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Strategies for in-situ home improvement in Romanian large housing estates

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Socio-economic and physical change has visibly affected post-socialist cities, yet the state of decay of their inherited large housing estates has only deepened throughout the 1990s, despite of the change in tenure through policies of large scale privatisation. Housing disrepair has now reached a critical stage that requires rapid private and public intervention. This paper examines the extent to which Romanian block residents have been able to improve in-situ their housing conditions since 2000, the strategies they employed and the challenges they faced. It focuses on the often ignored private domain of housing, flats and blocks, where changes are also likely to be less visible. Analysing the process of individual utility metering and the practice of collective block management, I argue that besides economics, the unregulated housing context and a relaxed legal culture have challenged individual and collective action and has generated a framework of housing privatism.

KEY WORDS: post-communist housing, housing management, housing privatism, utility metering, Romania, Eastern Europe.

Introduction

Under the macro-economic constraints of post-communist restructuring since 1989, Eastern European governments have launched neo-liberal policies of large scale housing privatisation and overall state retreat from housing provision. Consequently, owner-occupation has reached over 93 percent of the housing stock in most Eastern European countries, and in Romanian large housing estates it has surpassed 99 percent (NIS, 2005). The state of decay of these estates has deepened throughout the 1990s. In order to take on their new responsibilities, flat-owners were challenged from two major directions. First, a comprehensive regulatory framework able to sustain a market-driven housing system, including condominium management, was until recently non-existent. As game theorists have

documented (Hardin & Baden, 1977; Olson, 1971; Ostrom, 1990), this was likely to spur dilemmas of collective action and thus, asset degradation. Second, the macro-economic reforms of transition, global economic change and laissez-faire state policies throughout the 1990s have engendered an affordability crisis affecting both access to housing and the running costs of utilities and repairs.

Nonetheless, processes of upgrading in Romanian large housing estates have become more apparent after 2000 when more households have embarked on pro-active strategies, including in-situ improvements. Additionally, Romanian governments have introduced several instruments aiming to alleviate the affordability problems of the questionably 'cash-poor and asset-rich' homeowners (Mandic, 2010) who have remained unable to address housing decay or to pay their utility bills. A mix of demand-supply subsidies and credit facilities were launched in order to encourage the upgrading of large housing estates. Moreover, recent legislative efforts have detailed the legal concept of a condominium and installed procedures in order to facilitate collective decision-making and action. Acknowledging these new developments, this paper aims to investigate resident strategies for in-situ improvement in Romanian housing estates; it thus contributes to the renewed interest in European large housing estates with a Romanian case study, one of the least covered geographical niches in the field. It aims to clarify:

- a) To what extent individual and collective housing improvements have affected the Romanian communist housing estates since 2000?
- b) What strategies have residents employed, and what challenges have they faced, during processes of home improvements, particularly regarding utility metering and block management?

Besides introduction and conclusions, the paper has seven sections. The first section presents the conceptual lens through which resident actions are examined. I highlight the joint private-

public, and thus *collective* nature of any social contract of ownership and its contested terms in the context of post-communist change. Insights from game theorists concerning social dilemmas are useful to understand past and current management challenges across residents, homeowner associations and the state. In order to understand the relative position of these estates within the housing system, section two stages the Romanian housing context by selected statistical data and presents an overview of policies likely to influence resident choice. Section three focuses on recent developments within these estates, based on recent scholarship. The fourth section on methodology is followed by three main empirical sections. Section five looks at the extent of improvement undertaken in flats and blocks; section six analyses the symbolic process of individual utility metering; section seven examines current challenges to block management. Finally, in the concluding remarks, I argue that besides economics, the unregulated housing context and a relaxed legal culture have challenged individual and collective action.

Whose housing problems?

Besides the politico-economic rationale of early post-communist reforms, it was nonetheless hoped that decentralization and housing privatisation would stimulate local actors to improve housing quality and availability. In particular, households would begin to address the deferred maintenance problems of their newly privatized dwellings whereas local governments would engage in the delivery of housing services and assist social housing needs. This challenge of shaping new roles and attitudes among housing actors requires a discussion of the concept of ownership and its bundle of *collective* rights, which are prone to social dilemmas.

The social contract of ownership

Broadly speaking, the paradigmatic change experienced by Eastern Europe has been twice engineered through the mechanism of property rights. Prior communist policies of nationalisation were reversed by post-communist policies of privatisation and restitution,

including housing and land. While housing studies have long debated the natural or socio-political construction of the concept of tenure (Kemeny, 1992; Saunders, 1990), the concept requires critical scrutiny in order to be applied to the post-communist context. The bundle of rights attached to the social contract of ownership is spread between individuals, institutions and governments in any social system:

The law of ownership is not a set of rules fixing what I may or may not do to a thing but a set of rules fixing what other people may or may not prevent me doing to the thing, and what I may or may not prevent them from doing to the thing (Turner, 1948 cited in Marcuse, 1996:122).

The relative dichotomy of private/public housing ownership can be thus deconstructed into a continuum (Figure 1). At one end, legal properties feature a bundle of rights allowing a maximum of private decision-making and use with a minimum of public interference. Conversely, at the opposite end the reverse is true. Public-private decisions intertwine along this continuum in countless ways. Legislative frameworks regulate ownership rights, allocating privileges and obligations between private and public bodies regarding private or public goods. For instance, planning, safety and building regulations restrict private decision-making over private goods. Conversely, participatory democratic mechanisms allow for more significant ‘private’ decision-making in the management of public goods.

Human agency and social norms may reinforce the existing regulatory environment, but they can equally dispute, break or change it along dynamic processes of structuration (Giddens,

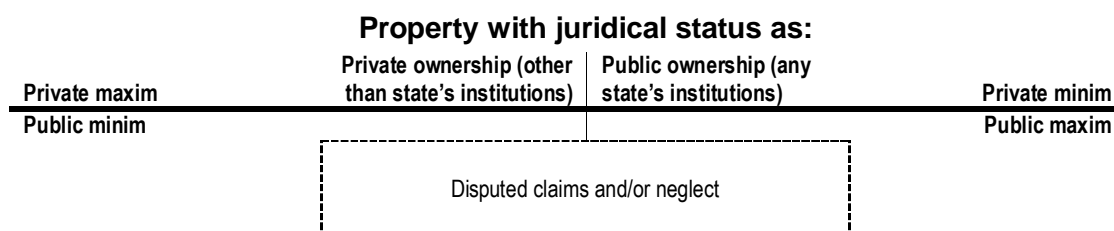


Figure 1. The private-public continuum of the social contract of ownership.

