



# European Construction Sector Observatory

Policy fact sheet

Latvia

Renovation of Multi-Apartment Buildings 2014-2020

Thematic objective 1

September 2019

## In a nutshell

Implementing body	ALTUM / Ministry of Economics
Key features & objectives	Financial support measure providing grant and loan funding to co-finance the renovation of multi-apartment buildings in Latvia.
Implementation date	2014 – 2020 <sup>1</sup>
Targeted beneficiaries	Apartment owners of multi-apartment buildings; Local authorities responsible for the maintenance of multi-apartment buildings.
Targeted sub-sectors	Residential
Budget (EUR)	156 million <sup>2</sup>
Good practice	★ ★ ☆ ☆ ☆
Transferability	★ ★ ★ ☆ ☆

There are approximately 1 million dwellings in Latvia, 69% of which are located in multi-apartment buildings<sup>3</sup>. The majority of these buildings were constructed prior to the restoration of national independence in 1991<sup>4</sup>, typically between 1965 and 1990<sup>5</sup>.

With the restoration of independence in Latvia, all apartments in multi-apartment buildings were privatised, although in most cases new owners did not have the financial resources and management skills to take proper care of the buildings. As a result, the conditions of multi-apartment buildings have slowly worsened, even to the point of posing a threat to the residents of those buildings<sup>6</sup>.

Residential buildings account for the majority of heat consumption in Latvia. In 2008, for example, the residential sector accounted for 74% of the total amount of heating energy consumed in Latvia<sup>7</sup>. The standard thermal conductivity for exterior brick walls

was on average 1.33W/(m·K) and for exterior expanded-clay concrete walls – 1.20W/(m·K), which is at least 3.5 times higher than the values specified in the current Latvian Building Code LBN 002-01 “Thermal performance of building envelope”<sup>8</sup>.

According to the Ministry of Economics, out of approximately 38,933 multi-apartment buildings in Latvia<sup>9</sup>, 20,000 buildings urgently need improved energy efficiency performance. Extensive renovation is required which will cost at least EUR 5 billion. However, the implementation of renovation and energy efficiency measures in Latvia is rather slow, given the amount of housing units across the country<sup>10</sup>. Although some measures to increase the energy efficiency of multi-apartment buildings have been implemented in Latvia, only about 6% of multi-apartment buildings in Latvia comply with Latvian building regulations on thermal insulation<sup>11</sup>.

By extensively renovating existing multi-apartment buildings, it is possible to achieve energy savings of up to 65%, at the same time as providing residents with safe and comfortable homes. Renovations also make it possible to reduce heating energy consumption to 60-70 kWh/m<sup>2</sup>. Furthermore, renovation work can contribute to the reduction of greenhouse gas emissions, as on average, 30% of the total consumption of energy resources are attributed to households<sup>12</sup>.

To address the renovation and energy efficiency challenge, the Latvian Government launched the Renovation of Multi-Apartment Buildings (RMAB) 2014-2020 programme. The RMAB builds on its predecessor, the Energy Efficiency Programme (EEP) 2007-2013, in the course of which 859 projects were awarded financial assistance<sup>13</sup>.

The RMAB aims to renovate 1,000 multi-apartment buildings with the use of the ERDF funding (the European Regional Development Fund). RMAB implementation is currently ongoing; however, with less than two years before the programme is due to end, the RMAB has only achieved about 15% of its overall target.

The programme has encountered a number of difficulties from the outset. The RMAB co-financing

model, which requires owners to contribute 50% of the total project costs, has not encouraged enough owners to take on renovation projects. The low numbers of applications submitted by owners in the poor regions of Latvia indicate that owners in those areas are particularly unwilling to take on the financial risk of a potentially costly renovation project.

Another issue that has affected uptake of the RMAB is a general lack of awareness across the population about the importance and benefit of renovation work, in terms of the improvements to quality of life

it can offer and the cost savings it can deliver. Lack of awareness, for example, has resulted in many residents refusing to approve project proposals put forward by other apartment owners.

The RMAB cannot be considered to be a successful measure, because it has very significantly underachieved in terms of the number of projects it aimed to support. However, the measure itself is not fundamentally flawed. Indeed, had the RMAB introduced solutions early on to address the main issues, two of which have just been mentioned, it may well have been implemented with more success.

## 1.

## General description

The Renovation of Multi-Apartment Buildings (RMAB) 2014-2020 programme aims to support around 1,000 renovation projects across Latvia with the help of the European Regional Development Fund<sup>14</sup>. The goal is to improve nearly 10% of the multi-apartment building stock in Latvia<sup>15</sup>.

