

Sustainable Approaches to Addressing the Issue of Vacant Housing in Slovenia

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ABSTRACT

Vacant housing is increasingly becoming a subject of scientific and political debate in modern European societies, as it presents a significant challenge for the sustainable development of urban areas. This paper analyzes the phenomenon of vacant housing in Slovenia from the perspective of structural factors and the behavioral patterns of property owners. It highlights that solely economic (primarily tax-related) measures for effectively reducing the number of vacant dwellings, are insufficient, and that a comprehensive, sustainability-oriented approach is needed. The empirical qualitative research reveals that key causes include the physical and functional obsolescence of housing, oversized privately owned dwellings among the elderly population, low incomes, and unresolved property ownership issues. The analysis confirms the high complexity of the issue, which is intertwined with socio-demographic, market, and legal aspects. We find that in order to increase the activation of vacant housing, it is essential to recognize the psychological factors influencing owners' decisions and to create a supportive environment. This should be facilitated through local policies, public awareness, and education, all of which can contribute to changing behavioral patterns. The results contribute to understanding the systemic shortcomings of

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the current housing policy and shed light on opportunities for its transition toward more inclusive, socially just, and sustainability-oriented solutions.

Keywords: vacant housing, housing policy, sustainable development, behavioral patterns, Slovenia, real estate market

Trajnostni pristopi k reševanju problematike praznih stanovanj v Sloveniji

POVZETEK

Prazna stanovanja vse bolj postajajo predmet znanstvenih in političnih razprav v sodobnih evropskih družbah, saj predstavljajo pomemben izziv za trajnostni razvoj urbanih območij. Prispevek analizira pojav praznih stanovanj v Sloveniji z vidika strukturnih dejavnikov in vedenjskih vzorcev lastnikov nepremičnin. Poudarja, da zgolj ekonomski (predvsem davčni) ukrepi za učinkovito zmanjšanje števila praznih stanovanj niso zadostni ter da je potreben celovit, na trajnost usmerjen pristop. Empirična kvalitativna raziskava razkriva, da so ključni vzroki fizična in funkcionalna zastaranost stanovanj, prevelika zasebna stanovanja pri starejši populaciji, nizki dohodki ter neurejena lastniška razmerja. Analiza potrjuje visoko kompleksnost problematike, ki je prepletena s socio-demografskimi, tržnimi in pravnimi vidiki. Ugotavljamo, da je za večjo aktivacijo praznih stanovanj ključno prepoznavanje psiholoških dejavnikov, ki vplivajo na odločitve lastnikov, ter ustvarjanje spodbudnega okolja. To naj bi se omogočilo prek lokalnih politik, ozaveščanja javnosti in izobraževanja, kar lahko prispeva k spremembi vedenjskih vzorcev. Rezultati prispevajo k razumevanju sistemskih pomanjkljivosti obstoječe stanovanjske politike in osvetlujejo priložnosti za njen prehod k bolj vključujočim, družbeno pravičnim in trajnostno naravnanim rešitvam.

Ključne besede: prazna stanovanja, stanovanjska politika, trajnostni razvoj, vedenjski vzorci, Slovenija, nepremičninski trg

1. Introduction

Vacant housing has emerged as a pressing social issue and a chronic challenge in both major urban centers and rural or provincial towns (Breach, 2021). These vacant dwellings threaten the social and economic stability of cities, accelerate urban decline, and can perpetuate a vicious cycle of increasing vacancy (Joo et al., 2022). Notably, vacant housing is predominantly found in historical city centers (Joo et al., 2022). Due to the inherent rigidity of the real estate market, where housing is not a commodity whose production can be easily or rapidly adjusted, supply and demand imbalances tend to manifest in cyclical waves. This often results in speculative overproduction during periods of high profitability, followed by stagnation when profit realization becomes difficult (Ploštajner, 2021). Without a clear understanding of the causes behind housing vacancy, it is unrealistic to expect that more restrictive policy measures alone will significantly reduce their number (Chrishire et al., 2018). Joo et al. (2022) likewise emphasize that identifying and addressing the root causes of housing vacancy is essential for effective intervention.

