

UNITED NATIONS ECONOMIC COMMISSION FOR EUROPE

**“CHALLENGES AND PRIORITIES  
IN HOUSING AND URBAN DEVELOPMENT  
IN THE UNECE REGION” –  
SHORT NATIONAL REPORTS ON HOUSING AND  
URBAN DEVELOPMENT**

**DRAFT DECEMBER 2015**



# INTRODUCTION

The UNECE Committee on Housing and Land Management at its 73<sup>rd</sup> session (24-26 September 2012) decided that the secretariat would prepare a publication, including brief national reports on housing and urban development.<sup>1</sup> While the UNECE Working Party on Land Administration presented the comprehensive benchmarking study<sup>2</sup> on land management at the 74<sup>th</sup> Session of the Committee (7-9 October 2013), short national reports focus only on housing and urban development.

The comprehensive study on urban development comprises short country profiles of 38 out of the 56 countries in the UNECE Region and each profile is divided into two sections: An executive summary and data. The document provides general information on the country, including its ranking in the UNDP Human Development Index (2014) and the Better Life Index of the OECD (2014), the legal and institutional framework, key governmental programmes on energy efficiency and affordable housing, a brief description of the urban planning system and national priorities. In addition, a list of relevant indicators on housing characteristics and affordability is available.

Short national reports will provide input into the UNECE Regional Report on Housing and Urban Development, which is to be prepared for the United Nations Conference on Housing and Sustainable Urban Development – HABITAT III. Short national reports would thus contribute to the assessment of major challenges in housing and urban development in the ECE region.

The presented document is based on the questionnaires on housing and urban development, which were prepared by the member States of the ECE region.

## ACKNOWLEDGEMENTS

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<sup>1</sup> <http://www.unece.org/fileadmin/DAM/hlm/documents/2012/ece.hbp.170.e.pdf>

<sup>2</sup> [http://www.unece.org/fileadmin/DAM/hlm/documents/2013/ECE\\_HBP\\_2013\\_7.pdf](http://www.unece.org/fileadmin/DAM/hlm/documents/2013/ECE_HBP_2013_7.pdf)

# ARMENIA



According to the UNECE, the estimated population of Armenia is approximately 3 million as for 2012. Its capital and the largest city is Yerevan. The UNDP ranks Armenia 87<sup>th</sup> in the Human Development Index as for 2014. Armenia is a member of major international organizations, including the United Nations, the Council of Europe, the OSCE, the Commonwealth of Independent States and the Eurasian Economic Union.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law on Urban Development (2011) and Code on Administrative Offences (1999)
- Energy efficiency in housing: Law on Energy (2001), Law and National Programme on Energy saving and renewable energy (2004 and 2007), Law on Urban Development (2011), Law on Technical Regulations (2012), National action plan on energy saving (2010)
- Social housing provision: Law on Social protection of children without parental care (2004), Government decrees (2012-2013) and Strategic-Action programme on social housing.
- Resilience of housing to climate change: Law on protection of population in emergency situations (1998), Law on Seismic protection (2002), Construction Codes and Concepts.
- Zoning regulations and urban planning: Law on Urban Development (2011) and Government decrees on the development, examination, approvals, and changes in zoning community master plans (2011) and zoning projects (2001).

## Key governmental programmes on housing

Armenia has taken steps towards energy efficiency. The UNDP/GEF development programme “Increasing energy efficiency of buildings” (2010-2015) aims to reduce the consumption of electricity and heat, including a reduction on greenhouse gas emissions in new and remodeled dwellings using efficient modern construction technologies, materials and practices. Its implementation will encourage positive conditions for investments in the energy efficiency building sector.

The state programme of “Affordable housing for young families” is based on mortgage lending. The interest rate of loans is 10.5%, based on repayment of loans not earlier than within 10 years. The state subsidizes 2% on the loan.

## Country’s urban planning system

Spatial planning documentation has a hierarchical structure and is developed on national, regional and local levels. After the adoption of the Law on Urban Development, the Council of Elders (a local governing body) has the right to approve master plans and issue construction works permits.

## Key challenges and government priorities

Armenia’s is situated in a seismically active zone, making the country vulnerable to large and destructive earthquakes. The Ministry of Emergency Situations implemented comprehensive programmes of seismic risk reduction (2010-2012) for seismic mitigation and disaster preparedness. Technology transfer has been implemented in order to perform seismic risk assessments, as well as develop proposals and recommendations, which are taken into account on new policy documents.

Armenia’s top priority is to solve housing problems such as housing affordability and address urban sprawl and inefficient land use. Disaster prevention and preparedness is also a main concern.

## I. HOUSING

General housing characteristics:

Number of households in the country	763,584
Average size of household (number of members)	4
Average useful floor area per dwelling (square meters)	On average, there are 30.9 m <sup>2</sup> of housing per person including 26.2 m <sup>2</sup> in urban areas and 39 m <sup>2</sup> in rural areas
Occupied dwellings in residential buildings with one dwelling	423,624 (number of residential buildings)
Occupied dwellings in residential buildings with two or more dwellings	436,631 (number of apartments)
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	96%
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	4%
Cooperative	-
Other	-
New dwellings completed annually	3.400 apartments, 676 residential buildings (2013)
Average market price of new dwelling	EUR 500,5/m <sup>2</sup>
Average market housing rent	Starting from EUR 45 per month in the regions, from EUR 116 per month in Yerevan

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	According to official data, 49% of household consumption
Year of data	2011

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage
Electricity		100%
Bath or shower	Inside the dwelling	76,6%
	Outside the dwelling	4%
Toilet	Inside the dwelling	86.6%
	Outside the dwelling	7.1%
Ramp, lift or other device for the elderly or disabled		15% of residential buildings have a lift
Water systems	Public water systems	74%
	Water pump only	-
Heating system	Central heating (one building)	0.96%
	Central heating (multiple building)	0.96%
	Individual gas/fuel heater	48%
	Stove	26%
	Other	26%
Sewage system connected to city sewage system network		74%
Sewage system connected to cesspool:		-
Sewage system which drains directly into the environment		14%
Other sewage system		12%
Year of data used	2011	

# AUSTRIA



According to the UNECE, the estimated population of Austria is 8,4 million as for the 2012. Its capital and the largest city is Vienna. Austria performs well in a number of measures of well-being in the Better Life Index of the OECD, including personal security, civic engagement, education and skills, and environmental quality. The UNDP ranks Austria 21<sup>st</sup> in the Human Development Index as for 2014. The country is a member of major international institutions, including the United Nations, the European Union, the OECD and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks on home construction codes are the following:

- Home construction codes: Building Code for Vienna (2013), Upper Austrian Building Code (2013) and the Tyrolean Building Code (2013).

## Key governmental programmes on housing

One of the most important subsidies in Austria is the housing benefit (Wohnbeihilfe). This programme promotes affordable housing for certain social groups (families with children, disabled persons, pensioners, students and low-income groups).

Subsidies on housing are funded differently in every state with applicable criteria. There are various National assistance programmes and government subsidies for home builders, particularly on residential energy efficiency since the majority of sustainable savings can be made in this field.

## Country's urban planning system

The coordination of Federal and Regional interests lies in the Austrian Conference on Spatial Planning (ÖROK), acting purely in an advisory role. The Austrian Spatial Development Concept (ÖREK) is a strategic steering instrument for overall spatial planning and development at the national and provincial and municipal level. On the Provincial level, country and regional development programs are created, which are binding for municipalities. The 9 Regional planning divisions are responsible for the review and approval of the plans at community level. Municipalities have the competence for local land use planning and make decisions for their own territories which are approved by the respective State Government.

## Key challenges and government priorities

Within the last decade Austria has been affected by a number of extreme weather events which led to an intense effort to further improvement and development on flood risk management.

The Austrian Strategy for Adaptation to Climate Change (2012) adopted by the Federal Ministry of Agriculture, Forestry, Environment and Water Management aims to avoid the adverse effects of climate change on the environment, society and the economy. For instance, the FloodRisk-Evaluation initiative is one of many interdisciplinary research initiatives as a result of detailed analysis on the previous events, to provide recommendations for integrated natural hazards management approaches. The Strategy is divided into a Strategic Framework and Action Plan, addressing fundamental issues and present concrete guidelines for adaptation on 14 key areas for action across the country. Disaster risk prevention is considered a national priority.

The highest ranked priorities for policy making in the country are:

- Providing social, affordable or subsidized housing
- Reducing social, economic and spatial segregation

- HOUSING<sup>3</sup>

General housing characteristics:

Number of households in the country	3.644.958
Average size of household (number of members)	2,28
Average useful floor area per dwelling (square meters)	93,4
Occupied dwellings in residential buildings with one dwelling	1.202.595
Occupied dwellings in residential buildings with two or more dwellings	2.348.566
Occupied dwellings (other)	93.797
Unoccupied dwellings	796.450
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	51,6%
Rent (private)	15,9%
Rent (public, municipal, government or state-owned enterprise)	7,9%
Cooperative	11,6%
Other	13,0%
New dwellings completed annually	47.378 (1998) 49.813 (1999) 45.040 (2000) 38.057 (2001) 34.221 (2002)
Average market price of new dwelling	EUR 1,890 euro/m <sup>2</sup> (2009) <sup>4</sup>
Average market housing rent	EUR 490 or EUR 7,08/m <sup>2</sup> of useable living area (2014) <sup>5</sup>

Average share of household income spent on:<sup>6</sup>

Rent or mortgage payments	15,6%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	8,2%
Year of data	2009/2010

<sup>3</sup>[https://www.statistik.at/web\\_de/statistiken/wohnen\\_und\\_gebaeude/bestand\\_an\\_gebaeuden\\_und\\_wohnungen/wohnungen/074226.html](https://www.statistik.at/web_de/statistiken/wohnen_und_gebaeude/bestand_an_gebaeuden_und_wohnungen/wohnungen/074226.html)

<sup>4</sup> <http://www.immopreise.at/>

<sup>5</sup> [http://www.statistik.at/web\\_en/statistics/dwellings\\_buildings/housing\\_costs/](http://www.statistik.at/web_en/statistics/dwellings_buildings/housing_costs/)

<sup>6</sup> [http://www.statistik.at/web\\_de/statistiken/soziales/verbrauchsangaben/konsumerhebung\\_2009\\_2010/](http://www.statistik.at/web_de/statistiken/soziales/verbrauchsangaben/konsumerhebung_2009_2010/)

### III.II. Availability of services, materials, facilities and infrastructure<sup>7</sup>

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		-
Bath or shower	Inside the dwelling	98,27%
	Outside the dwelling	1,73%
Toilet	Inside the dwelling	98,55%
	Outside the dwelling	1,45%
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	90%
	Water pump only	10%
Heating system	Central collective heating	88,59%
	Central individual heating	-
	Stove	6,84%
	Individual gas/fuel heater	4,57%
	Other	-
Sewage system	Connected to city sewage network	-
	Connected to cesspool	-
	Draining directly to environment	-
	Other	-
Year of data used:		2012

**Note:** In 2010, 93.9% of the Austrian population was connected to municipal wastewater treatment plants. The remaining wastewater is treated either in septic tanks (3.8% of the Austrian population), domestic wastewater treatment plants (2.1%), or other disposal facilities, which are not further specified in the respective data sources (unspecified disposal routes: 0.2%).



# AZERBAIJAN



According to the UNECE, the estimated population of Azerbaijan is 9,2 million as for 2012. Its capital and the largest city is Baku. The UNDP ranks Azerbaijan 76<sup>th</sup> on the Human Development Index as for 2014. Azerbaijan is a member of major international organizations, including the United Nations, the Council of Europe and the OSCE.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: City Building and Building Code (1913)
- Subsidies for housing utilities: Housing code (2009)
- Zoning regulations and urban planning: City Building and Building Code (1913)

## Key governmental programmes on housing

The power supply system in residential buildings in Azerbaijan will be applied within the framework of the European energy project INOGATE, as noted in the EU Neighborhood Info Center (ENPI).

The State Programme “Addressing the Problems of Refugees and Internally Displaced People” operate on the relocation of vulnerable population groups in temporary housing. The Head of State signed a decree on additional measures to improve the social conditions of persons, who became disabled in the fight to defend the territorial integrity, independence and constitutional system of Azerbaijan. Today about 4,300 apartments were given to this specific group.

There is a State Programme of mortgage lending at 8% (annually) for young families, as well as at 4% for socially vulnerable segments of the population, which include civil servants, military personnel and other categories.

Besides, the banking sector provides housing loans at 9.10% for duration of 15-25 years for all citizens.

## Country's urban planning system

According to the Urban Development Code, the common Regional Plans (6 regions of the country) are approved first, and then followed by the General and Detailed Plans of Cities and Settlements, which includes the system of micro-zoning.

## Key challenges and government priorities

Disaster prevention and preparedness remain the country's top priority. The territory of Azerbaijan is characterized by climate-induced flooding and water stress, including a high seismic activity. An earthquake of magnitude 5.6 (2012) affected more than 22,000 people, inflicted significant damage to residential and public buildings. However, by the special decree of the president, more than 5.5 million homes have been already built and providing compensation for damaged housing to more than 10,000 people.

Unregistered and informal housing are also in the center of attention of the government.

## I. HOUSING

General housing characteristics:

Number of households in the country	1,895,941
Average size of household (number of members)	4.72
Average useful floor area per dwelling (square meters)	83.5
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	2013

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	93%
Rent (private)	2%
Rent (public, municipal, government or state-owned enterprise)	1%
Cooperative	2%
Other	2%
New dwellings completed annually	.1 mln per m2
Average market price of new dwelling	1,702.12 EUR per m2
Average market housing rent	739.376 EUR per m2

Average share of household income spent on:

Rent or mortgage payments	1%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	7%
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

Amenity	Percentage	
Electricity	99	
Bath or shower	Inside the dwelling	28
	Outside the dwelling	72
Toilet	Inside the dwelling	52
	Outside the dwelling	48

Ramp, lift or other device for the elderly or disabled		15
Water systems	Public water systems	65
	Water pump only	2
Heating system	Central heating (one building)	10
	Central heating (multiple building)	19
	Individual gas/fuel heater	-
	Stove	-
	Other	71
Sewage system connected to city sewage system network		100
Sewage system connected to cesspool:		-
Sewage system which drains directly into the environment		-
Other sewage system		48
Year of data used	2013	

#### Informal settlements

Percentage of the population living in informal or illegal housing	2%
Year of data	2013

# BELARUS



As stated by the UNECE, the estimated population of Belarus is 9,4 million as for 2012. Its capital and the largest city is Minsk. UNDP ranks Belarus 53<sup>rd</sup> in the Human Development Index as for 2014. The country is a member of such organizations as the United Nations, the Commonwealth of Independent States (CIS), the Eurasian Union and the Collective Security Treaty Organization.

## **Legal and institutional framework**

The national legal and regulatory frameworks are enforced by the following laws:

- Energy efficiency in housing: Resolution no. 1882 of the Council of Ministers of the Republic of Belarus “On approval of the Republican Energy Efficiency Programme for 2011-2015”
- Social housing provision: Resolution no. 267 of the Council of Ministers of the Republic of Belarus “On state housing policy concept of the Republic of Belarus until 2016” (2013)

## **Key governmental programmes on housing**

The Republican Programme on Energy Efficiency for 2011 to 2015 center his attention on reduction of energy consumption, substitution of imported energy resources by local sources and the creation of necessary conditions for the improvement of energy security of Belarus.

The level of subsidies is comparatively high, especially when taking into account economic subsidies (house privatization), cross-subsidies (during management and utility consumption) and the implicit guarantees for performance enjoyed by State companies and banks.

Extension of concessional loans and subsidies to certain categories of citizens in need of improvement of their living conditions, as well as the individual housing construction programme (until 2016) and government procurement of housing help citizens to finance the purchase of home.

The programme of provision of housing financially assist people to rent their homes based on commercial use housing stock on the basis of priority.

## **Country's urban planning system**

Urban plans are follow on the three most important cities in the country: Minsk, Brest and Grodno.

Due to underdeveloped engineering, transport, social infrastructure and an insufficient number and variety of places of employment, the rural population tends to move to big cities. This tendency requires expansion of urban housing stock despite the surplus of unoccupied housing stock in some villages. Lots of villages are depopulating. In settlements with high income of local population, there remains respectively high demand for housing of various types. Certain steps are taken in order to curb the rapid growth of urban areas at the level of development of Master Plans for residential areas.

## **Key challenges and government priorities**

The greatest challenges in terms of policy making are posed by the fact that over 75% of the population in Belarus resides in urban areas. These involve serious problems in terms of reducing social, economic or spatial segregation, compact city development and urban sprawl.

Policies on climate change adaptation and mitigation, including energy-efficient housing should be also further bolstered and encouraged.