The RMAB follows on from the Energy Efficiency Programme (EEP) 2007-2013. Whereas the previous programme was implemented by the Latvian Investment and Development Agency<sup>16</sup>, the new programme is being managed by ALTUM, a state-owned development financial institution, in collaboration with the Ministry of Economics<sup>17</sup>.

To initiate an individual renovation project on a multi-apartment building, apartment owners are required to submit an application to ALTUM, so that they can evaluate the technical merits of the project. Renovation projects are assessed in two stages. During the first stage, the multi-apartment energy efficiency section evaluates the compliance of the application with the programme's requirements and liaises with the applicants<sup>18</sup>.

If an application is successful, ALTUM then carries out a more detailed second stage assessment of the planned renovation and proposes a co-financing agreement based on both a grant and bank loan. ALTUM provides detailed information on repayments to each apartment owner. Apartment owners then make a final joint decision whether to go ahead with a renovation project or not<sup>19</sup>.

**The RMAB has introduced a number of significant changes in comparison to the EEP (2007-2013):**

- In its capacity as a state-owned development finance institution and as RMAB implementation manager<sup>20</sup>, ALTUM has entered into financing

agreements with Citadele banka, DNB (Den norske Bank) and Swedbank;

- A grant can be awarded of between 25% and 50% of the total eligible costs of a project. The exact figure is determined according to the planned energy consumption for heating after project implementation. For example, a project with a planned energy consumption that does not exceed 70 kWh/m<sup>2</sup> per year can obtain a grant of up to 50% of the project's total eligible costs<sup>21</sup>;
- An important prerequisite for project acceptance is that the heating cost savings over a 20-year period must exceed the cost of the renovation project<sup>22</sup>;
- There is now a shortened timeframe for receiving a loan. Whereas loan payments under the previous programme were made after completion of a project, under the current programme, both grant and loan payments are made during project implementation. As a result, citizens now require less credit and can also benefit from lower interest rates<sup>23</sup>;
- If a project is refused loan funding by a commercial bank, the project promoters can now access loan funding through ALTUM for an amount up to 35% of the total cost of the project<sup>24</sup>;
- The new programme rules have also changed the majority voting rules that decide whether a renovation project gains approval by apartment owners. Approval now requires a two-thirds majority vote, compared to the previous requirement for a three-quarters majority vote<sup>25</sup>;
- To prepare all of the required technical documentation and verify the implementation of the project, at least three on-site inspections are carried out during the renovation projects<sup>26</sup>.

## 2.

## Achieved or expected results

**ALTUM began to accept individual funding applications for renovation projects from early 2016<sup>27</sup>. Considering that the main objective of the 2014-2020 programme is to complete around 1,000 individual renovation projects, the current programme is far from achieving its targets.**

By the end of 2018, ALTUM had received a total of 403 applications for support, but had only approved 152 projects. In addition, 98 multi-apartment buildings were undergoing renovation work and renovation work was successfully completed on a further 24 multi-apartment buildings<sup>28</sup>.

One reason for the low number of funding applications for renovation projects is that the process is considered to be complicated. In many cases, it can take up to 2 years to propose, implement and complete a renovation project, and then put a building into operation<sup>29</sup>. A range of other factors can also negatively impact the time and cost of a renovation project. Examples are low-quality construction work, non-compliance with work deadlines, insufficient capacity of the building contractors, shortage of experts and workforce, and low-quality construction monitoring<sup>30</sup>.

**The most significant factor that seems to have affected the number of applications submitted is financial. Although extensive renovation work offers clear long-term benefits to homeowners, RMAB grant funding only covers up to 50% of total eligible project costs. That means that applicants must cover at least 50% of the project costs with their own resources or with the support of loan financing. However, loan financing represents a considerable financial burden for many homeowners. This view is supported by figures published by the Central Statistics Bureau, which show that nearly 22% of the Latvian population are at risk of poverty<sup>31</sup>.**

The link between poverty and the number of applications received for renovation can be seen at a regional level. As was the case during the 2007-2013 renovation programme, the majority of applications submitted thus far during the current programme are from homeowners located in the regions of Riga and Kurzeme. Table 1 lists the number of applications for support submitted by region between 2014 and 2018. The region that has submitted the lowest number of applications is Latgale<sup>32</sup>. Not by coincidence, Latgale is also the poorest region in Latvia.