Ploštajner (2021) argues that the housing crisis in capitalist societies is not characterized by an inability to supply housing per se, but rather by the system's failure to provide adequate, high-quality, and affordable housing units. The simultaneous oversupply of inaccessible dwellings (e.g., oversized homes typically occupied by a single elderly individual) and a shortage of affordable units is symptomatic of a commodified housing system, where the primary function of housing is capital accumulation rather than human habitation. In the context of Slovenia, Urevc and Udovič (2023)

identify several structural causes behind the high number of vacant dwellings: misaligned housing policy, an unmotivating tax system, the expansion of short-term rentals, a shortage of student housing, the absence of a registry of vacant properties, a poorly functioning public rental service, exclusion of key stakeholders (such as the Slovenian Federation of Pensioners' Associations), and weak legal protections for landlords. These diverse explanations point to the multifaceted nature of housing vacancy, which must be examined in relation to demographic, economic, and social dynamics (Glock and Häussermann, 2004). As Parsons (1995) notes, for a societal issue to be acknowledged as a “social problem,” it is not enough to present statistical data alone. The issue must be defined, structured, contextualized, and named, which in turn shapes the policy response.

This research is grounded in two fundamental assumptions. First, that economic measures - particularly tax instruments - are insufficient on their own to resolve the issue of vacant housing. Second, that vacant dwellings, as part of a society's infrastructure, may represent not only a burden but also a latent opportunity. Our analytical framework draws from the Habitat Agenda (1996), which defines adequate housing through seven key criteria: habitability, legal security of tenure, affordability, availability of services and infrastructure, accessibility, location, and cultural adequacy. In addressing vacant housing, special attention must be given to functionally obsolete and inaccessible dwellings, often oversized and occupied by a single elderly individual. Despite being technically occupied, these units frequently fail to meet the fundamental standards of adequacy. Johnson (2024), for instance, highlights that in Australia, a significant proportion of “vacant” homes are actually large dwellings inhabited by retirees, with multiple unused rooms. According to Mandič and Filipovič (2005), housing deficits are not limited to the absolute absence of housing, but also include

the unsuitability of existing units in meeting the needs of their occupants.

In Slovenia, most elderly residents are homeowners, a demographic trait that further complicates intergenerational property transfer and decreases the residential mobility of older populations (Cirman & Koželj, 2003). As a result, many formally occupied homes are only partially utilized, and in many cases serve more as a burden than a benefit to their owners (Kerbler et al., 2019). The inclusion of such oversized units in the category of vacant housing is thus justified, as they do not fulfill the criteria of appropriate and efficient living space, and contribute to broader systemic housing inefficiencies (Mandič & Filipovič, 2005; Kerbler et al., 2019).

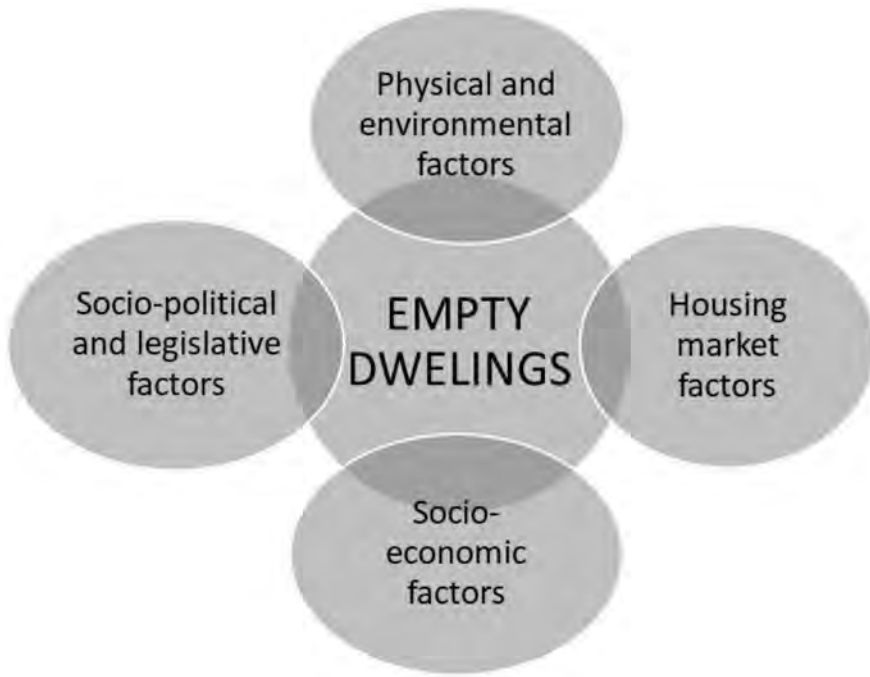
This dimension is particularly relevant in the context of sustainable housing stock management, where the aim is to optimize the use of available residential space in line with the evolving demographic and social needs of the population (Wind & Dewilde, 2016).

