

Housing refurbishment

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Ministry of Transport and Construction
of the Slovak Republic

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Housing in Slovakia - Facts

- **5.4** million inhabitants
- **1.99** million dwellings (more than 50% in residential buildings)
- **370** dwellings **per 1000 inhabitants**
- **90.5 %** – **owner occupied**, only **3 %** – **public rental housing**
- more than **70%** built before **1990**
- over **1/2 residential buildings** and **1/3 family houses** **already refurbished**

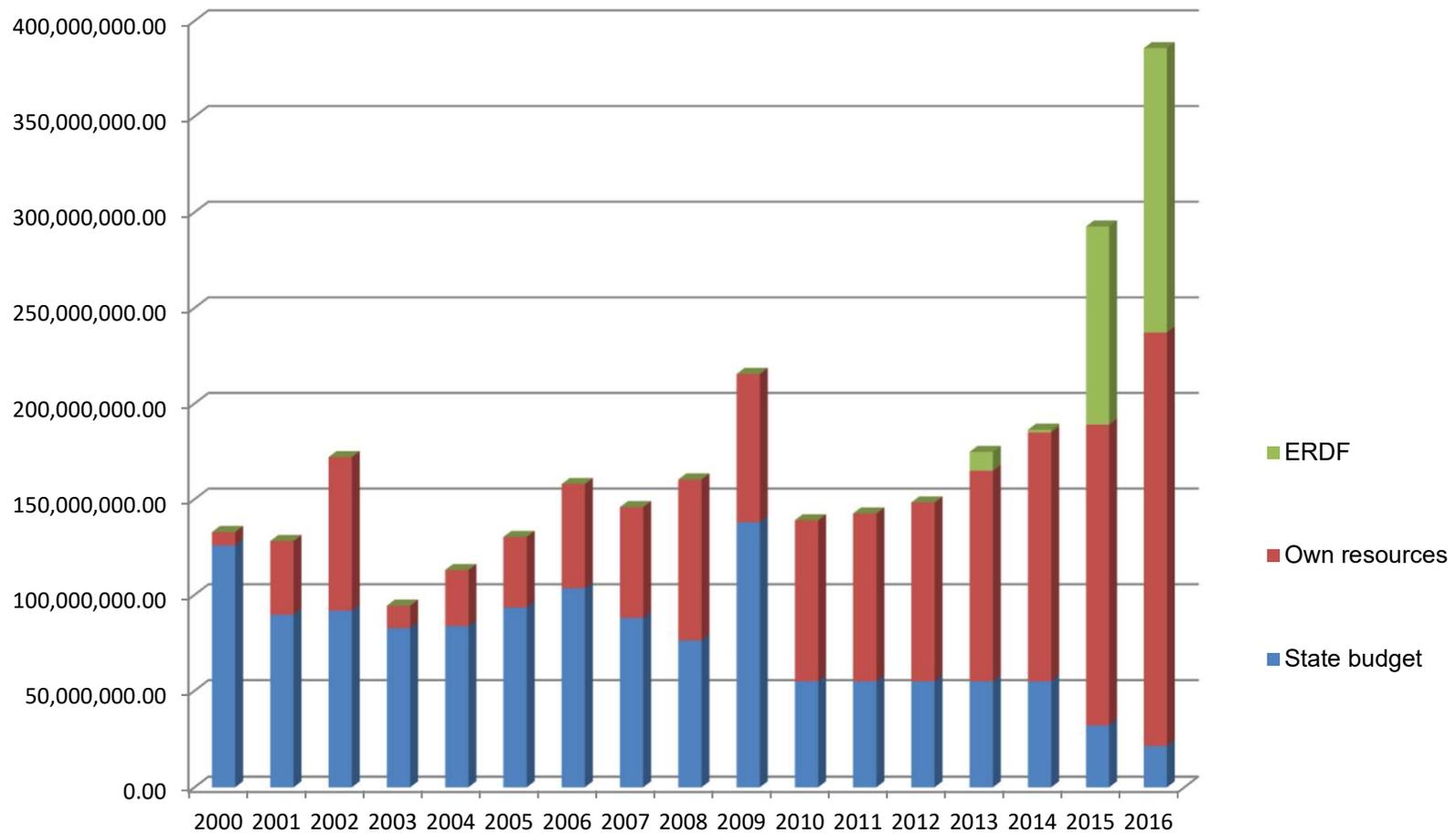
- **Programme of housing development (1998-)** – subsidies for elimination of systemic faults of panel residential buildings
 - 146 830 dwellings supported
 - 106.46 mil. € provided
- **Single family houses thermal insulation support (2016-)** – new support scheme
 - 2 calls in 2016
 - 26 family houses finished, 57 in process
 - 116 308 € provided, 370 500 € reserved
 - 3rd call in summer 2017