## I. HOUSING

General housing characteristics:

Average size of household (number of members)	2,4 – 2,63
Occupied dwellings in residential buildings with one dwelling	1,200,000
Occupied dwellings in residential buildings with two or more dwellings	2,300,000

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	6,558,759
Rent	183,210
Subsidized by the government	1,802,673
Year of data	2009

### Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage	
		Single-family homes	Multi-apartment buildings
Bath or shower	Inside the dwelling	23.1%	94.5%
	Outside the dwelling	-	-
Toilet	Inside the dwelling	39.9%	97.1%
	Outside the dwelling	-	-
Heating system	Central collective heating	2.6%	91.6%
	Central individual heating	-	-

	Stove	62.7%	3.6%
	Individual gas/fuel heater	33.6%	4.6%
	Other	-	-
Sewage system	Connected to city sewage network	32.1%	96.1%
	Connected to cesspool	-	-
	Draining directly to environment	-	-
	Other	-	-
Year of data used	2009		

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# BELGIUM



According to the UNECE, the estimated population of Belgium is 11,2 million as for 2012. Its capital and the largest city is Brussels. Belgium performs well in many measures in the Better Life Index of the OECD, including income and wealth, civic engagement, subjective well-being and housing. The UNDP ranks Belgium 21<sup>st</sup> in the Human Development Index as for 2014. Brussels is home to a number of European institutions such as the European Parliament, the Council of the European Union and the European Commission. Belgium is also a member of major international institutions, such as the United Nations, the European Union, the OECD and the Council of Europe.

## Legal and institutional framework

Accordingly to the institutional structure of Belgium, housing and energy efficiency policies are conducted by governmental bodies at both the federal and regional levels. Bodies responsible are the federated entities – Brussels-Capital Region, Walloon Region, Flemish Region, Flemish Community and French Community of Belgium.

## Key governmental programmes on housing

While regional levels remain competent in various housing and energy efficiency programmes, the Federal Government invests in housing, especially as far as vulnerable groups are concerned. There are short-term programmes providing additional emergency shelters during the winter period. Urban Winter Shelter Programme is financed by the Federal Government in order to ensure a safe shelter for homeless people and other vulnerable groups living in extreme conditions.

At the Federal Level, housing bonuses are provided and then transferred to the regional level. This benefit is available for all via taxation system.

Subsidies for rental housing are granted in the form of social housing to people on a waiting list by compensating the largest existing rent on the private market.

## Country's urban planning system

On the Brussels-Capital Region, the Regional Development and Allocation Plan (RDP and PRAS) are the benchmarks for local level plans. The RDP set goals and regional development priorities, defined by economic, social and environmental need; in addition the PRAS is an important tool for spatial planning regulations. Master plans define major development trends or redevelopment of strategic areas of regional interests.

The urban planning system from the Walloon Region comes from two initiatives:

- The Walloon Government (Development scheme for regional area, Sectorial Plan, Regional Planning Regulations)
- Municipal Council (Communal Structure Scheme, Municipal Development Plan, City Planning and environmental Report and Municipal Planning Regulations)

## Key challenges and government priorities

The Air Climate Energy Plan 2014 – 2022 is currently under revision. It addresses the issues of climate change mitigation and adaptation to improve environmental resilience of houses and cities. It also develops measures of the adequate response to the climate change.

## I. HOUSING

General housing characteristics:

Walloon Region

Number of households in the country	1,493,820 (2009)
Average size of household (number of members)	2,36 (2013)
Average useful floor area per dwelling (square meters)	90,79m <sup>2</sup> /100,65m (2013)
Occupied dwellings in residential buildings with one dwelling	1,499,315 (occupied dwellings in total) (2010)
Occupied dwellings in residential buildings with two or more dwellings	
Occupied dwellings (other)	
Unoccupied dwellings	85,243 (2010)
Year of data	-

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	65,8% (Walloon Region) 41,45% (Brussels-Capital Region) 70,5% (Flanders)
Rent (private)	25,3% (Walloon Region) 44,75% (Brussels-Capital Region) 20,4% (Flanders)
Rent (public, municipal, government or state-owned enterprise)	8,0% (Walloon Region) 6,7% (Flanders)
Cooperative	13,8% (Brussels-Capital Region)
Other	0,8 % (Walloon Region) 2,5% (Flanders)
New dwellings completed annually	11.053 (Walloon Region) (2013) 3,900 (Brussels-Capital Region)
Average market price of new dwelling	EUR 368.941 (Brussels-Capital Region)
Average market housing rent	EUR 456,92 (Walloon Region) (2013) EUR 695 (Brussels-Capital Region)

Average share of household income spent on:

Rent or mortgage payments	16,7% (all households) or 26,7% (households paying rent or loan for principal residence)
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2011



### III.II. Availability of services, materials, facilities and infrastructure

#### Walloon Region

Amenity		Percentage
Electricity		-
Bath or shower	Inside the dwelling	98,7%
	Outside the dwelling	-
Toilet	Inside the dwelling	97,7%
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	-
	Water pump only	-
Heating system	Central heating (one building)	5,9%
	Central heating (multiple building)	2,5%
	Individual gas/fuel heater	72,1%
	Stove	7,5%
	Other	10,6%
Sewage system connected to city sewage system network		-
Sewage system connected to cesspool:		-
Sewage system which drains directly into the environment		-
Other sewage system		-
Year of data used	2013	

# BULGARIA



According to the UNECE, the estimated population of Bulgaria is 7,3 million as for 2012. Its capital and the largest city is Sofia. The UNDP ranks Bulgaria 58<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international institutions, including the United Nations, the European Union, the OSCE and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Ordinance No.4 Investment Projects (2001), Ordinance No.8 Development of Schemes and Plans (2001), Ordinance No.7 Development of Territories and Development Zones (2003), Ordinance No. 4 Design, Execution and Maintenance of Constructions (2009), Ordinance No.2 Selection and Design of Lift Equipment in Residential and Public Buildings (2009), Codes/Norms for Design and Reinforced Concrete Structures (1993)
- Zoning regulations and urban planning: Spatial Development Act (2001), Ordinance No.7 spatial-development areas and planning zones (2003), Ordinance No.8 Spatial Development Plans (2014) and planning and building development of Sofia Municipality Act (2007)

## Key governmental programmes on housing

At present, within the social assistance policy, regulated by the Social Assistance Act, two programmes have been implemented in order to safeguard the social protection of vulnerable groups:

- “Providing social assistance by applying a differentiated approach”
- “Providing targeted social protection through heating allowances to low-income population”

New programmes developed under the Energy Efficiency Act are taking into account EU standards to provide better living conditions for the home owners, improve energy performance of buildings, stimulate cost-effective renovations and provide a forward-looking perspective to guide investment decisions in the market.

## Country's urban planning system

Strategic planning of spatial development covers the development and updating of a system of documents for spatial development on national, regional and municipal levels. The processes of elaboration and adoption of the respective plans are determined by the relevant legislation and summarized in three main preparation and adoption stages:

- Gathering data and information; analysis, synthesis, and elaboration of a relevant paper
- Coordinating between all stakeholders – institutions, public etc.
- Adopting relevant paper by the authorized body

## Key challenges and government priorities

Floods and climate change adaptation are a major priority for the Bulgarian Government. 7 Districts were declared a state of emergency during summer 2014. As a result, The Council of Ministers and the Ministry of Interior are responsible to effectively implement the Disaster Risk Reduction Strategy 2014-2020 and the National Programme for Disaster Protection 2014-2018. This established joint venture is expected to promote integrated urban planning and improve disaster risk prevention and response capacity with the use of guidelines and risk maps, to ensure sustainable management for disaster protection.

## I. HOUSING

General housing characteristics:

Number of households in the country	3 005 589
Average size of household (number of members)	2.4
Average useful floor area per dwelling (square meters)	73.01
Occupied dwellings in residential buildings with one dwelling	1,269,951
Occupied dwellings in residential buildings with two or more dwellings	2,075,868
Occupied dwellings (other)	-
Unoccupied dwellings	1,220,416
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	81.7%
Rent (private)	3.8%
Rent (public, municipal, government or state-owned enterprise)	2.6%
Cooperative	-
Other	11.9%
New dwellings completed annually	9,250
Average market price of new dwelling	-
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments (%)	0,8
Utility payments (such as electricity, heat, water, sewerage, solid waste construction) (%)	12,0
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage
Electricity		99.97%
Bath or shower	Inside the dwelling	82.01%
	Outside the dwelling	8.23%
Toilet	Inside the dwelling	73.61%

	Outside the dwelling	25.29%
<b>Ramp, lift or other device for the elderly or disabled</b>		-
<b>Water systems</b>	Public water systems	98.03%
	Water pump only	-
<b>Heating system</b>	Central heating (one building)	-
	Central heating (multiple buildings)	16.37%
	Individual gas/fuel heater	83.63%
	Stove	-
	Other	-
	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
<b>Sewage system connected to city sewage system network</b>	35.40%	94.83%
<b>Sewage system connected to cesspool:</b>	11.42%	1.79%
<b>Sewage system which drains directly into the environment</b>	48.21%	2.81%
<b>Other sewage system</b>	4.97%	0.56%
<b>Year of data used</b>	2011	

# CANADA (QUEBEC)



According to the UNECE, the estimated population of Canada is 34,8 million as for 2012. While the Capital of Canada is Ottawa, the largest city in terms of population is Toronto, the capital of Ontario province. Quebec is Canada's largest province by area and its second largest administrative division, with the population of 7,9 million as for 2011. Canada performs well in many measures of well-being in the OECD Better Life Index, such as personal security, jobs and earnings, environmental quality, work-life balance and housing. The UNDP ranks Canada 8<sup>th</sup> in the Human Development index as for 2014. The country is a member of major international organizations, including the United Nations, the Council of Europe, NATO, and the OECD.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Building Act (Construction Code and Security Code)
- Energy efficiency in housing: Building Code (2012)
- Social housing provision: The Act on Building Corporation of Quebec (1966 – 1967)

## Key governmental programmes on housing

Affordable social housing is offered by the programme "Accès Logis Québec" and it's regulated by the Act on Building Corporation of Quebec. The programme encourages temporary or permanent housing projects for people in need. Citizens also benefit from regional programmes that financially assist people to rent their homes.

The Home Ownership and Renovation Programme for the Kativik Region purpose to improve housing conditions of residents of Northern Quebec by facilitating access to home ownership. The region is sparsely populated by 12,000 people, 11,000 of whom are Inuit. Approximately 90% of residents live in social housing and there is no private housing market; however it aims the creation of such market.

The province of Quebec offers a number of energy efficiency programmes to increase energy savings on buildings such as Novoclimat 2.0, Rénoclimat, Chauffez-vert, Econologis, Efficiency Regulation, EcoRénov Tax Credit, Home Diagnostic and Energy Efficiency Rebates on Appliances (gas and electricity).

These governmental programmes ensure a wide variety of services, including available financial assistance to replace fossil-fuel systems to renewable sources of energy, received personalized advice to improve energy efficiency on new constructions or renovation works and even to qualify for tax credit and incentives.

## Country's urban planning system

There is no directory on town planning of cities and municipalities in Quebec. It is the responsibility of municipal councils. The only influence that the Quebec Government has on urban development plans is through land-use planning and development schemes, based on the process of compliance.

## Key challenges and government priorities

The action plan for climate change (PACC 2006 – 2012) is aimed to reduce greenhouse emissions and to facilitate adaptation to climate change in Quebec. A substantial part of adaptation investments would support research and monitoring; and some other will contribute more directly at building resilience to climate change.

## I. HOUSING

General housing characteristics:

Number of households in the country	3 395 220
Average size of household (number of members)	2,3
Average useful floor area per dwelling (square meters)	-
Occupied dwellings in residential buildings with one dwelling	1,806,790
Occupied dwellings in residential buildings with two or more dwellings	1,529,695
Occupied dwellings (other)	22,755
Unoccupied dwellings	-
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	61,2%
Rent (private)	34,7%
Rent (public, municipal, government or state-owned enterprise)	3,7%
Cooperative	0,9%
Other	-
New dwellings completed annually	44 408 (2011)
Average market price of new dwelling	EUR 280.358,92 EUR

Average share of household income spent on:

Rent or mortgage payments	12,7%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	2,4%
Year of data	2011

# CROATIA



According to the UNECE estimates, the population of Croatia is 4,3 million as for 2012 and its capital and the largest city is Zagreb. The UNDP ranks Croatia 47<sup>th</sup> in the Human Development Index as for 2014. The country is a member of such major international organizations as the United Nations, the Council of Europe, the European Union and the International Monetary Fund.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Building Act and Construction Product Act (2014)
- Energy efficiency in housing: Building Act (2014)
- Social housing provision: State supported social housing (2001)
- Subsidies for housing utilities: Act on Social Care (2013)
- Resilience of housing to climate change and natural disasters: Ordinance on Measures for Protection Against Natural Disasters and War Threats in Physical and Spatial Planning (1983-1985-1986)
- Zoning regulations and urban planning: Physical Planning Act (2014)

## Key governmental programmes on housing

The programme Social Care Act (Official Gazette 157/13) takes care of the vulnerable groups. It is overseen by the Ministry of Social Affairs and Youth, which is also in charge for its implementation. Its expected impact lays in the adoption procedure of the “Strategy for the fight against poverty 2014-2020”.

Since 2001, through a programme of subsidized housing it has been possible to purchase new dwellings at a price less than the market price, with local communities providing land and municipal infrastructure, and with the participation of the Government through the provision of subsidies of 25%. Since then, approximately 6,100 housing units have been built.

Currently the Government is preparing a housing rent model to young families at risk of poverty that cannot afford long-term loans to purchase a home.

## Country's urban planning system

The country has a long spatial planning tradition based on an integrated approach to spatial planning. This means that spatial plans are developed at all levels (national, regional and local). The following important laws have been adopted: “Physical planning act” (1994), “Ordinance on the content, criteria for map projections, required spatial indicators and the standards of physical planning studies” (1998), “Law on spatial planning and construction” (2007) and “Physical planning act” (2013).

## Key challenges and government priorities

Croatia is considered highly sensitive to climate change, both in terms of natural ecosystems (hydrology, soil, biodiversity) and economic activities (tourism, forestry and agriculture). From 1995 to 2012 €3.5 billion of damage were reported, coming 70% of all disasters from floods, droughts and fires. A comprehensive approach to adaptation measures is to be developed within the “National Strategy and Action Plan for Adaptation to Climate Change” to be completed in 2016.

At the time, Croatia has faced challenges of illegal constructions and experienced significant post-war consequences, such as migration and depopulation; therefore promoting integrated urban planning and addressing urban sprawl and inefficient land use are top priorities for policymaking in the country.

## I. HOUSING

General housing characteristics:

Number of households in the country	1,520,026
Average size of household (number of members)	2,80
Average useful floor area per dwelling (square meters)	75,0
Occupied dwellings in residential buildings with one dwelling	7,471
Occupied dwellings in residential buildings with two or more dwellings	769,716
Occupied dwellings (other)	1,371
Unoccupied dwellings	>10,000 units (estimated)
Year of data	2011 (except unoccupied dwellings)

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

New dwellings completed annually	12,390
Average market price of new dwelling	EUR 1,540/m <sup>2</sup>
Average market housing rent	EUR 7 Euro/m <sup>2</sup>

Average share of household income spent on:

Rent or mortgage payments	35-40%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	25-30%
Year of data	2013

Availability of services, materials, facilities and infrastructure



The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		99,8%
Bath or shower	Inside the dwelling	96,1%
	Outside the dwelling	
Toilet	Inside the dwelling	97,5 %
	Outside the dwelling	
Ramp, lift or other device for the elderly or disabled	there is no evidence as official data	
Water systems	Public water systems	86%
	Water pump only	12%
Heating system	Central collective heating	
	Central individual heating	
	Stove	
	Other	
Sewage system	Connected to city sewage network	56%
	Connected to cesspool	42%
	Draining directly to environment	n/a
	Other	n/a
Central individual heating	-	
Year of data used	2011	

# CYPRUS



As reported by the UNECE, the estimated population of Cyprus is 86394 thousand as for 2012 and its capital and the largest city is Nicosia. The UNDP ranks Cyprus 32<sup>nd</sup> in the Human Development Index as for 2014. The country is a member of such major international organizations as the United Nations, the Council of Europe, and the OSCE.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: EN Euro-codes (2012)
- Energy efficiency in housing : Energy Efficiency of Buildings Law (2006-2007-2012)
- Resilience of housing to climate change: Decision 406/2009/EC of European Parliament
- Zoning regulations and urban planning: Town and Country Planning Law 90/72, Streets and Buildings Regulation Law (Cap.96)

The Cyprus Land Development Corporation operates in the field of social housing, focusing on:

- To facilitate the housing for low and medium income families
- To promote the optimal use of available land in accordance with the housing policy
- To offer dwellings and building sites at reasonable prices and attractive terms of sale

## Key governmental programmes on housing

Several government plans for the energy efficiency and housing to vulnerable population groups are on operation.

