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# Housing Policies in Macedonia, Bulgaria, Poland, Romania

## ABOUT THE PROJECT

This study was commissioned by Habitat for Humanity. It was conducted and recognized in partial fulfillment for the “Policy Labs” course within the Department of Public Policy at Central European University. Policy Labs are part of the MA curriculum. They give an opportunity for small teams to work for external clients producing and presenting policy relevant research that will be used for advocacy, assessment and development. Clients are civic organizations, donors, research centers and international organizations. The Policy Lab focusing on this project was mentored by Andrew Cartwright, Research Fellow, Central European University’s Center for Policy Studies.

## ABOUT THE PAPER SERIES

Policy Research Reports are occasional studies that provide support or background information for wider research projects. They include reviews of scientific literature, state of the art reports, and country studies. They are works in progress and offer practical combinations of academic and policy writing.

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## **Executive Summary**

This policy brief deals with a review of the housing sector in four post-communist countries across four issues related domains. Assessing the housing situation and its criticalities in Bulgaria, Macedonia, Poland and Romania, the study aims to provide the national offices of Habitat for Humanity a clear perspective on the deficiencies regarding housing in their country in order to be able to construct an advocacy possibility that would improve the sector in the long run. The study follows the housing sector across the issues of housing supply deficit, inadequate housing for vulnerable groups, the low quality of the housing stock and regulation within the sector as requested by the client with the annexation of an advocacy strategy we proposed as a team.

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## Introduction

Issues in the field of public policy are characterized by a complexity of actors, interests, and factors at interplay. Housing policy provides such a challenge by its implication on social and economic aspects affecting policy conceptualization and decision making. In economic terms, housing represents a good of both consumption and investment that through its highly heterogeneous form is deeply affected by speculative behavior. In social terms, housing has come to be understood as a human right by which governments must ensure access to housing for all.

Beyond questions of housing as a ‘merit good’ to be supported by society to be consumed for all; research at the global, national, and local level testify to the growing complexity of the housing policy issue. In this setting, the work of the different local, national, and international chapters of Habitat for Humanity (HfH) has been essential to affect positive change. Regardless of these successes, it becomes evident that the scope and efficiency of direct action can be enormously limited by policies, either existing or in the making. Consequently, it is by affecting policy making that the successes of direct action can reach greater accomplishments. For these reasons, policy advocacy needs to be a prominent feature of HfH offices to maximize the effects of their actions and goals.

The objective of the present work is to become an initial point of reference for national centers of HfH trying to expand their efforts as expert-knowledge policy advocates. To illustrate this goal, the brief focuses on four issues to deliver a broad, yet issue oriented, understanding of policy progression in a series of national contexts. The selection of Bulgaria, Macedonia, Poland, and Romania – as the focus of the literature reviews and the examples to be carried forward – responds directly to the study requests by HfH. The brief delivers four macro-level studies compiled from academic and general research in order to inform national offices on policy progression in their respective national contexts. From the results of this work, the brief delivers examples on key issues identified as opportunities for advocacy or further research to begin the process of placing HfH as a key actor in the policy process.

The initial chapter establishes four categories exemplifying a series of issues from where to construct the respective analyses of housing policy. The subsequent chapters apply these categories to provide a holistic vision of each national context. The concluding section provides general advice on important elements surrounding advocacy frameworks as well as suggestions on potential opportunities for advocacy to explore in each country.

## **Chapter 1: Categories of Analysis**

Keeping in mind the objective of this document to introduce an evidence-based knowledge platform for HfH national centers to engage in advocacy, the current document focuses on analyzing four broad housing problems. After an initial period of research, and in consultation with our client's needs, our working group established four categories from where to approach the national realities of housing policy. As such, the paper conceptualizes these four categories to conduct an investigation of existing research on public and private institutions, academic publications, and official documentation dealing with housing issues in Macedonia, Bulgaria, Poland, and Romania. These four categories are: housing supply deficit; inadequate housing for vulnerable groups; deteriorating quality of housing stock; and regulation frameworks on social housing.

### **1.1 Housing supply deficit**

This category engages with the economic analysis of housing policy by investigating how the problem of an existing housing deficit has been structured and understood in primary and secondary literature. Focusing in identifying a deficit in housing supply enables us to perceive the relationship of housing supply and demand in the past decades. This categorization emphasizes the long term understanding of housing as an economic market. In the process, hinting at how the internalization of economic factors has influenced housing policy; assessment on this category allows us to glimpse at the interrelation of economic factors influencing macro-economic developments in the region.

### **1.2 Inadequate housing for vulnerable people**

This category engages with social analysis of housing policy by establishing the parameters that inform what is understood as adequate housing in each context, and which sectors of society are recognized as most vulnerable. This focus aims to identify how socio-cultural and economic structures condition the base line of acceptable housing standards. Thus we can recognize how housing deficiencies are understood as problems and which sectors of society, if any, are most affected. Assessment on this category enables us to understand the macro level construction of housing as a policy problem.

### **1.3 Low/deteriorating quality of housing**

This category aims to engage with narrower qualitative and quantitative differences found in academic and research literature on housing policy. The analysis in this issue expands on the concept of adequate housing, but also takes into consideration the economic perspectives of housing as an investment and consumption good. Assessment on this category allows us to present an example of how economic and social parameters interact in the analysis of policy and the relevance of analytical tools for the construction of advocacy arguments.

## **1.4 Regulation frameworks on social housing**

This category presents the narrowest focus of analysis by trying to identify the presence of a regulatory issue possibly common to all four case studies. In this way it allows a narrow point of comparison that reflects the different conditions of each national context and further reflects upon the possibilities of advocacy. This last categorization enables the discussion of key areas of interest as recognized by HfH for the purpose of the current project.



## Chapter 2: Macedonia Housing Policy

*(Bunga Manggiasih)*

Access to adequate housing is explicitly stated as a human right in both the Universal Declaration of Human Rights and the Charter of Fundamental Rights of the European Union. In the Union, the supranational organization of which the Former Yugoslav Republic of Macedonia (henceforth addressed as Macedonia) has been a candidate since 2005, the right to housing assistance is aimed to ensure a decent existence for all those who lack sufficient resources<sup>1</sup>.

