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Koliko je socialen predlagani Nacionalni stanovanjski program Republike Slovenije

How Social is the Proposed National Housing Programme of the Republic of Slovenia

Stanovanjska oskrba sodi med tiste dejavnosti, ki odločilno vplivajo na kvaliteto življenja prebivalcev. Oblikovanje ustrezne stanovanjske politike je zato v razvitih zahodnoevropskih državah ena od pomembnejših nalog vsake vlade.

S stanovanjskim zakonom iz leta 1991 je bila pri nas predvidena priprava nacionalnega stanovanjskega programa, ki naj bi opredelil najpomembnejše smeri v razvoju stanovanjskega področja do leta 2000. 13. julija 1995 je Vlada Republike Slovenije določila besedilo stanovanjskega programa in ga poslala Državnemu zboru v prvo branje.

Pri prvi obravnavi Nacionalnega stanovanjskega programa v Državnem zboru RS (oktobra 1995) so nekateri razpravljalci, med drugim, tudi menili, da je predlagani program preveč socialno usmerjen. Trdili so, da bi se morala vloga države glede neposrednega financiranja stanovanjske oskrbe močno zmanjšati, stanovanjsko politiko pa bi morali spremeniti in prilagoditi novim tržnim razmeram.

Podobna stališča lahko zasledimo tako v strokovnih krogih kakor tudi pri drugih avtorjih, ki pišejo o tem vprašanju (npr. Božena Križnik, Delo 15.9.1995). Splošno mnenje v teh krogih je, da naš stanovanjski program ni samo zelo socialno usmerjen, temveč tudi nestvaren oziroma neuresničljiv.

There are few things that strongly affect the people's quality of life as is the case with housing. In the more developed countries, the development of an appropriate housing policy is, therefore, one of the most important tasks every government has to tackle.

In Slovenia, the 1991 Housing Act stipulated the preparation of a national housing programme which would determine the most important guidelines for development in the housing field to the year 2000. In July 1995, a draft National Housing Programme was passed by the government and submitted to parliament for debate, and eventual approval.

During the first reading of the National Housing Programme, some members of parliament expressed the opinion that the proposed programme was too socially oriented. They contended that the government's role, with respect to the direct financing of housing provision, ought to be considerably reduced. Housing policy, they felt, should be changed and adapted to the new market circumstances.

Similar views have been expressed among professional circles as well as by other writers on the subject (e.g. Božena Križnik, DELO, 15. 9. 1995). The general contention in these circles is, that the housing programme is not only strongly so-

*Stanovanja Stanovanjska politika
Socialna stanovanja Neprofitna stanovanja Slovenija*

Odkar je vlada Republike Slovenije določila besedilo Nacionalnega stanovanjskega programa in ga poslala Državnemu zboru v prvo branje, je bilo slišati različna mnenja za in proti predlagani stanovanjski politiki. Ti, ki tej politiki nasprotujejo, med drugim, trdijo, da predlagane rešitve niso povsem v skladu z načeli, ki so potrebna za uspešno uvajanje in uveljavljanje tržnega gospodarstva na stanovanjskem področju. Ta prispevek poskuša ugotoviti nekatere vzroke, ki kažejo na upravičenost domnev o pretirani socialnosti predlaganega nacionalnega stanovanjskega programa.

Housing Housing policy Social housing Non-profit housing Slovenia

Since the government of the Republic of Slovenia submitted the Draft National Housing Programme to Parliament for debate and eventual adoption, different views have been expressed for and against, the proposed housing policy. Among the observations made by those opposing the housing programme, both in parliament and within professional circles, are accusations that the proposed policy puts too much emphasis on the social housing sector. This, they feel, is not in accordance with the requirements for the introduction and promotion of a market economy, one of the major aspects of the transitional process, in the country. This paper tries to identify some of the reasons why the proposed housing programme may, indeed, be overly socially orientated.

S tem prispevkom poskušamo ugotoviti vzroke oziroma argumente, ki so lahko osnova za trditve o pretirani "socialnosti" predlaganega nacionalnega stanovanjskega programa.