1984). Hence, zones of disputed claims or disregard are likely to coagulate along this continuum in any regime type, but they may be significantly larger in post-communist societies, which have twice experienced a sudden and fundamental change in their social contract of ownership. Communist unprotected personal ownership, overprotected public rental tenure and the ironic ‘everyone’s property’ were suddenly switched to prior private, collective and public terms in a context of a legislative vacuum, weak or non-existent institutions, a degree of political illegitimacy and adjusting socio-cultural attitudes (Dawisha, & Parrot, 1997). Current and prior owners, other affected individuals, institutions, local and national governments have concurred, contested or still negotiate what they may or may not do, prevent or claim to do to their own or others’ (housing) properties in accordance to their subjective positionality along the private-public continuum of ownership. Empirical research (Svasek, 2006; Verdery, 2000), fast expanding legislative work and its poor enforcement indicate the depth and scale of these processes, which are prone to social dilemmas.

Social dilemmas

Sociological rational choice theory (Boudon, 2001; Coleman, 1986; Hechter and Kanazawa, 1997) has examined the tension between individual and collective action. Broadly, it argues that strong reasons and beliefs in the mind of actors can adequately explain individual rational action. Nevertheless, individual rational strategies may lead to outcomes in which everyone was worse-off, even in two-person interaction whereas multiple-person interaction – required in the production of public or collective goods – may result in notoriously labelled ‘tragedy of the commons’ (Hardin, 1968). The production of collective goods is blighted by temptations for free riding and immediate benefits at a later cost shared by all. Rational actors may decline cooperation out of individualism or fear that others will defect. Extensive research has showed that the strongest individual determinants for cooperation to collective action were the core relationship between trust, reciprocity and reputation (Ostrom, 1998);

institutional structure (March & Olsen, 1984); the source, amount and quality of information about a specific situation and the belief that participation makes a change (Hechter & Kanazawa, 1997). Various solutions to surmount social dilemmas were identified:

- Control factors: setting structures of transparency, accountability, incentives and sanctions, assessment of others' trustworthiness;
- Motivational factors: managing group size and structure; strengthening group identity; increasing perceived or real efficacy of one's contribution;
- Access factors: limiting the non-excludability of collective goods (through an external or internal authority or privatisation);

Housing scholars have urged governments into setting formal structures of control – regulatory frameworks, including procedures of enforcement – in order to enable collective action (Lowe & Tsenkova, 2003; Tsenkova, 2009). Nonetheless, formal structures of control are not only expensive but they risk transforming one-order into two-order social dilemmas, as game theorists have warned. Conversely, Ostrom (1990) has shown that local regulations may be successful and stable; the cost of monitoring remained modest in small groups when run by community members and paralleled with low-cost conflict resolutions, sanctions and incentives. These findings have common characteristics with the concept of social capital, which was coined to explain why some small communities (Coleman, 1986; Portes, 1998) – or arguably cities, regions or nations (Portes, 2000; Putnam et al., 1994) – were more successful than others in the production of public goods. However, the frequently non-territorial nature and highly inconsistent measurement of social capital have rendered divergent results within housing studies across housing types, local and national contexts. Hraut & Dekker (2009) noted that a mix of formal and informal structures was required to spur residents into collective action. Nonetheless, how or whether social capital could be created remains ingrained in the cultural or institutional perspective on which it is conceived. Conversely, political and developmental studies almost consistently found high levels of distrust and negative forms of social capital across post-communist societies (Bonker et al., 2002; Rose, 2009). While formal regulations and informal norms undoubtedly structure

collective action, the prospect of resident engagement in effective management remains dependent also on contextual factors, especially on housing choice and the relative position of particular dwellings within the housing system. The following section aims to contextualise the communist housing estates within the housing system and to outline major policies, which may affect block residents' choices.

The Romanian housing context

The current housing stock shows strong communist legacies giving that in 2002, pre- and post-communist housing account for only eight and 11 percent respectively of the total. During the 1950s and 1960s, rural housing provision by households predominated whereas state provision remained marginal. The situation reversed during the following two decades when state provision of urban flats reached the highest share of total housing provision in the Eastern Bloc; this was paradoxically coupled with a decrease in absolute numbers of new dwellings and total investment given that self-building was strongly discouraged whereas the new housing featured undersized urban flats with inadequate technical standards, located in highly dense estates (Sillince, 1990). Figure 2 shows that almost all multi-story housing (blocks) were built during the last two decades of communism; they currently accounts for 72 percent in cities. They were the main subject of post-communist privatisation policies, which transformed Romania into a 'super-ownership' country by mid 1990s (UNECE, 2001).

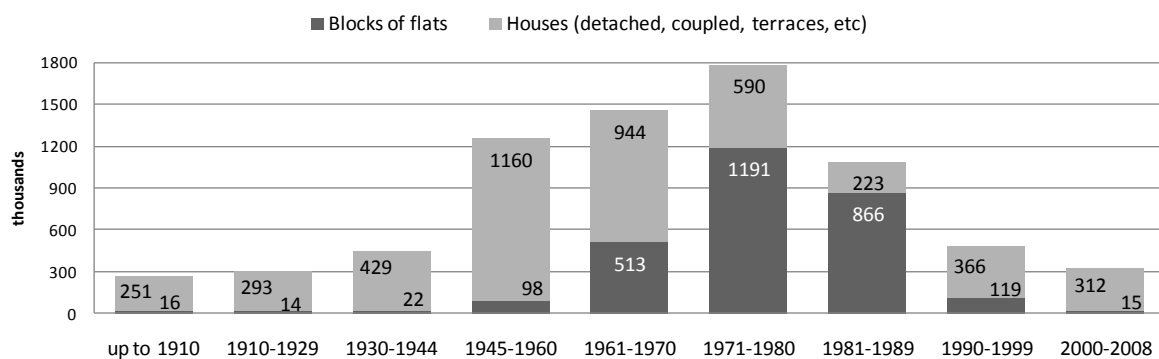


Figure 2. Current dwelling stock by the time periods of its construction (thousands units).

The dramatic decline in housing construction and the affordability crisis of households and governments in the early 1990s brought a political recognition of the recurrent role of governments in enabling housing markets. As early as 1992, the Romanian government acknowledged key housing policy goals – the completion of the 25,000 inherited unfinished flats; better management of collective housing; new housing construction; the development of a housing finance system, a private rental sector and housing infrastructure – and opted for private mechanisms to accomplish them. Subsequently, the 1996 Housing Act defined decent housing as a national goal; yet modest progress throughout the 1990s, stirred governments to promote a mix of instruments in order to increase housing affordability and to embark on the completion of a comprehensive regulatory framework. Policy choices may range from stimulating economic development, to which housing is structurally linked (Mandic & Cirman, 2011) to a mix array of demand/supply financial, fiscal and regulatory instruments within the housing markets (Tsenkova, 2009).