However, housing in general has almost disappeared from the government's policy agenda in the last fifteen years<sup>2</sup>. The lack of a clear housing policy guidelines becomes more complicated as the current regulations are overdescriptive and superficial<sup>3</sup>. As most countries in the region, housing policies also tend to address housing market problems rather than strategic intervention, while implementation is limited and the commitment insufficient.

For example, the right to housing is secured in the Constitution of Macedonia. Housing was one of the ten top government priorities in 2008, when housing was allocated 3% of total government budget<sup>4</sup>, but housing policy is not included in the strategic objectives of Macedonian government in 2011-2015. The government chose to focus in increasing economic growth and employment, to integrate into European Union (EU) and North Atlantic Treaty Organization (NATO), to fight corruption, to maintain good inter-ethnic relations, as well as to invest in education, science and information technology<sup>5</sup>.

Furthermore, housing is also not considered as priorities in EU's Instrument for Pre-accession assistance (IPA). In 2013, Macedonia received 113.2 million euro of IPA, but the priorities are set to attract and retain more people in employment, to invest in human capital through better education and training, to promote an inclusive labor market, and to provide technical assistance<sup>6</sup>.

This is not to say that the government has not introduced any policy in the housing sectors. As we can see in the following sections, Macedonia has put efforts to improve the housing condition, and housing has made its way into the National Strategy on Alleviation of Poverty and Social Inclusion 2010-2020. Yet, the outcome is relatively unclear, at least from the documents in English which are publicly available. This lack of public information in English is perhaps also a sign that the

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<sup>1</sup> <http://eur-lex.europa.eu/en/treaties/dat/32007X1214/htm/C2007303EN.01000101.htm>

<sup>2</sup> Tsenkova 2011

<sup>3</sup> Bouzarovski et al. 2011

<sup>4</sup> Global Housing Indicator 2011, as based on a 2008 report

<sup>5</sup> <http://vlada.mk/?q=node/260&language=en-gb>

<sup>6</sup> <http://ec.europa.eu/esf/main.jsp?catId=390&langId=en>

government has plenty of room to improve its accountability up to the European Union standards, which may speed up its accession process.

## 2.1 Deficit of housing supply

In 2011, Macedonia had a housing stock of 700,000 units<sup>7</sup>. It meant Macedonia had 342 dwellings per 1,000 inhabitants – 12% below the South East Europe average and 27% below EU 27 average.

The government has tried to boost the supply of housing. For instance, in 2011-2015 the government targets 1,296 apartments and houses intended for sale on good conditions to be constructed or completed in Skopje, Bitola, Strumica, Tetovo and Ohrid<sup>8</sup>. It is unclear whether those dwellings are built entirely by the state, the private sector, or a combination of both. Nonetheless, despite of slowly improving housing provision supply of affordable housing, it does not match demand sufficiently<sup>9</sup>.

On the other hand, Macedonia has a very high home ownership rate of 95%, surpassing the 71% EU average<sup>10</sup>. This is an impact of predominant home ownership which happened before transition and mass privatization of social rental housing afterwards. However, in the largest city of the country, Skopje, in 2008 only 50% of the properties have registered titles, although there is national program to register titles<sup>11</sup>.

Rental housing is insignificant, with only 5% of the stock volume. There is no data available about privately owned dwellings rented out informally<sup>12</sup>.

## 2.2 Inadequate housing for vulnerable people

Similar with other countries in the region, Roma communities are segregated in slums. According to the 2002 census, there are 53,879 Roma people live in Macedonia, and 43% of them live in Skopje. In general, there is a lack of data on Roma housing, and there are only sporadic measures to overcome problem with illegal settlements and access to communal services. It is very difficult to obtain data, if any, on how many families had access to quality social housing. Government has done some efforts but without continuity and systematic approach. Meanwhile, implementation rate compared with the allocated budget is unclear and the government relies too much on donor funding<sup>13</sup>.

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<sup>7</sup> Amann 2012

<sup>8</sup> <http://vlada.mk/?q=node/263&language=en-gb>

<sup>9</sup> Amann 2012

<sup>10</sup> Amann 2012

<sup>11</sup> Global Housing Indicators 2011

<sup>12</sup> Amann 2012

<sup>13</sup> Eminova and Milevska-Kostova 2008

Beside the Roma, the internally displaced people can also be classified as vulnerable people. Due to the ethnic Albanians insurgency in 2001, 170,000 people had to seek refuge to other locations. They face difficulty to return to their houses because the severe damage, as 5,393 houses and 72 public buildings were destroyed<sup>14</sup>.

In addition, during the conflict in Kosovo, Macedonia hosted more than 200,000 refugees<sup>15</sup>. Some of the refugees remain to apply for Macedonian citizenship, which further complicates the housing situation in the country.

Macedonian government also provides special provisions for young married couples, persons with disabilities, single parents, senior citizens, and orphans. For example, the "Buy a house, buy an apartment!" program, which was launched for citizens who do not have their own place to live or who cannot solve their housing problems. The government will give 50% subsidy for credits up to 50,000 euros, as long as the joint earnings of beneficiaries and their spouses do not exceed 900 Euros per month<sup>16</sup>. The government also plans to open five regional Senior Housing Homes with a capacity of 50–100 users through a public–private partnership in the municipalities of Pehchevo (2012), Demir Kapija (2013), Kavadarci (2013), Butel (2014) and Tetovo (2015); and grant new 120 houses or apartments for the children without parental care after they leave the Home for children without parents<sup>17</sup>.

### 2.3 Low quality of housing

Macedonia has a lack of access to potable water and sewerage in rural areas and urban slums. The water supply network cannot match the needs because the system is dilapidated and leaking. Different settlements have different sewerage system coverage percentage, which can be under 60% of population in five urban settlements, 60-80% in eight urban settlements, and more than 80% in 12 other urban settlements<sup>18</sup>.