State Housing Development Fund – loans

- **Established** by law **in 1996** as revolving fund to support housing development
- Governed by the Ministry of Transport and Construction of the Slovak Republic
- Since **2013: implementation of financial instruments (JESSICA)**
- Products: **favourable long-term loans**, up to **100 %** of acquis. costs; maturity up to **20 (40) years**, **fixed interest rate** differentiated – **0% to 3%** (interest rate of commercial loans from 2%)

State Housing Development Fund

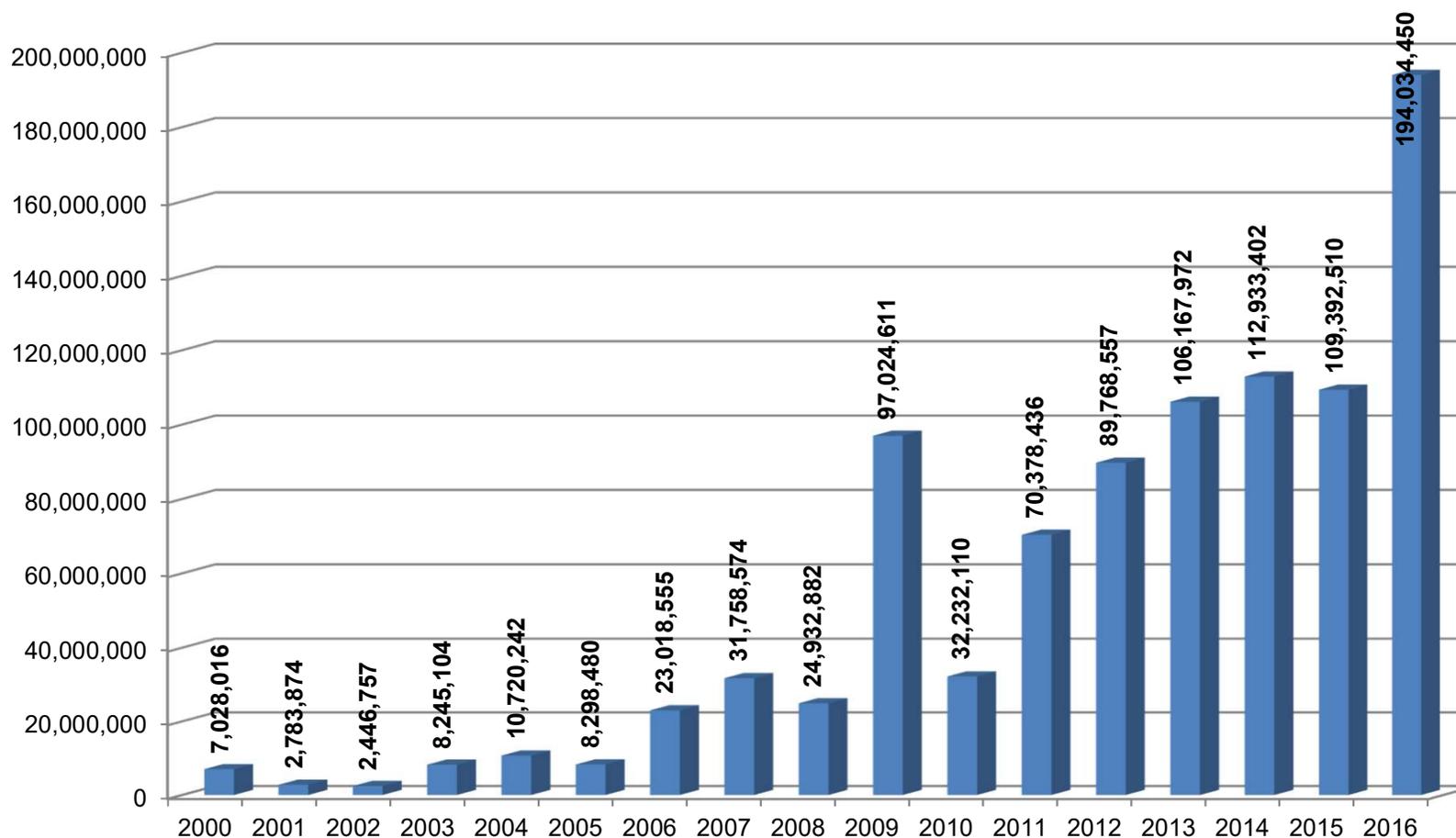
Budget



Housing refurbishment

State Housing Development Fund

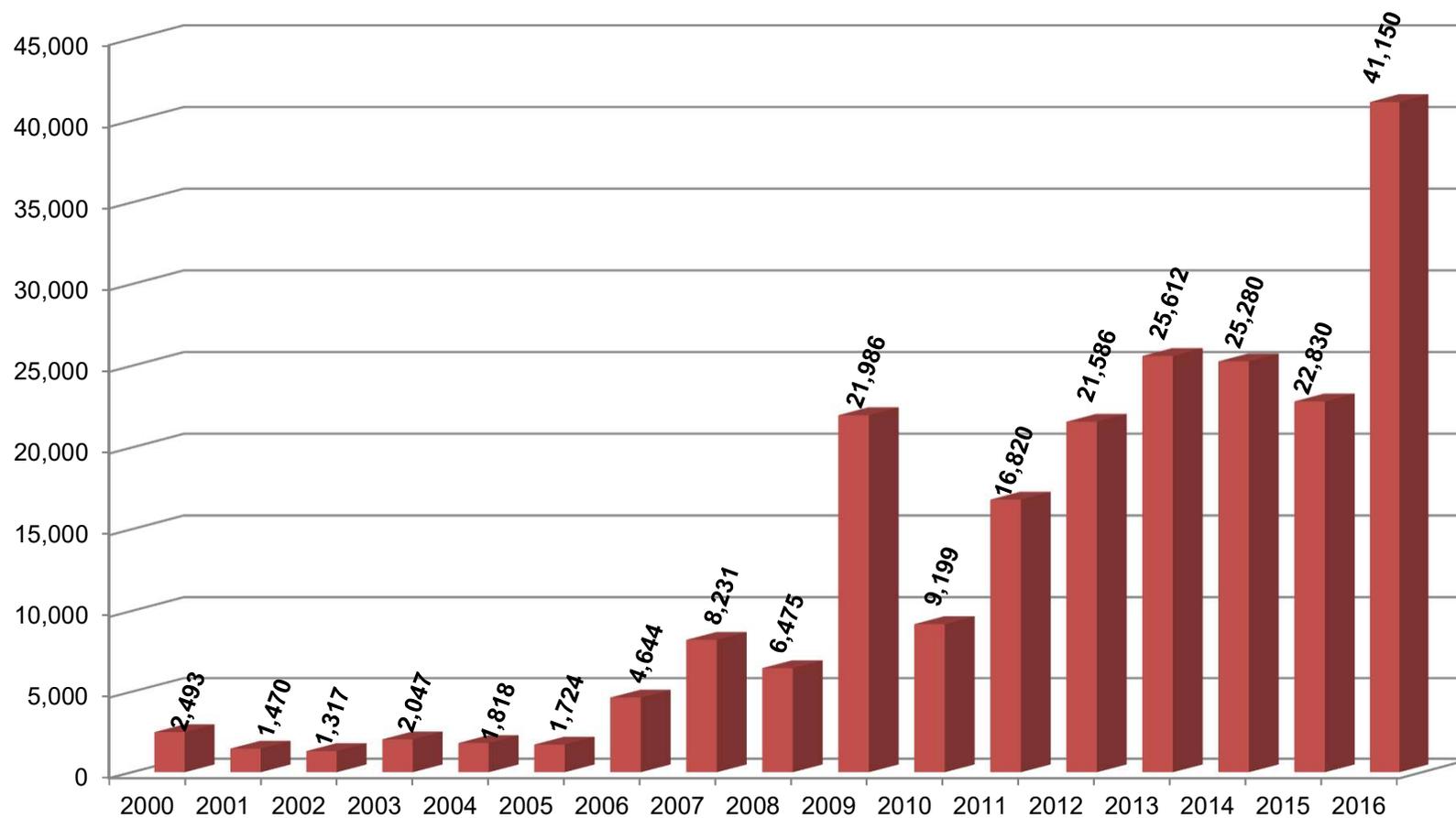
Funding provided for renewal of residential buildings



Housing refurbishment

State Housing Development Fund

Number of refurbished dwellings



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State Housing Development Fund

Governmental Insulation Programme

Governmental insulation programme	No. of contracts	No. of refurbished dwellings	Amount of loans (mil. €)
2009 - 2014	694	30 368	133.78

JESSICA

	ERDF allocation (mil. €)	Spent (to 31.12.2016) (mil. €)	No. of projects	No. of dwellings
JESSICA I (2013-2014)	11.53	10.96	72	3 072
JESSICA II (2015)	103.54	84.85	388	17 750
JESSICA III (2016-)	148.56 (2016)	148.56	702	31 929

Summary

- more than **931 mil. €** spent on refurbishment
- more than **214 thousand dwellings** renewed (23% of total housing stock in residential buildings)
- **average costs** of renewal per dwelling approx. **5 000 €**
- **energy savings for heating** – more than 50% (min 35%)



Thank you for your attention.

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