

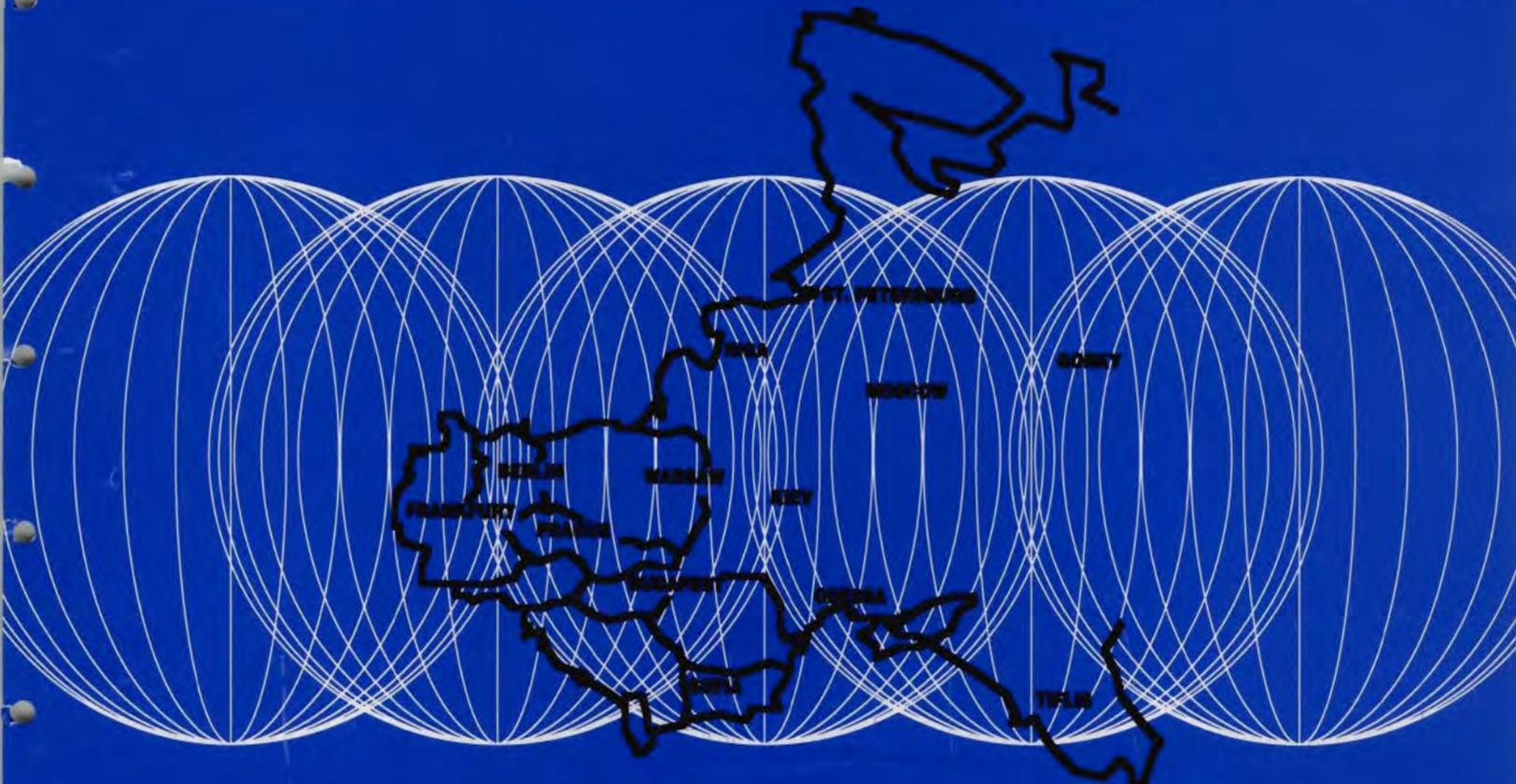
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AN INTERNATIONAL ACTIVITIES PROJECT

**FROM PLANNING TO MARKETS
HOUSING IN EASTERN EUROPE**

INDICATORS PROGRAM

**CENTRAL-EAST EUROPEAN
REGIONAL HOUSING INDICATORS
WORKBOOK JULY 1995**



THE URBAN INSTITUTE

Prepared for the Office of Housing and Urban Programs (USAID)

INDICATORS PROGRAM
CENTRAL-EAST EUROPEAN
REGIONAL HOUSING INDICATORS
WORKBOOK JULY 1995

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Indicators Programme
Central-East European
Regional Housing Indicators

Workbook
July 1995

Country:.....

City:.....

Date:.....

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The system of Central-East European Regional Housing Indicators

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Budapest

July 1995

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Introduction

This instrument is the result of a several years' effort to conceptualize the common elements of the housing system of East-Central European countries¹ in order to create a sound basis for the analysis of the period of transition from centrally planned to market economy. The indicators in this volume have been worked out and refined in a series of workshop meetings with the participation of experts of the region (12 Central European countries) and Western scholars.

The practical aim of the regional indicator system is connected to the fact that country monographs with important treatment of the housing sector are to be prepared by countries for Habitat II by the end of 1995. The country monographs are to include housing indicators and related analysis as either an integral part or in an annex. The regional indicators project aims to offer an outline for a common structure of this section of these monographs for East-Central European countries, with two major aims:

- a) to demonstrate the usefulness of a housing indicator system adapted to the special situation in East-Central Europe for policy analysis at the national level
- b) to get comparable information for a regional monograph which will seek to define the critical bottlenecks to housing development in East-Central Europe.

Qualitative indicators (questions requiring descriptive answers) are described in a separate volume with the title "The transition of the Central-East European housing systems. Outline for the housing indicators-based sections of the country monographs for Habitat II". In the present volume all the indicators are numbers, percentages or ratios. Date and aggregation level are mentioned for all indicators. The basic idea is to have in most cases the indicator value for the national level as well as for the local level (the latter should be the capital city of the given country).

Data for indicators can be gathered from statistical publications or surveys. If data are not available, then estimates should be prepared, using a group of experts. An approximate result is better than no result but the method of estimation should be described in each case.

For each indicator value please mention the sources and/or method of data collection (using a numbered bibliography list if necessary). This information should follow the respective indicator table.

¹ Hegedüs, J - Tosics, I: Conclusion: past tendencies and recent problems of the East European housing model. In: Turner-Hegedüs-Tosics (eds) The reform of housing in Eastern Europe and the Soviet Union. Routledge, 1992

If the information requested can not be given, then the following codes should be used:

NAV: not available

NAP: not applicable.

Before starting the preparation of the indicator values we ask for some basic information on the selected city. Please describe the main characteristics of the chosen "local" settlement.

Name of the city:

Main data (population, administrative structure, land use, housing, workforce, etc.):

Please include a map of the city as well!

A copy of the completed workbook together with a floppy disc including descriptive answers on the qualitative indicators and methodological remarks (in Word for Windows) should be returned no later than *15 September 1995* to the Central-East European Regional Indicators Programme office at

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List of indicators (with date and aggregation level)

<i>A.1 Population</i>	N, L	1980, 1990, 1994
<i>A.2 Age Distribution of the Population</i>	N, L	1980, 1990
<i>A.5 Net International Migration (only on national level)</i>	N	1990, 1994
<i>A.4 Net Internal Migration (only on local level)</i>	L	1990, 1994
<i>A.5 Number of Households</i>	N, L	1980, 1990, 1994
<i>A.6 Household Income and Distribution</i>		
<i>A.6.a Household Income by Income Quintiles</i>	N, L	1994
<i>A.6.b Household Income by Occupational Groups of Heads of Households</i>	N, L	1994
<i>A.6.c Household Income by Housing Sectors</i>	N, L	1994
<i>A.7 Number of Housing Units</i>	N, L	1980, 1990, 1994
<i>A.8 The 1990 Housing Stock by Construction Time</i>	N, L	1990

<i>B.1 Average Exchange Rate USD in national currency</i>	N	1980, 1990, 1994
<i>B.2 GDP</i>	N	1990, 1994
<i>B.3 Investment</i>	N	1990, 1994
<i>B.4 Unemployment Rate</i>	N	1990, 1994
<i>B.5 Inflation</i>		
<i>B.5.a Consumer Price Index</i>	N	1990-1994
<i>B.5.b Construction Price Index</i>	N	1990-1994
<i>B.5.c Income Index</i>	N	1990-1994
<i>B.6 Government Deficit</i>	N	1990, 1994
<i>B.7 Foreign Debt</i>	N	1990, 1994
<i>B.8 Share of Private Sector</i>	N	1990, 1994

<i>C.1 Housing Stock by Sectors</i>		
<i>C.1.a Public Rental</i>	N, L	1990, 1994
<i>C.1.b Private Rental</i>	N, L	1990, 1994
<i>C.1.c Other (semi public) Rental Sector</i>	N, L	1990, 1994
<i>C.1.d Owner-Occupied</i>	N, L	1990, 1994
<i>C.1.e Other Housing</i>	N, L	1990, 1994
<i>C.2 The Main Housing Sectors by Building-Size</i>		
<i>C.2.a Total Number of Units</i>	N, L	1994
<i>C.2.b Housing units in multi-family buildings</i>	N, L	1994
<i>C.2.c Single family building</i>	N, L	1994
<i>C.3 Privatized Public Housing</i>	N, L	1990-1994
<i>C.4 Revenue from Privatization of Public Housing</i>	N, L	1990-1994
<i>C.5 Restituted Public Housing</i>	N, L	1990-1994
<i>C.6 Multi-family stock in mixed ownership buildings</i>		
<i>C.6.a Public rental units in mixed ownership buildings</i>	L	1994
<i>C.6.b Owner-occupied units in mixed ownership buildings</i>	L	1994
<i>C.7 Rent Index</i>		
<i>C.7.a In public rental sector</i>	L	1990-1994
<i>C.7.b In non-regulated private rental sector</i>	L	1990-1994
<i>C.8 Rental Price Distortion</i>	L	1990, 1994
<i>C.9 Floor area per person (H3 key indicator)</i>	N, L	1994
<i>C.10 Person per room</i>	N, L	1994
<i>C.11 Households per dwelling units</i>	N, L	1994
<i>C.12 Proportion of Vacant Units</i>	N, L	1994
<i>C.13 Infrastructure: Water and Sewer Supply</i>		

<i>C.13.a Percentages of dwellings with piped water supply</i>	N, L	1994
<i>C.13.b Percentages of dwellings with sewer supply</i>	N, L	1994
<i>C.14 Infrastructure: Modern Heating</i>		
<i>C.14.a District heating</i>	N, L	1994
<i>C.14.b Other central heating</i>	N, L	1994
<i>C.14.c Individual modern heating</i>	N, L	1994
<i>C.15 Fixed Bath or Shower</i>	N, L	1994
<i>C.16 Number of Real Estate Market Transactions</i>	N, L	1990, 1994
<i>C.17. Average Price of Housing Units in Real Estate Transactions</i>	L	1990, 1994
<i>C.18 House Price to Income in Real Estate Transactions</i>	L	1990, 1994