In 2010, there are 1,630 illegally built constructions registered in Macedonia, and most are not connected to water supply and sewerage, while the owners lack the necessary fund to legalize the housings<sup>19</sup>. Furthermore, in reality there might be more illegal housings as they are not registered.

The region in general have been seeing a growth of share of substandard housing due to systematic disinvestment and lack of maintenance. In Macedonia, the share of low-quality housing is estimated to be around 19% of the urban population, on par with Croatia, Romania, Bosnia and Herzegovina.

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<sup>14</sup> United Nations 2004

<sup>15</sup> International Crisis Group 1999

<sup>16</sup> <http://vlada.mk/?q=node/263&language=en-gb>

<sup>17</sup> <http://vlada.mk/?q=node/268&language=en-gb>

<sup>18</sup> United Nations 2004

<sup>19</sup> Amann 2012

Another problem is the construction of apartment building extensions, which is a common practice to enlarge apartment blocks without extending beyond the original structures. For example, enclosing the balcony and changing it as a new room, or adding a storey on the rooftop of the apartment. This actually endangers the buildings in possible earthquakes, decrease insulation and aeration, and lower down the energy conservation<sup>20</sup>.

## **2.4 Need for better regulations frameworks on social housing**

As what happens in most countries in the region, Macedonia has a lack of clear housing policy guidelines, while the available ones are overdescriptive and superficial<sup>21</sup>. Macedonia has a Constitution which secures the rights in housing as well as plenty of regulations related to housing, but there is limited implementation of plans and inadequate commitments. For example, the 2009 Housing Law regulates 25% of construction and maintenance fund should be distributed to socially disadvantaged persons, but implementation and monitoring is unclear.

Furthermore, the current economic crisis in Europe, which leads to restrictive fiscal austerity measures, causes very few social housing provided<sup>22</sup>. Nevertheless, the government has been initiating new small-scale social housing programs since 2002, which mainly targeting the marginalized groups.

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<sup>20</sup> Bouzarovski, Salukvadze, and Gentile 2011

<sup>21</sup> Tsenkova 2011

<sup>22</sup> Tsenkova 2011

## Chapter 3: Bulgaria Housing Policy

*(Jennifer Joel-Abado)*

Overtime, issues surrounding access to social housing in Bulgaria have been focused on improvement in the housing stock<sup>23</sup> as well as challenges in devolution of regulatory frameworks of housing governance to municipal level governments<sup>24</sup>. While municipalities are the lowest cadre of government to the people, hence permitting closer attention to concerns of the local populace, it also makes issues of social inequality and exclusion of vulnerable minority groups intractable.

In terms of ensuring accessibility to housing in Bulgaria, challenges observed within the national contexts which might also represent the best point of departure for an advocacy program are in three fronts. The first is the social housing and social inequality. The second is the excessive housing stock and overcrowded housing by at-risk groups. Lastly, with a projection to Bulgaria housing future, the third front is the relationship of housing policy and the European Union Social Cohesion policy; creating a post 2013 framework for improved access to at-risk population. In pursuance of the overarching framework of this review, the Bulgarian case focuses largely on implementation and effects of regulatory frameworks on diverse populations.

### 3.1 Emerging Issues

The Bulgarian national social services report for 2012 hinges its motivation on reducing the number of people living in poverty by 260, 000 by 2020<sup>25</sup>. This is an estimation of reducing of the poverty index for over a quarter of the Bulgarian population.<sup>26</sup> Projected decline in population in recent futures will likely increase the percentage of the social services report goal by 2020. Reduction of people living in poverty is the first of the Millennium Development Goals expiring in 2015. Whilst the goal focuses on decrease in levels of absolute poverty across the world, the Bulgarian social services report deals specifically with relative poverty within the context of its membership of the European Union. Poverty is hydra-headed phenomena whose incidence relates to issues of health, housing, education and citizens' rights particularly for poor and vulnerable populations.

In preparation for accession to the European Union in 2005, the Ministry of Labour and Social Inclusion in Bulgaria outlined among other issues challenges in accessibility of housing to vulnerable and at-risk groups. A central challenge highlighted were issues of poor management and ghettoization of the housing stock due to poor maintenance. Bulgaria is recorded to have one of the

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<sup>23</sup> Christova and Vladmir 2005

<sup>24</sup> National Social Services Report of the Republic of Bulgaria 2011-2012

<sup>25</sup> National Social Services Report of the Republic of Bulgaria 2011-2012

<sup>26</sup> Calculated using the World Bank Population figure for Bulgaria (2012 figures).

<http://www.indexmundi.com/facts/indicators/SP.POP.TOTL>

EU's highest rates of overcrowding at 47.6%, largely recorded for Poverty-at-risk persons and group<sup>27</sup>. This is exacerbated by preponderance of unoccupied housing units in some regions, where owners are unable to foot necessary amenities needed to maintain these houses. Issues of vulnerable populations in Bulgaria are mostly reported for the Roma community and the Turkish minorities' resident in the country. Issues surrounding exclusion and access to housing for the Roma population are multifaceted. Dealing with these issues within the context of access to housing will require confronting in respect to access to health, education as they relate to social housing, especially in the context of the EU Social Inclusion Policy post 2013.

This scenario is further worsened by absence of housing subsidies and the devolution of housing related policies and regulatory agendas to municipal councils. The absence of a unified national framework in addressing challenges in respect to social housing is a major confront in Bulgaria. Access to housing, especially for the poor, requires improvement specifically in social housing system, and introduction of a housing subsidy system with an overarching national framework. The existence of municipal level social housing governance might have positives for identifying localised challenges. However, on the funding confronts, especially as these municipal agencies are funded from subventions from the national budget, it makes social housing of lesser importance in the face of more critical local needs. Hence, under a national framework for social housing, problems of access to housing for the poor and other at-risk groups can gain more salience in policy discourse. To further explore concerns raised above, each of the tension points which are veritable channels for advocacy shall be briefly explored below.

