

Mira BECELE

Vloga Stanovanjskega sklada Republike Slovenije

The Role of the Housing Fund of the Republic of Slovenia

Stanovanja Stanovanjska politika Stanovanjski sklad Slovenija

Navedeni so osnovni podatki o Stanovanjskem skladu, načela in razpisi za dodeljevanje kreditov tako občanom kot neprofitnim stanovanjskim organizacijam. Sklad se zavzema tudi za dopolnitev in razširitev novih organizacijskih oblik na stanovanjskem področju pri nas s stanovanjsko hranilnico, dolgoročnimi obveznicami in zadolževanjem v tujini.

Housing Housing policy Housing fund Slovenia

Basic data about the Housing Fund is given, outlining the principles and requirements for loan allocation. Such loans are available both to individuals and non-profit housing organisations. The Housing Fund is making efforts to supplement and extend the institutional structure of the housing sector by introducing a housing savingsbank, by issuing long-term debenture bonds, and through foreign borrowing.

Stanovanjski sklad Republike Slovenije je bil ustanovljen na podlagi določb v stanovanjskem zakonu (Ur.l. RS 18/91, 19/91 in 21/94), in sicer za financiranje nacionalnega stanovanjskega programa oziroma spodbujanje stanovanjske gradnje, prenove in vzdrževanja stanovanj. Stanovanjski zakon je pričel veljati 19. 10. 1991. Stanovanjski sklad Republike Slovenije (v nadaljevanju Sklad) pa je pričel poslovati 18. 12. 1991, ko je Republika Slovenija na njegov račun vplačala en milijon tolarjev.

Sklad je javno pravna oseba in posluje povsem samostojno. Sredstva za poslovanje dobiva:

- iz republiškega proračuna;
- iz dela sredstev, ustvarjenih s prodajo stanovanj;
- z namenskimi dotacijami domačih in tujih pravnih in fizičnih oseb;
- iz sredstev, usvarjenih z izdajo vrednostnih papirjev Sklada;
- iz prihodkov, ustvarjenih z lastnim poslovanjem.

Sredstva Sklada se uporabljajo skladno s stanovanjskim zakonom. To je za vsako leto posebej opredeljeno v finančnem načrtu in naložbeni politiki Sklada. Sklad namenja sredstva predvsem za ugodna posojila, ki jih dodeljuje fizičnim osebam in neprofitnim stanovanjskim organizacijam.

Na vseh dosedanjih razpisih za ugodna posojila, ki so bila namenjena fizičnim osebam, razen na prvem, ko je šlo za poplačilo neugodnih kreditov, ki so jih najemali občani za razrešitev svojih stano-

The Housing Fund of the Republic of Slovenia was founded pursuant to provisions of the Housing Law (Official Gazette of the Republic of Slovenia No 18/91, 19/91, 21/94) for the purpose of financing the national housing programme and encouraging the construction, renovation and maintenance of housing. The Law took effect on 19 October 1991, and the Housing Fund of the Republic of Slovenia (hereinafter: the Fund) itself became operative on 18 December 1991, after the Republic paid a million tolar into the Fund's account.

The Fund is a public legal entity operating in its own name and for its account. The Fund obtains resources for its operations from:

- an allocation of the Republic's budget
- partly, the proceeds of the sale of flats
- subsidies from local and foreign legal persons
- the proceeds of the sale of the Fund's securities
- income earned by the Fund's business operations.

The resources of the Fund are used in accordance with the Housing Law and the Fund's yearly financial plans and investment policy. The resources are earmarked primarily for loans with favourable terms to citizens and non-profit housing organisations.

With the exception of the first float, involving loan repayments where some citizens had taken on unfavourable terms to obtain housing, to date all loans have been floated at

vanjskih problemov, je obrestna mera za posojila znašala $R + 3\%$, doba vračanja pa je bila povprečno osem let.

Do konca polletja 1995 je Sklad iz delov kupnin pridobil nekaj čez 6,6 milijard tolarjev, razdelil pa čez 9,2 milijard tolarjev, razliko je deloma pridobil z lastnim poslovanjem, deloma pa z depoziti črnograditeljev, ki jih je skladno s finančnim načrtom premostitveno uvrstil v dolgoročna posojila.

