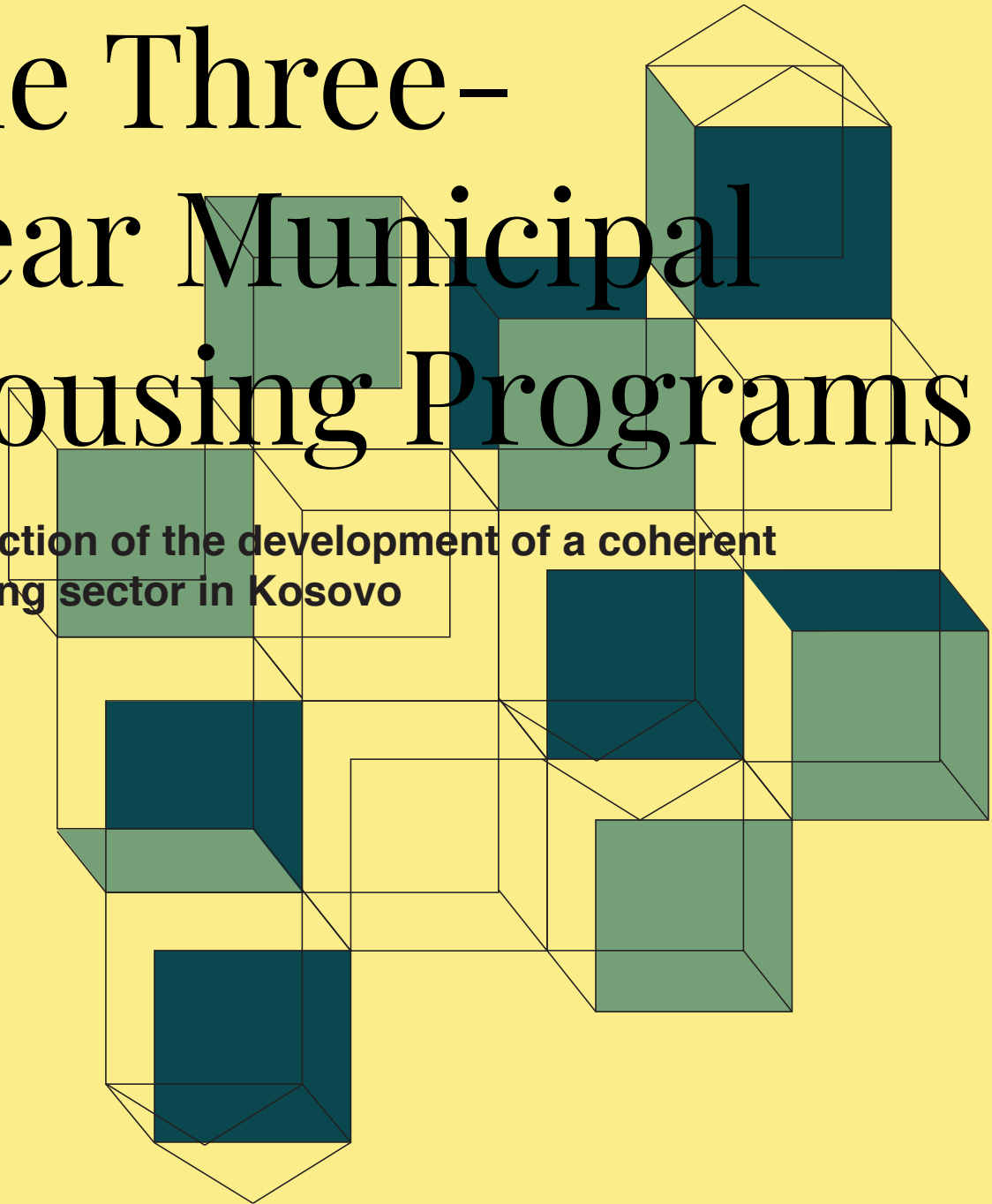


# Evaluation of the Three- Year Municipal Housing Programs

In function of the development of a coherent  
housing sector in Kosovo





# Evaluation of the Three-Year Municipal Housing Programs (3Y-MHPs)

*In function of the development of a coherent housing sector in Kosovo*

## **ACKNOWLEDGMENT**

Author: Vigan Osmani, Housing Research Analyst (Intern)

Editing and Layout: Noor Bootsma, Housing Research Analyst (Intern)

Guidance and Review:

Artan Rexhepi, Programme Management Officer

Besnike Kocani, Spatial/Urban Planning Advisor (spatial planning and housing)

We would like to thank Ms. Merita Dalipi, Senior Social Housing Officer at the Housing Division of the Ministry of Environment, Spatial Planning and Infrastructure, for generously providing us with the documents, i.e. the Three-Year Municipal Housing Programmes. These invaluable resources have played a crucial role in our comprehensive analysis of the housing sector in municipalities.

