

# SLOVENIA

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DATE 22-September-25  
SERIES Social and Public Housing in the EU & UK

## PARTNER ORGANISATIONS



THIS RESEARCH HAS BEEN  
FUNDED BY



An Roinn Tithíochta,  
Rialtais Áitiúil agus Oidhreachta  
Department of Housing,  
Local Government and Heritage

*The views expressed in this paper are those of the authors and they should not be regarded as an official position of the Department of Housing, Local Government, and Heritage.*

**Table 1: Slovenian housing stock, by tenure (primary residences)**

Tenure	# of Dwellings	% of total
Non-profit housing	35,391	5.1
Private rental	27,728	4.0
Owner-occupiers	549,652	78.7
Other	85,976	12.3
Total	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.

### Origins and brief historical overview

The earliest forms of 'supported' housing practices in Slovenia can be traced back to the period of feudalism. 'Self-help' housing provision—one of two significant approaches present in the first half of the 20th century—was rooted in the rural feudal tradition, and maintained its position throughout the early industrialisation and urbanisation periods. The second approach, 'employer' housing, emerged with industrialisation and provided affordable rental options for workers in mining, public services, and other industries.<sup>1</sup>

Prior to its independence in 1991, Slovenia had been part of Yugoslavia. Housing policies should therefore be understood within the socio-political context of that bloc, with its endeavour to establish a distinct kind of socialism—including a high level of decentralisation.<sup>2</sup> The early post-war period of housing policy in Yugoslavia—and by extension Slovenia—was based on an ideology that considered housing as an essential need. Thus, the state had a duty to provide homes.<sup>3</sup> Most of the existing housing stock was nationalised, and the state became the only actor that could acquire and create new housing.

In the 1950s, decentralisation started in housing provision, with responsibility transferred from central government to municipalities. This process continued in the following years, creating the foundation of a large-scale housing reform in 1965 that involved further decentralisation. The responsibility for the provision of housing was given to so-called 'social property enterprises', which could make independent decisions concerning their activities, with a predefined proportion of their income to be transferred to a local 'housing fund'. These funds had two purposes: first, to acquire new housing to be rented to employees and, second, to provide housing loans to employees so they could acquire their own housing. In the 1970s, further reforms were implemented (municipal programmes of 'solidarity and reciprocity') to substitute employers' provision for the unemployed.<sup>4</sup>

Despite its broad coverage, the self-management model suffered from major inefficiencies, like long waiting lists, as well as corrupt allocation practices. By the late 1980s, both political and public support

<sup>1</sup> Cirman, A., & Mandič, M. (2012). The social housing sector in search of an identity: An alternative to owner occupation? In J. Hegedüs, M. Lux, & N. Teller (Eds.), *Social housing in transition countries* (pp. 277–291). London: Palgrave Macmillan.

<sup>2</sup> Sendi, R., & Kerbler, B. (2021). The evolution of multifamily housing: Post-second World War large housing estates versus post-socialist multifamily housing types in Slovenia. *Sustainability*, 13(18), 10363. <https://doi.org/10.3390/su131810363>; Uka, G. (2023). A review of housing policy in post-war Yugoslavia and Kosovo.

*Planning Perspectives*, 38(6), 1365–1376. <https://doi.org/10.1080/02665433.2023.2271885>

<sup>3</sup> Sendi, R., & Kerbler, B. (2021).

<sup>4</sup> Cirman, A., & Mandič, M. (2012).

for the system significantly decreased. Between 1982 and 1986, inflation effectively eroded the value of outstanding housing loans, leading to the conversion of some of Slovenia's social housing to private ownership, in a 'silent' privatisation process. By 1991, the self-management housing model was formally abolished.<sup>5</sup>

Slovenia's transition to a market economy in the early 1990s resulted in a great shock for social housing in the country. Housing privatisation occurred without significant public debate, and most of the social rental housing was sold to tenants at below-market prices, drastically reducing the availability of rental housing.<sup>6</sup> While social rental housing made up 33% of the total housing stock in 1990, this proportion dropped to 11% in just two years, and had further fallen to 6% by 2001.<sup>7</sup>

The transition period unfolded in two distinct phases. In the first phase, the responsibility for housing was transferred to the (executive councils of the) municipalities. It also included the elimination of the key national source of housing financing and the privatisation of social rental housing. The second phase began in 1991, with the introduction of the governmental policy document 'Starting Points for the National Housing Programme,' which had as a core objective creating a new model of housing provision.

The Housing Fund of the Republic of Slovenia (SSRS) was established in 1991, with the task to finance public housing initiatives. The role of the state shifted from direct provision to an 'enabling' function, targeting only the most vulnerable for access to available social housing. A two-tiered system was introduced: "social rental housing" was designated for low-income groups, while "non-profit rental housing" was intended as a replacement for employer-owned housing to serve middle-income earners (i.e., 'affordable' housing). Over time, though, these two categories eventually merged into a single category of "non-profit" housing.<sup>8</sup>

At present, the three pillars of public housing policy are the National Housing Programme (*Nacionalni Stanovanjski Program*, NHP) for 2015-2025, which defines the objectives of housing policy, key activities to achieve those objectives, as well as implementing bodies and supporting activities; the Housing Fund of the Republic of Slovenia (*Stanovanjski Sklad Republike Slovenije*, SSRS), the organisation in charge of implementing the NHP, and; the Slovenian Housing Act (2003) (SHA) which provides the legal framework for the housing sector.<sup>9</sup>

#### CASE STUDY / KEY POLICY FEATURE

##### **The Housing Fund of the Republic of Slovenia (SSRS)<sup>10</sup>**

The SSRS provides favourable long-term loans to legal entities for acquiring and maintaining non-profit rental housing, invests in housing construction, and land development.