Table 1: Number of applications by region, 2014-18

Region	N° of Applications (2014-2018)
Riga	160
Kurzeme	107
Vidzeme	66
Zemgale	54
Latgale	16
<b>Total</b>	<b>403</b>

Source: ALTUM<sup>33</sup>

Given that the risk of poverty is significantly higher in Latgale (39.2%) than elsewhere in Latvia, it is not surprising that homeowners in this region have submitted the lowest number of applications.

Local politicians have responded to the results of the RMAB by calling for higher levels of financial support. They argue that for renovation projects to be successfully implemented, the programme should provide grants that cover up to 80% of total eligible project costs, instead of the current 50% limit. In their view, increased funding support would make the renovation of multi-apartment buildings more affordable for the wider population, and especially in poorer Latvian regions.

## 3.

## Perspectives and lessons learned

Although the Renovation of Multi-Apartment Buildings Programme has been well promoted in Latvia, the renovation process continues to be a slow process overall<sup>34</sup>, when compared to the total number of multi-apartment buildings that require improved energy efficiency. Since the privatisation of multi-apartment buildings during the 1990s, apartment owners have had sole responsibility for initiating renovation projects.

There are a number of obstacles that hinder or prevent apartment owners from taking on renovation projects in Latvia. The main issues include:

- Unequal levels of income across different Latvian regions and cities;
- Lack of experience in joint decision making;
- Lack of awareness of the importance of building renovations, and energy efficiency measures in particular, as well as the benefits they deliver.

When one compares the number of multi-apartment building renovation projects by region, it is clear that there is a significant disparity in those numbers, from one region to another. This is primarily because of regional income inequality. The RMAB requires apartment owners to co-finance 50% of the total cost of a renovation project. This requirement automatically links renovation work to income, because only those apartment owners that can afford to co-finance that work will be able to initiate a project. In a region such as Latgale, for example, which is Latvia's poorest region, income levels are lower than elsewhere and poverty levels are higher. It is therefore not surprising that significantly fewer applications for support have been submitted to the RMAB by residents in Latgale.

Nevertheless, the Head of the Energy Efficiency Programmes Department at ALTUM has noticed that "general interest in restoring houses is increasing in Latvia". The best example is a renovation project in Salaspils, a small Latvian town, where the residents of a 120-apartment building

decided to initiate a renovation project. The project was subsequently recognised as being the most ambitious renovation project in Latvia as it was awarded EUR 1.5 million in financial support<sup>35</sup>.

Many residents of multi-apartment buildings in Latvia do not have enough experience in joint decision-making or a good understanding of co-ownership<sup>36</sup>. Although multi-apartment buildings account for nearly 69% of all residential buildings in Latvia<sup>37</sup>, many apartment owners refuse to participate in renovation projects. This is a widespread problem in Latvia, according to the Chairman of Riga Housing Manager (Rīgas namu Valdnieks, RNP) – a company owned by Riga Municipality, which brings together 15 municipal housing administrations. The Chairman makes the point that "people need to realise that by owning the apartment, they have also become the owners of the building and are therefore obliged to pay, for example, for the repair of their stairwell or roof"<sup>38</sup>.

For example, the owners of 369 apartments within a 500-metre long building<sup>39</sup>, which was featured in ALTUM's promotional video, were unable to reach a joint decision on whether to start the renovation process. Based on ALTUM estimates, apartment owners could have saved up to 50% on their heating during the heating season, yet the agreement of the two thirds of the residents was not reached<sup>40</sup>. According to a resident of that building, "many apartment owners do not attend house meetings, and there is no understanding of co-ownership"<sup>41</sup>.

This issue is also raised by a Member of the Board of Salaspils Siltums, which is a heating and thermal insulation solution provider. The Board Member explains that "our primary task is to arrange the technical condition of the house and reduce the energy consumption of the building. It is also an important task for people to understand the concept of joint ownership – everyone is

responsible for the technical and visual appearance of the whole building.”

Many Latvian residents lack awareness about why building renovations and energy efficiency are important and about the benefits that they can deliver. Due to a lack of awareness, it can be difficult for residents to recognise how and to what extent renovation work could benefit their own quality of life. Logically, if residents have trouble identifying whether and how a renovation project will improve their own lives, they are unlikely to give it the go-ahead and co-finance it<sup>42</sup>.