### **3.2 Regulatory Framework for Housing and Funding**

Devolution of housing to the social services department leaves the agency with a responsibility for housing provision for at-risk groups. Responsibility under the jurisdiction of this bureau includes provision of transition and protected housing, housing for children on the streets and family accommodations. The social services was funded from the central state budget, while other items are funded by municipal governments. However, in 2008, a uniform funding regime was instituted for all provision of social services. For 2012, the budget provision under the unified funding scheme was BGN 159 226 800 (81,141,633.85 Euros).<sup>28</sup>

However, a new policy on Regional and Municipal level development planning was instituted in 2010, which gives direct responsibilities to these level of government to ensure better engagement with the citizenry. Under this new framework, particular attention is being paid to deinstitutionalization

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<sup>27</sup> WHO Europe 2009

<sup>28</sup> WHO Europe 2009, conversion based on exchange rate at 5.35am CET 3<sup>rd</sup> July 2013.  
[http://coinmill.com/BGN\\_EUR.html#BGN=159\\_226\\_800](http://coinmill.com/BGN_EUR.html#BGN=159_226_800).

of children from Homes for Children with Disabilities, Homes for Children deprived of Parental Care, Homes for children for Medical-Social care, etc.

### **3.3 Social Exclusion: De-institutionalisation of Children and Families in Care Homes**

In terms of access to housing, children under different forms of state care are special cases of vulnerable and at risk population. In terms of fundamental human rights, Principle 4 of The Declaration of The Rights of the Child specifically places housing in terms of fundamental rights of children globally<sup>29</sup>.

Focusing on deinstitutionalisation of children in care homes and devolution of social housing to regional and municipal agencies, there is an emerging concern for protection of these children outside of the home. Within a comparative context, in Latvia, there also exists a program to reintegrate children, young adults and families in state care homes back into society. However, implementation of this program is fraught with limited access to fund, political will to undertake required re-integration programs as well as availability of accommodation and complimentary needs for return to society for this group<sup>30</sup>. Conversely, there is a possible channel of advocacy for respect and protection of housing rights of this group in the Bulgarian context.

### **3.4 Social Exclusion and the Roma Population**

The Bulgarian Parliament in March 2012 adopted the National Strategy of the Republic of Bulgaria for Integration of the Roma (2012-2020), which among other issues has a focus on Housing for the Roma population within the Bulgarian territory. Designed pursuant to the EU framework for National Roma Integration Strategies till 2020, it is domiciled under the national Plan of the ‘Decade of Roma Inclusion 2005-2015. In improving access to housing, a pilot project is currently being implemented in Devnya, Dupnitsa, Burgas and Vidin Municipalities. The project titled ““Support for the Provision of Modern Social Housing for Accommodation for Vulnerable, Disadvantaged and Minority Groups and Other Disadvantaged Groups”” is being implemented in conjunction with other programs that aims at improving employability, health status and educational attainment of the Roma population in Bulgaria

In correspondence with Mr. Thomas Hammarberg, Commissioner for Human Rights of the Council of Europe<sup>31</sup>, the Bulgarian authorities highlighted<sup>31</sup> the current regulation of regulations areas with large Roma populations for inclusion under new zones for urban renewal. The letter also states that funds are being released from the state budget for rehabilitation and construction and rehabilitation of

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<sup>29</sup> [http://www.unicef.org/lac/spbarbados/Legal/global/General/declaration\\_child1959.pdf](http://www.unicef.org/lac/spbarbados/Legal/global/General/declaration_child1959.pdf)

<sup>30</sup> Personal Communication, Mental Health Department of Latvijas Republic, under the EU Health Law and Ethics Course, 27 June 2013.

<sup>31</sup> <https://wcd.coe.int/ViewDoc.jsp?id=1909521>

roads, and provision of other social amenities such as water supply and sewage. The Bulgarian correspondence highlights a duality in engagement with the Roma population in terms of adequate housing provisions. Two terms are used, 'Predominant Roma Populations' and 'Compact Roma Populations'. Areas with 'Predominant Roma Population' loosely refer to Roma population residing within cities with some measure of integration, while 'Compact Roma Population' is an euphemism for residents of Roma Settlements. For the city-living Roma population, a major issue based by them is rights to tenure, which they either lack tenure or confusion on ownership of plots of lands. Issues of secure tenure for Roma populations out of the settlements have been at the forefront of policy discourse, which have been exacerbated by internal migration patterns of the group. In the search of sustainable solutions to address the interface between conflicts of tenure and inclusion of the Roma population into wider society, hence in the Post-2013 Social Inclusion Agenda, secure rights outside of settlements should be considered as a major advocacy point of engagement.

### 3.5 Possible Solutions

Bulgaria presents a unique case as there are records of excessive housing stocks, declining population and reduction in costs of housing units in the last quarter of 2012- 1<sup>st</sup> quarter 2013<sup>32</sup>. Cases of homelessness are not widely reported, although overcrowding of accommodation in certain residential units particularly for migrant population is reported. Existing framework for housing is devolved from the state to regional and municipal agencies with corollary sharing of funding responsibilities among these levels of government. While there are latent challenges likely to emerge from decentralisation of social services provisions, this review highlights particular cases of the most vulnerable and at risk groups in terms of access to housing in the Bulgarian population. Children and Families in care institutions and Roma population living in cities and in settlements. Concerns about rights of the child and access to housing, tenure issues and social inclusion for the Roma populations are quite pressing. An overarching policy engagements and agreements by the Bulgarian governments have been highlighted, which could serve as a means of demanding for respect of rights to adequate housing by this especially vulnerable and at risk groups.

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<sup>32</sup> IMF 2012



## Chapter 4: Poland Housing Policy

*(Miguel Galdiz)*

The literature review on the Polish progression of housing policy in the last three decades presents a series of clear tendencies. Principal among these are the partial privatization and decentralization process from national to local authorities in the administration and budgeting of social rental housing; national policies aimed at incentivizing market mechanisms to satisfy low levels of housing supply; and other smaller indicators pointing to an insufficient level of infrastructure investment in the housing sector in comparison to EU standards.

