

CONTENTS

	<i>Page</i>
PREFACE.....	v
CONCLUSIONS AND RECOMMENDATIONS	vii
<i>Chapter</i>	
I. FRAMEWORK FOR THE HOUSING SECTOR.....	1
A. Politics and progress in economic restructuring.....	1
B. Trends in urban and rural development: new challenges.....	2
C. Social development.....	4
D. Housing reform.....	6
II. EXISTING HOUSING STOCK AND NEW HOUSING CONSTRUCTION.....	9
A. The existing housing stock.....	9
B. Tenure structure and housing markets	11
C. New housing construction.....	13
III. FINANCIAL FRAMEWORK.....	17
A. Overview of housing expenditure.....	17
B. Public expenditure on housing.....	18
C. Owner-occupation.....	20
D. Public housing.....	23
E. Cooperatives.....	24
IV. LEGAL FRAMEWORK	25
A. The legal framework for owner-occupied dwellings.....	25
B. Privatization, division of rights and responsibilities in the cooperative and rental sector.....	25
C. Legislation regulating the development process and the financial aspects of the housing sector.....	27
V. INSTITUTIONAL FRAMEWORK.....	31
A. Distribution of responsibility for housing.....	31
B. National public sector institutions.....	32
C. Local government institutions.....	34
D. The private sector.....	35
<i>Annex:</i> References	39

TABLES

1. Key economic indicators	1
2. Urban settlement structure and population growth, 1970-1994	3
3. Demographic indicators.....	4
4. Housing distribution indicators in selected countries in transition, 1994.....	9
5. Distribution of dwellings according to household size, 1991.....	10
6. Housing quality indicators in selected countries in transition	11

	<i>Page</i>
7. Housing quality in different housing types, 1991	11
8. House prices, 1997	13
9. New dwellings per 1,000 inhabitants in selected countries in transition	13
10. Dwellings completed by type of ownership, 1980-1996	14
11. Housing investment	17
12. Household expenditure on housing and related costs, 1996	17
13. Direct expenditures on housing subsidies from the annual State budget	18
14. State expenditure on housing	18
15. Projected income for the State Housing Development Fund, 1998	19
16. Transactions by the State Housing Development Fund, 1998	19
17. Housing costs in the owner-occupied market, 1997	22
18. Access to homeownership: financial arrangements	22
19. Expenditure on public housing, 1996	23
20. Income from public housing, 1996	23
21. Rents in different categories of public housing	24

FIGURES

I. Changes in GDP growth, inflation and unemployment, 1991-1997	1
II. Map of Slovakia	2
III. Population growth by the year 2005	4
IV. Age structure of the population, 1994	5
V. Internal migration, 1992-1996	5
VI. Consumer and price indexes, 1989-1997	6
VII. Age of the housing stock, 1991	10
VIII. Changes in the tenure structure	12
IX. Land price dynamics, 1993-1997	13
X. Construction cost index, 1990-1996	14
XI. Legal framework for the housing sector—selected acts	26
XII. Slovakia: the housing sector—a simplified overview of public sector institutional structures	33
XIII. Slovakia: main private sector institutional structures in the housing sector	35