# **DISCLAIMER**

The designations employed and the presentation of the material in this publication do not imply the expression of any opinion whatsoever on the part of the Secretariat of the United Nations concerning the legal status of any country, territory, city, or area or of its authorities, or concerning the delimitation of its frontiers or boundaries. Views expressed in this publication do not necessarily reflect those of the United Nations Human Settlements Programme, the United Nations, or its Member States. The figures, tables and diagrams used in this report are the property of UN-Habitat Kosovo, unless stated otherwise. They may be reproduced provided the source is printed with photographs, maps or diagram.

All rights reserved © 2020

United Nations Human Settlements Programme (UN-Habitat),

Ministry Building “Rilindja” 10th floor, 10000 Pristina, Kosovo.

[www.unhabitat-kosovo.org](http://www.unhabitat-kosovo.org)

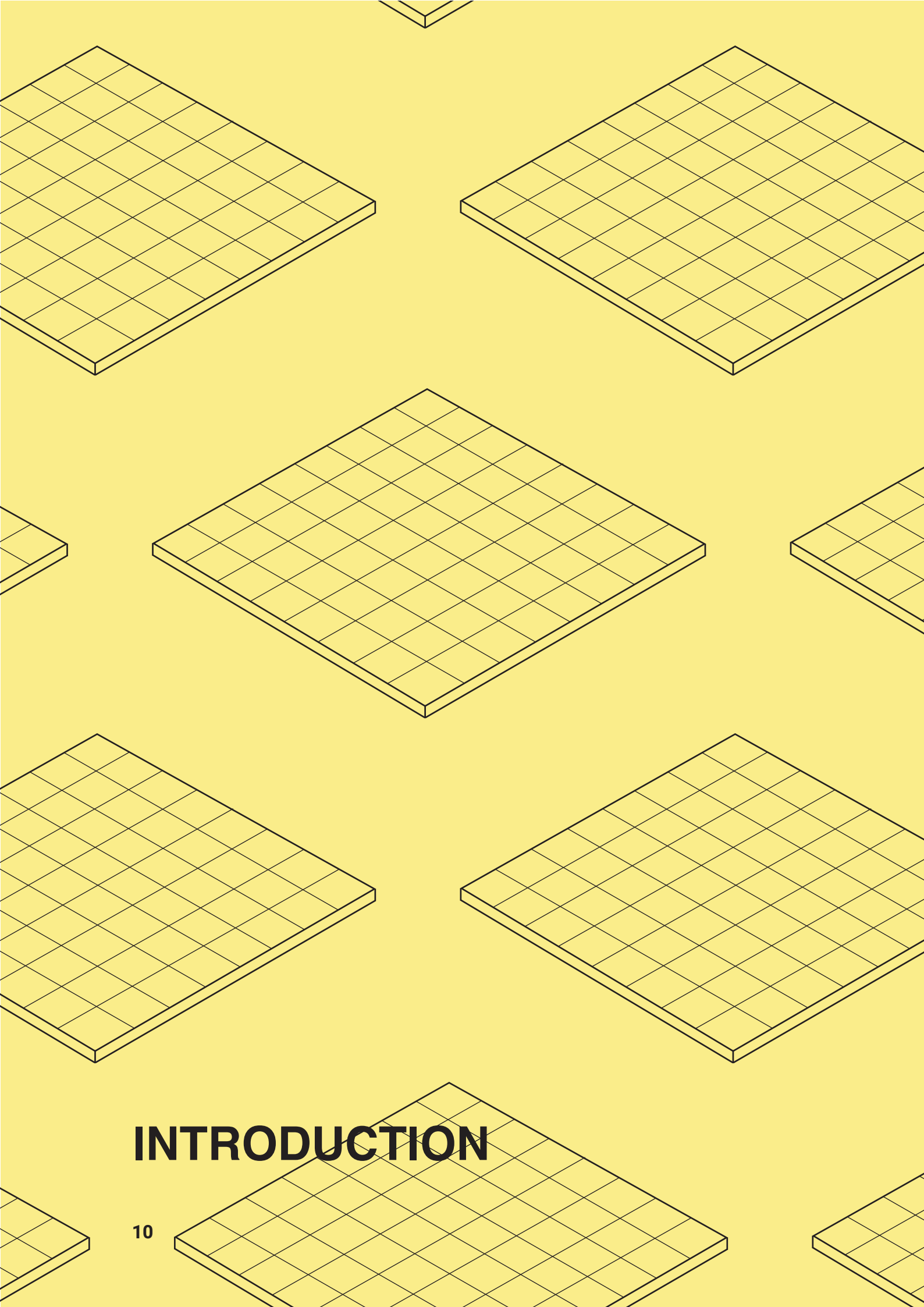
# **ABBREVIATIONS**

|               |   |
|---------------|---|
| <b>CC</b>     | <i>Collective Centers</i>                                     |
| <b>GIS</b>    | <i>Geographic Information System</i>                          |
| <b>HSCA</b>   | <i>Housing Stock Condition Assessment</i>                     |
| <b>MESP</b>   | <i>Ministry of Environment and Spatial Planning</i>           |
| <b>NGO</b>    | <i>Non-governmental organization</i>                          |
| <b>OECD</b>   | <i>Organization for Economic Co-operation and Development</i> |
| <b>TYMHPS</b> | <i>Three Year Municipal Housing Profiles</i>                  |
| <b>UNSDG</b>  | <i>United Nations Sustainable Development Goals</i>           |