Academic discussion relating to overall housing development in Poland has been greatly affected by a focus on the assessment of market reforms and their evolution<sup>33</sup>. An important portion of research has complemented this analysis with strong quantitative assessments of the reforms in place during the 1990s and early 2000s<sup>34</sup>. Recent research by Polish scholars and think-tanks has tried to expand the discussion in English language literature by centering in specific case-studies and the assessment of policy at the micro level<sup>35</sup>.

Despite the narrow focus on English language literature utilized for this review, these provide valuable insight on the overall progression of policies through the insightful study of trend progressions and by engaging in their relation to field research. In this sense, the objective of this chapter in relation to the literature is not to center on a critical assessment of the limitations of existing work but present their commonalities, recognized issues, and opportunities identified. Hence, the chapter will provide an analysis of the categories emphasizing their conceptualization, quantitative, and qualitative elements. In this way, an informed picture of the changes and tendencies of Polish housing policy will be reached upon.

### 4.1 Deficit of Housing Supply

Polish national policy centered in creating and maintaining a regulated housing market. This being said, housing supply in the Polish context has remain insufficient on all accounts<sup>36</sup>. In relation to GDP growth rates throughout the 1990s and early 2000s, the Polish housing construction was not up to its potential investment<sup>37</sup>. The work commissioned by HfH to Dr. Amman in 2012 finds similar indicators that note a disappointing tendency of unmet housing demands well below the EU average. While all research surveyed notes an important housing supply deficit, Amman correctly notes that in quantitative terms supply has grown consistently though still remaining insufficient.

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<sup>33</sup> Mayo and Stein 1995, Pichler-Milanovich 2001

<sup>34</sup> Merrill and Kozłowski 2001, Uchman and Adamski 2003, Lux 2003

<sup>35</sup> Happach 2008, Kosiedowski 2013

<sup>36</sup> Lux 2003, Happach 2008

<sup>37</sup> Uchman and Adamski 2003

Qualitatively, Happach brings to light a worrisome trend that supports the notion of unbalanced growth in housing supply dictated by private housing construction sector catering for high-income groups.

Struggling against high inflation and low growth rates following the regime changes at the end of the Cold War, Polish housing policy changed dramatically in the 1990s. These reforms began by promoting the massive privatization of housing sectors for the purposes of ownership (consumption) and rent (investment)<sup>38</sup>. In the same period, the national government carried a series of policies devolving administrative and budgetary responsibilities on social housing to the local (*gminas*) level<sup>39</sup>. Considering the bleak economic prospects during that decade, the national government tried to sustain the infant housing market by intervening on the interest rates on credits and passing new pertaining legislation<sup>40</sup>.

While by the early 2000s research had showed mixed results regarding the efficiency and effectiveness of *gminas* at managing housing policy, later research based on Eurostat information confirms that at the aggregate level Poland has not had a strong performance in closing the gap between housing demand and supply<sup>41</sup>. Despite economic recovery in the early 2000s, increased access to capital after EU accession, and being the only country in the EU-27 not to suffer negative growth during the crisis beginning from 2008, Poland has made little progress in overall infrastructural investment which naturally affects possibilities in housing construction. A tendency only confirmed by Happach's research, the disproportionate growth in private neighborhoods and high-income housing in relation to social rental housing and their deterioration can intensify Polish low infrastructural investment by the creation of ghetto communities. Despite early successes in stabilizing the infant housing market, severe lack of infrastructural investment and a steep learning curve for *gminas* has ensured a sustained low rate of growth for housing supply.

## 4.2 Inadequate Housing for Vulnerable People

Even though Poland does not present severe generalized conditions where ethnic minorities, migrants, or refugees suffer a comparative disadvantage to housing access; research points to a systematic understudy of vulnerable populations access to housing adequate to their particular need. Kosiedowski research, as part of a larger series of studies conducted in association with research centers in Central Europe<sup>42</sup>, emphasizes both the lack of research in the field (and hence information from where to derive evidence-based policy), as well as the possibilities to adopt best

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<sup>38</sup> Lux 2003

<sup>39</sup> Uchman and Adamski 2003

<sup>40</sup> Uchman and Adamski 2003

<sup>41</sup> Eurostat 2013

<sup>42</sup> See <http://seb.soc.cas.cz/projekty/helps.htm> for further detail on the overall project dealing with elderly and (mainly health related) vulnerable people's access to housing in the central Europe region.

practices based on the work of specific organizations (2013, 19-33). Amman provides a possible account on this limited definition of vulnerable people in the Polish scenario by acknowledging that problems relating to immigration and asylum seeking are not widespread<sup>43</sup>. Research on housing conditions is deeply guided by economic division and hence vulnerable people are strongly defined by their economic condition.

Concerning inadequate housing, overcrowding appears as the most pressing matter at hand. Based on the Eurostat definition of overcrowded households, 47% of Polish population lives in inadequate conditions, making the Polish situation one among the worst in Europe. From a social perspective, the situation worsens as research by both Amman and Happach note the use of non-residential purpose dwellings in many low-income sectors as a widely spread practice. This finding is coherent with further Eurostat information that places overcrowding rates among population at risk of poverty at 62,5%. Even though this information lacks the qualitative depth of Kosiedowski's or Amman's research, the data points to an issue that remains understudied and hence under-responded to.

### 4.3 Deteriorating quality of housing

Relating strongly to the above category, quality of housing can be seen as a problematic issue when contrasted with EU averages and further enhanced by qualitative analysis as exemplified by Happach and Kosiedowski. Two issues are of particular concern regarding quality of housing beyond the already mentioned aspects relating to overcrowding. Both aspects have strong negative effects on social rental housing.

The first aspect deals with the reduction in the stock of communal apartments that are aimed at serving the housing needs of extreme poverty and homelessness. The reduction of stock from 1555 units in 1998 to 1249 units in 2005 becomes even more alarming when these are contrasted with the overall positive tendency in the growth of housing stock as mentioned in the first category<sup>44</sup>. The most troublesome realization from Happach's research stems from the fact that the reduction in real units came from the demolition of apartment units as they were deemed as unsafe structures. This fact could point to a broader trend in the deterioration of living conditions of a very vulnerable sector of society. It would be interesting to see what has been the effect of civil society in covering part of this social burden as the example described by Kosiedowski shows. The second aspect that relates to deteriorating quality of housing deals with the combined existence of low national infrastructural investment and the creation of private housing communities<sup>45</sup>. This tendency could

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<sup>43</sup> Amman warns about problems for Roma migration from Rumania on grounds that current legislation does not entitle them to access to institutions for homeless people if needed.