<sup>5</sup> Cirman, A. (2017). "Just another" or a "genuine" change in Slovenian social housing strategy? *Critical Housing Analysis*, 4(1), 102–111. <https://doi.org/10.13060/23362839.2017.4.1.329>

<sup>6</sup> Sendi, R. (1995). Housing reform and housing conflict: The privatization and denationalization of public housing in the Republic of Slovenia in practice. *International Journal of Urban and Regional Research*, 19(3), 435–446. <https://doi.org/10.1111/j.1468-2427.1995.tb00519.x>

<sup>7</sup> Cirman, A. (2017).

<sup>8</sup> Cirman, A., & Mandič, M. (2012).

<sup>9</sup> Ziemann, V. (2024). *Housing market challenges and policy options in Slovenia* (OECD Economics Department Working Papers). Organisation for Economic Co-operation and Development (OECD). [https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/07/housing-market-challenges-and-policy-options-in-slovenia\\_54a982ce/fab74d9f-en.pdf](https://www.oecd.org/content/dam/oecd/en/publications/reports/2024/07/housing-market-challenges-and-policy-options-in-slovenia_54a982ce/fab74d9f-en.pdf)

<sup>10</sup> This section is strongly derived from: OECD (2024). OECD Economic Surveys – Slovenia; as well as conversations with officials from the SSRS (April, 2025).

As of late 2023, the SSRS had contributed to the building of 5,000-6,000 housing units over the previous 10 years, with 900 additional units in the planning stage, and a target of 2,500 new units to be built during the proceeding 10-year period.

In theory, funding for the SSRS comes from various sources, including the state budget, capital generated from the sale of existing housing assets, grants, issuing securities, revenues from asset disposal, and revenues from its operations (e.g., rents paid by tenants, repayment of outstanding loans).

However, in practice, there were no direct financial transfers to the Fund from the state budget from 1991 to 2023, and the Fund stopped selling social housing units in 2018. Thus, it had to live modestly and pursued a policy of financial self-sufficiency.

In 2023, a special recapitalisation by central government of €25.5 million to the SSRS took place. Since June 2021, the SSRS can acquire debt up to 50% of the value of its equity (about €415 million at the end of 2022). In 2021, the Fund borrowed an additional €70 million from the Council of Europe Development Bank for 10 projects in seven regions, through which it expects to build 912 housing units (of which 58 will be serviced apartments for the elderly).

The Government provided additional recapitalisation of the SSRS of €25.5 million in 2024. In May 2025, it provided €100 million in additional capital, with an additional €100 million already earmarked for 2026.<sup>11</sup> Indeed, it is planned to provide €100 million to the SSRS on an annual basis out to 2035.

While the NHP set ambitious targets, its implementation had largely fallen short of expectations. Institutional barriers, along with a general perception of housing as a low-priority issue at both national and municipal levels, and a lack of appropriate public resource allocation had hindered effective policy implementation.<sup>12</sup> However, the recent sharp rise in direct support for the SSRS aims to give the NHP a boost.

### The role of government and other actors in the provision of social housing

In terms of the division of powers regarding social housing policy, at the national level, the provision of non-profit housing is clearly defined by the aforementioned 'Social Housing Act'. From a government perspective, non-profit housing falls under the auspices of the 'Ministry of Solidarity-based Future', the mandate of which includes ensuring the construction and accessibility of sufficient, and high quality affordable rental housing, addressing homelessness and preventing housing distress.<sup>13</sup> In addition, the key operative body implementing national housing policy is the state-owned, national level SSRS. Other relevant organisations also operate at the national level, including the 'Housing Policy Council', a housing policy consultative body, and the 'Housing Chamber', which, among other things, provides representation for housing service providers.

At the local level, Slovenia's 212 municipalities are responsible for developing and implementing local housing programmes, managing public rental dwellings, and overseeing the zoning and use of land. They also provide funding for non-profit housing, temporary housing for socially disadvantaged

<sup>11</sup> Tax-Fin-Lex d.o.o. (n.d.). Vlada dokapitalizirala Stanovanjski sklad RS s 100 milijonov evrov [Government recapitalizes the Housing Fund of the Republic of Slovenia with 100 million euros]. <https://www.tax-fin-lex.si/Home/Novica/32846>

<sup>12</sup> European Construction Sector Observatory. (2019). Policy fact sheet - Slovenia National Housing Programme Thematic objectives 1 & 3.

<sup>13</sup> Ministry of Solidarity-Based Future. (2023, February 7). Summary of the minister's statement on housing policy. <https://www.gov.si/en/news/2023-02-07-summary-of-the-ministers-statement-on-housing-policy/>

groups, rent subsidies, and emergency housing assistance. Additionally, local municipalities promote both private rental and owner-occupied housing, maintain the local housing register, and can collaborate with the national Housing Fund, or work to establish a Municipal Housing Fund (MHF).