The Housing Finance Corporation provides long-term housing loans, with a priority to the lower and medium income groups. The HFC provides a range of savings accounts to attract deposits from the public. Besides providing its own housing loans, the Corporation is instrumental in the implementation of the Government's social policies, especially in housing.

## Country's urban planning system

Economic and regional development policy in Cyprus is based on indicative planning, exercised through the Planning Bureau, which formulates long-term development policy at the strategic level and exercises control over its implementation through the state budget.

The three-tier hierarchy of Development Plans introduced on 1972 is based on the concepts of the "Island Plan", which refers to the national territory and the regional distribution of resources and development opportunities; the "Local Plan" refers to major urban areas, areas of exceptional importance or areas undergoing intensive development pressures and rapid physical development; and the "Area Scheme", which provides more detail in a smaller scale to project-oriented areas.

## Key challenges and government priorities

Historically Cyprus is a nation that has always deal with asylum-seekers and refugees.

The top three priorities for policy making in the country are:

- Promoting integrated urban planning
- Addressing urban sprawl and inefficient land use
- Compact city development

### III. HOUSING

General housing characteristics:

Number of households in the country	303,242
Average size of household (number of members)	2.76
Average useful floor area per dwelling (square meters)	142
Occupied dwellings in residential buildings with one dwelling	172,944
Semidetached or duplex	59,050
Row house	2,893
Back yard house	8,993
Apartment blocks	123,557
Dwelling in partly residential building	32,530
Occupied dwellings (other)	1,092
Unoccupied dwellings	54,651
Year of data	2011 <sup>8</sup>

#### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	205,595 (67.8%)
Rent (private)	59,285 (19.5%)
Free	18,104 (6%)
Other	16,939 (5.6%)
Not stated	3,319 (1.1%)
New dwellings completed annually	4,095 (built in 2011)

<sup>8</sup>[http://www.cystat.gov.cy/mof/cystat/statistics.nsf/populationcondition\\_22main\\_en/populationcondition\\_22main\\_en?OpenForm&sub=2&sel=2](http://www.cystat.gov.cy/mof/cystat/statistics.nsf/populationcondition_22main_en/populationcondition_22main_en?OpenForm&sub=2&sel=2)

Average market price of new dwelling	-
Average market housing rent	EUR 441.87

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		N/A
Bath or shower	Inside the dwelling	97.8%
	Outside the dwelling	1%
Toilet	Inside the dwelling	98 %
	Outside the dwelling	0.9%
Ramp, lift or other device for the elderly or disabled	N/A	
Water systems	Public water systems	N/A
	Water pump only	N/A
Heating system	Central heating	31.65%
	Storage heaters (E.A.C.)	3.04%
	Solar heating system	0.23%
	Fixed room units (hot air)	29.79%
	Fireplace	5.4%
	Electric stoves	10.87%
	Stove	15.65%
	No heating facilities	1,29%
	Other	2,05%
Sewage system	Connected to city sewage network	N/A
	Connected to cesspool	N/A
	Draining directly to environment	N/A
	Other	N/A
Year of data used	2011	

# CZECH REPUBLIC



The Czech Republic has an estimated population of 10, 6 million as of 2014, and its capital and the largest city is Prague. According to the OECD, the country ranges above the average in education and skills, personal security, work-life balance and environmental quality. The UNDP ranks the Czech Republic 15<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the European Union, NATO, the OECD, the OSCE, and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Construction Act (2006)
- Energy efficiency in housing: Act on Energy Management (2000)
- Subsidies for housing utilities: Programmes based on the State Budget Rules (Since 1990s)
- Resilience of housing to climate change and natural disasters: Act on Environment (1992)
- Zoning regulations and urban planning: Act on Spatial Planning and Building Code (2006)

## Key governmental programmes on housing

At present, two energy efficiency programmes have been implemented by the Government in order to reduce energy consumption and improved quality of life: Panel 2013+ and New Green to Savings.

There are several programmes financed from the State that provide housing subsidies to vulnerable population groups and people to finance the purchase or rent their homes.

The housing construction and infrastructure sector has been benefited from Government funding. The goal of this financial support is to expand the offer of developed plots of land for subsequent construction of apartment buildings or family houses. Only municipalities can be beneficiaries.

## Country's urban planning system

The planning target is that all the changes of the territory are handled systematically and in a complex way by means of planning tools. "Spatial development policy" is a document which sets out national priorities to ensure sustainable development of the territory. It is binding for the procurement of "Development Principles", land use and regulatory plans for territorial decisions. All regions are obliged by law to procure this principle.

The development of new local plans resides on the willingness of cities to update their plans. This process is developed in consultation with the administration and general public until the plan takes into account the submitted comments and after revision process is finally authorized by the board. The process takes several years from start to finish.

## Key challenges and government priorities

Floods are responsible of threatened the Czech Republic on a year basis. To mitigate this risk, water catchment zones are created in the landscape and fixed or mobile barriers are built in the cities. Digital flood water flow models are used to optimize planning. Providing social, affordable or subsidized housing and addressing urban sprawl issues are main priorities in the country.

The Czech Government by the State Housing Development Fund (Governmental decrees No. 396/2001, 396/2002 Coll. and 28/2006 Coll.) create programmes to provide disaster relief to the citizens affected by natural disasters when necessary.

## I. HOUSING

General housing characteristics:

Number of households in the country	4,104,635
Average size of household (number of members)	2.39
Average useful floor area per dwelling (square meters)	65.3
Occupied dwellings in residential buildings with one dwelling	1,252,237
Occupied dwellings in residential buildings with two or more dwellings	2,852,398
Occupied dwellings (other)	-
Unoccupied dwellings	651,937
Year of data	-

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	56%
Rent (private)	22%
Rent (public, municipal, government or state-owned enterprise)	3 %
Cooperative	9 %
Other	1%
New dwellings completed annually	29,467 (2012)
Average market price of new dwelling	EUR 768.65
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments	22%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	12%
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure<sup>9</sup>

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		95%
Bath or shower	Inside the dwelling	91%
	Outside the dwelling	1%
Toilet	Inside the dwelling	90%
	Outside the dwelling	1%
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	84%
	Water pump only	8%
Heating system	Central collective heating	80%
	Central individual heating	-
	Stove	9%
	Individual gas/fuel heater	1%
	Other	12%
Sewage system	Connected to city sewage network	78%
	Connected to cesspool	18%
	Draining directly to environment	1%
	Other	2%
Year of data used:		2011

<sup>9</sup> [http://www.ohchr.org/Documents/Publications/FS21\\_rev\\_1\\_Housing\\_en.pdf](http://www.ohchr.org/Documents/Publications/FS21_rev_1_Housing_en.pdf)

# DENMARK



According to the UNECE, the estimated population of Denmark is 5,6 million as for 2012. Its capital and the largest city is Copenhagen. Denmark performs well in many measures in the OECD Better Life Index, such as environmental quality, work-life balance, jobs and earnings, and personal security. The UNDP ranks Denmark 10<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union, the Council of Europe and the OECD.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes and energy efficiency in housing: Building Regulation (2014)
- Social housing provision: Consolidation Act on Social Housing (2013)
- Subsidies for housing utilities: Consolidation Act on Individual Housing benefits (2013)
- Resilience of housing to climate change: Law on Flood and Windfalls (2010)
- Zoning regulations and urban planning: Planning Act Consolidated 587 27 (2013)

## Key governmental programmes on housing

The main legislation on providing housing to all groups including vulnerable groups is the: Consolidation Act on Social Housing. The law specifies the legislative framework for the municipalities for establishing social housing which is under the responsibility of the municipalities. Consolidation Act on Social Service is aimed at establishing housing for people who have difficulties to live in an appropriate house.

Besides partly tax reduction, there are no specific programmes to support buying homes in Denmark.

The Law on Social Housing includes financial support to the construction of new social housing. The state covers a part of the price and a capital repayment, while the rent payment is a fixed share of the total cost of social dwelling. The rent increases accordingly to the inflation rate.

The Consolidation Act on Individual Housing Benefits defines housing benefits to pensioners and non-pensioners in order to reduce the housing cost of a rented flat. The allowances are calculated in respect to the income of the household, the size of the dwelling and the composition of the household.

Goals on climate and energy consumption have been on the Government agenda since the adoption of the "The Government Climate Plan, towards no greenhouse gases 2013". In general all sectors shall contribute to the reductions. These ambitious programmes comply with the highest environmental standards in the EU. To mention one expected goal, the entire Danish energy consumption, the transport sector included, should be covered 100% of sustainable energy in 2050.

## Country's urban planning system

The municipal plan constitutes an integral part of the planning system in Denmark.

## Key challenges and government priorities

The top three priorities for policy making in the country are:

- Provide social and affordable housing
- Climate change adaptation and mitigation, including energy-efficient housing. For instance, flooding is a highlighted problem on coastal lines.
- Reduce social, economic and spatial segregation.



- HOUSING

General housing characteristics:

Number of households in the country	2,621,249
Average size of household (number of members)	2.14
Average useful floor area per dwelling (square meters)	102.8 m <sup>2</sup>
Occupied dwellings in residential buildings with one dwelling	1,175,522
Occupied dwellings in residential buildings with two or more dwellings	1,423,609
Occupied dwellings (other)	12,918
Unoccupied dwellings	4,533
Year of data	2014

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	50%
Rent (private)	16%
Rent (public, municipal, government or state-owned enterprise)	20% (social housing) 1.75% (municipal and state-owned) 7.7% (shared ownership, Danish model)
Cooperative	-
Other	-
New dwellings completed annually	84,505 (2011) 10,890 (2012) 15,107 (2013) 15,432 (2014)
Average market price of new dwelling	-
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments	Households with rented dwellings EUR 7,263  Households with owner occupied single family houses, calculated rent EUR 8,843  Households with owner occupied condominium, calculated rent EUR 6,486
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	Utility payments: EUR 3,008

	Households with owner occupied single family houses, calculated rent EUR 5,375
	Households with owner occupied condominium, calculated rent EUR 3,197
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage
Electricity		-
Bath or shower	Inside the dwelling	98,4% (single family houses) 99,3% (semi-detached houses) 96,5% (multi-apartment buildings)
	Outside the dwelling	0%
Toilet	Inside the dwelling	99,6% (single-family houses) 99,7 (semi-detached houses) 98% (multi-apartment buildings)
	Outside the dwelling	0,1% (single-family houses) 0% (semi-detached houses) 0,1% (multi-apartment buildings)
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	97,3% (Private-owned and public-owned water company)
	Water pump only	2,7%
Heating system	Central heating (one building)	39% (single-family houses)
	Central heating (multiple building)	66,3% (semi-detached houses) 88,1% (multi-apartment buildings)
	Individual gas/fuel	59,3% (single-family)

	heater	houses) 33,2% (semi-detached houses) 11,6% (multi-apartment buildings)
	Stove	1,6% (single-family houses) 0,4% (semi-detached houses) 0,2% (multi-apartment buildings)
	Other	-
Sewage system connected to city sewage system network	-	-
Sewage system connected to cesspool:	-	-
Sewage system which drains directly into the environment	-	-
Other sewage system	-	-
Year of data used	2013	

# ESTONIA



According to the UNECE, the population of Estonia is 1,3 million as for 2012. Its capital and the largest city is Tallinn. According to the OECD, the country ranges above the average in education and skills, environmental quality and work-life balance. The UNDP ranks Estonia 33<sup>rd</sup> on the Human Development Index as for 2014. The country is a member of the European Union, the OECD, NATO, WTO and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Ehitusseadus (Construction Act) (2003)
- Energy efficiency in housing: Energiatõhususe miinimumnõuded (Minimum Requirements) (2013)
- Zoning regulations and urban planning: Planeerimisseadus (Planning Act) (2003)

## Key governmental programmes on housing

The establishment of residential energy efficiency programmes is an important development to improve energy savings and promote renewable energy solutions. The Government became increasingly aware to support the renovation of older apartment buildings that has planned to triple investments in this field (2014 – 2020). The scheme is designed by the Ministry of Economic Affairs and Communications and is implemented by KredEx.

Local governments are mainly responsible for social housing and taking care of vulnerable population groups and their needs as 98% of dwellings are privately-owned, there has been very little Government activity on social housing. It is not otherwise regulated on the national level and each local government has set its own laws and acts based on needs and possibilities

Home buyers are reimbursed a share of the interest payments made on home loan by local programmes.

## Country's urban planning system

No information available

## Key challenges and government priorities

Estonia relished by the absence of natural disasters. Nevertheless, the Estonian Ministry of Environment has started to put together a strategy to develop resilience to climate change and which will also address building to mitigate water related disasters or extreme weather conditions if necessary; this is in the starting phases.

The top three national policy making priorities are:

- Climate change adaptation and mitigation, including energy-efficient housing.
- Reduce social, economic and spatial segregation.
- Provide social and affordable housing

## I. HOUSING

General housing characteristics:

Number of households in the country	597,300
Average size of household (number of members)	2,3
Average useful floor area per dwelling (square meters)	30,5
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	2011

Note: The information the Government has on ownership is limited, because 98% of dwellings are privately owned.

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	82%
Rent (private)	8%
Rent (public, municipal, government or state-owned enterprise)	2%
Cooperative	-
Other	7%
New dwellings completed annually	2,100

Average market price of new dwelling	1,169.11 EUR/m <sup>2</sup> (Harju)
	936.44 EUR/m <sup>2</sup> (Tartu)
	259.39 EUR/m <sup>2</sup> (Hiju)
Average market housing rent	200-500 EUR/month

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

The following shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		95%
Bath or shower	Inside the dwelling	94%
	Outside the dwelling	-
Toilet	Inside the dwelling	90%
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled		1%
Water systems	Public water systems	96%
	Water pump only	-
Heating system	Central collective heating	84%
	Central individual heating	35%
	Stove	28%
	Individual gas/fuel heater	-

	Other	-	
		Single-family homes	Multi-apartment buildings
Sewage system	Connected to city sewage network	-	-
	Connected to cesspool	-	-
	Draining directly to environment	-	-
	Other	-	-
Year of data used	2011		

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# FINLAND



According to the UNECE estimates of 2012, the population of Finland is 5,4 million. Its capital and the largest city is Helsinki. According to the OECD, Finland ranks above the average in personal security, civic engagement and environmental quality, and at the top in education and skills. The UNDP ranks Finland 24<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the Council of Europe and the European Union.

## **Legal and institutional framework**

In relation to housing there are several acts, decrees and regulations, as the Finnish housing finance system is wide-ranging and rather sophisticated. Key legislation on housing and housing support covers rental housing, owner-occupied housing, co-ownership and right of occupancy and subsidies and lending for housing (ARAVA state housing loans and interest subsidy). Also, grants for renovation and other social housing and maintenance purposes are available.

## **Key governmental programmes on housing**

A comprehensive programme on energy-smart built environment (ERA 17) 2017 aims Finland to become the most energy-smart country in the world and to reach the emission targets set for 2020 as early as Finland's centennial year in 2017.

Provide housing to vulnerable population groups is a concern to the Finish Government. According to the legislation "Housing development programme for the older population", monitoring by the Ministry of Social Affairs and Health, Ministry of the Environment and other organizations expected to reduce or eliminate long-term homelessness, to reduce institutional care of older and disabled persons and to support providing good-quality housing and services, as well as supporting independent living of older persons. The Housing Finance and Development Centre of Finland (ARA) grants subsidies support and guarantees related to housing and building.

## **Country's urban planning system**

There are three levels, and respective types of statutory land use plans in the planning system of Finland: the regional land use plan, the local master plan and the local detailed plan. The fourth main instrument in the planning system is the national land use guidelines, which is the only one containing guidance only in written form. Finland does not have a national level spatial plan.

General guidance for land use planning is based on law. Regional and municipal planning is set and directed by national land use guidelines. These national guidelines are given a more specific and concrete form in regional and municipal plans and planning decisions. The land use planning system includes: national land use guidelines; land use plans: regional land use plan, local master plan, local detailed plan; regional schemes and programmes, regional and municipal strategies; municipalities' land policy and building ordinances. The Ministry of the Environment is responsible of enforcement.

## **Key challenges and government priorities**

Climate change has received priority attention in the 2014 National Strategy for Adaptation. The Ministry of Agriculture, Forestry and Environment are responsible for its correct implementation, which involves the integration of climate change adaptation into routine planning, implementation and development of processes, assessments of impacts incorporated into the planning for long-term investments, preparedness for extreme events and improvements on observation and warning systems.



