



highest **homeownership** rates in the OECD, with over 70% of households owning their home outright. This is largely due to historical reasons, following the privatisation of state-owned housing in the transition to a market economy in the early 1990s

**every
one**

deserves a decent
place to live.

Housing challenges in the region of Central and Eastern Europe

OCTOBER 2023

Key characteristics

High home ownership (>70%)

Weak rental market (Germany 50%, France 38,5%, Spain 24.2%, Poland 13.2%, Romania 4.7%)

Low quality & old stock – sizeable MAB segment built between 50s and 90s, lowest renovation rate

Rapid affordability crisis past decade – (Estonia 155%, Lithuania, 110%, Hungary 45%, Poland, 38% - Belgium 22%, FRA 9%)

Inexistent or poor social rental– (Estonia 1%, Lithuania, 1%, Hungary 2%, Poland, 8% - Netherlands 35%, Austria, 23%, Denmark 22%)

STOCK AGE & QUALITY

EU: 35% of buildings are over 50 years old, further investment would be needed for maintenance and renovation.

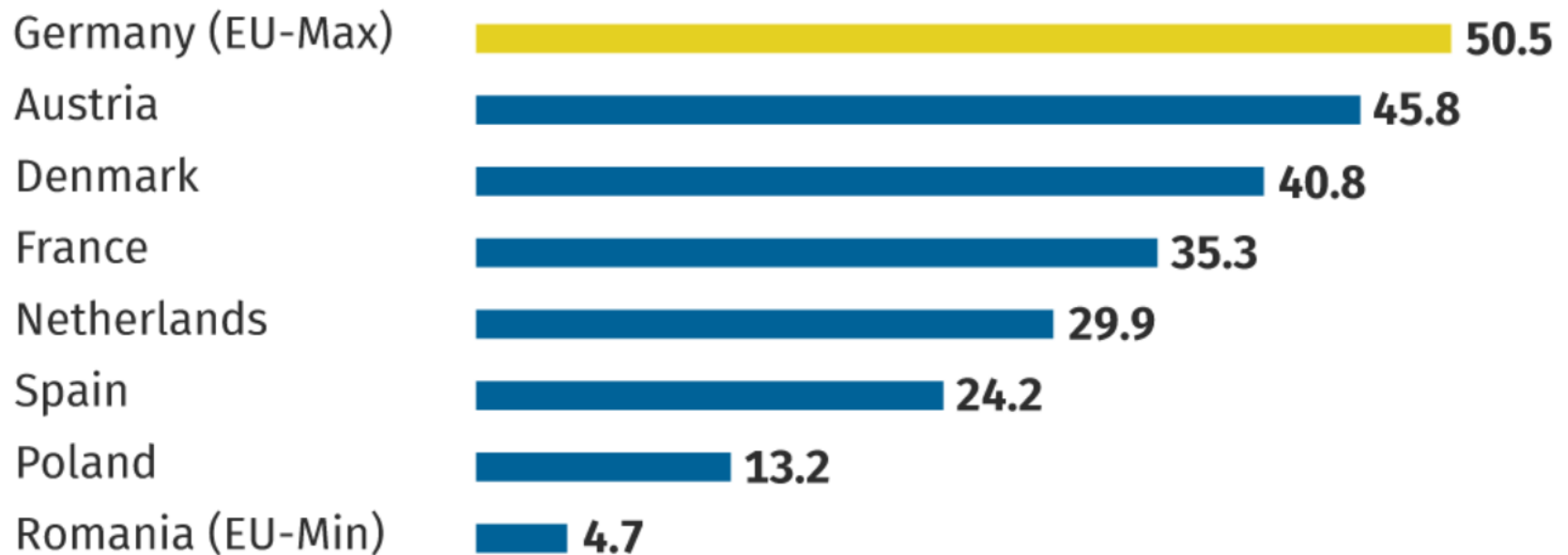
CEE: More than 50% of dwellings in Bulgaria, Romania, Slovakia built between 1946-1980. **A large portion stock does not meet the minimal technical and energy efficiency standards (<80% in Hungary) resulting in high maintenance costs and energy bills.**