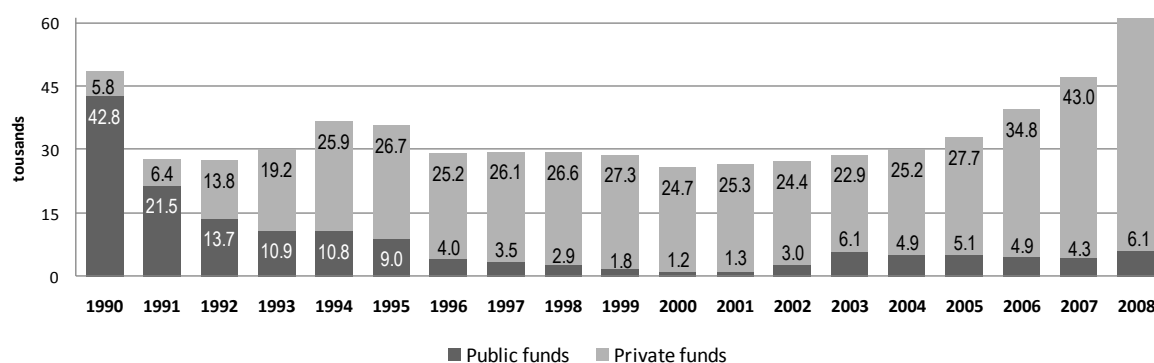
On the supply side, the National Housing Agency (NHA, enacted in 1998) has engaged in the construction of affordable privately-owned dwellings and rental housing for young families. It has combined private investment with national and local subsidies, having delivered 2,900 privately-owned dwellings financed by subsidised loans during 2008-2010, and about 10,000 affordable rental housing for young families during 2007-2010, now eligible for tenant purchase (MDRT, 2011). On the demand-side, programmes for affordable access to housing have been sustained by financial and fiscal mechanisms implemented through NHA and more recently by commercial and housing saving banks. For instance, after three years from their enactment, housing saving banks recorded about 88,000 deposits in 2009; and 35,000 eligible households took up state guaranteed loans via commercial banks in 2009-2010 programmes for first home buyers. Conversely, rental housing for socially disadvantaged households was entirely devolved to local governments and remained

marginal: only 4,500 new dwellings were provided during 2007-2010, mostly for tenants from the restituted housing stock (MDRT, 2011).

Additionally, the programme of thermal upgrading of pre-1990 blocks is currently promoted by cost sharing between households, local and central governments by 20-30-50 percent respectively. From a slow start in 2007 with 200 retrofitted flats, the programme included 57,000 by 2010 (MDRT, 2011), which however represents less than two percent from all eligible flats. Other public resources have flown less transparently into housing via means tested energy allowances; emergency aid; low property taxation, exemptions and deductions; and more broadly, large tax evasion in extensively 'grey' housing industry and services. Overall, *formal* financial and fiscal support for housing appears to subsume less than one percent of GDP, to be poorly targeted on social needs and almost entirely directed to homeownership (Tsenkova, 2009).

Besides financial and fiscal instruments aimed to increase housing affordability of particular groups, the development of an effective institutional and legal framework was considered the keystone of the second stage of housing reforms (Lowe & Tsenkova, 2003; Tosics et al., 2001). The cornerstone institutions of housing finance, property registration, appraisal and exchange were established by 2000 while legislative efforts have expanded after that. Recent evaluations (Tsenkova, 2009) considered the Romanian regulatory framework to be adequate, though occasionally contradictory and under-detailed, and frequently not fully enforced, especially in the field of condominium management, spatial planning and land registration. However, unequal law enforcement extends beyond the housing system. A relaxed legal culture seems conspicuous in the magnitude of grey economic activities, corruption or bribery, which were perceived as legacies of the past transmitted through durable networks of power (Bideleux & Jeffries, 2007) or persistent cultural attitudes of a historically divorced citizenry from its ruling class (Mungiu-Pippidi,

Figure 3. New dwellings by source of financing, 1990-2008 (thousands units, in NIS, 2010).



2005). The relaxed legal environment is reinforced by individual ‘best’ choice until either costs exceed benefits in particular socio-institutional settings or until structures of control and enforcement are installed (Rose, 1998).

Progress in housing quality

Figure 3 displays the time series of new housing construction since 1990 by financing source (NIS, 2009). The series of publicly funded housing shows the early 1990s completion of the inherited unfinished flats and after 2002, the cumulative effect of national and local policies for public rented housing. Privately funded housing was largely self-provided and almost equally split between rural and urban areas; of this, households directly financed 99 percent, the majority by cash (Budisteanu, 2005). Despite an inherited housing backlog, by 2002 there was no crude shortage of housing except for specific categories rather than places (Pascariu & Stanescu, 2003); due to constant population fall and continual addition, housing standards have slightly improved (Table 1). Nevertheless, distributional inefficiency and affordability problems placed Romania second among EU countries in terms of overcrowding, which allegedly affect 55 percent of the population (European Commission, 2011). Similarly, under-provided rural utilities placed Romania third from last among Southern East European countries in terms of housing quality (Tsenkova, 2009); Table 2 shows that comparatively, the communist flats have retained their privileged utility provision.

Table 1. Change in housing standards (census data in NIS, 2005).

	Households (thou)	Dwellings (thou)	Dwellings/ 1,000	Living floor /person	Persons/ room	Persons/ household	Rooms/ dwelling	Public (%)	Vacancy rate (%)
1992	7289	7659	336	11.6	1.2	3.1	2.5	20.9	-
2002	7320	8107	374	14.3	1.0	2.9	2.6	2.6	11.6

1. **Table 2.** Urban-rural housing divide in 20002 (census data in NIS, 2005).

	Households (thou)	Dwellings (thou)	% with inside piped water	% with piped sewerage	% with electricity	% with gas	% with central / town heating
Rural	3354	3877	16	14	94	8	2
Urban, of which:	3934	4234	89	89	99	76	74
Blocks	2801	3021	97	97	97	85	94

Romanian housing estates: recent developments

The 1990 policy of housing privatisation targeted individual units, which included shared ownership of common areas and land, excluding commercial space, if any. Its attractive financial terms stimulated demand: the share of homeownership increased from 64 percent in 1989 to 98 percent in 2003 (Pascariu & Stanescu, 2003) whereas in the large housing estates the private tenure stands currently at 99.6 percent (NIS, 2005). Block maintenance continued to be regulated by the outdated 1973 Law 15 on tenant associations. The 1996 Housing Act defined the social, economic, technical and juridical aspects of dwellings in 73 articles; out of these, two articles defined Homeowner Associations (HOAs) as representative legal entities designated to entrust condominium management to any individual or juridical, private or public bodies. By 2000, only 20 percent of the total flats formed HOAs, which oversaw a stair block, individual block or groups of blocks. Recognising difficulties in practice, the Housing Act was amended 12 times and complemented by a Condominium Act in 2003, which was again replaced in 2007.