## I. HOUSING

General housing characteristics:

Number of households in the country	2,599,613
Average size of household (number of members)	2.05
Average useful floor area per dwelling (square meters)	79.9
Occupied dwellings in residential buildings with one dwelling	1,046,214
Occupied dwellings in residential buildings with two or more dwellings	1,506,101
Occupied dwellings (other)	47,298-
Unoccupied dwellings	306,118
Year of data	2013

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	65%
Rent (private)	17%
Rent (public, municipal, government or state-owned enterprise)	14%
Cooperative	-
Other	4%
New dwellings completed annually	29,512 (2013)
Average market price of new dwelling	3 395 EUR/m <sup>2</sup> (2013)

Average market housing rent	11.58 EUR/m <sup>2</sup> (2013)
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Average share of household income spent on:

Rent or mortgage payments	21%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage	
Electricity		100%	
Bath or shower	Inside the dwelling	99%	
	Outside the dwelling	1%	
Toilet	Inside the dwelling	97%	
	Outside the dwelling	3%	
Ramp, lift or other device for the elderly or disabled		-	
Water systems	Public water systems	98%	
	Water pump only	2%	
Heating system	Central collective heating	5%	
	Central individual heating	59%	
	Stove	21%	
	Individual gas/fuel heater	22%	
	Other	46%	
		Single-family homes	Multi-apartment buildings
Sewage system	Connected to city sewage network	85%	100%
	Connected to cesspool	15%	0%
	Draining directly to environment	0%	0%
	Other	0%	0%
Year of data used		2013	

# GEORGIA



According to the UNECE data, the estimated population of Georgia is 4,4 million as for 2012 and its capital and the largest city is Tbilisi. UNDP ranks Georgia 79<sup>th</sup> in the Human Development Index as for 2014. Georgia is a member of such international organizations as the United Nations, the Council of Europe and the World Trade Organization. It also aspires to join NATO and the European Union. Georgia signed the EU's Association Agreement on 27 June 2014.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law on Activities Related to Construction (2003)
- Social housing provision: Law on Social Protection (2006)
- Subsidies for housing utilities: State budget of Georgia for 2014 (2013)
- Zoning regulations and urban planning: Law on Spatial Planning and Framework of City Construction (2005)

Government decree no.59 (2014) on approval of basic principles regulating use of land of settlements and construction is also relevant. A draft law –“Code of spatial planning and construction of Georgia”, has been prepared in cooperation with International and local experts and will be submitted to the Georgian parliament during its autumn session.

## Key governmental programmes on housing

To ensure an integrated approach to energy efficiency, the city authorities of 8 Georgian cities (Tbilisi, Kutaisi, Batumi, Gori, Rustavi, Zugdidi, Telavi and Poti) have promote cooperation through the framework “Support of participation of cities of Eastern Partnership and Central Asia in the Covenant between Mayors” on a permanent basis. The Covenant of Mayors is a flagship initiative of the EU in all levels to decrease the amount of CO<sub>2</sub>, emissions by 20% through improvement of energy efficiency and use of renewable sources of energy.

The provision of housing to vulnerable populations relies on the sub-programme of community organizations, established on 2014 by the Ministry of Labour, Health and Social Affairs. This programme will serve as a platform to provide housing, three meals a day, first aid, organization of in- and out-patient medical services, development of professional skills and provision with personal hygiene items and clothing to the population in need.

## Country's urban planning system

Urban plans are follow on the three most important cities in the country: Tbilisi, Rustavi and Poti.

Urban planning consists of two stages, a general plan for land utilization and a plan for the regulation of construction. There are two types of planning: planning of land utilization and planning of construction. Local governments are responsible for urban planning and are revised every 5-10 years.

## Key challenges and government priorities

Disaster prevention and preparedness is major priority for the Government of Georgia. The programme “Evaluation of institutional capacities for disaster reduction” aims to identify existing opportunities and challenges on climate change and implement a priority-ranking system of relevant measures to effectively address them. This study will become an efficient platform to create a unison governmental approach and decrease the risk of catastrophes as a whole.

Effective urban planning and addressing urban sprawl are also national priorities for policymaking.

## I. HOUSING

General housing characteristics:

Number of households in the country	1,243,158
Average size of household (number of members)	3.5
Average useful floor area per dwelling (square meters)	17.8
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	2002

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	93.4%
Rent (private)	2.6%
Rent (public, municipal, government or state-owned enterprise)	
Cooperative	-
Other	-
New dwellings completed annually	-
Average market price of new dwelling	440 EUR/m <sup>2</sup>
Average market housing rent	3.56 EUR /m <sup>2</sup>

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	6.1%
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		100%
Bath or shower	Inside the dwelling	63.9%
	Outside the dwelling	-
Toilet	Inside the dwelling	46.8%
	Outside the dwelling	53.2%
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	74.9%
	Water pump only	-
Heating system (2012)	Central heating	-
	Individual gas/fuel heater	21%
	Stove	-
	Other	-
Sewage system (2008)	Connected to public sewage network	-
Year of data used		2010-2013

# GREECE



As estimated by the UNECE, the population of Greece is 11,3 million and its capital and the largest city is Athens. According to the OECD Better Life Index, the country ranks above the average in work-life balance, health status and personal security. The UNDP ranks Greece 29<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the European Union, the United Nations, the Council of Europe and NATO.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: New General Building Construction Code (4067/12)
- Social housing provision: Joint Ministerial Decision (Official Gazette B'407), "Endorsement of Energy Performance Regulation", Law 3855/2010 "Measures on the improvement of energy end-use efficiency and energy services" (Official Gazette A95) and the Law 4122/2013 "Energy Performance of Buildings" (Official Gazette A'42)
- Resilience of housing to climate change and natural disasters: Draft law to regulate the matters relating to constructions of public interest for the protection of people and property in case of emergencies.
- Zoning regulations and urban planning: Spatial and urban reform – Sustainable development (Law 4269/2014)

## Key governmental programmes on housing

Policies to increase energy efficiency in household buildings are critical in alleviating the total energy consumption on buildings and transportation, due to the lack of legislation over the last 30 years. The programme enforced by the Ministry of Environment, energy and Climate Change (YPEKA), Energy Inspectors and some banks will provide grant aid for energy-efficiency interventions to those buildings throughout the country that are eligible within the energy requirement framework.

Once completed, it is expected to increase energy savings of approximately 1 billion kWh per year, awareness among citizens, improve the urban environment and the citizens' quality of life.

## Country's urban planning system

According to Law 4269/2014 for Spatial and Urban Planning – Sustainable Development, which is not yet implemented, spatial planning is organized in a systematic hierarchical plan divided on four levels: national, regional local and special. The National Special Plan provide strategic guidelines at national level for the spatial structure, residential network, the distribution of productive activities, the spatial structure of networks, infrastructure and the organization and development of particular areas.

Law 4178/2013 addresses the issue of illegal building and informal settlements, providing heavy fines or demolition in worst case scenario if constructions are located in protected areas.

## Key challenges and government priorities

Greece's geographical location and landforms is at the mercy of the impact of natural disasters, making the country vulnerable to earthquakes, wildfires, extreme temperatures, floods and droughts.

The development of Master Urban Plans is a key priority for the Greek Government. Currently Athens and Thessaloniki are the only cities in the country which are ruled by a Master Urban Plans.

## I. HOUSING

General housing characteristics:

Number of households in the country	4,134,540
Average size of household (number of members)	2.55
Average useful floor area per dwelling (square meters)	82.07
Occupied dwellings in residential buildings with one dwelling	1,394,440
Occupied dwellings in residential buildings with two or more dwellings	2,717,418
Occupied dwellings (other)	10,230
Unoccupied dwellings	2,249,813
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	73.20%
Rent (private)	21.69%
Rent (public, municipal, government or state-owned enterprise)	-
Cooperative	0.36%
Other	4.75%

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity	Percentage
Electricity	99.99%
Bath or shower	Inside the dwelling 95.22%

	Outside the dwelling	3.06%
Toilet	Inside the dwelling	95.71%
	Outside the dwelling	3.77%
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	97.43%
	Water pump only	1.88%
Heating system (2012)	Central heating	67.75%
	Individual gas/fuel heater	20.27%
	Stove	
	Other	
Sewage system (2008)	Connected to public sewage network	-
Year of data used	2011	



# HUNGARY



According to the UNECE, the estimated population of Hungary is 9,92 million as for 2012. Its capital and the largest city is Budapest. Hungary performs well in some measures of well-being in the OECD Better Life Index, including personal security and work-life balance. The UNDP ranks Hungary 43<sup>rd</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the OECD, the European Union and NATO.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Social housing provision: Law LXXVIII (1993)

## Key governmental programmes on housing

The social housing subsidy is non-refundable support from the state to families with children. It aims to help such families to build or buy new homes.

The terms of the social housing subsidy are:

- It is open for native citizens having no residential property
- The construction cost (purchase-price) per m<sup>2</sup> is limited (excluding luxury buildings);
- At least one of the parents must have registered social insurance for minimum 180 days;
- The energy classification of dwelling reaches 'B' category;
- The costs of construction and purchase must be proven by submitting invoices.
- Certificate from the tax authority must be submitted attesting that the claimant has no unpaid tax or overdue debt against the state.

The conditions of the subsidy are set by the useful floor area of dwelling (m<sup>2</sup>) correspondingly with the amount of children, starting from €3,200 for 2 children families to €8,000 for 4 children families.

The interest support (measure) on purchasing or renovate residential properties aims to make available favourable residential loans for families in need.

## Country's urban planning system

No information provided

## Key challenges and government priorities

Hungary's vulnerability to climate change has been exposed during the past years on floods and high temperatures, causing economic losses, human lives and damages across the country.

## I. HOUSING

General housing characteristics:

Number of households in the country	4105708
Average size of household (number of members)	1,54
Average useful floor area per dwelling (square meters)	78 m <sup>2</sup>
Occupied dwellings in residential buildings with one dwelling	22,452,59
Occupied dwellings in residential buildings with two or more dwellings	16,457,51
Occupied dwellings (other)	21,419
Unoccupied dwellings	477,873
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	92%
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	-
Cooperative	-
Other	1%
New dwellings completed annually	7,293
Average market price of new dwelling	974,3-1000 EUR/m <sup>2</sup>
Average market housing rent	3,2-4 EUR/m <sup>2</sup>

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage
Electricity		99%
Bath or shower	Inside the dwelling	95%
	Outside the dwelling	5 %
Toilet	Inside the dwelling	94%
	Outside the dwelling	6 %
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	96%
	Water pump only	2 %
Heating system	Central heating (one building)	47%
	Central heating (multiple building)	16 %
	Individual gas/fuel heater	38%
	Stove	-
	Other	-

	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
Sewage system connected to city sewage system network	76%	-
Sewage system connected to cesspool:	21 %	-
Sewage system which drains directly into the environment	-	-
Other sewage system	-	-
Year of data used	2011	

DRAFT

# IRELAND



According to the UNECE, the estimated population of Ireland is 4,586 million as for 2012. Its capital and the largest city is Dublin. Ireland performs well in many measures of well-being on the OECD Better Life Index, including personal security, health status, social connections, civic engagement and housing. The UNDP ranks Ireland 11<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international institutions, such as the United Nations, the European Union, the OECD and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Building Control Act (1990)
- Energy efficiency in housing: Building Regulations (Part L Amendment) 2011
- Social housing provision: Housing Acts 1966 to 2014
- Subsidies for housing utilities: The Household Benefits Package is a non-legislative scheme (administrative). It is not governed by legislation.
- Zoning regulations and urban planning: Planning and Development Act 2000, as amended.

## Key governmental programmes on housing

The Department of Energy Communications and Natural Resources, the Department of the Environment, Community and Local Government and the Sustainable Energy Authority are responsible for National Energy Efficiency Action Plan to 2020. The residential sector programme is focused on four high level goals:

- To continually upgrade building regulations to improve energy performance of homes
- To introduce smart metering to encourage energy efficient behaviour by householders
- To measure progress by energy suppliers towards set annual targets
- To implement Affordable Energy Strategy to target low income households at risk of fuel poverty

The aim of the National Housing Strategy for People with Disability 2011 – 2016 is to facilitate access, for people with disabilities, to the appropriate range of housing and related support services, delivered in an integrated and sustainable manner, which promotes equality of opportunity, individual choice and independent living.

Local authorities are the main providers of social housing for people who cannot afford their homes.

## Country's urban planning system

The department of the Environment, Community Local Government (DECLG) prepares and publishes the National Spatial Strategy (NSS) 2002 – 2020 which sets policies at a national level, accompanied by a series of National Planning Guidelines, which are followed by the regional, city and local level.

## Key challenges and government priorities

Flooding is becoming an issue in Ireland. However, each city urban plan complies with the National Planning Guidelines and flood risk management as part of the city plan documentation. The national climate change adaptation framework promotes actions in key vulnerable sectors to ensure better-informed decision-making in these sectors as a response of climate change in Ireland.

## I. HOUSING

General housing characteristics:

Number of households in the country	1,654,208
Average size of household (number of members)	2.7
Average useful floor area per dwelling (square meters)	No data held nationally
Occupied dwellings in residential buildings with one dwelling	1,438,345
Occupied dwellings in residential buildings with two or more dwellings	177,587
Occupied dwellings (other)	33,476
Unoccupied dwellings	300,154
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	69.7%
Rent (private)	18.5%
Rent (public, municipal, government or state-owned enterprise)	7.8%
Cooperative	0.9%
Other	3.0%
New dwellings completed annually	10,480 (2011) 8,488 (2012) 8,301 (2013)
Average market price of new dwelling	EUR 230,303 (2011) EUR 220,415 (2012) EUR 228,216 (2013)
Average market housing rent	EUR 775 (2011) EUR 766 (2012) EUR 777 (2013)

Average share of household income spent on:

Rent or mortgage payments	12.6% <sup>10</sup>
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	4.8% <sup>11</sup>
Year of data	2010

<sup>10</sup> CSO 2010 Household Budget Survey: This includes rent and mortgage expenditure and excludes sewerage and water charge component

<sup>11</sup> CSO 2010 Household Budget Survey: This includes fuel and heat expenditure and includes sewerage and water charge component

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		99.9%
Bath or shower	Inside the dwelling	99.8 %
	Outside the dwelling	99.8 %
Toilet	Inside the dwelling	99.9 %
	Outside the dwelling	99.9 %
<b>Ramp, lift or other device for the elderly or disabled</b>		-
Water systems	Public water systems	75.6%
	Water pump only	9.8%
Heating system	Central collective heating	98% <sup>12</sup>
	Central individual heating	97% <sup>13</sup>
	Stove	-
	Individual gas/fuel heater	-
	Other	-
Sewage system	Percentage of single-family houses with amenity (%)	Percentage of multi-apartment buildings with amenity (%)
Connected to city sewage network	64%	90%
Connected to cesspool	33%	3%
Draining directly to environment	-	-
Other	3%	6%
Year of data used:	2011	

<sup>12</sup> CSO 2011 Census data: 98% of single buildings have central heating

<sup>13</sup> CSO 2011 Census data: 97% of multiple unit buildings have central heating

# ITALY



According to the UNECE estimates of 2012, the population of Italy is 59,5 million. Its capital and the largest city is Rome. Italy is ranked above the average in health status and work-life balance in the Better Life Index of the OECD. UNDP ranks the country 28<sup>th</sup> on Human Development Index as for 2014. Italy is the member of major international organizations, including the European Union, the United Nations, NATO and the Council of Europe.

## **Legal and institutional framework**

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes & Resilience of housing: Consolidated Code on building (2001)
- Energy efficiency in housing: Legislative Decree n.192/2005 and 56/2010
- Social housing provision: Law no. 457/1978 and subsequent amendments
- Zoning regulations and urban planning: Law no. 1150/1942 and Regional Laws (2001)

## **Key governmental programmes on housing**

Italy is aware of the importance of energy efficiency, energy consumption and its impacts on the economy. Several programmes had been launched by the Ministerial Decree 28.12.2012 and Law 147/2013 – Legge di stabilità with the main goal of reach 9% on energy savings per year to 2016.

Important housing measures were established to address the housing crisis to vulnerable groups. The Housing Plan 2014 brings particular attention to:

- Support the access to houses at fixed agreed rent (art.2)
- Expansion of the housing stock (art. 10), through restructuring, recovery and maintenance of the assets, without consumption of new land
- Development of social housing (art. 4-10), including deductions for leases housing holders.
- An increase of €200 million of the tenant to at least 2020

Regional multiannual programmes have also been established to facilitate the acquisition of homes.

## **Country's urban planning system**

The framework legislation at the national level dates back to 1942 (Planning Law no. 1150/1942) and regulates "The structure and the increase in building of towns and the urban development in general". After the reform of the Constitution in 2001, responsibilities are divided in the following way:

- The central government is responsible for planning, designing and implementing strategic infrastructure and land development interventions of national importance.
- Regions are responsible for economic planning and territorial cohesion.
- Provinces are responsible for mid-term planning and specific oversight on municipalities
- Municipalities are responsible for urban planning and land use regulation within their territory.