Doslej je na šestih razpisih za fizične osebe Sklad dodelil 10.644 posojil, ki so znašale čez 9,5 milijard SIT. Najvišje posojilo, ki ga lahko pridobi posamezen prosilec, je 40 % vrednosti primerne stanovanjske površine, ki je odvisna od števila družinskih članov, kvadratni meter stanovanjske površine pa se obračunava po 1200 DEM. Vsi prosilci, ki so se javili na dosedanje razpise Sklada, so upravičeno zaprosili za kreditiranje 241.067 m², odobrena pa so jim bila posojila za 133.152 m², kar je le nekaj več kot polovica stanovanjske površine, za katero so upravičeno zaprosili.

Ne glede na to, da cena kvadratnega metra stanovanjske površine v večini krajev presega 1200 DEM/m², zato so posojila Sklada povečini nižja od 40 % kupnine za primerno stanovanje, se vsi prosilci, razen redkih izjem, odločijo za nakup oziroma gradnjo, tako da odobreno ugodno posojilo Sklada, kljub sorazmerno nizkim zneskom, vseeno pomeni dovolj veliko spodbudo za vključitev njihovih lastnih privarčevanih sredstev oziroma bančnih kreditov v najmanj enkrat in pol večjem obsegu od dodeljenih posojil Sklada.

Sklad zaradi pomanjkanja sredstev pri dodeljevanju posojil z ugodno obrestno mero še vedno prednostno obravnava mlade družine z otroki, ki prvič rešujejo svoj stanovanjski problem, in to vedno, ne glede na način razreševanja stanovanjskega problema. Sicer pa je značilno, da si večina Slovencev po podatkih, ki jih ima Sklad, razrešuje svoj stanovanjski problem z gradnjo individualne hiše, pri čemer je še posebej po-

an interest rate of $R + 3\%$ and with an average repayment time of 8 years.

By the end of the first half of 1995, the Fund acquired from parts of sales proceeds a little over 6.6 billion toolars, and distributed a little over 9.2 billion toolars. The difference was partly covered by the Fund's own business income and partly by deposits from the owners of illegal housing. In accordance with the financial plan, these resources were allocated for bridging funds for long-term loans.

In the six floats intended for citizens so far, the Fund has granted 10,644 loans with a total value of SIT 9.5 billion. The highest amount available to an individual borrower is 40 % of the value of the appropriate housing floor space determined according to the size of family, where the price charged per square metre of floor space is DM 1,200. Until now, the Fund has received legitimate loan applications involving 241,067 sq. m of floor space and has approved loans for 133,152 sq. m, which represents over half of the floor space sought in those applications.

Since generally the current price per square metre of floor space exceeds DM 1,200, the Fund's loan amounts actually represent less than 40 % of the purchase price of a suitable flat. But despite that relatively low proportion, nearly all applicants decide to take out the loan as it represents a sufficiently strong incentive to use one's own savings in addition, or take a bank loan, and obtain an amount at least one and a half times larger than the approved loan.

Since resources are scarce, the Fund still gives priority to young families with children who are obtaining housing for the first time, regardless of what arrangements they make. According to data available to the Fund, Slovenians generally arrange housing by building their own house, noting that a particularly important fact about this data is that it includes those applicants who received building permits in 1990 or subsequently.

membno dejstvo, da so v podatkih zajeti prosilci, ki imajo izdano gradbeno dovoljenje leta 1990 ali po letu 1990.

Če bi Sklad želel primerno zadovoljiti tovrstne stanovanjske potrebe, bi samo za mlade družine, ki prvič rešujejo svoj stanovanjski problem, potreboval približno 4 milijarde tolarjev na leto, kar je razvidno iz podatkov Sklada za sedmi razpis, ki je bil objavljen 17. avgusta leta 1994. Ker Sklad teh sredstev nima, je v dosedanjih razpisih, z izjemo sedmega, opazno, da so prosilci, ki gradijo individualne hiše, v primerjavi s tistimi, ki si rešujejo svoj stanovanjski problem z nakupom novega ali starega stanovanja oziroma s prenovo zapostavljeni. To se izraža tudi v višini odobrenih posojil in pogostosti kreditiranja individualnih hiš nasploh.