# **TABLE OF CONTENT**



|   |           |
|---|-----------|
| <b>Introduction</b>   | <b>10</b> |
| <b>Aims and Objectives</b>  | <b>14</b> |
| <b>Methodology</b>  | <b>16</b> |
| <b>Analysis of the Three-Year Municipality Housing Programmes</b> | <b>17</b> |
| In context of the Gjilan Housing Profile                          | 17        |
| In the context of the OECD Database                               | 19        |
| <b>Analysis and Findings</b>                                      | <b>20</b> |
| Degree of Focus   | 21        |
| Standardization and Coherence                                     | 21        |
| Validity and Reliability of Data                                  | 22        |
| <b>Analysis in the context of the Gjilan Municipality Profile</b> | <b>24</b> |
| Missing glossaries and definitions                                | 24        |
| Missing Stakeholder Analysis                                      | 24        |
| Missing Methodology section                                       | 25        |
| Missing Housing Stock Condition Assessment                        | 26        |
| Missing data/unclear Housing typologies                           | 26        |
| Missing data on informal settlements                              | 27        |
| In the context of OECD Database                                   | 28        |
| Housing Stock and Construction                                    | 28        |
| Housing Prices  | 29        |
| Housing Tenures   | 31        |
| Housing Typology and Living Arrangements                          | 32        |
| <b>Conclusion</b>   | <b>34</b> |
| <b>Analysis of the Three-Year Municipal Housing Programmes</b>    | <b>35</b> |
| In the context of Gjilan Municipality profile                     | 35        |
| In the context of OECD Database                                   | 36        |
| <b>Recommendations</b>  | <b>36</b> |
| Analysis of the Three-Year Municipal Housing Programmes           | 36        |
| In the context of Gjilan Municipality profile                     | 37        |
| In the context of OECD Database                                   | 37        |
| <b>Bibliography</b>   | <b>38</b> |



