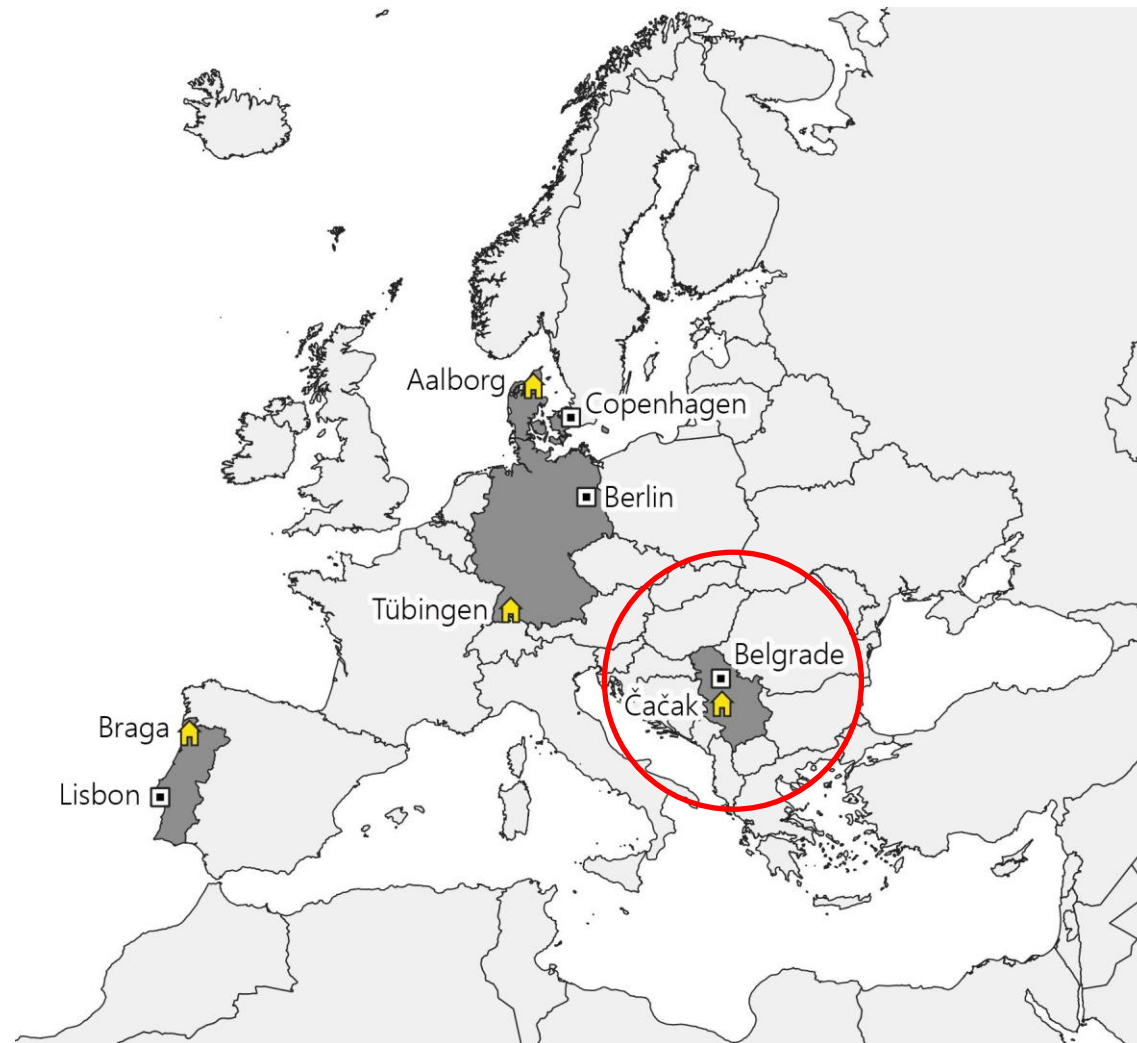


SERBIA

Zlata Vuksanović-Macura

Geographical Institute „Jovan Cvijić“ SASA



DASH Organizations from Serbia



Geographical Institute “Jovan Cvijić” of SASA

Research institute conducting fundamental, applied, and developmental research in physical geography, population and settlement geography, human geography, regional geography, cartography, and spatial planning. www.gi.sanu.ac.rs



City Housing Agency Čačak

CHA is an independent public entity responsible for developing and overseeing the implementation of local housing policies. It also implements housing support programmes, provides social housing to the vulnerable, and monitors the use and maintenance of social housing apartments. www.gsaca.rs



