quartiers d'habitation.

La ville est traversée par le canal de Jonage. Le « grand ensemble » qui constitue la ZUP est situé au nord du canal et comprend plusieurs quartiers : à l'ouest, le Mas du Taureau, Grôlières et le Pré de l'Herpe ; à l'est, Ecoin-Thibaude, Vernay et Verchères ; au centre, à l'origine le centre commercial du Grand Vire et les équipements publics. Au nord du canal se trouvent aussi les quartiers de la Grappinière et du Petit-Pont qui formaient, avec la ZUP, les quartiers en DSQ puis en GPU. Au sud du canal, sont situés d'autres quartiers sensibles constitués d'anciennes cités ouvrières construites à l'époque où la ville avait une industrie puissante de textile synthétique : la cité Tase, la cité Balme et la cité des Brosses.

Plus de la moitié des résidences principales de la commune sont des HLM, qui appartiennent à 14 bailleurs sociaux différents. Cette proportion atteint 60 % dans les quartiers sensibles où le taux de vacances était de 17 % en 1999 dans le « grand ensemble » (8,8 % en 1990).

La politique de la ville était à l'origine concentrée sur les quartiers au nord du canal. Le contrat de DSQ (1989-1993) couvrait les quartiers de la Grappinière, de Petit-Pont et de la ZUP (le « grand ensemble »). Dans le contrat de ville 1994-1996, ces quartiers concentraient l'essentiel des interventions, puisque le GPU et la ZFU (en 1997) recouvraient leur territoire, mais plusieurs sites sensibles au sud du canal étaient également concernés et classés en ZRU. La place réservée à ces

quartiers a continué à s'accroître. Le périmètre du GPV intègre ainsi le territoire de l'ex-GPU et trois quartiers d'habitat social du sud de la commune.

Les accords de 1994 et 2000 sont organisés autour de la restructuration urbaine de la commune dont les principes d'aménagement ont été énoncés, avant même la création des GPU, dans un protocole signé le 19 février 1993 entre l'Etat, la commune et la communauté urbaine. Le GPU, dont le principe a été arrêté par le CIV du 29 juillet 1993 et le protocole signé le 6 mai 1994, prévoit une restructuration lourde du centre ville. Le GPV assure la continuité de ces opérations.

Le centre ville a été réaménagé : démolition du centre commercial du Grand Vire, implantation d'un lycée, création d'un planétarium, reconstruction d'immeubles collectifs de petite taille en accession à la propriété et installation d'un supermarché.

A Vaulx-en-Velin, la résidentialisation est partie prenante d'un projet d'ensemble. Le projet global, initié en 1992 par la ZAC du centre-ville, a conduit à définir des grandes orientations à long terme : l'aménagement d'une rue centrale, l'aménagement d'un axe piéton, l'arrivée du tramway... Une fois ces principes validés, les premières opérations de résidentialisation ont été réalisées : la Grappinière, la Thibaude, Vernay-Verchères et bientôt Ecoin. Le projet évolue : il prend en compte les enseignements des opérations réalisées ainsi que les réflexions menées en parallèle, notamment sur des copropriétés dégradées : le quartier Cervellères fait l'objet d'une opération pour l'amélioration de l'habitat (OPAH) et d'un plan de sauvegarde immobilier (PSI).

Le projet urbain de Vaulx-en-Velin présente la particularité d'être réalisé sous une maîtrise d'ouvrage unique, déléguée à la communauté urbaine, sur l'ensemble des espaces, publics et privés. Cette unicité a contribué à simplifier de manière significative la coordination des différentes interventions. Elle a été possible grâce à une volonté de tous les partenaires, de travailler et de faire ensemble : concertation, échange et désir d'avancer.

Vaulx-en Velin, "la Thibaude",
L'opération de résidentialisation a contribué à délimiter clairement les espaces extérieurs. Cette photo illustre l'aménagement de trois types d'espaces aux fonctions bien distinctes : un cheminement piétons public bordé d'un côté de jardins familiaux et de l'autre côté d'une allée privative permettant aux habitants d'accéder au bâtiment, dont la limite avec l'allée publique est clairement identifiée.



La question de la gestion urbaine est au cœur des préoccupations des différents acteurs. Une convention cadre définit chaque année un programme de gestion renforcée et concertée entre la Ville, la Communauté Urbaine, l'Etat et l'association HLM Vaulx, regroupant l'ensemble des bailleurs. Elle vise à améliorer le fonctionnement de l'ensemble des quartiers Est dans les domaines de la maintenance, de la propreté... Elle favorise également la mobilisation des habitants par un réseau de partenaires de proximité regroupant tous les professionnels des organismes HLM : référents de quartier, chefs d'agence, gardiens...

Les habitants ont été réellement associés tout au long du projet. En amont du projet, un travail de terrain réalisé par un sociologue a permis de recenser les différents usages des habitants et de définir leurs attentes. Une agence de communication est ensuite intervenue pour traduire le projet d'aménagement, de façon à ce qu'il soit compréhensible par tous. A partir de ce travail de « vulgarisation », outre quelques axes intangibles fixés au préalable, les

habitants pouvaient se prononcer sur certains éléments évolutifs du projet. Pendant la réalisation, des réunions se sont tenues régulièrement, pour informer de l'avancement des travaux et des contraintes générées par le chantier. L'opération une fois terminée, des enquêtes de satisfaction ont été réalisées chaque année, afin de prendre en compte les remarques exprimées par les habitants, dans la mesure du possible.

**Vaulx-en-Velin,
« la Thibaude »**
*Pour différencier les
espaces selon leur statut
et usage, le choix s'est
porté sur des
matérialisations douces
caractérisées par une
ambition de
qualité et d'épaisseur.*



Un outil d'évaluation concerté : le baromètre social

A Vaulx-en-Velin, l'ensemble des partenaires ont mis en place, dans le cadre de la convention de gestion urbaine de proximité, un outil d'évaluation : le baromètre social. Il s'appuie sur des enquêtes téléphoniques menées, chaque année, auprès des habitants. Il permet une comparaison aisée des résultats d'une année sur l'autre à partir de critères constants. Les habitants sont interrogés sur plusieurs thèmes, notamment sur leurs pratiques, les aménagements urbains réalisés, sur l'image du quartier. Certains résultats de cette enquête sont ensuite diffusés auprès des habitants, permettant de leur montrer la réelle prise en compte des informations récoltées. Cet outil est apprécié par une grande partie des habitants.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The experience shows that effective mobilization of all the actors is the principal factor of success.

GERMANY

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Given the fact that large housing estates, while having some things in common, tend to differ greatly from each other in terms of the way they have developed and evolved, their social structure, their physical structure, etc., it is virtually impossible to name one high-rise residential estate in Germany as being typical of the country as a whole.

The vast majority of large housing estates date back to the days before the reunification of the two German states in 1990. It is worth noting that in spite of the differences in the general social conditions previously found in the two parts of Germany, individual large housing estates or high-rise residential areas can be found in western Germany with problems similar to those found on a large scale in eastern Germany.

Two estates, one in western and the other in eastern Germany, will now be described as characteristic examples of this type of housing estate.

Köln-Chorweiler (western Germany)

The urban areas Chorweiler and Chorweiler-Nord on the north side of Cologne represent the largest high-rise housing estate in the state of North Rhine-Westphalia. They were built in the 1960s and 1970s and now cover a total area of approximately 187.5 hectares and have a population of 23,500. Population density is above average in the area and there is a high percentage of non-integrated foreigners on low incomes, income support recipients and unemployed persons.

This relatively lopsided population structure, coupled with monotonous urban structures and functional deficits (almost nothing apart from housing), resulted especially in the mid-1980s in rising vacancy rates, in public spaces becoming dilapidated, in deficiencies in cultural and social facilities. Classic urban renewal and redevelopment measures as well as integrated strategies for action have been drawn up since 1985, first by the city authorities and later within the framework of the Social City programme.

These measures have resulted in a more balanced social structure, improvements in infrastructure as well as in better housing and living conditions. Nevertheless, given the continuing socio-economic imbalances, it will continue to be necessary in the future to carry out measures with the aid of public funds and private sector sponsors.

(see: http://www.soziale-stadt.nrw.de/stadtteile/profil_koeln_chorw.html)

Berlin-Marzahn (eastern Germany)

The large housing estates Marzahn-Nord and Marzahn-West in the borough of Marzahn-Hellersdorf in the north-east of Berlin are large estates with so-called slab blocks (buildings made of standardized, prefabricated concrete sections) built in GDR days. These high-rise residential areas were completed in 1989. Roughly 26,000 people live in an area of 280 hectares. Like Köln-Chorweiler, Marzahn-Nord and Marzahn-West have no diversity of functions; rather, they serve almost exclusively as dormitory areas. Here, too, the main problems stem from the socio-economic deprivation of the population and the homogeneous or monotonous urban development structures. While it is true that the share of foreigners to be integrated is small, there are however problems of integration caused by the large group of resettlers from eastern European countries.

Marzahn-Nord and Marzahn-West participate in both the Social City programme and in the Urban Restructuring in the New Federal States programme.

(see: <http://www.stadtentwicklung.berlin.de/wohnen/quartiersmanagement/de/marzahn/index.shtml>, www.quartiersmanagement-berlin.de, www.marzahn-nordwest-quartier.de)

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

As above, two examples will be described.

Bonn-Dransdorf (western Germany)

A high-rise residential area was built in the 1960s and 1970s in a neighbourhood called Dransdorf on the north-western edge of the city of Bonn. Owing to urban development deficiencies (inadequate physical fabric of the buildings, isolation of the housing estate within the neighbourhood as a whole) and social problems (high percentage of foreigners with low incomes and problems of integration, socio-economic deprivation of the residents), an integrated strategy for action was drawn up in 1996 for Dransdorf ("Social City"), which placed particular emphasis from the outset on public participation in the renewal process. The city of Bonn decided to provide funding to enable neighbourhood renewal to continue and be consolidated.

Two things in particular characterize the neighbourhood renewal work in Dransdorf: one is the involvement of the residents and the other is the networking of several actors.

Examples of building measures:

- construction of 3-4-storey buildings aimed at introducing more variety into the residential structure;
- demolition of an eight-storey residential building;
- provision of new/better play facilities for children.

Examples of social measures:

- linking all construction projects to employment and training measures for the local population;
- providing a specialized neighbourhood shop, e.g. café, girls' projects, language courses for foreigners, multimedia centre, neighbourhood newspaper;
- developing local services, e.g. shop, kiosk, bicycle workshop

(see: http://www.soziale-stadt.nrw.de/stadtteile/profil_bonn.html)

Leinefelde-Südstadt (eastern Germany)

This neighbourhood participated from 1997 to 2001 in the Social City programme. The renewal work focused on the "ecological and social upgrading" of the large housing estate. The social aims included involving the residents and improving the structure of the neighbourhood; the ecological aims included upgrading open space and taking steps to ensure more use is made of public spaces. As in other neighbourhoods, several buildings were also demolished or converted. Neighbourhood work is continuing within the scope of the neighbourhood management programme. Leinefelde is also participating in the Urban Restructuring in the New Federal States programme.

See:

<http://www.sozialestadt.de/gebiete/programmgebiete/programmgebiete.php3?id=29&query=thüringen>

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The situation may be summarized by stating that the decision to supplement the classic instruments of urban development assistance by adding housing policy, social policy and employment policy instruments has proved successful. Since structural deficiencies and social problems often overlap spatially, it would seem to make sense to combine and concentrate all the resources in integrated approaches. The Social City programme and the Urban Restructuring in the New Federal States programme are particularly important in the German context.

Given a vacancy rate of over 14 per cent in eastern Germany, the demolition of residential buildings and simultaneous upgrading of the neighbourhoods affected are important components of the Urban Restructuring in the New Federal States programme.

GREECE

No data

HUNGARY

No data

IRELAND

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Ballymun

The Ballymun Estate was built in the late 1960s using the Balency pre-fabricated system of construction, in response to Dublin's severe housing shortage at the time. The estate consists of 2,814 flats in seven 15-storey tower blocks, nineteen 8-storey spine blocks and ten 4-storey walk-up blocks, as well as 400 houses. The area never attained its planned status as a self contained town. Unemployment, increasing dependence on social welfare and the nature of the flats complex itself were factors which led to the estate's economic and social decline. Since the late 1980s, Dublin City Council and the local communities, primarily through the Ballymun Task Force, had been considering plans to improve the estate.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Regeneration of Ballymun

The redevelopment of Ballymun is the biggest regeneration project in the State involving the construction of 2,800 housing units, as well as the provision of civic and social amenities to replace all existing flat block structures. The overall strategy for the redevelopment of Ballymun is set out in a Masterplan and involves the social, economic and physical renewal of the area. The strategy involves the demolition of the existing flat blocks and their replacement with housing as well as the creation of a vibrant Town Centre and Main Street with a variety of commercial activities. Also planned is the relocation of important public services into a cluster of civic buildings and improved educational and employment opportunities. Significant emphasis is placed on the provision of community and recreation facilities so as to improve neighbourhood identities including play areas, football pitches and changing facilities. The Irish Government are committing €607 million (2003 prices) into the regeneration of Ballymun over the coming years to fund housing and housing related elements. To date, over 500 new units have been completed with an additional 430 units under construction. Schemes are at planning design and tendering stage for almost 1,500 units.

