



ARCHITECTS' COUNCIL OF EUROPE  
CONSEIL DES ARCHITECTES D'EUROPE

**Round Table Sofia 11 May 2012**



**PANEL 3.**  
**LIVABLE ARCHITECTURE - Urban issues and Housing**

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Quality housing- precondition for harmonic society.  
Identification of problems and solutions.  
Good European practices in Social housing.

Common problems of the housing estates in all  
Eastern European big cities:

- High energy consumption in existing multi-storey housing
- Deteriorated status of condominium housing

In Bulgaria these problems are more complicated due to:

- Extremely high share of the homeownership
- Lack of any traditional practice and legislation concerning the maintenance and management of condominium buildings

As a result:

- More than 50% of the owner occupiers do not have sufficient income to cover the current costs of the services
- Contradiction between the status of an apartment owner and the income level of the residents
- Increasing decapitalization of the condominium buildings

In most of Eastern European countries:

- Rental stock privatized together with imposing obligations for collective management and payment of running costs
- Homeowners' associations established according to privatization contracts

In Bulgaria:

- Condominium property established immediately after completion of the buildings
- Government used to transfer the property of the apartments to their future residents without creating rules for proper building maintenance

As a result:

- ✓ Urgent necessity to introduce new maintenance and management policy but AFTER the ownership has been acquired
- ✓ Crucial difference in comparison with the rest Eastern European countries that creates huge legal problem



“Ad Hoc” energy efficiency renovation activities for the insulation of separate building parts by the apartment owners as a result of the increase of energy prices and the lack of proper legislation in Bulgaria:

- Wasting of scarce resources
- Prevention of further renovation activities at the scale of entire building

# Zaharna Fabrika Pilot Renovation Project



Investigation of possible solutions for a sustainable and efficient renovation and a subsequent maintenance of the renovated condominium building;

Tackling three main obstacles for the implementation of housing renovation activities:

- Lack of know-how about energy efficiency in housing
- Lack of adequate organisation of homeowners
- Lack of affordable financial tools

The project was implemented in Zaharna Fabrika housing estate in Sofia in 2003-2004.

The first attempt in Bulgaria for a comprehensive integrated approach in tackling the energy efficient renovation of existing condominium housing.

The project covers all related stages in solving the issue of the sustainable housing renovation at building level:

- Establishment of a homeowners' association for renovation and further management at building level
- Energy efficient housing renovation based on a long-term soft loan arrangement
- Energy audit and building certification



# СЕРТИФИКАТ

за енергийните характеристики на сграда

Категория

**A**

Номер 063ЕЕК001

Валиден до: 2016 г.

Сграда	Жилищен блок №10		
Адрес	София, ж.к. Захарна Фабрика		
Тип на конструкцията	Средна		
Година на построяване	1 946 г.		
Застроена площ	240,5	m <sup>2</sup>	
Отопляема площ	1 214	m <sup>2</sup>	
Отопляем обем	3 152	m <sup>3</sup>	



## Годишен разход на енергия

ДЕЙСТВИТЕЛЕН		ЕТАЛОНЕН	
138.9	<del>kWh/m<sup>2</sup></del>	148.1	<del>kWh/m<sup>2</sup></del>

Издаден на 06.06.2006 г.

Издаден от

Енефект –Консулт  
ЕООД

Рег.номер

00063

Подпис/печат



Renovated pilot building has been awarded by Eneffect Consult **Certificate Class A** for energy efficiency of residential building. It was measured that after renovation heat consumption decreased with more than 50%

Project approach based on carefully engineered project feasibility scheme:

- Renovation costs covered by savings for heating energy afterwards
- No increase of running costs after renovation
- Apart from soft loan facility offered by DIGH, there was no subsidy

The project scheme is even more prospective and sustainable in combination with a subsidy to be available under the OPRD Program – Housing Renovation, to be opened in 2012 by the Bulgarian Ministry for Regional Development

# Building before the renovation





**Building after renovation**

Social housing in Europe:

There is not a single definition of social housing in EU countries

Social housing in Europe is developed by various organizations, united in umbrella union called CECODHAS Housing Europe