<i>D.1 Rent to income (H2 Key Indicator)</i>		
<i>D.1.a Public Rent to income</i>	N, L	1990, 1994
<i>D.1.b Private Rent to income</i>	N, L	1990, 1994
<i>D.1.c Rent to income in other rental sector</i>	N, L	1990, 1994
<i>D.1.d Rent to income in total rental sector</i>	N, L	1990, 1994
<i>D.2 Housing Utility Expenditure to Income in the rental sector</i>	N, L	1990, 1994
<i>D.3 Housing Expenditures to Income in the Owner Occupied Sector</i>		
<i>D.3.a Condominium fee to Income</i>	N, L	1990, 1994
<i>D.3.b Housing Loan Repayment Expenditure to Income by owners</i>	N, L	1990, 1994
<i>D.3.c Housing Utility Expenditure to Income</i>	N, L	1990, 1994
<i>D.3.d Total Housing Expenditures to Income</i>	N, L	1990, 1994
<i>D.4 House Price Index (Median House Value)</i>	N, L	1990-1994
<i>D.5 House price -to-Income Ratio (H1 Key Indicator)</i>	N, L	1990, 1994
<i>D.6 Delinquency</i>		
<i>D.6.a Percentage of Tenants in Rent Arrears</i>	L	1994
<i>D.6.b Total Rent Arrears as a Percent of Total Rent</i>	L	1994
<i>D.6.c Percentage of Tenants in Utility Fee Arrears</i>	L	1994
<i>D.6.d Total Utility Fee Arrears of Tenants as a Percent of Total Utility Fee</i>	L	1994
<i>D.6.e Percentage of Owners in Utility Fee Arrears</i>	L	1994
<i>D.6.f Total Utility Fee Arrears of Owners as a Percent of Total Utility Fee</i>	L	1994
<i>D.7 Rental Eviction Delay</i>	N	1994

<i>E.1 Land cost/value ratio for newly constructed unit</i>	L	1994
<i>E.2 Land development multiplier (H6 key indicator)</i>	L	1994
<i>E.3 Land conversion multiplier</i>	L	1994
<i>E.4 Infrastructure expenditure per capita (H7 key indicator)</i>	N	1994
<i>E.5 New housing construction</i>	N, L	1980, 1990, 1994
<i>E.6 Housing Production (H9 key indicator)</i>	N, L	1980, 1990, 1994
<i>E.7 Housing Investment (H10 key indicator)</i>	N	1990, 1994
<i>E.8 Average size of the unit built in public and private stock</i>		
<i>E.8.a in sq.m</i>	N, L	1980, 1990, 1994
<i>E.8.b room number</i>	N, L	1980, 1990, 1994
<i>E.9 Construction Time</i>	N, L	1980, 1990, 1994
<i>E.10 Developed vacant land by public holder</i>	L	1994
<i>E.11 Industrial concentration</i>	N, L	1980, 1990, 1994
<i>E.12 Construction cost</i>	N, L	1980, 1990, 1994
<i>E.13 Structure of the building industry</i>	N	1980, 1990, 1994
<i>E.14 Share of housing in construction industry output</i>	N	1980, 1990, 1994
<i>E.15 The distribution of investment into construction of dwellings</i>	N	1980, 1990, 1994

<i>F.1 Housing credit portfolio (HS key indicator)</i>	N	1990, 1994
<i>F.2 Credit to value</i>		
<i>F.2.a Credit to value I. (transactions with housing loans)</i>	N	1994
<i>F.2.b Credit to value II. (all transaction in the housing market)</i>	N	1994
<i>F.3 New housing credit</i>		
<i>F.3.a New housing credit I. (new housing loans to the total new loans in the economy).</i>	N	1994
<i>F.3.b New housing credit II. (new loans to new construction to the total new housing loans)</i>	N	1994
<i>F.3.c New housing credit III. (new loans to individual households to the total new housing loans)</i>	N	1994
<i>F.4 Housing loan concentration</i>	N	1990, 1994
<i>F.5 Housing loan to one-year deposit difference</i>	N	1990, 1994
<i>F.6 Average maturity of housing loans</i>	N	1994
<i>F.7 House price inflation to inflation</i>	N, L	1990, 1994
<i>F.8 Housing loan Arrears Rate</i>		
<i>F.8.a Percentage of Borrowers in Arrears</i>	N	1990, 1994
<i>F.8.b Total Housing loan Arrears Debt as Percentage of Total Housing loan Debt</i>	N	1990, 1994
<i>F.9 Foreclosure Delay</i>	N	1994

<i>G.1 Housing subsidies</i>		
<i>G.1.a Budget subsidies</i>	N	1990, 1994
<i>G.1.b Off-budget subsidies</i>	N	1990, 1994
<i>G.2 Share of targeted housing subsidies</i>	N	1994
<i>G.3 Housing Taxes</i>	N	1990, 1994

<i>H1. Homelessness</i>	N, L	1990, 1994
<i>H2. Number of Beds in Shelters for Homeless people</i>	N, L	1990, 1994
<i>H3. Substandard housing stock by housing Sectors</i>	N, L	1994
<i>H.4 Social need for housing</i>	L	1990, 1994
<i>H.5 Social housing allocation</i>	N, L	1990, 1994
<i>H.6. Proportion of households who receive housing allowance</i>		
<i>H.6.a Proportion of Public housing tenants who receive housing allowance</i>	L	1994
<i>H.6.b Proportion of Private tenants who receive housing allowance</i>	L	1994
<i>H.6.c Proportion of owners who receive housing allowance</i>	L	1994

<i>I.1 Organizational form of housing management in multi-family housing stock</i>		
<i>I.1.a condominium</i>	L	1990, 1994
<i>I.1.b cooperative</i>	L	1990, 1994
<i>I.1.c other (e.g. public)</i>	L	1990, 1994
<i>I.2 Average number of units managed by maintenance companies</i>		
<i>I.2.a Public maintenance companies</i>	L	1990, 1994
<i>I.2.b Cooperatives</i>	L	1990, 1994
<i>I.2.c Private companies</i>	L	1990, 1994
<i>I.3 Market shares in management of buildings</i>		
<i>I.3.a public or publicly owned companies</i>	N, L	1990, 1994
<i>I.3.b private companies</i>	N, L	1990, 1994
<i>I.3.c cooperatives</i>	N, L	1990, 1994
<i>I.3.d individuals, private persons</i>	N, L	1990, 1994
<i>I.4 Average operating cost</i>		
<i>I.4.a Public maintenance companies</i>	L	1994
<i>I.4.b Cooperatives</i>	L	1994
<i>I.4.c Private companies</i>	L	1994
<i>I.5 Public Housing Management by Private Companies</i>	N, L	1990, 1994
<i>I.6 Public Housing Operating Cost to Rent</i>	N, L	1990, 1994

A) The Changing Governance of Housing

The role of the general macroeconomic indicators is to provide background information for the interpreting of housing indicators. Most are part of well-known economic indicators, and their definitions are generally accepted and are thus easy to collect.

A.1. POPULATION			N. L. 1980, 1990, 1994		
Defined as the number of inhabitants at the beginning of the given year					
			1980	1990	1994
			'000 Inhabitants	'000 Inhabitants	'000 Inhabitants
A.1	National				
	Local	a) the city			
		b) metropolitan area			

This data refers to the population within the territorial boundaries, either residing in the area or actually present there. Armed forces, diplomats etc. outside the country are included wherever possible.

☞ METHOD:

You should use yearly published official statistics data and/or census data. The definition of the metropolitan area is as follows: the set of formal local government areas which are normally taken to comprise the city as a whole and its primary commuter areas.

A.2. AGE DISTRIBUTION OF THE POPULATION

N. L.
1980, 1990

Defined as the distribution of the present population between age groups

age groups		1980				1990			
		—14	15-64	65—	Total	—14	15-64	65—	Total
		%	%	%		%	%	%	
A.2	National				100 %				100 %
	Local				100 %				100 %

This indicator shows the distribution of the population between the principal age groups.

☉ METHOD:

*The best way to get this information is from Census data.
Data should be given as percentage of the population.*

A.3. NET INTERNATIONAL MIGRATION

N.
1990, 1994

Defined as the difference between the number of emigrants and the number of immigrants in the given year

		1990	1994
		'000 Migrants	'000 Migrants
A.3	Emigrants		
	Immigrants		
	Net Migration (% of total population)		

☉ METHOD:

This data should be calculated principally from statistical yearbooks or census data.

A.4. NET INTERNAL MIGRATION

		L. 1990, 1994	
Defined as the difference between the number of persons moving out of and the number of persons moving in to selected settlements in the given year.			
		1990	1994
		'000 Migrants	'000 Migrants
A.4	Person moving out		
	Person moving in		
	Net Migration (% of local population)		

☞ **METHOD:**

Internal migration should be calculated from statistical yearbooks or Census data.

A.5. NUMBER OF HOUSEHOLDS

		N. L. 1980, 1990, 1994		
Defined as the number of households at the beginning of the year				
		1980	1990	1994
		'000 Households	'000 Households	'000 Households
A.5	National			
	Local			

☞ **METHOD:**

This indicator should be calculated for all households and not only households living in separate dwellings.

Statistical yearbook or census data are recommended for the calculation of this indicator.

The definition of household is as follows: A household means people living together in same (part of) apartment, with a common legal title for the dwelling with an completely or partly common budget for living costs, and eating together several times a week.

A.6. HOUSEHOLD INCOME AND DISTRIBUTION

N. L.
1994

Average household income for total population, by social groups and by housing sectors.

A.6.a. HOUSEHOLD INCOME BY INCOME QUINTILES

A.6.b. HOUSEHOLD INCOME BY OCCUPATIONAL GROUPS OF HEADS OF HOUSEHOLDS

WHITE COLLAR, BLUE COLLAR, SELF-EMPLOYED, UNEMPLOYED, INACTIVE

A.6.c. HOUSEHOLD INCOME BY HOUSING SECTORS

PUBLIC RENTAL, PRIVATE RENTAL, OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

Data of survey: 1 9 <input type="text"/> <input type="text"/> year		National (in USD)	Local (in USD)
A.6 Main Average			
A.6.a. Average Income in the Income Quintiles	low income		
	2. quintile		
	3. quintile		
	4. quintile		
	high income		
A.6.b. Occupational Groups	white collar		
	blue collar		
	self employed		
	unemployed		
	inactive		
A.6.c. Housing Sectors	public rental		
	private rental		
	other rental		
	owner occupied		
	other housing		

This indicator shows income inequalities in general, by occupational groups and by housing sectors. It is important to know this information because of the measure of affordability problems.

☉ **METHOD:**

This indicator should be calculated from survey data.