Environmental Considerations

The Ballymun Regeneration programme is managed by Ballymun Regeneration Limited (BRL) and incorporates the building of new homes in which existing tenants will be re-housed. The project is included in the REGEN LINK project, a European Demonstration Project part-funded by the Energy and Transport Directorate of the European Commission (Framework Five funding). The environmental strategy employs a range of measures to reduce energy consumption to all new homes. The main objective of the environmental strategy is to provide homes that cost tenants no more to heat than they currently pay under the existing subsidized scheme. Energy calculations were undertaken early in the design process to assess viable options. In addition to the site-wide package, innovate features are being applied to approximately 5% of the dwellings. These features are defined as proven technologies that do not have very large cost implications. They have been demonstrated in existing housing but are not standard practice. In the case of the energy features, the financial payback is 10 years or less. Experimental features will be applied to 1% of the dwellings in some of the phases of the development. The innovative and experimental features are being incorporated into the project in order to assess the applicability of these technologies for future use in Ireland. The objective of this proposal is to monitor the site-wide package of measures and the innovative features, to ascertain the potential savings in energy and CO₂ emissions and to ascertain their acceptability to the occupants (ease of use, quality of installation, etc.) It is expected that CO₂ emissions are to be reduced for all homes, 40% in the case of two bedroom dwellings, with site wide reductions in CO₂ emissions in the region of 4,000 tonnes/year targeted.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

As noted in Part1.16.1 above the Irish Regeneration Programme is still at an early stage it is believed that it is the most effective way forward in terms of the regeneration of run down urban areas. Whereas other refurbishment programmes tackle the physical built environment the Regeneration Programme goes further by tackling the social environment through the provision of health, childcare and educational facilities. The regeneration process requires significant amount of community participation which can lead to greater ownership of a regeneration programme from the residents and therefore a greater chance of the programme succeeding in its aims of improving the estate physically as well as socially.

A critical feature is the requirement for the local housing authority to have a clear perspective as to the status of its housing stock and have a planned approach to the resolution of any difficulties. In this context, the Minister has asked local authorities to prepare five year Action Plans to provide a strategic and holistic approach to the various social and affordable housing programmes for which they are responsible. The Action Plans include a requirement to consider appropriate regeneration measures where these are considered necessary. A key objective of a more strategic and planned approach is to break cycles of disadvantage and improve social inclusion.

ITALY

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

at a national level they are expected further fiscal incentive for those who realize and restructure lodgings with ecological criterions;
at a regional level we find various programs under way

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Find enclosed some examples drawn by the program of the Contracts of District (Contratti di Quartiere):

- Council of Aosta
- Council of Cinisello Balsamo
- Council of Napoli
- Council of Cagliari

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The model of the Contracts of District has revealed effective enough. The same for many regional programs of urban recovery based on the model of Urban. - 36 fiscal deduction% of the expenses for restructuring of the income

LATVIA

1. Please give a short description of one multi-family/ high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Type 103 is one of the most favoured and popular standard buildings. Mostly, they are 5-storeyed buildings with all apartments having loggias. Traditionally, these houses have bearing walls constructed of brick. Outer walls are constructed of different types of concrete with windows paned in wood. Please try to description one multi family/high-rise residential estate (not one building, but a complex of buildings) characteristic for your country. Please try to specify the [name, location, number of dwellings, tenure structure, main problems].

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/ high-rise residential area?

Answer and comments:

Mucenieku 30, Kuldiga, LV-3301

Number of dwellings: 30

Total floor space: 3050m²

Number of storeys: 5

Materials of wall: Bricks, large prefabricated panels

No centralized hot water supply

(Property was renovate. Apartment owners agreed on the necessary improvement measures, got loan and manage renovation in building).

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

Private housing warranty fund (IFC) and state housing guarantee fund (HGF)

LITHUANIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Address:	Antakalnio str.64, Vilnius
Home owners association:	No 202
Administartor:	Administrated by HOA
Area of apartments:	1801 m ²
Total heating area:	1888 m ²
Number of floors	5
Number of apartment:	32
Area of standard apartments (m ²):	
A	72
B	58
C	29
Year of construction:	1968



Construction principles:	Brick walls, flat roof, wooden windows with double glasses
Heat supply:	Heat substation with hot water preparation in the building
Implemented energy efficiency measures:	Modernization of heat substation, roof insulation, windows replacement in apartments.
The price of the renovation project:	262087,70 Lt
Payment in advance by HOA:	26208,76 Lt
EEHPP loan:	235878,98 Lt
VAT exemption:	35981,54 Lt
30% grant:	59969,23 Lt

Energy consumption:	
Before renovation -	381,33 MWh/year
After renovation -	243,26 MWh/year
Energy savings -	33%

The success story of this homeowners' association is peculiar due to the fact that the association has implemented already two energy efficiency housing projects and presently prepares for the third one. In the first stage of works the association implemented the renovation of a worn-out manually-operated boiler house, had the leaking roof covered with a new roofing material and insulation layer, sealed the windows. Association members are convinced that the loan issued by the EEH pilot project was the only way to have the building renovated, to save energy and their money, therefore they decided to replace the low-quality cold-permeable windows with new ones. The homeowners' association used the second loan of the World Bank to replace the windows. Chairwoman of the homeowners' association regrets that she failed to convince the homeowners that all works specified in the energy audit must be implemented simultaneously. However, she invests her own time and, with the approval of the homeowners, already works on the paperwork of the association's application for the third loan that shall be used to renovate the water supply system.



2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: -

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The encouragement of renovation and modernization of residential buildings through energy efficiency measures and improvements of funding mechanisms are:

- to establish a package of legal and institutional measures facilitating resolution of the existing problems in relation to credits provided to homeowners of apartment buildings and encouraging banks of Lithuania to provide such credits;
- to prepare programs for the use of the EU structural funds to finance energy efficiency projects in apartment building;
- to implement the establishment of the Home Owners Associations support funds in municipalities providing earmarked allocations from the budget and municipal funds.
- to strengthen the capacity of the housing sector actors to participate in the housing market: the establishment of a sustainable housing sector management system, the measures to improve training, education and increasing awareness.

LUXEMBOURG

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

One good typical example may be the multi-family dwellings located in the town center of Differdange in the south of Luxembourg (3rd biggest city in the country). It's a four-storied house recently built which has dwellings, offices and shops. Several car spaces are available. Until today, they are no major problems with the roof, the wall, the outbuildings and the private parties.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Several refurbishment actions have been/are e.g. taken in the city of Luxembourg. A characteristic example is probably the refurbishment of the quarter "Grund" which has been renovated in the last years. The neighbourhood of the "Grund" is progressively refurbished with the help of public funds and private initiatives. Deserted and impaired houses are refurbished in a general approach essentially by the "Fonds du logement". The main goal is to achieve a mixed occupation and to obtain a harmonious relation between the historical aspects and the needs of the residents of the "Grund".

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The creation of the "Fonds du logement" in 1979 constitutes the most effective policy instrument in order to improve the urban structures. The « Fonds du logement » supports and realizes lots of housing dwellings with a high quality level and takes actions in order to encourage the relationships between the residents in the quarter where the dwellings of the public fund are built/renovated.

Since a law dated 8th November 2002, the "Fonds du logement" has got more larger competences in the public housing sector in order to enable such fund to create urban spaces with all infrastructures needed for having optimal living conditions (including the creation of green spaces/parks, rest areas and/or playgrounds for children, creation of buildings with dwellings and shops and/or proximity services). One good example is the site of "Eecherschmelz" in Luxembourg-Mühlenbach.

MALTA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Santa Lucia. Social housing estate.

Santa Lucija has an area of 0.722 square kilometres, with a population of 3,499 residents. In this locality there are around 1,142 households mostly residing in housing estates which are considered as dense residential areas. The majority of these government built housing estates are made up of blocks of flats, however they also include quite a number of terraced houses. In the part of the locality facing a valley one also finds some privately owned villas which give this locality an “elite” touch.

The lack of surveillance and security is considered to be the greatest problem of this estate. As a result drug abuse and all the repercussions it brings are evident within the locality. An ongoing pressure from the Local Council on the Central Government regarding this issue has still to bring some results.

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

An example of a single ‘area’ is not available. However, the refurbishment carried out on Camerata Dwellings in Merchant Street Valletta in 2001-2002 could serve as one example. Such refurbishment was carried out solely in the common parts and did not include any structural works but solely the upgrading of the finishes.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

Generally speaking, Malta is not looking at problems that are associated with high-rise buildings. Some of the older blocks that tend, however, to produce some of the problems encountered with high-rise buildings¹, have been pulled down and replaced by more modern buildings that allow for better use of space [including outside/play areas] and have more privacy. Many blocks containing maisonettes also have an ‘own door’ policy. These changes have come about under ‘urban renewal’ projects, formerly known as slum clearance.

¹ By this, we understand problems such as vandalism, high levels of unemployment, poor performance in schools and other problems that tend to be found on the larger housing estates.

NETHERLANDS

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Some examples are:

- The “2MW-project” in Schalkwijk in the town of Haarlem. Refurbishment measures included 9 apartment buildings with a total of 382 dwellings, insulation and insertion of low-temperature radiators. Sun collectors on the roofs with heat pumps and an aquifer for warm heating and warm water. This has led to an energy saving percentage of about 70%. Total investment costs amounted to € 10 million. See www.2MW.nl
 - “Prinsenhof” in the town of Leidschendam
 - “Poptahof”, in the town of Delft
 - A project in the town of Maassluis. In this project the area between two flats has been filled up with construction, top-floor apartments have been added in wooden construction and the apartments have been refurbished. It also includes the careful disassembly of flats up to the first storey replacing them with terraced dwellings.
3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The National Investment Budget for Urban Regeneration (Dutch acronym: “ISV”)

POLAND

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Multi-family/High-rise residential building:

Number of floors: 4

Number of entrants to the building: 3

Number of dwellings:30

Construction method: large panel

Form of tenure: co-operative ownership – 80%; co-operative tenancy – 20%

Age of the building: 35

Main problems: not insulated facades, staircase renovation needed.

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

In 2002 the distinction in respect to restructuring of multi-family residential building was granted to City Council of Konin. The scope of restructuring included thermo-renovation as well as exterior works (attractive facade colours). See also http://www.monter.pl/modernizacja/2002/w_ter.php (in Polish).

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The most popular national policy instrument related to refurbishment of residential building/dwelling seem to be a taxpayer right to deduct part of expenditures for renovation and modernization of dwellings and single-family houses from tax due.

PORTUGAL

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments: -

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: -

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The program that has been doing more success among the landlords in the last years is RECRIA.

ROMANIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Name: Ploiesti Vest
Location: West area of Ploiesti City, Prahova County, between the railroad and several main roads, representing connections with the surrounding districts
Area: approx. 105 ha
Number of inhabitants: approx. 40.000
Number of dwellings: approx. 14.000 (considering the average size of household of 2.92 persons)
Tenure structure: 97.9% private property, 2.1% state property (at county level)

The low quality of the empty spaces – due to the increased density of buildings, that results in residual spaces, inadequate to the present necessities of the inhabitants, often using these spaces for garbage storage.

The aspects of the dysfunctions presented are general for all areas with the lowest urban comfort level.

The area is subject to an integrated programme for complex rehabilitation, including the modernization of infrastructure and public utilities, initiated in 2000.

Until now, the metering of cold water consumption had been completed, elements of the water supplying systems had been replaced, the heating supplying system had been rehabilitated (19 km of secondary network) and metering had also been installed; the lighting system had been rehabilitated or replaced/modernized as well as the sanitation system, with the free of charge replacement of the bins with euro bins, the selective programme for garbage collecting from schools (paper), eco-toilets and street garbage bins placed in the public spaces; parking areas, streets and sidewalks had been repaired and schools, kindergartens, markets had been completely fitted up, not to forget the green areas and sports fields, as well as the new 3 playgrounds.

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

The Municipal Project of integrated rehabilitation of the North District, Ploiesti

Location : North area of Ploiesti City, Prahova County, between the Ploiesti- Brasov road and several main roads, representing also the connections with the surrounding districts.

Area: approx. 96 ha
Number of inhabitants: approx. 20,000
Number of dwellings: 6,500 apartments
Tenure structure: 100% private property of physical or juridical persons

General description:

- Complete endowment with public utilities totally rehabilitated in 2002, with positive effects on efficiency and costs (consumption metering, loss reduction on supplying systems);
- Fitted up residual spaces between the housing units, rehabilitated, with the necessary endowments and equipments (household platforms, parking areas, green areas , playgrounds, recreation areas for elderly, etc.);
- Unitary public lighting, in the whole district, resulting in the vandalism reduction and increasing public safety.

