

SLOVAKIA

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Table 1: Residential housing stock in Slovakia

| Ownership type | Number of dwellings | Percentage |
|--|---------------------|------------|
| Owner-occupied | 2,044,445 | 91.5 |
| Public rental | 55,835 | 2.5 |
| Private rental | 19,290 | 0.9 |
| Company + Cooperative + Other ¹ | 94,204 | 4.2 |
| Not identified | 21,812 | 1.0 |
| Total | 2,235,586 | |

Source: The Statistical Office of the Slovak Republic – 2021 Population and Housing Census

Brief historical overview

Regime change at the end of the 20th century significantly reshaped the tenure structure. With the privatisation of social rental flats, the majority of the population became homeowners, and in the process have taken on all the responsibilities and liabilities related to repair and upkeep. Thus, responsibility for meeting general housing needs shifted from the state to individual households. However, the state soon realised that without public support, not all individuals can take care of their own housing and, therefore, a system for sustainable housing was needed.²

The country has developed a small public rental sector (c.2.5%) managed by municipalities. However, the primary responsibility for meeting housing needs remains individualised, with ordinary households expected to find their own solutions. This outsourcing of responsibilities by the state is also reflected in the fact that the right to housing is not included in Slovakia's constitution. The Slovakian state today sees that its primary duty is to ensure the necessary

conditions to enable citizens to provide for their own housing needs.³

What is meant by social housing?

Social housing was defined relatively late, with the first legal definition appearing only in the 'Housing Policy Concept' (HPC)—or *Koncepcia štátnej bytovej politiky*—developed in 2010. HPCs are created for periods of 5-10 years by the Ministry of Transport. The first HPC was developed in 1994, and the most recent was approved for the period of 2020-2030.

Also in 2010, legislation came into effect⁴ which regulates the subsidies for housing development and social housing. Social housing is defined as “housing acquired through the use of public funds intended for the adequate and humane dwelling of natural persons who cannot obtain housing by their own actions and fulfil certain conditions. Social housing is also homes financed by public funds and provided as part of care under specific regulations.^{5,6}

¹ This category represents all identified housing not owned by individuals, municipalities or the state. Among other less common ownership arrangements, it includes company dwellings and dwellings owned by cooperatives. Housing cooperatives in Slovakia operate primarily in urban areas and feature both owner-occupied and tenant memberships. Members can either own their units outright or pay monthly rent covering capital costs and operating expenses, with rents regulated to be comparable to public housing rates. For additional details, see: <https://www.housinginternational.coop/co-ops/slovakia/>

² Červenová, L. U. (2005). Social housing in Slovakia. The task and justness of the non-profit housing organizations establishment in Slovakia. *International Journal of Strategic Property Management*, 9(2), 111-120.

³ Housing Policy Concept 2030, available at: <https://www.mindop.sk/ministerstvo-1/vystavba-5/bytova-politika/dokumenty/koncepcie>

⁴ Act No. 443/2010 Coll.

⁵ Law on subsidies for housing development and social housing (443/2010 Coll)

⁶ Murray Svidroňová, M., Mikušová Meričková, B., Nemeč, J., & Kuvíková, H. (2017). Social housing provided by the third sector: The Slovak experience. *Critical Housing Analysis*, 4(2), 67-75.

The current HPC highlights certain societal groups that face persistent challenges in housing, primarily due to income limitations, life circumstances, or health conditions. This group can include low-income households, members of marginalised communities (e.g., Roma), people with disabilities, senior citizens, migrants, those experiencing homelessness, those who were raised in institutional care, and those recently released from incarceration, amongst others. Such groups, as the HPC specifies, require targeted state social policy interventions.

Financing and supports

Since the Municipal Establishment Act,⁷ municipalities are responsible for finding ways to provide social housing for their residents. In addition to using their own financial resources, there are two main ways municipalities can apply for financial support for the construction and purchase of social rental flats.⁸ One is established in the above-mentioned 2010 legislation,⁹ according to which municipalities, city districts or self-governing regions—as well as non-profit organisations established by such bodies—can apply for grants from the Ministry of Transport to finance a large part (ranging from 35% to 75%) of the social housing construction or purchased costs in their area.

