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REPORT

RENOVICTION IN THE CONTEXT OF ENERGY EFFICIENCY INVESTMENTS IN THE FORMER SOCIALIST COUNTRIES OF THE EU

FEANTSA

European Federation of National Organisations Working with the Homeless

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1. INTRODUCTION

The concept of renoviction was primarily developed to describe the process of tenants being forced out of their rental flats as a result of a renovation, which often contributes to gentrification processes as well. Its application is nevertheless relevant in other contexts, including that of the post-socialist countries, where the overwhelming dominance of the owner-occupied sector, a marginal public housing sector and a small, but for the most part unregulated private rental sector are characteristic (see Table 1).

Table 1. Overview of the share of owner-occupied and the rental sector on selected former Socialist countries of the EU

Country	Owner occupancy		Rental sector	
	own outright	own with mortgage	private rental	public rental
Bulgaria	82.3	2.0	2.8	1.3
Czechia	58.9	17.0	17.9	1.2
Estonia	59.9	17.0	5.5	1.1
Croatia	83.3	6	1.8	1.7
Latvia	68.7	9	7.7	4.6
Lithuania	81.2	9	1.2	1.6
Hungary	78.9	12	4.4	3.4
Poland	70.1	11.0	5.4	7.6[a]
Romania	94.6	1	1.5	1.2
Slovenia	64.4	10	6.0	6.0[b]
Slovakia	73	17	8.0	0.7

Distribution of tenure structure based on OECD Affordable Housing Database 2019 Last download: 11-05-2022.
But there are two exceptions:

a: National Census, Poland 2011, as the OECD data for Poland seems to have excluded the municipal rental sector from the public rental sector
b: The State of Housing in Europe 2021

The channels of renoviction are deeply embedded into the local housing market, also influencing its pace, its dominant forms, and possible counter measurements, thus the current overview is divided into **a) an owner-occupied, b) a private rental, and c) a public housing section**. The lack of focus on the cooperative sector is due to the transformation this sector underwent as a result of the privatisation. Although it still exist, this is mostly nominal. With the exception of a few countries, such as Poland, cooperatives have become rather similar to the condominiums of the rest of the region.

So far, little is known about the extent of renoviction in the region, as it has not been researched meaningfully, and very little data is available. This is especially true when we narrow down the research topic to renoviction as a result of energy efficiency investments. Here support programs can be described as well as renovation numbers associated with them. But we could not find any follow-up research on the possible social effects of these investments. The current overview is, **thus based on the combination of expert interviews, supplemented by the review of policy documents and available academic publications.**

2. OWNER-OCCUPIEDIED HOUSING SECTOR

The analysis for this sector focuses on condominiums, despite the very high share – in many countries dominance – of single-family homes in the region. **As the energy regulations do not make the energy efficiency renovation of already existing private homes compulsory – this will change with the current review of the EBPD – owners of single-family homes don't have to engage in costly renovations contrary to their will, which could lead to them being evicted.** In a condominium, however, with a majority decision making in place (depending on the specific country regulation anything upwards from 50% +1 vote) this is a theoretical possibility. Thus, renoviction in the owner-occupied sector is primarily caused by the drastic increase in maintenance costs as a result of monthly instalments paying for the interventions, forcing owners to sell their apartments. However, the high transaction costs of moving can be counter-effective.

Owner-occupation creates an inflexible housing market precisely through its very high transaction costs. **The transaction costs linked to the potential sale of the property are a significant disincentive to relocating, since moving out of own property is more expensive and more complicated compared to moving out of a rental property.**

Considering this background, the likeliness of renoviction is most likely influenced by the following factors:

1. Subsidy intensity: the higher the subsidy rate is, the lower the increase of the maintenance costs will be. Thus, it will decrease the likeliness of renoviction. The vulnerability of those involved also depends on the availability of targeted subsidies;
2. Scale of renovation: larger interventions and deep renovation are very costly, and despite the sharper decrease of energy expense could lead to more renoviction as a result of increased costs.