The municipality invested important amounts of money in the rehabilitation of the infrastructure, that will be liquidated in a long period (approx. 10 years) and because of the subsidization of some of the public services (transport, heating, and, through tariff, in a certain degree in the other services, too), there is no interest in replacing the existing buildings stock.

- Satisfactory district endowments, as well as possible development of those, in the fitting up existent spaces;
- Aged built stock (approx. 40 years) in need of consolidation and rehabilitation;
- Limited possibilities of modernization of the housing spaces, yet the minimal works for safer functioning do not exceed 20% of the replacement value;
- Financial facilities for the housing repairs led to the registering of 45% of the homeowners' associations on the list for the postponing of the tax payment;
- The urban indicators regarding the green areas, necessary endowments and public services are achieved;
- The population in the area has average incomes which do not permit beginning and maintenance of far reaching works at condominiums, but allow their maintenance in good conditions;
- The land market in Ploiesti, even not functioning in real terms, does not encourage expropriation for the realization of public units, nor the acquisition of apartments from the free market with the purpose of demolition of some blocks of flats and changing the land use (relatively high costs for the acquisition, compared to the land value);
- The proposed development for housing in the North area of the city (Carino and the County Hospital area) create an alternative for the people with financial possibilities (private mortgage credit for the construction of individual houses), that will lead to the diminishing of interest and prices of the existent apartments;
- Lack of necessity housing in the area or in the neighborhood (actually in Ploiesti this type of housing does not exist at all and the social housing cannot be assimilated to those, because of the insufficient number of social housing units to host people with social problems), as well as the population age structure in the area (reticent to domicile changing), result in the impossibility of the establishment of a strategy of intervention in case of multifamily housing buildings.

Proposals for intervention:

- Completion of the endowments (private kindergarten/school, special school, rehabilitation center/elderly hostel, club (internet), sport club development with bowling and rolling skates track, notary office)
And the elaboration of a detailed urban/building regulation for the area, to support the realization of the specialized spaces for professional services and for the residents (even the establishment of fiscal facilities – tax reduction within the limits established by law)
- The establishment of a social housing stock (for young professionals) and necessity housing stock (construction of rental housing units for young people through the Romanian National Housing Agency may be replaced with housing acquisition in the area, from the free market. In case that the Mayoralty preemption right might be established for the acquisition of apartments, its property might be amalgamated and projects for the consolidation, thermal rehabilitation, re-partition and increase of the living area for a whole housing building might be designed. In this situation, the buildings might be used as rental housing units for young people and the management costs will be lower than in case of construction and will be liquidated sooner)

The same scenario might be applied for necessity housing, in case a homeowners' association would decide for the rehabilitation of a housing building.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

The most efficient instrument of national policy targeting the rehabilitation proved to be the implementation of mortgage credit for the construction, acquisition and improvement of housing stock. The development and generalization of the thermal rehabilitation programme will improve the situation of the housing stock. Up to now, because of the limited funds and the priorities established, this programme had been applied only to multileveled state housing stock.

SPAIN

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

- According to census statistics for 2001 the total number of buildings used primarily for residential purposes stands at 8,354,597.
- The total housing stock stands at 20,823,369, of which principal dwellings (households) are 14,270,656, secondary 3,323,127 and empty dwellings 2,894,986.
- The percentage of rented dwellings represents 11.5% of the total number of family dwellings.
- The majority of households are located in flats, although in the last ten years a general trend has been observed towards a relative increase in the stock of single-family dwellings in overall housing. Currently, 25% of the dwellings built are one-family.

Our census data offer little information on residential buildings disaggregated according to height.

The following table shows some data on households by type of building and problems they suffer.

Households by type of building and certain problems they suffer (%):

Housing problems	Family dwelling (detached, terraced or semi-detached)	Building with more than one dwelling	Building with more than one dwelling: with less than 10 dwellings	Building with more than one dwelling with 10 dwellings or more
Lack of space	10.4	17.7	17.2	17.9
Noise made by neighbours	5.0	15.0	11.7	16.5
Other noise from outside	12.6	22.6	21.3	23.2
Insufficient daylight	7.5	13.3	12.7	13.6
No suitable heating system	1.8	2.5	2.2	2.6
Leaks	11.2	5.0	6.6	4.2
Damp	20.0	7.8	11.8	6.0
Floor or window frame rot	5.5	2.2	3.8	1.5
Pollution or environmental problems	4.7	10.9	8.0	12.2
Local delinquency or vandalism	7.4	15.4	13.3	16.3
No problem	55.5	48.1	50.6	46.9
Total households (000) (*)	4,961.5	7,986.3	2,505.2	5,484.1

(*) The total number of households, including households in single-family dwellings (detached and terraced or semi-detached) and households in buildings with more than one dwelling, stands at 12,994,900.

Source: European Union Households Panel 2000. Ine.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

- Protection and refurbishment of the historic inner city and integration into its natural surroundings. Santiago de Compostela:
- Special care was taken over the preservation of residential uses with improvement of the housing conditions of the population and environmental regeneration and retrieval of open spaces.
- Over 650 measures with public financial support have sparked off a widespread refurbishment process with demanding standards in terms of the environment and architectural heritage, giving rise to over 400 private initiatives.
- The policy of retrieval of open spaces – new parks with an area of over 18 hectares - has consolidated two green corridors.

Participant organisations: Consortium of the City of Santiago de Compostela, Ministry of Development, Galician Housing and Land Institute (IGVS), residents and users of the historic city centre.

Integrated intervention project, Barrio de la Ribera Córdoba:

- Action in the most deprived area of the historic inner city.
- General aim of the project: implementation of an integrated scheme aimed at achieving the socioeconomic rehabilitation of Barrio de La Ribera, in order to reverse the trend towards marginalisation of the district, increasing its relative importance in the City and redressing the imbalance of its North-South development.

Execution of the project has involved:

- The most important planning renovation process carried out in the area, part of which has been declared a World Heritage Site.
- Social intervention to resolve the day-to-day problems of the most deprived local population.
- Reversal of the economic trend: from flight and closure of resident business activities to their generation and attraction.
- Improved social and vocational integration opportunities for the most deprived groups.
- An environment-friendly rehabilitation of the urban fabric of the district.
- Activation of two new social amenities (a social services and care centre and a vocational training centre).
- Fomenting of active participation in local associations open to the economic, resident and community actors.

Participant organisations: Ministry of Finance (Subdirectorato General for the ERDF), European Commission, Ribera Urban Follow-up Commission (municipal, business, associate institution, trade union, "la Axarquía" residents association, municipal political group representatives.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

- In the sphere of Housing and Land Plan 2002-2005, we consider as a useful instrument the so-called "Integrated Refurbishment Areas", declared as such by the relevant body of the

Autonomous Community or Cities of Ceuta and Melilla, through being neighbourhoods or districts in the process of deterioration.

Qualified financing, consisting of sizeable subsidies, is allocated to funding building and housing refurbishment operations to the execution of development or re-development schemes, when considered necessary, comprising the demolition works, as the case may be.

- Building Regulation Act (Law 38/1999, of 5 November). Besides regulating the responsibilities and guarantees of the actors involved in the building process, this Act also lays down the technical and administrative requirements that have to be met by buildings with regard to their habitability, safety and functional character that affect the different planning, construction, maintenance and upkeep processes.

SLOVAKIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Housing stock represented by multi-family residential buildings in Slovakia is up to 80% built by public construction forms, especially by concrete panel technology. Multi-family houses were constructed based on type plans. Dwellings were built usually in a free land as housing estates. Residential complex with approx. 300 apartments of different number of rooms (1-5 rooms) and an average floor area of 60 to 65 square meters depending on the construction date units served as the basis unit. Residential complexes were equipped with elementary infrastructure (heat resource, facilities) with an elementary school and kindergarden in the close neighbourhood erected as a part of the complex housing construction.

Serving as an example, 332 dwellings in Bratislava-Kramáre consist of 5 point houses (12 floors) and 5 row houses (5 floors) with two gates. There are 44 and 55 apartments (1 – to 3.5 rooms per apartment) in a point residential house, respectively and 2x9 apartments in a row residential house. Boiler room and food shop are the infrastructure of the residential house complex. The complex was built in 1969-1972 by using the construction panel system T 06B with flat roofs and standard wooden double windows. Dwellings in these houses are in the mixed ownership. Several problems appeared: roof outflowing, outflowing through holes between perimeter panels, skeleton corrosion of balcony parts, concrete release from ceiling blocks, high heating consumption.

2. Could you give a similar short description of a good example (“best practice”) of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

Residential house complex of 332 dwellings in Bratislava-Kramáre was selected as a pilot project for the heat consumption decrease. Heat protection of facade and roof as well as of the interior splitting constructions between heated and non-heated spaces has been improved via thermal insulation. Partially, windows were replaced, measurement system, equithermal regulation and thermostatic valves were introduced and hydraulic regulation of the heating system was realized. Heat consumption decreased by approx. 45%. Hot water consumption measurement was also developed. Extension of row residential houses was made with the capacity of 20 new dwellings (5x4 apartments). Residential area finally showed heat consumption decreased by 33.1%. Colour appearance, extension houses and changes in railings being fortified and increased were part of refurbishment works.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

In the field of housing stock refurbishment, system of building savings is the most efficient system of national policy.

In the field of high-rise residential buildings refurbishment, system of direct subsidies mixed with state-preferential loan products (building savings and the State Housing Development Fund) is the most efficient instrument. In the year 2003, system of provision of state aid in the form of bank guarantees for residential house refurbishment loans was developed. In the year 2003, 101 projects were supported that enabled to refurbish 3798 dwellings.

SLOVENIA

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments:

Soseska BS3 – Bežigrad, Ljubljana.

The total number of flats is 2,570, of which 24 flats are owned by the City Municipality of Ljubljana. These are rent flats occupied by non-profit tenants); the remaining flats are privately owned (by individual natural persons). The main problem in the Soseska is the insufficient number of parking facilities.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments:

There is no special example of the „best practice“ of refurbishment and restructuring of a multi-family/high-rise residential area.

Multi-family/high-rise residential areas are chiefly of a more recent construction, built at the end of the 1960s or later. The building regulations and residential standard were at a suitable level at that time. Therefore the present problems of these residential areas are chiefly related to the traffic regime and insufficient number of parking lots.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

In the recent four years, the City Municipality of Ljubljana – the Public Residential Fund has published five calls for loans for refurbishment or capital maintenance works in multi-family and family buildings. The funds have been intended for the reconstruction of roofs, front walls, windows, main installation conduits in a building. The total amount granted has been approx. € 4,300,00 for 1,464 flats (€ 2,910 per residential unit).

SWEDEN

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments: Kungsmärken, Karlskrona. 800 rental dwellings, low quality outdoors environments, low tenant participation, high segregation.

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: Rosengård, Malmö. 6000 dwelling consisting of municipal rental dwellings (by MKB), co-operative dwellings and private homes.

Restructuring Rosengård was done by MKB by adapting a new view of the tenants as costumers that participated in the creation of the living quality. MKB increased its presence and approached the tenants with more customized service. Schools, social service providers & employment agencies where integrated for a more comprehensive approach.

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments: Integrated policies for housing, design, social activities & employment. Financial and research policies.

TURKEY

No data

UNITED KINGDOM

1. Please give a short description of one multi-family/high-rise residential estate characteristic for your country (name, location, number of dwellings, tenure structure, main problems).

Answer and comments: -

2. Could you give a similar short description of a good example ("best practice") of refurbishment and restructuring of a multi-family/high-rise residential area?

Answer and comments: -

3. Which is (according to your experience) the most effective national policy instrument, targeted at refurbishment and restructuring?

Answer and comments:

In England, the Government's main policy instrument for refurbishing housing stock is the decent homes target. The Government has set itself a target to bring all social housing into decent condition by 2010 and increase the proportion of vulnerable households in decent homes in the private sector. As part of this, local authority's progress in delivering decent homes is considered as the Comprehensive Performance Assessment (CPA) process that is used to measure local authority's performance in providing public services to their local area.