RENTAL MARKET SIZE

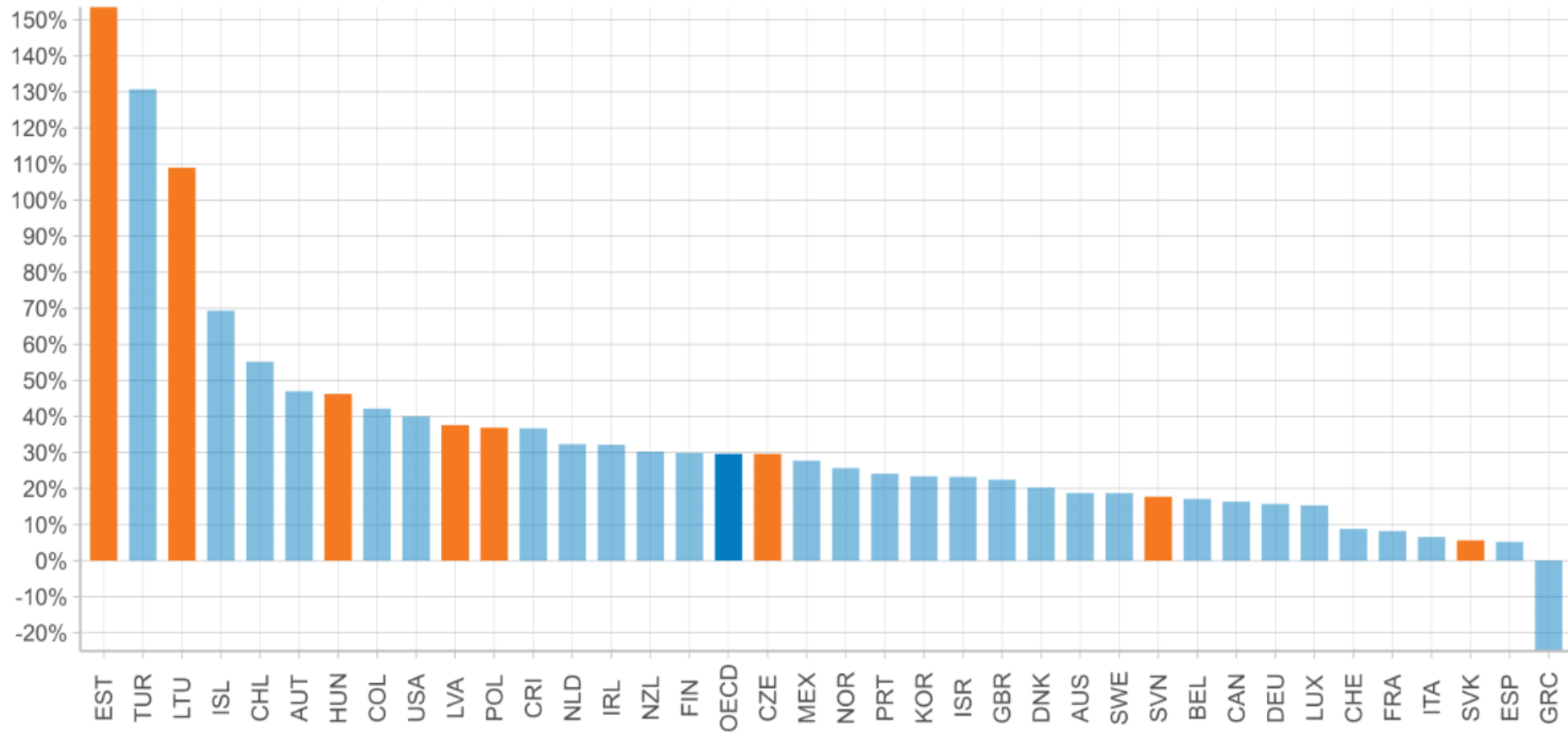
Population living in rented accommodation 2021