Zelo pomembno področje delovanja Sklada je vsekakor tudi kreditiranje izgradnje NEPROFITNIH NAJEMNIH STANOVANJ.

Da bo v prihodnjih petih letih spodbujanje graditve najemnih stanovanj še večje, kaže, tudi gradivo za prvo obravnavo NACIONALNEGA STANOVANJSKEGA PROGRAMA, še posebej pa delitev sredstev iz proračuna za leto 1995, saj je Vlada Republike Slovenije sklenila, naj se od približno 2,3 milijarde tolarjev kar 1.473.700 tolarjev nameni za kreditiranje neprofitnih najemnih stanovanj.

Prvi razpis za pridobitev najemnih stanovanj je Sklad objavil že v decembru 1993, ko je Upravni odbor Stanovanjskega sklada Republike Slovenije določil besedilo razpisa za dodelitev ugodnih posojil neprofitnim stanovanjskim organizacijam, ki kupujejo oziroma gradijo neprofitna najemna stanovanja. Do takrat žal ni bilo mogoče kreditirati neprofitnih stanovanjskih organizacij, saj zainteresirane organizacije zaradi manjkajočega podzakonskega predpisa (Ur. l. RS 64/93) niso mogle pridobiti statusa neprofitne stanovanjske organizacije.

Sklad je v prvem razpisu, ki so se ga lahko udeležile le neprofitne stano-

According to data arising from the seventh loan float on 17 August 1994, the Fund would need close to 4 billion tolar a year, which sum it does not have, alone for young families who are trying to obtain housing for the first time. It is evident that, with the exception of the seventh float, applicants wishing to build new houses have so far been overlooked in favour of those arranging housing by buying newly built flats or renovating old ones. This is also reflected in the amount of loans approved and the frequency of providing loans for building private houses.

A very important area of activity of the Fund is lending for the construction of NON-PROFIT RENTAL FLATS.

That the building of non-profit rental flats will be boosted over the next five years is evident from the first discussion materials of the NATIONAL HOUSING PROGRAMME, and especially from the 1995 budget allocation in which 1.4737 billion out of a total of 2.3 billion tolar was earmarked for loans for non-profit rental flats.

The Fund issued its first announcement for nonprofit rental flats in December 1993, after the Management Board determined the wording of the invitation of bids for favourable loans to non-profit housing organisations engaging in the purchase or construction of non-profit rental flats. Before then, lending to non-profit housing organisations was not possible because of the absence of subordinate legislation (Official Gazette of the Republic of Slovenia 64/93) which prevented the relevant organisations from obtaining the status of non-profit housing organisations.

The first invitation for bids issued by the Fund, in which only those non-profit housing organisations engaging in the construction or purchase of non-profit rental flats were allowed to participate, was for 700 million tolar. The bidding was open to all non-profit housing organisations which could prove they were granted from the municipal budget

vanjske organizacije, ki so gradile ali kupovale neprofitna najemna stanovanja, razpisal 700 milijonov tolarjev. Na razpis so se lahko prijavile vse neprofitne stanovanjske organizacije, ki so lahko dokazale, da jim je občina pod enakimi pogoji, kot posojila dodeljuje Sklad (R + 3 % na 25 let), odobrila najmanj 40 % sredstev iz proračuna in da lahko iz lastnih sredstev oblikujejo finančno konstrukcijo.

Gradbeno proizvodna cena za m² stanovanjske površine ni smela presegati 1200 DEM. Prednost so imele tiste neprofitne stanovanjske organizacije, na katere je občina brezplačno prenesla komunalno opremljeno zemljišče. Na razpis se je prijavilo 16 neprofitnih stanovanjskih organizacij, ki so imele izdelane projekte za izgradnjo oziroma nakup 550 neprofitnih stanovanj, zaprosenih pa je bilo za 1.071.905.427,00 SIT, zato je upravni odbor povečal razpisno maso na eno milijardo tolarjev.

Odbor za gradbeno tehnične zadeve je odobril posojila 16 neprofitnim stanovanjskim organizacijam v skupnem znesku 987.862.905,00 SIT.