Annex 3

Relevant information sources

Organisations

Country	Organisation name, address, phone, fax, email, website	Relevance
Austria	<ul style="list-style-type: none"> Dr. Wolfgang Amann (Managing Director FGW), FGW, Research Institute for Housing, Building and Planning, Löwengasse 47/5, A-1030 Vienna, T: +43 1 712 62 51; amann@fgw.at Website housing ministry: www.bmwa.gv.at 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> www.iswb.at www.fgw.at www.eva.or.at 	Info about refurbishment
	<ul style="list-style-type: none"> www.ba-ca.com www.erstebank.com www.raiffeisen.at 	Financial institution in refurbishment
	<ul style="list-style-type: none"> Association of co-operatives; www.gbv.at Association of tenants; www.mieterbund.at; www.mietervereinigung.at Association of management and maintenance companies Association of condominiums; www.hausundgrundbesitzer.at www.zvhausbesitzer.at; www.uipi.at 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> www.bi.bau.or.at www.baumassiv.at/ Trade association of the building industry; www.wk.or.at/fvbi/ 	Umbrella organisation in construction sector
Belgium	<ul style="list-style-type: none"> Sébastien FONTAINE (Attaché), Division du Logement de la Région wallonne, 1, rue des Brigades d'Irlande à b-5100 JAMBES; T: +32 81 33 23 19, s.fontaine@mrw.wallonie.be Website address of housing ministry: <ul style="list-style-type: none"> Région wallonne: http://mrw.wallonie.be/dgatlp, http://mrw.wallonie.be/dgatlp/logement/logement_euro/ (site de la rencontre annuelle des Ministres du logement de l'Union européenne) Région de Bruxelles-Capitale: http://hutchinson.irisnet.be Communauté Flamande: http://www.vlaanderen.be (site portail) 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Syndics d'immeubles en copropriété Les syndics de copropriétés et les régisseurs d'immeubles sont regroupés au sein d'une fédération professionnelle qui fait partie intégrante de la Confédération des Immobiliers de Belgique; www.cib.be/ Professionnels de l'Immobilier Institut belge des Professionnels de l'Immoniliers; www.ipi.be/ Propriétaires Syndicat national des Propriétaires; www.aes-snp.be/ Locataires Diverses associations de défense des locataires (exemple à Bruxelles : syndicat des locataires; syndicatdeslocataires@swing.be) Notaires Fédération royale des notaries; http://www.notaire.be/ 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> Confédération de la Construction, www.confederationconstruction.be Confédération de la Construction Wallonne, www.ccw.be/ Confédéartion Construction Bruxelles-capitale, www.confederationconstruction.be/bruxellescapitale/french/frindex.htm Vlaamse Confederatie Bouw, www.vcb.be/ 	Umbrella organisation in construction sector
Bulgaria	<ul style="list-style-type: none"> Name: Tsanko KOZLOV (Director), Directorate of State Property, Housing and Concessions, Ministry of Regional Development and Public Works; 17-19 Cyril I Methodi str.; 1202 Sofia, BULGARIA, Website address of housing ministry: http://www.mrrb.government.bg 	Contact person for the questionnaire used in this report

