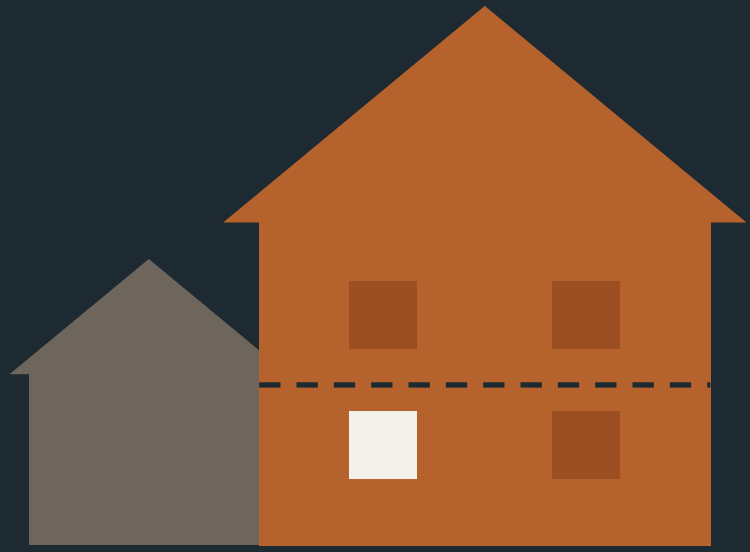
DASH INTERNATIONAL CONFERENCE · LINKING HOUSING POLICY AND PRACTICE

Activating Large Single-Family Homes as a Response to Social Housing Shortage

Owners, barriers and activation models: evidence from Slovenia



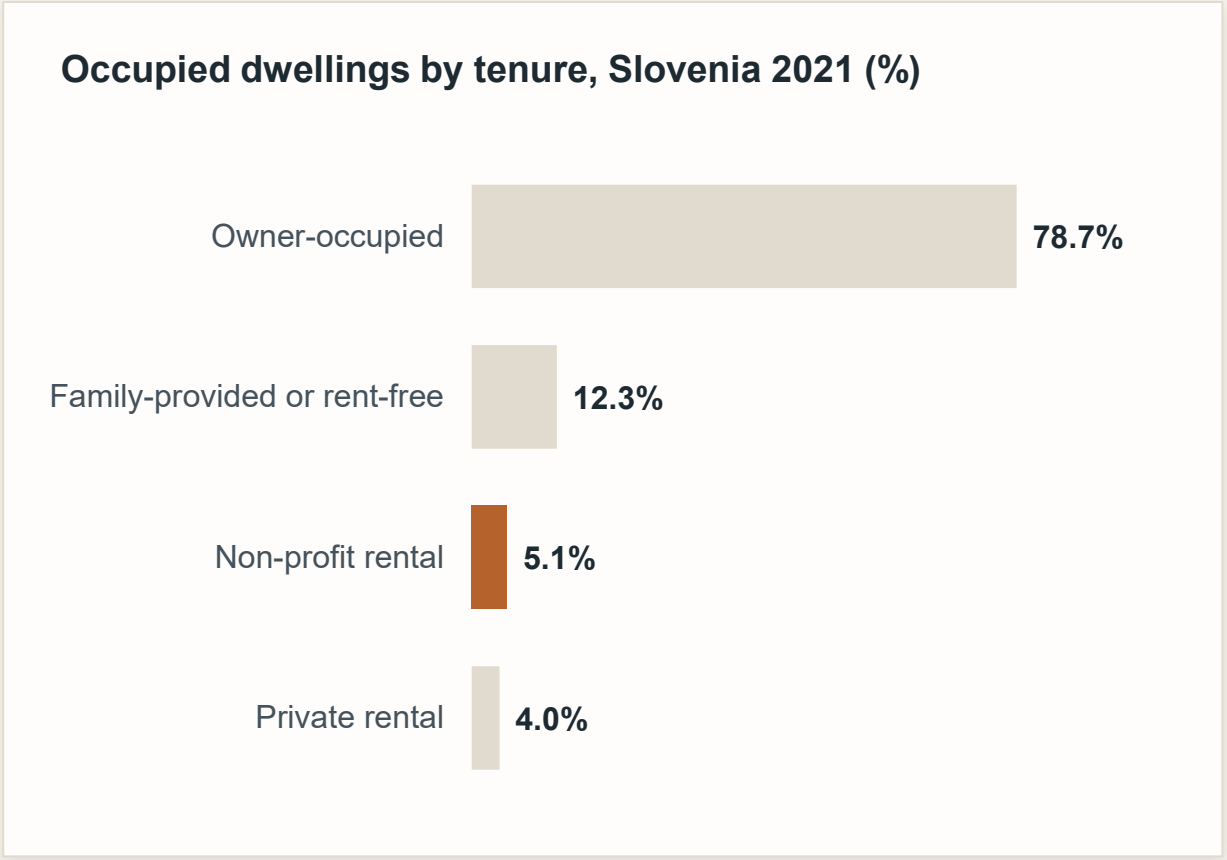
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THE PARADOX