I. SUBSIDY INTENSITY

On a theoretical basis, renoviction seems to be plausible in condominiums of the existing housing stock when big investments are coupled with low subsidies. In this set up the repayments for the most deprived can be so high that they can rival the transaction costs of selling.

subsidy level	outcome
no	most likely smaller scale interventions with little cost increase, however a stagnating housing stock
low, non-targeted	most likely smaller scale interventions with little cost increase, in case of a larger intervention could lead to renoviction, if maintained for a long time could contribute to the energy efficient upgrade of the stock
high, non-targeted	Can support deep renovations and contribute to the renewal of the housing stock without renoviction, due to the associated high costs the number
mixed with high targeted for vulnerable groups	Can support deep renovations and still protect the most vulnerable, can be maintained for a longer period

Table 2. Theoretical overview of renoviction in the owner-occupied housing market

Since the late 1990s and early 2000s there have been many different subsidy programs in place in the region, and they have evolved substantially over the years. There are examples of a wide range of grants, both targeted and non-targeted, from 100% subsidy to minimum government support schemes. In the following, we provide an overview including their possible effect on renoviction. The selection below tries to show examples across the region, displaying different policy strategies.

1) GENEROUS SUPPORT SCHEMES

SAMPLE CASE : BULGARIA

In Bulgaria, a very costly non-targeted subsidy system is in place. This is the National Program for Energy Efficiency of Multi-Family Residential Buildings,[1][2] which provides a 100% subsidy for the energy efficiency renovation of the buildings. Due to the 100% funding those few buildings that were renovated there was no increase in the burden on the owners. Thus, renoviction as a result of energy efficiency investments was not observed. However, the market value of the properties has increased significantly.

Remarkably, the scheme started with EU funding for the first time, with a 75% grant component and 25% co-financing by homeowners, but demand for the programme was very low. Similar changes are also planned for the Resilience and Recovery Plan, but these have not yet been approved. Currently it is foreseen that 2025 the subsidy will go down to 80%, and further decrease to 60% by 2028.

SAMPLE CASE : CROATIA

The National Energy Efficiency Action Plan[3], in line with the EU directives, outline the energy efficiency policies for Croatia. To reach its targets, Croatia has specific policies for residential buildings that include both family houses and multi-apartment buildings. The Environmental Protection and Energy Efficiency Fund (EPEEF) coordinates energy efficiency investments.[4]

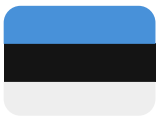
For residential buildings the support scheme is based on a first come first served basis, but application requires a complete documentation from the buildings, including energy audits, and overall the proposed project needs to be well developed. Condominiums can get up to 60% subsidies for an energy retrofit, and even up to 85% if it's a deep renovation, which includes also a renewable heating system. The payback period for the investments is typically less than 10 years. There is no data about renoviction, and the consulted expert had the opinion that the energy savings are generally larger than the increase of the monthly operating costs, thanks to both the high level of support, and the use of renovation funds, which buildings are obliged to collect.

[1] Housing Policy Directorate, Ministry of Regional Development and Public Works: National Program for Energy Efficiency of Multifamily Residential Buildings in Bulgaria.
[2] Residential Energy Efficiency in Bulgaria: Brief Overview
[3] Fourth National Energy Efficiency Action Plan for the Period from 2017 to 2019
[4] https://www.fzoeu.hr/en/activities-of-the-fund/1325

Currently, people who have no other source of income (e.g. long-term unemployed, people with disability) and reside in a single-family home were eligible for the 100% subsidy within the public call published in 2020. There is the intention to do something with people who would need 100% support in multi-unit buildings. The primary obstacle to this is that the subsidy applies to buildings, and it is difficult to fit into the scheme that some owners of a building receive a higher subsidy than others.

2) LOW LEVEL SUPPORT

In contrast to these schemes, there are the ones that provide small amounts of non-targeted support or subsidised loans. This could theoretically lead to renovictions.

SAMPLE CASE: TALLINN, ESTONIA 

Estonia has two state-funded programmes for renovation under Kredex[5] with a marginal level of non-targeted grant (10%) and a technical grant that covers 50% of the costs of a technical inspection, reducing bureaucratic costs. Local municipalities have the possibility to provide additional support.

