



Documentation Regional development instruments

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Federal Ministry for the
Environment, Nature Conservation
and Nuclear Safety



Bavarian State
Ministry of the
Environment,
Public Health
and Consumer
Protection

Interreg III B

General Data	
Name of instrument:	National Housing Programme
Country / region:	SI
Spatial level:	national
Type:	Economic instruments
Subtype:	Subsidies and local business development
Description:	<p>The Housing Fund of the Republic of Slovenia was founded by the Housing Act in 1991 as a public financial fund and the central state institution for financing housing supply in order to finance the National Housing Programme and encourage the construction, repair and maintenance of housing. After 1 January 2001 the Housing Fund is a public financial and real estate fund. As the main state institution for financing the provision of housing, the Housing Fund of the Republic of Slovenia finances the National Housing Programme and promotes the construction of housing, the renovation and maintenance of dwellings and residential buildings. The National Housing Fund will also become an investor in housing construction. The majority of municipalities have certain land available for development on which this housing construction could take place, but they do not have financial resources for it. For this reason, the partnership between the National Housing Fund and the interested municipalities is one of the possibilities to forward the social housing construction. In return for the ceding of the sites, the National Housing Fund would cede to these municipalities a certain number of apartments to be used as social housing. The number of apartments would of course be determined in relation to the value of land.</p>
General objectives:	<ul style="list-style-type: none"> - providing long-term loans at favourable interest rates to natural and legal persons for the acquisition of non-profit rents, social and private housing and residential buildings through purchase, construction and renovation; - investing in the construction of dwellings and in land for construction; - conducting transactions in real estate; - providing endowment policy premiums under the national housing savings scheme in accordance with the act governing the national housing savings scheme; - performing other tasks according to law and tasks for implementing the national housing programme; - to acquire (construction and renovation) gradually 11,000 apartments per year by 2009
General Objectives keywords:	provision of building land to families and locals ; financial incentives ;
Responsible:	National authority
Stakeholder Involved:	National authority

Stakeholder Involved:	Local authority/Municipal council
Reference:	National Housing Saving Scheme Act National Housing Saving Scheme and Housing Grant for Young First-Time Homebuyer Families Act
General assessment of strength and weakness:	Strength: - financial help for young families which for the first time acquire property. weakness: there is no special bank system adapted to this fund as well as no control system with which bank control institutions would inspect the functioning of the fund; the relation between Fund loan and other loans are not fixed or secured by any decree; the Fund loans are not insured with mortgage; included banks are not obliged to fulfill any requirements about investment policy height of installments are not individually tailored.
Metadata:	Date of entry: 2007/05/07 Contact: Ifuplan, Schleißheimer Str. 156, 80797 München
Implementation	
Legal status:	not-mandatory
Extension:	rarely (< 25%)
Comment:	Only bigger municipalities enter this financial scheme.
Type of monitoring:	Mixture of quantitative and qualitative reporting
Preconditions for implementation:	if The Housing Fund of the Republic of Slovenia get funds from the state budget
Assessment	
Relevance	
Status:	weak direct relevance
Ranking:	3
Acceptance	
Ranking:	0
Remark:	can not be assessed
Implementation	
Ranking:	3
Feasibility	
Status:	Budget, legislation, political will
Ranking:	3
Effectiveness	
Status:	Direction of effect, acceptability, perpetuity
Ranking:	3
Remark:	Type of effects unclear as monitoring is not in place.