



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 2009 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 2009 has been approved by the Managing Board on the basis of the following main principles:

- In 2009 CAC will as primary task to support the dissemination and implementation of the newly adopted 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 the elaboration of the statute of CAC members in accordance with the legal and regulatory provisions to be enforced;

Activity Plan of the Union of Homeowners' Associations CAC in 2009

Core Activities

Primary directions for the work of CAC in 2009

1. Information & presentation campaign to support the dissemination and implementation of the newly adopted Condominium Law and related regulatory provisions

- Information campaign on the implementation of the new Condominium Law:
 - National event of CAC on the coordination of civil society efforts to enforce the newly adopted Condominium Law – mobilization of national platform with the support from foreign sister organizations (HAL Habitat, Romania, and EKYL, Estonia); Public discussion on the practical ways to implement the new Condominium Law, the interrelation of the Condominium Law with the National Housing Strategy, the National Housing Renovation Program and the Operative Program “Regional Development 2007-2013”, and the involvement and responsibility distribution of all stakeholders involved in the housing reform in Bulgaria;
- Edition of new CAC information materials in accordance to the newly adopted Condominium Law;
- Edition of CAC newsletter 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 (renewal of web-site hosting and domain name);

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. This task will be additionally developed in accordance with the start of the new Condominium Law
- Campaigning to increase 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;
- Campaigning to promote the role of homeowners and their organization in regard to the new Condominium Law;

3. Training and consultancy for homeowners' associations in the framework of the new housing legislation and related regulations

- Consultancy on the legal and regulatory provisions of the new Condominium Law;
- 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 elaboration of housing platform

- Campaigning to attract new CAC members under EBRD project 'Assistance with the instigation of refurbishment of multi-storey condominium buildings';
 - Objective: To consult and assist the homeowners' associations to address the thermal rehabilitation at the level of entire multi-storey apartment buildings;
 - Scope of activity: identification of homeowners' associations interested in thermal rehabilitation of their apartment buildings, survey among apartment owners on barriers preventing from collective refurbishment of entire building, provision of energy efficiency advice, preparation of energy assessment reports and design of technical documentation of measures to be implemented;
- Twinning campaign of CAC to similar sister organizations & international integration; Establishment of contacts with sister organizations from the Netherlands, Great Britain, France and Belgium;

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 newly adopted legal framework for housing;
 - Provision of practical advisory and models for establishment of homeowners' associations according to the provisions of the newly adopted Condominium Law;
 - Consultancy services & training programs on the dissemination of the new Condominium Law and related regulatory provisions;
- Program for community development and urban regeneration;
 - 'My clean neighborhood' – municipal event in cooperation with Oborishte District 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 HAL Habitat from Romania;