in %



AFFORDABILITY CRISIS

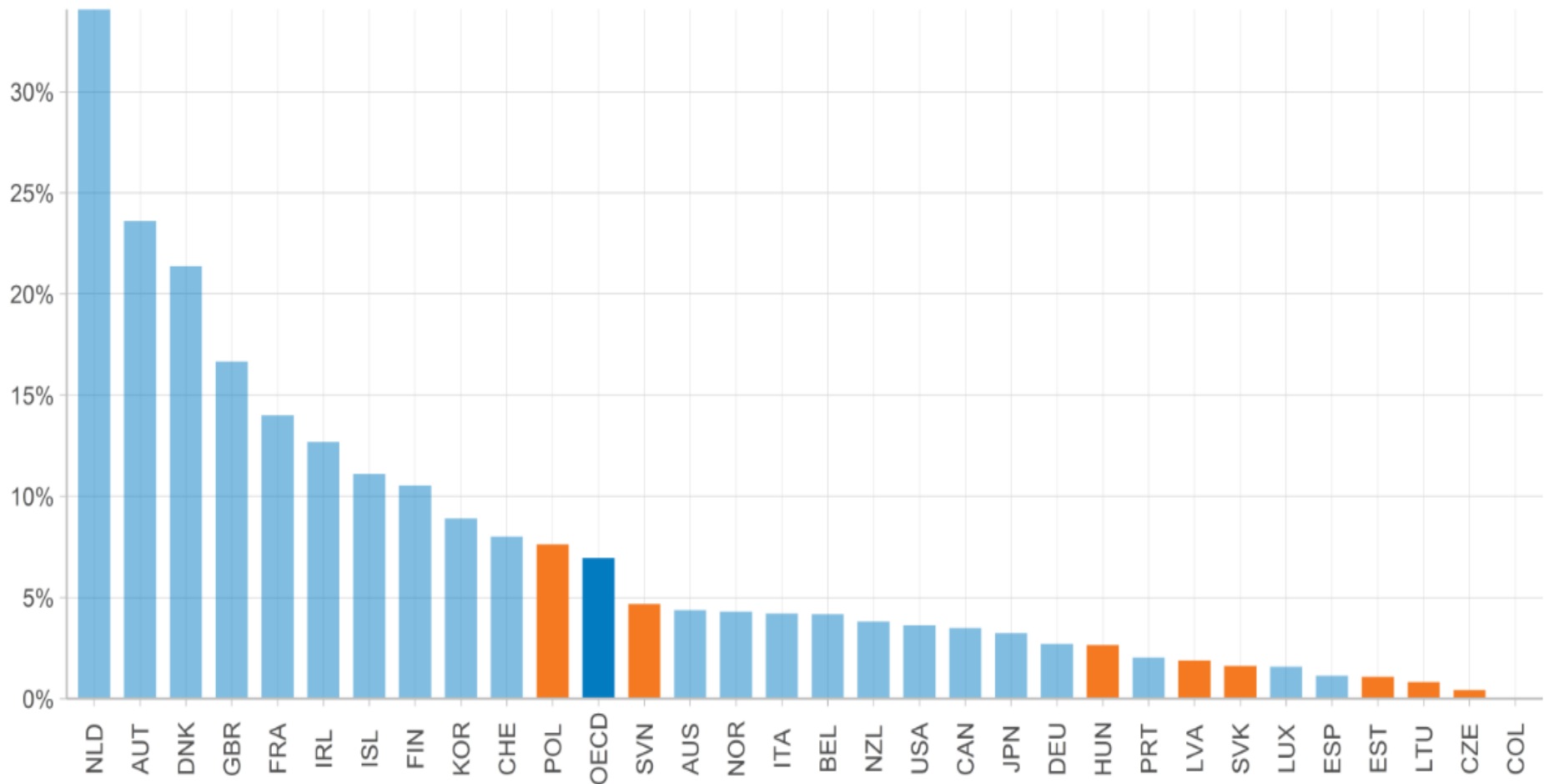
Figure 2. Housing prices in CEE have increased substantially over the past decade and at a faster rate than the OECD average



Source: OECD, Analytical house price database.

SOCIAL RENTAL STOCK

Number of social rental dwellings as a share of the total number of dwellings, 2020



Source: OECD Affordable housing database.