One final actor to be considered is the private sector. As a response to the low proportion of affordable rental housing, one of the housing policy tools that the SSRS may use is renting market housing and subletting it at a non-profit rent, in a Social Rental Agency-type scheme.<sup>14</sup> Dwellings are rented from private owners for at least three years based on a permanent open call for tenders, and are sublet for a fixed period of time, not exceeding the duration of the lease. Private owners leasing their dwellings to the SSRS in the scheme receive a rent not exceeding 1.3 times the non-profit rent<sup>15</sup> for the respective dwelling. The scale of this approach is limited so far, with the latest available figures showing around 640 such 'SRA' dwellings.

Also, there are situations when private landlords rent dwellings to low-income or vulnerable households through agreements with government specifically to assist beneficiaries of international protection. To arrange this, the Government Office for the Support and Integration of Migrants (UOIM) collaborates with some non-governmental organisations in finding suitable private housing and communicating with landlords. Public tenders are also facilitating this cooperation, where NGOs are selected to implement integration support activities, including housing assistance.

Also, the so-called market rent subsidy scheme is relevant to mention here, as it assists low-income vulnerable households in renting from private owners. Eligible applicants are those who were on the priority list in the last allocation of non-profit rental housing in the municipality of their permanent residence but could not access such housing due to a supply shortage. If no such call was published, households belonging to priority groups according to the SHA may apply. The amount of the subsidy is the difference between the recognised non-profit rent and a recognised market rent, set in the SHA.<sup>16</sup>

### **The financing of non-profit housing, and public housing supports**

It is not possible to define a 'typical' new non-profit housing project in Slovenia. As such, it is not possible to easily define how a new project is funded; i.e., the mix of public grants and loans, and other financing sources. However, it is true that the development of social housing in Slovenia relies heavily on public sources,<sup>17</sup> including funding provided from the SSRS, municipal housing funds or municipalities (which themselves can benefit from SSRS loans). In addition, EU funding sources can be used. As outlined, the financing capacity of the SSRS was recently increased, with new capital provided to the Fund in each year since 2023. The SSRS also has the possibility to take loans of up to 50% of its equity. However, we do not have exact information on the annual investment in new housing by the SSRS or the more localised housing funds.

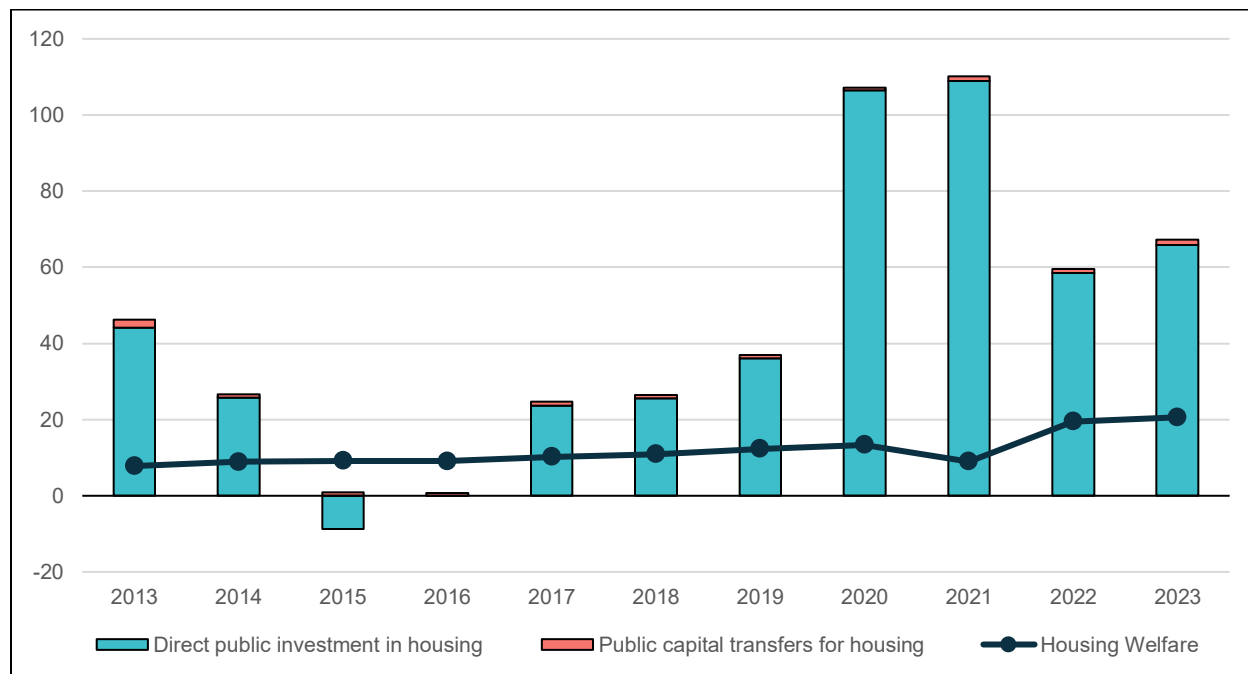
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<sup>14</sup> Article 148, Slovenia Housing Act (2003); <https://pisrs.si/pregledPredpisa?id=ZAKO2008>

<sup>15</sup> Article 148b

<sup>16</sup> Article 121a, and 121b

<sup>17</sup> Ziemann, V. (2024).