Metodologijo za ocenjevanje vlog je po naročilu Sklada izdelala Katedra za operativno gradbeništvo Fakultete za gradbeništvo in geodezijo. Z njeno pomočjo je Sklad želel doseči, da bi se sredstva, ki jih ima na razpolago, dodelila tako, da bi:

- preprečili oškodovanje stanovalcev in okolja;
- določili minimalni standard - zaščitni prag glede na kvaliteto stanovanj, ki mora biti v projektu upoštevan, če naj bo ugodno kreditiran;
- preprečili kreditiranje projektov, za katere je značilen visok standard; posojila naj bi namenili predvsem za projekte, ki ustrezajo povprečnemu standardu.

Da bi se približali naštetim ciljem, strokovna komisija Sklada ocenjuje projekte tudi glede na:

- strateško razvojni pomen naselja;
- vrsto gradbenega procesa (intenzifikacija že zgrajenega naselja, zaokrožitev obstoječe zasedave, prenova mestnih jeder);

at least 40 % of the resources under the same terms as the Fund (R+3 %, for a repayment period of 25 years), and that they were able to complete the financial scheme from their own resources.

The maximum production price for the construction of a square metre of floor space was fixed at DM 1,200 (\$860). Priority was given to those non-profit housing organisations to which the municipality had transferred free of charge building land already supplied with service connections. Bids were made by 16 non-profit housing organisations, incorporating complete designs and projects for the construction or purchase of 550 non-profit flats. As the sum requested for lending amounted to SIT 1,071,905,427, the Management Board increased the total loan sum available to one billion toalars.

The construction committee approved loans to 16 non-profit housing organisations, totalling SIT 987,862,905 (slightly above \$10 million).

The methodology of assessment of applications was made to order by the Department for Operational Building Construction of the Faculty of Civil Engineering and Geodesy to ensure that the available funds are allocated so as to:

- preclude injury to tenants and the environment
- set minimum standards in respect of the quality of flats which any project must observe in order to qualify for a favourable loan
- avoid loans to high-standard projects since loans are primarily meant for average standards of construction.

In order to achieve the aforesaid goals, the Fund's expert commission also assesses projects on the basis of:

- the strategic or developmental importance of a housing estate;
- the type of building process involved (upgrading of an established settlement, completion of existing construction, reconstruction of old cities);
- the suitability of easements for access;

- primernost funkcionalnih povezav;
 - primernost infrastrukturne opremljenosti;
 - celovitost in kvaliteto zazidalne zasnove;
 - primernost strukture stanovanj v zgradbi;
 - tipološko primernost stanovanjskih enot;
 - možnost integriranja in samostojnega bivanja telesno prizadetih;
 - ustreznost notranje organizacije stavbe;
 - varnost bivanja v stavbi;
 - racionalnost projekta;
 - ustreznost predvidene tehnologije kar zadeva vrsto objekta;
 - energetska varčnost in primernost vzdrževanja stanovanj.
- the appropriateness of infrastructure;
 - the integrity and quality of the construction plan;
 - the appropriateness of the scheme of flats in a building;
 - the suitability of the type of housing units;
 - the possibility of integration and independent living of disabled persons;
 - the adequacy of the internal arrangement of a building;
 - the personal safety of tenants;
 - the viability of the project;
 - the suitability of the planned technology to the type of construction; and
 - energy saving and maintenance of flats.

Odbor za gradbeno-tehnične zadeve je zavrnil tiste projekte, ki jih zaradi tipološke, tehnične ali tehnološke neprimernosti oziroma pomanjkljivosti ne bi bilo smotno financirati z ugodnimi posojili.