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Monitoring of the housing sector, regular yearly monitoring report, National Centre for Regional Development Draft National Housing Strategy, Ministry of Regional Development and Public Works (MRDPW) Several research works and pilot projects, initiated by the MRDPW 	Info about refurbishment
	There are 11 banks, offering mortgages for both – new construction and refurbishment of individual dwellings and houses, but not for refurbishment of multi-family buildings. The simple reason is because the frame conditions for refurbishment are not established yet.	Financial institution in refurbishment
	Bulgarian Construction Chamber, Chumerna Str. 23, 1202 Sofia, Bulgaria, +359 2 9889585; office@bbcc-bg.org; www.bbcc-org/contact.php	Umbrella organisation in construction sector
Cyprus	<ul style="list-style-type: none"> Michael Kyliakides (Town Planning Officer) Department of Town Planning and Housing, 1454 Nicosia, Cyprus T: +357 – 22 – 408149, kyria@cytanet.com.cy 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Cyprus Finance Corporation, Dem. Dervi Ave. 41, P.O. Box 23898, 1687 Nicosia, T: 357-22-761777, F: 357-22-762870 Central Cooperative Bank, P.O. Box 24537, 1389 Nicosia, T: 357-22-743000, F: 357-22-670201 Popular Bank Ltd., P.O. Box 22032, 1598 Nicosia, T: 357-22-552000, F: 357-22-812250 Bank of Cyprus, Stasinou 51, 2002 Strovolos, T: 357-22-842100, F: 357-22-378111 Hellenic Bank, P.O. Box 21510, 1510 Nicosia, T: 357-22-458100, F: 357-22-762741 	Financial institution in refurbishment
	<ul style="list-style-type: none"> Ministry of Interior, Dem. Severi Ave., 1453 Nicosia, www.moi.cy, T: 357-22-867000, F: 357-22-677730 Department of Town Planning and Housing, Dem. Severi Ave., 1454 Nicosia, T: 357-22-408001 / 357-22-677570 Scientific and Technical Chamber of Cyprus, Kerverou 8, 1016 Nicosia, T: 357-22-877644, F: 357-22-730373 Cyprus Land Development Corporation, Athalassis 14, 2011 Strovolos, T: 357-22-427000, F: 357-22-513143 	Umbrella organisation in housing sector
Czech Republic	<ul style="list-style-type: none"> Jaroslav Kubecka (Head of Analytical Unit in Housing Policy Department), Ministry for Regional Development of the Czech Republic, Staromestske namesti 6110 15 Prague 1, T: +420 224 861 338, Jaroslav.Kubecka@mmr.cz Website address of housing ministry: www.mmr.cz 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Ministry of Industry and Trade – www.mpo.cz, Ministry of Regional Development – www.mmr.cz State Housing Development Fund – www.sfrb.cz, Institute of Spatial Development – www.uur.cz, Czech Chamber of Authorized Civil Engineers and Technicians – www.ckait.cz, Construction Technology Institute – Energetika budov, a.s., info@stu-e.cz 	Info about refurbishment
	<p>Building saving banks</p> <ul style="list-style-type: none"> Ceskomoravská stavební sporitelna, a.s. Vinohradská 3218/169, 100 17 Praha 10, www.cmss.cz HYPO stavební sporitelna, a.s., Senovážné nám. 4, 110 00 Praha 1, www.hypos.cz Raiffeisen stavební sporitelna, a.s., Konevova 2747/99, 130 45 Praha 3, www.rsts.cz, Stavební sporitelna České sporitelny, a.s., Vinohradská 180/1632, 130 11 Praha 3, www.burinka.cz Všeobecná stavební sporitelna Komerční banky, a.s. Belehradská 128, c.p. 222, 120 21 Praha 2, www.vsskb.cz Wüstenrot – stavební sporitelna, a.s. Janáckovo nábřeží 41, 150 21 Praha 5, www.wuestenrot.cz <p>Mortgage banks</p> <ul style="list-style-type: none"> Ceskomoravská hypoteční banka, Budejovická 1/409, 140 00 Praha 4 - Pankrác, www.cmhb.cz Komerční banka, a.s., Na Příkope 33, P.O. Box 839, 114 07 Praha 1, www.kb.cz Ceská sporitelna, a.s., Olbrachtova 1929/62, 140 00 Praha 4, www.csas.cz GE Capital Bank, BB Centrum, Vyskocilova 1422/1a, 140 28 Praha 4 – Michle, www.gecb.cz HVB Bank Czech Republic a.s., Nám. Republiky 3a/c.p. 2090, 110 00 Praha 1, www.hvb.cz Raiffeisenbank a.s., Olbrachtova 9, 140 21 Praha 4, www.rb.cz Živnostenská banka, a.s., Na Příkope 858/20, P.O.BOX 421, 113 80 Praha 1, www.ziba.cz Wüstenrot hypoteční banka, a.s., Zborovská 27/716, 150 21 Praha 5, www.wuestenrot.cz eBanka, a.s., Na Příkope 19, 117 19 Praha 1, www.ebanka.cz 	Financial institution in refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Union of Czech and Moravian Housing Cooperatives (SCMBD), Podolská 50, 147 01 Praha 4 - Podolí, www.scmbd.cz Union of Housing Cooperatives and Owner Associations, Tešnov 1163/5, 110 00 Praha 1, www.bytovadruzstva.cz Czech Tenants Association, (SON), nám. W. Churchilla, 113 59 Praha 3, www.son.cz Czech Association of House Owners, (OSMD), Wuchterlova 336/22, 160 00 Praha 6, www.osmd.cz 	Umbrella organisation in housing sector
	<p>Union of businessmen in building industry, Národní třída 10, 110 00 Praha 1, www.sps.cz</p> <p>Currently, the SPS has more than 1300 members representing more than three quarters of the Czech construction capacities. Co-operating or collective Union members are professional trade associations, such as Road Construction Association Railway Infrastructure Association, Association of Concrete Structural Element Manufacturers, Union of Cement and Lime Manufacturers in Bohemia, Moravia and Silesia, Silicate Union, Association of Building Material Manufacturers, Association of Plastic Window and Door Manufacturers, etc.</p>	Umbrella organisation in construction sector
Denmark	<ul style="list-style-type: none"> Michael Kaadmann and Pia Nielsen (Head of Section), National Agency for Enterprise and Housing, Langelinie Allé 17, DK-2100 Copenhagen, T: +45 35466377, mik@ebst.dk, pni@ebst.dk Website address of housing ministry: www.oem.dk 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> National Agency for Enterprise and Housing, www.ebst.dk Danish Building and Urban research, www.dbur.dk/english/ 	Info about refurbishment
	<ul style="list-style-type: none"> The Association of Danish Mortgage Banks – www.realkreditraadet.dk Realkreditrådet - the Association of Danish Mortgage Banks - was established on 3rd March 1972 and is the trade organisation of bond-issuing mortgage banks in Denmark. The mortgage banks grant loans based on the issue of mortgage bonds pursuant to the Mortgage Credit Act. The Association of Danish Mortgage Banks is supervised by an executive board of eight members, who are elected in proportion to the size of the member mortgage banks. The following mortgage banks are members of the Association of Danish Mortgage Banks: BRFKredit a/s - www.brf.dk DLR Kredit A/S - www.dlr.dk FIH Realkredit A/S - www.fih.dk LR Realkredit A/S - www.lrf.dk Nordea Kredit Realkreditaktieselskab - www.nordea.dk Nykredit Realkredit A/S - www.nykredit.dk Realkredit Danmark A/S - www.rd.dk Totalkredit A/S - www.totalkredit.dk 	Financial institution in refurbishment
	<ul style="list-style-type: none"> Association of non-profit housing organisation, www.bl.dk Association of tenants; The Danish Tenants Organisation www.lejerneslo.dk 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> The Danish Construction Association – www.byg.dk 	Umbrella organisation in construction sector
Estonia	<ul style="list-style-type: none"> Kristiina Sipelgas (Executive Officer Of Housing Division), Harju 11, 15072 Tallinn, Estonia, T: +372 625 6477, Kristiina.Sipelgas@Mkm.Ee Website address of housing ministry: www.mkm.ee 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Statistical Office of Estonia (Statistikaamet), Endla 15, 15174 Tallinn, T/F: +372 6259 300 / +372 6259 370, stat@stat.ee, www.stat.ee State Register of Construction Works (Ehitisregister), T: +372 625 6352, www.ehr.ee/ 	Info about refurbishment
	<ul style="list-style-type: none"> Credit and Export Guarantee Fund CredEx, Pärnu mnt. 67B, 10134 Tallinn, T: 6819 950, Fax: 6819 951, kredex@kredex.ee, www.kredex.ee Hansapank, Liivalaia 8, Tallinn, T: + 372 631 0310, F: + 372 631 0410, hansa@hansa.ee, www.hansa.ee Eesti Ühispank, Tornimäe 2, Tallinn, T: + 372 665 5100, F: + 372 665 5102, postkast@eyp.ee, www.eyp.ee Sampo Pank, Narva mnt. 11, 15015 Tallinn, Post: PK 19, 10502 Tallinn, T: +372 6 302 100, F:+372 6 302 200, info@sampopank.ee Nordea Pank, Hobujaama 4 15068 Tallinn, T: +372 628 3300, +372 628 3283, F: +372 628 3201, tallinn@nordea.com, www.nordea.ee Eesti Krediidipank, Narva mnt.4, 15014 Tallinn, Estonia, T: +372 6 690 900, F: +372 6 616 037, info@krediidipank.ee, www.krediidipank.ee AS Hansa Liising Eesti, Liivalaia 12, 15039 Tallinn, T: + 372 6 131 324, F: +372 6 131 493, liising@hansa.ee, www.liising.ee 	Financial institution in refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Estonian Union of Co-operative Housing Associations (Eesti Korterühistute Liit), Sakala 23A, 10141 Tallinn, Estonia, T: +372 627 57 40, +372 627 57 42, F: +372 627 57 51, ekl@ekyl.ee, www.ekyl.ee, Estonian Tenants Union (Eesti Üürnike Ühingute Liit), Postimaja pk 184, Tartu, 51003, Estonia, eesti.yyrnik@mail.ee, www.hot.ee/yyr. The Estonian Association of Tenants (Eesti Üürnike Ühendus), Kaalu 7-3, 71012 Viljandi, Estonia, T:+372 43 33259 Association of Estonian Facilities Administrators and Maintenance Professionals (Eesti Kinnisvara Haldajate ja Hooldajate Liit), Suur-Ameerika 1, 10122 Tallinn, Estonia, T: +372 611 39 33, F: +372 611 30 51, ekhhl@ekhhl.ee, www.ekhhl.ee The Estonian Association of Owners (Eesti Oigusjärgsete Omanike Liit), Endla 4A, 10124 Tallinn, Estonia, T:+372 626 31 25, omanikud@hot.ee, www.eool.ee 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> Estonian Association of Construction Entrepreneurs (Eesti Ehitusettevõtjate Liit), Kiriku 6, Tallinn 10130, Estonia, T:+372 648 9005, F: +372 641 0071, eeel@eeel.ee, www.eeel.ee Estonian Association of Civil Engineers (Eesti Ehitusinseneride Liit), Rävåla pst. 8-B211, Tallinn 10143, Estonia, T:+372 660 45 24, F:+372 660 45 24, eehinsl@trenet.ee, www.online.ee/~rk/welcome2.htm Estonian Association of Architectural and Consulting Engineering Companies (Eesti Projektbüroode Liit), Rävåla pst. 8, room A 214, Tallinn 10143, Estonia, T:+372 660 47 95, F:+372 660 47 95, epbl@online.ee, www.hot.ee/epbl/ Association of Construction Material Producers of Estonia (Eesti Ehitusmaterjalide Tootjate Liit), Kiriku 6, Tallinn10130, Estonia, T: +372 648 19 18, F: +372 648 9062, eetl@hot.ee, www.hot.ee/eetl/ 	Umbrella organisation in construction sector
Finland	<ul style="list-style-type: none"> Jukka Saikkonen (Senior adviser), Ministry of the Environment, Housing and Building Department, PO Box 35, FIN-00023 Government, Finland, T: +358-9-1603 9617, jukka.saikkonen@ymparisto.fi Website address of housing ministry: www.ymparisto.fi 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Statistics Finland www.stat.fi (statistics) The Housing Fund of Finland www.ara.fi (State funding) Association of Finnish Local and Regional Authorities www.kuntaliitto.fi (municipalities) The Finnish Real Estate Federation http://www.kiinteistoliitto.fi/english/ (owners and management of residential buildings) The Confederation of Finnish Construction Industries RT http://www.rakennusteollisuusrt.fi/english/ (construction industries) VTT (Technical Research Centre) http://www.vtt.fi/ (technical and related research) Helsinki University of Technology http://www.hut.fi/English/ (technical and related research) Tampere University of Technology www.tut.fi (technical and related research) 	Info about refurbishment
	<ul style="list-style-type: none"> The Housing Fund of Finland www.ara.fi Municipal finance institution: Kuntarahoitus Oyj www.kuntarahoitus.fi Private: <ul style="list-style-type: none"> Nordea Bank Finland Plc www.nordea.fi Sampo Bank www.sampo.fi Okopankki Oyj www.oko.fi 	Financial institution in refurbishment
France	<ul style="list-style-type: none"> Anne-Marie Fribourg (Chargée de Mission), Ministère de l'Équipement, des Transports, du Logement du Tourisme et de la Mer DGUHC, La Grande Arche 92055 La Défense Cedex, - T: 33 1 40 81 94 78, Anne-Marie.Fribourg@equipement.gouv.fr Website address of housing ministry: www.equipement.gouv.fr/ 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Pour les organismes HLM : Caisse des dépôts et consignation : 56, Rue de Lille 75007 Paris La Caisse des dépôts finance, sur fonds d'épargne, des investissements d'intérêt général: l'habitat locatif social et la politique de la ville, www.caissedesdepots.fr/ Le Crédit Foncier: 19, rue des Capucines 75001 Paris, www.creditfoncier.fr/ et le réseau bancaire général. 	Financial institution in refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> • Union sociale pour l'habitat :14 rue Lord Byron 75008 Paris, regroupe les fédérations d'organismes HLM www.union-hlm.org/ • Union d'Economie sociale pour le logement Fédération nationale des organismes gestionnaires du 1 % Logement. (Participation des Employeurs à l'Effort de Construction, instituée en 1953 pour les entreprises du secteur privé non agricole de 10 salariés et plus) : 110 rue Lemerrier 75017 Paris, www.uesl.fr/ • Foncière Logement : 110 rue Lemerrier 75017 Paris, http://www.foncierelogement.com/ • Associations de locataires : Confédération nationale du logement (CNL) CNL, 8, rue Mériel, BP119, 93104 Montreuil Cedex • Confédération générale du logement (CGL) CGL, 6-8, villa Gagliardini, 75020 Paris. • Syndics de copropriété : Confédération nationale des administrateurs de biens: CNAB Nationale 53 rue du Rocher 75008 PARIS, www.cnab.fr/ • Conseil Supérieur de l'Administration de Biens: CSAB, 35, rue Washington 75008 Paris, www.csab.fr/ • Copropriétaires • Union nationale des associations de responsables de copropriété UNARC, 29 rue Joseph Python - 75020 PARIS, www.unarc.asso.fr/ 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> • Fédération Française du Bâtiment : 9, rue La Pérouse 75784 PARIS CEDEX 16, http://www.ffbatiment.fr/ • Confédération de l'Artisanat et des Petites Entreprises du Bâtiment : 46 avenue d'Ivry 75013 Paris, http://www.capeb.fr/ 	Umbrella organisation in construction sector
Germany	<ul style="list-style-type: none"> • Mathias Metzmacher (Head of unit Housing Policy and Analysis), Federal Office for Building and Regional Planning, Deichmanns Aue 31-37, 53179 Bonn, T: 01888-4011422, Mathias.Metzmacher@bbr.bund.de • Website address of housing ministry: www.bmvbw.de 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> • Districts with Special Development Needs – The Socially Integrative City, www.sozialestadt.de • Urban reconstruction in East Germany, www.bmvbw.de/Wohnungswesen-.319.5831/.htm • Urban reconstruction in West Germany, www.stadtumbauwest.de 	Info about refurbishment
	<p>(Public sector only)</p> <ul style="list-style-type: none"> • For the federal level: Kreditanstalt für Wiederaufbau, www.kfw.de • For the Federal State level: <ul style="list-style-type: none"> ○ Baden-Württemberg: Landeskreditbank Baden-Württemberg www.l-bank.de ○ Bayern: Oberste Baubehörde im Bayerischen Staatsministerium des Innern, www.staedtebaufoerderung.bayern.de ○ Berlin: Investitionsbank Berlin, www.investitionsbank.de ○ Brandenburg: Investitionsbank des Landes Brandenburg, www.ilb.de ○ Bremen: Amt für Wohnung und Städtebauförderung, www.bremen.de/web/owa/P_Anz_Einrichtungen?pi_id=112862 ○ Hamburg: Hamburgische Wohnungsbaukreditanstalt, www.wk-hamburg.de ○ Hessen: Hessisches Ministerium für Wirtschaft, Verkehr und Landesentwicklung, www.wirtschaft.hessen.de ○ Mecklenburg-Vorpommern: Landesförderinstitut Mecklenburg-Vorpommern, www.lfi-mv.de ○ Niedersachsen: Niedersächsische Landestreuhandstelle, www.lts-nds.de ○ Nordrhein-Westfalen: Wohnungsbauförderungsanstalt Nordrhein-Westfalen, www.wfa-nrw.de ○ Rheinland-Pfalz: Landestreuhandstelle Rheinland-Pfalz, www.lth-rlp.de ○ Saarland: Ministerium für Finanzen und Bundesangelegenheiten, Referat Wohnungsbauförderung, www.finanzen.saarland.de ○ Sachsen: Sächsische Aufbaubank, www.sab.sachsen.de ○ Sachsen-Anhalt: Landesförderinstitut Sachsen-Anhalt, www.lfi-lsa.de ○ Schleswig-Holstein: Investitionsbank Schleswig-Holstein, www.ib-sh.de ○ Thüringen: Thüringer Landesverwaltungsamt, Referat Wohnungswesen, www.thueringen.de 	Financial institution in refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> • Association of co-operatives and housing firms: <ul style="list-style-type: none"> ◦ GdW Bundesverband deutscher Wohnungsunternehmen e.V. Mecklenburgische Str. 57, 14197 Berlin, Postfach 330755, 14177 Berlin, T: 030 824 03-0, F: 030 824 03-199, mail@gdw.de, www.gdw.de ◦ BFW Bundesverband Freier, Immobilien- und Wohnungsunternehmen e.V. Kurfürstendamm 57, 10707 Berlin, T: 030 327 81 – 0, F: 030 327 81 – 298, office@BFW-Bund.de, www.bfw-bund.de • Association of tenants: Deutscher Mieterbund e.V., Littenstr. 10, 10179 Berlin, Tel.: 030/223230, Fax: 030/22323100, info@mieterbund.de, www.mieterbund.de • Association of private house owners and condominiums: Haus & Grund Deutschland, Mohrenstraße 33, 10117 Berlin, T: 030 / 20216-0, F: 030 / 20216-555, zv@haus-und-grund.net, www.haus-und-grund.net 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> • Hauptverband der Deutschen, Bauindustrie e.V., Kurfürstenstraße 129, 10785 Berlin, T: 030/212 86 0, F: 030/212 86 240, bauind@bauindustrie.de, www.bauindustrie.de • ZDB – Zentralverband, Deutsches Baugewerbe, Kronenstrasse 55-58, 10117 Berlin-Mitte, T: 030/20314-0, F: 030/20314-419, bau@zdb.de, www.zdb.de • Bundesvereinigung Bauwirtschaft (GbR), Kronenstrasse 55-58, 10117 Berlin, info@bv-bauwirtschaft.de, www.bv-bauwirtschaft.de • IG BAU (Industriegewerkschaft Bauen-Agrar-Umwelt), Bundesvorstand, Olof -Palme -Straße 19, 60439 Frankfurt am Main, T: 069 - 9 57 37 0, F: 069 - 9 57 37 800, service-center@igbau.de, www.igbau.de 	Umbrella organisation in construction sector
Greece	<ul style="list-style-type: none"> • Mr. Christos Antonopoulos (Head of Housing Policy Section), Ministry for the Environment, Physical Planning and Public Works, Directory General for Urban Planning, Directory for Housing, Housing Policy Section, 36, Triaklon Str, (GR) 115 26 Athens, T: +30.210.69.14.275, F: +30.210.69.15.194, c.antonopoulos@dopk.minenv.gr • Website of housing ministry: www.minenv.gr 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> • National Bank of Greece, 86 Aioulou Street, 102 32 (GR) Athens, T: +30.210.33.41.000, www.nbg.gr • Commercial Bank of Greece, 11 Sofocleous Street, 102 35 (GR) Athens, T: +30.210.32.84.000, F: +30.210.32.53.746, www.emporiki.gr • ALPHA Bank, 40 Stadiou Street, 102 52 (GR) Athens, T: +30.210.32.60.000, F: +30.210.32.65.438, www.alpha.gr • Piraeus Bank, : www.piraeusbank.gr • Agricultural Bank, 23 Panepistimiou Street, (GR) Athens, T: +30.210.32.98.911, www.ate.gr • Bank of Cyprus, www.bankofcyprus.gr • Aspis Bank, 4 Othonos Street, 105 57 (GR) Athens, T: +30.210.33.64.000, www.aspisbank.gr • NOVA BANK, www.novabank.gr 	Financial institution in refurbishment
	<p>Non Governmental Organizations for the Housing Sector in Greece are the owners and renters federations:</p> <ul style="list-style-type: none"> • National Federation of Owners (P.OM.ID.A.), 15 Sofocleous Street, T: +30.210.32.28.500, www.pomida.gr • National Federation of Renters (PA.SY.E.), 66, Menandrou Street, 104 32 (GR) Athens, T: +30.210.52.46.982, +30.210.52.31.848, F: +30.210.52.29.720 	Umbrella organisation in housing sector
Hungary	<ul style="list-style-type: none"> • Agnes Sebestyen, Senior-counsellor, Housing and Building Office of Hungary 1051, Budapest V. Vigadó u. 6, Postal address: H-1903 Budapest, Postafiók: 314, T: +36 1 441 1511, agnes.sebestyenm.gov.hu 	Contact person for the questionnaire used in this report
Ireland	<ul style="list-style-type: none"> • Margaret Taheny-Moore Frances, Department of Environment, Heritage & Local Government, Custom House, Dublin 1, T:+353 1 888 2185 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> • Department of Environment, Heritage & Local Government, Custom House, Dublin 1 • T: +353 1 8882000, www.environ.ie • Ballymun Regeneration Ltd., Civic Centre, Main Street, Ballymun, Dublin 9, T: +353 1 675 5660, www.brl.ie • Cork City Council, County Hall, Cork, T: +353 21 4276891, www.corkcorp.ie • Limerick City Council, City Hall, Limerick, T: +353 61 415799, www.limerickcorp.ie • Dublin Docklands Development Authority, Custom House Quay, Dublin 1, T: +353 1 8183300, www.dublindocklands.ie • Details of all local authorities are available on the Department of the Environment, Heritage and Local Government website as follows: www.environ.ie/DOEI/DOEIPol.nsf/wvNavView/Local+Government+Authorities 	Info about refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Private Housing: Central Bank & Financial Authority of Ireland, Dame Street, Dublin 2, Ireland, T: +353 1 434 4000, www.centralbank.ie Social Housing: Housing Finance Agency, Eden House, 14 – 17 Eden Quay, Dublin 1, Ireland, T: +353 18725722 	Financial institution in refurbishment
	<ul style="list-style-type: none"> Irish Council for Social Housing, 50 Merrion Square, Dublin 2, T: +353 1 6618334, www.icsh.ie Dublin City Council, Civic Offices, Wood Quay, Dublin 8, T: +353 1 672 2222, www.dublincity.ie Clúid Housing Association, 37 Killarney Street, Dublin 1, T: +353 707 2088, www.cluid.ie The Housing Unit, 57-61 Landsdowne Road, Ballsbridge, Dublin 4, T: +353 1 668 6233, www.housingunit.ie National Association of Building Co-Operatives(NABCO), 50 Merrion Square East, Dublin 2, Ireland, T: +353-1-661 2877/661 0324 F: 353-1-661 4462, admin@nabco.ie, www.nabco.ie 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> Construction Industry Federation, Construction House, Canal Road, Dublin 6, T: +353 1 406 6000, www.cif.ie National Building Agency Ltd., Heatherton, Richmond Avenue South, Dublin 6, T: +353 1 4979654, www.nba.ie 	Umbrella organisation in construction sector
Italy	<ul style="list-style-type: none"> Ing. Michele Colistro, Direttore Generale, Ministero delle infrastrutture e dei trasporti, Dipartimento per le infrastrutture stradali, L'edilizia e la regolazione dei lavori pubblici, Direzione generale per L'edilizia residenziale e le politiche urbane e abitative, P. le porta pia 1, 00100 Roma, T: +39 06 44125115, michele.colistro@mail.lpp.it 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> M. Cremaschi, "High-rise as an urban way of life", in R.Turkington, R. Van Kempen, F. Wasseberg, a cura di, High-rise housing in Europe, Current trends and future prospects, Delft UP, 2004, pp.75-86. 	Info about refurbishment
	<ul style="list-style-type: none"> ABI – abi@abi.it 	Financial institution in refurbishment
	<ul style="list-style-type: none"> local government: Coordinamento delle Regioni CINSEDO ANCI association of co-operatives: Federabitazione: federabitazione@confcooperative.it ANCAb/Legacoop: www.ancab.coop, e-mail ancab@ancab.coop association of tenants: SUNIA: www.sunia.it SICET: www.sicet.it UNIAT: www.uniatiat@uil.it the Unions: CIGL CISL UIL association of condominiums: U.N.A.I. http://www.condominio.net A.L.A.C. http://www.alac.it A.N.A.C.I. http://www.anaci.it A.N.A.M.M.I. http://www.anammi.it S.E.S.A.M.O. http://www.sesamo-liguria.it A.P.A.C. http://www.apac.too.it the association of public housing bodies: FEDERCASA, Via Cavour 179/a, 00184 Roma, T: 06 47865420 e-mail federcasa@federcasa.it web: http://www.federcasa.it association of builders: ANCE association of house owners: Confedilizia http://www.confedilizia.it C.O.N.F.A.P.P.I. http://www.confappi.it, UPPI 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> ANCE 	Umbrella organisation in construction sector
Latvia	<ul style="list-style-type: none"> Ministry of Regional Development And Local Governments, Raina bulv. 4, Riga, Latvia, LV - 1050, www.rapl.gov.lv State Agency "Housing Agency", Mucenieku st.3, Riga, Latvia, LV -1050, www.ma.gov.lv Central Statistical Office: www.csb.lv 	Info about refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Mortgage bank, www.hipo.lv, Doma lauk.4 , Riga, LV-1977, Latvia 	Financial institution in refurbishment
	<ul style="list-style-type: none"> State agency "Housing agency", Mucenieku str. 3, Riga, Latvia, LV 1050, www.ma.gov.lv Rigas Namipasašnieku Biedriba, (association of homeowners), Marijas 1a-2a, Riga, LV-1011, Latvija So "Dzīvokļu Ipašnieku Kooperatīvo Sabiedrību Asociācija" (association of co-operatives), Lielvarde 103-1, Riga, LV 1054, Latvija So "Namu Un Dzīvokļu Ipašnieku Un Irnieku Biedriba" (association of tenants), Bruninieku 29/31, Riga, LV 1001, Latvija So "Latvijas Namu Parvalditāju Un Apsaimniekotāju Asociācija" (association of management and maintenance companies), Jomas 17, Jurmala, LV-2015, Latvija So "Liepājas Namipasašnieku Biedriba", (association of homeowners), Peldu 11, Liepāja, LV-3401, Latvija 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> The Building department (Ministry of Economic), Brīvības Str 55, Riga, Latvia, www.lem.gov.lv/bd 	Umbrella organisation in construction sector
Lithuania	<ul style="list-style-type: none"> Vilma Vaiciuniene, Senior Desk officer of Housing Division, Ministry of Environment of Republic of Lithuania, A.Jaksto St.4/9, 01105 Vilnius, Lithuania, T: +370 5 2663573, v.vaiciuniene@am.lt, www.am.lt 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Ministry of Environment, A.Jaksto st. 4/9, LT –2600 Vilnius, Lithuania, www.am.lt Ministry of Finance, J.Tumo-Vaizganto 8a/2, Vilnius, Lithuania, www.finmin.lt Housing Advisory Agency, Gedimino ave.24, LT-2600 Vilnius, Lithuania, www.bkagentura.lt Central Project Management Agency, J.Tumo-Vaizganto 8a/2, 01108 Vilnius, Lithuania, www.cpma.lt 	Info about refurbishment
	<ul style="list-style-type: none"> Vilnius Bank, Gedimino ave. 12, LT-2600 Vilnius, www.vb.lt 	Financial institution in refurbishment
	<ul style="list-style-type: none"> Association of Building, Maintenance and Administration Companies, Home Owners Associations in 10 cities, Housing Advisory Agency, Gedimino ave. 24, LT-2600 Vilnius, www.bkagentura.lt 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> Association of Builders of Lithuania, Vytauto str. 14, LT-2004 Vilnius, Lithuania, isa@post.omnitel.net Association of Construction Industry, Svitrigailos srt. 7/16, 03110 Vilnius, Lithuania, sia@mail.lt 	Umbrella organisation in construction sector
Luxembourg	<ul style="list-style-type: none"> Jérôme Krier, Attaché de Gouvernement 1er en rang (Housing Focal Point), Ministère des Classes Moyennes, du Tourisme et du Logement, Département du Logement (4e étage), 6, avenue Emile Reuter, L-2420 Luxembourg, T:+352 478-4837, jerome.krier@ml.etat.lu, www.logement.lu/ 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Département du Logement (cabinet ministériel), 6, av. Emile Reuter (4th floor), L - 2420 Luxembourg, www.logement.lu Service des Aides au Logement, 2 av. Gaston-Diderich /bd Grande Duchesse Charlotte, L-1420 Luxembourg Fonds du Logement, 6, av. Emile Reuter (4th floor), L-2420 Luxembourg, www.fondsdulogement.lu STATEC (Service Central de la Statistique et des Etudes Economiques), L-2449 Luxembourg, http://statec.gouvernement.lu 	Info about refurbishment
	<p>According to the Grand Ducal Decree dated 16th May, 2002 relating to the "8e programme de construction d'ensembles de logements subventionnés" (published in the Mémorial A- n° 62 of 20th June, 2002), the principal public housing promoters are the following:</p> <ul style="list-style-type: none"> Fonds pour le développement du logement de l'habitat ('Fonds du logement'), 6, avenue Emile Reuter, L-2420 Luxembourg, Website: www.fondsdulogement.lu Société Nationale des Habitations à Bon Marché (SNHBM), 108, avenue du X Septembre, L-2550 Luxembourg, www.snhbm.lu some municipalities (communes): Luxembourg, Esch-sur-Alzette, Differdange, Schifflange, Rumelange, Echternach, Contern, Steinsel, Heiderscheid, Beaufort, Vianden, etc. Fonds d'assainissement de la Cité Syrdall, 6, avenue Emile Reuter, L-2420 Luxembourg 	Umbrella organisation in housing sector
Malta	<ul style="list-style-type: none"> Joseph Ebejer, Permanent Secretary, Ministry for Social Policy, Palazzo Ferreria, Republic Street, Valletta, Malta, T: +356) 25903108/9, joseph.ebejer@gov.mt, www.msp.gov.mt 	Contact person for the questionnaire used in this report