One housing system, two mismatched sides



165,600

unoccupied dwellings (2021) – an upper bound incl. second homes and unreported letting

≈ 30,600

public rental dwellings – the closest equivalent to social housing in Slovenia

> 4 : 1 unoccupied dwellings for every public rental dwelling

≈ 40,000 people aged 65+ live alone in large houses

Social housing shortage and under-used private stock are two sides of the same housing system.

Sources: SURS, Register-based census 2021; Housing Europe, The State of Housing in the EU 2025; OECD 2024

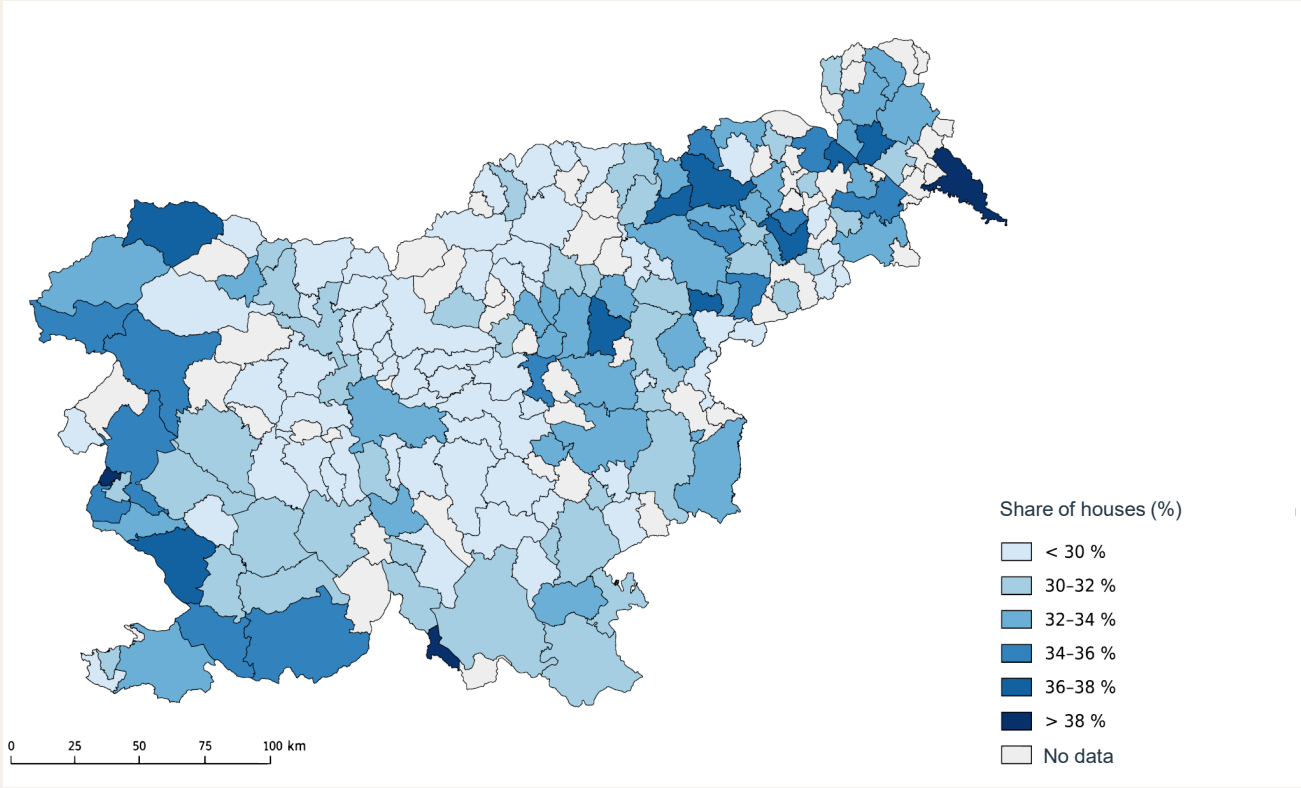
UNDER-USED HOUSING

Under-occupied houses across Slovenia

Municipalities with the highest shares

Municipality	Under-occupied houses	All houses	Share (%)
Lendava/Lendva	1,409	3,611	**39.0**
Osilnica	81	209	**38.8**
Šempeter - Vrtojba	520	1,353	**38.4**
Celje	2,748	7,298	**37.7**
Maribor	5,452	14,526	**37.5**
Murska Sobota	1,597	4,285	**37.3**