The yearly net income of households should be used. Quintiles are obtained by dividing households into 5 equal groups ordered by income.

The exchange rate of the time of the survey should be used.

A.7. NUMBER OF HOUSING UNITS				
			N. L. 1980, 1990, 1994	
Defined as the number of all housing units (vacant and used) in the given year.				
		1980	1990	1994
		'000 Units	'000 Units	'000 Units
A.7	National			
	Local			

☉ **METHOD:**

This data should be collected from statistical yearbooks.

A.8. THE 1990 HOUSING STOCK BY CONSTRUCTION TIME								
							N. L. 1990	
At the beginning of the year.								
		before 1919	1919-1945	1946-1960	1961-1970	1971-1980	1981-1990	Total
		%	%	%	%	%	%	
A.8	National							100 %
	Local							100 %

☉ **METHOD:**

This data should be calculated from the Annual Bulletin of Housing and Building Statistics for Europe and North America published by the United Nations or estimated on the basis of census data.

B) Housing and Macroeconomic Stabilization

The indicators in Section B are all on national level and available mostly from international statistics.

B.1. AVERAGE EXCHANGE RATE USD IN NATIONAL CURRENCY						
						1980, 1990, 1994
At the beginning of the year						
						1980
						1990
						1991
						1992
						1993
						1994
						USD
						USD
						USD
						USD
						USD
						USD
B.1 the value of 1 USD in national currency						

☉ METHOD:

These data should be calculated from official bank reports or international publications.

B.2. GDP		
		1990, 1994
Defined as the value of total Gross Domestic Product in USD (on current price).		
		1990
		1994
		USD
		USD
B.2.		

B.3. INVESTMENT		
		1990, 1994
Defined as the value of total investment as a percent of GDP.		
		1990
		1994
		%
		%
B.3.		

B.4. UNEMPLOYMENT RATE		
	1990, 1994	
The unemployed population as a percent of active population on January 1st.		
	1990	1994
	%	%
B.4.		

B.5. INFLATION					
	1990-1994				
Defined as consumer/construction prices and incomes compared to 1990.					
B.5.a. CONSUMER PRICE INDEX					
B.5.b. CONSTRUCTION PRICE INDEX					
B.5.c. INCOME INDEX					
	1990	1991	1992	1993	1994
		%	%	%	%
B.5.a Consumer Price Index	100 %				
B.5.b Construction Price Index	100 %				
B.5.c Income Index	100 %				

B.6. GOVERNMENT DEFICIT		
	1990, 1994	
Defined as the difference between national budget revenues and national budget expenditures in the given years as a percent of GDP		
	1990	1994
	as % of GDP	as % of GDP
B.6.		

If this value is positive, there is a surplus in the government budget; if the value is negative there is a deficit in the budget.

B.7. FOREIGN DEBT

1990, 1994

Net foreign debt as percentage of GDP in the given year.

	1990	1994
	%	%
B.7.		

B.8. SHARE OF PRIVATE SECTOR

1990, 1994

Percentage of GDP produced by the private sector.

	1990	1994
	%	%
B.8.		

C) The Structure (Main Sectors) of the Housing Stock

C/I. Part: Housing Stock by Sectors

C.1. HOUSING STOCK BY SECTORS			
			N. L. 1990, 1994
C.1.a. PUBLIC RENTAL SECTOR			
Defined as the percentage of the total number of dwelling units that are owned and controlled by the public sector (central or local government).			
C.1.b. PRIVATE RENTAL SECTOR			
Defined as the percentage of the total number of dwelling units that are owned by private owners (private persons and private organizations) and have been rented out.			
C.1.c. OTHER (SEMI-PUBLIC) RENTAL SECTOR			
Defined as the percentage of the total number of dwelling units that are owned by "other public bodies" (e.g. associations, cooperatives, public enterprises) and are rented out.			
C.1.d. OWNER-OCCUPIED SECTOR			
Defined as the percentage of the total number of dwelling units in which the family living in such a unit is also the owner of the home.			
C.1.e. OTHER HOUSING			
Defined as the percentage of the total number of dwelling units which can not be classified into the sectors mentioned above (e.g. common ownership cooperatives).			
Sectors	Level	1990	1994
		%	%
C.1.a. Public Rental	National		
	Local		
C.1.b. Private Rental	National		
	Local		
C.1.c. Other (Semi-Public) Rental Bodies	National		
	Local		
C.1.d. Owner-Occupied	National		
	Local		
C.1.e. Other Housing	National		
	Local		
TOTAL	National	100 %	100 %
	Local	100 %	100 %

This indicator shows the share of housing sectors functioning according to different principles in the housing stock. The definition of the sectors is based on the type of the landlord and the ownership relations, and does not depend on the level of rent.

Worktable: Short description of the type of landlords in the different rental sectors:

The share of the subsectors and short description of the type of landlords in the different rental sectors:

Rental housing sector	Subsectors within the rental housing sectors	Share of the subsectors within the rental housing sector	Type of landlord
Public Rental Sector	1.	%	
	2.	%	
Private Rental Sector	1.	%	
	2.	%	
Other Rental Sector	1.	%	
	2.	%	
TOTAL		100.0 %	

Subsectors differ from each other in the conditions of the contract and/or the rent regulation. For example in many countries there is within the private rental sector an "old" private rental sector which is strictly controlled by the government (rent control, tenant protection) and a "new" private rental sector without any government control.

☉ **METHOD:**

- a) Tied accommodations are classified according to the type of landlords (e.g. flats rented out by local governments for door keepers, porters or rented out by Ministries to soldiers, policemen are counted as public rental, while flats rented out by factories, institutions for site managers are counted as other rental sector).
- b) Housing units in cooperatives can belong to different sectors depending on the conditions. Rental cooperatives should be classified depending on the type of landlord (local government, private entity, semi-public body). Ownership coops should be classified to owner occupied housing if the property rights of the family are very similar to normal owners. Finally ownership coops should be classified to "Other Housing" if the families are not allowed to sell their units on actual market price but only to give back to the cooperative for the price they paid when buying shares in the coop.
- c) The rate of the sectors should be determined on the basis of all units belonging to the sector (including empty flats).

C.2. THE MAIN HOUSING SECTORS BY BUILDING-SIZE

N. L.
1994

C.2.a. TOTAL NUMBER OF UNITS

Defined as the total number of dwelling units in the housing sector: public rental, private rental, other rental, owner-occupied and other housing.

C.2.b. HOUSING UNITS IN MULTI-FAMILY BUILDINGS

Defined as the percentage of the total number of dwelling units of the given housing sector that is in multi-family buildings (containing more than 2 flats)

C.2.c. HOUSING UNITS IN SINGLE FAMILY BUILDINGS

Defined as the percentage of the total number of dwelling units of the given housing sector that is in single family buildings (with 1 or 2 flats)

Proportion of number of housing units in multi/single family buildings (vertical %)			Public	Private	Other	Owner occ.	Other housing
			r e n t a l				
C.2.a. Total number of units	National	'000					
	Local	'000					
C.2.b. Units in multi-family buildings	National	%					
	Local	%					
C.2.c. Units in single family buildings	National	%					
	Local	%					
TOTAL	National	%	100 %	100 %	100 %	100 %	100 %
	Local	%	100 %	100 %	100 %	100 %	100 %

This indicator is a background to measure the influence of the individual family on decisions related to housing management and development.

☉ METHOD:

Population census, data from local governments and special surveys can be used to determine these numbers and proportions.

C/II. Part: Structural Changes: Privatization and Restitution

C.3. PRIVATIZED PUBLIC HOUSING		N. L. 1990-1994				
Defined as the percentage of the total number of dwelling units owned by the public sector on 1 January 1990 that have been privatized: A) sold or given to the sitting tenant or B) sold or given to another landlord from 1 January 1990 up to the end of the actual year.						
		1990	1991	1992	1993	1994
		%	%	%	%	%
C.3.a. To sitting tenant	national					
	local					
C.3.b. To another landlord	national					
	local					

This indicator measures the extent and pace of privatization which is one of the most important process in the housing policy of the transitional economies.

The two forms of privatization differ in the change in the property rights of the families and of the landlord. In type A the public rental unit is sold or given to the family living in the flat who gets the property rights. In type B the public rental unit is sold or given to another semi-public or non-public landlord (e.g. private cooperative) who gets the property rights (without any change in the property rights of the family living in the flat). Transfers within the public sector, e.g. transfer of state rental housing to local authorities or to public enterprises, are not counted as privatization!

☉ **METHOD:**

Only concluded acts of privatization are to be counted (signed contracts between the landlord and tenant) in a year.

Data are cumulative: data in the column for 1992 contains the share of all privatized units in 1990, 1991 and 1992 in the percentage of the total public rental stock of January 1990.

Source: annual reports from local governments, and the office of property registration.

C.4. REVENUE FROM PRIVATIZATION OF PUBLIC HOUSING

N. L.
1990-1994

This indicator shows the proportion of the revenue (sales price less discounts) and the estimated value of dwelling units privatized during the actual year; it is assumed that the formal tenants – as buyers – immediately pay for the unit in cash.

The share of revenue to estimated value		1990	1991	1992	1993	1994
		%	%	%	%	%
C.4.	national					
	local					

This indicator shows the level of discount in housing privatization. High discount rates result in quick transition from public property into private, the tenants of the privatized properties get a substantial windfall gain and the local governments have relatively small revenue. Small discount rates, on the other hand, result in slower transition, and inequities are smaller. Local governments do not necessarily receive more revenue due to the lower number of privatized units.

The sales price is usually less than the value of the dwelling unit. Furthermore, tenants get a special discount when paying in cash, therefore the local government's revenue is only a fraction of the value of the unit.

☞ METHOD:

Data are not cumulative (the percentage in the column for 1992 contains the revenue/value ratio only for the units privatized in 1992).

Source: annual reports from local governments, and the office of property registration.

C.5. RESTITUTED PUBLIC HOUSING

N. L.
1990-1994

Defined as the percentage of the total number of dwelling units owned by the public sector on 1 January 1990 that have been returned to the former rightful owner (restituted) from 1 January 1990 up to the end of the actual year.

		1990	1991	1992	1993	1994
		%	%	%	%	%
C.5.	National					
	Local					

This indicator measures the extent and pace of restitution (return of property to the former rightful owner) which is a very important part of housing policy in some of the transitional economies. Some countries, however, did not allow restitution of residential real estate property and paid compensation (in cash or in vouchers) to the former rightful owners.

☉ METHOD:

Only concluded acts of restitution are to be counted (the number of units in buildings for which sales contracts have been signed between the landlord and the previous rightful owner) in a year.

Data are cumulative: data in the column for 1992 contains the share of all restituted units in 1990, 1991 and 1992 in the percentage of the total public rental stock of January 1990.

Source: annual reports from local governments, and the office of property registration.