2. Structural Factors Related to the Emergence of Vacant Housing

Studies on the emergence of vacant housing typically consider a range of structural dimensions, including physical and environmental factors (Kim et al., 2020; Monani et al., 2020; Shimizu & Kyakuno, 2019), housing market dynamics (Joo et al., 2022; Lee, 2020), socio-economic conditions (Mandič & Filipovič, 2005; Molly, 2016), socio-demographic characteristics (Han, 2016; Molly, 2016), and socio-political or legislative frameworks (Kim & Kim, 2019; Nam et al., 2016). These categories are shown in Figure 1.

Aging housing stock is among the most typical physical factors (Park & Oh, 2018). Older residential buildings are often functionally obsolete, and their physical deterioration leads to high maintenance and repair costs, necessitating effective property management (Grum & Temeljotov Salaj,

Figure 1: Structural factors related to the emergence of vacant housing



2016). Numerous researchers (Hillier et al., 2023; Jeon & Kim, 2016; Park and Oh, 2018; Scafidi et al., 1998) argue that on a micro level, dwelling size, functional obsolescence, and inadequate maintenance contribute significantly to housing vacancy.

Kim and Kim (2019) found a strong correlation between vacancy rates and geographical constraints such as high altitudes, steep slopes, and poor accessibility. Morckel (2013) observed that geographic and gentrification-related factors influence housing neglect, although the impact of household characteristics varies by region. Mikelbank (2018) analyzed the relationship between vacancy rates and housing prices, finding that higher vacancy correlates with lower market prices. Cui and Walsh (2015) highlight that the externalities of vacant housing are linked to physical, regional, and ownership characteristics. Kim and Shim (2018) confirm that

owner behavior also influences vacancy. Hillier et al. (2003) explain that from a supply and demand perspective, over-supply leads to increased vacancy, while areas with higher land and property prices tend to have lower vacancy rates.

Breach (2021) asserts that cities must build surplus housing to apply downward pressure on rents and sale prices. Interestingly, cities with the lowest vacancy rates (e.g., London 0.7%, Cambridge 0.5%, Crawley 0.1%) have the highest property prices. Breach suggests that this correlation indicates more vacant housing equates to more affordable and accessible dwellings. He argues that the widely held belief that vacancy indicates policy failure is flawed. A higher number of vacant homes signals inventory availability to the market, whereas low vacancy suggests scarcity, driving up prices. Several studies (e.g., Cheshire & Sheppard, 2002; Glaeser & Gyourko, 2003; Hilber & Vermeulen, 2016) confirm that forcibly reducing vacancy can lead to increased housing costs. Vacant housing is thus a natural component of healthy housing markets (Cheshire et al., 2018). Additional pressure on housing supply has come from the rise of short-term tourist rentals via online platforms, reducing availability for local residents (Urevc & Udovič, 2023).