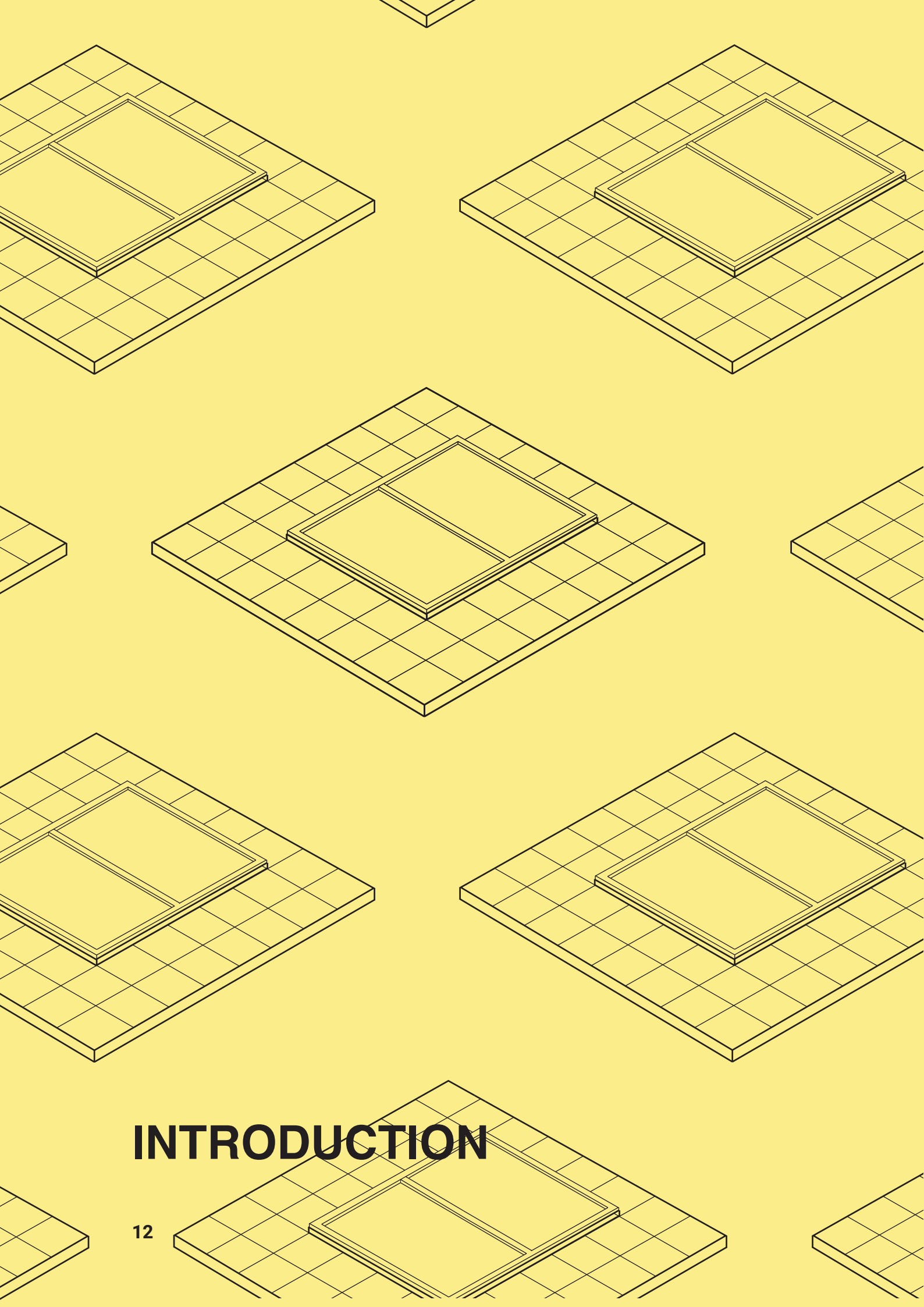
# INTRODUCTION

The right to housing is the economic, social, and cultural right to adequate shelter and basic infrastructure provision. This tenet is recognized in various national constitutions and in the Universal Declaration of Human Rights and International Covenant on Economic, Social, and Cultural Rights. More specifically, Article 25 of the Universal Declaration of Human Rights acknowledges the provision of affordable housing as an essential human right to an adequate standard of living, stating that “Everyone has the right to a standard of living, adequate for the health and well-being of individuals and their families, including food, clothing, medical care, extenuating social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age, or other lack of livelihood circumstances beyond an individual’s control”.

The conglomeration of people and their activities occurring within urban scales, poses significant challenges when considering rapid population growth associated with increased rates of urbanization. By 2050, it is projected that over two-thirds of the world population (68%) will reside in urban areas, thus raising concerns over intensive poverty and quality of housing as local governments often lack the technical capacity to correctly engage with population management at the spatial planning scale. The recent proliferation of informal settlements has increased significant pressure on decision-makers, thus prompting international efforts to strategize and alleviate the challenges associated with inadequate housing.

According to the United Nations Sustainable Development Goal 11 (Sustainable Cities and Communities,) it is expected that by 2030, governments should enhance inclusive and sustainable urbanization required to increase the capacities of participatory, and sustainable human settlement planning in all countries. In so doing, SDG 11 seeks to reduce the adverse impacts of environmental externalities existing within urban areas, whilst simultaneously ensuring access to adequate, safe, and affordable housing and basic services for all urban residents including informal dwellers.

Considering population projections made by the UN, strengthening the capacities of local governments will be pivotal in supporting positive socio-economic, and environmental development between urban, peri-urban, and rural areas. In so doing, residents will have increased chances of finding stable, affordable housing, and the infrastructural requirements used to ensure prolonged efficiency of service provisions. Achieving the ambitions of SDG11 is therefore critically important in facilitating the provision of housing as a universal right for billions of people, regardless of socio-economic status, race, gender, or other cultural statuses.