C.6. MULTI-FAMILY STOCK IN MIXED OWNERSHIP BUILDINGS

L.
1994

This indicator is related to the multi-family housing stock and shows how big proportion of public rental and owner-occupied flats is in mixed ownership buildings.

C.6.a. PUBLIC RENTAL UNITS IN MIXED OWNERSHIP BUILDINGS

The proportion of public rental flats (in multi-family housing stock) which are in mixed ownership buildings.

C.6.b. OWNER-OCCUPIED UNITS IN MIXED OWNERSHIP BUILDINGS

The proportion of owner-occupied flats (in multi-family housing stock) which are in mixed ownership buildings.

Proportion of flats in mixed ownership buildings		1994
		%
C.6.a. Public rental	Local	
C.6.b. Owner-occupied	Local	

Mixed ownership buildings often show special problems which may result in differences in functioning compared to "clean" owner-occupied or "clean" public rental buildings. Problems may arise with the management of the mixed ownership buildings because of the difficulties with the decision-making mechanism.

This indicator refers to the multi-family housing stock (where there are more than 2 flats in a building) and shows the proportion of public rental and owner-occupied units which are in mixed ownership building. Thus a figure "75 %" in the public rental row shows that 75 % of public rental units in multi-family stock is in mixed ownership buildings, while 25 % is in publicly owned buildings. Mixed ownership buildings (with public rental and owner-occupied dwelling units in the same building) can be condominiums, cooperatives or simply operated by the public maintenance company.

☉ METHOD:

Source: annual report of local governments, and the office of property registration.

C.7. RENT INDEX

L.
1990-1994

Defined as the increase of median nominal rent compared to nominal rent in 1990.

C.7.a. IN PUBLIC RENTAL SECTOR

C.7.b. IN NON-REGULATED PRIVATE RENTAL SECTOR

	1990	1991	1992	1993	1994
		%	%	%	%
C.7.a. Public	100 %				
C.7.b. Private	100 %				

Public rent is subject to political decisions on decentralization, and to the decisiveness of the relevant level of government to bring closer the rent level to the real costs.

Private rent (within the non-regulated part of the private rental sector) informs on the market rent level, which depends on the supply-demand situation and the solvent demand of citizens.

☉ METHOD:

If the rent increase was differentiated, the average rent increase should be calculated. If this is unknown, the rent increase of a "typical" unit could be calculated (in this case we ask to describe how the typical unit was selected).

The indicator refers to the "cold rent" which does not include utility prices, such as district heating, electricity, gas, water/sewage, garbage-collecting costs!

Source: annual data supply of local governments, household survey and real-estate market information.

C.8. RENTAL PRICE DISTORTION

L.
1990, 1994

Defined as the percentage of the median nominal rent of a typical rent-controlled unit to the free-market nominal rent of a comparable unit in the uncontrolled part of the market.

		1990	1994
		%	%
C.8.	Local		

This indicator measures the degree to which controlled rents approximate real market rents. The lower the value for this indicator, the greater are distortions which may affect the housing delivery system.

This indicator has a substantial meaning only if both sectors are relevant in size, i.e. "competing" with each other.

☞ METHOD:

The indicator refers to the "cold rent" which does not include utility prices, such as district heating, electricity, gas, water/sewage, garbage-collecting costs!

Source: annual data supply of local governments, household survey and real-estate market information.

C/III. Part: Housing Density and Quality

➤ METHOD:

In this module several indicators can be calculated either from survey or census data. Many of these indicators are calculated as the ratio of two variables. In the case of using census data you will have to decide whether to calculate ratios from averages or to calculate the average of ratios. The result of these methods can be very different for the same case. To avoid this problem we recommend the following:

- ① Never use the average of ratios.
- ② Calculate the ratio from the averages.
 - ②a. If the population is divided into subgroups use weighted averages for subgroup data
 - ②b. If there are no subgroups use the simple average

Example: You are calculating Indicator C.9 for a rural area and you have census data by counties. Don't use floor area per person data given for the counties. Start calculating the variables "floor area" and "number of persons in a flat" as weighted averages from the county data for the rural area in your country. When you have the two weighted averages, calculate their ratio.

C.9. FLOOR AREA PER PERSON (H3 KEY INDICATOR)							
						N. L. 1994	
PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING							
Defined as the median usable floor area per person last year.							
		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		m ² /person					
C.9	National						
	Local						

This indicator measures the adequacy of living space in dwellings. A low value for the indicator is a sign of overcrowding. Alternative measures of crowding have been the subject of data collection and reporting in international statistical compendia. The two most common of these are persons per room and households per dwelling unit, each of which was included among the data collected during the first phase of the Housing Indicators Program. Of the three measures, floor area per person and persons per room show considerable variation among countries and are greatly related to each other, either would be an acceptable measure of the adequacy of living space. The former has, however, based on analysis conducted in the Housing Indicators Program, been shown to be the more precise and policy-sensitive measure of the two. Households per dwelling units is only weakly related to the other two measures of crowding, does not vary nearly as much as the other measures among countries, and is subject not only to variation according to cultural preferences but also according to varying definitions of "household" among countries.

Floor area per person is the outcome, to a considerable degree, of market forces, which are in turn shaped by a variety of housing policies.

➤ METHOD:

There are two principal sources for this indicator: surveys and official statistical publications, like census data.

C.10. PERSON PER ROOM

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

Defined as the ratio between the median number of persons in dwelling units and the median number of rooms in dwelling units.

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		person/unit	person/unit	person/unit	person/unit	person/unit	person/unit
C.10	National						
	Local						

This indicator is a traditional measure of residential overcrowding, but less precise than floor area per person. It is, as expected, highly correlated with the latter. It does not, however, account for the size of rooms.

➤ **METHOD:**

Calculate it from surveys or official statistical publications (like census data).

C.11. HOUSEHOLDS PER DWELLING UNITS

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

Defined as the ratio between the total number of households and the total number of occupied dwelling units of all types during the current year.

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		household/unit	household/unit	household/unit	household/unit	household/unit	household/unit
C.11	National						
	Local						

A well-functioning housing sector should provide a separate dwelling unit for every household. If it does not, this is an indication that there are underlying problems restricting housing production or more generally, the housing supply system is unable to meet housing needs. A high value indicates that housing production and/or the growth of housing stock lags behind the rate of household formation. A high value may lead to repressed new household formation as marriages are delayed or young adults fail to seek independent accommodations.

➤ **METHOD:**

Use survey or official statistical publications (e.g. census data).

C.12. PROPORTION OF VACANT UNITS

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

Defined as the percentage of vacant units within the housing stock.

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		%	%	%	%	%	%
C.12	National						
	Local						

☞ **METHOD:**

The only way to have data on vacant units is by official statistics.

C.13. INFRASTRUCTURE: WATER AND SEWER SUPPLY

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

C.13.a. PERCENTAGE OF DWELLINGS WITH PIPED WATER SUPPLY

Defined as the percentage of all dwelling units with indoor piped water supply connected to local or regional water network.

C.13.b. PERCENTAGE OF DWELLINGS WITH PIPED SEWER SUPPLY

Defined as the percentage of all dwelling units connected to local or regional sewer network.

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		%	%	%	%	%	%
C.13.a	National						
	Local						
C.13.b	National						
	Local						

☞ **METHOD:**

Dwellings are regarded as equipped with piped water if it is laid on inside the dwelling. Piped water may be provided either from a community scheme or from a private installation.

You can use for this indicator surveys or official statistics as well.

C.14. INFRASTRUCTURE: MODERN HEATING

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

C.14.a. DISTRICT HEATING

Defined as percentage of dwellings provided with district heating.

C.14.b. OTHER CENTRAL HEATING

Defined as percentage of dwellings provided with other central heating (any installation serving one building or one flat).

C.14.c. INDIVIDUAL MODERN HEATING

Defined as percentage of dwellings provided with any modern type of energy (gas, fuel, night electricity, etc.).

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		%	%	%	%	%	%
C.14.a	National						
	Local						
C.14.b	National						
	Local						
C.14.c	National						
	Local						

☞ METHOD:

Dwellings are regarded as centrally heated if they are heated from either a central community heating center or from one installation built in the building or in the dwelling, established for heating purposes for the whole building or the whole dwelling, without regard to the source of energy.

You can use for this indicator surveys or official statistics as well.

C.15. FIXED BATH OR SHOWER

N. L.
1994

PUBLIC/PRIVATE/OTHER RENTAL, OWNER-OCCUPIED, OTHER HOUSING

Defined as the percentage of dwelling units which contain a complete unshared bathroom within the unit.

		Public	Private	Other	Owner-Occupied	Other Housing	All forms (average)
		r e n t a l					
		%	%	%	%	%	%
C.15	National						
	Local						

➤ **METHOD:**

You can use for this indicator surveys or official statistics as well.

C/IV. Part: Housing Market

As a consequence of the transition in central-east European countries a free housing market is emerging. There are two simple indicators and a complex one to measure this process. These indicators show market activity, average price and price affordability. These indicators refer only to transactions in the real estate market of already existing dwellings and houses where there is a change in the owner of the housing unit as a result of the transaction and the market value of the unit is the basis for the transaction. Thus the cases of newly built and sold, or privatized or restituted or inherited flats and exchanges within the public rental stock are not to be taken into account when calculating housing market processes.

C.16. NUMBER OF REAL ESTATE MARKET TRANSACTIONS			
		N. L. 1990, 1994	
Defined as number of transactions in the housing market during the given year.			
		1990	1994
		N of transactions	N of transactions
C.16.	National		
	Local		

☉ METHOD:

There are at least three methods to calculate the number of real estate transactions.

- *using national representative household surveys. But in a data base with 1000 or 2000 randomly selected households cases there are only a few families who changed housing in the last year which is not enough to make a good estimate for the number of real estate transactions.*
- *land and real estate property authorities have data on housing market transactions. In Hungary there is a separate office for every county and Budapest. It is difficult to get a national figure in this decentralized system. This can be the source for local market data if data are public and the land office is working correctly. Real estate agencies may also have data but they are even more decentralized and the only possibility is to work on a sample of agencies chosen randomly. In Hungary even this is not the best because these agencies control only a little selective part of the market.*
- *to carry out a special "vacancy chain" survey. This analysis aims to estimate the number of transactions originated by the different forms of new construction. If this method is used it is necessary to prepare a separate estimate on the number of transaction which are not related to new construction, like sales after inheritance.*

C.17. AVERAGE PRICE OF HOUSING UNITS IN REAL ESTATE TRANSACTIONS

		L. 1990, 1994	
Defined as the average housing price in real estate market transactions of used properties (dwellings and houses) for the given year (in USD/sq.m.)			
		1990	1994
		USD/sq.m.	USD/sq.m.
C.17.	Local		

Based on the price of average real-estate property in transaction in the given year, or weighted average of real estate properties in different submarkets. In the latter case please specify the submarkets and their share in the real-estate transactions to be able to calculate the weighted average.

Worktable: Submarket prices and shares in real estate transactions.