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> MEPA: Malta Environment and Planning Authority www.mepa.org.mt Housing Authority www.msp.gov.mt National Statistics Office www.nso.gov.mt Ministry for Social Policy www.msp.gov.mt BICC www.bicc.gov.mt 	Info about refurbishment
	<ul style="list-style-type: none"> Association of Estate Agents (AEA), Mr. Michael de Maria (President), P.O. Box 36, Sliema, SLM 01, Malta 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> BICC – Building Industry Consultative Council - Mr. Robert Musumeci www.bicc.gov.mt Federation of Building Contractors – Mr. Mario Padovani.F.O.B.C. c/o The Malta Federation Industry, Development House, St. Anne Street, Floriana. 	Umbrella organisation in construction sector
The Netherlands	<ul style="list-style-type: none"> H.S. van Eyk, Co-ordinator, Netherlands Ministry of Housing, Spatial Planning and the Environment, P.O. Box 90314, NL-2500 GX Den Haag, The Netherlands, T: +31 70 3392299, h.vaneyk@minvrom.nl, www.vrom.nl 	Contact person for the questionnaire used in this report
	<p>A separate “reader”, in English, on high-rise residential buildings and restructuring in the Netherlands is being prepared and will be ready by late October 2004.</p> <ul style="list-style-type: none"> Aedes (www.aedes.nl). 	Info about refurbishment
	<ul style="list-style-type: none"> For housing associations: “Aedes” (www.aedesnet.nl) For owner-occupants: “Vereniging Eigen Huis” (www.veh-woning.nl) For owner-occupiers of high-rise dwellings: “Vereniging van Eigenaren – belang” (www.vee.belang.nl) . 	Umbrella organisation in housing sector
Poland	<ul style="list-style-type: none"> Karol Skiba, Referendary, ul. Wspolna 2, 00-926 Warsaw, Ministry of Infrastructure, T: + 48 22 661 83 75, kskiba@umirm.gov.pl, www.umirm.gov.pl, www.mi.gov.pl 	Contact person for the questionnaire used in this report
	<p>Co-operatives :</p> <ul style="list-style-type: none"> Zwiazek Rewizyjny Spoldzielni Mieszkaniowych (Federation of Co-operatives Inspection), ul. Jasna 1, 00-013 Warsaw, T:/F: +48 (0-22) 827-29-87, T: +48 (0-22) 827-69-31, www.zrsmrp.com.pl <p>Tenants :</p> <ul style="list-style-type: none"> Polskie Zrzeszenie Lokatorow (Polish Association of Tenants), ul. ks. F.Blachnickiego 7 A, 30-960 Cracow, T: +48 12 422 65 47, zrk@3w3.net <p>Management and maintenance companies :</p> <ul style="list-style-type: none"> Polskie Stowarzyszenie Zarzadcow Nieruchomosciami (Polish Association of Real Estate Management), Aleje Ujazdowskie 22 (IV floor), 478 Warsaw, T.: 0-604 995 735 T/F: +48 22 828-09-46, www.polski-zarzdca.pl 	Umbrella organisation in housing sector
	<ul style="list-style-type: none"> Polskie Stowarzyszenie Budowniczych Domow (Polish Association of Residence Constructors), ul. Foksal 2, 00-950 Warsaw, T/F: +48 22 828-30-43, www.psb.d.pl Krajowy Zwiazek Pracodawcow Budownictwa (National Association of Building Employers), ul. Elekoralna 13, 00-137 Warsaw, T/F: +48 22 620-31-73, www.kzpb.pl Polski Zwiazek Firm Deweloperskich (Polish Association of Developing Enterprises), ul. Kielecka 44, 02-530 Warsaw, T: (+48 22) 646-02-27, F: (+48 022) 646-02-28, www.pzfd.pl 	Umbrella organisation in construction sector
Portugal	<ul style="list-style-type: none"> Margarida Grave, Ms. Maria do Rosário Aguas, Secretary of State for Housing affairs Palácio Conde Penafiel, R. de S. Mamede ao Caldas, 21, 1149 – 050 Lisboa, T: (+351) 218 815 100, gseh@moph.gov.pt 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Governo Português (Portuguese Government): www.Portugal.gov.pt Instituto Nacional de Habitação (National Housing Institute): www.inh.pt Instituto de Gestão e Alienação do Património Habitacional do Estado (State Housing Assets Management and Cession Institute): www.igaphe.gov.pt Laboratório Nacional de Engenharia Civil (Portuguese Civil Engineering Laboratory): www.lnec.pt; Instituto dos Mercados de Obras Públicas, Particulares e do Imobiliário (Institute of the Markets of Public and Private Works and of the Real Estate): www.imoppi.pt; Instituto António Sérgio do Sector Cooperativo (Sergio Antonio Institute of the Cooperative Sector): www.inscoop.pt; União das Misericórdias Portuguesas (Union of the Portuguese Misericordias): www.ump.pt Associação Lisbonense dos Proprietários (Lisbonense Association of the Landlords): www.alp.pt 	Umbrella organisation in housing sector

