



Union of Homeowners' Associations CAC

Helping Homeowners' Associations into Maintenance and Renovation of their Homes

The share of privately-owned apartments is very high in Bulgaria with many problems in the field of housing management and renovation:

1. The fast privatization and reorganization in the last decades have often resulted in ownership structures that do not favor the efficient long-term management of the buildings. Individual homeowners and homeowner associations do not have enough expertise to manage their buildings, to plan and implement major renovation projects;
2. The maintenance of these buildings has been and often still is not adequate to keep the buildings in an acceptable state over a longer period of time. The rate of major renovation is too low to upgrade a substantial share of the stock in a reasonable period of time;
3. Homeowner' associations do not have adequate representation on a national level and have hardly any influence on national policy making and regulation;
4. The financial management for both day-to-day management and for major renovation projects is poor. The financial resources are often lacking;
5. The share of energy expenditures in the average household budget is large, particularly for heating, while at the same time the awareness on energy saving measures is low;

The Union of Homeowners Associations in Bulgaria (CAC) is an independent non-profit organization that has been created to unite homeowners and homeowners associations in condominium apartment buildings. It has been established on the basis of the major principles of association – voluntary membership, democratic governance and control.

The main goal of CAC is:

To provide legally sound, institutionally sustainable, financially stable and professionally competent representation at local, national and international level of homeowners associations in Bulgaria in regard to the rights and interests of Bulgarian homeowners as well as to the current national housing policy, the Condominium Law to be enforced, the implementation of the National Housing Renovation Program and the accession of Bulgaria to the European Union since January 2007;

The objectives of CAC are:

- To achieve a change in mentality of homeowners towards community participation and working together;
- Promote and practically support the self-organization of homeowners into homeowners' organizations;
- Support homeowners' organizations in management, housing management and renovation;
- Support the national and local government establishing an adequate policy and legal framework for housing management;

The CAC has been established early 2007 with support from the Matra Program of the Netherlands Government. It has partnerships with the following organizations:

- Woonbron (social housing company from the Netherlands)
- Housing+ Foundation
- Ecofys Bulgaria (energy and climate consultancy)
- CAP SD Energy and Climate Consultants
- HAL – Habitat League for Homeowners’ Association Romania
- EKYL – The Union of Co-operative Housing Associations Estonia

The funding needs CAC:

- The Union of Homeowners’ Associations (CAC) has been established on the bottom up principle of civil society initiative without any financial support from the state, the region and the local authorities;
- CAC is a nongovernmental organization in public favor aimed to represent, support and protect the rights and interests of its members the homeowners’ associations in Bulgaria;
- CAC has been established also to support the overall housing reform in Bulgaria from the civil society perspective of the community based organizations including those of the homeowners in condominium multistory apartment buildings. Therefore, the further strengthening of CAC is vitally interrelated with the future development of the housing sector in Bulgaria. Thus, organizational expansion of CAC is expected to go in moderate rate with serious emphasis on the representative and consultancy mission;
- The ongoing activity of CAC, its mission and type as organization lead to the need of transparent public financing from local, national and international sources, project based funding and financial support from donations. The fund raising from the private sector are to be carefully considered as supplementary and event based;

The financial needs of CAC can be broken down as follows:

- Funding of core activities of CAC. This includes office and other operational costs, and the cost of the basic activities of CAC (help desk, newsletter, some government lobby activities, and minimum dissemination and promotion activities);
- Funding of CAC special programs and projects as part of its 2008 program;

CAC does not receive any public financial support. Also, at the moment, no significant contribution can be expected from membership fees. In its early years, therefore, the implementation of CAC program will depend on support from donors and partnerships.