S temi sredstvi je bila omogočena gradnja 505 neprofitnih najemnih stanovanj v skupni površini 27.634 m² netto stanovanjske površine. Povprečno stanovanje meri 54,72 m², povprečna gradbeno proizvodna cena m² pa znaša 1 178 DEM. Do 31. 10. 1995 so zgradili 395 neprofitnih najemnih stanovanj, od katerih je bilo 372 stanovanj že oddanih. Neprofitna najemna stanovanja oddajajo upravičencem, ki so v posamezni občini uspeli na razpisu za najem neprofitnega stanovanja. Sklad je veskozi spremljal skladnost gradnje s predloženimi projekti. Problemi, ki so nastali v nekaterih občinah, so povzročili, da je bila dinamika gradnje stanovanj počasnejša od predvidene, kar je povzročilo zamik v črpanju sredstev za skoraj celo leto. Problemi so nastali bodisi zaradi pretečih stečajev gradbenih podjetij, ki so gradnjo izvajala (v Mariboru, Krškem, Slovenj Gradcu), bodisi zaradi reorganizacije občinske samouprave. Ta je poleg teritorialne razdelitve prejšnjih občin, ki so sprejele določene obveznosti do neprofitnih stanovanjskih organizacij (zagotavljanje komunalno opremljenih zemljišč in ustrezne vi-

The construction committee rejected projects where, because of typological, technical or technological inadequacies, it would be unreasonable to finance them with favourable loans.

These resources were used to construct 505 non-profit rental flats with a total net floor space of 27,634 square metres. The average flat measured 54.72 sq. m, and the average production price per square metre amounted to DM 1,178 (\$US 812). By adopting a carefully thought-out decision on the maximum permissible price of a square metre, the Fund succeeded in lowering by 40 % the production price per square metre compared to the price of a flat built in the market during the same period. Up until 31 October 1995, 395 non-profit rental flats were built, of which 372 have already been rented. Non-profit rental flats are rented out to eligible people who succeed in competitions for such flats in their municipalities. The Fund has constantly monitored the implementation for compatibility of construction with the projects. Problems which arose in certain municipalities caused a delay in the construction schedule, which in turn caused almost a year's delay in the drawing of funds. These problems were due either to the imminent bankruptcies of certain building contractors involved (in Maribor, Krško, Slovenj Gradec), or to the reorganisation of

šine posojila), ponekod povzročila tudi spremembe občinske politike oziroma poslabšanje odnosa do stanovanjske gradnje ter zagotavljanja neprofitnih stanovanj.

Ne glede na omenjene težave pa je vseeno treba poudariti, da je način zagotavljanja neprofitnih najemnih stanovanj s pomočjo sredstev Sklada in občinskih sredstev gotovo najustreznejši. Ob zagotovljenem prilivu proračunskih sredstev bo poglobljen način razreševanja stanovanjskih problemov v Sloveniji, to pa bo – dolgoročno gledano – postopoma uravnovesilo nesorazmerja med lastniškimi in najemnimi stanovanji.

Sklad je 22. septembra letos ponovno objavil razpis posojil za neprofitne stanovanjske organizacije, ki pridobivajo neprofitna najemna stanovanja z gradnjo, nakupom ali prenovo. Tokrat je bila razpisana vsota 1.473.700 tolarjev, ki jo je republiški proračun namenil za dokapitalizacijo Sklada. S 40-odstotno udeležbo Sklada pri financiranju stanovanj bo tokrat mogoče zgraditi ali pridobiti s prenovo približno 600 novih neprofitnih najemnih stanovanj.

Ker je pomanjkanje sredstev za ugodna stanovanjska posojila, kljub sredstvom, ki jih je letos pridobil Sklad iz republiškega proračuna, še vedno pereče, predvsem kar zadeva kreditiranje prebivalstva, je dal Sklad pobudo za ustanovitev Slovenske stanovanjske hranilnice ter izdal dolgoročne obveznice.

Z izdajo tega dolžniškega vrednostnega papirja naj bi povečali razpoložljiva sredstva, s katerimi bi lahko hitreje zadovoljevali stanovanjske potrebe državljanov. Prodajna cena paketa obveznic je tolarška protivrednost nominalne vrednosti paketa, ki je vreden 5.700 DEM. Skupna nominalna vrednost celotne emisije znaša 7.985.000 DEM. Obveznica se obrestuje dekurzivno po 6-odstotni letni obrestni meri. Prvi kupec obveznice je lahko samo tisti kupec, ki stanovanje kupuje pri prodajalcih, ki so podpisali protokol, da bodo stanovanja

municipal governments. This reorganisation not only brought about new territorial divisions of those municipalities which had originally undertaken certain obligations in respect of non-profit housing organisations (securing of building land with services, and necessary loan finance), but also changes in municipal policy which adversely impacted on housing construction and non-profit flats policy.