Socio-economic drivers include population decline, demographic change, low fertility, ethnicity, low-income households, education level, and employment rate (Bassett et al., 2006; Immergluck, 2015). Silverman (2013) notes that poor socio-economic or housing conditions contribute to abandonment, particularly in areas with high poverty and long-term unemployment. As Segu (2020) argues, economists often view some degree of vacancy as inherent to market function, while policymakers and activists see high vacancy rates as problematic and advocate their reduction to enhance affordability. Various political perspectives thus generate different systemic proposals aimed at reforming housing policy. A common viewpoint is that the concentra-

tion of housing ownership, inaccessibility, and poor maintenance are logical outcomes of housing policy failures that have ceded control to the market (Grum, 2019).

Many scholars warn that housing subsidies can have inflationary effects due to supply inelasticity (Choi et al., 2024; Fack, 2005; Gibbons & Manning, 2006; Hyslop & Rea, 2019; Susin, 2002). Especially in the short term, rigid supply structures shift the cost burden onto landlords, resulting in price hikes. Several studies examining the effects of low-income housing tax credits highlight negative spillover effects on the property market (Di & Murdoch, 2013; Ellen et al., 2007; Nguyen, 2005).

While a certain level of vacancy facilitates stable housing markets (Park and Oh, 2018), excessively high vacancy accelerates urban decline and produces various social challenges (Han, 2014; Mikelbank, 2018). Such effects may spread to neighboring areas, leading to further abandonment and regional degradation (Rhodes & Russo, 2013; Segu, 2000; Shimizu & Kyakuno, 2019). High concentrations of vacant properties or foreclosures typically depress property values, increase insecurity, and correlate with higher crime rates and weaker social cohesion (Ellen et al., 2013; Fitzpatrick, 2012; Glaeser et al., 2018; Immergluck, 2015; Immergluck & Smith, 2006; Lee, 2020).

The most frequently cited socio-political and legislative issues include ineffective and non-incentivizing housing policy, inadequate taxation, and the lack of accurate housing records (Urevc & Udovič, 2023). Cheshire et al. (2018) describe the net effect of two opposing forces: the opportunity effect and the mismatch effect. Their findings suggest that restrictive planning policies increase vacancy rates, with mismatch effects outweighing opportunity benefits. Policy discussions often propose legislation that would systematically tax vacant and oversized properties owned by the wealthiest individuals (Urevc & Udovič, 2023). Most hous-

ing policymakers advocate for disincentivizing investment in residential real estate while incentivizing the leasing of vacant properties. At the same time, coercive tax policies are proposed to compel owners to either rent out or sell vacant homes. Segu (2020) suggests that targeting vacancy reduction is perceived as a quicker and more politically expedient solution than promoting new housing construction. Many countries have already experimented with such policies. For example, in 2022, Toronto introduced a 1% vacant home tax to pressure owners into leasing or selling. However, the anticipated market response was minimal. In Catalonia, the regional government proposed obliging owners to justify vacancy or risk expropriation (Faus, 2023). Municipalities warned that the policy created uncertainty among investors, potentially reducing overall housing supply. Breach (2021) argues that while repurposing vacant housing is beneficial, the prevailing narrative around shortage is often misleading. Although France introduced a vacancy tax in 1999, no conclusive empirical study has confirmed its effectiveness (Segu, 2020).

3. Results and Interpretation

The research is based on a qualitative methodology, focusing on understanding the meanings, behavioral patterns, and social factors that influence the phenomenon of vacant housing in Slovenia. The fundamental premise is that quantitative indicators (e.g., the number of vacant dwellings) are not sufficient on their own to explain the problem; instead, it is necessary to examine the structural, socio-demographic, economic, and legal dimensions of property owners' decision-making. Scientific approach is based on inductive approach (instead of formulating hypotheses at the outset, the study derives conclusions from the collected data), interpretative framework (the research follows a paradigm that seeks to understand the subjective perceptions and behavioral pat-

terns of actors) and theoretical anchors (the *Habitat Agenda* (1996) as a normative framework for understanding housing adequacy, and Modigliani's life-cycle hypothesis as a tool for interpreting the behavior of owners in later stages of life).