V njegovem uvodu je namreč zapisano:

"Nacionalni stanovanjski program opredeljuje najpomembnejše smeri razvoja stanovanjskega področja do leta 2000, ki izražajo javni interes na stanovanjskem področju. Glavni namen Nacionalnega stanovanjskega programa je vsakemu državljanu Republike Slovenije ob njegovem lastnem prizadevanju postopno omogočiti pridobitev primerne stanovanja za njegove potrebe in za življenje njegove družine."

V uvodu je tudi ugotovljeno, da:

"Zelo majhen del državljanov zmore razrešiti svoje stanovanjsko vprašanje sam znotraj čisto tržnih odnosov. Večina državljanov pa lahko rešuje svoj stanovanjski problem le ob aktivni vlogi države pri omogočanju neprofитnega stanovanjskega sektorja, zagotavljanju socialnih stanovanj in ugodnih kreditov za nakup ali izgradnjo lastnega stanovanja. Zato bo v obdobju do leta 2000 potrebno prednostno obravnavati neprofitni najemni stanovanjski sektor."

Nacionalni stanovanjski program nadaljuje z določanjem ukrepov v zvezi z njegovo realizacijo ter z analizo stanja skupaj z oceno stanovanjskih potreb do leta 2000. Tako je predvideno, da bi bilo treba do leta 2000 zgraditi približno 10.000 stanovanjskih enot letno, in sicer v naslednjih razmerjih:

- 2000 stanovanjskih enot oz. socialnih najemnih stanovanj,
- 2000 - 2500 stanovanjskih enot oz. neprofitnih najemnih stanovanj,
- 5000 stanovanjskih enot oz. lastnih stanovanj ter
- 500 stanovanjskih enot profitnih stanovanj.

cially oriented but also unreal and impossible to realise.

The purpose of this paper is, therefore, an attempt to establish the reasons and arguments which may provide support to the accusations that the proposed housing programme is strongly socially oriented.

As stated in its introduction:

"The national Housing Programme determines the most important development guidelines in the housing sector to the year 2000. These represent public interest in the housing sector. The main aim of the National Housing Programme is, through individual effort, to gradually enable every citizen of the Republic of Slovenia secure appropriate housing for his needs and for the being of his family."

The introduction to the housing programme continues that:

"Only a very small part of the population is capable of solving their housing problem on their own on the open market. The majority of the population can only secure housing with the active role of the state, in enabling the operation of the non-profit housing sector and by providing social housing and favourable term loans for the purchasing or construction of their own housing. It will thus be necessary, in the period to the year 2000, to give priority attention to the non-profit rented sector."

The National Housing Programme then goes on to set the measures for its realisation, presents a brief analysis of the state of the arts and offers an estimate of housing needs until 2000. It is thus estimated that it will be necessary to build approximately 10,000 housing units every year in the following proportions:

- 20 % (2000 housing units) in the social rented sector,
- 25 % (between 2000 and 2500 housing units) in the non-profit rented sector,
- 50 % (5000 housing units) in the owner occupied sector and
- 5 % (500 housing units) in the "profitable" sector.

Načini, kako bomo te cilje lahko uresničili (vprašanje, ki bi ga morali obravnavati tudi ob kakšni drugi priložnosti), niso tema našega razmišljanja v tem prispevku. Bolj nas zanima, kaj predvidene strukture stanovanjskega fonda pomenijo v smislu uvajanja in izvajanja tržnega gospodarstva na stanovanjskem področju.

Za lažje razumevanje argumentov v tem prispevku moramo naš stanovanjski program najprej primerjati s stanovanjskimi sistemi v drugih evropskih državah. In glede na to, da smo v procesu konsolidiranja tržnega sistema, je tudi koristneje, da to primerjavo naredimo z državami, ki imajo daljšo tradicijo tržne

How to achieve these goals (a topic worth discussing on another occasion) is not the theme of our discussion here. We are rather interested in what the structure of housing tenure as proposed by the Housing Programme means with respect to the introduction and consolidation of a market economy in the housing field.