**Figure 1: General government expenditures on housing, million EUR**

Source: Housing Europe estimates, based on Eurostat COFOG data

Notes: “Housing welfare” includes current supports and income transfers related to housing. “Direct public investment in housing” primarily includes the direct investment of the state in housing (e.g., municipal authorities building social housing). “Public capital transfers for housing” primarily consists of transfers from the state to a third-party to invest in housing (e.g., public grants to support renovations).

One set of figures that we do have comes from the annual government expenditure accounts (COFOG), produced by Eurostat. Based on analysis of these figures, we can see that “direct” public capital investment in housing rose to above €100 million per year in 2020 and 2021, before dropping back to around €60-65 million in 2022 and 2023. The big caveat around these figures is that it is not completely clear what is being included. In other words, while capital investments by the SSRS and its local affiliates should account for the bulk of the spending, we simply cannot be completely certain. At the same time, the data should capture both the development of new non-profit housing, and improvements to existing publicly-owned homes.

Overall, according to the SSRS, around 8,500 non-profit housing units had been built since the beginning of implementation of the current National Housing Programme, in 2015. The goal has been that approximately 10,000 homes will be built by the end of the programme in 2025. In 2024, it is estimated that 513 housing units were constructed with the involvement of the SSRS, meaning the SSRS would reach close to 90% of its 10,000 target.<sup>18</sup>

Recognising an existing shortfall in the supply of social housing, there has been a renewed focus on securing the requisite financing. The Ministry for Solidarity-Based Future allocated an additional €25.5 million to the SSRS in both 2023 and 2024. Furthermore, a long-term funding plan has agreed—which will allocate €100 million annually from 2025 to 2035—to ensure stable financing for public provision of rental housing. This initiative aims to provide predictable funding for municipalities and housing

<sup>18</sup> SSRS. (2025, March 12). Uspešno leto za Stanovanjski sklad RS, ki napoveduje največji val gradnje javnih najemnih stanovanj v samostojni Sloveniji [A successful year for the Slovenian Housing Fund, which is predicting the largest wave of public rental housing construction in independent Slovenia.] <https://ssrs.si/novice/uspesno-leto-za-stanovanjski-sklad-rs-ki-napoveduje-najvecji-val-gradnje-javnih-najemnih-stanovanj-v-samostojni-sloveniji/>

funds, which have struggled on this front in the past. The SSRS has announced its objective to build 20,000 rental homes during the next 10 years.<sup>19</sup>

### Accessing social housing

In Slovenia, non-profit housing is allocated through public tenders, which are managed by municipalities and public housing funds. Applicants are eligible for non-profit housing if their household income in the calendar year preceding the call for applications does not exceed a legally determined percentage of the average net salary in Slovenia:<sup>20</sup>

Number of household members	Percentage of the average net salary, which the household income must not exceed
1	200%
2	250%
3	315%
4	370%
5	425%
6	470%
<b>Additional person</b>	<b>+25 percentage points</b>

It is also important to note that housing providers employ a points-based system, rather than a simple queue to allocate non-profit housing. Applicants accumulate points based on certain criteria, and housing is allocated to those with the highest scores. This system aims to prioritise those in greatest need. The SHA (Article 87) provides examples for priority groups, such as families with several children, low work intensity households, young people, households with disabled members, those experiencing homelessness, and people with specific “importance” to the local community.

#### CASE STUDY / KEY POLICY FEATURE

##### The general allocation process involves the following steps:

###### 1. Public Call for Applications:

Municipalities and public housing funds inviting eligible households to apply for available, or soon to be available, housing;

###### 2. Submission of Applications:

Applicants must submit required documentation, including proof of income, residency status, and current housing conditions;

###### 3. Evaluation and Scoring:

Factors include present housing and living conditions, household size, number of minor children, years of residence in the municipality, income level and special circumstances such as age, disability or being a victim of domestic violence are considered;

###### 4. Ranking and Allocation:

<sup>19</sup> *Ibid.*

<sup>20</sup> Petrović, T., & Mežnar, Š. (2015). *Tenancy law and housing policy in Slovenia*. ToKnowPress. <https://toknowpress.net/ISBN/978-83-65020-11-6.pdf>

Applicants are 'ranked' based on their total points, and housing units are allocated to those with the highest scores until the available units are exhausted. In other words, if there are five homes available, and nine applicants, then the lowest ranked four households will not be allocated a social housing dwelling

In addition to the aforementioned income limits to be eligible for social housing, other factors are also considered. These include the assets of applicants, their citizenship, whether or not they are permanent residents in the municipality in which they are applying, and an assessment of their need. Once deemed to be 'eligible', points are awarded based on a number of factors, as set out above.

Additional priority is given to young families, large families, and long-term municipal residents. In cases of high demand, the municipality may establish additional conditions for eligibility. Rental contracts for non-profit housing are typically concluded for an indefinite period. The allocation decision must be communicated within six months of the public call for applicants.

Tenants in non-profit rental housing are subject to periodic reviews of their eligibility.<sup>21</sup> If a household's income increases beyond the established threshold, making them ineligible for non-profit rental, the housing provider has the authority to adjust their rent to the market rate. This provision applies only to tenants who entered the non-profit housing sector after the enactment of the Housing Act in 2003; those who secured housing prior to this are exempt from such rent adjustments. In addition, for those tenants who receive a so-called non-profit rental subsidy, if their income rises, the amount of the subsidy may be reduced.