Radenci	606	1,650	**36.7**
Kranjska Gora	590	1,608	**36.7**
Sežana	1,208	3,304	**36.6**

Share of under-occupied houses (%)



Source: author's analysis, 2025. Figure 8: share of under-occupied houses by municipality.

THE POLICY RESPONSE

New public rental housing is necessary – but slow

≈ 4 %

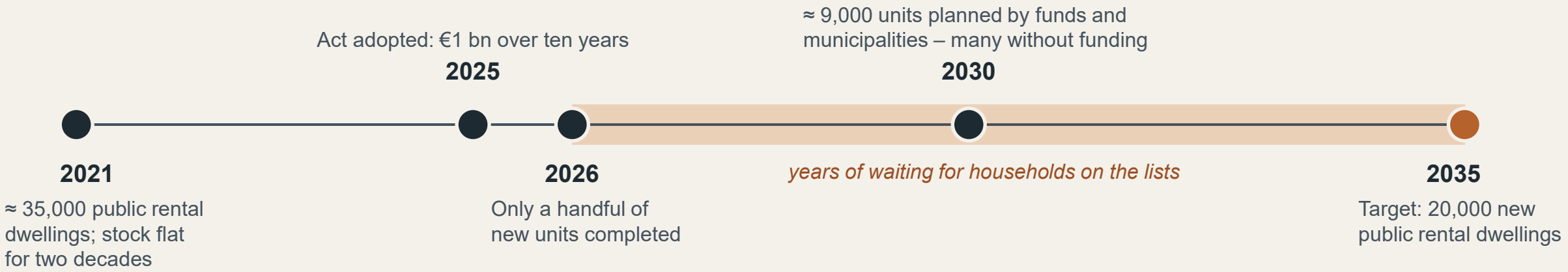
of all dwellings are public rental – about half the EU average of ≈ 8 %

≈ 1 in 10

applicants in Ljubljana obtains a public rental dwelling

€100 m / year

for ten years under the 2025 act on financing public rental construction



The existing stock is already built. What can it contribute while new supply catches up?

Sources: RTV SLO (2017, 2025); Housing Europe (2025); Žurnal24 (22 Dec 2025)

CONTEXT

Why the stock exists: a path-dependent housing system

1965 Self-built family houses

The housing reform shifts responsibility to households. Families build their own homes – large, for three generations.