For a better understanding of the arguments presented here, it is necessary first of all to put our housing programme in perspective with the housing systems of other European countries. And bearing in mind that we are in the process of consolidating the operation of a market system, it is also more useful to make

Tabela 1: Struktura lastništva stanovanj v nekaterih državah Evropske unije

Velika Britanija/ Great Britain	
– lastniška stanovanja/ owner-occupied	68.2 %
– privatna najemna/ private rented	7.5 %
– socialna/social	24.3 %
(podatki za leto 1989/ data for 1989)	
Francija/France	
– lastniška stanovanja/ owner-occupied	54 %
– privatna najemna/ private rented	20 %
– socialna/social	17 %
– ostalo/other	9 %
(podatki za leto 1988/ data for 1988)	
Avstrija/Austria	
– lastniška stanovanja/ owner-occupied	50 %
– privatna najemna/ private rented	18 %
– socialna/social	21 %
– ostalo/other	11 %
(podatki za leto 1990/ data for 1990)	
Nemčija/Germany	
– lastniška stanovanja/ owner-occupied	38 %
– privatna najemna/ private rented	42 %
– socialna/social	20 %
(podatki za leto 1987/ data for 1987)	
Belgija/Belgium	
– lastniška stanovanja/ owner-occupied	65 %
– privatna najemna/ private rented	28 %
– neprofitna/non-profit	6 %
– neznano/unknown	1 %
(podatki za leto 1991/ data for 1991)	

Table 1: The structure of housing tenure in some European Union countries

Nizozemska/Netherlands	
– lastniška stanovanja/ owner-occupied	46 %
– privatna najemna/ private rented	17 %
– socialna/social	36 %
– ostalo/other	1 %
(podatki za leto 1992/ data for 1992)	
Danska/Denmark	
– lastniška stanovanja/ owner-occupied	55 %
– privatna najemna/ private rented	18 %
– neprofitna/non-profit	17 %
– združna/cooperative	7 %
– neznano/unknown	6 %
(podatki za leto 1988/ data for 1988)	
Švedska/ Sweden	
– lastniška stanovanja/ owner-occupied	43 %
– privatna najemna/ private rented	21 %
– socialna/social	21 %
– združna/cooperative	15 %
(podatki za leto 1990/ data for 1990)	
Norveška/Norway	
– lastniška stanovanja / owner-occupied	60 %
– privatna najemna/ private rented	18 %
– socialna/social	4 %
– združna/cooperative	18 %
(podatki za leto 1988/ data for 1988)	
<i>Vir: CEC, Statistics on Housing in the European Community, 1993.</i>	
<i>Source: CEC, Statistics on Housing in the European Community, 1993.</i>	

ga gospodarstva. Predlagamo torej, da si na hitro ogledamo krajšo analizo strukture lastništva oziroma kategorij uporabe stanovanj (housing tenures) v nekaterih državah Evropske unije (Emms P., 1990; Papa O., 1992; Balchin P., 1995; Boelhauer P., and van der Heijden H., 1992; Harsman B., and Quigley J. M. (eds), 1991).

Iz tabele 1 je mogoče razbrati tri pomembne karakteristike stanovanjskih fondov v omenjenih državah, ki so pomembne tudi za naše razmišljanje v tem prispevku:

1. Vse države identificirajo kategorije lastnih, privatnih najemnih in socialnih/neprofitnih stanovanj. Te tri kategorije veljajo kot najbolj pomembni stanovanjski sektorji v vseh državah. Druge kategorije, ki se pojavljajo samo v nekaterih državah so, zadruga, neznanost oz. ostalo. V nobeni državi ne razlikujejo posebej med socialnimi in neprofitnimi kategorijami.
2. Lastniška kategorija zavzema glede na delež celotnega stanovanjskega fonda prvo mesto v vseh državah, razen v Nemčiji, kjer ima privatno najemništvo najvišji odstotek. Razen v Veliki Britaniji, Avstriji in na Nizozemskem (na Švedskem pa enak odstotek socialne in privatne najemne kategorije), privatna najemna kategorija zavzema drugo mesto, socialna kategorija pa šele tretje.
3. Najvišji odstotek v socialni kategoriji ima Nizozemska, znaša pa 36 % celotnega stanovanjskega fonda.

Preden pogledamo, kaj predstavljene strukture pomenijo v primerjavi z opredelitvami našega nacionalnega stanovanjskega programa, moramo opomniti, da so razlike v obsegu med vsemi temi stanovanjskimi sektorji v različnih državah delno rezultat zgodovinskih in družbeno-ekonomskih razmer, predvsem pa so posledica zavestne stanovanjske politike.