Generally, the post-communist trajectories of communist housing estates have been favoured by their inherited socio-economic mix and dominance in urban markets (Sillince, 1990); they are not poverty traps and the economically active population seems still well represented even though they have lost symbolic status and altered to some degree their economic profile (Gruis et al., 2009; Kahrik & Tammaru, 2010; van Kempen et al., 2005).

However, their future prospects remain indebted to new global and national vectors of change - which have reinforced pockets of socio-economic degradation and inflicted patterns of gentrification (Kauko, 2009; Temelova et al., 2011) – and local factors, such as market lead gentrification, public interventions and resident involvement (Hrast & Dekker, 2009; Sendi, 2009). In Romanian estates, market-lead processes of densification have become evident. Court decisions and later amendments to the 1991 Land Law allowed for in-kind restitution of urban open space, including between blocks, which resulted in a loss of parks, children's playgrounds, school grounds and green space, and localised densifications in a total absence of planning procedures for public consultation (Soaita, 2010).

Developments at the level of blocks and flats have been comparatively less documented. Milstead & Miles (2011) found that residents engaged widely in DIY improvements regardless their socio-economic profile. Bouzarovski et al. (2011) looked comparatively at large block extensions in Macedonia and Georgia, demonstrating their path-dependent and path-shaping nature. Whether expressions of relaxed planning control, constrained residential mobility, local gentrification or authorised market-responses to housing shortages, such new developments raise interesting questions about the intertwined individual, collective and public nature of a condominium.

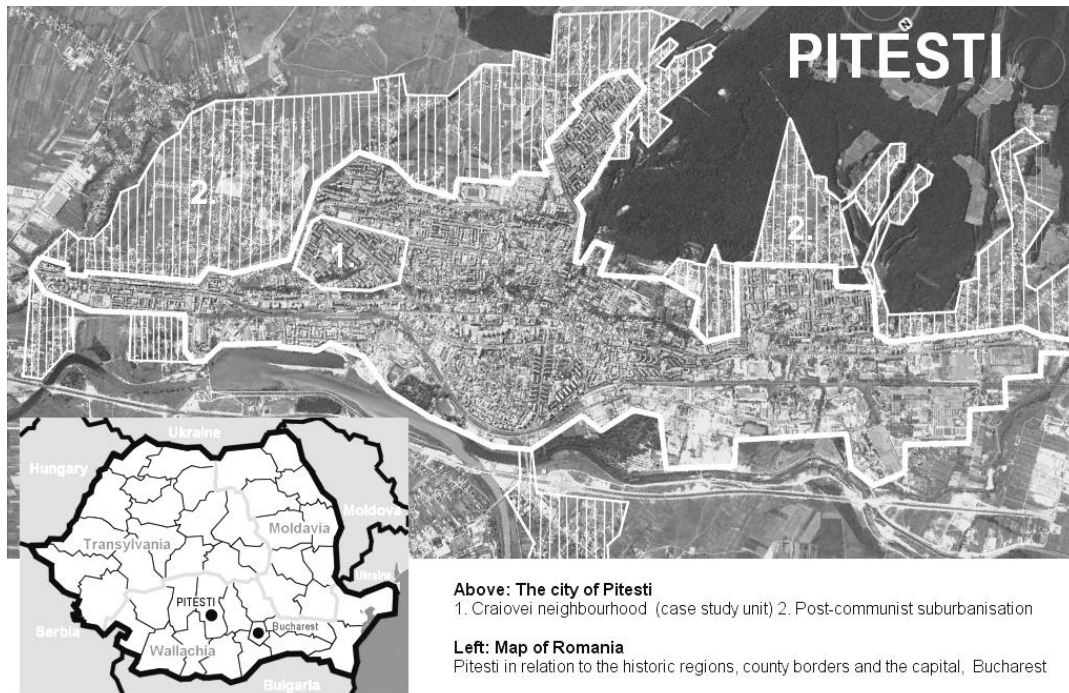
Romanian housing estates have suffered continual decay throughout the 1990s whereas after 2000, residents undertook some more significant improvements, which were allegedly stimulated by economic growth, raising utility costs and political support. Private financing has poured into the upgrading of individual flats, individual utility metering (water, gas, heating) and more recently towards the common property, in redecoration of lobbies and facades, or re-roofing. Additionally, private thermal upgrading of pre-1990 multi-story housing is conspicuous by its individual piece-meal fashion, ostensibly more popular than the governmental programme, despite its generous financial terms.

These recent developments provide the momentum to investigate empirically some of the distressing factors and corresponding challenges to condominium management highlighted by housing scholars. The impoverishment of many residents and distorted housing costs left limited resources for maintenance and repairs (Fearn, 2004; Mandic, 2010). Non-economic factors were also identified, such as persistent tenant attitudes; municipal lack of interest; a lack of competition in this construction sub-market; undeveloped systems of housing finance; ineffective regulatory framework to enable management, maintenance, repair or renovation by residents, to enforce decisions and eviction for arrears (Gruis et al., 2009; Hegedus & Struyk, 2005; Tsenkova, 2009; van Kempen et al., 2005). Drawing on particular data collected for my PhD research in a typical 'socialist city' (Soaita, 2010), the paper examines now its two main questions. The first question is one of scale: to what extent individual and collective housing improvements have affected the Romanian communist housing estates? The second question investigates resident strategies and challenges regarding processes of home improvements, particularly utility metering and the practice of condominium management.

Methodology

The typical East European 'socialist city' was characterised by massive post-1948 industrial and urban growth, and was largely inhabited by first generation urbanites housed in large housing estates, which accounted for over 70 percent of local housing (Andrusz et al., 1996; May, 2003). Romanian 'socialist cities' were additionally marked by redevelopment of inner areas, which resulted in an even higher domination of multi-story blocks (Celac, 1998). Considering the inherited social-economic mix and the relative similarity of dwellings, the current housing market in a 'socialist city' is likely to be relatively homogenous, constraining housing choice and thus offering additional incentives for in-situ improvements (Mandic, 2001). Among the 24 Romanian cities larger than 100,000 inhabitants, eight cities grew faster

Figure 4. The city of Pitesti (170 000 inhabitants).