The typical prices and the share of the submarkets:			
Submarket	Description of the submarket	The share of the submarket in the real estate transactions (%)	Typical price (USD/sq.m.) in the given submarket
Submarket I:			
Submarket II:			
Submarket III:			

METHOD:

In the case of houses the value of the land should also be taken into account, related to the total floor area of the building.

Real estate market specialists publish data regularly for local markets.

The other way to get data is based on national representative surveys. Using surveys has the advantage of simultaneously having data on household economic position (income and properties) and on the dwelling unit and the building. There are, however, also problems with estimating real-estate prices from household surveys. First of all, the sample can be small: only a small fraction of households took part in real estate transactions in the previous year. Secondly the price estimate is based on the information given by the interviewed persons. Thus this is a fictitious number depending on the knowledge that household has on the value of their housing unit. Therefore we usually correct this number by a regression model. We use for this correction mainly the following parameters: floor area, indoor facility supply, condition of the dwelling and the building, and location of dwelling (settlement type, area within the city).

It is possible to get information from land and real estate property authorities on the local level. Here the main problem can be that contract values are manipulated for taxation reasons.

C.18. HOUSE PRICE TO INCOME IN REAL ESTATE TRANSACTIONS

L.
1990, 1994

Defined as ratio of the average total housing price of units in real-estate transactions in the given year and the average household annual income for the given year a) for all households, b) for households who bought the properties.

	1990	1994
	%	%
C.18.a. Housing price of units in real estate transactions in the local housing market, related to the income of all local households		
C.18.b. Housing price of units in real estate transactions in the local housing market, related to the income of the buyer households		

METHOD:

This indicator should be calculated from the household survey or the special file on transactions for used dwellings. C.18.b can only be calculated from survey because reports on real estate transactions rarely contain the income of buyer households.

D) Affordability in the rental and owner occupied sector

D.1. RENT TO INCOME (H2 KEY INDICATOR)			
			N. L. 1990, 1994
D.1.a. PUBLIC RENT TO INCOME			
Defined as the median annual public rent of a dwelling unit as a percent of the median household income of public housing tenants.			
D.1.b. PRIVATE RENT TO INCOME			
Defined as the median annual private rent of a dwelling unit as a percent of the median household income of private housing tenants.			
D.1.c. RENT TO INCOME IN OTHER RENTAL SECTOR			
Defined as the median annual private rent of a dwelling unit as a percent of the median household income of tenants in other rental sector.			
D.1.d. RENT TO INCOME IN THE TOTAL RENTAL SECTOR			
Defined as the weighted average of the above-mentioned three rent-to-income indicators.			
Rent to income ...		1990	1994
		%	%
D.1.a. ... in public rental sector	National		
	Local		
D.1.b. ... in private rental sector	National		
	Local		
D.1.c. ... in other rental sector	National		
	Local		
D.1.d. ... in the total rental sector	National		
	Local		

This indicator, like House Price-to-Income ratio, is a key measure of housing affordability. In a well-functioning housing market, housing expenditures should not take up an undue portion of household income. As in the case of House Price-to-Income ratio, this indicator conveys information on more than affordability, however. A relatively high value for this indicator is often a sign that the supply of rental housing is failing to meet demand, and it is sometimes associated with lower than necessary housing quality. A particularly low value for this indicator is a sign of the prevalence of rent-control measures which result in below-market rents, but which may, in turn, depress rates of housing production and investment.

➤ *Method:*

Indicator D.1 has to be calculated according to submarkets. The D.1.c submarket is open for the "other" submarket which follows the special characteristics of the country and may for example include restituted flats (in the case of which rent control is gradually lifted). A submarket estimate should be calculated based on statistics, survey or expert estimates. The indicator-value is to be calculated as the weighted average of the three values. For the calculation please use the work table given at the D.2 indicator.

D.2. HOUSING UTILITY EXPENDITURE TO INCOME IN THE RENTAL SECTOR			
			N. L. 1990, 1994
Defined as the ratio of the median annual public rent of a dwelling unit and the median household income of public housing tenants.			
Housing utility expenditure to income		1990	1994
		%	%
D.2.a. in public rental sector	National		
	Local		
D.2.b. in private rental sector	National		
	Local		
D.2.c. in other rental sector	National		
	Local		
D.2.d. in total rental sector	National		
	Local		

This indicator is a very important measure of housing affordability in the Central-East European countries, because utility prices increased much faster than rents, thus this combined measure of housing expenditure gives a clearer measure of the financial burden of tenants than the rent-to-income ratio in itself.

Worktable for D.1. and D.2.: (Rental submarket)			
Rental submarket	Public	Private	Other
Number of the units			
Rent/unit/month			
Utility cost/unit/month			
Income			
Rent to income ratio			
Utility to income ratio			

D.3. HOUSING EXPENDITURES TO INCOME IN THE OWNER OCCUPIED SECTOR

N. L.
1990, 1994

D.3.a. CONDOMINIUM FEE TO INCOME

Defined as the median annual condominium fee including reconstruction fund for owner-occupied dwellings as a percent of the median household income of owners living in condominiums.

D.3.b. HOUSING LOAN REPAYMENT EXPENDITURE TO INCOME BY OWNERS

Defined as the median annual loan repayment expenditure as a percent of the median household income of owners with outstanding loans.

D.3.c. HOUSING UTILITY EXPENDITURE TO INCOME

Defined as the median annual utility payment expenditure as a percent of the median household income of owners

D.3.d. TOTAL HOUSING EXPENDITURES TO INCOME

Defined as the median annual housing expenditure payments (condo fee, loan repayment, utility fee) as a percent of the median household income of owners.

		1990	1994
		%	%
D.3.a. Condo fee	National		
	Local		
D.3.b. Loan repayment	National		
	Local		
D.3.c. Utility payments	National		
	Local		
D.3.d. Total housing expenditures	National		
	Local		

☉ **METHOD:**

Condominium members themselves decide about the size of condominium fee, and also about their fund for future renovation. These costs differ from building to building and can only be explored by empirical investigation (representative survey on households). Condominium fee payment must be understood without energy, heating or water-sewage costs for owner-occupied housing units.

The most easy and effective method to collect data on loan repayment expenditure is by using national representative surveys (on households). Bank files do not have information on actual income.

Utility payments include electricity, gas, water and sewage, heating and hot water (telephone, television fee, and other payments are not regarded as utility payments). Payments on the common area of multi-family housing units are considered to be part of the condominium fee. Arrears should not be taken into account.

The best way to get these data is the household survey. Estimates of utility companies may be useful but may differ from each other in their methods.

D.4. HOUSE PRICE INDEX (MEDIAN HOUSE VALUE)						
					N. L. 1990-1994	
Defined as the dwelling prices at the beginning of the given year as percent of the price of January 1990.						
Median house price		1990	1991	1992	1993	1994
D.4.	National	100				
	Local	100				

Housing value is defined as the price at which a house would sell if placed on the market for a reasonable length of time by a seller who is not under pressure to sell. The median-priced house in the urban area is that house which has 50 % of the houses below it, and 50 % of the houses priced above it. The calculation of the price of the median priced house should therefore include all housing, both new and old, and both formal and informal.

☉ METHOD:

This index should be calculated for all (new and used) owner-occupied units (also those, that were not vacated during the year). The best way to get these data is by household type surveys.

D.5. HOUSE PRICE -TO-INCOME RATIO (H1 KEY INDICATOR)

N. L.
1990, 1994

Defined as the ratio of the median free-market price of a dwelling unit and the median annual household income.

		1990	1994
		%	%
D.5.	National		
	Local		

If there is a single indicator which conveys the greatest amount of information on the overall performance of housing markets, it is the house price-to-income ratio. When house prices are high relative to incomes, other things being equal, a smaller fraction of the population will be able to purchase a house. This indicator provides important insights into several housing market dysfunction, indicative of a variety of policy failures. When this indicator is abnormally high, for example, it is generally a sign that the housing supply system is restricted in its ability to satisfy effective demand for housing, a feature of many housing delivery systems in both market and centrally-planned economies. In such cases, it is often found that housing quality and space are depressed below levels that are typical of countries with well-functioning and responsive housing delivery systems. When the indicator is abnormally low, it may indicate widespread insecurity of tenure, a situation which leads to reduced willingness of the population to invest in housing to lower than necessary housing quality.

☞ **METHOD:**

This indicator includes all owners-occupied housing. For the price indicator see D4. and for the household income see A.6.

Worktable for D.5.

		1990	1994
		USD	USD
Median house price	National		
	Local		
Median annual household income	National		
	Local		

D.6. DELINQUENCY

L.
1994

D.6.a. PERCENTAGE OF TENANTS IN RENT ARREARS

Tenant households in rent arrears as a percent of units in the public rental stock.

D.6.b. TOTAL RENT ARREARS AS A PERCENT OF TOTAL RENT

Rent arrears as a percent of the total rent due in the public rental stock.

D.6.c. PERCENTAGE OF TENANTS IN UTILITY FEE ARREARS

Tenant households in utility fee arrears as a percent of units in the public rental stock.

D.6.d. TOTAL UTILITY FEE ARREARS OF TENANTS AS A PERCENT OF TOTAL UTILITY FEE

Utility fee arrears as a percent of the total utility fee due in the public rental sector.

D.6.e. PERCENTAGE OF OWNERS IN UTILITY FEE ARREARS

Owner households in utility fee arrears as a percent of the total number of owner-occupied units.

D.6.f. TOTAL UTILITY FEE ARREARS OF OWNERS AS A PERCENT OF TOTAL UTILITY FEE

Utility fee arrears as a percent of the total utility fee due in the owner-occupied sector.

Delinquency		1994
		percentage
D.6.a. tenants in rent arrears	Local	
D.6.b. rent arrears for tenants	Local	
D.6.c. tenants in utility fee arrears	Local	
D.6.d. utility fee arrears for tenants	Local	
D.6.e. owners in utility fee arrears	Local	
D.6.f. utility fee arrears for owners	Local	

Families in arrears could be separated into two main groups: 1) those families who cannot afford to pay for services (utilities and housing), due to their low household incomes 2) who are unwilling to pay for services. (We do not mention here two other reasons, the information problem of utility companies and the collection problems of collection companies.) The separation of these groups is not easy, even if there is a possibility to carry out an empirical household survey, because those families who could afford to pay for services usually do not admit their delinquency.

If information on the income situation of tenant and owner households were compared with other indicators (e.g. Rental Eviction Delay) we could come to some conclusion re-

garding the discipline of payment and the effectiveness of rent and utility fee collection as well.

➤ **METHOD:**

Data for every aggregation level should be estimated by national or local surveys. This means that the estimated data are based on information given by the interviewed persons. We can use the data of utility companies and local governments as well. The definition of rent is without any utility fee. Utility fee means only the fees for gas, electricity, district heating, water and sewage and garbage collection.