Association of Urban Planners of Serbia

SUPA is a not-for-profit association that unites various practitioners and experts, including urban planners, spatial planners, civil engineers, urban sociologists, and economists. SUPA serves as a hub for its members to promote their work and achievements in urban planning. www.uus.org.rs

DASHers from Serbia

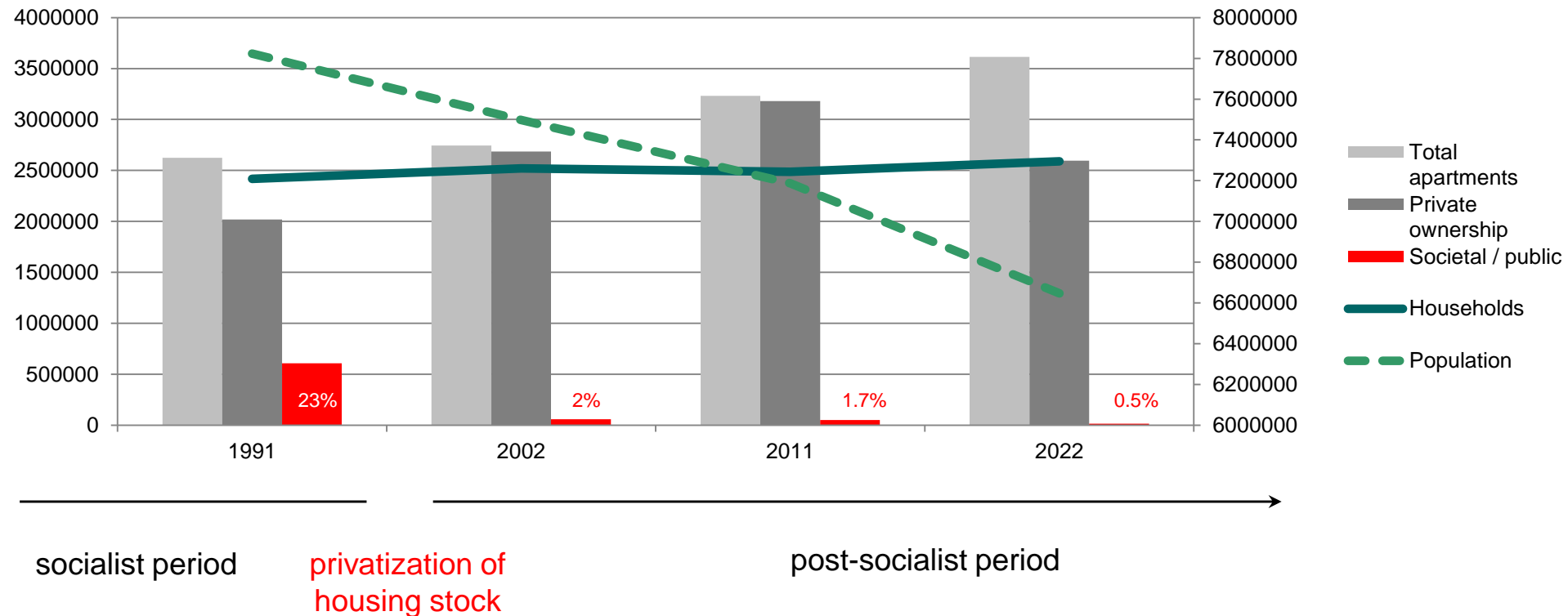


The biggest challenges related to affordable housing

- Shift – from housing as a societal good, right and obligation of the society - to market-oriented and personal matter
- Privatization of housing stock in the 1990s
- The dominance of owner-occupied housing

