



People First – the case of owner occupiers in multi-apartment buildings

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We build strength, stability and self-reliance through shelter.

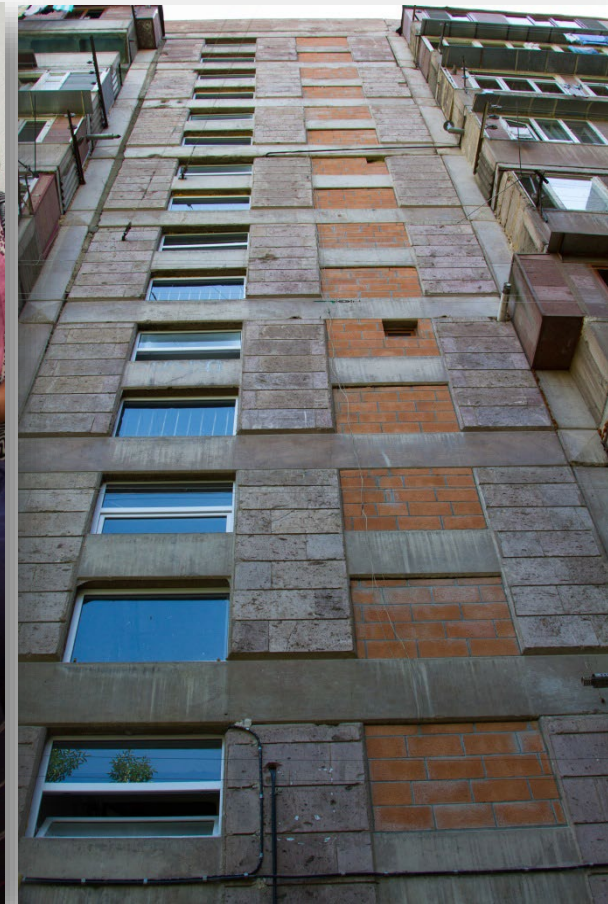
Context of CEE countries

- **Nearly half of the residential housing was constructed between 1960 and 1990**
- **Pre-fabricated multi-apartment buildings - representing 30% to 70% of total housing stock**
- **Mass privatization in the 1990s resulted in owner-occupation rates from 80 to over 90%**
- **The speed of mass privatization left many countries without an adequate regulatory framework for managing and maintaining these buildings**
- **New homeowners had few resources to manage and maintain their own apartment, let alone common building facilities. Many of them still did not get used to their ownership rights and responsibilities.**