Above: The city of Pitesti
1. Craiovei neighbourhood (case study unit) 2. Post-communist suburbanisation

Left: Map of Romania
Pitesti in relation to the historic regions, county borders and the capital, Bucharest

Table 3. Blocks of flats neighbourhoods in Pitesti

Neighbourhoods	Major construction time	No flats	Area (ha)	No flats/ha
Marasesti	1959-1960	810	9.6	84
Calea Bucuresti	1962-1965	2270	12.8	177
Craiovei	1964-1969; 1975-85	5100	38.8	131
Negru Voda	1966-1969	1840	16.8	110
Nord	1966-1974	4180	27.6	151
Razboieni ^a	1970-1973	5010	32.5	154
Trivale	1970-74; 1981-1983	7920	56.7	140
Centru ^b	1972-1974; the 1980s	3410	40	85
Gavana	1975-1986	7730	53.5	144
Banat	1976-1982	6230	36	173
Prundu	1978-1983	6280	30.5	206
Tudor Vladimirescu ^a	1980-1990	1990	16.1	124
Eremia Grigorescu	1981-1983	1430	10.6	135
Fratii Golesti	1982-1990	1280	6.1	210
Popa Sapca	1983-1989	2060	15.8	130

^a Lower socio-economic status.

^b Privileged socio-economic status.

than average during 1948-1992 (Ronnas, 1984), out of which seven were strong *new* industrial centres. While any of these would qualify, my research benefited from local knowledge as Pitesti is the city I lived and worked in for 15 years (Figure 4). While it can be argued that Pitesti was a typical ‘socialist city’, more cautious claims of convergence can be inferred regarding post-communist trajectories (Pichler-Milanovich, 1994); nonetheless,

appropriation of over the national average of foreign direct investment positioned Pitesti among the allegedly ‘successful’ cities in the national urban network (Benedek, 2006).

Despite post-communist suburbanisation, 90 percent of the current housing market in Pitesti consists of communist flats clustered in 15 neighbourhoods (Table 3). Two neighbourhoods have retained a lower socio-economic status whereas the inner city has always enjoyed a privileged position. The remaining 12 neighbourhoods are reasonably comparable in the local housing market though not homogeneous, socio-economic heterogeneity emerging at the level of blocks. Since dwelling characteristics are linked to the period of their construction, I opted for a systematically stratified sampling in a ‘diverse’ neighbourhood. The selected neighbourhood of Craiovei contains 5,100 flats located in 91 multi-story blocks (Figure 5).

Figure 5. The neighbourhood of Craiovei (case study unit).



The 1960s: Blocks in masonry and *in situ* concrete shell



The 1980s: Blocks in prefabricated concrete panels



Low-comfort blocks: attaching new balconies



Individual thermal insulation

From September 2007 to January 2008, I collected a carefully stratified sample of 150 questionnaires based on type of blocks, floor location and flat size. Approaching residents by ringing the doorbell proved unfeasible (80 percent non-response rate) therefore I had to resort to sampling residents systematically near their block (39 percent refusal rate). This data is used comparatively alongside the qualitative data in order to contribute to the development of explanations. The 91 respondents who further agreed to be interviewed in-depth were shortlisted according to key socio-economic variables and housing histories. Finally, 24 respondents were interviewed in-depth regarding their housing behaviour and attitudes; meanings attached to home and family, neighbourhood and community; their opinions about participatory culture, social and institutional trust. This paper is however restricted to data concerning in-situ improvements in blocks of flats.

Table 4 and 5 show that participants were better educated, considered themselves financially better-off, had smaller households and lived in more pensioner-headed households than the national average; these appear to reflect intertwined life-cycles between the estate and residents, and legacies of communist allocation policies (NIS, 2005). Two thirds of participants had privatised their flats directly or as heirs, whereas one third was younger post-1990 households who bought in the market. Their declared income was slightly lower than

Table 4. Economic profile of the quantitative sample

	Education (%)			Household income (%):		
	Primary & gymnasium	Secondary school	University and +	Not/just enough to live on	Enough to live decently	Enough to buy some/all expensive things we need
Case study	7	58	33	42	32	25
National mean	41*	46*	9*	69**	22**	9**

*Census 2002 (NIS, 2005); ** Public Opinion Barometer, 2007 (Badescu et al., 2011)

Table 5. Social profile of the quantitative sample

Age	Household composition:				
	Persons (Median)	One-person household (%)	Nuclear family with children (%)	Extended families (%)	Pensioner head of household
median: 54					
min-max: 18-82	2	23	26	12	49
	2.9 (Mean)	19	43	17	44

*Census 2002 (NIS, 2005)

the estate's prior residents, which indicates that the estate had slightly lost status. To what extent participants have succeeded in improving their housing conditions in-situ, despite their economic constraints, will be analysed next before looking in depth at how they managed to do so.

Home improvement in flats and blocks

He: We've done as we saw in magazines, at friends and neighbours. As I am quite skilled, I said let's do it. *She:* He has done everything himself! He took down the wall between the lobby and the kitchen, laid tiles, painted! After his day job, he worked until midnight! *He:* But now look how beautiful it is, new and modern! (The Jinganescu, 38 & 40).

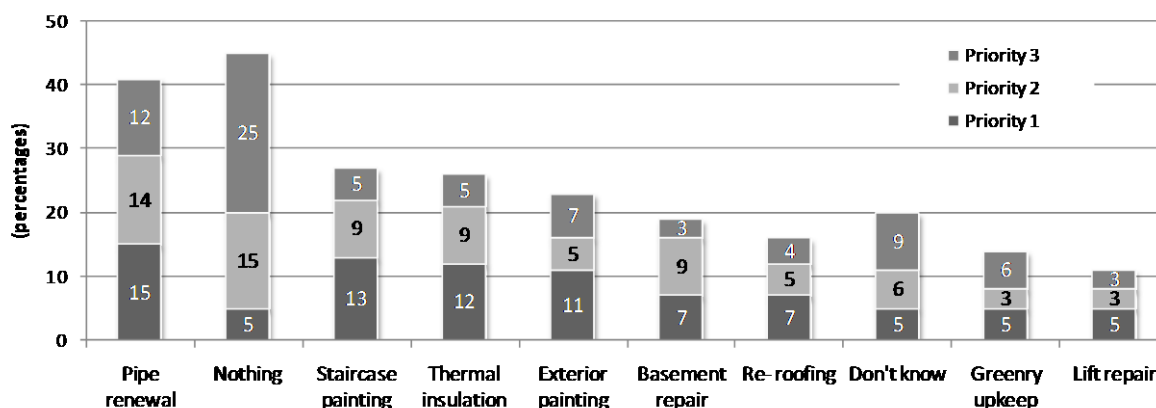
It may be fully expected that ownership responsibilities first engage the sphere of home and second its immediate proximity, the block, even though delayed repairs of the communal areas may eventually jeopardise private property. However, the particular balance between improvements in the private and communal areas remains linked to many variables, not least degree of agency, subjective standards, levels of affordability, personal identification and the unregulated housing context. Difficulties of collective decision-making may sidetrack residents' willingness to address the decay of their collective property, whether roofs, pipes and basements, or to tackle thermal inefficiencies and structural deficiencies.