The mechanism for setting rent in social housing is governed by the SHA. It is primarily cost-based, focusing on covering the expenses associated with housing provision rather than being directly tied to a tenant's incomes or the market value of the home. The SHA defines non-profit rent as a cost-based rent that encompasses maintenance, management, and capital costs of the dwelling. This approach ensures that rents are kept affordable for low- to middle-income households while covering the necessary expenses of housing providers.

Non-profit rent is calculated using the following formulas:

$$1 \quad \text{Non-profit rent} = \text{Value of the dwelling} \times \text{Annual non-profit rent rate} / 12 \text{ (months)}^{22}$$

$$2 \quad \text{Value of the dwelling} = \text{Number of points} \times \text{Point value} \times \text{Usable floor area} \times \text{Correction Factor of apartment size} \times \text{Location Factor}^{23}$$

The number of points signifies a points system where a number is attributed to the dwelling based on its features such as structure, windows, doors, equipment, etc. The point value is adjusted annually for inflation and has gradually increased in recent years: €2.92 in 2021, €3.21 in 2022, €3.50 in 2023<sup>24</sup>,

<sup>21</sup> Slovenia Housing Act.

<sup>22</sup> Government of the Republic of Slovenia. (2021). Regulation on the methodology for determining non-profit rent and the amount of rent subsidies. Official Gazette of the Republic of Slovenia, Nos. 153/21 and 57/25 – SZ-1G. <https://pisrs.si/pregledPredpisa?id=URED8327>

<sup>23</sup> Government of the Republic of Slovenia. (2004/2005). Regulation on criteria for determining the value of dwellings and residential buildings. Official Gazette of the Republic of Slovenia, Nos. 127/04 and 69/05. <https://pisrs.si/pregledPredpisa?id=PRAV6032>

<sup>24</sup> Government of Slovenia, Ministry of Public Administration. (2025). Allocation of official housing for rent [Web page]. GOV.SI. <https://www.gov.si/zbirke/storitve/dodelitev-sluzbenih-stanovanj-v-najem/>

€3.65 in 2024, and €3.72 since April 2025.<sup>25</sup> The correction factor for the apartment size is higher for smaller apartments (1.057 for up to 30 m<sup>2</sup>) and decreases slightly for larger ones (0.950 for over 75 m<sup>2</sup>), while the location factor varies between 1 and 1.3 depending on the area. The annual non-profit rent rate is calculated as the sum of allowable percentages covering maintenance, administration, depreciation, and financing costs, with a total maximum of 4.68%.

In an example provided by the SSRS, an apartment in Ljubljana in 2023 with a €3.50 point value, 362 points, a usable floor area of 72.4 m<sup>2</sup>, a correction factor of 0.966, and a location factor of 1.15 would have a calculated value of €101,903.70. Applying the maximum annual rent rate of 4.68% and dividing by 12 results in a monthly non-profit rent of €397.42. The SSRS reported that in its own rental dwellings, average monthly non-profit rent was €244 in 2023 and €254 in 2024.<sup>26</sup>

While the rent-setting mechanism is primarily cost-based, Slovenia also offers a so-called non-profit rent subsidy to assist tenants who may struggle to afford these rents.<sup>27</sup> In summary, Slovenia's social housing rent-setting mechanism combines cost-based calculations with income-based subsidies to ensure that housing remains affordable for low-income households while maintaining the financial viability of housing providers.

### Developing new social housing and meeting targets

Non-profit rental housing is primarily provided by two types of housing entities:

1. **Housing Funds:** the SSRS on the national level, and local Housing Funds (the largest being in the capital Ljubljana); and municipalities. The SSRS manages around 7,400 units, making them the biggest social housing provider in Slovenia.<sup>28</sup> Municipal housing funds play an important role, though their ability to expand their stock has been limited by various financial and local budget constraints. While the SSRS can provide housing anywhere in Slovenia, the local Housing Funds (tied to municipalities) operate in their local area only;
2. **Non-profit housing associations** were introduced through housing reforms in 1991. Originally envisioned to be independent and self-sustaining, serving the middle-income population, due to low rental prices set in national law and the absence of sufficient capital subsidies, many of these associations struggled financially and were forced to sell off part of their housing stock. Consequently, new development in this sector has been minimal, and non-profit housing associations now play a much smaller role in social housing provision than initially intended.<sup>29</sup>

In terms of their impact on housing supply, an exact collated breakdown is not available. However, review of the individual annual reports of the various housing Funds can provide some sense of the scale. For example, according to the reports of the Public Housing Fund of Ljubljana, the largest municipal fund in Slovenia, it has constructed around 130 new homes on average in recent years. The national Housing Fund for the Republic of Slovenia (SSRS) also initiated several major housing projects, since 2021 SSRS aims to construct approximately 450 new social housing units each year,

<sup>25</sup> Ministry for a Solidarity-based Future. (2025, February 7). Minister za solidarno prihodnost Simon Maljevac je sprejel sklep, s katerim se je določila nova vrednost točke za določitev vrednosti stanovanja. [*Decision adopted on the new value point for determining the value of a dwelling*].