HFHI Residential Energy Efficiency/ Energy poverty projects

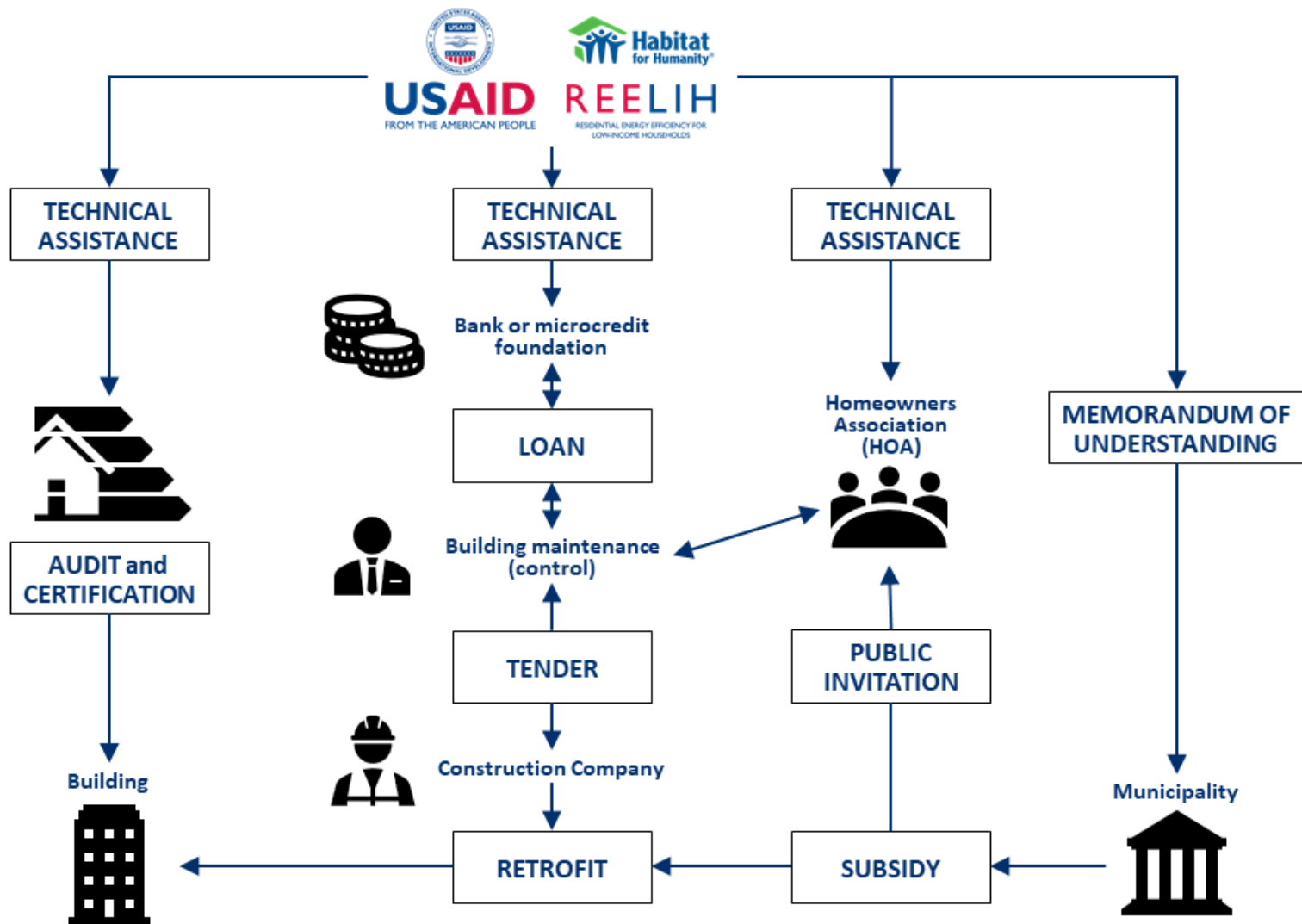
- **Residential Energy Efficiency for Low Income Households-REELIH project in Armenia; Bosnia and Herzegovina; North Macedonia – with the support of USAID**



Key challenges

- **Low level of income in general**
- **Lack of “ownership” among home-owners**
- **Weak legislation for Home-owner associations (HOA)**
- **Limited access to finance for HOAs**
- **Lack of predictable and sustainable subsidies for vulnerable households**
- **Energy poverty**

REELIH response: facilitating the Eco-system of residential energy efficiency stakeholders



REELIH initiatives

- **Community training and facilitating decision-making**



https://topadom.ba

KAKO SE TO RADI

- 1. PLANIRAJTE INTERVENCIJU**

Postoji niz prednosti ulaganja u intervencije za energetske efikasnosti. Posebno isplativa investicija je uređenje zajedničkih prostora u stambenim zgradama kao što su fasade, krovovi, stubišta, podrumi i tavanji.
- 2. ORGANIZIRAJTE SE**

Ovaj dio nalle web stranice sa sobom dolazi glavne teme - informacije o uslugama vlasnika i postupku nabavke. Objasne teme će vam pomoći da kreirate naprijed sa projektom renovacije vaše stambene zgrade.
- 3. FINANCIRAJTE PROJEKT**

U ovom dijelu možete pročitati opis mogućih modela financiranja mjera energetske efikasnosti, kao i opsežne informacije o kreditima, zajmovima, kantonalnim i općinskim subvencijama i povratu uloženi sredstava kroz buduću štednju.
- 4. IZVEDITE TO**

Sada je vrijeme da se fokusirate na samu renovaciju. U ovom trenutku, većinu "talking pointa" će obaviti građevinska kompanija. Međutim, još uvijek postoje stvari koje možete učiniti kako biste bili sigurni da cijeli proces renoviranja teče glatko.

[HAJMO ZAPOČETI →](#)

POVEŽITE SE SA ENOVA

topadom.ba/parnomojunaev

ՊԱՏՄՈՒԹՅՈՒՆՆԵՐ

«Այնպիսի շատ վերանորոգումներ կատարվելու հետո մեր ընկերությանը ենթադասարարական փոփոխությունները շատ ավելի նկատելի կդառնան: Եներգաարդյունավետությունից դուրս, շենքի արտաքին տեսքն էլ ավելի համեմի է դարձնել:»

ՄՈՒՍԱԼԱՆԱ ԱՄՈՒՆԱ, ՌԵԼ-ԵՆԱ

ՎԱՄՐԱՆԱ ՍԵՐՎԻՍ →

REELIH initiatives

- **Demonstration projects: renovation of multi-apartment buildings**
- **Testing mixed financial models: loans and subsidies**