In this research, 86 percent out of 150 respondents had financed some home improvements; of the remaining 14 percent who had undertaken no improvements, half hoped to be able to do so in the next two years; however, major flat renovation had been undertaken by only one third of the sample. Considering that half of the respondents had 'just enough income to live on' and considered themselves poor, the fact they were nonetheless successful in making some improvements affirms a relative commitment to take on ownership responsibilities. As expected, resident deployment of resources privileged the private space of flats, yet blocks were not completely neglected. Table 6 shows that residents,

Table 6. Repairs in blocks (rounded percentages)

	Exterior painting	Thermal insulation	Pipe renewal	Staircase painting	Basement repair	Re-roofing	Utility metering
Necessary	65	57	59	45	45	23	16
Done	3	3	20	47	24	62	76
No need	29	30	7	7	17	7	5
Valid answers	97	90	86	99	86	92	97

Figure 6. Ranked block priorities (rounded percentages).



through their Homeowner Associations (HOAs), had started to invest in the communal areas. Most commonly, they addressed utility metering, roof repair and redecoration of lobby and staircase, for which the amount of work undertaken surpassed what was perceived to be necessary.

Residents acknowledged that much work remained to be done. The most desirable improvements were upgrading of facades, replacement of pipes and installations, redecoration of lobby and staircase, and basement repair. However, a comparison between necessary repairs and the three priorities (Figure 6) reveals, on the one hand, the outstanding difficulty in reaching consensus since residents' priorities were quite evenly distributed, and no one item accounted for more than 50 percent of cumulated votes. On the other hand, it reveals a sharp retreat from acknowledging the necessity for intervention and the potential for immediate collective action, which prompts important questions regarding the major barriers

and challenges that residents have to face in their quest for better property management. The case of individual utility metering, which is presented next, is especially relevant as it requires both individual and collective action; it proceeded primarily from resident interest in lowering utility cost and spanned far beyond HOAs, having reached utility providers and the political arena. This arguable case of success will be followed by an in-depth analysis at the practice of HOAs management, which clearly reveals the current constraints of an economically depressed and unregulated housing context.

'I pay for what I consume'

The collectivist paradigm of communism sustained a system of utility provision, consumption and payments administratively assigned by municipal providers, without individual or communal metering, except for electricity. While technological shortages in the 1970s and brutal restrictions in the 1980s drastically reduced the problem of waste, this has become relevant since the 1997 liberalisation of utility price. In the late 1990s, residents initiated a bottom-up process of utility metering, a pragmatic choice to cut cost through consumption:

Nowadays, the most difficult is with utilities, with heating. They're more expensive, but I like it better than before. How shall I say? Before, everything was cheap, but nothing available. You had no heating. You did not have because you didn't pay. You paid very little, you got very little. The water did not run, you did not pay. It is good to have everything and to be able to turn it on if you need it, or to turn it off if you don't need it. I like it now: I pay for what I consume! (Mr Bordescu, 68).

Is this the whole story? The liberal banner of 'I pay for what I consume' was the preferred residents' account for their recourse to utility metering, while cutting the cost has recently become secondary. Despite the fact that most participants positively appreciated the results, a few were manifestly hesitant:

I don't know if I saved money, I couldn't compare because the gig-calorie price goes up continually, and I don't know... Maybe when I am not at home? I spend weekends in the country-side and then I turn off, and so I don't pay? (Gabriela, 59 female).

Four participants were currently or recently in charge of a HOA and their detailed account answered and raised new questions. The process of water metering developed in a semi-informal way, in a complete regulatory vacuum. It started by water companies reluctantly installing communal meters for blocks, an apparent concession to their absolute monopoly. Next, a few residents took advantage of the 'legislative vacuum, regulatory vacuum and vacuum of anything' (Mr. Glavanescu, 56) and they additionally metered their own flats, demanding to pay accordingly. Yet, their metered consumption excluded the significant leakage in the distribution pipes, outside and within the block. This made the bill for the remaining residents unfairly expensive and produced a snowball effect, as more metered flats resulted in higher bills for the remaining residents:

There was complete chaos, it was an enormous quarrel because not everyone could afford to install meters right away, and all leakage was paid by just a few. It had been an enormously difficult time, without any compensation for losers (Florian, 46 male, administrator).

When the last residents felt forced to install individual meters, the 'leakage' was again equally distributed between flats, but this time it could be measured and it accounted for 25 to 50 percent of the individual metered consumption. Residents tried to explain the 'leakage' in many different ways, such as unmetered dropping (or theft), incorrect meter reading, and leakage from distribution pipes. One block administrator launched a structural hypothesis highlighting that Water Companies still have a monopoly in checking the reliability of block meters, thereby controlling payments. In fact, the municipal utilities companies were among the last to be reorganised on a competitive base (Megginson, 2005). Having started from an

affordability position, residents viewed the process of water metering as a symbolic act of enshrining autonomy, though it has developed unexpected consequences:

When consumption was much reduced, all of a sudden, the cost of water was raised four, five times and people always paid more! They don't use water anymore. It's obvious they save; there is a noticeable smell as they don't flush toilets! Hot water does not come through the pipes anymore, unless you leave it running for 15 minutes or more. The neighbourhood is old, many are pensioners and this is all they can do. They do not use it, because they can't afford it. But living collectively needs a kind of balance (Florian, 46 male, administrator).

Moreover, this semi-informal process of individual metering ended up unrecognised by Water Companies; contracts have remained collective and in the event of significant arrears in the block, all residents face disconnection. Then, gas metering followed. At the end of the 1990s, the compulsory gas pipe renewals – required and supervised by the National Gas Company – offered an individual metering package for existing gas use (exclusively for cooking) and optionally a new use for individual heating. Residents took the option framed in the same symbolic 'I pay for what I consume' banner and things went smoothly in this isolated pocket of regulated housing change. However, its ultimate unexpected outcome has become today's major problem:

A block can't have 15 sources of heating in 15 flats! And the remaining five flats, city central heating! It doesn't work, it's not cost-effective. People thought they could turn it on and off as they like it, but isn't cost-effective. At the block level! At the country level! Then the disasters, these are bombs! Only in the last year, so many explosions occurred. The city heating, I think, is more cost-effective. Municipalities should have brought new technologies, insulated transport pipes! Entire cities got disconnected from central heating (Glavanescu, 56 male).

The high cost of installing individual central heating – in 2008 about €1,500 compared to €200 and €400 for water and gas meters, respectively – has kept the change at a slower pace.