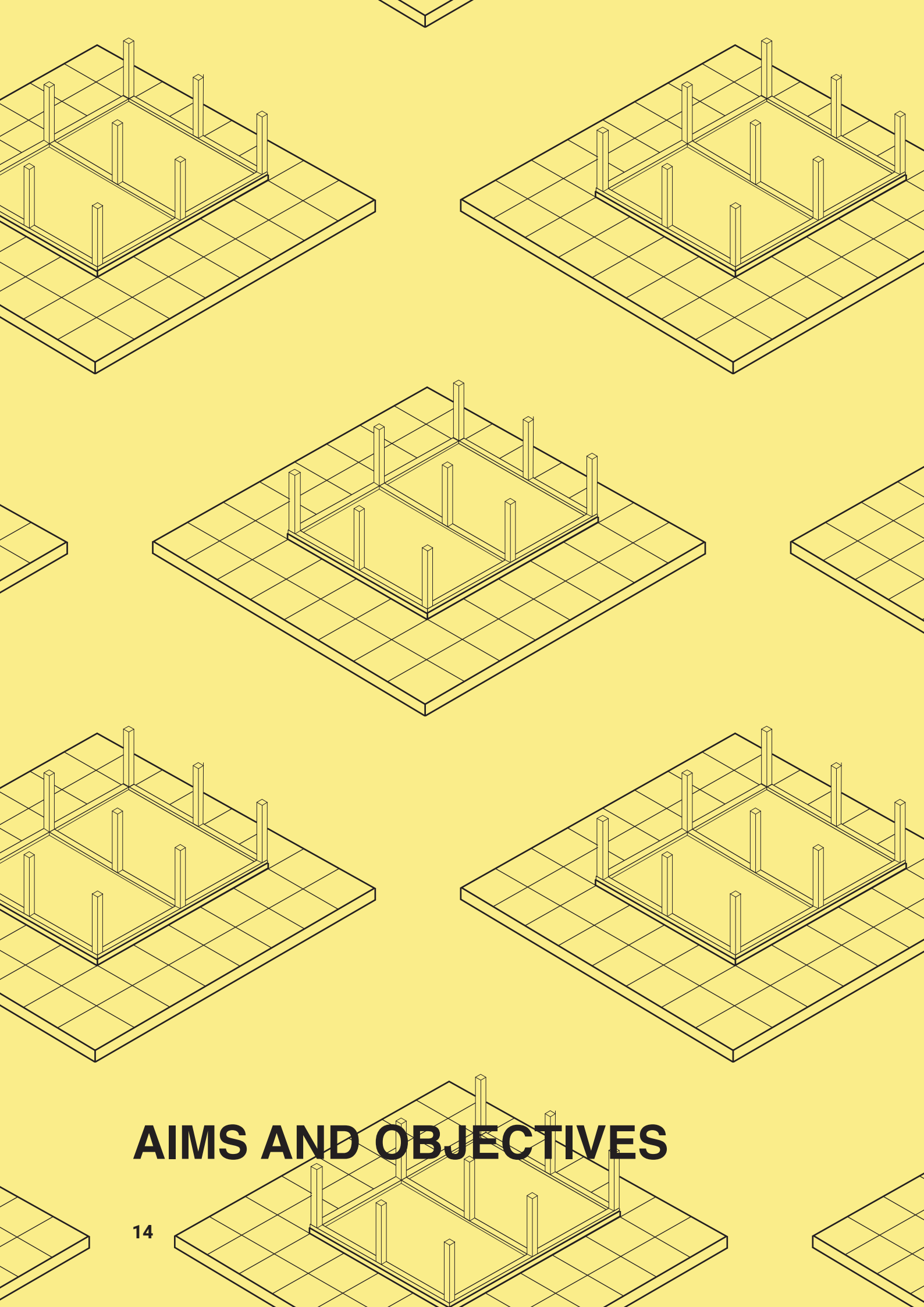


# INTRODUCTION

In the context of Kosovo, it is difficult to form a comprehensive understanding of housing considering the challenges presented by lack of data including actual housing stock, housing needs, and research studies associating housing with overall social-wellbeing. Similarly, there is a low level of engagement with housing ownership characteristics such as publicly owned, rented, or private ownership. The current housing market is not well regulated, and housing prices are disproportionately high in comparison to average household incomes and purchasing power. The rental sector is also poorly developed, often lacking maintenance and consistent rent collection mechanisms.

Kosovo faces significant pressure on its social welfare sector, due to its weak economy and high population ratio of low-income communities, among which, some groups are especially vulnerable (Roma, Ashkali, Egyptian communities), internally displaced people residing in Collective Centers (CC), returnees, involuntary repatriates, generally displaced persons, victims of family abuse, war victims, and recently married couples who may not have had access to adequate shelter. Although several ministries in Kosovo have begun to engage with the housing needs of vulnerable groups through support in the allocation of funds, these efforts are often fragmented causing difficulties in the general mapping of demand and supply across the country.

The overarching housing strategy is to establish a social housing Programme based on a uniform housing database, and efficient delivery mechanisms required to increase affordable housing options for low socio-economic status families, repatriated persons, and other vulnerable groups mentioned in the paragraph above. Despite these advances, sustainable housing in Kosovo is largely hindered by improper implementation of regulatory measures occurring at both local and central levels of government. Further research reveals that the municipalities do not possess accurate housing statistics, and that existing data is often plagued with discrepancies including non-availability of housing stock information, fragmented data analyses, and poor standardization. As a result, the Three-Year Municipal Housing Programmes (3Y-MHPs) are developed without consistent strategies at the local level, and limited existing data ultimately failing to provide an accurate representation of the current housing situation in respective municipalities.