REELIH initiatives

- **Advocacy at national level: improving HOA regulation**
- **Advocacy at local level: subsidies for REE**

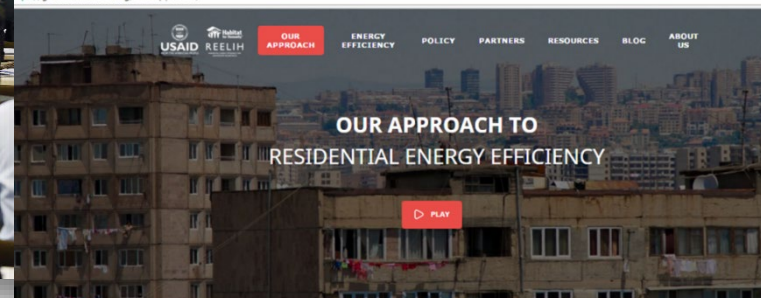


REELIH initiatives

- Regional comparative research and knowledge sharing
- EU-level awareness raising



<https://getwarmhomes.org/our-approach/>



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.



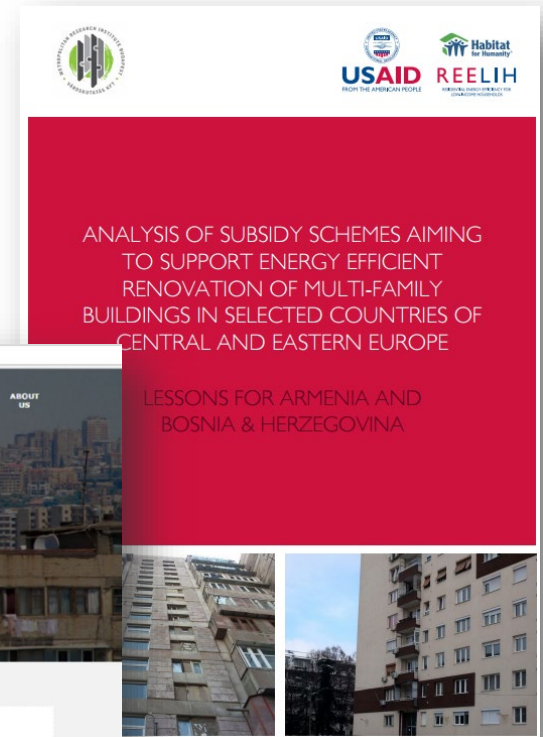
STAKEHOLDER FACILITATION

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.



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.



ComAct project

- **Community tailored actions for energy poverty mitigation in CEE**
 - **To empower and activate the communities of homeowners' associations**
 - **To develop and adapt financial tools that provide financing for low-income families**
 - **To optimize technical solutions that provide most favorable cost-benefit ratio for the energy efficient improvements in multi-family apartment buildings.**
- **Pilot projects: Bulgaria, Hungary, Lithuania, North Macedonia and Ukraine**
- **Funded by EU/Horizon 2020**
- **Check: <https://comact-project.eu/>**

Policy recommendations/1

- **Recognize the owner-occupied multi-apartment buildings as a special form of social housing in Central and Eastern Europe**
- **Combine energy policy and social policy**
- **Identify the issue of alleviating energy poverty as one of the focus areas in shaping national building renovation goals**

- **Provide technical assistance for Home-Owner Associations (HOAs) including social facilitation**
- **Support renovations by mixed financing models (subsidies + loans) to make this predictable and sustainable long-term**
- **Strengthen the capacity of local governments so that they can provide the complex technical assistance for HOAs**

Policy recommendations/2

- **National and local governments should conduct massive awareness raising campaigns targeting homeowner associations to promote energy efficiency measures in owner occupied multi-apartment buildings**
- **One-stop-shops targeting owner occupiers of multi-apartment buildings should provide complex technical assistance including social facilitation. This service should be provided by independent experts and paid by national or local government subsidies to ensure scaling up renovation of these buildings in a sustainable way**
- **Create an enabling regulatory environment for banks to be able to scale up renovation loans for homeowner associations**

Some key regional outcomes

- **Knowledge transfer between EU member states and accession countries**
- **BBC video: <https://getwarmhomes.org/>**
- **ComAct [papers and toolkits](#)**
- **[Gap analysis of the housing sector in Western Balkan countries](#)**
- **Influencing EU policy making - EPBD**
- **Establishing the REE Observatory for CEE – in progress**

Thanks!

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