D.7. RENTAL EVICTION DELAY	
	L. 1994
Defined as the typical time in months, from the initial proceedings, required to evict a tenant for non-payment of rent.	
	Number of months
Total rental sector	

This indicator is a measure of the efficiency and effectiveness of the eviction process in the public and private rental sector. In most central-east European countries there are very few cases for evictions in the rental sector. The legal background for rental eviction is not yet established; the situation in this area is very confusing. This means that this is a good indicator for the transition from the previous housing system to the new one.

➤ **METHOD:**

Rental eviction is generally very poorly documented, partly because there are very few cases. To have data local government officials, lawyers, real estate agents and court officials have to be interviewed. Here again we suggest the case by case approach, and on the basis of the collected cases an expert estimate can be given.

Worktable for D.7. Rental Eviction Delay (1994):		
	Number of	
	units (cases)	months (average)
Public rental sector		
Private rental sector		
Total rental sector (average, weighted according to the total size of the subsectors)		

Case approach for estimation (minimum 10 cases)

Case number	Year	Settlement	Public/private	Reason	Eviction started	Eviction ended	Eviction delay
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

E) Housing Production, Land and Infrastructure

E.1. LAND COST/VALUE RATIO FOR NEWLY CONSTRUCTED UNITS		L. 1994
Defined as the land price as a percent of the total house price (including land price) in the case of typical newly constructed units		1994
		%
E.1.	Local	

This indicator measures the proportion of the (serviced) land price within the total cost of a new unit. Of course the price of the land can be arbitrary within the house price, but there is a typical rate between the size of the land and the building which can be constructed. Naturally the investor wants to optimize his interest, therefore he builds the biggest possible house on the land, within the limits given by the master plan and the rules of construction. The value of this indicator is volatile in a transitional economy because of the changing economic and legal conditions of the housing sector. In many transition countries there is no official statistics, therefore to define or estimate the indicator we suggest to use the case-approach and the work-table to collect basic information for typical projects.

☉ METHOD:

Source: expert estimates based on cases, or special studies. In the calculation submarket approaches is suggested to use. For submarket the information can be gathered through special surveys or by the case approach.

Worktable for E.1.			
Submarkets	Description of the market	N of unit	Land price/value
Submarket 1.	urban fringe		
Submarket 2.	rural settlement		
Submarket 3.	Multi-Family Unit		
Submarket 4.	Single-Family Unit		

Case approach for E.1. (Examples of construction in the last two year, minimum 10 cases)

N of cases	Year	Settlement	Type of unit*	Land price	Infrastruct. cost**	Total market price
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

* Type of the unit: 1 - multi-family; 2 - single-family ** Infrastructure costs: only if land price refers to raw (unserviced) land.

E.2. LAND DEVELOPMENT MULTIPLIER (HG KEY INDICATOR)

		L. 1994
Defined as the ratio between the median land price of a developed plot at the urban fringe and the median price of raw, undeveloped land in an area currently being developed.		
		1994
		%
E.2.	Local	

This indicator measures the premium for providing infrastructure and converting raw land to residential use on the urban fringe.

➤ **METHOD:**

Source: exploration, expert estimation. If there are no special studies related to the indicator, the case approach is suggested. To have reasonable estimates the case table for E.3 indicator should be used.

<i>Worktable for E.2.</i>			
Submarkets	Description of the market	N of unit	Average multiplier
Submarket 1.	urban fringe		
Submarket 2.	rural settlement		
Submarket 3.	Multi-Family Unit		
Submarket 4.	Single-Family Unit		

E.3. LAND CONVERSION MULTIPLIER

		L. 1994
Defined as the ratio between the median land price of an unserviced plot on the urban fringe given planning permission for residential development, and the median price of a nearby plot in rural use without such permission.		
		1994
		%
E.3.	Local	

This indicator measures the premium associated with obtaining planning permission for residential development on the urban fringe..

➤ **METHOD:**

Source: exploration, expert estimation.

Worktable for E.3.

Submarkets	Description of the market	N of unit	Average multiplier
Submarket 1.	urban fringe		
Submarket 2.	rural settlement		
Submarket 3.	Multi-Family Unit		
Submarket 4.	Single-Family Unit		

Case approach for E.3. Examples of construction in the last two years (minimum 10 cases)

N of cases	Year	Settlement	Type *	Describe the services **	Price \$/sqm
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

* Type: agricultural, residential not serviced, residential serviced

** Services: electricity, road, water, sewage, gas

E.4. INFRASTRUCTURE EXPENDITURE PER CAPITA (H7 KEY INDICATOR)

N.
1994

Defined as the ratio of total expenditures (operation, maintenance, and capital) in USD by all levels of government (including private utilities and parastatals) on infrastructure services (roads, sewerage, drainage, water supply, electricity and garbage collection) during the current year, and the urban population.

		1994
		USD
E.4.	National	

This indicator is designed to measure typical or normal expenditures on infrastructure per year. The indicator is an indirect measure of the supply of infrastructure for residential development.

➤ **METHOD:**

Source: exploration, expert estimation.

Worktable for E.4: Total expenditure (operation, maintenance, investment) by sector 1994

Type of infrastructure	Local responsibility		National responsibility	
	public	private	public	private
Water				
Electricity				
Sewage				
Urban transportation				
Railway				
Garbage collection				
Roads				

New housing production

E.5. NEW HOUSING CONSTRUCTION				
				N. L.
				1980, 1990, 1994
<i>STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES, OTHER PRIVATE BODIES, PRIVATE PERSONS</i>				
Defined as the number of units produced (finished) by investor type in the given year.				
		1980	1990	1994
E.5.		number	number	number
National	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			
Local	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			

E.6. HOUSING PRODUCTION (H9 KEY INDICATOR)

N. L.
1980, 1990, 1994

*STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES,
OTHER PRIVATE BODIES, PRIVATE PERSONS*

Defined as the net number of units produced (units produced minus demolished) in both the formal and informal sector per 1000 population

		1980	1990	1994
E.6.		number	number	number
National	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			
Local	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			

This indicator is the traditional measure of the ability of the housing supply system to increase and replenish the urban housing stock.

☉ **METHOD:**

Source: exploration, expert estimation.

E.7. HOUSING INVESTMENT (H10 KEY INDICATOR)

N.
1990, 1994

*STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES,
OTHER PRIVATE BODIES, PRIVATE PERSONS*

Defined as the total investment in housing (in both the formal and informal sectors) as a percentage of gross national product by public, private and individual sectors:

		1990	1994
		number	number
E.7.			
National	State and local government		
	Other public bodies		
	Cooperatives		
	Other Private bodies		
	Private persons		
	TOTAL		

This indicator measures the proportion of aggregate economic activity devoted to housing investment.

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E.8. AVERAGE SIZE OF THE UNIT BUILT IN PUBLIC AND PRIVATE STOCK

N. L.
1980, 1990, 1994

*STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES,
OTHER PRIVATE BODIES, PRIVATE PERSONS*

E.8.a. IN SQ.M.

E.8.b. ROOM NUMBER

E.8.		1980		1990		1994	
		sq.m	room number	sq.m	room number	sq.m	room number
National	State and local government						
	Other public bodies						
	Cooperatives						
	Other Private bodies						
	Private persons						
	TOTAL						
Local	State and local government						
	Other public bodies						
	Cooperatives						
	Other Private bodies						
	Private persons						
	TOTAL						

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E.9. CONSTRUCTION TIME

N. L.
1980, 1990, 1994

*STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES,
OTHER PRIVATE BODIES, PRIVATE PERSONS*

Define as the average time, in months, required to construct a unit similar to the median built in multi-family house, in individual construction and in public construction in the city.

E.9.		1980	1990	1994
		months	months	months
National	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			
Local	State and local government			
	Other public bodies			
	Cooperatives			
	Other Private bodies			
	Private persons			
	TOTAL			

This indicator is a measure of the efficiency of the construction process. When the housing delivery system is not working well because of shortages of building materials, finance, skilled labor, or either inputs or because of regulatory lags, housing may take considerably longer to complete.

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E.10. DEVELOPED VACANT LAND BY PUBLIC HOLDER

L.
1994

The proportion of developed vacant land owned by the local municipality as a percent of the total land in the built up area of the local government.

		1994
		%
E.10.	Local	

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

Construction industry

E.11. INDUSTRIAL CONCENTRATION		N. L. 1980, 1990, 1994		
Defined as new formal-sector housing units placed on the market by the five largest developers (either private or public) in the given year as a percent of total new construction.				
		1980	1990	1994
		%	%	%
E.11.	National			
	Local			

This indicator measures the competitiveness of, and ease of entry into, the housing development sector. The high value for this indicator suggests monopolistic practices in the sector, and may explain higher than expected house prices. Industrial concentration may be the result or regulatory barriers to entry, long delays in obtaining permits for land and housing development, or shortage of entrepreneurial talent.

This indicator is intended to measure the concentration of companies or institutions which control and manage the financing, construction and especially the marketing of housing (they need not construct the units themselves).

➤ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E. 12. CONSTRUCTION COST

N. L.
1980, 1990, 1994

*STATE AND LOCAL GOVERNMENTS, OTHER PUBLIC BODIES, COOPERATIVES,
OTHER PRIVATE BODIES, PRIVATE PERSONS*

Defined as the present replacement cost (labor, materials, onsite infrastructure, management and contractor profits) per square meter of a median priced dwelling unit.

		1980	1990	1994	
		USD/sq.m	USD/sq.m	USD/sq.m	
E. 12.					
	National	State and local government			
		Other public bodies			
		Cooperatives			
		Other private bodies			
		Private persons			
TOTAL					
Local	State and local government				
	Other public bodies				
	Cooperatives				
	Other private bodies				
	Private persons				
	TOTAL				

This indicator is a measure of the efficiency of the housing supply system. When construction costs are high relative to incomes, it may be a sign of monopolistic practices in the housing sector, of shortages of capital inputs, of inappropriate building technology, or of shortages of skilled labor. It is important to note that this indicator refers to the median-priced dwelling unit, and therefore does not compare cost of constructing a house of similar quality in different countries.

☉ **METHOD:**

Source: annual report of data supply of local governments, the state and office of property registration.

E.13. STRUCTURE OF THE BUILDING INDUSTRY

N.
1980, 1990, 1994

PUBLIC, PRIVATE SECTOR BY EMPLOYEE NUMBER

Defined as the number of firms in the building industry by employment at private and state or local government-owned firms.

