

THE STATE OF HOUSING IN EUROPE – 2025

SLOVENIA

- ➡ Non-profit housing
- ➡ Private rental
- ➡ Owner-occupiers
- ➡ Other
- ➡ Total

| # OF DWELLINGS | % OF TOTAL |
|----------------|------------|
| 35,391 | 5.1 |
| 27,278 | 4.0 |
| 549,652 | 78.7 |
| 85,976 | 12.3 |
| 698,747 | |



SOURCE: Census 2021 (occupied dwellings only).

NOTES: 'Other' includes those living in homes provided by family or other 'unofficial' rental forms; including 'rent free'. Part of the private rental sector may not be visible in statistics due to informality, however, the rate of informal renting situations is not seen as being very high.¹

THE ROLE OF PUBLIC, COOPERATIVE, AND SOCIAL HOUSING PROVIDERS

The Housing Fund of the Republic of Slovenia has built about 1450 housing units between 2021 and 2024, and its activities are expected to increase significantly in the near future.

At the same time, renovation activity by the Fund has been steady, including both planned major renovations and smaller-scale maintenance works.

DYNAMICS OF HOUSING SUPPLY

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HOUSING NEEDS TODAY

There is no national estimate of unmet housing needs, but demand—particularly for affordable rental housing—is high and uneven across regions. The housing strategy aims to deliver 20,000 public rental dwellings by 2035, supported by legislation and financing tools. Allocation is handled locally without a central waiting list, yet demand far exceeds supply in most urban areas.

RECENT DEVELOPMENTS IN HOUSING

The housing issue is becoming more recognised at the highest political levels in Slovenia. The 5th Presidential Forum, which was held in May 2025, focused on housing as a key societal

issue. In addition there have been significant developments regarding funding and financing mechanisms for social and public housing in Slovenia. In 2023 and 2024, the Housing Fund received €25.5 million each year. In 2025, a one-time recapitalisation of €100 million was approved, with the same amount already earmarked for 2026. This marks a clear shift in policy priority.

In May 2025, the Government of the Republic of Slovenia adopted a legislative housing package, including the Housing Construction Financing and Promotion Act, and amendments to the Housing Act. These acts aim to establish a stable and predictable system to support the construction of 20,000 public rental dwellings by 2035, with €100 million in annual funding. They strengthen the role of local authorities, streamline allocation processes, and improve affordability for both vulnerable and middle-income groups.

As of July 2025, both laws have passed general debate in the National Assembly and have been approved for further legislative procedure. Their full adoption is expected to significantly improve the strategic and operational capacity of national and local housing actors.

These changes represent the largest national investment in public rental housing since Slovenia's independence. They enable both direct implementation by the National Housing Fund and co-financing of local projects. They provide a stable long-term funding structure, empower local authorities, improve accessibility for key groups (young families, professionals, vulnerable groups), and reduce administrative burdens.

In parallel with the financial measures, regulatory reforms have been implemented to enhance the efficiency and equity of the rental housing system. Recent modifications to rent regulation and subsidy frameworks are expected to influence the sector.

Gradual rent adjustments, particularly within the older housing stock, are intended to balance long-term financial sustainability with affordability objectives. In addition, updated national regulations grant local authorities greater flexibility in defining eligibility criteria, which may affect tenant composition and housing management practices.

POLICY GUIDELINES FOR PUBLIC, COOPERATIVE, AND SOCIAL HOUSING



Despite progress, Slovenia's housing system still faces important gaps. Procedures across municipalities remain fragmented, and housing is not yet fully integrated with land-use and regional planning.

➔ The Housing Fund of the Republic of Slovenia (HFRS) and its partners lack:

- ➔ a stable multiannual investment framework,
- ➔ sufficient access to public land, and
- ➔ tailored financial incentives for climate-resilient, energy-efficient construction.

THE EU'S ROLE IN BETTER SUPPORTING THE SECTOR

➔ EU-level engagement is increasingly regarded as vital for advancing affordable and sustainable housing. Strengthened European policy alignment and financial support could reinforce national affordability programmes and green renovation initiatives, while also facilitating structural reforms and capacity building.

➔ Recognising affordable housing as essential infrastructure at the EU level would help attract additional investment and enable more effective use of cohesion and recovery funds. Furthermore, dedicated funding instruments, technical assistance, and cross-country knowledge exchange could enhance institutional capacity and promote innovative financing models for inclusive housing development.