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> • AECOPS – Associação de Empresas de Construção e Obras Públicas – www.aecops.pt • ITIC – Instituto Técnico para a Indústria da Construção – www.itic.pt • ANEOP – Associação Nacional de Empreiteiros de Obras Públicas – www.aneop.pt • AICE – Associação dos Industriais da Construção de Edifícios – www.aice.pt • AICCOPN – Associação dos Industriais da Construção Civil e Obras Públicas: www.aiccopn.pt 	Umbrella organisation in construction sector
Romania	<ul style="list-style-type: none"> • Mihaela al-Bashtawi, Superior inspector, Habitat Office, General Division for Urban and Territorial Planning, The Ministry of Transports, Construction and Tourism, 39 Dinicu Golescu Bvd, Bucharest 1, Romania, T/F: +(40 21) 312 16 59, +(40) 0723 58 36 23, scnau@mt.ro, www.mt.ro <ul style="list-style-type: none"> • National Institute of Statistics/Institutul National de Statistica (I.N.S.), www.insse.ro • The Romanian National Housing Agency/Agentia Nationala pentru Locuinte (A.N.L.), www.anl.ro • The Romanian National Agency for Foreign Investments/Agentia Româna pentru Investitii Straine (A.R.I.S.), www.arinvest.ro • The Ministry of Administration and Internal Affairs/Ministerul Administratiei si Internelor (M.A.I.), www.mapgov.ro • The Ministry of Public Finances/Ministerul Finantelor Publice (M.F.P.), www.mfinante.ro • The Ministry of Economy and Trade/Ministerul Economiei si Comertului (M.E.C.) , www.minind.ro • The National Control Authority – The State Construction Inspectorate/Autoritatea Nationala de Control – Inspectoratul de Stat în Constructii (I.S.C.), www.control.ro <p>Local authorities</p> <ul style="list-style-type: none"> • The Romanian Federation of Local Authorities/Federatia Autoritatilor Locale din România (F.A.L.R.), www.falr.ro <p>Research and high education institutions</p> <ul style="list-style-type: none"> • The Research Institute for the Quality of Life /Institutul de Cercetare a Calitatii Vietii (I.C.C.V.), www.iccv.ro • The National Research-Development Institute for Urban and Territorial Planning URBANPROIECT Bucharest/Institutul National de Cercetare-Dezvoltare în Urbanism si Amenajarea Teritoriului URBANPROIECT Bucuresti (www.urbanproiect.ro) • Building Design, Research and Software Institute/Institutul de Proiectare, Cercetare si Tehnica de Calcul în Constructii (I.P.C.T. S.A.) • The Documentary Center for Constructions, Architecture, Urban and Territorial Planning/Centrul de Documentare pentru Constructii, Urbanism si Amenajarea Teritoriului (C.D.C.A.S.) <p>Professional associations</p> <ul style="list-style-type: none"> • The Romanian Construction Entrepreneurs' Association/Asociatia Româna a Antreprenorilor în Constructii (A.R.A.C.O.), www.araco.org • The Town Chief Architects' Body/Corpul Arhitecților Sefi de Municipii (C.A.S.M.), www.casm.ro • The Romanian Architects' Order/Ordinul Arhitecților din România (O.A.R.), www.oar.ro • The Romanian Equipment Engineers' Association/Asociatia Inginerilor de Instalatii din România (A.I.I.R.), www.aiir.ro • The General Association of the Engineers in Romania /Asociatia Generala a Inginerilor din România (A.G.I.R.), www.agir.ro • The Romanian National Association of Realtors/Asociatia Româna a Agentiilor Imobiliare (ARAI), www.arai.ro • The National Union of Realtors/Uniunea Nationala a Agentiilor Imobiliare (UNAI), www.unai.ro • The Homeowners' Associations League (HABITAT) Civic Action Foundation/Liga Asociatiilor de Proprietari (HABITAT) Fundatia Actiunea Civica, T: + 4021 335 50 25; + 4021 327 61 82; F: + 4021 327 61 83 	Contact person for the questionnaire used in this report Info about refurbishment

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> The Romanian Commercial Bank/Banca Comerciala Româna, www.bcr.ro BANCPOST, www.bpost.ro The Romanian Development Bank/Banca Româna pentru Dezvoltare – Groupe Societe Generale, www.brd.ro HVB Bank România, www.hvb.ro ALPHA Bank România, www.alpha.gr The Romanian Banking Association/Asociatia Româna a Bancilor, www.arb.ro The National Securities and Exchange Commission/Comisia Nationala a Valorilor Mobiliare (C.N.V.M.), www.cnvm.rdsnet.ro The Insurance Supervisory Commission/Comisia de Supraveghere a Asigurarilor (C.S.A.), www.csa-isc.ro The National Association of Insurance and Reinsurance Companies from Romania/Uniunea Nationala a Societatilor de Asigurare si Reasigurare (U.N.S.A.R.), www.unsar.ro Bucharest Stock Exchange/Bursa de Valori Bucuresti (www.bvb.ro) The Romanian-American Investment Fund/Fondul Româno-American de Investitii (F.R.A.I.), www.frai.ro The Romanian Loan Guarantee Fund/Fondul Român de Garantare a Creditelor pentru întreprinzătorii privati (F.R.G.C.), www.frgc.ro CHF – Cooperative Housing Foundation, www.chfro.org The Financial Markets Association - arbitration/Asociatia Pietelor Financiare – arbitraj, www.aciromania.ro 	Financial institution in refurbishment
Slovakia	<ul style="list-style-type: none"> Mr. Vladimír Cvacho, Director of Housing Policy Conception Department, Ministry of Construction and Regional Development of the Slovak Republic, Spitalska 8, 816 44 Bratislava, Slovak Republic, T: 00421-2-5936 4228, cvacho@build.gov.sk, www.build.gov.sk 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Slovenský zväz bytových družstiev (association of co-operatives), Strojnícka 8, 827 07 Bratislava Asociácia bytových družstiev Slovenska (association of co-operatives), Tulska 33, 010 08 Žilina Združenie miest a obcí Slovenska (association of municipalities), Bezrucova 9, 811 09 Bratislava Únia miest a obcí Slovenska (association of municipalities), Prepoštská 4, 811 01 Bratislava Združenie bytového hospodárstva na Slovensku (association of condominiums), Nobelova 18, 831 02 Bratislava, www.zbhs.sk Združenie spolocentiev vlastníkov bytov (association of condominiums), Južná trieda 93, 040 01 Košice, www.zsvb.sk Združenie užívateľov bytov SR (association of condominiums), J. Vuruma 11, 010 01 Žilina Asociácia užívateľov bytov (association of condominiums), Tr. Hradca Králové 28, 974 04 Banská Bystrica 	Umbrella organisation in housing sector
Slovenia	<ul style="list-style-type: none"> Barbara Staric-Strajnar, State undersecretary, Ministry of the Environment and Spatial Planning, Dunajska 48, Ljubljana, Slovenija, T: + 386 1 478 71 35, Barbara.staric-starjnar@gov.si, www.sigov.si/mop/ 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Association of tenants: Združenje najemnikov Slovenije, Tavcarjeva 3, Ljubljana; www.zdruzenje-najemnikov.si Association of management and maintenance companies: Gospodarska zbornica Slovenije, Združenje za poslovanje z nepremicninami, Ljubljana, Dimiceva 13, Ljubljana; www.gzs.si 	Umbrella organisation in housing sector
Spain	<ul style="list-style-type: none"> José Justo Tínavt Elorza, Deputy General Director for Housing Policy, Ministry of Development. Directorate-General of Housing, Architecture and Planning. Pº de la Castellana, 67. 28071 Madrid, T: +34 91 597 87 27, jjtinaut@mfom.es, www.mfom.es 	Contact person for the questionnaire used in this report

Country	Organisation name, address, phone, fax, email, website	Relevance
	<ul style="list-style-type: none"> Spanish Association of Developers and Builders (Asociación de Promotores Constructores de España), www.apce.es Spanish Association of Public Housing and Land Developers (Asociación Española de Promotores Públicos de Vivienda y Suelo), http://a-v-s.org Confederation of Spanish Housing Cooperatives (Confederación de Cooperativas de Viviendas de España) (CONCOVI), www.cepes.es National Association of Cooperative Society and Condominium Managers (Asociación Nacional de Empresarios Gestores de Cooperativas y Comunidad de Viviendas (AGECOVI), www.agecovi.com Official Chamber of Madrid Residents and Tenants (Cámara Oficial de Vecinos e Inquilinos de Madrid), www.covim.org Confederation of Spanish State Residents Associations (Confederación de Asociaciones de Vecinos del Estado Español) General Council of Associations of Estate Managers (Consejo General de Colegios Administradores de Fincas), www.cgcafe.org Organisation for Consumers and Users (Organización de Consumidores y Usuarios), www.ocu.org Spanish Consumers' Union (Unión de Consumidores de España), www.consumer.es Federation of Independent Users and Consumers (Federación de Usuarios y Consumidores Independientes), www.e-fuci.org 	Umbrella organisation in housing sector
Sweden	<ul style="list-style-type: none"> Martin Hedenmo, Head of unit, Boverket, Box 534, 371 23 Karlskrona, T: +46 455 35 30 75, martin.hedenmo@boverket.se, www.boverket.se 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Association of co-operatives : www.HSB.se, www.Riksbyggen.se, www.SBC.se Association of tenants: Hyresgästförening, www.hyresgastforeningen.se Association of management and maintenance companies: www.SABO.se, Fastighetsägarföreningen, www.fastighetsagarforeningen.se Association of condominiums 	Umbrella organisation in housing sector
Turkey	<ul style="list-style-type: none"> Ismail Can Yazici, Head of Strategy Development Department, Prime Ministry, Housing Development Administration, Bilkent Plaza, B-1 Blok, 06530 BILKENT/ANKARA, T: +90(312) 266 7680 ext.2566; +90(312) 266 7751, yazici@toki.gov.tr, www.toki.gov.tr 	Contact person for the questionnaire used in this report
	<ul style="list-style-type: none"> Association of co-operatives; OYAK(www.oyak.com.tr), TURKKENT(www.turkkent.org.tr), TURKKONUT(www.turkkonut.com.tr) Association of tenants Association of management and maintenance companies Association of condominiums <p>Public:</p> <ul style="list-style-type: none"> Ministry of Public Works and Settlement, www.bayindirlik.gov.tr Housing Development Administration, www.toki.gov.tr <p>Private:</p> <ul style="list-style-type: none"> Turkish Contractors Association, www.tmb.org.tr The Turkish Employers' Association of Construction Industries, www.intes.org.tr Yapi Merkezi Design and Consulting, www.ym.com.tr GYODER Real Estate Investment Association, www.gyoder.org.tr 	Umbrella organisation in housing sector