The activity planning of CAC for 2008 has been approved by the Managing Board on the basis of the following main principles:

- In 2008 CAC will as primary task to support the adoption, dissemination and implementation of the new Condominium Law and the related regulatory provisions as basic framework prerequisite;
- At this stage, CAC will focus to support the initiative groups of homeowners and only after the adoption of the Condominium Law the statute of CAC members will be elaborated according to the legal and regulatory provisions to be enforced;

Activity Plan of the Union of Homeowners' Associations CAC in 2008

Core Activities

Primary directions for the work of CAC in 2008

1. Information & presentation campaign to support the adoption of the new Condominium Law and related regulatory provisions

- Presentation of existing good practices in voluntary associating of homeowners;
 - Existing CAC good practices in housing renovation;
 - Good practices in market driven housing renovation – to be defined, assessed and presented as feasible examples of bottom up civil society initiatives;
 - Good practices within the framework of the National Housing Renovation Program – monitoring and presentation;
- Edition of new CAC information materials (Leaflet, CD-rom with video presentations of good practices on housing management, maintenance and renovation);
- Edition of monthly newsletter of CAC as platform for information and discussion of topics related to homeowners' associations movement in Bulgaria; Obligatory direct access from the CAC web-site; Permanent updating and increase of recipients' list including active homeowners, initiative groups of homeowners and established homeowners' associations; Edition of CAC newsletter in hard copies for information purpose;
- Permanent updating of CAC web-site;

2. Representation of HOAs in the overall housing reform in Bulgaria

- Permanent task on presentation and protection of rights and interests of HOAs in front of all parties involved in housing at local and national level;
- Increasing the public awareness about the role of homeowners and their organizations in the ongoing development of the housing sector in Bulgaria and support for taking into consideration their rights and interests;
- Increasing the public awareness about the role of homeowners and their organization in regard to the new Condominium Law;

3. Training and consultancy for existing homeowners associations and initiative groups of homeowners

- Consultancy on juridical, technical and financial aspects of housing maintenance and management for homeowners associations. Further development and strengthening of CAC helpdesk for HOAs with diversification of provided services and consultancy;
- Provision of specialized on spot consultancy for housing renovation projects of initiative groups of homeowners:
 - Information, consulting and motivation to reach agreement for housing renovation by homeowners in condominiums;
 - Support for finding alternative options for low income owners;
 - Support for energy efficiency audits;
 - Support for projects for renovation of buildings and building amenities;
 - Support for the organization of the overall process of housing renovation;

- Consultations on the financial mechanisms and the access to credits;
- Consultancy and training support on the up coming EU instruments for financing of housing renovation and urban regeneration;

4. Institutional development and network of CAC representatives

- Support for initiative groups of homeowners from market driven bottom up housing renovation projects – 10 initiative groups to be supported;
- Support for initiative groups of homeowners in parallel with CAC activities on urban regeneration – 10 initiative groups to be supported;
- Two campaigning events in Sofia and Bourgas to support CAC mission as promoter of homeowners associations movement in Bulgaria;
- Information campaign of CAC to similar sister organizations & international integration

Programs of CAC

The Programs of CAC are tough to support in a broad and comprehensive manner the fulfillment of CAC mission. The CAC program based projects are planned to be implemented with the financial support from donors and partnerships.

- Program for improvement of housing maintenance and management of existing condominium stock;
 - Updating and edition of CAC handbook according to the new legal framework for housing to be enforced in 2008 (paper, cd-rom and web-site):
 - Provision of practical advisory and models for establishment of homeowners' associations according to the legal framework to be enforced with or without Condominium Law;
 - Provision of practical advisory regarding current regulations on payment of utilities like water, electricity, and heating supply, payment of municipal taxes on property and garbage collection as well as housing renovation;
 - Practical information about existing financing sources and reliable specialized companies;
 - Consultancy services & training programs on the dissemination of the new Condominium Law and related regulatory provisions;
- Program for social communication and higher culture of cohabitation;
- Program for housing renovation and improvement of the energy efficiency of existing condominium buildings;
- Program for creation of tenants associations in newly build social rentals;
- Program for maintenance of building amenities;
- Program for protection of rights of homeowners and HOAs including mediation;
- Program for community development and urban regeneration;
 - 'My clean neighborhood' – municipal event in cooperation with Mladost Sub municipality for cleaning the neighborhood by the citizens; Targeted CAC information campaign for creating of initiative groups for homeowners;
 - 'Together with our friends' – annual national event of CAC with the participation of EKYL and HOAs from Estonia;