In the case of Tallinn this is a loan-interest subsidy[6][7] for renovation of private apartment associations (HHMAs), mainly used by the wealthier and for larger-scale investments, which could lead to renoviction among the vulnerable. Although actually have no data about evictions by renovations, this is mainly due to the fact that decisions on renovation and loans for this purpose are made by a simple majority in HHMAs. Thus in blocks in which the wealthier households are in the majority, the renovation can start and the poor might have to sell their flats and move. Housing associations have a legal right to apply for the eviction of owner-occupiers who cannot pay their share of the housing costs, including the costs of renovation. It is therefore not a surprising result that in affluent neighbourhoods more extensive renovation projects were conducted.

(Slovakia also has a very well-functioning subsidised loan scheme, which is partially explained below in section II, and partially in the paper about MEPs. However, local experts estimated that the program has no renoviction effect, calculating that it was targeting the middle classes, who could come up with the costs.)

3) CHANGING CIRCUMSTANCES

But what happens if the subsidy system fluctuates? As the case in Hungary shows, it leads to a drastic slowing down of the renovations – people adjust their strategies and wait for the reappearance of high subsidies.

[5] https://www.kredex.ee/en

[6] S. Ruoppila, Housing Policy and Residential Differentiation in Post-Socialist Tallinn, European Journal of Housing Policy, vol 50. issue 16, 2015

[7] https://ekyl.ee/en/organisation/housing-cooperatives-in-estonia/

SAMPLE CASE: HUNGARY

Although currently there is no subsidy scheme in place, an interest-rate subsidised loan (in place since 1986) is available for condominiums. This provides 70% of the interest as a subsidy in the first 5 years and 35% subsidy in the next 5 years for any kind of renovation of the common parts of multi-family buildings. So this is not specifically designated for energy efficiency renovations, but generally targeted for the condominiums. This scheme is widely used by condominiums, but mainly for smaller scale interventions as it would be quite costly for a deep renovation due to its high upfront cost and long pay-back period.
From 2000 to 2009 a generous subsidy scheme existed for condominiums built with an industrialised technology, meaning 66% grant (equally divided between the state and the local municipality) for the energy efficient renovation of common spaces, building insulation, and energy efficient renewal of the basic engineering structures. The remaining one-third of the costs had to be covered by the buildings themselves, and for this they often used the interest rate subsidized loan explained above and a Housing Savings (Bausparkasse) subsidy scheme. The grant scheme was terminated in 2009, revived once in 2015 with less favourable conditions.

In 2017 temporarily a Residential Energy Efficiency Loan Programme was introduced as part of operational programmes financed dominantly from EU funds. This programme offered interest free loans for the energy efficient renovation of family and multi-family buildings. (No more than 25% of the funds was allowed to be used for the renovation of multi-family buildings.) The loan was distributed by the Hungarian Development Bank, through commercial banks that had a direct contact with the clients. In practice most of the funds were used by family houses for the instalment of solar panels. Very few multi-family buildings were able to benefit from this subsidy scheme as the administrative requirements and the collaterals requested (lien up to 20% of the loan) made it nearly impossible to take a collective loan.

While little is known about the Hungarian subsidy schemes effect on renoviction, previous research suggests that there was no substantial increase in the monthly maintenance costs, so it is unlikely that renoviction followed the refurbishments. However, the increase in real estate value for these apartments could have prompted a few owners to sell their apartments.

II.SCALE, COMPLEXITY AND DEPTH OF INVESTMENT

It was assumed that the renovation (without 100% subsidy) would lead to a sharp increase in monthly maintenance costs, which implies that we also have reason to consider the scale, complexity and depth of investment as factors that influence the occurrence of renoviction. We are assuming that more complex renovations are financed with a larger budget where the contribution can more easily reach a level that leads to relocation. However, the Slovakian case proves the contrary.
It is also a highly successful case regarding the number of dwellings refurbished, as shown by the figure below: The share of renovated dwellings in residential buildings was 50% in 2013, but in 2019 it exceeded 2/3 of the multi-family housing stock. This increase was slightly slower for single family houses: 1/3 were renovated in 2013 and 45% in 2019.

