Supporting affordable housing
Slovak Republic

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Process of Privatisation

1991:
- Private ownership: 51
- Ownership of cooperatives: 22
- Public ownership: 27

2001:
- Private ownership: 77
- Ownership of cooperatives: 15
- Public ownership: 8

2011:
- Private ownership: 90.5
- Ownership of cooperatives: 3.5
- Public ownership: 3
Basic data

- **23 483** homeless people - CENSUS 2011 (concept of secondary homelessness)
- **2 064** homeless people in Bratislava – special CENSUS 2016
- No national strategy on homelessness and prevention of homelessness (but few on local level)

- **State Housing Policy Concept (2020)**
- established individual responsibility for housing
- responsibilities of the State:
  - establish legal framework to support housing development
  - establish system of economic instruments to support housing development
  - allocate annually a relevant amount of funds to housing in the state budget
Priorities of State Housing Policy

- Gradual increase of the overall housing standard
- Increasing the affordability and accessibility of housing
- Modernisation of existing housing stock
Economic instruments supporting housing development

- Building savings scheme (1992)
- Mortgage banking (1994)
- State Housing Development Fund (1996)
- Subsidies provided by the Ministry of Transport and Construction of the SR (Programme of housing development, 1998)
- Programme of state support for refurbishment of the housing stock in form of provision of bank guarantees for loan (2005)
- Single family houses thermal insulation support (2016)
Subsidies

Act No. 443/2010 Coll. on subsidies for housing development and on social housing as amended

Support is provided for the purposes of:
• acquisition of rental housing intended for social housing in public sector
• acquisition of technical infrastructure
• elimination of systematic failures

Subsidy:
• usual standard - max. up to 40% of the acquisition costs
• basic standard - max. up to 75% of the acquisition costs

Rent:
• regulated, up to 5% of the acquisition costs (Ministry of Finance)
State Housing Development Fund

• Established by law in 1996 as revolving fund to support housing development

• Governed by the Ministry of Transport and Construction of the Slovak Republic

• As of 2013 is also a financial institution for the implementation of European Structural & Investment Funds (JESSICA)

• Type of support: favourable long-term loans (up to 100% of acquis. costs; maturity up to 40 years, interest rate differentiated – 0% to 3%)
State budget for housing development in Slovakia

- Subsidies
- Building savings scheme
- State Housing Development Fund
- Mortgage financing
- Bank guarantees
- Substitute rended dwellings
- Contribution to thermal insulation of family house
Supported rental dwellings

Subsidy MTC SR  Loan SHDF

- 2000: 1,375
- 2001: 6,225
- 2002: 6,328
- 2003: 5,433
- 2004: 2,004
- 2005: 2,031
- 2006: 2,054
- 2007: 2,132
- 2008: 2,780
- 2009: 3,402
- 2010: 3,302
- 2011: 2,544
- 2012: 2,388
- 2013: 1,385
- 2014: 1,391
- 2015: 1,234
- 2016: 1,128
- 2017: 1,524
- 2018: 2,045
Thank you for your attention.

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