The awareness issue is highlighted by an apartment owner in the city of Olaines in the region of Riga. He

explains that the residents in his apartment building were initially sceptical about taking on a building renovation project. However, he argues that the result of the renovation work has been so good that other residents should not be sceptical. He says that significant savings have already been achieved in the first heating season (winter) since the renovation project was completed. These savings are tangible benefits because they have noticeably reduced his heating costs. In just one winter month (January), for example, his heating bill was half the cost of a typical heating bill prior to the renovation work<sup>43</sup>.

## 4.

## Conclusion and recommendations

Implementation of the Renovation of Multi-Apartment Buildings (RMAB) 2014-2020 programme is ongoing. Although a number of individual projects for renovation have been successfully completed on time, the results so far indicate that the RMAB is unlikely to come close to achieving its objectives before the programme's end date next year.

**The RMAB aimed to support 1,000 multi-apartment building renovation projects; however, to date, only 403 applications have been submitted and just 152 have been approved. This means that the RMAB has only achieved just over 15% of its original target thus far.**

The applications for support received by RMAB also reveal a significant regional disparity, with considerably more applications being submitted by residents in some regions, compared to others. There appears to be a correlation between a resident's level of income and their willingness to take on a co-financed renovation project. This would explain why fewer applications have been submitted by residents in Latvia's poorer regions, compared to other regions. For example, only 16 applications were received from the region of Latgale, whereas 160 applications were submitted from the region of Riga by the end of 2018. Although it is true that Riga has the largest proportion of multi-apartment buildings, residents in Riga have submitted 10 times more applications than residents in Latgale. This is a marked difference which requires a solution to close the gap.

Individual renovation projects can be only initiated if residents collectively agree to go ahead with it. Tenant democracy should be a strength; however, because many residents do not appreciate the importance and benefits of renovation work, due to lack of awareness, collective decision-making can prove to be a slow and difficult process.

To improve the implementation of the Renovation of Multi-Apartment Buildings 2014-2020 programme, looking forward, and to improve the roll out of similar support programmes in the future, four main **recommendations** are suggested:

- Measures are needed to generate greater public awareness of the benefits that renovation work can deliver, in terms of how it can affect the lives of individual residents. Emphasis should be given to communicating the cost savings that residents will be able to achieve, and the Return on Investment (ROI) that they can expect and how quickly they can expect it. Real-life examples should be used to explain the benefits in terms that most residents can relate to and find easy to understand;
- Measures are needed to explain, promote and support the concept of co-ownership and the responsibilities that go with it. Stakeholders have highlighted the fact that many residents do not fully appreciate that it is their responsibility, as apartment owners, to contribute to building maintenance and improvement. Real-life examples from RMAB could be used to emphasise the benefits of co-ownership;
- Consideration should be given to bringing forward grant and loan payments, or to introducing phased payments, so that developers do not have to take on too much financial risk up front. Smaller developers in particular would benefit from some earlier stage financing;
- Consideration should be given to developing special schemes, in collaboration with municipalities, to incentivise apartment owners to take on renovation projects. They should particularly focus on incentivising and supporting renovation work in the poorer Latvian regions.

Overall, **the Renovation of Multi-Apartment Buildings 2014-2020 programme is considered to be a 2-star 'good practice' measure**, using a scale of



1 (low) to 5 (high) stars. The main reason for this score is that the RMAB has only managed to support about 15% of the number of renovation projects it had intended to. Had it achieved better results, it would have received a higher score.

The RMAB has the potential to be a successful measure, providing that solutions can be implemented to address the challenges it has faced thus far. If improvements are made to increase public awareness, to incentivise more residents to apply and renovate, and to make the co-financing model more affordable and attractive to residents on lower incomes, the RMAB would likely prove to be more successful. These types of improvements might also provide a basis upon which the RMAB could be scaled up to address the renovation challenge in Latvia – 20,000 buildings urgently

required improved energy efficiency performance in Latvia.

**Although the RMAB has not scored highly on ‘good practice’ thus far, the measure can be considered as transferable to other countries and regions, with a score of 3 stars**, using a scale of 1 (low) to 5 (high) stars. Had it scored more highly on ‘good practice’, it would also have warranted a higher score on transferability. This type of measure would be most easily transferable to countries that are facing similar challenges to those faced in Latvia, such as the need to support the renovation of a large stock of multi-apartment buildings that are largely energy inefficient. This type of measure has the potential to be successful in other countries, providing that policy-makers take into account the lessons learned during the implementation of RMAB, as well as the recommendations put forward in this fact sheet.

# Endnotes

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