<sup>26</sup> Stanovanjski sklad Republike Slovenije. (2024, February 27). Journalistic questions Dnevnik: Increase of the point [News release]. SSRS. [https://ssrs.si/ssrs\\_nv/novinarska-vprasanja-dnevnik-32/](https://ssrs.si/ssrs_nv/novinarska-vprasanja-dnevnik-32/)

<sup>27</sup> Mežnar, Š., & Petrovič, T. (2024, June 24). Housing subsidies in Slovenia in the light of austerity measures (Conference paper). ToKnowPress. <https://toknowpress.net/ISBN/978-961-6914-09-3/papers/ML14-731.pdf>

<sup>28</sup> SSRS. (2018). *The Housing Fund of the Republic of Slovenia – short presentation*. <https://ssrs.si/wp-content/uploads/2018/07/Short-presentation-of-SSRS.pdf>

<sup>29</sup> Cirman, A. (2017).

with an increase to over 500 in 2024.<sup>30</sup> However, even with these additions, the demand for social housing still far exceeds supply.<sup>31</sup>

New non-profit housing units in Slovenia are primarily developed through direct construction by the SSRS, local housing funds, or municipalities. Unlike in some other countries where social housing providers commonly purchase new homes from private developers, this approach is not widely used in Slovenia. Instead, municipalities and the SSRS cooperate in financing new projects, with municipalities typically providing the land while the funds contribute financial resources.<sup>32</sup>

Another strategy used to expand the publicly-owned housing stock is the renovation and repurposing of old state-owned apartments. However, units that are over 60 years old are often simply privatised, because renovations are deemed financially unviable.

Slovenia does not have inclusive zoning measures that require private developers to set aside a percentage of new housing for social housing purposes. While the government has implemented various initiatives to improve housing conditions for marginalised communities, particularly the Roma population, these efforts mainly focus on integrating informal settlements into municipal spatial plans and providing financial support for improving housing conditions, rather than mandating new social housing units in private developments.

The market price of land may significantly contribute to project costs,<sup>33</sup> related to which active land policy is an instrument recognised in the NHP to increase the supply of public rental housing. In the framework of this, municipalities provide building plots for non-profit housing constructions, which as a potential further contribution, can be prepared (e.g. provided with infrastructure) for construction. In certain cases, the SSRS purchases land for the construction of new non-profit housing from municipalities, or even private landowners.<sup>34</sup>

In terms of the types of social housing being built, most new non-profit housing units in Slovenia are apartments rather than standalone houses. Large-scale development projects<sup>35</sup> illustrate the extent of the ongoing efforts. For example, *Brdo I* in Ljubljana, with a total investment of €135 million, includes 650 apartments, while *Brdo II*, another major project, consists of 461 apartments and a €100 million budget, both completed by the SSRS. Developments by the municipalities tend to be smaller in scale like *Polje III* in Ljubljana, which consists of 148 apartments.

The distribution of unit sizes reflects the needs of different household compositions, with one- to two-bedroom apartments accounting for 40-52% of new units, three-bedroom apartments making up 42-50%, and four- to five-bedroom apartments comprising around 6-10%. In terms of building design, most social housing developments consist of mid-rise structures with a ground floor plus two to three upper floors and buildings generally consist of 20-40 apartments.

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<sup>30</sup> SSRS. (2025, March 12).

<sup>31</sup> Mežnar, Š., & Petrović, T. (2013). The paradox of Slovenian housing stock: Lacking a proper management? *ToKnowPress*, 1425-1433. <https://ideas.repec.org/h/tkp/mk1p13/1425-1433.html>

<sup>32</sup> Staric-Strajnar, B. (2005). Housing finance in Slovenia. In *Housing finance markets in transition economies: Trends and challenges* (pp. 223–237). OECD Publishing. <https://doi.org/10.1787/9789264010178-en>

<sup>33</sup> Ministry of the Environment and Spatial Planning. (2015). *National housing programme of the Republic of Slovenia*. Government of the Republic of Slovenia

<sup>34</sup> SSRS. (2025, March 12).

<sup>35</sup> SSRS. (2025). *New Projects for SSRS*. <https://ssrs.si/wp-content/uploads/2018/07/New-Projects-SSRS.pdf>

## Integration with social policy

Data from a 2023 survey conducted by the SSRS revealed that approximately 11,000 additional social units were needed nationwide,<sup>36</sup> with 7,150 of these required in urban areas, of which 3,500 were required in Ljubljana alone. For context, the 2021 Census recorded 45,176 publicly-owned dwellings, with 35,391 of these being occupied.

The severity of the shortage is further highlighted by the fact that, on average, only 10-12% of applicants are allocated a non-profit apartment. In Ljubljana, despite having the largest stock of non-profit apartments, the allocation rate remains at around 12%, and the waiting time for social housing is approximately four years. The persistent shortfall underscores the necessity of accelerating social housing development to address growing needs, particularly in major urban centres.

Linked to this is the vital ‘social’ question; or rather who needs to be served by social housing and who may be missing out as a result of the existing shortfall in supply. Many of the existing non-profit housing developments are targeted towards particular population cohorts, such the elderly, homeless individuals, refugees, and other vulnerable communities, as well as students and young adults.