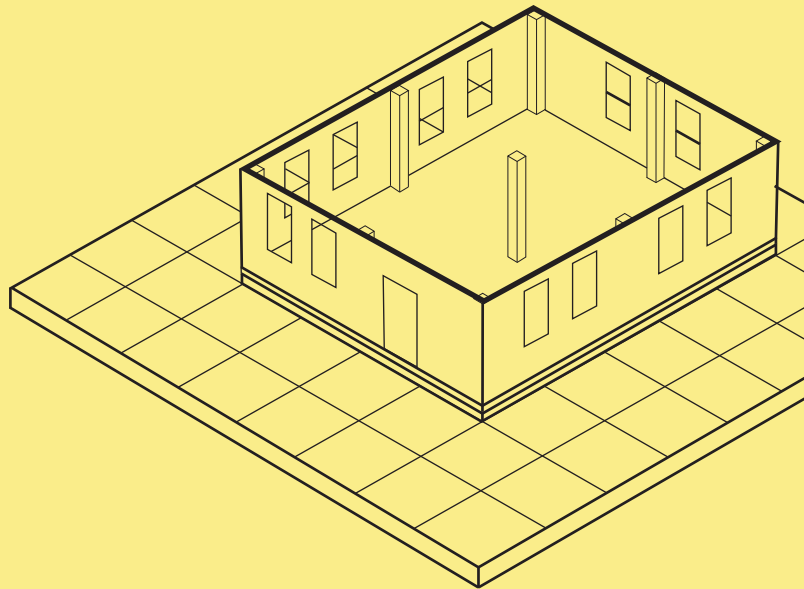
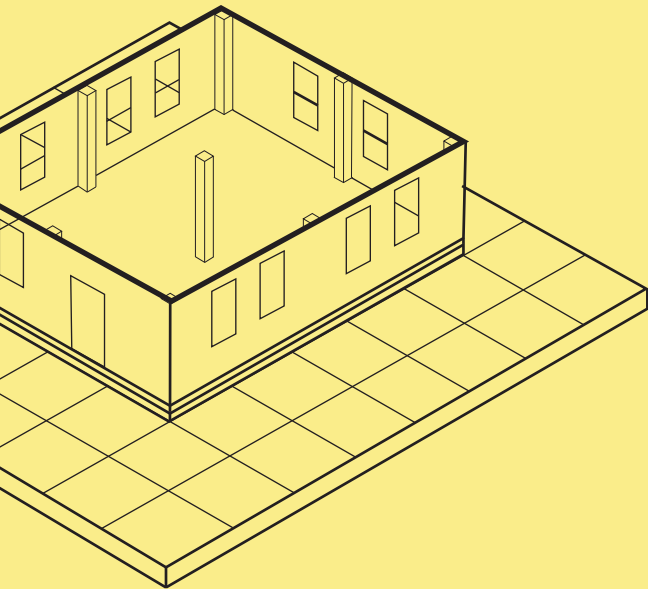
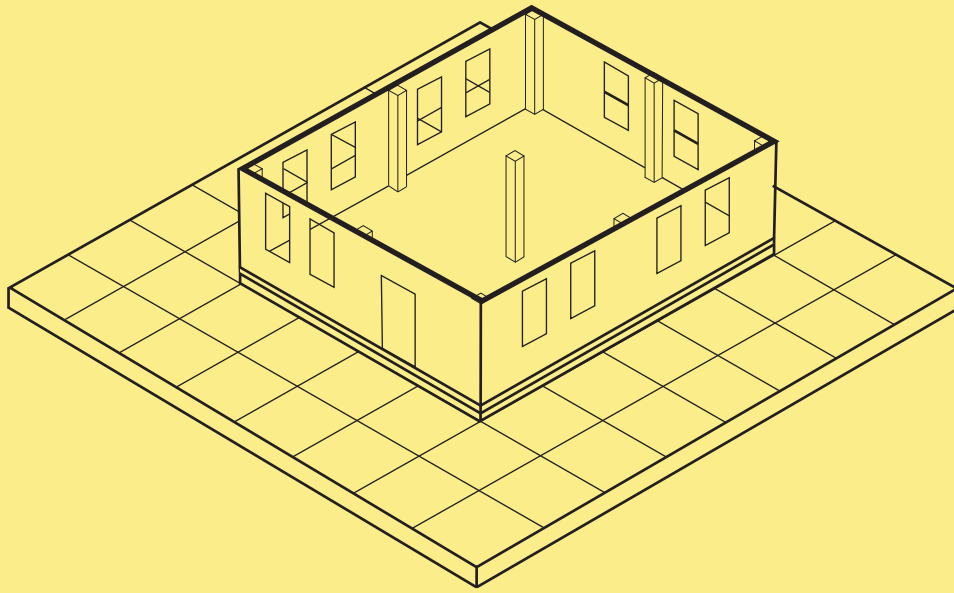
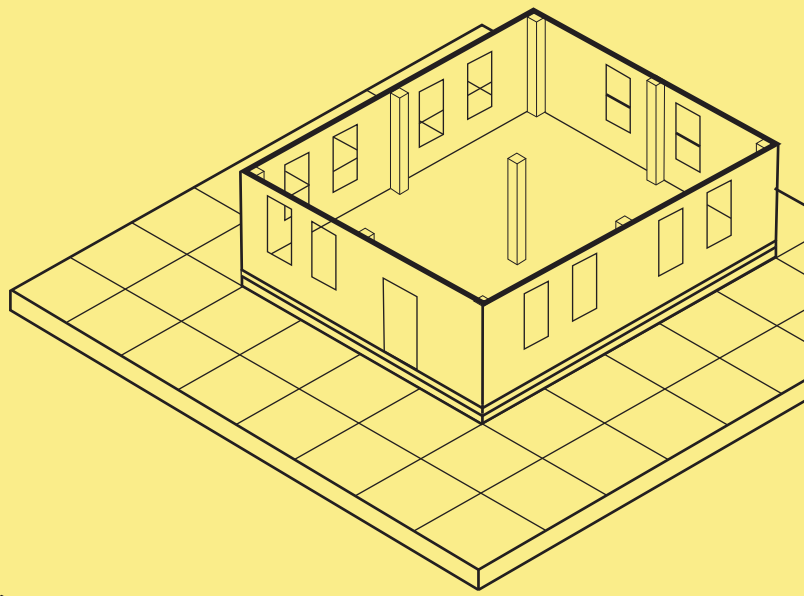
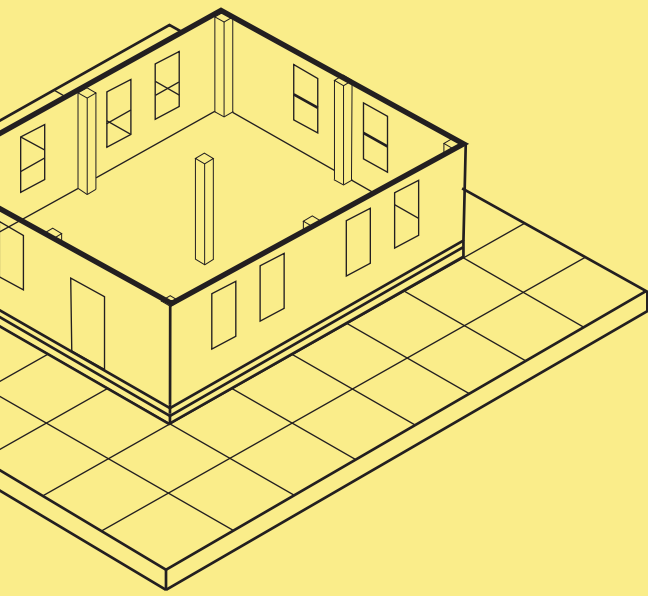
# AIMS AND OBJECTIVES