A study on the causes of vacant housing conducted in India by Monani et al. (2020) identified the following key factors contributing to housing vacancy: irregular or incomplete documentation (23.41%), investment purposes (23.08%), inadequate infrastructure (19.40%), distance from the workplace (10.03%), difficulties related to sustainable relocation (9.70%), and a significant proportion attributed to »other« reasons (14.38%).

Grum and Kobal Grum (2015) highlighted the importance of intercultural factors that significantly influence the real estate market. Building on this premise, we conducted a similar study in Slovenia, taking into account the specific characteristics of the Slovenian real estate market. A qualitative research methodology was employed. Researchers such as Dimovski et al. (2008) and Meško and Roblek (2013) define qualitative methods as a set of interpretative approaches aimed at describing, decoding, or otherwise uncovering the meanings of social phenomena. Quantitative techniques are typically used when the target group is highly specific. In our case, we included real estate agents ($N = 12$) who met the inclusion criterion of having been active in the real estate market for at least ten years. Qualitative research is generally less structured, more open-ended, and allows for greater interpretive flexibility than quantitative approaches (Grum & Temeljotov Salaj, 2015; Sočan & Kobal Grum, 2023). It is an inductive method in which conclusions and findings are derived directly from the data obtained. Interviews were conducted in February 2024. The results are presented in Table 1.

The results show that participants attribute the greatest importance to physical and environmental factors (37%),

Table 1: Distribution of the Importance of Causes among Structural Factors

Structural factors / Participants	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	Medium
Physical and environmental factors	30%	40%	40%	30%	40%	40%	30%	40%	30%	40%	40%	35%	37%
Housing market factors	30%	20%	10%	20%	20%	10%	30%	20%	20%	20%	10%	10%	18%
Socio-economic factors	20%	15%	30%	30%	10%	30%	20%	20%	20%	30%	30%	35%	24%
Socio-political and legislative factors	15%	15%	10%	10%	20%	20%	20%	20%	20%	10%	20%	10%	16%
Others	5%	10%	10%	10%	10%	0%	0%	0%	10%	0%	0%	10%	5%
													100%

Table 2: Results of the qualitative analysis on the causes of vacant housing in Slovenia

Cause / Participant	N1	N2	N3	N4	N5	N6	N7	N8	N9	N10	N11	N12	Average	Percent
Physical and environmental factors														37.00%
old and unmaintained property	4	4	5	4	4	5	5	4	3	4	4	5	4,25	12.00%
functional obsolescence	3	3	4	3	5	3	3	4	4	4	4	4	3,67	10.00%
degraded neighborhood	2	1	1	1	2	1	1	1	2	2	2	1	1,42	4.00%
poor infrastructure	2	1	1	1	1	1	1	2	2	1	1	1	1,25	3.00%
pollution and emissions	2	1	2	1	1	1	1	1	1	2	1	1	1,25	3.00%
distance from jobs	1	1	2	2	1	2	2	1	2	1	2	2	1,58	5.00%
Housing market factors														18.00%
supply / demand	3	3	4	4	3	4	4	3	3	4	4	5	3,67	5.00%
real estate prices	5	5	5	4	5	5	4	4	4	4	3	3	4,25	6.00%
investment construction	2	3	2	2	3	3	2	2	1	2	2	2	2,17	4.00%
rental for tourist purposes	2	2	1	2	2	3	2	2	3	2	1	2	2,00	3.00%
Socio-economic factors														24.00%
aging population (ownership)	3	3	3	4	3	3	4	3	3	4	4	4	3,42	6.00%
low income (pensions)	4	5	5	5	4	4	3	3	2	3	4	4	3,83	7.00%
employment rate	2	2	2	1	1	1	2	2	1	2	1	1	1,50	2.00%
migration	1	1	1	1	2	1	1	2	1	1	1	1	1,17	1.00%
lack of education	4	4	3	5	5	4	4	4	5	5	4	4	4,25	8.00%
Socio-political and legislative factors														16.00%
unstimulating housing policy	3	4	4	4	3	4	4	4	3	4	3	3	3,58	4.00%
inadequate tax policy	2	3	3	3	3	2	3	3	2	3	3	4	2,83	3.00%
lack of records of empty apartments	2	3	3	2	2	2	3	3	2	3	3	2	2,50	1.00%
disorganized documentation	4	4	5	3	3	4	4	3	5	5	5	5	4,17	4.00%
slow functioning of courts	4	5	5	5	4	4	4	3	4	4	4	5	4,25	4.00%
Others	1	1	1	1	1	2	2	1	2	1	2	1	1,33	5.00%