# CECODHAS

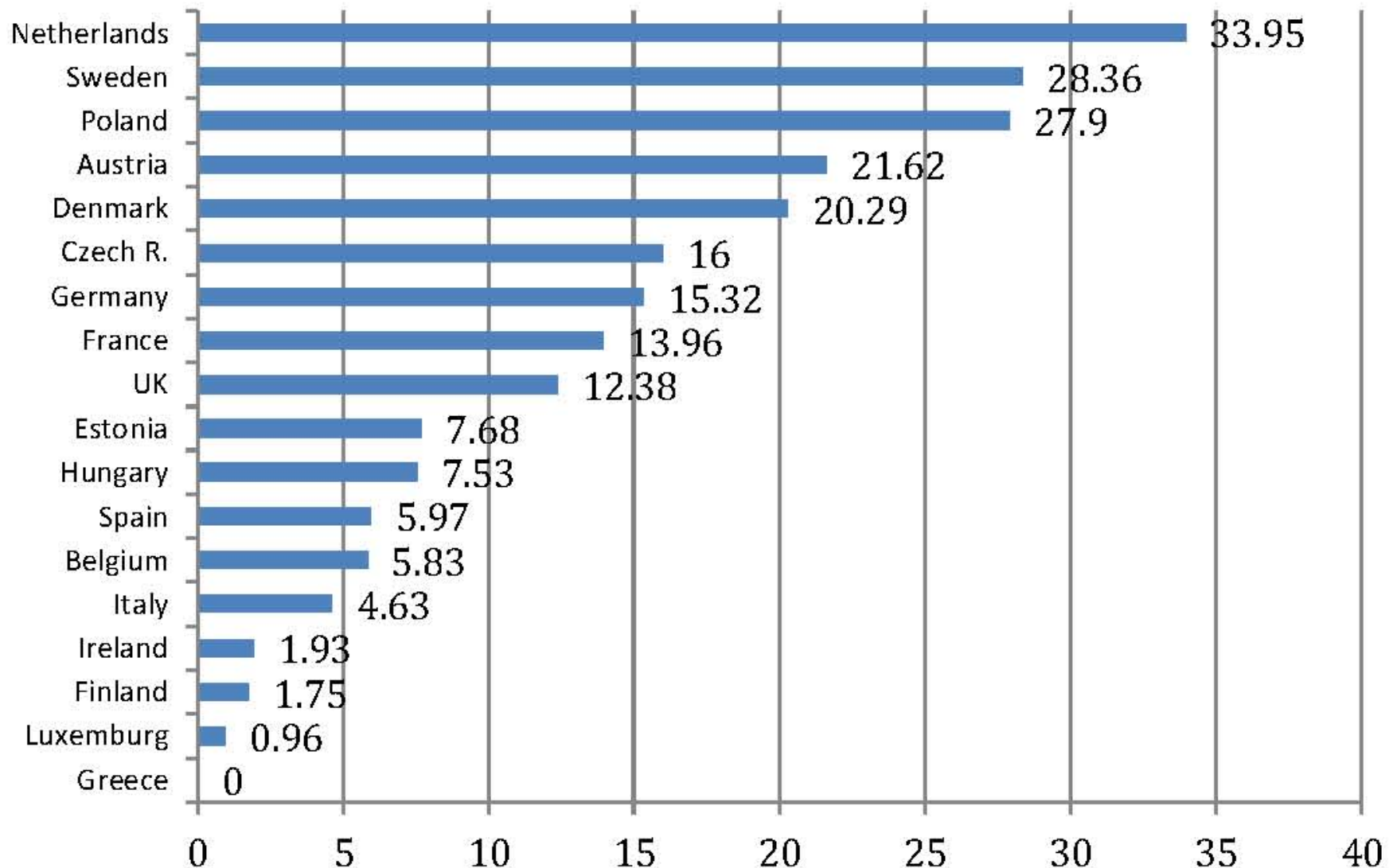
<http://www.housingeurope.eu/>



- As of today, CECODHAS has 44 members in 19 EU countries + 2 associate members (Norway and Switzerland)
- CECODHAS Housing Europe represents over 41 400 housing providers locally
- Altogether CECODHAS members manage over 27 million dwellings

- Considering a housing stock in the EU of about 233,2mln., CECODHAS members manage about 11.7% of existing dwellings in the EU
- In 2009, CECODHAS members have built about 332 000 new dwellings and renovated about 234 000 dwellings
- Over 4 million applicants in Europe are waiting to be assigned a social dwelling
- CECODHAS Housing Europe represents over 41 400 housing providers locally