The second is laid down by Act No. 150/2013,¹⁰ which states that municipalities can also take out beneficial loans, allowing for further financial support instead of, or in addition to, grants. Loans are granted for a maximum of 100% of the development price and are required to have a repayment period not exceeding 40 years. The interest rate is typically between 0% and 2%.

⁷ No. 369/1990 Coll

⁸ These exclude land acquisitions, as municipalities should use their own public land banks for this purpose. However, as a recent independent review noted: “municipalities face a shortage of municipal land available for the development of social rental housing” – De Pace, F. (2024). *Enhancing the efficiency, inclusiveness, and environmental sustainability of housing in the Slovak Republic*. Paris: OECD.

⁹ Law on subsidies for housing development and social housing (443/2010 Coll)

Loans are provided by the ‘State Housing Development Fund’ (Štátny fond rozvoja bývania, ŠFRB).¹¹ It is a revolving fund, with and a large share of loans financed from the repayment of previous loans, making the Fund relatively self-sustaining. In 2024, the ŠFRB supported rented housing for municipalities, with an investment volume of more than €42 million.¹²

Accessing social housing

The criteria for accessing municipal social housing include different income limits that can depend on circumstances such as whether a household member works in healthcare or social services, is a single parent, or has a severe disability. The municipality typically signs a lease with tenants for three years, though this can increase to 10 years in the event of some of the criteria mentioned above.

Rents of apartments built from public funding are regulated based on the construction price of the flat, which aims to keep rents low. However, it also significantly limits the financial resources of municipalities. Rents of apartments built before 2001 had very low rent levels (approx. €1/sqm).¹³ As of 2025, the maximum rent level for pre-2001 regulated apartments was raised, with landlords allowed to increase it by up to 20% per year. While the original rent levels were very low, it remains to be seen whether these increases will create affordability problems for tenants; municipalities can play a role in deciding how to target support (see the example of Bratislava below). For apartments built after 2001, the annual rent cannot exceed 5% of the initial construction price, plus inflation (and cost of improvements, if needed).

¹⁰ Act on the State Housing Development Fund (No. 150/2013 Coll.)

¹¹ For additional details, see: <https://www.housing2030.org/project/state-housing-development-fund-of-slovakia/>

¹² Voleková, M. (2025, 3 February). *Záujem o úvery zo Štátneho fondu rozvoja bývania rastie. Najmä na kúpu bývania [Interest in loans from the State Housing Development Fund is growing, especially for the purchase of housing]*. Bratislava: ASB.

¹³ See: <https://app.lexploria.com/document/534314-case-of-bitto-and-others-v-slovakia>

Two categories of housing are supported by the Ministry: “common” standard and “lower” standard flats. Lower standard flats are smaller and have fewer amenities (below the minimum standard otherwise required for residential buildings) than common standard flats. However, a larger share of their construction costs are covered by the Ministry relative to common standard flats. Social housing units that are lower standard, but which thus come with a higher subsidy for their construction, are usually utilised for the most vulnerable groups; often members of marginalised Roma communities.

Slovakia has a significant Roma population; estimated at 480,000-520,000 people (c.8%-10% of the population), around half of whom live in varying states of isolation—either in segregated urban areas, city outskirts, or nearby settlements¹⁴. There are some subsidies and programmes specifically targeted for Roma communities, complementing the existing housing framework. These can include, among others, essential infrastructure development and housing repairs and reconstruction.¹⁵

Municipal housing (typically “lower” standard) can also be a common housing solution for Roma in some parts of Slovakia. However, there is evidence to suggest that this can reinforce their social isolation, with many such municipal buildings being predominantly used to house Roma, rather than a more representative cross-section of those who need housing supports. A recent review noted that there was “no functional and specific plan...to stop the segregation and desegregate the neighbourhoods”.¹⁶

Service delivery

The grants and loans described above contributed to the construction of more than

47,000 social rental units between 1998 and 2022. The share of social rental units within all construction ranged between 10% and 20% in the 2000s, but had dropped below 3% by 2015.