		1980	1990	1994
E.13.		number	number	number
Public sector	(TOTAL)			
	up to 49			
	50 to 99			
	100 to 499			
	500 to 999			
	over 1000			
Private sector	(TOTAL)			
	up to 49			
	50 to 99			
	100 to 499			
	500 to 999			
	over 1000			

☞ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E.14. SHARE OF HOUSING IN CONSTRUCTION INDUSTRY OUTPUT

		N. 1980, 1990, 1994		
Defined as the proportion of investments into construction of dwellings within the total construction investment.				
		1980	1990	1994
		%	%	%
E.14.	National			

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

E.15. THE DISTRIBUTION OF INVESTMENT INTO CONSTRUCTION OF DWELLINGS

		N. 1980, 1990, 1994		
Defined as the ratio of private investment within the total (private and state) investments into construction of dwellings.				
Ratio of private investment		1980	1990	1994
		%	%	%
E.15.	National			

☉ **METHOD:**

Source: annual report of data supply of local governments, state and the office of property registration.

F) Restructuring of the Housing Finance System

F.1. HOUSING CREDIT PORTFOLIO (H8 KEY INDICATOR)			
		N. 1990, 1994	
Defined as the ratio of the value of total housing loans to the value of all outstanding loans in both commercial and government financial institutions.			
		1990	1994
		%	%
F.1.	National		

The Housing Credit Portfolio is a measure of the relative size of the housing finance sector and its ability to provide households with the funds necessary to smooth their consumption patterns over time. If housing credit forms only a small part of total credit, it is quite likely that the finance institutions are facing legal or institutional constraints making it difficult for them to meet the demand for housing finance. Financial depth and strength are key elements in a well functioning housing sector. Adequate financing should be available to smooth housing consumption over time for consumers, and to enable efficient land development and construction for producers.

☉ METHOD:

Group loans to cooperatives which are used for housing for cooperative members and block loans to developers which are passed on to purchasers should be included. Non financial intermediaries such as private employers who provide credit for housing or developers offering advanced payment schemes are specifically excluded. The local government and state enterprise loan through the banking sector has to be considered as loan.

Total credit and total credit for household sector will be available from report of the National Banks. If there are no subcategories for housing loan to the household sector an expert estimates has to be used.

F.2. CREDIT TO VALUE

N.
1994

F.2.a. CREDIT TO VALUE I. (TRANSACTIONS WITH HOUSING LOANS)

Defined as ratio of the amount of all loans for housing last year to total investment in housing including only the transactions with bank loan in the last year.

F.2.b. CREDIT TO VALUE II. (ALL TRANSACTION IN THE HOUSING MARKET)

Defined as ratio of the amount of all loans for housing last year to total investment in housing including all transaction in the last year.

		1994
		%
F.2.a. Credit to value I. (transactions with housing loans)	National	
F.2.b. Credit to value II. (all transactions)	National	

This indicator measures the degree of access of housing consumers to long-term finance, by accessing the proportion of housing investment made through the use of credit. It is a key measure affecting housing demand. If this ratio is very small, a large proportion of housing investment requires savings and cash outlays, or state subsidies and necessarily depressing housing demand. The credit to value ratio may vary in the different housing submarket: multi family and single family, new and existing unit, first time buyer and non-first time buyer partly because of the subsidy system. The information for submarkets is very limited, so the relevant submarkets should be given with a precise definition.

The F.2.a. indicator measure the "net" value of the indicator, when the transactions without loans are excluded, and the F.2.b. measure the "gross" value, when the all transaction are taken into consideration.

☉ METHOD:

Defining this indicator we have to split the market into submarkets. This procedure could have been different country by country. It is important to separate the transactions "through the banking sector" and outside the banking sector, which are the basis of the two a subindicators. Inside these two main sector other subdividings are possible.

The source of information are the banks issuing the long-term finance for housing purchase and construction (by the future owners). The difficulty for estimating the indicator is that a high percentage of the transactions do not "go through" the banking system, because the buyer does not apply for credit. This is because the inheritance from the old centrally planned housing system, where the transaction of the existing unit did not enjoy subsidy, and the access to loans was basically a subsidy. Thus the first step is the estimate of the transaction through the banking system and outside the banking system. For the later one a possible source of information is the Office of Duty. Probably most of the cases are estimates, where a range of values is the most proper data based on indirect statistics and expert views. The different source of information could cause some errors. The loan issued for self construction is producing units ready for the next years, thus this data is not going to match with the units built in a certain year. It could cause an error in the weighting process, but for time series it will not modify the tendencies. A methodological question is where the loan for rehabilitation should be calculated, because this is not directly tied to transactions we do not take into this indicator. We should note that indirectly it is connected to the transaction. The transaction of the existing unit leads to rehabilitation or renewal of the bought unit. The steps for estimating the indicator are shown in the next table. Even if this is a rough estimate, to go through the procedure is a useful exercise for the future design of collection of the proper information.

F.3. NEW HOUSING CREDIT

N.
1994

F.3.a. NEW HOUSING CREDIT I. (NEW HOUSING LOANS TO THE TOTAL NEW LOANS IN THE ECONOMY)

Defined as the ratio of value of new housing loans to value of all new loans in both commercial and government financial institutions made last year.

F.3.b. NEW HOUSING CREDIT II. (NEW LOANS TO NEW CONSTRUCTION TO THE TOTAL NEW HOUSING LOANS)

Defined as the ratio of value of new housing loans for new units to value of all loans issued for existing and new units by both commercial and government financial institutions.

F.3.c. NEW HOUSING CREDIT III. (NEW LOANS TO INDIVIDUAL HOUSEHOLDS TO THE TOTAL NEW HOUSING LOANS)

Defined as the ratio of value of new housing loans for new units taken by individual households to value of all loans issued for existing and new units by both commercial and government financial institutions.

		1994
		%
F.3.a. New housing credit I. (new housing loans to the total new loans in the economy)	National	
F.3.b. New housing credit II. (new loans to new construction to the total new housing loans)	National	
F.3.c. New housing credit III. (new loans to individual households to the total new housing loans)	National	

Indicator F.3.a. measures the annual change in Key Indicator H8 (F1) (*Housing Credit Portfolio*), which is a measure of the relative size of the housing finance sector and its ability to provide household with the funds necessary to smooth their consumption pattern over time. Compared with Key Indicator H8, it measures whether housing credit is growing or shrinking as part of total credit. Indicator F.3.b. measures the concentration of new credit on new unit, that is the relative size of the housing loans of the new unit to the existing units. If this ratio is too high (explained by the subsidies and affordability), this could be a sign of the distortion caused by government intervention.

F.4. HOUSING LOAN CONCENTRATION

		N. 1990, 1994	
Defined as the ratio of the value of housing loans issued by the largest housing bank to the value of total housing loans.			
		1990	1994
		%	%
F.4.	National		

➤ **METHOD:**

Source: Report of banks issuing housing loans and reports of Ministry of Finance.

F.5. HOUSING LOAN TO ONE-YEAR DEPOSIT DIFFERENCE

		N. 1990, 1994	
Defined as the average difference in percentage points between interest rates on housing loans in both commercial and government financial institutions and the interest rate on one-year deposits in the commercial banking system.			
		1990	1994
		%	%
F.5.	National		

In a well-functioning housing market the value of this indicator should be positive with the housing loan rate only modestly higher than deposit rates. A negative value for this indicator suggest that lending institutions cannot be sustained for long. A high value, on the other hand, suggest that financial institutions are inefficient, that competition for loans is restricted by regulations or by monopolistic practices, or that demand for housing loans far exceeds the available supply. The interest rate on contract saving has to be excluded from the calculation.

➤ **METHOD:**

Source: Report of the National Bank.

F.6. AVERAGE MATURITY OF HOUSING LOANS		
		N. 1994
Defined as the average maturity of housing loans in months.		1994
		No of months
F.6.	National	

The indicator shows the affordability of housing-occupancy. Normally the house or apartment has the highest value among household assets, so families are unable to buy it from their income, they need long-run credit. If the maturity of housing loans is long, it means that affordability for housing is good. If inflation is high and in conjunction with it the interest rates for housing loans are high as well, repayment will be a heavy burden on the family and tries to pay it off as soon as possible or even try to avoid borrowing housing loans. The average maturity will be relatively short which means that the affordability of housing is quite poor in a certain country. The average maturity of the housing loans is a critical question in the transitional stage. There are few long term loans, and the actual maturity frequently differs from the legally possible terms. The actual term are influenced by the subsidy schemes as well.

➤ **METHOD:**

Best way is to calculate the average weights of terms in the housing portfolio.

F.7. HOUSE PRICE INFLATION TO INFLATION			
		N. L. 1990, 1994	
Defined as difference in percentage points between the housing price inflation rate and the inflation rate.			
		1990	1994
		diff %	diff %
F.7. House price inflation to inflation	National		
	Local		

The indicator indicates how housing units preserves their value in average. If the difference is negative it means that housing units loose from their value in a certain year comparatively with the other goods value in the economy. If the difference is positive it means that the relative value-preservation role of housing functions well.

Working table for F.7.		1990	1994
Inflation	National		
Housing price increase	National		
	Local		

F.8. HOUSING LOAN ARREARS RATE

N.
1990, 1994

Defined as a percentage of delinquent loans originated in a chosen year and the outstanding debt of the loans originated in the same year.

F.8.a. PERCENTAGE OF BORROWERS IN ARREARS

F.8.b. TOTAL HOUSING LOAN ARREARS DEBT AS PERCENTAGE OF TOTAL HOUSING LOAN DEBT

		1990	1994
		%	%
F.8.a. Borrowers in arrears as a percent of all borrowers	National		
F.8.b. Total housing loan arrears debt as a percent of total housing loan debt	National		

This indicator is indicative of the financial viability of housing lending. A high level of arrears is typically associated with loan defaults and financial losses by lending institutions, which discourage the growth of lending for housing. The indicator attempts to measure the success of housing policies applied in the form of a decline in long-term delinquencies. Only the *delinquencies over one year* should be taken into account when we calculate this indicator.

☉ METHOD:

Source: Banks issuing housing loans.

F.9. FORECLOSURE DELAY

N.
1994

Defined as the typical time in months from the initiation to the conclusion of foreclosure proceedings (including eviction) on seriously delinquent housing loan.

		1994
		No of months
F.9.	National	

This indicator is a measure of efficiency and effectiveness of the foreclosure process. Where this indicator has high value, there is reluctance on the part of potential housing loan lenders to lend money for housing using the dwelling unit as collateral without requiring additional guarantees. This in turn tends to constrain the development of an active housing finance sector.

☉ METHOD:

Source: Information can be collected from banks issuing housing loans or by the case approach.