## Chart 2: CECODHAS members' stock as % of national housing stock





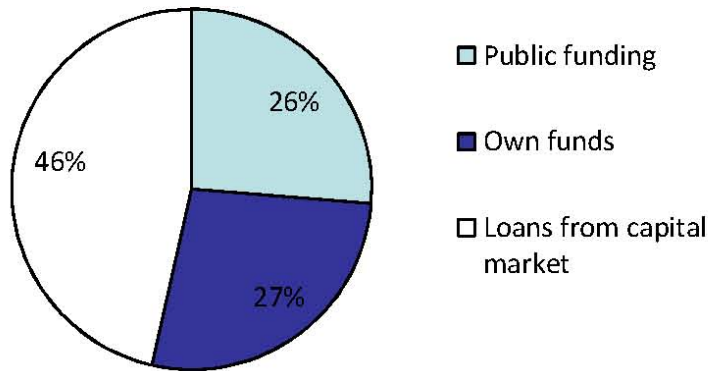
In absolute terms housing cooperatives (34867) are the most numerous local housing providers within CECODHAS membership, followed by housing associations (3929), publicly owned housing companies (1657) and privately owned (not-for profit or limited-profit) housing companies (632)

In 2009, four of CECODHAS members provided altogether over 484 million Euros in loans (including mortgage loans, equity loans and loans for renovation work), to about 10 500 low-income households.

Collectively CECODHAS members carry out also a range of non-landlord activities, ranging from provision of additional services to tenants, neighbourhood services, management of non-residential buildings, domiciliary care and support services, and many more.

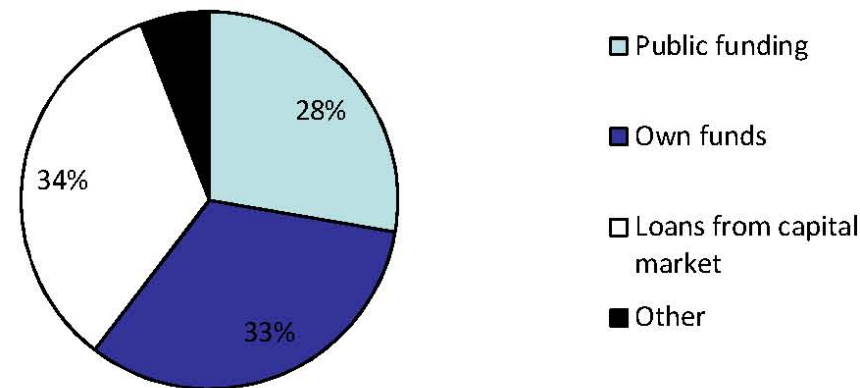
# A variety of different financing models, with different levels of public intervention is used for CECODHAS members activities:

**Average share of different sources of financing for new housing construction, 2009**



based on a selection of 14 respondents

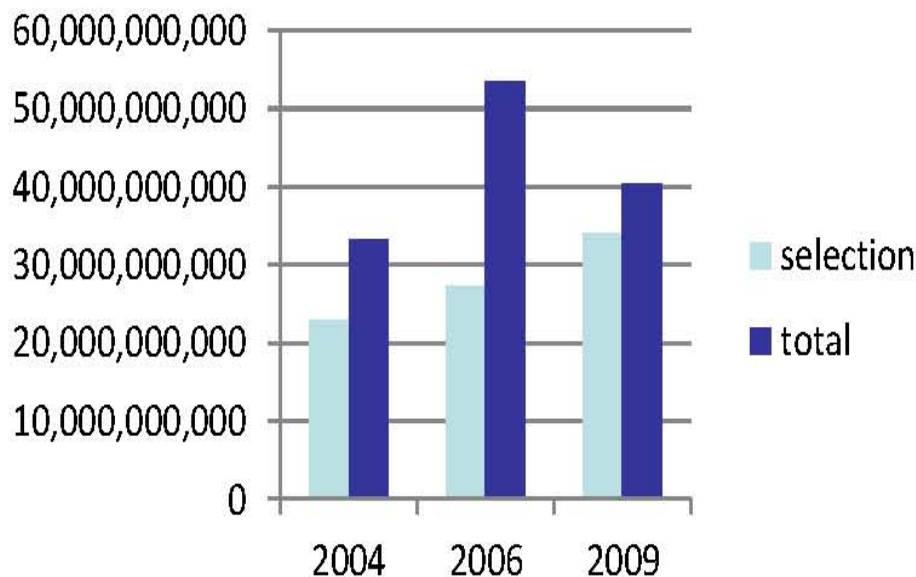
**Average share of different sources of financing for housing renovation, 2009**