The construction of new social housing is marginal compared to the significant housing shortage Slovakia is facing, with a deficit of over 200,000 units. In Bratislava alone, there are only 2,446 municipal flats out of nearly 250,000 homes, meaning that the municipal housing stock accounts for less than 1% of dwellings.¹⁷ Wait times for accessing municipal housing typically range from three to five years nationally, extending up to six years in Bratislava.

Two key factors contribute to this. Firstly, many current social homes are still occupied by long-term tenants who maintain their permanent right to use these flats at very low regulated rents, having not purchased them as was common of municipal tenants in the early 1990s. This problem is specific for tenants from the socialist era. These tenants are not subject to eligibility reviews,¹⁸ unlike new tenants, whose eligibility is reassessed in case of contract renewal¹⁹. Secondly, despite being legally responsible for social housing provision, municipalities face severe budget constraints that prevent them from meeting the population's needs.

Financial limitations have led municipalities to impose additional criteria beyond those required by legislation, creating significant barriers to housing access.²⁰ These include requirements for minimum verifiable household income, high security deposits, and proof of permanent residency within the municipality. Combined, these factors lead to low-income families being disproportionately excluded, despite having stable income sources.²¹

¹⁴ Macsó, K. (2018). The ‘Roma Question’ in Slovakia. *Acta Universitatis Sapientiae, European and Regional Studies*, (14), 71-83.

¹⁵ Housing Policy Concept 2030, available at: <https://www.mindop.sk/ministerstvo-1/vystavba-5/bytova-politika/dokumenty/koncepcie>

¹⁶ Amnesty International (2024). Unattainable Right to Housing – Report on Right to Housing in Slovakia.

¹⁷ Hill, J. (2023, February 1). *Slovakia faces a housing shortage of over 200,000 units. The Slovak Spectator.*

¹⁸ See: <https://app.lexploria.com/document/534314-case-of-bitto-and-others-v-slovakia>

¹⁹ See: <https://www.bratislava.sk/en/spravy/bratislava-has-launched-a-new-fair-and-transparent-process-for-assigning-rental-flats>

²⁰ Murray Svidroňová, M., Mikušová Meričková, B., Nemeč, J., & Kuvíková, H. (2017).

²¹ Hill, J. (2023, February 1).

Integration with social policy

In addition to schemes aiming to finance and increase social rental housing in Slovakia, there are other noteworthy programmes that have an impact on housing affordability in the country. Slovakian residents whose income is below the 'minimum subsistence level' can apply for a 'Material Hardship Allowance'²² and 'Housing Allowance',²³ which are both provided by the Ministry of Labour. The Material Hardship Allowance is income-based, and households in any tenure type can be eligible. The Housing Allowance is an additional benefit for those who can provide proof of housing costs, whether in owner-occupied housing or in social or private rental. However, it excludes households living in dwellings that are not formally recognised or where regular payments cannot be made, which is often the case in Roma settlements.²⁴

Existing supports have been found to be unable to effectively mitigate the challenges of unaffordable housing in the country.²⁵ Moreover, the government is supporting young people with affordable owner-occupied housing programmes, as the ŠFRB also provides loans to young couples and parents of young children on similar conditions to those intended for municipalities.²⁶ Additionally, young people can apply for mortgage interest relief.²⁷

Finally, Slovakia has a major ongoing renovation programme, which has been quite stable and reliable for residents since the 1990s. The current renovation programme focuses largely on energy-efficiency, and provides beneficial loans from the ŠFRB.²⁸

CASE STUDY / KEY POLICY FEATURE

Public housing in Bratislava²⁹

Bratislava's public housing stock totals around 2,450 dwellings, approximately 1% of the city's overall housing. As of 2019, 850 units are directly owned and managed by the City, 1,050 are city-owned but district-managed, and 550 are both owned and managed by the districts.

The City seeks to expand its housing stock, but faces three key challenges:

1. **Capacity constraints** – Even with adequate funding, the city lacks sufficient human resources, including engineers and planning staff, to rapidly scale up housing development. Building capacity is gradual and requires long-term planning.
2. **Financing constraints** – Municipal debt limits restrict borrowing. One solution is creating a city-owned company that can access private financing off the municipal balance sheet.
3. **Rent-setting complexity** – Determining rents that cover costs while remaining affordable is complicated by central government regulations.