Below is a brief overview of different cohorts that are targeted by public housing policy:

- **Students:** The state grants subsidies to students—meeting certain conditions—in the form of lower rents, up to 20% in average annual student housing costs. A monthly subsidy of €19.50 is available for those in public dormitories, and €32 for those in private dormitories, or private rental housing. Subsidised accommodation is provided for 10 months, from October to June.<sup>37</sup> International students in Slovenia have access to public student dormitories. Up to 250 accommodation places are provided for international students on scholarships or as exchange students. Other international migrant students can also be accommodated in public student dormitories that are not fully occupied.
- **Young people:** the National Programme for Youth 2013-2022 addressed housing as a critical factor for social inclusion. It emphasised the need to increase access to public rental housing for young people, aiming to reduce youth homelessness and support their transition to independent living.<sup>38</sup>
- **Elderly citizens:** Special-purpose rental apartments, so-called ‘serviced housing’ is available for elderly individuals who can live independently, but may need occasional assistance. These apartments are designed with accessibility features such as wider halls and larger bathrooms.<sup>39</sup>
- **Socially disadvantaged groups:** There are residential units available for temporary accommodation for socially vulnerable individuals, including victims of domestic violence.<sup>40</sup>
- **Roma communities:** The Slovenian government has taken measures to improve Roma housing conditions. These initiatives focus on legalising settlements, providing infrastructure, and enhancing living conditions.<sup>41</sup> The national ‘Roma Strategy’ assigns municipalities the

<sup>36</sup> SSRS. (n.d.). Skupaj do 10 000 stanovanj [Total up to 10,000 apartments]. <https://ssrs.si/novice/skupaj-do-10-000-stanovanj>

<sup>37</sup> EACEA YouthWiki. (2023). 4. Social Inclusion – 4-6 Access to Quality Services. <https://national-policies.eacea.ec.europa.eu/youthwiki/chapters/slovenia/46-access-to-quality-services>

<sup>38</sup> EACEA YouthWiki. (2023). 4. Social inclusion – 4.1 General context. <https://national-policies.eacea.ec.europa.eu/youthwiki/chapters/slovenia/41-general-context>

<sup>39</sup> Directorate-General for Communication. (2024, September 18). A helping hand: Serviced apartments for seniors in Slovenia. [https://next-generation-eu.europa.eu/helping-hand-serviced-apartments-seniors-slovenia-2024-09-18\\_en](https://next-generation-eu.europa.eu/helping-hand-serviced-apartments-seniors-slovenia-2024-09-18_en)

<sup>40</sup> Petrović, T., & Mežnar, Š. (2015).

<sup>41</sup> Government of Slovenia. (2021). National programme of measures for Roma of the Government of the Republic of Slovenia for the period 2021–2030. [https://commission.europa.eu/document/download/408177c9-7a81-4541-bf59-c1286bffe78a\\_en?filename=slovenia-national-roma-strategic-framework-21-30-en.pdf](https://commission.europa.eu/document/download/408177c9-7a81-4541-bf59-c1286bffe78a_en?filename=slovenia-national-roma-strategic-framework-21-30-en.pdf)

responsibility for managing Roma settlements, with state authorities offering guidance, professional support, and co-funding for their development.<sup>42</sup>

- **Refugees/asylum seekers:** Various programmes, often in collaboration with NGOs like Caritas Slovenia, provide housing and comprehensive support to refugees and asylum seekers. Recognised refugees can stay in so-called 'Integration Houses' located in Ljubljana and Maribor for up to one year; with possible extensions based on active participation in integration activities. Alternatively, they may choose to reside in private accommodation, with financial assistance available to cover rent and utility costs for up to two years, contingent upon meeting certain conditions.<sup>43</sup>
- **Homeless Individuals:** Slovenia does not have a national homelessness strategy, but the state co-funds various measures that provide support to homeless individuals, including housing-led programmes. Services for homeless individuals include emergency shelters, transitional supported accommodation, and other social services. Some non-governmental organisations in Slovenia run supported housing services, providing transitional flats where homeless individuals receive assistance for up to a year and a half. These programmes often involve renting flats from the private market and offering them to homeless individuals at affordable rates, accompanied by social support services. During this process residents engage in programmes aimed at preparing and empowering them for independent living, including skills development and social inclusion activities.<sup>44</sup>

While there are no inclusionary zoning policies or fixed national housing delivery targets, according to the NHP, as part of the active land policy, the Ministry of Natural Resources and Spatial Planning designates priority development areas for housing supply (PROSOs), and at least 60% of the public resources allocated for construction of new dwellings is directed toward constructing housing in PROSO areas. Thus, there are conscious efforts to build up supply in the areas where it is most needed, with the elderly, younger adults, and other groups who often struggle to access housing being amongst the primary beneficiaries of such public investments.

One other issue to be mentioned is the degree to which Slovenia, at least historically, uses social housing as a vehicle to support access to homeownership. The sale of social dwellings is still common in many parts of Europe. In Slovenia, tenants of social housing have historically had the opportunity to purchase their homes under specific conditions. This practice was notably implemented following the Housing Act of 1991, which introduced a privatisation process allowing some tenants to buy their occupied apartments at significantly reduced prices; typically ranging from just 10% to 20% of the fair market value.