<sup>44</sup> Happach 2008

<sup>45</sup> Happach 2008

indirectly lead to low-income communities, centered at social rental housing spaces, to be isolated from educational and employment infrastructure. Turner and Elsinga rightly point that consistent low levels of infrastructural investment represent important lost opportunities at the economic level by isolating the work force from industrial sectors. The focus of Polish housing policy in creating a housing market has led to this scenario where deteriorating housing conditions are likely to be creating a vicious cycle of income inequality, social segregation, and important economic opportunities lost.

#### **4.4 Need for better regulation frameworks on social housing**

The thorough work by Amman on the current legal framework along with the strong research provided by Uchman and Adamski on legislative progression in Poland during the reform years signal to a develop regulation framework in relation to housing policy. The devolution of administrative power to the *gminas* not only corresponded to a desire of the national state to reduce its expenditures but strongly affirms a belief on efficiency gains to be had by catering policy to local needs. In this respect, the devolution of power and the creation of an stable housing market entailed the formulation of a workable framework. Legislative processes to comply with the *acquis communautaire* following EU accession have placed further pressure on the creation of solid regulatory frameworks. Examples in the literature are taken from exemptions and reforms in the taxation system as well as legislation regarding property rights and renting regulation on social housing.

What becomes noticeable from this long term policy coherence is the attempt to allow market forces to supply on the demand of social housing by regulating rent ceilings. Moving the VAT from 7% to 25% on construction goods this year will increase construction costs while projected government intervention on the financial market by limiting investment funds to be privately lent could affect the accessibility to loans by mid-income level groups (Amman, 2013). At the end of the day, the biggest fault to better social housing does not lie in inefficient regulation frameworks but on the overreliance by the central government on market mechanisms being able to cover for these housing needs.

## Chapter 5: Romania Housing Policy

*(Gabriela Korodi)*

After nearly half a century of communist rule during which Romania flourished as the industrial epicenter of the region, nowadays, it deals with major inflation and unemployment, while its housing stock is scarce. Even though most of the population can feel the adverse effects of the declining economy, the most affected by the low housing fund are vulnerable groups such as the unemployed, the Roma population, and the socially supported (orphans, former convicts, newlyweds and pensioners). Moreover, as 30 years ago, the communization of the country occurred with a severe nationalization of all housing fund, authorities deal nowadays with a slow retrocession process and with owners who challenge the state in justice courts from mere pride: the former owners rarely occupy the regained house, thus leading to the slow degradation of a vast majority of sometimes historically significant dwellings.

The country's housing policies are directed from Bucharest, within the central government, but the task of perpetually assessing the housing fund and establish the recipients of social housing belongs to local governments. With this decentralized structure, Romania has issues with corruption in the housing allocation system; all this besides scarce resources and segregation of minority groups. One improvement happened in the beginning of the 2000s, when the government came up with a scheme that would help newlyweds gain access to affordable housing: broadly referred to as the ANL (National Association for Housing) program, it funds the construction of apartment buildings that are to be rented out by local authorities to young, wedded couples at an advantageous price (maximum 10% of their net income); also, the central government made gentleman agreements with several banks in order to have special interest rates for couples who loan in order to buy their first home<sup>46</sup>.

### 5.1 The general assessment of the housing fund

The stability of the housing policy in Romania was affected several times, as in the past century the country increased its territory, had three regime changes and entered the European Union. These contextual variations affected the housing fund through<sup>47</sup>:

- The forfeit of private land and housing stock the communist rule undertook in its very first years;
- The intense industrialization and urbanization from the 1950s – 1970s; the rural and urban systematization that followed this process;

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<sup>46</sup> First home is also the name of the program.

<sup>47</sup> Voicu and Noica 2007

- The sale at very low prices of the social housing fund to the tenants who inhabited them at the beginning of the 1990s;
- No or limited new housing units built after the communist regime crash;
- The retrocession of nationalized homes.

While the land use has not changed very much after the regime shift in 1990, there has been noticed an increase in the building permit granting as cities expand into metropolitan areas<sup>48</sup>. The discrepancy in ownership patterns is very heterogeneous within the country: while in the smaller cities, people live in very small apartments but hold property of their real estate, in the rural areas people live in houses owned by themselves, but benefit from a larger space. In the bigger cities and urban agglomerations, apartments have the same square footage as in small cities, but an approximate 13% of inhabitants live in rented real estate<sup>49</sup>.

## 5.2 Issue analysis

After 1990, even if the capitalization of the Romanian economy has been approached and foreign investment has become a common business strategy for most formerly communist ventures, the housing market has only slightly changed. Around the bigger urban centers where economy was being strengthened, new housing units were being constructed; just like in other areas of the globe, these new apartment buildings were not designed neither for the middle class, nor for the very poor and socially assisted. This fact induced the sharing of larger dwellings<sup>50</sup>. Moreover, the wealth of the upper classes made it possible the construction of chic villas at the city peripheries and suburban area, creating a trend of marking the social differences and at some level, social segregation.

Besides housing availability and dimension of the dwellings, there is another significant factor that makes a contrast between urban and rural areas: the access to infrastructure and services. While in cities, the collective housing units have a general good access to utilities, roads and service providers, some rural areas still remain isolated from the benefits urban citizens have: there are numerous Romanian villages that have very little or no access to gas and electricity, roads of access are very rampaged and service providers are not considering them a segment of the market due to their mostly aged population.

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<sup>48</sup> Legally, the only metropolitan areas established in Romania are around the capital city Bucharest and in the centre of the country, in Brasov. However, many urban areas of the country try to incorporate into their jurisdiction the communes surrounding them due to the financial benefits of paid taxes (firstly): Cluj-Napoca in the North-Western Region, Hunedoara and Timisoara in the Western Region and Constanta at the shore of the Black Sea.