	Dwellings in residential buildings	Dwellings in family houses	Total
Census 2011	931 605	1 008 795	1 940 400
Refurbished dwellings to 31.12.2013	469 319	336 415	805 734
Share of refurbishment %	50,38	33,35	41,52
Refurbished dwellings to 31.12.2016	543 406	378 271	921 677
Share of refurbishment %	58,33	37,5	47,5
Refurbished dwellings to 31.12.2019	632 301	431 846	1 064 165
Share of refurbishment %	**67,87**	**44,97**	**54,84**

Source: Long-term renovation strategy, 2021, Ministry of Transport and Construction of the Slovak Republic

SAMPLE CASE: SLOVAKIA

In Slovakia the State Housing Development Fund (SHDF)[8] has been the key actor in providing a stable and reliable funding system for the renewal of the housing stock. Over the period, a decreasing subsidy intensity (provided by the Ministry of Transport and Construction of the SR) and an increasing reliance on favourable loans can be observed.

Currently, the energy efficiency renovations are carried out with the help of favourable long-term loans. Theoretically, they can finance up to 100% of costs with maturity up to 40 years and differentiated interest rate (0 to 2%), but in reality, no one gets a 100% loan. A key element of the scheme is to encourage renovations that are as complex and multi-building as possible by lowering interest rates. Because of that, most of the applicants go for more complex interventions. Parallel, commercial banks also finance renovations, and the interest rates are also very low, around 1%.

For loans from the SHDF for the insulation of residential building a reduction in the heat demand for heating by at least, 35% compared to the calculated heat demand for heating before the implementation of building modifications has to be achieved.

There is no information on the social impact of the renovations and thus on renoviction.
Although the decisions on renovation and loans are made by 2/3 majority in condominiums, a law in force requires for the setting of an "operation, maintenance and repair fund" to 1) ensure that the investments in renovation are long-term planned and do not affect significantly households budget; 2) condominiums have own resources – But from the point of view of the SHDF, also commercial loans are considered as own resources.

[8] https://www.housing2030.org/project/state-housing-development-fund-of-slovakia/

Last year Slovakia´s Resilience and Recovery Plan was approved. There is one big component that should deal with energy efficiency in family houses (budget 528 mill euros). With the implementation of this component was authorized Slovak Environment Agency. This activity/programme should also provide specific support for low-income households. According to information that was already published, Slovak Environment Agency should provide up to 95% subsidy to socially disadvantaged groups or also handicapped groups of beneficiaries. But still, there will be a need to cover at least 5% of costs. The first call will be published this summer.

In the multifamily housing stock, the Ministry of Transport and Construction is not planning to introduce any help/support targeting low-income households specifically.

3. PRIVATE RENTAL

LEGISLATIONS AND INCENTIVES OF THE PRIVATE RENTAL SECTOR

Renoviction in private rental dwellings is difficult to track in the former socialist countries (new member states of the EU, because renting partially takes place in the grey zone. The literature on the subject puts the share of the private rental sector at between 1% and 8%. Only the Czechia is different, with almost 18%, where as opposed to privatisation, restitution has been the key process influencing the housing market. Additionally, there is a comparatively generous housing subsidy system in place, which support the rental market. (See Table 1 for the estimates for the CEE countries.)

Therefore, it is not only hard to estimate the extent of the sector, but tenant rights are impossible to protect in these grey zone activities. Additionally, it becomes very hard to track the tenants' movements and see if there are signs of renoviction.

The main question may be what factors determine the interest and disinterest of the landlord and tenants for the renovation, and how the split incentives can affect renoviction.

1) The most common understanding of split incentives emphasizes tenants' interest in energy-efficient investments, where the landlord has to cover the investment costs, whereas the tenant would enjoy the savings. This can occur in regulated housing markets, where landlords are obliged to keep the rent increase at bay, or are forbidden to increase the rents for a while. This however, does not characterise the situation in the CEE countries.