Kaj lahko ugotovimo, če primerjamo lastniške strukture v Nacional-

the comparison with countries with a longer tradition of market economy. We suggest, therefore, that we take a brief look at the housing tenure structures in some of the European Union countries (Emms P., 1990; Papa O., 1992; Balchin P., 1995; Boelhauer P. and van der Heijden H., 1992; Harsman B. and Quigley J.M. (eds), 1991).

The table 1 above indicates the following three important characteristics of the housing stock in the countries considered:

1. Three major tenure categories are identifiable in all countries, i.e., **owner-occupied, private rented and social/non-profit housing**. These three are also the most important tenure categories in all the examples presented. The other categories which appear in some countries and not in others are: cooperative, unknown and other. **There are no separate categories of social and non-profit housing in any of these countries.**
2. With the exception of Germany (where the proportion of private rented housing is highest) the biggest part of the housing stock is to be found in the owner-occupied sector. And apart from, Britain, Austria and the Netherlands, the private rented sector takes second place in the majority of these countries, while the social sector takes third place. The proportion of private and social rented housing is exactly the same in Sweden.
3. With 36 % of the total housing stock, the Netherlands has the highest percentage of social housing among all the European Union countries analysed.

Before we try to find out what these tenure structures mean in comparison with the proposals put forward by the National Housing Programme, it is important to point out that the differences in the sizes between all the housing tenures in the various countries presented above, are partly the result of historical and socio-economic circumstances, but above all the result of conscious housing policy.

nem stanovanjskem programu z ugotovljenimi značilnostmi v državah Evropske unije?

1. Najprej to, da se predviden delež lastniške kategorije več ali manj ujema s podatki v državah Evropske unije¹.
2. Nacionalni stanovanjski program izrecno razlikuje med socialnim in neprofitnim stanovanjskim sektorjem. Take delitve ni mogoče zaslediti v nobeni posamezni državi Evropske unije.
3. Nacionalni stanovanjski program opredeljuje kategorijo "profitnih stanovanj". Po opisu kategorije v stanovanjskem programu je mogoče sklepati, da je to glede na kategorizacijo v državah Evropske unije zasebni najemniški sektor.

Gledano z vidika uveljavljanja tržnega gospodarstva na stanovanjskem področju, je razdelitev med socialnim in neprofitnim stanovanjskim sektorjem eden od največjih problemov Nacionalnega stanovanjskega programa. Ta delitev ne povzroča težav samo pri določanju jasnih razmejitev meril med obema kategorijama, temveč tudi intenzivira posredovanje države na stanovanjskem trgu, obenem pa zmanjšuje vlogo zasebnega sektorja pri zagotavljanju stanovanj. Ta ugotovitev je še posebej umestna, če upoštevamo dejstvo, da sredstva za izgradnjo neprofitnih stanovanj danes (neposredno ali posredno s Stanovanjskim skladom Republike Slovenije) zagotavlja država. Če torej seštejemo odstotke v obeh kategorijah, socialnemu stanovanjskemu sektorju pripada dejansko 45 % celotnega fonda. Tako velikega odstotka socialnih stanovanj pa nima nobena od zgoraj omenjenih držav.

Med državami Evropske unije ima najmanjši privatni najemni sektor, le 17 %, Nizozemska (če ne upoštevamo Velike Britanije, kjer se je ta sektor zaradi politike omejevanja najemnin močno skrčil). Naš Nacionalni stanovanjski program pa predvideva, da bi imel privatni na-

How, then, does the housing tenure structure of our National Housing Programme compare with that of European Union countries presented above? There are three major points of observation:

1. First of all, we may observe that the proposed proportion of owner-occupied housing is more or less similar to the average in the European Union countries.¹
2. The National Housing Programme explicitly distinguishes between the social and non-profit housing sector. This, as we have discovered above, is a distinction which, in comparison with European Union countries, is unique to Slovenia.
3. The National Housing Programme includes a category referred to as **profitable housing**. Judging from the definition given on this category, it is possible to deduce that it corresponds to **private rented tenure** in the examples above.

From the premise of the operation of the housing market, the distinction between the social and non-profit housing sectors poses one of the greatest problems of the National Housing Programme. Not only does this distinction create problems in determining precise boundaries between the two sectors (for example when considering applications for state aid), but it also intensifies state intervention on the housing market. This is especially so, if we consider the fact that the construction of non-profit housing is presently funded (directly or otherwise, through the Housing Fund of the Republic of Slovenia – a government institution) by the state.