CREATION OF SOCIAL HOUSING STOCKS - EMPTY SPACES

EMPTY SPACES to HOMES- (8-12% in the targeted countries) owned by local governments that can be used to create affordable housing •

Turning empty spaces as catalysts of inclusive communities



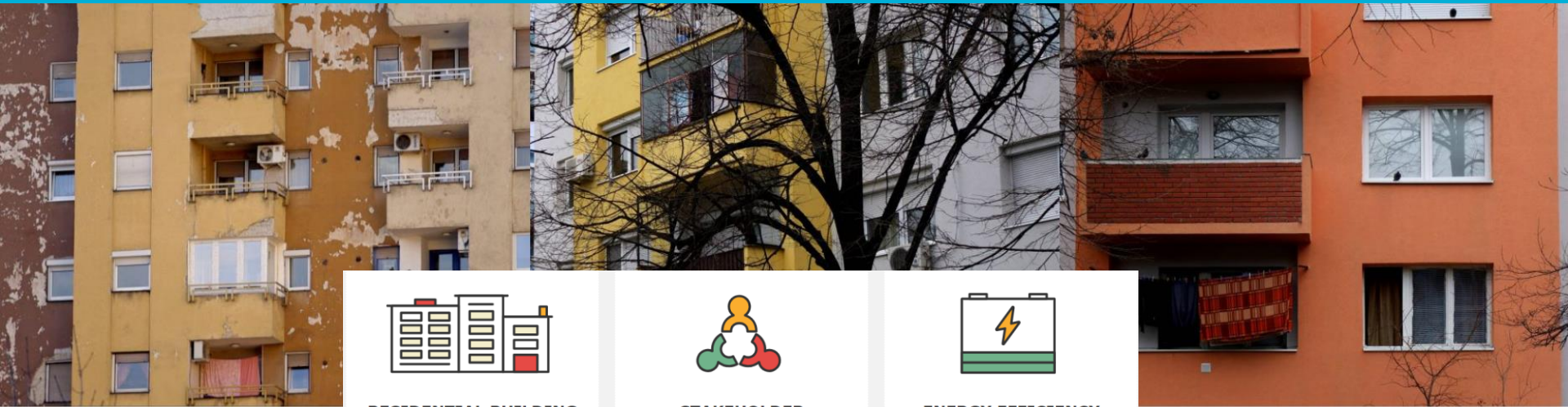
Empty Spaces renovations in Warsaw:

- decent housing conditions,
- social mix in the buildings,
- long-term affordability (especially if renovations done in cooperation with local authorities),
- modernization and use of existing stock.



MASS RENOVATION OF BUILDINGS

Energy efficiency renovations have become more attractive as a result of rising energy and construction costs and interest rates (the average return on investment in energy efficiency in residential buildings has dropped from 13.2 years to less than 10 years).



RESIDENTIAL BUILDING MANAGEMENT

Homeowners can make the right decisions to invest into the energy efficiency of their building if there is a mediating agent or organization that can facilitate these discussions among homeowners.

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STAKEHOLDER FACILITATION

In several countries homeowner associations have serious representation and credibility issues towards other stakeholders; at the same time homeowners lack the trust in working with municipality and banks.

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ENERGY EFFICIENCY INTERVENTIONS

Energy poverty is a severe form of poverty housing. High energy bills are caused by high energy prices, bad insulation of buildings, but also bad consumption habits and outdated equipment.

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TIME FOR MORE ROBUST HOUSING POLICY



OVERVIEW: Financing energy efficiency to tackle energy poverty in Western Balkans: a model shift?

With supportive policy measures in place, good practices in energy efficiency financing are flourishing in

www.najemspoleczny.pl

MIESZKAJ wyGODNIE
poprzyj SPOŁECZNE AGENCJE NAJMU

Introducing Social Rental Agencies in Poland

OUR WORK > STORIES

Habitat for Humanity's approach

Demonstrate viability via practical affordable housing projects

Policy advocacy and support in policy implementation

Market Development

THANK YOU!

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