The overarching housing strategy is to establish a social housing Programme based on a uniform housing database, and efficient delivery mechanisms required to increase affordable housing options for low socio-economic status families, repatriated persons, and other vulnerable groups mentioned in the paragraph above. Despite these advances, sustainable housing in Kosovo is largely hindered by improper implementation of regulatory measures occurring at both local and central levels of government. Further research reveals that the municipalities do not possess accurate housing statistics, and that existing data is often plagued with discrepancies including non-availability of housing stock information, fragmented data analyses, and poor standardization. As a result, the Three-Year Municipal Housing Programmes (3Y-MHPs) are developed without consistent strategies at the local level, and limited existing data ultimately failing to provide an accurate representation of the current housing situation in respective municipalities.

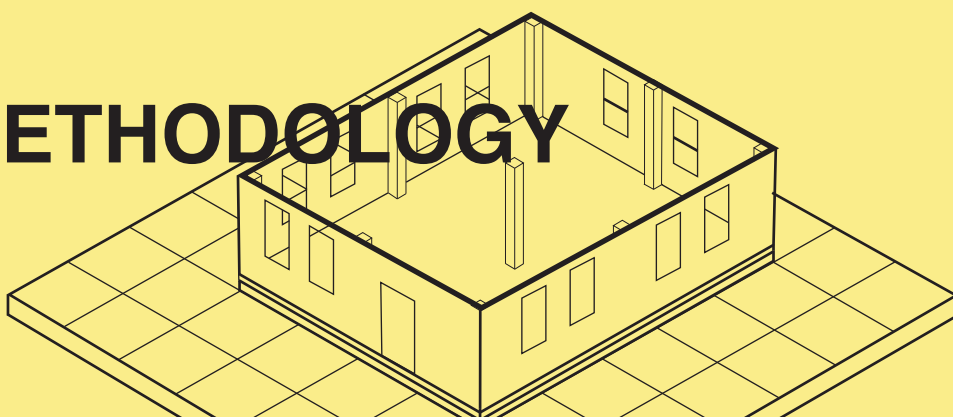
This paper aims to conduct a comparative study between the 3Y-MHPs, the 3Y-MHP of Gjilan, conducted by the UN-Habitat in 2014, and the OECD database, to create an understanding of the sufficiency of the Programmes and the possible discrepancies present between them and the Gjilan 3Y-MHP. This with the objective to offer recommendations on establishing more coherent 3Y-MHPs, necessary in creating a social housing strategy on a national level.

As such, this report will conduct an assessment of the 29 available 3Y-MHPs, in order to facilitate a projected feasibility study by UN-Habitat. The municipalities include Deçan, Dragash, Drenas, Fushë Kosovë, Ferizaj, Gjakova, Gjilan, Graçanica, Hani I Elezit, Istog, Kaçanik, Kamenice, Klinë, Lipjan, Malisheve, Mitrovicë, Novoberde, Obiliq, Podujeva, Pristina, Rahovec, Ranilluge, Shtërpce, Shtime, Skenderaj, Suharekë, Viti, Vushtrri, and Pejë.





# METHODOLOGY





## Three-Year Municipality Housing Programmes

In forming a comprehensive understanding of the 3Y-MHPs, the report will conduct a comparative study of the 29 documents based on the following criteria:

- a. *Degree of focus*
- b. *Standardization and Coherence*
- c. *Validity and Reliability of Data*