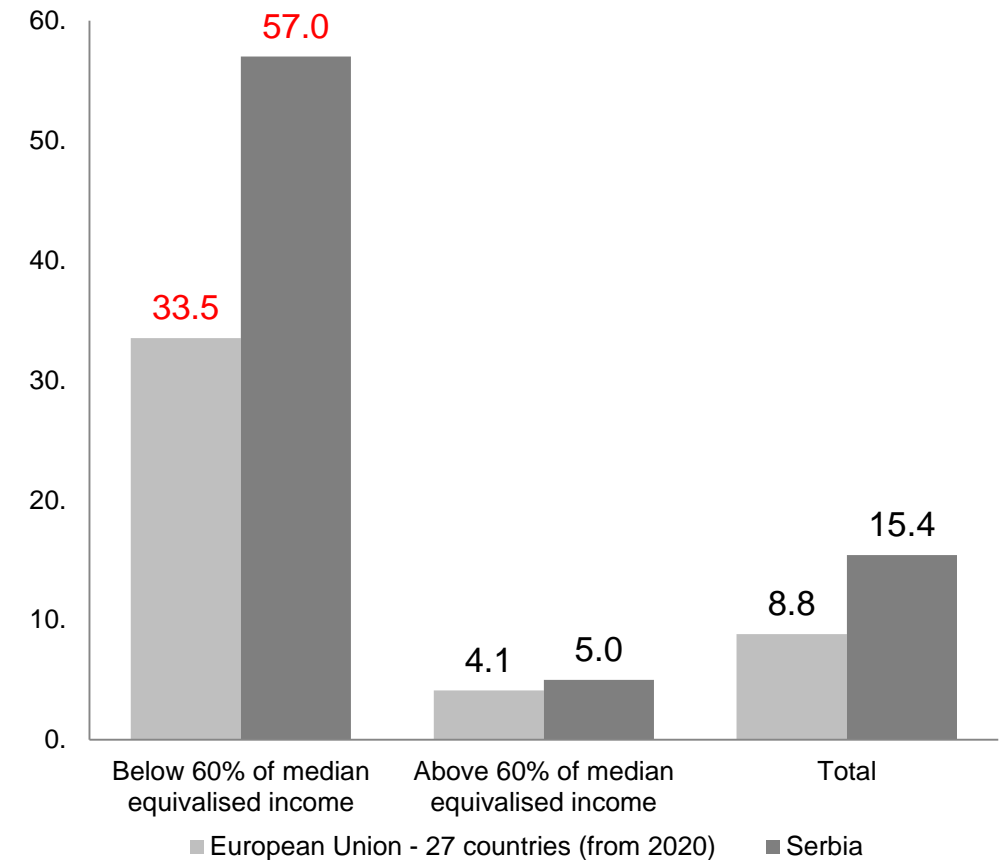


The biggest challenges related to affordable housing



Biggest challenges related to affordable housing

- Affordability is a rising issue
 - Due to rising property prices
 - High rents in the private sector
- Energy poverty
- Limited options: purchase or lease on the unregulated market
- 10% of the population can buy an apartment
- 20% to rent an apartment on the market
- The property/rental market are unregulated
- Lack of long-term housing policy
- Lack of adequate supply of social housing opportunities relative to growing demand



Biggest challenges related to affordable housing

- Social housing is defined by as “any form of housing support to persons who are unable to fulfil the housing need for themselves and their household under the market conditions with their own funds due to social, economic and other reasons”.
- By regulation - Universalist model - open to a broad cross-section of the population.
- In practice - Targeted model - allocation is centered to low-income, vulnerable populations and key workers.
- Social housing provision is based on housing programs/projects
- Lack of funding is undermining long-term planning and sustainability
- Low institutional capacities in housing sector



What is considered a success of affordable housing?

Housing programmes and targeted population

Housing programmes	Targeted population
<input type="checkbox"/> Regulated non-profit homeownership	➤ Middle income households (key workers)
<input type="checkbox"/> Highly subsidised homeownership	➤ Refugees from former Yugoslav republics
<input type="checkbox"/> Rental social housing	➤ Vulnerable and low-income households

What is considered a success of affordable housing?

Regulated non-profit homeownership

Middle income households (key workers)

Pros

- Secured housing solution for key workers (security forces)
- The non-profit purchase price is much lower than the property market price in the neighbouring area.
- Long-term mortgage with state guarantees

Cons

- Provided through Lex specialis undermining the key Law on housing



What is considered a success of affordable housing?

Highly subsidised homeownership

Refugees from former Yugoslav republics

Pros

- Secured a durable housing solution for former refugees from YU republics.
- Purchase price is affordable to mid- and low-income families (50% of construction price).
- Mortgage with a repayment period of up to 25 years, no interest rate, and guarantees provided by the municipality.

Cons

- Limited supply provided through international donors' programs.
- The long repayment period may lead to repayment difficulties if financial conditions decline.



What is considered a success of affordable housing?

Rental Social Housing

Vulnerable and low-income households

Pros

- Secured housing solution for the most vulnerable
- Tenants can remain in the apartment as long as they meet the eligibility criteria and regularly pay their bills

Cons

- Some low-income households struggle to pay bills (high housing cost debts)
- Often unregulated maintenance and management of apartments.



Recently completed successful affordable housing project

Social Housing and Active Inclusion projects

- Secured housing solution for the most vulnerable
- Various housing options tailored to households' needs
- Tenants can remain in the apartment as long as they meet the eligibility criteria and regularly pay their bill
- Defined responsibilities regarding housing management and maintenance



Recently completed successful affordable housing project

Social Housing and Active Inclusion projects

- Active inclusion measures provided to every household and individual
- Diverse support models and measures as a key to success
- Continuous support to tenants (psycho-social support, economic empowerment, education, counseling services, specialized social protection services)



Thank You



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