Nonetheless, similarly to water metering, the snowball effect forced less well-off households to take this expensive solution; it also underpinned the use of illegal, improvised and dangerous technologies. Finally, the centralised heating of flats has entered the political agenda as the most sustainable solution, thus it raises issues of efficient production and transportation:

Heating is today's major problem. The largest expense. The high heating costs goes to three players: producers, transporters, consumers. Why? Great inertia slowed the municipality to rehabilitate supply centres. High inertia to change and thermally insulate transportation pipes, too! It seems that someone had a strong interest to hide bad management, theft, poor professionalism (Aurel, 54 male).

Throughout respondent narratives, issues of power re-occurred and characterised the highly asymmetric relationship between unprotected residents and prolonged utility monopoly but also between the better-off residents who took the lead at the expense of less well off. Ultimately, residents' strategies have partially fallen short of their desired goal: they do not pay for what they consume; nor have they been really able to adjust cost through consumption. However, the block residents' bottom-up actions signalled new attitudes, those of consumers, and their ability to mobilise resources to improve their individual situation. On the one hand, the shortcomings of their actions highlighted the critical need to complete a regulatory framework capable of sustaining a market-driven housing system. On the other hand, residents achieved a more significant outcome. Their actions brought housing back to the political agenda. The central state designed subsidised programmes to cut heating costs by enhancing the thermal efficiency of old blocks; these programmes survived an electoral change before they were scaled down due to recent governmental financial constraints. Conversely, thermal insulation of blocks has speeded up through residents' private resources, encouraged by local government cuts in red tape, even in its controversial piece meal fashion corresponding to individual flats.

'Our block'

Resident engagement in block associations was a constant communist practice, whether they were state tenants or owners. Willing (elected) residents served in Association Councils to collect monthly fees, arrange repairs and solve disagreements. These inherited associations filled the legislative vacuum of privatisation. Subsequently, the 1996 Housing Act briefly defined the legal concept of a condominium, enshrined minimal rights of use and maintenance obligations, and required registration of HOAs. However, its ineffective provisions did not ease the decision-making process. Consequently, an informal practice of block management has developed, in which processes of separation – 'I pay for what I consume' – have taken precedence over those of inclusion – 'our block' – slowly constructing a contested social understanding of the condominium:

They're people who'd only manage their home! What's outside, does not interest them! But, this is also ours! *Our block!* They're a few who say: 'why should we change? Why should we repair?' Have you seen our new letterboxes? Why should we redecorate the communal areas? Really? It's *our* block! Before, the communal areas were like after the war! Why should we install an interphone? Homeless used to come here to sleep. After we installed the interphone, we could keep furniture in the lobby, no one would take it! There are few people who've always opposed everything, the same ones! (Mr Dumitrescu, 58 administrator).

Fierce debates over defaulting contributions to roof repair or lift maintenance were at their height in the 1990s, but settled down after that, helped by legislative efforts. The 1996 condominium provisions consisted of just two articles, which were extended to 21, then to 61 articles in 2003 and 2007, respectively. These have simplified judicial procedures to settle disputes and defaults, and have reduced individual in favour of collective rights in order to facilitate decision-making. The key question then is what combination of economic, legislative and socio-cultural factors still hinders good block management today?

Residents agreed that good management was equally hindered by some owners' lack of responsibility, a lack of affordability and by organisational and legislative difficulties. Yet in the existing unregulated environment, they were satisfied with the activity of their HOA. Residents strongly agreed that a dynamic and involved HOA leadership could make a positive change to their block, and negotiate communal interests across both defaulters and socially disadvantaged households. Residents' views of what is good management varied from reactive – 'urgent repairs' – to strategically planned actions, but the majority expressed opinions somewhere in between:

They are not pro-active, generally the administration just collects monthly fees but it does not get involved in actions such as long-term repairs, to estimate 'this autumn we need to repair the roof or to change this or that', organise persuasive action and early collection of money. No! Just urgent repairs, a pipe has burst, let's fix it, then we collect the money. This is what is done by administration (Viorel, 48 male).

Long-term strategies directed to major improvements seemed constrained by a few socially disadvantaged households in most sampled blocks:

Everything stops at money. Everything's up to money! In this block, we've done much, people were understanding. In the other block, everyone agrees, but only up to the money. They can't afford! If one or two in the block have no money, would you imagine that the other 28 would contribute instead? The money problem! One pensioner, a four million pension (£80)! How much could one pay as a monthly fee? How much for food? How much for medicine? (Mr Popescu, 57, administrator).

While the existence of socially disadvantaged households was collectively acknowledged, its social definition was not. Single-pensioner households were generally accepted to be socially disadvantaged households but they were also the first to pay their monthly expenses, whether from fear of accumulated arrears or due to an 'old, good discipline'. Nevertheless, contributions for major investments, such as pipe replacement or thermal upgrading, would burden a larger range of households. Resident retreat from acknowledged to prioritised

improvements reflects the affordability question, which has triggered reactive strategies of block management in order to reduce immediate costs. Additionally, the widespread practice of resident service in HOAs has led to a lack of professionalism in the field. Although the profession of HOA administrator was officially recognised in 2003 and municipalities were required to offer consultation, conflict negotiation and certification to HOA administrators, block management has remain informal. Poor enforcement of legally required control resulted in massive theft or misappropriation of HOAs funds, interestingly never referred to as such by respondents. Funds were rather:

Taken away; Given away; Disappeared; Unaccountably missing; Run away; Eaten; Vanished; Moved out (quotations from nine different interviews).

The last phrase referenced a recently discovered theft of £12,000 representing accumulated funds for utilities and repairs. The 24 interviews covered 17 HOAs out of which another two suffered similarly significant funds ‘withdrawals’, whereas in another seven HOAs participants’ concerns were high. These facts highlight the vicious circle of informal practices. Financially, informal management aims to cut immediate costs but at the risk of future losses; to break the circle, residents’ willingness to pay should match the professionalization of the field but this is not yet close. The ‘*neighbourisation*’ of HOAs – neighbours taking on the role of administrator, president and auditors – undermines legally required procedures of control, since checking your neighbour’s honesty is not socially acceptable. This resulted in widespread suspicion and distrust, sometimes violently expressed during HOAs meetings or informal encounters. This social tension has in turn gendered HOAs leadership, with males rather than female taking on the role. It also fostered large absenteeism since ‘nothing can be discussed; there are a few who just yell at each other’ (Mihaela, 40, female).

Consequently, good management has somewhat become ‘moral management’ and the administrator’s honesty, communication skills and ‘big voice’ became as important as *his* pragmatic, financial and juridical expertise. Ultimately, the small world of a block of flats suffers the same tensions induced by a particularistic and relaxed legal culture nationwide (Mungiu-Pippidi, 2005). The social acceptance of law infringement due to special circumstances determined residents to refer to ‘vanished’ rather than ‘stolen’ funds since the ‘thieves’ were their neighbours. Morality, transparency and accountability seem the way forward until improved affordability can formalise the field:

Some atrocious administrators run away with the money. Monsters! Others are human beings, have a soul, have a heart, care for residents, don’t just collect and take money away! Ours is a good soul, I’m very pleased with him! (Angela, 47 female).