followed by socio-economic factors (24%), while the least importance is attributed to socio-political and legislative factors (16%). A more detailed breakdown is shown in Table 2.

The results indicate that, among physical and environmental factors, participants most frequently identified poor maintenance of properties (12%) and their functional obsolescence (e.g., oversized dwellings, 10%) as the primary

causes. Housing issues among the elderly have been previously highlighted by Mandič & Filipovič (2005), while the problems of oversized dwellings and inefficient use of space were noted by Drozg (1996) and again by Mandič and Filipovič (2005). Oversized dwellings inhabited by older adults are often poorly maintained, partly due to high maintenance and heating costs. Consequently, such properties tend to be less attractive on the real estate market.

Among socio-economic factors, the most prominent are: population ageing (linked to property ownership and the delayed intergenerational transfer of ownership, 6%), low income levels (particularly among the elderly, 7%), and lack of education (manifested as inadequate knowledge in managing one's own property, 8%). Inappropriate housing conditions for the elderly- regarding size, maintenance, and architectural barriers - have also been noted by Kerbler et al. (2019) and Sendi (2017). Several indicators point to a trend of population ageing, which in turn delays the intergenerational transfer of property (Grum, 2019). The issue of property maintenance is also related to the age of the housing stock in Slovenia, with over 47% of dwellings having been constructed between 1947 and 1980 (Directorate for Spatial Planning, Working Group for the Preparation of the National Housing Programme, 2012).

Among socio-political factors, participants largely believe that the lack of a registry of vacant dwellings has minimal impact on their occurrence (1%). Other factors, such as housing policy, disorganised property documentation, and slow judicial processes, were rated more evenly (each 4%). These are primarily attributed to inheritance disputes, neighbourhood conflicts, unclear condominium ownership structures, and unresolved issues related to functional land parcels. Disputes are inevitable in human interactions among co-owners or in the perception of ownership rights (Oluleye et al., 2020). As Levy (2009) notes, most real estate disputes

are lengthy and involve considerable financial costs. Such conflicts often negatively affect interpersonal (familial and neighbourly) relationships, while also having adverse impacts on spatial and ecological development.

Tax policy was assigned a somewhat lower significance (3%). The aggregation of these structural factors is presented in Table 3.

Table 3: Aggregation of the most significant components of structural factors

Structural factors	Percent				
Physical and environmental factors	37.00%				
old and unmaintained property	12.00%	→	22.00%		
functional obsolescence	10.00%				
degraded neighborhood	4.00%				
poor infrastructure	3.00%				
pollution and emissions	3.00%				
distance from jobs	5.00%				
Housing market factors	18.00%				
supply / demand	5.00%				
real estate prices	6.00%				
investment construction	4.00%				
rental for tourist purposes	3.00%				
Socio-economic factors	24.00%				
aging population (ownership)	6.00%	→	21.00%		
low income (pensions)	7.00%				
employment rate	2.00%				
migration	1.00%				
lack of education	8.00%	→			
Socio-political and legislative factors	16.00%				
unstimulating housing policy	4.00%				
inadequate tax policy	3.00%				
lack of records of empty apartments	1.00%				
disorganized documentation	4.00%	→	12.00%		
slow functioning of courts	4.00%				
Others	5.00%				