However, it should be noted that, despite the abovementioned problems, use of the resources of the Fund and of municipalities is, undoubtedly, the most suitable way of securing non-profit rental flats. Once the inflow of budgetary funds is secured, this will become a major way of solving housing problems in Slovenia and, over a longer term, will certainly help to redress the imbalance between privately owned and rental flats.

On 22 September this year, the Fund again invited bids for loans to those non-profit housing organisations which obtain non-profit rental flats through their construction, purchase or reconstruction. The invitation related to 1.4737 billion tolar (\$US 12.5 million) in budgetary funds earmarked for additional capitalisation of the Fund. With the Fund contributing 40 % to the financing of flats, it will be possible this time to build or obtain by reconstruction about 600 additional non-profit rental flats.

Since the shortage of resources for favourable housing loans, notwithstanding the resources the Fund received this year from the Republic budget, remains an acute problem, especially concerning loans to private individuals, the Fund has introduced the initiative of establishing a Slovenian housing savings bank and has issued bonds with long maturity-dates.

By issuing these securities the Fund wishes to increase resources with which to cater for the housing needs of private individuals. The selling price of a parcel of bonds is the tolar equivalent of the par value of the parcel which amounts to DM 5,700.

prodajali za obveznice. Po prvem prenosu na prodajalca postane obveznica prenosniški vrednostni papir in normalno kotira na borzi.

Pri tem projektu je najpomembnejše, da lahko odplačilno sposobni kupci za nakup obveznic pri Skladu zaprosijo za posojilo z obrestno mero $D + 6,82\%$.

Posojilo se odplačuje 15 let v enakih mesečnih obrokih, ki ves čas odplačevanja znašajo tolarско protivrednost 50 DEM za nakup enega paketa.

Višina odobrenega posojila je lahko enaka največ pogodbeni vrednosti primerne stanovanj oziroma lahko znaša največ 228.000 DEM, kadar gre za dražje primerno stanovanje.

Stanovanjski sklad Republike Slovenije bo tudi v prihodnje storil vse, da bo zagotovil sredstva za izvajanje nacionalnega stanovanjskega programa. Ta cilj bomo lažje dosegli tudi z dopolnitvijo stanovanjskega zakona, ki je pravkar v obravnavi v Državnem zboru, in ki predvideva, da se bo lahko Sklad za izvajanje svojega poslanstva zadolžil tako doma kot v tujini. Tako se bodo lahko odprle možnosti za pridobivanje ugodnih tujih posojil, ki jih za graditev socialnih stanovanj ponujajo nekatere mednarodne organizacije, med njimi predvsem Svet Evrope.

Mira Becele, dipl. iur., Stanovanjski sklad Republike Slovenije

The total nominal value of the issue is DM 7,985,000. The bonds carry an annual interest of 6 per cent. The first buyer of a bond must be a person buying a flat from a seller who has already signed an agreement binding him to sell the flat for bonds. After the first transfer of the bond to the seller, it becomes a transferable security which can be quoted normally on the stock exchange.

The most important feature of this project is that eligible buyers of the Fund's bonds can apply for a loan at the interest rate $D+6.82\%$. Such loan is to be repaid over 15 years in equal monthly instalments, the amount of which over the entire repayment period, remains the tolar equivalent of DM 50 per parcel.

The maximum sum approvable of any loan may not exceed the contractual value of an appropriate flat, i.e. for a more expensive appropriate flat, it may not exceed DM 228,000.

In the future, the Housing Fund of the Republic of Slovenia will make every effort to secure resources for the implementation of the national housing programme. The accomplishment of this goal will be facilitated with the National Assembly's adoption of the proposed supplement to the Housing Law, according to which the Fund will be able to take up loans in pursuit of its mission both at home and abroad. This will open up the possibility to take up favourable term foreign loans offered by certain international organisations, particularly the Council of Europe, for the construction of welfare flats.

Mira Becele, B.L., The Housing Fund of the Republic of Slovenia.