2) Under unregulated conditions – like many CEE countries - another scenario becomes plausible, where the landlord could be interested in the renovation, viewing it as an investment to increase the value of his/her property. Given the lack of protection, this could lead to renoviction, thus many tenants are disinterested. The savings they have from the energy efficiency investments could be less than the raise in the rent.

4. PUBLIC HOUSING

The decline of the public housing sector has been uneven, but the sector diminished substantially everywhere in the region after the transition. Yet, it is still a critical segment for the most vulnerable groups – who are often the most exposed to renoviction.

Public housing is mostly dispersed in condominiums. This is a result of the privatisation process when municipalities primarily remained owners when the sitting tenant did not want to purchase the flat. (Privatisation was typically done on a flat-by-flat basis. Occupants were given the right to buy the property they lived in, so the building became condominiums almost automatically. Thus, municipalities have little influence, as they are only one owner among many. Energy efficiency renovation of these buildings typically does not result in increased rent for the municipal tenant, since the rent level is mostly tied to the apartment's comfort level, and not the energy efficiency level of the building. Thus, we assume that there is no renoviction as a result of energy efficiency investments. (However, this is not to say that there are no renovictions at all. Rent policies are often politically influenced, meaning that rent increases can happen independently of any other factor.)

From the perspective of renoviction an even smaller segment of public housing is relevant, where the stock is concentrated in one area or building: this is typically the result of a very specific legislation, most importantly heritage protection or being in an area foreseen for urban renewal. Sometimes – but not necessarily – this created areas with a massive public housing stock, where the inhabitants are mainly low income, vulnerable households. In these areas we often find a relatively high share of population. Importantly, in this setup, the physical status of the buildings are typically very low, and the housing stock is very neglected in need of major refurbishments.

The experience is, that large-scale rehabilitation programs – typically not concentrating on energy efficiency investments, but general physical renewal – can lead to massive displacement of the inhabitants, this can be described as a renoviction. While they always get new flats offered to live in, the pattern is that their income will become insufficient for the newly refurbished apartments. This is partially related to how rent levels are tied to comfort levels, but partially to local political decisions.

CASE EXAMPLE LÓDZ, POLAND

The ownership of the Municipality of Lódz has the highest share (11.7%) among the five biggest cities of Poland, but nearly half (47%) of the municipal dwellings are in an extremely poor state, in need of repair. Only 2,300 of the municipal flats (there are 22,729 occupied dwellings) are rented out at a social rate, and there is a huge waiting list for public rental dwellings.

This is the environment in which Municipality of Lodz renovated 100 municipally owned housing blocks in the city centre under the 'Mia100 Kamienic' programme, which was further expanded through an EU-supported revitalisation programme from 2016, and the programme is also currently ongoing. As a result of the renovations and restructuring, many social rental flats were unified and social tenants were relocated to the outskirts of the city, while new tenants moved in. This affects the majority of tenants, mainly due to the fact that fewer apartments with larger floor areas will be developed, which can be rented at higher operating costs, which former tenants will not be able to afford. The other determining factor is that the rent is set centrally in the city, based on the comfort level of the flats, thus there are citizens who can no longer afford the rent after the renovation.

As can be seen in Lódz, the two main reasons that can lead to renovation within the social rental sector:

i) increased maintenance and operating costs, which is the result of unified flats,
ii) and ii) increased rent due to increased comfort.

However, it is important to remind ourselves that renovations in the public housing sector are often not focused on energy retrofits, but on more general urban rehabilitation programmes.

5. CONCLUSIONS

Based on the research, the following preliminary conclusions can be drawn about the occurrence of renovictions

- There is very limited information available about renoviction in the region. The experts we consulted have stated consistently and repeatedly that no data are available on the social impact of renovations. And, in the absence of data, there is also a lack of scientific papers that can be found. Consequently, we have tried to concentrate on presenting the different schemes and their risks.

- Nevertheless, a further way to explore is to assess the situation with the involvement of NGOs working with the most vulnerable. They can have a better overview of the social impacts, most importantly regarding renovictions in the public housing sector. In the CEE region, this mainly covers NGOs working with Roma people. Furthermore, these channels probably only provide information about the genuinely poor, and information about the lower middle class seems to be more inaccessible. (However, this may be very specific for the Central-Eastern European region and may not be applicable to the Baltic countries.)