## **Key challenges and government priorities**

The National Climate Change Adaptation Strategy is a key national priority. The strategy aims within a disaster risk reduction framework to entail a collective process to set possible actions and recommendations in order to reduce risk vulnerability during seismic, hydro-meteorological and environmental disasters, to protect people and assets, preserve ecosystems and cultural heritage sites.

## I. HOUSING

General housing characteristics:

Number of households in the country	24,611,766
Average size of household (number of members)	2.4
Average useful floor area per dwelling (square meters)	40.68
Occupied dwellings in residential buildings with one dwelling	23,805,569
Occupied dwellings in residential buildings with two or more dwellings	695,908
Occupied dwellings (other)	73,550
Unoccupied dwellings	4,994,274
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	72.1%
Rent (private)	22.6%
Rent (public, municipal, government or state-owned enterprise)	4.2%
Cooperative	0.3%
Other	0.8%
New dwellings completed annually	112,391
Average market price of new dwelling	Between 1,316 EUR/m <sup>2</sup> and 3,894 EUR/m <sup>2</sup>
Average market housing rent	Between EUR 8,000 and EUR 11,700 per year

Average share of household income spent on:

Rent or mortgage payments	27.9%
Utility payments (such as electricity, heat,	5.6%



water, sewerage, solid waste construction)	
Year of data	2011-2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		-
Bath or shower	Inside the dwelling	-
	Outside the dwelling	-
Toilet	Inside the dwelling	-
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled		24%
Water systems	Public water systems	98.2%
	Water pump only	-
Heating system (2012)	Central heating	18.8%
	Individual gas/fuel heater	60.5%
	Stove	20.7%
	Other	0%
Sewage system (2008)	Connected to public sewage network	85%
Year of data used	2011	

# LATVIA



Latvia has an estimated population of 2,1 million as of 2012 and its capital and the largest city is Riga. The UNDP ranks Latvia 48<sup>th</sup> on the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union, NATO, the OECD and the Council of Europe. On 1 January 2014, Latvia adopted euro as the official currency and became the 18<sup>th</sup> member of the Eurozone.

## **Legal and institutional framework**

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Construction Law (2014)
- Energy efficiency in housing: Law on the Energy Performance of Buildings (2012)
- Social housing provision: Law on Social Apartments and Social Residential Houses (1997)
- Subsidies for housing utilities: Law on Assistance in Solving Apartment Matters (2001)
- Zoning regulations and urban planning: General Regulations for the Planning, Use and Building of the Territory (2013)

## **Key governmental programmes on housing**

A comprehensive Programme on allowance to cover payment for residential tenancy and payment for services associated with usage of the residential space aims to provide financial assistance to individuals who have difficulty with housing costs.

Since 2009 a more strategic approach has been developed by the Ministry of Economics and the Investment and Development Agency of Latvia to increase residential energy efficiency. The EU 2007 – 2013 planning period: 3.4.4.1 activity “Improvement of heat insulation of multi-apartment residential buildings support for energy efficiency in multi-apartment residential buildings” (ERDF financing) considers that through investment in building envelopes and technical building systems, project construction and field supervision will increase energy savings and provide 130 sources of data. It has been planned that approximately 900 projects will be implemented.

## **Country’s urban planning system**

Development planning documents shall be developed at the national, regional and local levels. At the national and regional levels only the guidelines are prepared. Urban planning is implemented at the local level by developing three types of plans: municipal spatial plans, local plans and detailed plans.

## **Key challenges and government priorities**

While flood risk and industrial accidents are considered as the main prone hazards in the country, still there are no major serious disasters which have had an impact on the Latvian population. However climate change adaptation and mitigation is only addressed in Riga’s Urban Plan.

The top three priorities for policy making in the country are:

- Climate change adaptation and mitigation, including energy-efficient housing
- Addressing the effects of rural to urban migration
- Providing social, affordable or subsidized housing

## I. HOUSING

General housing characteristics:

Number of households in the country	1,018,532
Average size of household (number of members)	2.03
Average useful floor area per dwelling (square meters)	64.4
Occupied dwellings in residential buildings with one dwelling	270,226
Occupied dwellings in residential buildings with two or more dwellings	731,863
Occupied dwellings (other)	16,443
Unoccupied dwellings	2,667
Year of data	2013

Note: Data on unoccupied dwellings includes information only for municipality-owned dwellings. Data on private unoccupied dwellings are not available.

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied or rent (private)	90%
Rent (public, municipal, government or state-owned enterprise)	10%
Cooperative	-
Other	-
New dwellings completed annually	2,201 (in 2013)
Average market price of new dwelling	1,069 EUR/m <sup>2</sup>
Average market housing rent	4.3 EUR/m <sup>2</sup>

Average share of household income spent on:

Rent or mortgage payments	19%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	17%
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

The following shows the percentage of dwellings with the services shown:

Amenity	Percentage	
Electricity	100%	
Bath or shower	Inside the dwelling	80%
	Outside the dwelling	-
Toilet	Inside the dwelling	82%
	Outside the dwelling	18%
Ramp, lift or other device for the elderly or disabled	-	
Water systems	Public water systems	90%
	Water pump only	10%
Heating system	Central collective heating	64%
	Central individual heating	64%
	Stove	32%
	Other	4%
Sewage system	Connected to city sewage network	88%
Year of data used	2012	

# LITHUANIA



Lithuania has an estimated population of 3 million as of 2013, and its capital and largest city is Vilnius. UNDP ranks Lithuania 35<sup>th</sup> in the Human Development Index. The country is a member of major international organizations, including the United Nations, the European Union and NATO. On 1 January 2015, Lithuania adopted the euro as the official currency and became the 19th member of the Eurozone.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law on construction of the Republic of Lithuania (1996)
- Energy efficiency in housing: Law on State Support to Acquire or Rent or Modernize Housing (2002) and Program for Modernization of Multi-apartment buildings (2004)
- Social housing provision: Law on State Support to Acquire, Rent or Modernize Housing (2002)
- Resilience of housing to climate change and natural disasters: Law on Construction of the Republic of Lithuania and several Construction Technical Regulations (2003-2005, 2011)
- Zoning regulations and urban planning: Law on Territorial Planning (2005)

## Key governmental programmes on housing

At present, the Ministry of Environment (until 2011) and the Ministry of Social Security and Labor (from 2011) are the national bodies responsible for the implementation of providing housing subsidies to vulnerable population groups. The programme focuses to help low-income families who cannot afford to purchase and rent housing on the market. Young families (less than 35 years old), families raising three or more children, orphans and handicapped people will benefit from this state programme, receiving financial support from 10 to 20 percent.

Lithuania has taken the first steps towards energy efficiency with the implementation of the National Housing Strategy and the Programme for the Modernization of Multi-apartment Houses (Resolution No.1213). Both programmes create good teamwork between all entities involved in the process.

The goal of the National Housing Strategy is to ensure efficient use, maintenance, renovation and modernization of existing housing and efficient energy use.

The Programme for the Modernization of Multi-apartment Houses aims to encourage apartment owners to renovate multi-apartment houses and to involve the low-income population in the implementation of such projects. In order to accelerate the modernization process, the Government has implemented the JESSICA Holding Fund since 2004, to increase energy efficiency in housing by offering long-term loan financing at preferential terms and conditions.

## Country's urban planning system

The legal system for spatial planning has existed since 1996 (Law on Territorial Planning, Law on Construction). Urban plans are revised every ten years.

## Key challenges and government priorities

Lithuania does not have special programmes to increase climate change resilience of housing and cities; however urban plans include risk management chapter, addressing industrial risks and natural hazards.

## I. HOUSING

General population and housing characteristics:

Number of households in the country	1,389,059
Average size of household (number of members)	2,38
Average useful floor area per dwelling (square meters)	-
Occupied dwellings in residential buildings with one dwelling	496,963
Occupied dwellings in residential buildings with two or more dwellings	819,434
Occupied dwellings (other)	72,662
Unoccupied dwellings	-
Year of data	-

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	97%
Rent	11%
Subsidized by the government	2,4%
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

The following shows the percentage of dwellings with the amenities shown:

Amenity		Percentage	
		Single-family homes	Multi-apartment buildings
Electricity		-	-
Bath or shower	Inside the dwelling	50.1%	93.6%

	Outside the dwelling	-	-
Toilet	Inside the dwelling	46.9%	95.3%
	Outside the dwelling	53.1%	4.7%
Ramp, lift or other device for the elderly or disabled		-	
Water systems	Public water systems	-	-
	Water pump only	-	-
Heating system	Central collective heating	50.6%	6.6%
	Central individual heating	0.9%	87.2%
	Stove	-	-
	Individual gas/fuel heater	45.4%	5.9%
	Other	-	-
Sewage system	Connected to city sewage network	64.5%	97.9%
	Connected to cesspool	35.5%	2.1%
	Draining directly to environment	-	-
	Other	46.2%	94%
Year of data used:	2011		

# LUXEMBOURG



According to the UNECE, the estimated population of Luxembourg is 543,202 as for 2012. Its capital and the largest city is Luxembourg City. Luxembourg performs well in a number of measures in the Better Life Index of the OECD, including civic engagement, income and wealth, work-life balance and jobs and earnings. The UNDP ranks Luxembourg 21<sup>st</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union, the Council of Europe and the OECD.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes, resilience of housing to climate change and zoning regulations and urban planning : Law related to municipal planning and urban development (2004)
- Energy efficiency in housing: Grand Ducal regulation (2007)
- Social housing provision: Law concerning housing aids (1979) and Grand Ducal regulation defining execution measures relating to social rental dwellings (1998)

## Key governmental programmes on housing

The implementation of the national action plan to increase energy efficiency aims to reduce energy consumption in Luxembourg by 9% (2008-2016), as well as increasing the energy efficiency of residential buildings.

From 1989 to 2013, 243 disabled people benefited from the allowance for special housing needs for the disabled. This programme, managed by the Ministry of Housing, is designed for the disabled persons to cover up to 60% of the total cost for a house (with a threshold set to €15,000).

The modified law of 25<sup>th</sup> February, 1979, introduced several aids/subsidies to promote homeownership. Those subsidies mainly depend on the household size and income; At the moment, there is no subsidy designed for reducing rent for tenants on the private sector. Up to now, only people benefiting from a minimum guaranteed income may get specific allowance for rent payment.

## Country's urban planning system

The plans in force which describe the execution of the planning policy are the following:

National level

- Guiding programme on urban planning: fixes general orientations and priorities (2003)
- Sectorial plans: Specify the national options and sectorial programming
- Ground occupation plans: Detailed plan which determines the delivery of specific areas

Municipal level

- Local urban plan (PAG): Divided into a written and graphic part, cover the entire area of the municipality, determining ground utilization and density of construction.

## Key challenges and government priorities

Apart from regular flooding, Luxembourg has not been confronted to any serious disaster. A measure system is in place in order to observe regularly the level of water in rivers. The National Administration of Water Management produced maps which indicate the flood-prone areas.

The two main priorities for policy making in the country are:

- Providing social, affordable or subsidized housing
- Addressing urban sprawl and inefficient land use



- HOUSING<sup>14</sup>

General housing characteristics:

Number of households in the country	208,565
Average size of household (number of members)	2,41
Average useful floor area per dwelling (square meters)	129,9 m <sup>2</sup>
Occupied dwellings in residential buildings with one dwelling	118,337
Occupied dwellings in residential buildings with two or more dwellings	88,176
Occupied dwellings (other)	1,446
Unoccupied dwellings	-
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	67,5% (34.9% with remaining mortgages or loans and 32,6% without any remaining mortgage or loan)
Rent (private)	27,2%
Rent (public, municipal, government or state-owned enterprise)	3,2%
Cooperative	-
Other	2,1%
New dwellings completed annually	2,920 (between 2005-2011)
Average market price of new dwelling	EUR 416.333 (2013)
Average market housing rent	EUR 1,200 for a flat and EUR 2,347 for a house (2013)

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	35.5%
Year of data	2012

<sup>14</sup> <http://www.statistiques.public.lu/fr/population-emploi/rp2011/index.html>

### III.II. Availability of services, materials, facilities and infrastructure<sup>15</sup>

Amenity		Percentage
Electricity		100%
Bath or shower	Inside the dwelling	100%
	Outside the dwelling	-
Toilet	Inside the dwelling	99%
	Outside the dwelling	1%
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	100%
	Water pump only	Very limited number of dwellings
Heating system	Central heating (one building)	68%
	Central heating (multiple building)	29%
	Individual gas/fuel heater	3%
	Stove	-
	Other	-
	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
Sewage system connected to city sewage system network	99%	74%
Sewage system connected to cesspool:	Very limited	Very limited
Sewage system which drains directly into the environment	-	-
Other sewage system	-	-
Year of data used	2014	

<sup>15</sup> [http://www.eau.public.lu/eaux\\_usees\\_pluviales/assainissement/index.html](http://www.eau.public.lu/eaux_usees_pluviales/assainissement/index.html)

# MONTENEGRO



According to the UNECE data, the population of Montenegro is 622 thousand as for 2012. Its capital and the largest city is Podgorica. Montenegro is ranked 51<sup>st</sup> in the UNDP Human Development Index. It is the member of major international organizations, including the United Nations, the Council of Europe, the Organization for Security and Cooperation in Europe and the World Trade Organization.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law on Spatial Development and Construction of Structures (2008)
- Energy efficiency in housing: Rulebook on Content of Energy Efficiency in Buildings (2013)
- Social housing provision: Social housing Law (2013)
- Resilience of housing to climate change and natural disasters: Law on Spatial Development and Construction of Structures (2008)
- Zoning regulations and urban planning: Law on Spatial Development and Construction of Structures (2008)

## Key governmental programmes on housing

The social housing law enforced by the Ministry of Sustainable Development and Tourism and Directorate for housing development is an instrument that proposed housing problems solutions to homelessness, from 2014 to 2017.

Programmes that financially assist people to acquire their dwellings are funded by donations with participation of the state or international support.

Local governments determine the rent of social housing and do not charge utilities.

## Country's urban planning system

Urban plans are follow on the two most important cities in the country: Podgorica and Bijelo Polje.

The "Law on spatial development and construction of structures" governs the system of spatial development of Montenegro, the manner and requirements for construction of structures, as well as other matters of importance for the spatial development and construction of structures.

Spatial development shall promote idyllic conditions for construction development in accordance with law, standards, regulations engineering and quality control norms in the construction field.

## Key challenges and government priorities

Montenegro is a disaster-prone country to several natural hazards like floods, droughts, heavy rainfall, snowfall, wind storms, heat waves, landslides, forest fires and earthquakes.

## I. HOUSING

General housing characteristics:

Number of households in the country	192,242
Average size of household (number of members)	3.2
Average useful floor area per dwelling (square meters)	51.14
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	-

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	314,704
Rent (private)	18,437
Rent (public, municipal, government or state-owned enterprise)	-
Cooperative	-
Other	-
New dwellings completed annually	-
Average market price of new dwelling	-
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	-

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Number	
Electricity		247,338	
Bath or shower	Inside the dwelling	228,482	
	Outside the dwelling	-	
Toilet	Inside the dwelling	228,482	
	Outside the dwelling	-	
Ramp, lift or other device for the elderly or disabled		All facilities	
Water systems	Public water systems	all local governments and rural communities	
	Water pump only	few rural communities	
Heating system	Central collective heating	-	
	Central individual heating	-	
	Stove	-	
	Individual gas/fuel heater	-	
	Other	-	
		Single-family homes	Multi-apartment buildings
Sewage system	Connected to city sewage network	-	100%
	Connected to cesspool	-	-
	Draining directly to environment	-	-
	Other	-	-
Year of data used	2011		

# NETHERLANDS



The Netherlands has the estimated population of 16,8 million as of 2012. The largest and most important cities in the Netherlands are Amsterdam, The Hague and Rotterdam. According to the OECD, the country ranks above the average in housing, jobs and earnings, work-life balance, and education and skills. The UNDP ranks the Netherlands 4<sup>th</sup> in Human Development Index. The country is a member of major organizations, including the United Nations, the European Union, the OECD, and the World Trade Organization.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Building Decree (2012)
- Energy efficiency in housing: National Housing Act (1901), Land and Public Registry Act (1989) and Environmental Management Act (1979).
- Social housing provision: Law on distribution of dwellings (1992)
- Resilience of housing to climate change and natural disasters: Building Decree (2012)
- Zoning regulations and urban planning: Local zoning plan (updated every 10 years)

## Key governmental programmes on housing

Innovative programmes such as “Block by Block”, “Energy Leap” and “Excellent Locations” have been an excellent asset on energy efficiency in the Netherlands (2015). All expectations recall on transfer of knowledge and experience from the programmes on development of energy efficiency policies to the real estate market and relevant parties. The Energy Agreement for Sustainable Growth is a national strategy as a framework for several policy instruments and goals related to energy savings in the built environment, with a long term purpose of the agreement is a wholly sustainable energy supply system in the Netherlands by 2050.