If we thus add up the percentages of social and non-profit housing proposed by the housing programme, we get a total of 45 % of the whole stock. None of the countries above has such a high percentage of social/non-profit housing.

With only 17 %, the Netherlands have the lowest percentage in the private rented sector (if we set aside Great Britain (7.5 %) where this sec-

jemni sektor (v naši terminologiji profitni sektor) samo 5-odstotni delež.²

Glede ocenjevanja potreb po neprofitnih stanovanjih Nacionalni stanovanjski program ugotavlja:

"Neprofitna najemna stanovanja so namenjena državljanom s povprečnimi in nekoliko nadpovprečnimi dohodki, ti pa zanesljivo predstavljajo večino vsega prebivalstva. Kakor je razvidno iz analiz v prilogi, je za reševanje stanovanjskega vprašanja te skupine državljanov potrebna pridobitev od 2000-2500 stanovanj letno."

Težko je torej razumeti, zakaj stanovanjski program predvideva približno enak odstotek potreb po stanovanjih (po 2000 oz. 2000-2500), tako v socialni kot neprofitni kategoriji, če je bilo ugotovljeno, da spada večina prebivalcev v neprofitno kategorijo.

Stanovanjski program nadalje ocenjuje, da:

"...bi ob nadomestitvi primanjkljaja in ob rednem zagotavljanju socialnih stanovanj po navedeni dinamiki bila povprečna čakalna doba upravičencev za pridobitev socialnega stanovanja sedem let." (za temnil avtor prispevka)

Ta ugotovitev ima dve osnovni pomanjkljivosti. Prvič, predpostavlja prostorsko, pa tudi socioekonomsko statičnost iskalcev stanovanj. Glede na zahtevnost pogojev za pridobitev pravic do dodelitve socialnega stanovanja je verjetno nesmiselno pričakovati, da bodo vsi prosilci po sedmih letih še vedno izpolnjevali potrebne pogoje.

Povzetek

Pri načrtovanju potrebnih ukrepov pri izvajanju Nacionalnega stanovanjskega programa je med drugim zapisano, da:

"...bi morala država z ustreznimi ukrepi vplivati na trg denarja, namenjenega za kreditiranje stanovanjske

*tor has been steadily shrinking in the last decades due to restrictive rent control measures and privatisation policies). In comparison, our housing programme proposes a 5% share of total housing construction in the "profitable" (private rented) sector."*²

Explaining the need for non-profit housing, the National Housing Programme states:

*"Non-profit rented housing is intended for that part of the population with average and above average income. These, no doubt, represent the majority of the total population. As evident from the appended analyses, it will be necessary to provide 2000-2500 housing units per year, in order to satisfy the housing needs of this population group."*²

Having made that observation, it is then difficult to comprehend why the housing programme proposes an approximately equal proportion of housing construction in the social and non-profit sectors; 2000 and 2000-2500, respectively.

The Housing Programme continues to observe that:

*"... after compensating for the present housing deficit and with a constant supply of social housing at the proposed rate, the average waiting period for securing social housing would be **seven years**."* (bold print by author).

In our opinion, there are two fundamental miscalculations in this statement. First of all, it assumes spatial and socio-economic immobility of those looking for housing. Secondly, considering the specific criteria (e.g., low income, young families, single parent families, the elderly, the disabled, etc.), which have to be satisfied in order to qualify for social housing allocation, it is unrealistic to expect that all present applicants will still meet the same requirements, seven years on.

gradnje ter na trg nepremičnin. Pri tem bo spodbujala konkurenčnost in razvoj tržišča, povečanje ponudbe in zmanjševanje povpraševanja. Z ukrepi davčne politike, predvsem na področju obdavčevanja nepremičnin, bo država postopoma vplivala tudi na bolj racionalno izrabo obstoječih stanovanjskih površin".

Menimo, da ima naša država največ problemov prav pri uvajanju ustreznih mehanizmov stanovanjskega trga. To priznavajo tudi sami pripravljavci Nacionalnega stanovanjskega programa:

"Ta čas v Sloveniji tudi ni nobene specializirane finančne institucije, ki bi omogočala uspešno stanovanjsko varčevanje prebivalstva in bi privarčevana in s finančnimi posli oplemeniteni sredstva posojala za nakup ali gradnjo stanovanj".