1991 Privatisation

Socially owned flats are sold to sitting tenants. Ownership becomes the main form of housing security; renting stays marginal.

Today One or two residents

Ageing, smaller households and out-migration of the young: houses built for many now hold few.

≈ 65 % of residents live in single-family houses – the EU average is about one third

94.5 % of the housing stock is privately owned

Filtering theory: older stock should pass to new households – but in owner-occupied stock this is very slow. The market alone will not redistribute this space.

Sources: Eurostat 2025; SURS, Register-based census 2021

Three types of evidence

1

Published statistics

Register-based census 2021 and Eurostat data on the stock, tenure and households

2

Comparative policy review

Established measures in European countries that address the barriers we found

3

In-depth interviews with owners

Semi-structured, 45–70 minutes, mostly held in the house itself; the basis for the activation models

Interviews: April–June 2026

- 24 houses
- 6 vacant and 18 partially occupied
- 27 participants
- Purposive sampling via local action groups, municipalities, associations and media

‘Large’ is relative: defined by the ratio of building size to household size, not by a floor-area threshold. Results show relative acceptability, not uptake.

Owners’ willingness is conditional, not absent

What keeps the space idle

Motivational	Attachment to the home, the house as family legacy and a reserve for descendants.
Legal and financial	Co-ownership and disputes among heirs, renovation costs, perceived risks of letting.
Regulatory	Subdivision counts as a construction intervention (Building Act), municipal plans designate single-dwelling zones.

> *“The house is a kind of financial fund for our family.”*
> owner of a vacant house

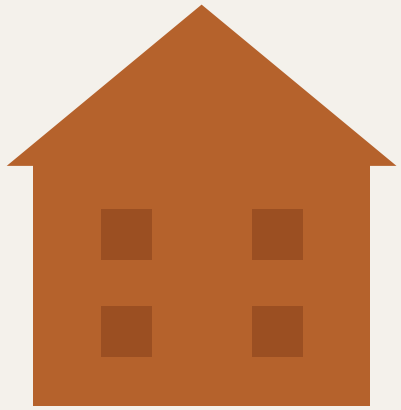
What would make owners say yes

- Full coverage of conversion costs
- Professionally managed renovation
- A trusted, preferably local, organisation
- Guaranteed rent, property returned intact
- A say in tenant selection
- Commitment limited to 3–5 years

Interviews with owners of 24 houses, 27 participants, April–June 2026

ACTIVATION MODELS

Three pathways from vacant and underutilized space to affordable homes



Large house, vacant or partially occupied

A

Internal subdivision

A second self-contained unit inside the existing building

B

Intermediary-supported letting

Leases, manages and guarantees the rent, tenants from housing-need lists

C

Incentive-based rental

Public support in exchange for affordable rent for a fixed period

Affordable rental and shared housing

for households on waiting lists

Strongest as a package: A + B + C. Lighter options without construction: room letting and intergenerational homesharing.

Models developed in CRP V5-2545; the full set also includes sale with lifetime residence, exchange for a smaller unit and a new unit on the plot

MODEL A

Internal subdivision: a second home in the same house



separate entrance, meters and installations

Stay and let

owner lives in one unit, lets the other long-term

Stay and sell

keeps one unit, sells the other (instalments or rent-to-buy)

Let both

if the owner has moved out

What implementation requires

- Clear legal and land-register status – consent of all co-owners
- Separate entrances, installations, fire safety, separate meters
- Permission under municipal spatial plans – often designated single-dwelling

Proposal: land-register annotation binding the unit to long-term residential use – attached to the unit, not to the owner.