- The entire region is characterised by a very rigid housing market, with fewer moves due to the transaction costs associated with changing ownership. Thus the regulatory environment for condominiums (e.g. operation, maintenance and repair funds, decision-making process, etc.) is the key factor determining renovations and renovictions.

- Prior experience suggests that so far energy efficiency renovations in condominiums have not propelled renovictions, or at least it was impossible to prove. Additionally, due to the heavy subsidies, the actual increase in monthly costs were typically lower than the transaction costs would have been associated with moving out, selling and buying an apartment.

- Very little is known about the private rental sector, which is in the grey zone in many countries. Here most likely renovations (not only energy-focused ones) result in renovictions as well, but so far we have no proof.

- Municipalities often cause the biggest renovictions, or at least we have more evidence about it than for other sectors. However, these cases typically regard general refurbishments, not specifically energy efficiency ones. In fact, in the public housing sector municipalities have the liberty to regulate the rents, so the displacement of tenants is strongly dependent on their political will.

6. RECOMMENDATIONS

- Supporting member states with recommendations/guidelines to develop nuanced energy efficiency subsidy programs everywhere that take into account the income level of owners, and provide vulnerable groups higher or even complete support.

- Carrying out a large-scale, comparative research to better map the size of the private rental sector in various CEE member states, and to detect how and to what extent energy efficiency renovations influence the rental prices and could contribute to tenants being evicted. (Similar studies are available about the influence of energy efficiency renovations on real estate values.)

- Providing recommendations to establish a better connectivity between the project-based housing renewals and the existing housing subsidy allowance schemes in the new member states, for a better security of both owners and tenants.

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Residential Energy Efficiency in Bulgaria: Brief Overview

8. LIST OF EXPERTS INTERVIEWED FOR THIS REPORT

- Dragomir Tzanev, Center for Energy Efficiency – EnEffect, Bulgaria
- Mincho Benov, Habitat Bulgaria
- Slavica Robic, North West Croatia Regional Energy AgencyCroatia
- Ingmar Pastak and Anneli Kährik, University of Tartu, Estonia
- Veronika Reháková, Ministry of Transport and Construction of the Slovak Republic, Slovakia

9. ANNEX: TENANT SECURITY IN CZECHIA

Restitution is a process whereby the pre-nationalization, original owner or their heirs were the persons entitled to apply for the return of property. This has resulted in a significant difference in terms of whole blocks of flats started to be owned by private persons, especially in central locations of bigger cities, and this was an important starting point in the creation of both professional and institutional private rental investments in Czechia. Here was a specific dimension to the restitution of residential buildings: most restituted flats had sitting tenants, and their rights remained unaltered—and inviolable—in the restitution process. The housing market thus split into two segments: the 'privileged' and 'non-privileged' segments. The emergence of the privileged scheme is due to the fact that until 2007 the state kept in force the conservative rent regulation, which applied to both municipal and restituted running tenancies with open-term contracts concluded before 1993. At the same time, it has been possible to charge market rents in newly signed rental contracts for a fixed term since 1993, this segment of the market can be described as non-privileged.

The conservative form of tenants security includes that a) rents remain frozen at a low level without state intervention, could not be changed unilaterally by the landlord; b) tenancy right to a flat based on an open-term contract could be transferred within the family, or it could be exchanged with other 'privileged' tenants; c) a landlord could only give a tenant notice via the court, thus it took on average 2-3 years to bring about a justified eviction; d) the landlord had to find a substitute housing acceptable to the tenant.

These were all factors that prevented 'privileged' tenants from experiencing any eviction. With the successive abolition of the above-mentioned privileges, the dichotomy between the privileged and non-privileged tenant sector was finally eliminated between 2007 and 2012. Nowadays, all rents in both municipal and private rental segments and for both running and newly signed rental contracts are not determined by the state. Market rents have stabilised, the rental sector has started to grow rapidly, but character of the rental sector has become more of a transitional and residual form of housing (like Belgium, UK) rather than a stable life-long housing alternative to owner-occupation (see Germany, Austria).

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