<sup>49</sup> Amann 2012

<sup>50</sup> Pascariu and Stanculescu 2003

All in all, the transition period imposed a series of changes to the general housing conditions<sup>51</sup>:

- Massive privatization: flats were sold to their communist era tenants using low interest rates and advantageous loan systems;
- The retrocession of nationalized homes to their former owners and the eviction of the buildings' then current tenants;
- The modification of housing legislation act in 1995 which activated the right of construction in the housing sector;
- The capitalization of economy that brought along the liberation of the real estate market and a free rental system;
- The emergence of private and foreign investment in building housing stock, especially residential areas;
- The degradation of the blocks of flats build during the intense industrialization process from the 1970s, together with the high maintenance costs;
- The migration of the population from urban to rural and to other countries from Western Europe created a tradeoff between living in collective flats for individual housing flats.

### 5.3 Housing regulation framework

The main judicial act that regulates the housing sector is the Law no. 114 from 1996 - The Housing act. The document sets up two sets of obligations for state actors in the field of housing: the obligation of creating a unitary, nation-wide housing policy and the development, supervision and strategic planning of all constructions related to housing. Moreover, the legal document establishes the categories of housing units, exemplifies housing typologies, determines rental rules and price ceilings, and sets up the framework for housing fund management and the organization of homeowner's associations. Thus, the document represents a very clear and comprehensive regulation in the field. In my opinion, it is not the law that creates problem within the situation of the housing stock in Romania; besides being slightly unrealistic about measurements in its definition, the legality of the act is reliable. The legal framework poses problems in its implementation due to the decentralized management of the housing stock.

### 5.4 The need for social housing

Furthermore, the law institutionalizes and defines social housing and the main target population that may gain access to it<sup>52</sup>. As defined by the Housing Act, social housing units are those "in the property of corporate bodies or state authorities that are used for the satisfaction of housing needs of socially vulnerable groups". Under the law, those indented under vulnerable groups are: young couples

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<sup>51</sup> Pascariu and Stanculescu 2003

<sup>52</sup> Pascariu and Stanculescu 2003

(under the age of 35), youngsters released from social institutions (over age 18), 1989 Revolution heroes, physically disabled persons, retired people, war veterans and their widows and other categories established by local authorities. The lease contracts are settled in a decentralized manner, unilateral by the mayor of the locality and the citizen, for a period of maximum five years. The main goal of social housing is to provide a shelter for a determined time frame, while also assisting those vulnerable groups to overcome their dependence of social services<sup>53</sup>.

Among vulnerable groups, the Roma and formerly institutionalized citizens are the most exposed to housing discrimination. As less than 5% from the entire housing stock is dedicated to social housing, fitting into the system is extremely difficult. The case of Roma communities living near landfills or former industrialized areas that represent biohazards is not foreign neither to national and international policy makers, nor to the press. Besides habitability, the isolation of minority groups affects basic human rights through its segregating nature. Without having data on formerly institutionalized citizens' situation, personal experience allows me to mention that most of the times they are denied social housing due to insufficiency problems and corruption in the system.

The same corrupt system impedes young couples from obtaining recently built dwellings from the National Association for Housing; it is estimated that only 2% of the housing needs of the population can obtain an ANL owned unit. However, the situation of this category is not as austere as the 97% rate of ownership grants newlyweds a dwelling as inheritance, present or purchase through loan at a convenient interest rate<sup>54</sup>.

## 5.5 The deteriorating quality of the housing stock

From the beginning of the early 2000s, the housing stock increased as the migration habits of Romanian citizens expanded. Even though, unarguably, the migration trends in the country emerged in the early 1990s as German or Hungarian immigrants compelled by the communist regime not to leave Romania began departing to their homelands<sup>55</sup>, the availability of the housing stock really increased as Romanians were choosing to move into countries from the basin of Mediterranean Sea, Germany and the United Kingdom (more recently) to pursue better paid jobs, some deciding to remain there and sell their Romanian real estate. The problem that emerges from this situation is that in most of the cases the migrants who abandon their housing units do not always return to care for the status of their privately owned residence; in this context, most of the houses end up being in very bad condition and obsolete<sup>56</sup>.

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<sup>53</sup> Pascariu and Stanculescu 2003

<sup>54</sup> Amann 2012

<sup>55</sup> Pascariu and Stanculescu 2003

<sup>56</sup> Pascariu and Stanculescu 2003



## Chapter 6: Policy Advocacy Alternatives

While the research provided in the previous chapters gives a comprehensive view of problematic areas and policy progression, they represent only the starting point from where to begin formulating ideas for advocacy action. This section provides a short reference on key aspects that reflect general considerations for advocacy strategies as well as suggesting future alternatives on advocacy. A relevant example from Canadian advocacy experience in the sector points to common elements surrounding a long-term advocacy strategy<sup>57</sup>:

- **Position**

HfH should define and describe carefully and comprehensively the broader issues it is advocating for, without forgetting its core mission and values. It implies a conscious formulation of how ‘the problem’ is understood and phrased, and hence what are the goals to be achieved.

- **Focus**

Once the position part is established, the organization should state the clear issues their advocacy activity shall take on and release proposals for the given problems it aims to solve. The focus of an advocacy strategy could then become the promotion of an evidence-based approach to solve the recognized problem.

- **Partnerships**

Similar with many other issues, partnerships and networks can effectively respond to the organizational limitations of civil society organizations. Communication and coordination is hence a crucial aspect of a successful partnership. One which will be needed between the regional, national and local chapters of HfH, Addressing advocacy not only to decision makers but also to potential partners in the private, public, and broader civil society sector is crucial for a successful, far reaching, advocacy strategy.

- **Funding**

Even if the organization has a special funding method (the rotating fund) and also undertakes sector specific fundraising activities, as the advocacy action plan is still a recent one, it may not have the necessary funds to perform its work. Evaluating opportunities within international and regional donor organizations can increase access to capital needed for both advocacy and other programs. Bidding for funds with international private groups such as the Open Society Foundation, or international organizations (i.e. the World Bank or the European Commission) as well as the overall social economy can increase the access to capital and/or develop a new range of services that can benefit both the general public and HfH.