While these provisions facilitated homeownership for many, the privatisation process significantly reduced the stock of publicly owned rental housing in Slovenia. As a result, current opportunities for social housing tenants to purchase their homes are limited, and the focus has shifted towards increasing the availability of affordable rental housing. Overall, while privatisation has significantly

<sup>42</sup> Kószeghy, L. (2025). House for All: Access to Affordable and Quality Housing for All People Country fiche: Slovenia. Luxembourg: ESPON.

<sup>43</sup> Includ-EU. (2025). *Housing in Slovenia*. <https://includeu.eu/housing-in-slovenia/>; Pontifical Council for the Pastoral Care of Migrants and Itinerant People. (n.d.). Country profile: Slovenia. <https://migrants-refugees.va/country-profile/slovenia>; UNHCR. (2025). Accommodation for refugees and asylum seekers. <https://www.unhcr.org/accommodation-for-refugees-and-asylum-seekers>

<sup>44</sup> Stropnik, N. (2019). National strategies to fight homelessness and housing exclusion (ESPN). <https://ec.europa.eu/social/BlobServlet?docId=21609&langId=en>; Caritas Europa. (2021). Inclusive labour markets: Ensuring no one is left behind: Slovenia. [https://www.caritas.eu/wp-content/uploads/2023/06/Slovenia\\_CountryReport\\_Digital\\_single.pdf](https://www.caritas.eu/wp-content/uploads/2023/06/Slovenia_CountryReport_Digital_single.pdf); FEANTSA. (2020). Country profile: Slovenia. [https://www.feantsa.org/public/user/Resources/country\\_profiles/SI - Country Profile 2020.pdf](https://www.feantsa.org/public/user/Resources/country_profiles/SI - Country Profile 2020.pdf)

reduced the stock of publicly owned rental housing, the legal framework still provides limited avenues for tenants to purchase their homes, especially in cases where ownership was historically disputed.<sup>45</sup>

Generally speaking, though, neither the SSRS nor the MHFs are particularly willing to sell parts of the remaining social housing stock in the present context. This represents a major departure from the recent past.

### Additional local context and conclusions

Although Slovenia's housing system has typical post-socialist traits, such as the predominance of owner-occupied housing following mass privatisation in the early 1990s, and a subsequent lack of affordable rental housing, the country—unlike some of its neighbours—has taken a strategic approach to housing since the early 2000s, with the development of an affordable rental housing sector as one of its core goals.

The housing policy of Slovenia uses the concept of non-profit housing (not social housing), with additional non-profit housing subsidies for low-income tenants. Also, private owners are involved in housing provision through a so-called market rental subsidy and, to a limited extent, through a Social Rental Agency-type scheme.

There is a relatively stable core institution for housing policy implementation, the Housing Fund of the Republic of Slovenia (SSRS) that—although its tasks underwent changes over time—has been carrying out national level housing policy goals since the early 2000s. Recapitalisations in recent years have helped the SSRS to increase its ambitions for new housing supply.

The amount of non-profit housing units is slowly increasing, reversing decades of decline, though at a somewhat slower pace than planned by the Government. New instruments, such as a rental housing agency model, housing cooperatives, and leasing have been included in housing policy, however their impact is limited so far. In the future, the dual system of non-profit rental subsidies and market rental subsidies are planned to be replaced by a unitary housing allowance system.

Housing policy goals are ambitious, and there is a relatively wide range of housing policy instruments envisaged in housing policy documents in Slovenia (including a housing rental agency model, cooperatives, leasing, active land policy for local governments), however funding scarcity and the lack of effective implementation mechanisms hold implementation back.

In the current Government, formed in 2022, housing rose higher on the political agenda, via the newly established Ministry for Solidarity-based Future. Housing developments included in the country's Recovery and Resilience Facility (RRF), and legislative changes to support access to affordable housing, including an Act on Financing and Promoting the Construction of Public Rental Housing, Including Renovations, and an amendment of the SHA to improve the operating conditions of housing funds and municipalities, with the main goal to maintain affordable rents.<sup>46</sup>

Overall, Slovenia is an interesting case in Europe. It has established relatively well-resourced public bodies, capable of delivering social housing and linked aspects of social policy. It is now using these

<sup>45</sup> Mežnar, Š., & Petrović, T. (2013).; FEANTSA. (2012). Collective complaint No. 53/2008 — FEANTSA v. Slovenia: The right to housing and sitting tenants in Central and Eastern European countries (Collective Complaint No. 53/2008). <https://www.feantsa.org/en/jurisprudence/2012/08/31/feantsa-v-slovenia-cc53-2008?bcParent=27>

<sup>46</sup> Ministry of Solidarity-Based Future. (2023, February 7). Summary of the minister's statement on housing policy. <https://www.gov.si/en/news/2023-02-07-summary-of-the-ministers-statement-on-housing-policy/>; Property Forum. (2024, February 14). How can Slovenia's ambitious public housing plan impact the market? <https://www.property-forum.eu/news/how-can-slovenias-ambitious-public-housing-plan-impact-the-market/17965>; Ziemann, V. (2024). Housing market challenges and policy options in Slovenia (OECD Economics Department Working Papers No. 1810). OECD Publishing. <https://doi.org/10.1787/fab74d9f-en>

agencies to drastically step-up its ambition for the delivery of social housing in the coming years. This should have the impact of reversing several decades of decline in the sector, because of the policy of privatisations. However, standing at just over 5% of the housing stock, publicly-owned housing in Slovenian already has a relatively solid foundation to build on.