Dokler ne bomo pri nas uvedli in uveljavili delovanja stanovanjskega trga z vsemi ustreznimi mehanizmi ter institucijami, ki so potrebne za njegovo normalno funkcioniranje, bo moral biti naš stanovanjski program še nekaj časa socialno usmerjen. Posledica vzeli, ki danes pri nas obstajajo na tem področju, je ločena kategorizacija med socialnim in neprofitnim stanovanjskim sektorjem. Diskretna podvojitve socialnega sektorja pa državi nalaga dvojno odgovornost pri razreševanju stanovanjske problematike.

S postopki, s katerimi danes ugotavljamo, ali prosilci izpolnjujejo potrebne pogoje za dodelitev državne finančne pomoči oziroma stanovanja, pa še nismo uspeli doseči (glede na Nacionalni stanovanjski program predivdene):

"...debirokratizacije stanovanjskega področja in zamenjave administrativnega dodeljevanja s stanovanjskimi postopki za organiziranje stanovanjskega tržišča ter s podporo zasebnim pobudam".

Prepričani smo, da bi bil – če bi ustrezno deloval stanovanjski trg – brez neposredne državne intervencije sposoben samostojno rešiti svoje stanovanjske potrebe večji odstotek iskalcev stanovanj v neprofitnem sektorju. V našem stanovanj-

Conclusion

Describing the measures which need to be taken in order to realise the National Housing Programme it is stated, that:

"... the government should, through the application of appropriate measures, influence the money markets intended for providing loans for housing construction, and thus make interventions on the real estate market. These interventions will, encourage competitiveness and bring about improvements in the market, which will lead to increased supply and reduce demand. By offering tax incentives, particularly with respect to real estate taxation, the government will be able to gradually achieve more rational use of the existing housing stock."

We feel that the government's biggest problem at the moment is the provision of the conditions (legal, organisational, institutional, financing), necessary for the normal operation of a housing market. Three years after housing privatisation and four years after the introduction of a market economy, the majority of housing transactions in the country are still controlled and executed by government institutions (local authorities and the Housing Fund and its affiliates). As regards financing, one of the principle elements in the successful operation of a housing market, the Housing Programme made the following admission:

"Presently there is no specialised financial institution in Slovenia which could allow successful saving for housing purposes, from which loans could be offered for house purchase or building."

Our housing programme will continue to be socially oriented until the introduction and implementation of all the mechanisms necessary for the smooth operation of a housing market. Meanwhile, the present distinction between the social and non-profit housing categories, indicated in the housing programme, is only a consequence of the current "vacuum" in the housing market. The discreet duplication of the social

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skem sistemu še nismo povsem uspeli nadomestiti načela zagotavljanja z načelom omogočanja.

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Opombi

¹ Delež lastniških stanovanj po realizaciji stanovanjskega zakona iz leta 1991 znaša danes približno 88 %.

² Danes sploh nimamo natančnih podatkov o tem, kakšen je odstotek privatnih najemnih stanovanj v celotnem stanovanjskem fondu.

housing sector, on the other hand, multiplies the role of the state in solving the housing problem.

Nor have the procedures presently being followed in determining whether an applicant satisfies the conditions for allocation of state financial aid or housing, brought us anywhere near the:

"... *"un-bureaucratisation" of the housing sector and replacement of administrative housing allocation, by measures necessary for the introduction of a housing market, and offering support to private initiative.*"

We feel that the majority of people looking for housing in the "non-profit" category would be able to solve their housing problem without direct state intervention, if the housing market was allowed to operate normally. Our housing system has not yet succeeded in replacing the **providing approach** with the **enabling approach**, one of the principle aims of the National Housing Programme.

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Notes

¹ The percentage of owner-occupied housing drastically rose from 67 %, before the privatisation of public housing (introduced by the 1991 Housing Act), to approximately 88 % of the total housing stock.

² Since this sector was ignored (but tolerated) throughout the period of the planned economy, there is no accurate data on the present size of this tenure category, in Slovenia. Very rough estimates put it between 2 % - 3 % of the total housing stock.