A permanent housing subsidy named “rent allowance”, supplied by the Dutch Tax Office, allows households with low incomes to rent their housing. The rent costs for the average recipient household are lowered by approximately 25%.

The purchase of a home is financially facilitated in various ways. a) In the Dutch tax system, mortgage interest is tax deductible; b) Consumers can buy default protection from the National Mortgage Guarantee; c) The central government and municipalities together sponsor a scheme for first time buyers; d) Some municipalities and housing associations run other schemes to assist people to finance a home.

## Country’s urban planning system

In recent years, the Dutch Urban Planning System has changed from a strict, nationally controlled system to a planning system with more freedom and responsibilities given to cities and regions. The central government focuses only on aspects of national interest. Global plans are drawn on the national level in consultation with local authorities. Local authorities determine more specific plans. Municipalities are obliged by law to create zoning plans and must cover every part of the country.

## Key challenges and government priorities

All policies are equally prioritized; however, the National Strategy for Adaptation to Climate Change promotes guidelines for mitigation preparedness and adaptation for expected climate change, such as hydro-meteorological phenomena. Adaptation measures may aim to minimize post-disaster damages.

## I. HOUSING

General housing characteristics:

Number of households in the country	7,570,588
Average size of household (number of members)	2.2
Average useful floor area per dwelling (square meters)	120
Occupied dwellings in residential buildings with one dwelling	1,003,785
Occupied dwellings in residential buildings with two or more dwellings	6,136,972
Occupied dwellings (other)	117,537
Unoccupied dwellings	300,000
Year of data	2011 (occupied dwellings other), 2012 (dwellings), 2013 (households)  <b>Note:</b> The Netherlands have switched to a new cadastral registration system in 2012 (Basic Administration of Buildings). It's a fully new approach and therefore it can lead to deviations of trends.

### III.I Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	59%
Rent (private)	9%

Rent (public, municipal, government or state-owned enterprise)	32%
Cooperative	-
Other	-
New dwellings completed annually	Around 40,000 (in 2013)
Average market price of new dwelling	EUR 249.000 (4th quarter 2013)
Average market housing rent	EUR 567

Average share of household income spent on:

Rent or mortgage payments	17%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	8%
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		100%
Bath or shower	Inside the dwelling	99%
	Outside the dwelling	1% <sup>16</sup>
Toilet	Inside the dwelling	99%

<sup>16</sup> A dwelling is not considered a living space if it does not have a bath or shower. Most student homes (with around 130,000 student rooms) have a shared bathroom; this accounts for the 1% with a bath, shower, or toilet outside the dwelling.



	Outside the dwelling	1%	
Ramp, lift or other device for the elderly or disabled		24%	
Water systems	Public water systems	100%	
	Water pump only	-	
Heating system (2012)	Central collective heating	11%	
	Central individual heating	84%	
	Individual gas/fuel heater	4%	
	Other	1%	
		Single-family homes	Multi-apartment buildings
Sewage system (2008)	Connected to city sewage network	94%	100%

# NORWAY



According to the UNECE, the estimated population of Norway is 5,0 million as for 2012. Its capital and the largest city is Oslo. Norway performs well in a number of measures in the OECD Better Life Index, such as subjective well-being, housing, jobs and earnings, work-life balance and environmental quality. The UNDP ranks Norway 1<sup>st</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the Council of Europe and the OECD. Although Norway is not a member of the European Union, it is a member of the European Free Trade Association.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Planning and Building Act (two parts) Building part (2010)
- Energy efficiency in housing: Planning and building Act (two parts) Building part (2010)
- Social housing provision: The Social Service Act (2010)
- Resilience of housing to climate change: Planning Act (2009) and Building Act (2010)
- Zoning regulations and urban planning: Planning and Building Act (2009)

## Key governmental programmes on housing

More energy-efficient buildings with a greater share of renewable energy consumption, better energy qualities and conservation of electricity are the main goals on the national energy strategy.

Norway offers an extensive variety of programmes to financially assist people in the house market:

- The start-up loan primarily aims at people struggling on the housing market, whether it concerns buying a home or keeping it.
- The housing grant assists disadvantaged households to obtain/maintain acceptable homes.
- Housing allowance help households with low income and high housing expenses to secure housing of a good standard.
- Financial assistance targets to ensure that everyone can cover their basic subsistence costs.

## Country's urban planning system

The main principles of the Norwegian Planning System as stated in the Planning and Building Act are:

- Democratic and decentralized- All plans decisions are made by local political authorities
- Open process- Both content in the plans and all decisions made are open for public
- Affected individuals have a right to contribute to planning processes- individuals, organizations and different legal bodies have a right to contribute to all planning processes.

In Norway there are three planning authorities according to the three political and administrative management levels. At the national level the planning authority is the Government, which provides guidelines for planning at national, regional and local levels. At the regional level the County Council is the planning authority and for the local level the Municipality Council.

## Key challenges and government priorities

Several landslides as well as river floods have destroyed parts of roads and houses, raised general awareness of the need for adaptation strategies, civil protection and planning aspects. The white paper no. 33 "Climate Change mitigation in Norway", "Landslides and water floods" (2012-2013) and The Cities of Future (2008-2014) are programmes implemented by Norwegian Government to address climate change impacts and strength preparedness in municipal planning.

## I. HOUSING

General housing characteristics:

Number of households in the country	2,258,794
Average size of household (number of members)	2,2
Average useful floor area per dwelling (square meters)	-
Occupied dwellings in residential buildings with one dwelling	1,166,721
Occupied dwellings in residential buildings with two or more dwellings	988,917
Occupied dwellings (other)	49,553
Unoccupied dwellings	210,668
Year of data	2011-2013

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	63 %
Rent (private)	20 %
Rent (public, municipal, government or state-owned enterprise)	3 %
Cooperative	14 %
Other	-
New dwellings completed annually	30,450
Average market price of new dwelling	EUR 3,290
Average market housing rent	EUR 1,006

Average share of household income spent on:

Rent or mortgage payments	31,2 % (Housing, water, electricity, gas and other fuels)
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

Amenity	Percentage
Electricity	-

Bath or shower	Inside the dwelling	94
	Outside the dwelling	6
Toilet	Inside the dwelling	94
	Outside the dwelling	6
<b>Ramp, lift or other device for the elderly or disabled</b>		17 (2001)
Water systems	Public water systems	-
	Water pump only	-
Heating system	Central heating (one building)	-
	Central heating (multiple building)	-
	Individual gas/fuel heater	-
	Stove	-
	Other	-
	<b>Percentage of single-family houses with amenity</b>	<b>Percentage of multi-apartment buildings with amenity</b>
Sewage system connected to city sewage system network	83	100
Sewage system connected to cesspool:	14	0
Sewage system which drains directly into the environment	0	0
Other sewage system	3	-
Year of data used	2011-2013	

# POLAND



As reported by the UNECE, the estimated population of Poland is 38,5 million as for 2012. Its capital and the largest city is Warsaw. According to the OECD, Poland performs well in such measures of the Better Life Index as education and skills, personal security and social connections. The UNDP ranks Poland 35<sup>th</sup> in the Human Development Index as for 2014. Poland is member of major economic and political organizations, including the United Nations, the European Union, NATO, and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes and energy efficiency in housing: Building Law (1994)
- Social housing provision: Act on Creation of Social Premises for the Homeless (2006), Act on Some Forms of Supporting Housing (1995) and Act on Municipal Housing Stock (2001)
- Zoning regulations and urban planning: Act on Spatial Planning and Development (2003)

## Key governmental programmes on housing

The implementation of the provisions of the directive 2010/31/EU on the energy performance of buildings shall have an impact on the increase of the use of energy from renewable sources and the reduction of the consumption of carbon dioxide, until the end of 2017. Additional financial support on energy efficiency can be found on the National Fund of Environmental Protection and Water Management and the Thermo-modernization and Renovation Fund, as well as the European Union.

The “Creation of Social Premises, Shelter Dwellings, Dormitories and Houses for the Homeless” Act sets out conditions for obtaining financial assistance from the State for the construction of buildings or dwellings designated for social accommodation for the most vulnerable population. In other hand, the Polish Government is fully supporting the population with less than 35 years old in purchasing their first flat or house on the primary market with the programme “A dwelling for the young” (2013).

## Country’s urban planning system

According to the “Act on spatial planning and development”, all municipalities are obliged to adopt a study of spatial development conditions. The study, covering the whole territory of the municipality, has to be coherent with national spatial development concept, the regional spatial development plan, regional and local strategic documents.

The local plan sets out land allocation (residential, industrial, commercial), which serves as the basis for the investor to apply for construction permit or commence investments that do not require a permit. The local plan is adopted by the municipality in a dedicated legislative procedure, including agreement sub-procedures and public participation.

Selected public investments, such as roads, railways, pipelines and broadband networks, are developed on the basis of “special acts”, enabling the location of investment and provide a fast-track administrative procedure to determine the site, establish land rights and grant construction permits. Informal settlements can be legalize if successfully achieve compliance with Building Law (art.48-49).

## Key challenges and government priorities

The three main housing challenges in Poland are: a) Promoting integrated urban planning; b) Addressing urban sprawl and inefficient land use; c) Providing social and affordable housing.

## I. HOUSING

General housing characteristics:

Number of households in the country	13,572,000
Average size of household (number of members)	2.82
Average useful floor area per dwelling (square meters)	72.5
Occupied dwellings in residential buildings with one dwelling	4,762,000
Occupied dwellings in residential buildings with two or more dwellings	7,715,000
Occupied dwellings (other)	48,000
Unoccupied dwellings	970,000
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	64.1 %
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	11%
Cooperative	18.3%
Other	6.6%
New dwellings completed annually	146,100 (2013)
Average market price of new dwelling	-
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments	8.2%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	12.1%
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		100%
Bath or shower	Inside the dwelling	92%
	Outside the dwelling	-
Toilet	Inside the dwelling	94%
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	90%
	Water pump only	7%
Heating system	Central collective heating	44%
	Central individual heating	38%
	Stove	17%
	Other	1%
Sewage system	Connected to city sewage network	41%
	Connected to cesspool	-
	Draining directly to environment	-
	Other	52%
Year of data used		2011

# PORTUGAL



According to the UNECE, the estimated population of Portugal is 10,5 million as for 2012. Its capital and the largest city is Lisbon. Portugal performs well only in one measure in the OECD Better Life Index, which is housing. The UNDP ranks Portugal 41<sup>st</sup> in the Human Development Index as for 2014. The country is a member such major international organizations as the United Nations, the European Union, the OECD and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Act 31/2014, Law 555/99, Law 12/2004, Contract on Public Sector (2008) and Private Sector (1967), Law 69/2011, Law 273/2003, Law 155/95, Ordinance 101/96, Act 102/2009 and Urban Rehabilitation (2009)
- Energy efficiency in housing: Law 118/2013
- Social housing provision: Law 220/83, Law 145/97, Law 165/93, Law 110/85 and Law 76/85
- Subsidies for housing utilities: Ordinance 371/97
- Resilience of housing to climate change: Law 235/83, Law 211/86, Euro-code 8 part1 (2010)
- Zoning regulations and urban planning: Act 48/98, Act 54/2007 and Act 31/2014.

## Key governmental programmes on housing

The National Action Plan for Energy Efficiency is a tool for energy planning that establishes how to meet the targets and international commitments undertaken by Portugal on energy efficiency. In addition, the Plan also identifies the existing barriers and the potential for improvement in energy efficiency. The Plan predicts an induced 8.2% savings, close to the EU target of 9% by 2016.

Social housing, meaning social, affordable and subsidized housing, is an issue that the Government has addressed through specific national, regional or local programmes, for instance the National Strategies, in this case, for the Integration of Homeless People (2009-2015) and Persons belonging to Roma Communities (2013-2020). Housing conditions often undermine the quality of life of the population. The programme PROHABITA through cooperation contracts with local government and the Institute of Housing and Urban Rehabilitation aims to improve housing to vulnerable groups.

## Country's urban planning system

The actual urban planning system is part of the "Territorial Management System" and is classified on national, regional and local levels, conveyed in spatial development plans. Territorial development is a shared responsibility between the different political-administrative levels, respecting the different competences and the principles of vertical and horizontal coordination. The National Spatial Development Policies Program (NSDPP) centers its attention on sectoral plans with territorial impacts and special spatial plans (coastal zone, protected areas, public reservoir and estuary).

## Key challenges and government priorities

The National Strategy for Climate Change Adaptation has four main objectives: Information and knowledge reduce vulnerability and increase reaction capacity, participation, awareness-raising and diffusion and international cooperation. Nine strategic sectors are taking into account, including territorial development, environment, human security, energy efficiency and water resources.

Good progress has been achieved in addressing urban sprawl and inefficient land use. However it remains a top priority for the Government, followed by compact city development and social housing.



## I. HOUSING

General housing characteristics:

Number of households in the country	4,048,559
Average size of household (number of members)	2.58
Average useful floor area per dwelling (square meters)	109.09
Occupied dwellings in residential buildings with one dwelling	2,684,964
Occupied dwellings in residential buildings with two or more dwellings	308,303
Occupied dwellings (other)	2, 131,145
Unoccupied dwellings	735,128
Year of data	2011

Note: Occupied dwellings include usual residence and seasonal or secondary use dwellings.

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	73.24%
Rent (private)	23.53%
Rent (public, municipal, government or state-owned enterprise)	3.09%
Cooperative	0.14%
Other	-
New dwellings completed annually	47,915 (2009) 35,442 (2010) 26,096 (2011) 29,649 (2012) 20,689 (2013)
Average market price of new dwelling	-
Average market housing rent	EUR 234,99

Average share of household income spent on:

Rent or mortgage payments	2,3 % (effective rents) 2,1 % (effective rents, principal residence) 0,2 (effective rents, secondary residence) 17,9 (subjective rents) 15,9 (income subjective, principal residence) 2,0 (other income subjective principal residence)
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	1,8 % (other services related to housing) 0,9 (water supply) 0,1 (solid waste collection)

	0,1 (sanitation services) 0,7 (other services related to housing) 5,8 (electricity, gas and other fuels) 2,9 (electricity) 1,9 (gas) 0,4 (liquid fuels for heating and lighting) 0,7 (solid fuels for heating and lighting)
Year of data	2010-2011

### III.II. Availability of services, materials, facilities and infrastructure

Amenity	Percentage	
Electricity	99,5% (2001 census)	
Bath or shower	Inside the dwelling	98,08%
	Outside the dwelling	-
Toilet	Inside the dwelling	99,30%
	Outside the dwelling	0,09%
Ramp, lift or other device for the elderly or disabled	35,93%	
Water systems	Public water systems	89,20%
	Water pump only	-
Heating system	Central heating (one building)	10,71%
	Central heating (multiple building)	-
	Individual gas/fuel heater	-
	Stove	-
	Other	-
	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
Sewage system connected to city sewage system network	61.20	97,25%
Sewage system connected to cesspool:	36.21	2,52%
Sewage system which drains directly into the environment	1.82	0,17%
Other sewage system	0.77	0,07%
Year of data used	2011	

#### Informal settlements

Percentage of the population living in informal or illegal housing	0,17%
Year of data	2011

# REPUBLIC OF MOLDOVA



The population of the Republic of Moldova is 3.6 million as for 2012 and its capital and the largest city is Chisinau. The Republic of Moldova is ranked 114<sup>th</sup> on the UNDP Human Development Index as for 2014. It is a member of such international organizations as the United Nations, the Council of Europe, and the Commonwealth of Independent States. In November 2013, the Moldovan government initiated an Association Agreement with the European Union in the framework of the European integration policy. On 27 June 2014, the Republic of Moldova signed the EU Association Agreement.

## **Legal and institutional framework**

The national legal and regulatory framework for housing on the Republic of Moldova is enforced by the following laws: Housing Code (1983), Law on quality in construction no. 721 (1996), Law on urban planning no. 835 (1996) and Law on construction permits (2010), Law no. 142 on energy efficiency (1983), Government Decision no. 1076, 632 (2000) and 952 (1999) and the Land Use and Building Act (1996).

The Ministry of Regional Development and Construction has elaborated a new Code of Urbanism and Construction, which is now being examined by the Government.

## **Key governmental programmes on housing**

The main objective of the “Social Housing Construction Project II”, Law no. 182 (2012) is to improve housing conditions and increase the stock of rental housing for the population of Republic of Moldova to benefit families from socially-vulnerable segments, including the elderly, disabled and minorities. The estimated project cost is EUR 20.4 million and will create new jobs in the construction field, specifically on the new housing stock and reparation of existing housing facilities until 2018.