Mechanisms to Increase the Housing Stock

Bratislava plans to expand housing through three main approaches:

1. **City-led development** – Direct construction by the municipality.

²² See: <https://www.employment.gov.sk/sk/rodina-socialna-pomoc/hmotna-nudza/vyska-pomoci-hmotnej-nudzi/davka-hmotnej-nudzi.html>

²³ See: <https://www.employment.gov.sk/sk/rodina-socialna-pomoc/hmotna-nudza/davky-hmotnej-nudzi/davka-hmotnej-nudzi/osobitny-prijemca.html>

²⁴ Kusá, Z. & Gerbery, D. (2009). Slovakia: Minimum Income Schemes. Peer Review in Social Protection and Social Inclusion and Assessment in Social Inclusion. Available at:

<https://ec.europa.eu/social/BlobServlet?docId=9041&langId=en>

²⁵ Hill, J. (2023, February 1). *Slovakia*

²⁶ Act on the State Housing Development Fund (No. 150/2013 Coll.)

²⁷ Housing Policy 2030

²⁸ Act on the State Housing Development Fund (No. 150/2013 Coll.)

²⁹ Based on resources provided to the authors by Juraj Mach (Public Housing Department of Bratislava).

2. **Cooperation with private developers or cooperatives** – Private developers provide capital and manage projects, while the City contributes land as equity. In return, the City can rent units at 80% of market rates for 20–25 years. While this allows rapid development, it is costly and effectively involves selling municipal land.
3. **Land betterment** – Zoning changes increase land value (e.g., permitting higher buildings). One-quarter of the resulting value is delivered to the City in the form of flats.

Housing types, and allocations:

(i) Social housing; (ii) Social housing with support; (iii) Special purpose housing (barrier-free); and (iv) Apartments for employees in public service provision.

The City aims to allocate 70% of its public housing to individuals who fit into the first three categories, while the remaining 30% is reserved for employees in public service provision. To ensure affordability while maintaining financial sustainability, the City operates with four different rent levels based on tenants' income levels:

| | Targeted reduced rent | Reduced rent | Basic (cost) rent | Optimised rent |
|---|-----------------------|---------------------------------|--|-------------------|
| Rental price (€/m ²)/month) | 2.0 | 3.6 | Maximum rent based on regulation ³⁰ | 9.6 ³¹ |
| Target group (household income as multiples of subsistence minimum) ³² | Less than 2.0 | 2.0 and above and less than 2.5 | 2.5 and above and less than 3.0 | 3.0 and above |

Social housing units are generally assigned reduced, basic, or optimised rents, while social housing with support primarily falls under targeted reduced or reduced rents. Public service employees typically pay basic or optimised rents, and special-purpose housing can be allocated across all categories. The City uses a points-based system to assess applicants' social circumstances and assign homes appropriately. To ensure financial sustainability, it must balance tenants across rent levels, as higher rents help subsidise lower ones. If operating costs exceed revenue, the proportion of tenants paying higher rents may need to be increased.

Conclusions

Slovakia's public housing system reflects the broader challenges of post-socialist housing transformation in Central and Eastern Europe. Following extensive privatisation in the 1990s, which created a predominantly homeowner society, the country has maintained only a small public rental sector; around 2.5%.

While the state has developed various financial instruments to support social housing development, including subsidies through the Ministry of Transport and beneficial loans from the State Housing Development Fund, municipalities struggle to meet housing needs due to budget constraints and limited capacity. The case of Bratislava illustrates these challenges well—although the City has now outlined potentially innovative approaches to expanding its housing stock through partnerships and land betterment schemes, offering valuable lessons for other parts of Slovakia, and perhaps other countries with similar housing dynamics.

³⁰ Annual rent cannot exceed 5% of the initial construction price, as mentioned in Accessing social housing section

³¹ This rent level can be used for apartments for which the rent regulations are not applied (e.g. because they were built by private developers instead from state fund)

³² See more at: <https://www.employment.gov.sk/sk/rodina-socialna-pomoc/hmotna-nudza/zivotne-minimum/>