- **Continuous cooperation**

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<sup>57</sup> Canadian Housing and Renewal Association n.d.

Reaching out to non-traditional partners and accepting broadly based support can, sometimes, pose a challenge with maintaining the organization's values and structure. At the same time, it can bring the advantage of extending the organization besides its narrow constituency.

Once the strategic component of HfH's advocacy is established, the activity may take a rather international perspective and generally advocate for a stronger international system that responds to the needs and demands in the area of better housing rights. Another alternative would be standing up for a more general realization of a global cultural norm that protects the right to adequate housing and accepts decent housing as a component of human rights. Formulating and implementing a successful advocacy strategy requires the development of a balance between strong normative positions and empirically-sound evidence-base research and proposals. It demands the development of a long and short term strategy, the use of knowledge of the local context to achieve set objectives, and the constant re-evaluation of goals in light of funding opportunities and successful partnerships<sup>58</sup>.

In this last section each country's most poignant issue will be described and an advocacy route shall be recommended.

## 6.1 Macedonia

With a 94% ownership pattern of dwellings, this country faces a delicate issue with the housing of minorities: Romas especially live segregated into slums where they cannot access education or infrastructure. Besides them, Macedonia has a high number of Kosovars who sought refuge in the country, also looking for inexpensive housing units. The government has issued numerous regulations, but the implementation and the accountability of the enforcement is unclear to the public. Moreover, in Macedonia a deteriorated housing fund leaves 19% of inhabitants not having access to water pipes, sewage and energy conservation – all these are partly contributed by the defective legal framework. According to these facts, we suggest HfH in Macedonia to advocate for a shift in the housing legal perspectives, focusing on the monitoring of the implementation and pushing for more accountability in the sector, while also providing social protection for vulnerable groups.

## 6.2 Bulgaria

Issues in Bulgaria centers around housing access for vulnerable and at-risk populations, particularly on quality of housing and ancillary facilities. Advocacy program should focus on vulnerable groups whose housing needs might not be salient in mainstream discourse; housing needs of de-institutionalized children and families requires urgent attention. The urgency stems from concerns

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<sup>58</sup> Access <http://policyadvocacy.org/docs/PolicyAdvocacyGuidebook-YoungQuinn2012.pdf> for a comprehensive starting guide on advocacy.

not only with room availability, but also with required facilities and help which enable them to have more fluid transition back into society. Provision of these services for this group as well as the Roma population requires injection of more funding to these areas. While the Roma case can be pursued under the Social Cohesion programs and other inclusion programs, there is opportunity for partnerships with specialized organizations that advocate for rights of children and families under state care. In addition, devolution of social services in Bulgaria is also a concern not in terms of its operation, rather by division of financing responsibilities for different services. Thus, it might become much more difficult for some concerns to gain salience. However, this might necessitate both an overarching and localized advocacy framework in Bulgaria, to fit with the national, regional and municipal contexts. Achievement of these will leverage on networks and partnerships already built with local agencies and NGOs.

### **6.3 Poland**

The creation of a housing market and the devolution of budgetary and administrative functions to the local levels ensured the continuous development of a regulations framework. Despite these developments, housing needs have remained consistently unmet. Low growth of housing supply has been accompanied with prevalent issues of some of the highest indicators of overcrowding throughout Europe; decreased stock of communal apartment meant to satisfy housing needs of the lowest income sectors; and very low levels of overall infrastructural investment. The role of civil society in fulfilling the demand of social housing and the economic effects of unmet housing demand remains consistently understudy. Current national policies aimed at further stability of the housing market still fail at addressing the issue of insufficient infrastructure investment and fail to address the limits of private lead investment in satisfying the needs of housing as a merit good. Options for advocacy could aim at engaging the national government to complement its reliance on market mechanisms to provide for housing services by acknowledging the inherent market failures in the provision of social housing through private means alone. Support of further civil sector research and pilot programs could bring benefits in the creation of advocacy networks in the Polish contexts. Cementing a reputation for evidence-based policy proposals can be simultaneously guided by a strong stance on particular issues.

### **6.4 Romania**

The communist era left Romanians with a great housing stock and with very high chances for procuring a dwelling. However the privatization of social housing units left behind a huge void in this area. The legal framework is comprehensive, but in certain parts it may appear as unrealistic with

consideration to the existing housing stock. The economic crisis of 2009 came as a shock for the housing market as many construction sites were left abandoned. Restoration of historical housing units was also delayed, many buildings being nowadays in a high state of dilapidation. Regarding the vulnerable groups, they become affected by the corruption in the housing allocation system as well as the tough tenure programs and segregation. In this case, HfH can advocate for a more transparent allocation system of housing units and the restoration of abandoned housing facilities. With several national and international NGOs already advocating for decent housing of the Romani minority, we suggest that HfH not to join the bandwagon and crowd in the advocacy in this issue.

## **Final Remarks**

Over the months, our team has tried to overcome limitations by modifying the research strategy to deliver a comprehensive and helpful paper. The inherently limited scope of our research, due to language limitations, has meant the impossibility to acknowledge deeper yet perhaps fundamental aspects of each national reality. Even under these conditions relying on public and private data and research, alongside academic publications, allows this paper to be a reliable study providing general guidelines of housing policy as prescribed by some of its actors and analysts.

We would like to thank our mentor, Andrew Cartwright, who throughout this time has given us precious information and has guided us through the planning and writing process. Also, to Habitat for Humanity as an organization for giving us the opportunity of this project and more specifically to Gyorgy Sumehegy of HfH Europe, Middle East and Africa, who has given us a free hand with regards to the orientation of this project and believed that we will be able to deliver. Also, we would like to thank Andras Szeker from HfH Hungary and Marina Yoveva from HfH Europe, Middle East and Africa office for making time to take part at the interim presentation; their precious insight has been of great importance for this paper. Finally, we give credit to Vera Horvat and Marie-Pierre Granger whose advice during the presentation served us to deliver a better final paper.

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