## **Country’s urban planning system**

According to Law no. 835/1996, the urban planning system in Republic of Moldova is divided in three levels: the general urban plan, the zonal urban plan and the detailed urban plan. The general urban plan is developed for the entire territory of a locality and consists of a directive and regulative components, with the objective to provide the necessary guidelines and best provisions to address urban practices in the subsequent levels.

The Chisinau municipality launched the called “Prima casa” (first home) (2010) to subsidize the purchase of a first home. The price of the flat must be not more than EUR 60,000, interest rate no more than 9%, the commission fee no more than 1%, plus 0.05% monthly and the loan term is for 15 to 30 years. The person must pay 30% of the cost of the dwelling.

## **Key challenges and government priorities**

Floods are a major challenge for the Republic of Moldova. As a result of serious floods on 2008 and 2010, the Ministry of Regional Development and Construction together with private organizations and Governments joined efforts to contribute on the purchase and donation of houses to the most severely affected population and invested on transport infrastructure.

Moldova’s susceptibility to climate change and natural disasters is currently the most important priority for policymaking in the country, following providing social and affordable housing and brownfield restoration.

## I. HOUSING

General housing characteristics:

Number of households in the country	1,131,824
Average size of household (number of members)	3
Average useful floor area per dwelling (square meters)	22.5 m <sup>2</sup>
Occupied dwellings in residential buildings with one dwelling	32,948 (individual house)
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings	Approximately 30%, especially in towns
Year of data	2004

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	97.5 %
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	2.4 %
Cooperative	0%
Other	-
New dwellings completed annually	5,100 (2013)
Average market price of new dwelling	400-600 EUR/m <sup>2</sup> (2013)

Average market housing rent	130-180 EUR/m2 (2013)
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Average share of household income spent on:

Rent or mortgage payments	18.6%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage	
Electricity		99.8%	
Bath or shower	Inside the dwelling	38.5%	
	Outside the dwelling	-	
Toilet	Inside the dwelling	38.4%	
	Outside the dwelling	3%	
Ramp, lift or other device for the elderly or disabled		-	
Water systems	Public water systems	47.5%	
	Water pump only	47.5%	
Heating system	Central collective heating	37.6%	
	Central individual heating	-	
	Stove	-	
	Individual gas/fuel heater	89%	
	Other	-	
		Single-family homes	Multi-apartment buildings

Sewage system	Connected to city sewage network	47.5 %	84.7 %
	Connected to cesspool	-	-
	Draining directly to environment	-	-
	Other	-	-
Year of data used	2012		

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# ROMANIA



According to the UNECE, the estimated population of Romania is 20,05 million as for 2012. Its capital and the largest city is Bucharest. The UNDP ranks Romania 54<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations such as the United Nations, the European Union, NATO and the Council of Europe.

## **Legal and institutional framework**

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law 50/1991 – updated in 2009
- Energy efficiency in housing: Law 10/1995 and Law 372/2005
- Social housing provision: Law 114/1996
- Subsidies for housing utilities: Law 34/1998, Law 241/2006, Law 101/2006 and Law 325/2006
- Resilience of housing to climate change and natural disasters: Law 121/2014
- Zoning regulations and urban planning: Law 350/2001 and Government Decision 525/1996

## **Key governmental programmes on housing**

The “First Home” Programme is part of an anti-crisis set of measures initiated by the government in order to support priority economic sectors. The main objectives are: to unlock and boost the construction sector, to generate positive financial effects; to create new jobs, and to facilitate the public access to mortgages. Thereby, the state guarantees 50% of loans granted by banks, provided that they give cheaper loans.

The National Housing Agency (NHA) operates under the Ministry of Regional Development and Public Administration, as a public institution with legal personality. The NHA enrolls nationwide three main programmes: The housing through mortgage, the housing for young people and the revival of Romanian village. For instance, the home construction programme is addressed to young Romanians aged 18-35 years old, who cannot afford to buy or rent a home on the open market. The land on which the dwellings will be built is rented and utilities are provided by local authorities.

## **Country's urban planning system**

Comprehensive territorial planning includes directorial proposals, urban documentations and operational regulations. Directorial proposals establish strategies and main evolution lines of a territory at multiple levels of complexity. They are based on specific regulations in the administrative territorial limits of cities and villages. Urban planning documentation examines the current situation and sets objectives, actions, processes and measures towards development and sustainability. Local urban regulations include detailed provisions on the specificity of land use and locations.

## **Key challenges and government priorities**

Romania's territory is vulnerable to natural hazards, such as earthquakes, landslides and flooding. National Urban Plans forbid building activities in vulnerable areas. The development of risk maps will serve as a key element to identify the vulnerability across the country.

Annual programmes are developed by the Ministry of Regional Development and Public Administration, which are based on priorities established by the County Councils and the General Council of Bucharest, and approved by the county committees for emergency situation

## I. HOUSING

General housing characteristics:

Number of households in the country	7,086,394
Average size of household (number of members)	2,66
Average useful floor area per dwelling (square meters)	39,36m2
Occupied dwellings in residential buildings with one dwelling	897477
Occupied dwellings in residential buildings with two or more dwellings	3408382
Occupied dwellings (other)	-
Unoccupied dwellings	-
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	8506357 (unit number)
Rent (private)	8307855 (unit number)
Rent (public, municipal, government or state-owned enterprise)	198502 (unit number)
Cooperative	-
Other	-
New dwellings completed annually	47299 (2007) 67255 (2008) 62520 (2009) 48862 (2010) 45419 (2011) 44016 (2012)
Average market price of new dwelling	-
Average market housing rent	-

### III.II. Availability of services, materials, facilities and infrastructure

Amenity	Percentage	
Electricity	98,5%	
Bath or shower	Inside the dwelling	62,3%
	Outside the dwelling	1,8%
Toilet	Inside the dwelling	59,4%
	Outside the dwelling	1,8%
Ramp, lift or other device for the elderly or disabled	-	
Water systems	Public water systems	82,31%
	Water pump only	-



Heating system	Central heating (one building)	-
	Central heating (multiple building)	-
	Individual gas/fuel heater	51,8%
	Stove	0,6%
	Other	0,6%
	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
Sewage system connected to city sewage system network	28%	38,5%
Sewage system connected to cesspool:	16,1%	0,3%
Sewage system which drains directly into the environment	2,6%	0,05%
Other sewage system	-	-
Year of data used	2011	

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# SERBIA



According to the UNECE estimates of 2012, the population of Serbia is 7,2 million. Its capital and the largest city is Belgrade. Serbia is ranked 77<sup>th</sup> on the UNDP Human Development Index. The country is a member of major international organizations, including the United Nations, the Council of Europe and the World Trade Organization. It is a candidate country to the EU.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law on Planning and Construction Law on Social Housing (2009)
- Energy efficiency in housing: Law on Planning and Construction (2009)
- Social housing provision: Law on Social Housing (2009), Regulation of Dwellings for Social Housing (2013) and Regulation on Using the Funds for Social Housing.
- Resilience of housing to climate change and natural disasters: Law on Strategic Environment Assessment (2004)
- Zoning regulations and urban planning: Law on Planning and Construction (2009)
- Illegal Settlements: Law on Construction of Buildings (1995), Law on Special Conditions for Issuing of Construction and Using Permits for Certain Buildings (1997), Law on Planning and Construction (2009) and Law on Legalization (2013)

## Key governmental programmes on housing

A good number of institutional and governmental programmes have been incorporated to provide affordable social housing for rental or purchase of dwellings. Refugees, vulnerable population groups, functionaries and employees in public institutions and citizens have been benefited over the last two decades.

With respect to the Roma community, the Ministry of Construction, Transport and Infrastructure established by International Legislation for Protection of Human and Minority Rights together with the Law on Social Housing have launched a housing programme. The objective of this project is to provide urban plans and project documentation for improvement of infrastructure and home reconstruction in Roma settlements in 20 Serbian municipalities.

## Country's urban planning system

The Spatial Plan of Serbia is adopted by the National Assembly; the regional spatial plan is adopted by the National Government or province; the government municipality spatial plan is adopted by the city or municipality assembly. Spatial plans of special using areas are adopted by the national Government or province. Urban plans are adopted by the city or municipality assembly.

## Key challenges and government priorities

The territory of Serbia is vulnerable to various types of natural hazards, including droughts, floods, earthquakes, snowstorms, landslides and forest fires. The Serbian Government is aware of climate change as a matter of national security and understands the importance to raise public awareness. Consequently, disaster risk prevention and preparedness are top priorities on policy making. Currently urban plans do not address this issue.

Informal settlements are also a main concern in the country. There are about 570,000 illegally built constructions (single homes, residential buildings and extensions to buildings) for which applications for legalization have been made.

## I. HOUSING

General housing characteristics:

Number of households in the country	2,487,886
Average size of household (number of members)	2.88
Average useful floor area per dwelling (square meters)	71
Occupied dwellings in residential buildings with one dwelling	1,375,768
Occupied dwellings in residential buildings with two or more dwellings	1,042,486
Occupied dwellings (other)	4,954
Unoccupied dwellings	550,317
Year of data	2011

**Note:** These figures include 1,599,369 residential buildings with one and two dwellings, which are usually single houses, and 818,885 residential buildings with 3 and more dwellings, which are usually multi-apartment buildings.

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	87%
Rent (private)	11%
Rent (public, municipal, government or state-owned enterprise)	2 %
Cooperative	-
Other	-
New dwellings completed annually	18,449

Average market price of new dwelling	EUR 76,908 (1.326 EUR/m <sup>2</sup> for average dwelling of 58
Average market housing rent	EUR 150-200 depending on the size of city -

Average share of household income spent on:

Rent or mortgage payments	4%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	12 %
Year of data	2011

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage
Electricity		98%
Bath or shower	Inside the dwelling	-
	Outside the dwelling	-
Toilet	Inside the dwelling	-
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	82%
	Water pump only	10%
Heating system	Central collective heating	40%
	Central individual heating	-
	Stove	-
	Individual gas/fuel heater	9%
	Other	-

Sewage system	Connected to city sewage network	52%
	Connected to cesspool	41%
	Draining directly to environment	6%
	Other	0%
Year of data used	2011	

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# SLOVENIA



According to the UNECE, the estimated population of Slovenia is 2,05 million as for 2012. Its capital and the largest city is Ljubljana. Slovenia performs well in a number of measures of well-being in the OECD Better Life Index, such as education and skills. The UNDP ranks Slovenia 25<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union, the OECD, the Council of Europe and NATO.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Housing Act (2003), Rules (2011)
- Energy efficiency in housing: Rules on efficient use of energy in buildings (2010)
- Social housing provision: Housing Act (2003)
- Subsidies for housing utilities: Decree on the methodology of determination of rents (2003)
- Resilience of housing to climate change and natural disasters: Construction Act (2003)
- Zoning regulations and urban planning: Spatial Planning Act (2007)

## Key governmental programmes on housing

The process of housing refurbishments has been ensured permanently by the Ministry of Agriculture and Environment with the Slovenian Environmental Public Fund Programme.

In 2007 the National Housing Saving Scheme was adopted to financially assist people for the purchase of their home, granting more favorable interest rate to persons in need. The Government added premium to the amount of annual savings of 1/24 and the 10 year contracts were introduced. However the programme didn't work and has been abolished, primarily to the competitive loans advantages offered by commercial banks and to the high prices on the housing market.

The Decree on the methodology of determination of rents for non-profit housing and the criteria for implementation of subsidized rents regulate subsidies. Municipalities provide assistance to families and persons, who cannot afford to pay a full rent or 80% of it.

## Country's urban planning system

Slovenia has two levels of administration: state and local. There is no administration at regional level but there are regional development agencies, which prepare regional development programmes.

The State is responsible of:

- Defining targets for the Spatial Development Strategy of Slovenia
- Determining references and guidelines for spatial planning at all levels
- Ensuring legal character of spatial planning at the municipal level

## Key challenges and government priorities

Slovenia has suffered severe floods, snowstorms, earthquakes, landslides and extreme temperatures in the past years. Currently Ljubljana and Maribor only address climate change in their urban plans.

The top priorities for policy making in the country are:

- Promoting integrated urban planning
- Climate change adaptation and mitigation, rehabilitation of brownfield
- Addressing urban sprawl and inefficient land use
- Providing affordable housing and compact city development

## I. HOUSING

General housing characteristics:

Number of households in the country	813,531
Average size of household (number of members)	2,5
Average useful floor area per dwelling (square meters)	77,7
Occupied dwellings in residential buildings with one dwelling	344,064
Occupied dwellings in residential buildings with two or more dwellings	307,031
Occupied dwellings (other)	18,432
Unoccupied dwellings	174,529
Year of data	2010

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	78%
Rent (private)	3,1%
Rent (public, municipal, government or state-owned enterprise)	5,6%
Cooperative	-
Other	13%
New dwellings completed annually	4307 (2012)
Average market price of new dwelling	1,160 EUR/m <sup>2</sup>
Average market housing rent	-

Average share of household income spent on:

Rent or mortgage payments	-
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	11,85% (housing costs included)
Year of data	2010

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage
Electricity		99,1%
Bath or shower	Inside the dwelling	96,2%
	Outside the dwelling	-
Toilet	Inside the dwelling	96,3%
	Outside the dwelling	-

Ramp, lift or other device for the elderly or disabled		-
Water systems	Public water systems	99%
	Water pump only	-
Heating system	Central heating (one building)	83,9%
	Central heating (multiple building)	-
	Individual gas/fuel heater	-
	Stove	-
	Other	-
	Percentage of single-family houses with amenity	Percentage of multi-apartment buildings with amenity
Sewage system connected to city sewage system network	-	58,9% (all dwellings connected to public sewage system)
Sewage system connected to cesspool:		-
Sewage system which drains directly into the environment	-	-
Other sewage system	-	-
Year of data used	2011	



# SPAIN



According to the UNECE, the estimated population of Spain is 46,77 million as for 2012. Its capital and the largest city is Madrid. Spain performs well in many measures of well-being in the OECD Better Life Index, such as health status, housing, social connections and work-life balance. The UNDP ranks Spain 27<sup>th</sup> on the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union, the OECD, NATO and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Law for Building Regulation (1999) and Technical Building Code (2006)
- Energy efficiency in housing: Ministry of Development Order FOM 1635/2013
- Social housing provision and Subsidies for housing utilities: State plan to support rental, housing, building rehabilitation, urban regeneration and renewal 2013-2016
- Resilience of housing to climate change and natural disasters: Land Act 20 June 2008
- Zoning regulations and urban planning: Land Act 2/2008 and own regional laws

## Key governmental programmes on housing

There is a significant amount of legislations (Law 8/2013, Royal Decree 235/2013, Royal Decree 238/2013 and Ministerial Order FOM 1635/2013) on energy efficiency and building performance. In this manner, the National Strategy for Building Renovation was recently submitted, which requires Member States to establish a long-term strategy for mobilizing investment in the renovation of the building stock. This strategy includes statistical databases of national building stock, identification of cost-effective solutions, policies and measures, financial plans for institutions and estimate savings.

The state plan to support rental housing, building rehabilitation, urban regeneration and renewal 2013 – 2016 aims to facilitate access to housing for persons with limited financial means, to ensure home accessibility and to improve the state of conservation and the habitability of dwellings.

## Country's urban planning system

Each of the 17 Autonomous Regions has their own urban legislation, establishing the types of urban plans. The Master plans include the whole municipality area and set the tone for additional plans:

- Development and Partial Plans: Developable land
- Refurbish or Renovate Plans: Urban land
- Special Plans: Sectorial areas with or with Master Plans
- Detailed Studies: Adapting the requirements of Master Plans
- Urbanization Projects: To implement the determinations of Development Plans

## Key challenges and government priorities

Natural disasters have consistently affected Spain over the years. Floods are the most relevant threat on the country, as product of the Mediterranean climate and ineffective prevention measures. The Ministry of Development provided to all local councils on 2008 a handbook for preparing natural risk maps. Law 6/1998 and Land Law 2008 provide necessary guidelines to strength mitigation measures. In addition, the National Climate Change Adaptation Plan provides the framework for carrying out evaluative assessments of impacts, vulnerability and adaptation to climate change in the country.