Case approach for F.9. (minimum 10 cases)

Case number	Year	Settlement	Reason	Foreclosure started	Foreclosure closed	Foreclosure delay (month)
1						
2						
3						
4						
5						
6						
7						
8						
9						
10						

G) Government Subsidies and Taxation

G.1. HOUSING SUBSIDIES		N. 1990, 1994	
Defined as the value of all budget and off-budget subsidies as a percentage of the government budget.			
G.1.a. BUDGET SUBSIDIES			
Defined as the value of all budget subsidies as a percent of the government budget.			
G.1.b. OFF-BUDGET SUBSIDIES			
Defined as the value of all off-budget subsidies as a percent of the government budget.			
		1990	1994
		%	%
G.1.a. Budget subsidies	National		
G.1.b. Off-budget subsidies	National		

The housing market may exclude low-income groups from obtaining adequate housing without some form government assistance through subsidies. Some types of subsidies, such as housing allowances or rent-controlled public housing, appear in government budgets. Others, like tax exemptions are off-budget subsidies. Housing subsidies increase or create new demand for housing, and can lead to increased housing supply. Most governments provide some form of housing subsidy, although many such subsidies do not necessarily reach the poor. On the one hand this indicator measures the fiscal burden of housing subsidies, which may aggregate general budgetary pressures, with negative repercussions for interest and inflation rates. On the other hand, the indicator suggests the potential for improving the housing conditions of the poor.

➤ METHOD:

The calculation should be based on the working tables for 1990. In most of the cases expert estimates should be applied.

WORKING TABLES FOR G.1-G.3.

Country		Year					SUBSIDIES	
		Central Government			Local Government		Employers	
Type of the subsidy		Direct Budget	Off-budget	Tax expenditures	Direct Budget	Off-budget		
Subsidies related to loans								
types								
Lump sum subsidies								
types								
Other direct subsidies								
types								
Other indirect subsidies								
types								
Tax expenditures								
types								

Give detailed explanation for the different subsidies, and estimates.

Country	Year	TAXES	
		Central Government	Local Government
Types			

Give detailed explanation for the different subsidies, and estimates.

G.2. SHARE OF TARGETED HOUSING SUBSIDIES

		N. 1994
Defined as housing subsidies reaching below-median-income households as a percent of all housing subsidies.		
		1994
		%
G.2.	National	

A high level of housing subsidy in government budgets does not necessarily ensure that the poor have access to adequate housing. It is often the case that major subsidies, such as tax exemption, are not targeted to the poor at all. More seriously, the actual beneficiaries of targeted subsidies may be higher-income households, and not those targeted by the subsidy program. This indicator measures the effectiveness of current subsidy programs reaching targeted households.

A measure of how much of all these subsidies were received by those without sufficient resources to buy a home. The percentage of distribution of different types of home purchase subsidies by income level of the recipient should be estimated, both on the basis of household income and a household income per family member. It is expected that data from special surveys will have to be used for this purpose. The indicator shows how much subsidies are received by the different income group and it shows whether the housing subsidies are targeted to those who really need it or not.

G.3. HOUSING TAXES

N.
1990, 1994

Defined as all government revenues by all levels of government that is accounted for by all types of housing taxes (residential property taxes, "rates", transfer taxes, capital gains, taxes on imputed rental income, etc.) as a percent of all government revenues.

		1990	1994
		%	%
G.3.	National		

This indicator measures the extent to which the tax system depends on the size and activity of the housing sector. This indicator may indicate that the sector is not being used as a revenue source despite the possibility of doing so. It may also indicate that the sector is "over-taxed", with result that capital values are depressed, or housing production and turnover are at lower than optional levels.

H) Social Safety Net Issues

H.1. HOMELESSNESS			
			N. L. 1990, 1994
Defined as the number of people per thousand of the urban area population who sleep outside dwelling units (e.g. on streets, in parks, railroad stations, and under bridges) or in temporary shelter.			
		1990	1994
		N/1000 population	N/1000 population
H.1.	National		
	Local		

Homelessness is partly a housing and partly a more broad social issue. This indicator is a quantitative measure of the extent to which the operation of the housing sector fails to ensure that everyone is housed. In principle, a well-functioning housing sector should have a low level of homelessness. A high level of homelessness generally implies a shortage or lack of housing, regardless of quality, affordable to the lowest-income segment of the market.

H.2. NUMBER OF BEDS IN SHELTERS FOR HOMELESS PEOPLE			
			N. L. 1990, 1994
Defined as the number of beds (night accommodation places) in shelters where homeless people can be accommodated for the night.			
		1990	1994
		number	number
H.2.	National		
	Local		

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H.3. SUBSTANDARD HOUSING STOCK BY HOUSING SECTORS

N. L.
1994

Defined as substandard housing as a percent of the housing stock of the given housing sector

Sectors		1994
		%
H.3. TOTAL HOUSING STOCK	National	
	Local	
H.3.a. Public Rental	National	
	Local	
H.3.b. Private Rental	National	
	Local	
H.3.c. Other (Semi-Public) Rental Bodies	National	
	Local	
H.3.d. Owner-Occupied	National	
	Local	
H.3.e. Other Housing	National	
	Local	

Substandard housing is defined as housing with at least one of the following problems:

- housing built for temporary use
- housing units not fulfilling the minimal regulatory criteria for housing regulated by the building code (e.g. units in basement)
- housing with missing basic utility services (missing indoor toilet and bathroom)
- housing in buildings in exceptionally bad physical conditions not suitable for living

➤ METHOD:

all the parameters used for the calculation of this indicator (minimal regulatory criteria for housing, basic utility services, the definition of exceptionally bad physical conditions) as well as the data sources or the method of assessment should be described.

H.4. SOCIAL NEED FOR HOUSING

		L. 1990, 1994	
Defined as the number of low income local population with social need for housing.			
		1990	1994
		number	number
H.4.	Local		

Social demand for housing is defined as the number of low income people with at least one of the following problems:

- being homeless (in the sense used in H1)
- living overcrowded (based on the national or local definition of overcrowdedness)
- living in substandard housing (in the sense used in H3)
- living in restituted flats with a notice to leave within a definite time

This indicator is a narrow approach to the need for housing. Only the listed categories of needy population groups are allowed to be taken into account and only within the below-median income part of population.

⇒ **METHOD:**

all the parameters used for the calculation of this indicator (regulatory criteria for overcrowdedness, etc.) as well as the data sources or the method of assessment should be described.

H.5. SOCIAL HOUSING ALLOCATION

		N. L. 1990, 1994			
Defined as the number and percentage of social allocation within the total number of public rental housing units allocated annually (new and vacated units).					
		1990		1994	
		number	%	number	%
H.5.	National				
	Local				

Social allocation is based usually on the following principles: minimum level of per capita household income, the size of household, previous housing situation. This indicator measures the proportion of social allocation within all the allocated public rental flats, and also the number of units allocated according to social principles (which can be compared to the different measures of need for social housing).

⇒ **METHOD:**

criteria of "social allocation" as well as the data sources or the method of assessment should be described in detail. There is a possibility to estimate these data from the national and local numbers of new rental buildings and the percentage of vacated flats. The estimation can be based on national and local surveys (household and rental panel surveys).

H.6. PROPORTION OF HOUSEHOLDS WHO RECEIVE HOUSING ALLOWANCE

L:
1994

H.6.a. PROPORTION OF PUBLIC HOUSING TENANTS WHO RECEIVE HOUSING ALLOWANCE

Defined as public housing tenants who receive housing allowance as a percent of all public tenants.

H.6.b. PROPORTION OF PRIVATE TENANTS WHO RECEIVE HOUSING ALLOWANCE

Defined as private tenants who receive housing allowance as a percent of all private tenants.

H.6.c. PROPORTION OF OWNERS WHO RECEIVE HOUSING ALLOWANCE

Defined as owners who receive housing allowance as a percent of all owners.

		1994
		%
H.6.a. Public housing tenants	Local	
H.6.b. Private tenants	Local	
H.6.c. Owners	Local	

Housing allowances are targeted subsidies given to households with high housing expenditure to income ratio, i.e. to households whose rent and/or utility payments exceed a given share of their income. Housing allowances are usually allocated to tenants (and in some countries to owners as well) based on their income, size of family and size of flat. Housing allowances are usually monthly payments given for at least one year (until the next income certification is due) but sometimes in kind allowances are also given.

The better the housing allowance system is established the less social arguments can be raised against increasing the level of rents and utility prices to cost covering level.

☉ **METHOD:**

Aggregated data of local governments and estimates from local survey could be used as well.

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D) Housing Management and Urban Rehabilitation

I.1. ORGANIZATIONAL FORM OF HOUSING MANAGEMENT IN MULTI-FAMILY HOUSING STOCK					
					L. 1990, 1994
Number and proportion of multi-family housing units in condominiums and cooperatives.					
I.1.a. CONDOMINIUM					
I.1.b. COOPERATIVE					
I.1.c. OTHER (E.G. PUBLIC)					
		1990		1994	
		number	%	number	%
I.1.a. Condominium	Local				
I.1.b. Cooperative	Local				
I.1.b. Cooperative	Local				
TOTAL	Local		100.0		100.0

☉ **METHOD:**

Multi-family housing means buildings with more than 2 units. "Other" form must be described.

I.2. AVERAGE NUMBER OF UNITS MANAGED BY MAINTENANCE COMPANIES:			
			L. 1990, 1994
Average number of units in multi-family housing managed by a company (public, private and cooperative organizations).			
		1990	1994
		Number	Number
I.2.a. Public maintenance companies	Local		
I.2.b. Cooperatives	Local		
I.2.c. Private maintenance companies	Local		

I.3. MARKET SHARES IN MANAGEMENT OF BUILDINGS

N. L:
1990, 1994

Percentage and number of multi-family housing units managed by public maintenance companies, private companies, cooperatives or individuals (the type of main contractor to organize management).

I.3.a. PUBLIC OR PUBLICLY OWNED COMPANIES

I.3.b. PRIVATE COMPANIES

I.3.c. COOPERATIVES

I.3.d. INDIVIDUALS, PRIVATE PERSONS

		1990		1994	
		number	%	number	%
I.3.a. Public companies	National				
	Local				
I.3.b. Private companies	National				
	Local				
I.3.c. Cooperatives	National				
	Local				
I.3.c. Individuals	National				
	Local				
I.3.d. TOTAL	National		100.0		100.0
	Local		100.0		100.0

I.4. AVERAGE OPERATING COST

L.
1994

Average operating cost of a multi-family building unit per residential sq.m. for the following services: administrative costs, cleaning, smaller repairs, normal maintenance of elevators (excluding rehabilitation and renewal).

		1994
		USD/sq.m.
I.4.a. Public maintenance companies	Local	
I.4.b. Cooperatives	Local	
I.4.c. Private companies	Local	

I.5. PUBLIC HOUSING MANAGEMENT BY PRIVATE COMPANIES

N. L.
1990, 1994

Publicly owned housing units in mixed ownership and in public rental multi-family houses that are managed by private companies as a percent of all publicly owned units.

		1990	1994
		%	%
I.5.	National		
	Local		

I.6. PUBLIC HOUSING OPERATING COST TO RENT

N. L.
1990, 1994

Average operating cost per sq.m. in a publicly owned multi-family unit for the services: administrative costs, cleaning, smaller repairs, normal maintenance of elevators (excluding rehabilitation and renewal) as a percent of the rent for public housing.

		1990	1994
		%	%
I.6.	National		
	Local		

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U.S. Agency for International Development
Washington, D.C. 20523

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