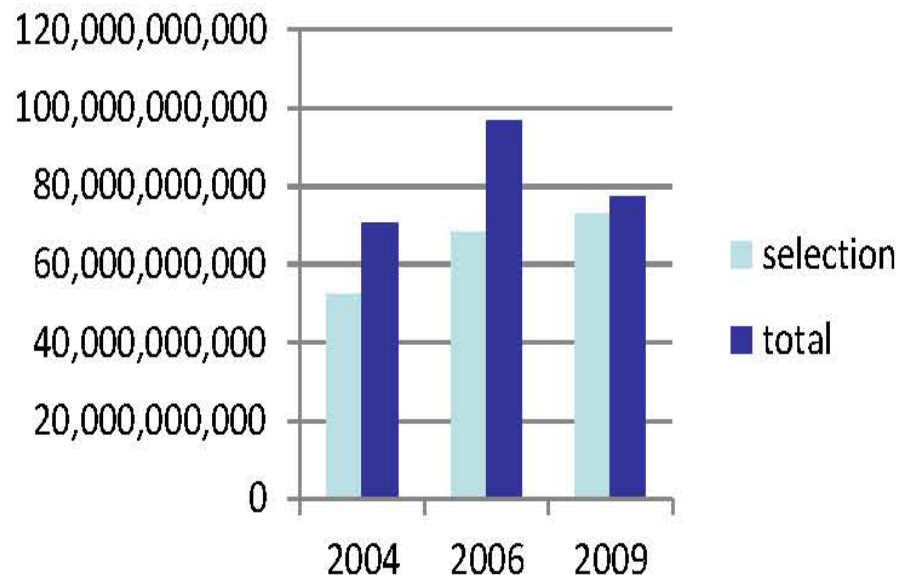
based on a selection of 8 respondents

In 2009, the total investment by CECODHAS members was over 36 billion euro, with a turnover of about 76 billion. Investment is continuously growing within the years.

**Investment: 2004-2009**



**Turnover: 2004-2009**



The existing experience of housing retrofitting in CECODHAS member organisations has been carefully investigated by BHA in the frame of EU sponsored projects:

FRESH

[www.fresh-project.eu](http://www.fresh-project.eu)

Power House Europe

<http://www.powerhouseeurope.eu>

SHELTER

[www.shelterproject-iee.eu](http://www.shelterproject-iee.eu)



[www.shelterproject.eu](http://www.shelterproject.eu)

Improving the coordination between stakeholders in the process of energy efficient housing renovation as main tool to achieve the goals of EU for considerable improvement of the energy performance of buildings

# What should be done in Bulgaria in order to increase the quality of housing?

The problem of energy efficiency is a part of the (social) housing problem. Energy efficiency can be seen in the same time as an important tool to solve the housing problem. The project approach in retrofitting of existing housing needs to be flexible, bottom up oriented, tenants friendly and managed by decentralized structures

## What are the existing housing policy documents in Bulgaria?

- The National Housing Strategy – approved by the Council of Ministers in 2004
- The National Program for Refurbishment of Residential Buildings – approved by the Council of Ministers in 2005

## The following main obstacles prevent implementation of housing policy measures:

- Lack of necessary regulatory framework for organizing and financing the renovation activities – legal norms are needed in regard to creation of institutional and financial infrastructure for large scale projects implementation
- Lack of institutional – currently, the central and local authorities have not sufficient expertise to cover the overall scope of required activities



Housing Associations – a tool for implementation of housing policy and energy efficient renovation at local level

Establishment of Housing Associations as a non-profit companies set up according to a special law and taking over the municipalities' duty to develop, manage and maintain social housing units

Housing associations will develop and manage the necessary minimal amount of social rentals in Bulgaria in order to improve the deformed ownership structure of the housing stock

Housing associations will be also very useful in regard to the start of the large scale energy efficient renovation activities for existing housing. As it happens in Western Europe, housing associations can take over on behalf of the municipality the coordination role between different stakeholders of the housing renovation and urban regeneration process.

Having realized the importance of the Housing Association as a prospective body for the energy efficient improvement of the existing housing stock and development of new rental stock, the Bulgarian Housing Association together with the Dutch Housing Association Woonbron is currently working on a concept and a feasibility study for establishment of a Social Housing Organization in Bulgaria.

Thank you!



For more information:

[www.bha-bg.org](http://www.bha-bg.org)

[www.cac-bg.org](http://www.cac-bg.org)

[www.powerhouseeurope.eu](http://www.powerhouseeurope.eu)

[www.fresh-project.eu](http://www.fresh-project.eu)

[www.shelterproject-iee.eu](http://www.shelterproject-iee.eu)