Very clear calculation! When you add them all up, you should know exactly, hot water here, cold water there, sewerage this, utilities that, administration, repairs... Hence, if you add this and that it should give the total to everybody! (Mr. Dumitrescu, 58, administrator).

The general choice for reactive instead of strategic management was underpinned by a third constraint: defaulting. Defaulting has become a social practice to such an extent that the definition of a good neighbour emphasised the regular payment of monthly communal fees. Yet, who are the defaulters?

The better off make problems. Classic example, here in the block: Marius, does he have no money? He has a firm. His own firm! Another example, in my previous block: my next-door neighbour, a senior manager at the municipality, defaulting! Why? He told me, ‘With that money I can do other things, HOAs debts remain as they are, penalisation is insignificant, I can afford to pay it all in one year’s time. Meanwhile I invest that money’. There is such a mentality in the better off (Mr Popescu, 57, administrator).

There is a marked difference between the social understanding of defaulting versus arrears. The first means a lack of good will and social contempt, the second a lack of affordability and

social difficulties. A good administrator should negotiate payment in both cases, by ‘going to ask today, and tomorrow, and the day after tomorrow; I dislike it but I do it for the sake of our association’, eventually reminding them of legal requirements ‘today it is me who comes and asks, but tomorrow the law will take its course’ and finally, the recourse to the court:

The law is good but it’s not enough, it does not go to the end. I will explain to you why. We sue him. One year the process lasts, five months until the prosecutor comes along. Long, too long! We sued him for 25 million (£500), meanwhile he incurred another 30 million (£600) of debts. The day the prosecutor should have come, the HOA president said, ‘Give him an invoice for that period’. No, it’s not good, let him pay for the new debts. She didn’t want to, they are neighbours, she’s the president, I’m her employee. The law should not allow this! (Mr Popescu, 57, administrator).

HOAs have therefore been challenged from different directions. Besides a problem of affordability of a few socially disadvantaged households who struggle to pay for the daily maintenance fee, major contributions for strategic management would be problematic for most residents, unless carefully planned on a long-time basis. This seems difficult to achieve in the inherited informal style of block management characterised by casual neighbour service in the HOAs, absenteeism, defaulting and misappropriation of communal funds.

Conclusions

This paper has aimed to contribute to the understanding of important - yet often neglected and less visible - developments within the privatised Eastern European housing estates by investigating resident strategies for in-situ home improvements through a Romanian case study. First, it considered the extent to which individual and collective improvements have affected these housing estates after 2000. The analysis found that an overwhelming majority of participants undertook some flat improvements, which is remarkable considering that half of participants considered themselves poor; yet only one third of participants undertook major renovation work. However, the extent of collective housing improvements was significantly

lower. These mixed results seem to indicate a general appreciation of flat-ownership that faced difficulties in activating major housing improvements.

Second, the paper investigated resident strategies and corresponding challenges during these processes of housing improvements in order to understand what mix of economic, regulatory or cultural constraints was likely to depress action. The analysis clearly indicated that, on the one hand, HOAs were challenged internally by the cumulative effect of defaulting contributions, lack of affordability and the established practice of casual resident service in HOAs, which often triggered mismanagement. On the other hand, HOAs were challenged from outside by non-effective mechanisms to address their internal problems, such as non-existent fast court procedures against defaulting, poor financial assistance to socially disadvantaged households and a private sector unprepared to take on condominium management. These multiple challenges fostered individual strategies of in-situ separation and blocked collective action.

This draws attention to a set of socio-cultural values and attitudes loosely referred to as housing privatism (Saunders, 1990). Saunders & Williams (1988:88) defined housing privatism as the centrality of the home and the corresponding 'withdrawal or detachment from collective life'. They argued that housing privatism was fostered by other factors than homeownership, such as technological advancement, better household economics and increasingly privatised leisure time. This paper suggests that the unregulated housing environment also engendered privatised responses to housing problems: the resulting challenges to block management fostered block residents' withdrawal from collective action, detrimental to both individual and collective interests. Future research should explore other determinants of housing privatism relevant to the post-communist context. For instance, privatism rooted in a new culture of reliance on private institutions or broad attitudes of seeing 'the private concerns of the family above all public concerns' (Somerville, 1989:117)

seem interesting routes to explore on the backdrop of a citizenry historically divorced from state institutions and suggests important links to the scholarship of social capital.

Besides the unregulated framework for homeownership, the analysis showed that the small world of a block suffers a structural tension between low affordability and a relaxed legal culture, which jeopardised the process of housing management. Problems of affordability intertwined with more subtle issues springing from a particularistic culture (Mungiu-Pippidi, 2005), namely, a relaxed legal culture ready to excuse law infringement on the justification of special circumstances and particular status, such as being a neighbour which could excuse defaults or fund misappropriations from legal recourse. Constraints from low affordability have been grafted onto this subtle particularistic culture and fostered a variety of informal processes whether in economic, financial, legal or administrative terms. The unregulated housing context is both a consequence and a reinforcement of these two pillars, linking them in a vicious circle of housing privatism by which block residents were largely disempowered in their efforts to solve their housing problems whereas other groups were able to use it to their advantage (Aslund, 2007). It seems especially hard to break the strong link of informality – in fact, often plain illegality – between a particularistic culture and low affordability, whether regarding the emergent market of block rehabilitation or HOAs bookkeeping and control. This demonstrates once again that the most private component of housing – flats and houses – is not divorced, but deeply embedded and indebted to its larger socio-economic context. This paper however does not endorse cultural nor economic determinism; while economic development would obviously promote housing improvements, this study has highlighted particular directions of action. Its policy implications are three-fold. First, the professionalization of condominium management should be extended to all executive roles in order to promote better management; the private and third sector should be encouraged to enter this emerging market. Second, the existing

financial and fiscal instruments support effectively medium-income residents, but they should also become inclusive to low-income households by means of additional subsidies. Third and more generally, this paper calls for not only ad-hoc expanding regulation but for a systematic and strategic legislative approach, which should be clear and lasting while flexible and enforceable; within this, compiling a clear framework to define minimal standards and delineate between compulsory ‘health and safety’ measures and recommended improvements would support fair decision-making across a majority of residents and a minority of poor households or defaulters. Finally, decisive law enforcement may seem an expensive solution yet, as a majority of participants argued, a few prosecutions would suffice to establish new standards of social behaviour within and beyond the housing domain.

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