## I. HOUSING

General housing characteristics:

Number of households in the country	18,083,690
Average size of household (number of members)	1 person - 23,19% 2 persons – 30,09% 3 persons – 21,66% 4 persons – 18,54% 5 persons – 4,47% 6 or more persons – 1,78%
Average useful floor area per dwelling (square meters)	61-75 m <sup>2</sup> – 18,59% 76-90 m <sup>2</sup> – 29,61%
Occupied dwellings in residential buildings with one dwelling	4,948,039
Occupied dwellings in residential buildings with two or more dwellings	12,580,479
Occupied dwellings (other)	-
Unoccupied dwellings	25,208,625
Year of data	2011

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	79%
Rent (private)	13,5%
Rent (public, municipal, government or state-owned enterprise)	-
Cooperative	-
Other	7,6%
New dwellings completed annually	64,636 (2013)
Average market price of new dwelling	1536.5 EUR/m <sup>2</sup>
Average market housing rent	2011/2013

Average share of household income spent on:

Rent or mortgage payments	30.4%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2013

### III.II. Availability of services, materials, facilities and infrastructure

Amenity		Percentage or number of dwellings
Electricity		100%
Bath or shower	Inside the dwelling	17,990,935
	Outside the dwelling	92,760
Toilet	Inside the dwelling	17,979,115
	Outside the dwelling	104,575
Ramp, lift or other device for the elderly or disabled		7,721,245 of residential buildings
Water systems	Public water systems	94,54%
	Water pump only	5,30%
Heating system	Central or collective heating system	1,910,375
	Individual gas/fuel heater	5,330,680
	Stove	26
	Other	26
Sewage system connected to city sewage system network		93,51%
Sewage system connected to cesspool:		3,25%
Sewage system which drains directly into the environment		-
Other sewage system		-
Year of data used		2011

# SWEDEN



According to the UNECE estimates of 2012, the population of Sweden is 9,5 million. Its capital and the largest city is Stockholm. According to the OECD, the country performs well in environmental quality and ranks above the average in such measures as education and skills, jobs and earnings, housing and work-life balance. The UNDP ranks Sweden 12<sup>th</sup> in the Human Development Index as for 2014. The country is a member of major international organizations, including the United Nations, the European Union and the Council of Europe.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Boverkets Byggregler
- Energy efficiency in housing: Boverkets Byggregler
- Social housing provision: Bostadsförsörjningslagen (2000)
- Resilience of housing to climate change and natural disasters: Boverkets Byggregler
- Zoning regulations and urban planning: Boverkets Byggregler

Note: Building regulations change several times a year and housing utilities are not subsidized.

## Key governmental programmes on housing

An income-based assistance on housing for families, elderly and young persons is provided through the programme “Bostadsbidrag”.

There is a voluntary system of rent guarantees which can be provided by municipalities to individuals. If the municipality chooses to do so, they get a small amount of support from the Government.

## Country's urban planning system

Municipalities are responsible for the master plans, covering every aspect of land use. For smaller areas or individual projects, more detailed plans are compulsory before a building permit can be attributed.

## Key challenges and government priorities

Informal settlements are not a major concern for the country; it's important to mention that people residing on housing that have no legal claim, usually are not citizens of Sweden.

With more than half its national energy supply consisting of renewables and a thorough legislation aimed at reducing greenhouse gas emissions, Sweden strives to set an example in the global battle against climate change.

Sweden's reputation as an environmental pioneer ratifies his commitment on climate change adaptation and mitigation, energy-efficient housing and disaster prevention. Residential segregation and the integration of immigrants it's also a top priority for the Government, to improve the living environment in the metropolitan areas.

## I. HOUSING

General housing characteristics:

Number of households in the country	4,180,000
Average size of household (number of members)	2.2
Average useful floor area per dwelling (square meters)	65.3
Occupied dwellings in residential buildings with one dwelling	2,010,000
Occupied dwellings in residential buildings with two or more dwellings	2,540,000

Note: It is not possible to give separate figures for occupied or unoccupied dwellings.

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	44%
Rent (private)	35%
Cooperative	21 %
New dwellings completed annually	25, 000

Average share of household income spent on:

Rent or mortgage payments	25 %
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	-
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity	Percentage	
Electricity	100%	
Bath or shower	Inside the dwelling	99%
	Outside the dwelling	1 %
Toilet	Inside the dwelling	99%
	Outside the dwelling	1 %
Ramp, lift or other device for the elderly or disabled	-	
Water systems	Public water systems	100%
	Water pump only	-

# SWITZERLAND



As reported by the UNECE, the estimated population of Switzerland is 7,9 million as for 2012. Its capital is Bern, while the largest city is Zurich. Switzerland ranks above the average in personal security, education, civil liberties and jobs and earnings in Better Life Index of the OECD. The UNDP ranks Switzerland 3<sup>rd</sup> in the Human Development Index as for 2014. The country is home to a number of international organizations, including the second largest United Nations office. Not being a member of the European Union, the country is a founding member of the European Trade Association.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Energy efficiency in housing: Federal Law “Reduction of Co2 emissions” (2011)
- Social housing provision: Federal Law “Encourage Decent Affordable Housing” (2003)

## Key governmental programmes on housing

The Government has taken steps to address energy inefficiency in the housing sector by implementing the National Energy Programme through the Federal Office of the Environment (FOEN) for Co2 legislation and the Federal Office of Energy (SFOE).

At the federal level is the Housing Promotion Act which, in principle, is directed at different target groups. In practice, only chapter 4 (promotion of not-profit housing) is implemented. This means that on the federal level there is no special programme to provide housing to vulnerable groups. Some cantons, such as Basel and Geneva, have a housing allowance scheme. The housing provision of the elderly, disabled and other vulnerable groups is a task at the communal level and there exist many different solutions.

Switzerland counts with only one measure to promote homeownership. Since 1995 the possibility of financing by anticipated withdrawal or mortgaging a property for owner's use by tapping into funds earmarked for the Swiss Occupational Benefit Plan (contributions to staff pension funds) has been providing a strong incentive to home ownership. As a consequence, the homeownership-rate increased from 31,3% in 1990 to 34,6% in 2000 and 37,2% in 2012.

In Switzerland, it is the role of the private sector to supply the population with housing: financing of housing is done by financial intermediaries. In addition, housing policies, especially with regard to housing supply, are made and implemented primarily by communes and cantons and not at the federal level.

## Country's urban planning system

Every city and commune has its urban plan. As a result of a recent change in the federal law on spatial planning, all cantons and communes must adapt their urban plans in the next five years in order to protect the landscape and agricultural land and to facilitate urban densification.

## Key challenges and government priorities

Switzerland has one of the highest indexes on international migration. The implementation of agreements and policies in reducing social, economic and spatial segregation is a key challenge to provide an adequate environment for all populations in the country. The Government should not oversee compact city development policies nor urban sprawl and inefficient land use but ensure resilient urban development and growth as national priorities.

## I. HOUSING

General housing characteristics:

Number of households in the country	3,487,000
Average size of household (number of members)	2.26
Average useful floor area per dwelling (square meters)	45
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	3,513,956
Unoccupied dwellings	663,565
Year of data	2012

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	37%
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	-
Cooperative	-
Other	-
New dwellings completed annually	45,157
Average market price of new dwelling	-
Average market housing rent	CHF 1,318

Average share of household income spent on:

Rent or mortgage payments	20%
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	3%
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity		Percentage	
Electricity		100%	
Bath or shower	Inside the dwelling	99%	
	Outside the dwelling	-	
Toilet	Inside the dwelling	100%	
	Outside the dwelling	0%	
Ramp, lift or other device for the elderly or disabled		-	
Water systems	Public water systems	100%	
	Water pump only	0%	
Heating system	Central collective heating	9%	
	Central individual heating	78%	
	Stove	0%	
	Individual gas/fuel heater	9%	
	Other	4%	
		Single-family homes	Multi-apartment buildings
Sewage system	Connected to city sewage network	97%	100%
	Connected to cesspool	-	0%
	Draining directly to environment	-	0%
	Other	-	0%
Year of data used		2011	



# TURKEY



According to the UNECE, the estimated population of Turkey is 75,1 million. Its capital is Ankara, while the largest city is Istanbul. According to the Better Life Index of the OECD, Slovakia ranks above the average in such measures of well-being as civic engagement. The UNDP ranks Turkey 69<sup>th</sup> in the Human Development Index as for 2014. It is a member of major international organizations, including the United Nations, the Council of Europe and the OECD. Turkey is also the candidate country to the European Union.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Housing construction codes: Law 4708 on the Building Control (2001), Regulation on the Implementation of Building Control (2008)
- Zoning regulations and urban planning: Zoning Law Numbered 3194 (1985), Statutory Decree Numbered 644 (2011) and Regulation of Making Spatial Plans (2014)

Note: Upper and lower level spatial planning and zoning regulations are being implemented by central and local authorities

## Key governmental programmes on housing

No information provided

## Country's urban planning system

At the national level, the regional development national strategy has been prepared by the Ministry of Development. The National Spatial Strategy Plan aims to develop national and regional scale spatial development strategies by considering socio-economic and spatial data both with national and international dynamics within the scope of development and regional plans, determination of regional and urban hierarchy, the establishment of new cities and redefinition of existing cities roles and developing spatial development alternatives and scenarios like creation of attraction centers or urban development corridors.

Territorial plans are a macro scale plan that determines land-use decisions such as settlements, housing, industry, agriculture, tourism, transportation in accordance with the national and regional plan decisions. Municipalities are responsible of their own territory, including their borders and coastal areas.

## Key challenges and government priorities

According to the Index for Risk Management 2015, Turkey is considered a country with a very high risk level on natural disasters. 97% of the territory of Turkey is earthquake prone and rapid population growth leads to the construction of illegal settlements that cause life and property losses because of disasters. After important economic losses during the big earthquakes of 1999 and 2011, the Government has launched a comprehensive urban transformation programme, preparing "Law on Transformation of Disaster-Prone Areas" that aims to present high life standards, secure living spaces, as well as to protect existing building stock against natural disasters in Turkey.

The top three priorities for policy making in the country are:

- Compact city development
- Addressing the effects of rural to urban migration
- Addressing urban sprawl and inefficient land use

## **I. HOUSING**

**General housing characteristics:**

No information provided.

### **III.I. Availability and affordability of housing and housing finance**

No information provided.

### **III.II. Availability of services, materials, facilities and infrastructure**

No information provided.

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# UKRAINE



According to the UNECE, the estimated population of Ukraine is 45,4 million as for 2012. Its capital and the largest city is Kyiv. The UNDP ranks Ukraine 83<sup>rd</sup> in the Human Development Index as for 2014. Ukraine is a member of major international organizations, including the United Nations and the Council of Europe. On 27 June 2014, Ukraine signed the Association Agreement with the European Union.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Energy efficiency in housing: Sectorial programme on energy efficiency and energy saving in housing and communal services (2010-2014)
- Informal settlements: Law on the Regulation of Urban Activity (2011) and the procedure “building amnesty” (2011)

## Key governmental programmes on housing

Low energy prices, together with the overall poor condition of the housing stock, contribute to high energy consumption. The implementation of the programme “Industrial Energy Efficiency on energy saving in housing and communal services (2010-2014) served as a platform to achieve high sustainable technological, economic and organizational levels in housing and communal services by using renewable energy resources and innovation technology.

Housing affordability for vulnerable population groups are a difficult challenge for the Government. One group that has benefit to improve their living and financial conditions are the war veterans. This programme was established by the Ministry of Regional Development Construction, Housing and Communal Services of Ukraine in collaboration with local administrations.

The construction of private housing in rural areas is within the framework of the Development of Ukrainian Village Programme, providing state-subsidized long-term loans for the construction of individual houses and economic projects. This programme takes into account modern planning, architectural solutions, energy-saving technologies, advanced materials and engineering equipment.

The creation of favorable conditions for acquisition of private property and improvements on the loan system had a positive impact on housing for young families. Due to its effectiveness, the programme, which started on 2002, is expected to benefit by 2017 a total of 16755 young families.

## Country’s urban planning system

No information provided

## Key challenges and government priorities

Ukrainian territory is vulnerable to climate change phenomena, including droughts, floods, and extreme temperatures.

The top three priorities for policy making in the country are:

- Promoting integrated urban planning
- Providing social, affordable or subsidized housing
- Addressing the effects of rural to urban migration

## I. HOUSING

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	-
Rent (private)	-
Rent (public, municipal, government or state-owned enterprise)	
Cooperative	-
Other	-
New dwellings completed annually	11,217 m <sup>2</sup>
Average market price of new dwelling	-
Average market housing rent	-

# UNITED KINGDOM (ENGLAND)



According to the UNECE data, the estimated population of the United Kingdom is 64 million as for 2012. Its capital and the largest city is London. According to the OECD Better Life Index, the United Kingdom is ranked above the average in environmental quality, civic engagement, housing, jobs and earnings, as well as health status. The UNDP ranks the country 14<sup>th</sup> in the Human Development Index as for 2014. The United Kingdom is a member of major international organizations, including the United Nations, NATO, the European Union and World Trade Organization.

## Legal and institutional framework

The national legal and regulatory frameworks are enforced by the following laws:

- Home construction codes: Building Act 1984, associated building regulations and supporting approved documents (statutory guidance)
- Energy efficiency in housing: Part L (Conservation of fuel and power) 2014
- Zoning regulations and urban planning: Localism Act 2011, Planning Act 2008

## Key governmental programmes on housing

The Government has included policies in the National Planning Policy Framework to explain how developments should be planned to reduce carbon emissions and protect the environment. In addition, the Code for Sustainable Homes has been introduced to provide national standards for the design and construction of sustainable new homes. A tree preservation order is also endorsed within this framework.

Affordable social housing for vulnerable population groups is a key priority for the British Government through the Department for communities and Local Government. Issues on housing advice, home repairs, home adaptations and home care have been addressed by the programmes:

- New deal for older people's housing
- Disability Strategy and Support Bill
- Life neighborhoods
- Disabled Facilities Grant funding

"Help to buy" enables people to buy a home priced up to £600,000 with a deposit of a little as 5%. "Right to buy" encourages tenants to exercise their right to buy their council house by increasing the maximum discount that buyers can get off the market value of their home.

The Minister for Housing launched the affordable homes programme (2011 – 2015). As part of the programme, the affordable rent product was introduced. This allows registered housing providers to charge no more than 80% of local market rent (including service charges where applicable) for new affordable homes.

## Country's urban planning system

The National Planning Policy Framework sets out government's planning policies for England and is a key part of the government's reforms to make the planning system less complex and more accessible. The planning practice guidance acts as a directive mechanism to local planning authorities and decision-takers for better planning applications.

## Key challenges and government priorities

Floods are the most common disaster threat on the UK coastal areas. Due to climate change, flood risk mitigation should be addressed as a national priority concern to prevent economic losses and human casualties.

## I. HOUSING

General housing characteristics:

Number of households in the country <sup>17</sup> :	22,000,000
Average size of household (number of members) <sup>18</sup> :	2.4
Average useful floor area per dwelling (square meters) <sup>19</sup> :	92
Occupied dwellings in residential buildings with one dwelling	-
Occupied dwellings in residential buildings with two or more dwellings	-
Occupied dwellings (other)	-
Unoccupied dwellings <sup>20</sup> :	216,050 long term empty stocks
Year of data	2013

### III.I. Availability and affordability of housing and housing finance

Percent of occupied dwelling stock uses the following tenure system:

Owner occupied	65%
Rent (private)	18%
Rent (public, municipal, government or state-owned enterprise)	17%
Cooperative	N/A
Other	-
New dwellings completed annually	124,720 net additional stock, 2012-2013
Average market price of new dwelling	-
Average market housing rent	EUR 229,8 per week for private renters in 2012-2013, EUR 124,9 per week for social renters;

<sup>17</sup> English Housing Survey Headline Report 2012/13

<sup>18</sup> English Housing Survey Headline Report 2012/13

<sup>19</sup> English Housing Survey Headline Report 2012/13

<sup>20</sup> DCLG Live Table 615

	figures exclude services but include housing benefit
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Average share of household income spent on:

Rent or mortgage payments (%): <sup>21</sup>	33% on mortgage, 21% on net rent
Utility payments (such as electricity, heat, water, sewerage, solid waste construction)	20% (including council tax, water charges, refuse collection and other regular services)
Year of data	2012

### III.II. Availability of services, materials, facilities and infrastructure

The following table shows the percentage of dwellings with the services shown:

Amenity	Percentage	
Electricity	-	
Bath or shower	Inside the dwelling	-
	Outside the dwelling	-
Toilet	Inside the dwelling	-
	Outside the dwelling	-
Ramp, lift or other device for the elderly or disabled	-	
Water systems	Public water systems	-
	Water pump only	-
Heating system (2012)	Central collective heating	91%
	Central individual heating	-
	Stove	-
	Individual gas/fuel heater	-
	Other (condensing boiler)	44%
Sewage system (2008)	Connected to city sewage network	-
	Connected to cesspool	-
	Draining directly to environment	-
	Other	-
Year of data used	2012	

<sup>21</sup> Family Spending 2013 Edition Release, from ONS Living Costs and Food Survey