"The problem is that we can't divide the floors. […] Otherwise, we all agree we would renovate the lower floor."
co-owner of a partially occupied house

Interviews 2026; legal basis: Building Act (GZ-1), municipal spatial plans, Property Code (SPZ)

MODEL B

Intermediary-supported letting: the bridge to social housing

Owner

- leases for 3–5+ years
- rent below market
- keeps ownership

Intermediary

- selects and screens tenants
- guarantees the rent
- manages and returns the property

Tenant

- household from a municipal housing-need list
- secure, affordable tenancy

SLOVENIA TRIED THIS: PUBLIC RENTAL SERVICE (2021)

6 contracts in the first year (2022), from 30 owner offers

- rent capped at 1.3 × non-profit rent
- demanding paperwork (occupancy permit, energy certificate)
- no tax advantage

> *"Rather an organisation. It would be more legally sound, and I would be better protected."*
> owner, interview 2026

MODEL C

Incentive-based rental: conditionality over generosity

Public support

- conversion grant
- zero-interest loan
- tax relief on rental income

Owner’s commitment

- affordable rent
- fixed period
- ideally let through an intermediary

What our owners accepted

- full coverage of conversion costs – partial coverage much weaker
- commitments of 3–5 years

Proposed for Slovenia

- a separate legal category for letting a room, with a tax allowance (cf. UK Rent a Room)
- vacancy tax only as a complement, once a register exists

Sources: ANIL, Loc’Avantages (2025); comparative review of BE, FR, NL, UK; interviews 2026

OWNERS' RESPONSES

How owners assessed the options

Measure or model	Response	Key condition for acceptance
Letting via an intermediary organisation	**Most favourable**	Owner keeps influence on tenant selection
Full coverage of conversion costs	**Favourable**	Partial coverage much weaker; commitment max. 3–5 years
Exchange for a smaller unit, with support	**Favourable**	A suitable unit in the same area
Sale with lifetime right of residence and annuity	**Divided**	Lower income, weak bequest motive
Homesharing and intergenerational living	**Conditional, divided**	Spatial separation, gradual acquaintance
Rent-to-buy	**Reserved**	Transparency and length of the procedure
Reverse mortgage	**Most reserved**	Distrust of banks; does not solve maintenance

Upper rather than lower bound: the sample is purposive, and owners who agreed to an interview are probably more open than those who declined.

Interviews with owners of 24 houses, 27 participants, April–June 2026

POLICY IMPLICATIONS

What has to change

1

Regulatory

- a dedicated category for internal subdivision, not treated as a classic change of use
- municipal plans that allow moderate multi-household living in single-family areas
- accessible mediation for co-owners

2

Financial

- support conditional on affordable letting for a defined period
- favourable tax treatment of long-term affordable letting
- Full coverage of conversion costs

3

Institutional

- a trusted intermediary: public mandate and guarantees, local delivery
- linked to municipal housing funds and their waiting lists

Data first: a register of vacant dwellings – foreseen in the proposed National Housing Programme 2026–2035

Comparative review and interviews, CRP V5-2545; draft Resolution on the National Housing Programme 2026–2035

CONCLUSION

Complement, not substitute

New public rental construction

+ permanent public asset
– years of lead time
– land- and capital-intensive

Activation of under-used private stock

+ already built, no new land take
+ spread across suburbs and small towns
– depends on owners' consent
– temporary without safeguards

Activated units join the social housing system only when three things are secured:

Affordability
capped rents tied to public support

Allocation
an intermediary linked to waiting lists

Duration
contracts and land-register annotations

Barriers are institutional and motivational, not physical: regulatory and organisational measures first.

THANK YOU

Questions and discussion welcome

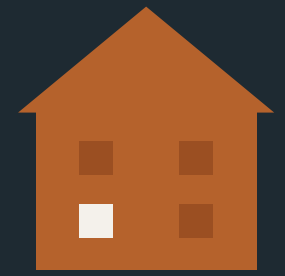
Limitations

- purposive sample: no estimate of how much of the stock could be activated
- transferability of foreign measures to Slovenian law not yet tested

Next steps

- housing seekers: do the models match demand?
- legal, financial and spatial experts: how feasible are they?

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