Literature

No	Title	Author / Publisher	Year
1	High-Rise Housing Estates in Europe	Frank Wassenberg, Richard Turkington, Ronald van Kempen	2004
2	Existing Buildings: A Hidden Resource, Ready for Mining	Ronald Rovers / Sustainable Building Support Centre	2004
3	Private Investments in High-Rise Estates: A Study for Possibilities to Attract Private Investors in High-Rise Regeneration [Case: Prague]	Robin Houterman / MSc. Thesis, Delft University of Technology	2004
4	Real Estate Research in Central Eastern and South Eastern Europe	Proceedings of Conference of FGW, in Vienna	2004
5	Housing Change in East and Central Europe: Integration or Fragmentation	Stuart Lowe & Sasha Tsenkova (eds.) / Ashgate	2003
6	National Housing Strategy Lithuania	Housing and Urban Development Foundation of Lithuania	2003
7	Twelve Candidate Countries Overview Report on Sustainable Urban Management, Sustainable Transport, Sustainable Urban Design, and Sustainable Construction	European Academy of the Urban Environment, Berlin	2003
8	Management and Finance of Post-War Housing Stock Refurbishment in Central and Eastern European Countries	SUREURONET Conference, in Krakow	2003
9	Asset Management in the Social Rented Sector: the Case of France	Frédéric Bougrain / CSTB; ENHR Conference, in Tirana	2003
10	Start of the Rehabilitation Program in Belgium	Nicolas Declerck / Vrije Universiteit Brussel; ENHR Conference, in Tirana	2003
11	The (Il)legality of Housing Ownership in Timisoara Inner City: An Urban Problem in Post-Socialist Romania	Karin Dawidson / Uppsala University; ENHR Conference, in Tirana	2003
12	Large Housing Estates in Europe [Cases: Berlin, London, Birmingham, Lyon, Madrid, Barcelona, Jonkoping, Stockholm, Milan, Amsterdam, Utrecht, Ljubljana, Koper, Warsaw]	Restate / Utrecht University	2003
13	Condominiums in the Housing Policy of the Russian Federation	S. Filimonov / Economic and Social Council – United Nations	2002
14	Housing Statistics in the European Union	Barbara Sak & Michael Raponi, CIRIEC - University of Liege	2002
15	National Habitat Report for Ireland	National Habitat Committee	2001
16	Regular National Reports on Housing Policy Developments	Philippe de Boe & Charles Mertens / 13 th Meeting of the Ministers of Housing of the European Union, in Brussels and Charleroi	2001
17	Housing Policies as a Method of Reinforcing Social Cohesion	Véronique Degraef, Françoise Noel & Charles Mertens / 13 th Meeting of the Ministers of Housing of the European Union, in Brussels and Charleroi	2001
18	Further Development of Large Housing Estates in Central and Eastern Europe as Constituent Elements in a Balanced, Sustainable Settlement Structure and Urban Development	Werner Rietdorf, Heike Liebmann, Britta Schmigotzki (eds.) / International Reference Projects for the Simulation Model Leipzig-Grunau, EC-funded Programme Interreg II C (CADSES)	2001
19	Housing in Transition and Transition in Housing	Sasha Tsenkova / Kreklama	2000
20	Streets in the Sky: Towards Improving the Quality of Life in Tower Blocks in the UK	Chris Church & Toby Gale / National Sustainable Tower Block Initiative	2000

No	Title	Author / Publisher	Year
21	Social Policy Agenda – Communication from the Commission to the Council, the European Parliament, the Economic and Social Committee, and the Committee of the Regions	Commission of the European Communities	2000
22	Riga: Housing Policy and Practice	Sasha Tsenkova / Riga City Council	2000
23	Housing Statistics in the European Union	European Commission – Directorate General for Employment, Industrial Relations and Social Affairs	1998
24	Study on Municipal Housing Maintenance Organisations in Vilnius and Kaunas, Lithuania	The Housing Credit Foundation / The World Bank	1997
25	Annual Buletin of Housing and Building Statistics for Europe and North America	Unitec Nations / United Nations Publication	1993
26	Social Housing in Denmark	Lars A. Engberg / Roskilde University	
27	Legal Framework for User-Owned Dwellings in the Baltic Countries: Estonia, Latvia, Lithuania	PRC Bouwcentrum	
28	Guidelines on Condominium Ownership of Housing for Countries in Transition	United Nations – Economic Commission for Europe	
29	Housing Policy in the EU Member States	Directorate General for Research / Working Document Social Affairs Series (www.europarl.eu.int/workingpapers/soci/w14/text2_en.htm ; last visited on 11-02-03)	
30	Housing Policy in Central European Countries in Transition	Dubel	
31	National Inventory Report of Czech Republic	SUREURO - NAS	
32	Muddling Through: From Privatization to Asset Management of Social Housing in Riga	Sasha Tsenkova / University of Calgary	
33	Latvia	Sasha Tsenkova / University of Calgary	
34	Framework for the Housing Sector – Romania		
35	Information on the Developments in the Field of Regeneration of Prefabricated Housing Estates [Case: Czech Republic]		
36	Country Profiles	UNECE, www.unece.org	

Annex 4

Question 2.2 legal framework

2.2	a	b	c	d	e
	Is there special law on housing condominiums	In case of mixed ownership, is the establishment of a condominium compulsory	Is registration of condominium compulsory	Is there a cooperative housing law	Is there a rental housing law
Austria	Y	Y	Y	Y	Y
Belgium	Y	Y	Y	N	Y
Bulgaria	Y	Y	N	Y	Y
Croatia					
Cyprus	N		N	N	Y
Czech Republic	Y	Y	Y	N	N
Denmark	Y		Y	Y	Y
Estonia	Y	N	Y	Y	N
Finland	Y	N	Y	N	Y
France	Y	Y	N	N	Y
Germany	Y	N	Y	Y	Y
Greece	Y	Y	Y	Y	Y
Hungary	N	N	N	Y	Y
Ireland	N			Y	Y
Italy					
Latvia	N	N	N	Y	Y
Lithuania	Y	Y	Y	Y	N
Luxembourg	Y			Y	Y
Malta	Y	Y	N	N	Y
The Netherlands	Y	Y	Y	N	Y
Poland	Y	N	N	Y	Y
Portugal	Y	Y	Y	Y	Y
Romania	N	Y	Y	N	N
Slovakia	N	N	Y	N	N
Slovenia	Y	Y	Y	N	Y
Spain	Y		Y	Y	Y
Sweden	Y	Y	N	Y	Y
Turkey	Y	Y	Y	Y	N
United Kingdom	Y	N	Y	N	Y
% YES all	81%	54%	65%	62%	77%
% YES in EU15	93%	50%	71%	64%	100%
NO in EU15	IE	I, DE, UK (DK, IE, LU, ES)	FR, SE (IE, LU)	BE, FI, FR, NL, UK	x
% YES in EU10	60%	44%	50%	50%	60%
NO in EU10	CY, HU, LV, SK	EE, HU, LV, PL, SK	CY, HU, LV, MT, PL	CY, CZ, MT, SK, SI	CZ, EE, LT, SK
% YES in AS4	33%	100%	67%	67%	33%
NO in AS4	-	-	BG	RO	BG, TR

Annex 5

Indicated expertise needed for refurbishment and restructuring of multi-family/high-rise residential areas

5.1 Expertise needed in EU15

Austria(AT)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey			X		
Housing quality survey			X		
Financing			X	X	X
Legislation		X	X		
Institutional development					
Policy development		X	X		
Planning and programming					
Construction/structure research		X	X		X
Project management					
Tenant participation					

Belgium (BE)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey			X		
Housing quality survey			X	X	
Financing			X	X	
Legislation			X	X	
Institutional development			X		
Policy development			X		
Planning and programming		X	X	X	
Construction/structure research					X
Project management		X			
Tenant participation			X	X	X

Denmark (DK)

No data

Finland (FI)

Area	Policy		Plan development	
	State	Municipal	Owners	Advisors
Housing demand survey				
Housing quality survey		X	X	X
Financing				
Legislation				
Institutional development			X	
Policy development	X	X		
Planning and programming	X	X	X	X
Construction/structure research				
Project management			X	
Tenant participation		X	X	

France (FR)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey					
Housing quality survey		X			
Financing			X	X	
Legislation					
Institutional development			X		
Policy development			X	X	
Planning and programming			X		X
Construction/structure research					X
Project management			X		X
Tenant participation			X		

Germany (DE)

No data available.

Greece (GR)

No data available.

Ireland (IE)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey					
Housing quality survey			X		
Financing		X			
Legislation					
Institutional development					
Policy development					
Planning and programming			X		
Construction/structure research					
Project management					
Tenant participation			X		

Italy (IT)

Area	Level:	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X	X	
Housing quality survey			X	X	
Financing		X			
Legislation		X			
Institutional development					
Policy development		X			
Planning and programming		X	X	X	
Construction/structure research		X	X	X	X
Project management				X	X
Tenant participation			X	X	

Luxembourg (LU)

No response on questionnaire until 02-06-2004

Netherlands (NL)

Area	Level:	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey			X		
Housing quality survey					
Financing			X	X	
Legislation					
Institutional development					
Policy development			X		
Planning and programming			X		
Construction/structure research					
Project management			X	X	
Tenant participation			X	X	

Portugal (PT)

Area	Level:	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X		
Housing quality survey		X	X		X
Financing		X	X		
Legislation		X	X		
Institutional development		X	X		
Policy development		X	X		
Planning and programming		X	X		X
Construction/structure research		X	X	X	X
Project management		X	X	X	X
Tenant participation		X	X	X	

Spain (ES)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X ⁽¹⁾		
Housing quality survey		X	X ⁽¹⁾		
Financing				X	
Legislation		X	X		X
Institutional development					
Policy development		X	X ⁽¹⁾	X	X
Planning and programming		X	X ⁽¹⁾		
Construction/structure research		X	X ⁽¹⁾		X
Project management					X
Tenant participation			X		

⁽¹⁾ Including Autonomous Communities.

Sweden (SE)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey					
Housing quality survey					
Financing					
Legislation					
Institutional development					
Policy development		X	X		
Planning and programming		X	X		
Construction/structure research		X	X		
Project management		X	X	X	X
Tenant participation		X	X	X	X

United Kingdom (UK)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey			X		
Housing quality survey			X		
Financing					
Legislation					
Institutional development					
Policy development					
Planning and programming			X		
Construction/structure research					
Project management		X	X		
Tenant participation			X		X

5.2 Expertise needed in EU10

Cyprus (CY)

No data

Czech Republic (CZ)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X	X	X
Housing quality survey		X	X	X	X
Financing		X	X	X	X
Legislation		X	X	X	
Institutional development		X		X	
Policy development		X	X		
Planning and programming			X	X	X
Construction/structure research		X	X	X	X
Project management		X	X	X	X
Tenant participation			X	X	X

Estonia (EE)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X		X
Housing quality survey		X	X	X	X
Financing		X	X	X	X
Legislation		X	X		
Institutional development			X	X	
Policy development		X			
Planning and programming			X	X	
Construction/structure research					X
Project management			X	X	
Tenant participation					

Hungary (HU)

No data available.

Latvia (LV)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey					
Housing quality survey		X		X	
Financing				X	
Legislation					
Institutional development			X		
Policy development		X	X		
Planning and programming		X		X	
Construction/structure research				X	
Project management				X	
Tenant participation				X	

Lithuania (LT)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X		
Housing quality survey		X	X		
Financing		X	X	X	
Legislation		X	X	X	X
Institutional development		X	X	X	X
Policy development		X	X	X	
Planning and programming			X	X	
Construction/structure research					
Project management		X	X	X	X
Tenant participation				X	X

Malta (MT)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X		X	
Housing quality survey		X		X	
Financing		X		X	
Legislation		X			X
Institutional development				X	
Policy development		X		X	
Planning and programming					X
Construction/structure research				X	X
Project management				X	X
Tenant participation			X		X

Poland (PL)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X		
Housing quality survey					
Financing			X	X	
Legislation				X	
Institutional development					
Policy development			X		
Planning and programming		X	X	X	X
Construction/structure research					
Project management			X	X	X
Tenant participation			X	X	

Slovakia (SK)

For the acceptance of state policies in the field of housing stock refurbishment, available basic database of the technical, economic and tenure state of the housing stock is required. Based on execution of approved legal regulations major changes in proprietary relations appeared that can keep or improve quality and quantity of the present housing stock. Establishment of such database shall be one of the goals in the field of further housing development.

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X			
Housing quality survey		X	X		
Financing		X	X	X	X
Legislation		X	X		
Institutional development			X	X	X
Policy development		X	X		
Planning and programming		X	X	X	X
Construction/structure research		X			X
Project management				X	X
Tenant participation			X	X	X

Slovenia (SI)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey					
Housing quality survey					
Financing		X	X	X	
Legislation					
Institutional development			X		X
Policy development					
Planning and programming					
Construction/structure research					
Project management				X	
Tenant participation		X	X		

5.3 Expertise needed in AS4

Bulgaria (BG)

Considering the poor general state of management and maintenance in Bulgaria, additional training and capacity is needed in almost all areas above.

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X		
Housing quality survey		X	X		
Financing					
Legislation		X			
Institutional development		X	X		
Policy development			X		
Planning and programming			X		X
Construction/structure research			X	X	
Project management			X		
Tenant participation			X	X	X

Croatia

No response to the questionnaire

Romania (RO)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X	X	X
Housing quality survey		X	X	X	X
Financing		X	X	X	X
Legislation		X	X	X	X
Institutional development		X	X	X	X
Policy development		X	X	X	X
Planning and programming		X	X	X	X
Construction/structure research		X	X		X
Project management			X	X	X
Tenant participation		X	X	X	X

Turkey (TR)

Area	Level.	Policy		Plan development	
		State	Municipal	Owners	Advisors
Housing demand survey		X	X	X	
Housing quality survey		X	X	X	
Financing		X	X	X	X
Legislation		X	X		
Institutional development					
Policy development			X	X	
Planning and programming					
Construction/structure research			X		
Project management			X		
Tenant participation		X	X	X	