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graph LR
    subgraph Physical_and_environmental_factors [Physical and environmental factors - 37.00%]
        P1[old and unmaintained property - 12.00%]
        P2[functional obsolescence - 10.00%]
        P3[degraded neighborhood - 4.00%]
        P4[poor infrastructure - 3.00%]
        P5[pollution and emissions - 3.00%]
        P6[distance from jobs - 5.00%]
    end

    subgraph Housing_market_factors [Housing market factors - 18.00%]
        H1[supply / demand - 5.00%]
        H2[real estate prices - 6.00%]
        H3[investment construction - 4.00%]
        H4[rental for tourist purposes - 3.00%]
    end

    subgraph Socio-economic_factors [Socio-economic factors - 24.00%]
        S1[aging population (ownership) - 6.00%]
        S2[low income (pensions) - 7.00%]
        S3[employment rate - 2.00%]
        S4[migration - 1.00%]
        S5[lack of education - 8.00%]
    end

    subgraph Socio_political_and_legislative_factors [Socio-political and legislative factors - 16.00%]
        L1[unstimulating housing policy - 4.00%]
        L2[inadequate tax policy - 3.00%]
        L3[lack of records of empty apartments - 1.00%]
        L4[disorganized documentation - 4.00%]
        L5[slow functioning of courts - 4.00%]
    end

    P1 --> B1[22.00%]
    P2 --> B1
    S1 --> B2[21.00%]
    S2 --> B2
    S5 --> B2
    L4 --> B3[12.00%]
    L5 --> B3
    B1 --> B4[55.00%]
    B2 --> B4
    B3 --> B4
  
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The research thus suggests that it would be most reasonable to focus on addressing the components of structural factors, which collectively account for as much as 55% of the causes behind the phenomenon of vacant dwellings in Slovenia (Table 3). A potential approach to addressing this issue can be found in Modigliani's life-cycle hypothesis of consumption and saving, which posits that households accumulate wealth in the early and middle stages of life, and later—particularly after retirement—use their savings to cover the gap between pension income and necessary expenditures (Wind & Dewilde, 2016). According to Cirman (2000), after approximately the age of 65, the assets of individuals and households should begin to be gradually converted into liquid funds for daily consumption.

Mechanisms for converting real estate capital into income include deferred transfer of ownership through a sale agreement, sale with simultaneous leaseback, or reverse mortgage. The advantage of the latter is that the elderly can continue to use the property until their death (Cirman and Koželj, 2003). Martin (2011) argues that mediation or arbitration are suitable means of resolving such issues. These alternative dispute resolution mechanisms offer benefits such as faster procedures, less formality, and greater affordability compared to judicial proceedings (Akhtar & Nadeem, 2023).

However, for these mechanisms to effectively lead to the increased availability of vacant housing on the market, it is crucial to foster a positive attitude toward resolving this issue among property owners (Grum & Temeljotov Salaj, 2016). Mumel (1999) notes that consumer behaviour is becoming increasingly influenced not by economic factors but by non-economic ones such as habits, customs, attitudes, motives, and other psychological elements. Kobal Grum (2018) defines consumer behaviour as a dynamic interaction between emotion and reason, behaviour, and environment. Emotions, according to Kobal Grum (2018), are men-

tal processes through which individuals experience specific relationships to phenomena, objects, or persons, perceiving them as either attractive or unattractive, and assigning experiential value and emotional colour.

Therefore, key psychological factors such as motivation, perception, beliefs, and attitudes significantly influence decisions regarding property management (Kotler, 1996). Often, potential buyers behave in accordance with social expectations rather than personal convictions (Kobal Grum, 2018). Kotler (1996) also asserts that behaviour is shaped by marketing stimuli and environmental cues that reach the buyer’s consciousness. If this is indeed the case, it becomes important that such stimuli are positive.

This implies that a positive attitude toward the issue of vacant (or oversized) dwellings can significantly accelerate owners’ reflections and even decisions to manage their properties more proactively. Environmental factors, as noted by Možina et al. (2012), should act as incentives even before

Table 4: Measures for the sustainable reduction of vacant housing

AWARENESS / EDUCATION				BEHAVIOR PATTERN	
MEASURES		PURPOSE		EFFECT	
conversion of real estate capital into income		better property maintenance functional updating		real estate market / public rental service	
mediation and arbitration		peaceful resolution of disputes		enter entry of the property into the market	
establishment of advisory services		providing assistance in managing procedures (renovation, sale, rental) (management consulting, lawyers, appraisers, contractors)		investing in renovation in exchange for a long-term lease	

the decision-making process begins. The development of such factors can be strongly influenced by the local community, municipalities, and the state through awareness-raising, education, advertising, promotion, and similar efforts (Radivojević, 2015). These are outlined in Table 4.

The results indicate that the Slovenian context is characterised by the poor physical condition of vacant dwellings, their functional obsolescence (oversized housing), the age structure of property owners (older residents) and their weaker economic situation (low pensions), an unresponsive housing policy (lack of stimulating residential environment factors), disorganised property documentation (inheritance issues), and slow judicial processes (dispute resolution).

4. Conclusion

This study analyses the phenomenon of vacant housing in Slovenia through the lens of structural factors and behavioural patterns of property owners. It is based on the premise that purely economic (primarily fiscal) measures are insufficient to effectively reduce the number of vacant dwellings. Instead, a comprehensive and sustainability oriented approach is required. The research rests on two key assumptions: first, that economic (fiscal) levers alone are inadequate to resolve the issue of vacant housing; and second, that vacant dwellings, as part of the social infrastructure, can represent either a burden or an opportunity. We assume that for a societal phenomenon to become recognised as a »social problem,« the mere disclosure of data is not enough, it must be defined, structured, contextualised, and named. The way a problem is framed significantly shapes the political response (Parsons, 1995). The factors influencing the prevalence of vacant housing are grouped into so-called structural factors: physical and environmental, housing-related, socio-economic, socio-political, and legislative factors. Results of the qualitative research conducted in the Slovenian

context show that participants attribute the greatest weight to physical and environmental factors (37%), followed by socio-economic factors (24%), while the least importance is assigned to socio-political and legislative factors (16%). A more detailed analysis of structural factors reveals that within the category of physical and environmental influences, issues related to the age and functionality of dwellings, such as oversized, poorly maintained properties, stand out (22%). Among socio-economic factors, key issues include the advanced age of property owners (elderly residents), low income levels (low pensions), and lack of education in property management (a combined 21%). Within socio-political factors, the most prominent are an unresponsive housing policy, disorganised documentation (e.g., inheritance), and slow judicial processes (combined 12%).

The research suggests that initial efforts should focus on resolving these particular components of the structural factors. A viable approach to this challenge is grounded in Modigliani's life-cycle hypothesis, which holds that households build their wealth during early and middle life stages and are expected to use their accumulated assets in later stages, such as after retirement, to bridge the gap between pension income and necessary expenses. We therefore propose, on the one hand, the activation of mechanisms to convert real estate capital into income (economic aspect), such as reverse mortgages, deferred transfer sales, and leaseback arrangements, along with the use of arbitration and mediation to resolve disputes related to inheritance. On the other hand, for these mechanisms to be effectively implemented and increase the availability of vacant housing on the market, a shift in the behavioural patterns of the target group is necessary, encouraged through the activation of environmental factors to foster a more positive attitude towards resolving the issue. The findings of this study indicate that creating a supportive environment is a key element in fostering posi-

tive behavioural change. Environmental factors must serve as a stimulus before the decision-making process even begins. Local communities, municipalities, and the state can significantly influence the formation of such factors through awareness campaigns, education, advertising, promotion, and other activities.

This research provides important insights into the key structural factors affecting the prevalence of vacant housing in Slovenia. The results and proposed measures may encourage urban planners and housing policy makers to adopt a more sustainable and holistic approach to addressing this issue. The findings confirm the central thesis that economic, and particularly fiscal, measures alone are insufficient and do not offer a comprehensive solution to the problem of vacant dwellings in Slovenian municipalities.

Notes

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