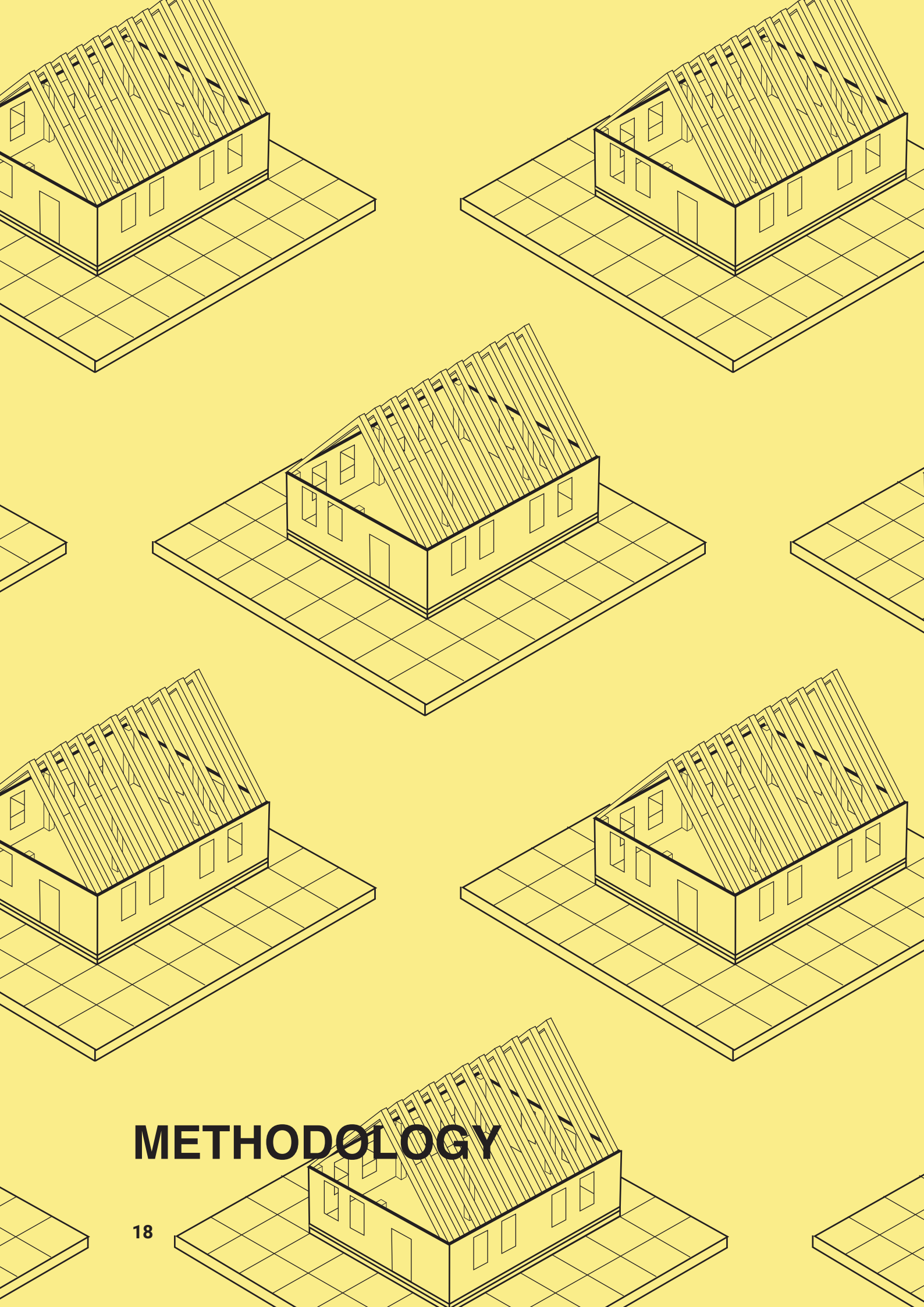
The degree of focus relates to the extent which the 3Y-MHPs remain consistently engaged with the subject area, including social housing demographics, spatial planning, and various housing data required for the formulation of a coherent social housing Programme in Kosovo. Similarly, standardization relates to the appropriateness of writing style and structure, pointing specifically towards the existence of logical developments and structural coherences throughout the 3Y-MHPs. Validity of data is crucial in establishing maximum integrity of contextual information, whereas reliability ensures that consistency of analytical results is replicated amongst similar projects. These indicators have been selected as a means of properly assessing the 3Y-MHPs in relation to the comparative analysis of the various documents.

More specifically, the report aims to identify whether the available 3Y-MHPs provide sufficient engagement with relevant housing information required for the development of a cohesive housing sector in Kosovo. The Municipal housing profile of Gjilan/Kosovo, conducted by UN-Habitat in 2014, as well as the Organization for Economic Co-operation and Development (OECD) database on affordable housing, will be referred to when analyzing housing data through the

comparative study of the 29 documents. It should be noted that the Gjilan profile was conducted by UN-Habitat as a means of supporting municipalities in the development of respective 3Y-MHPs. The profile provides comprehensive data analysis outlining the housing characteristics, needs, and affordability of the Gjilan municipality relative to the Kosovo region. In so doing, it acts as a strategic link for the preparation of 3Y-MHPs, and as a catalyst for the development of municipal housing policies. Nevertheless, the municipalities have not adhered to the given guidelines and have therefore failed to compile adequate housing profiles for their respective regions. The subsequent 3Y-MHPs are laden with inconsistencies and information unrelated to housing, resulting in unclear and uncoordinated policy development at the municipal planning level.

### Analysis of the Three-Year Municipal Housing Programmes in context of the Gjilan Housing Profile

The Municipal housing profile of Gjilan draws from several sources including both primary and secondary data to form a thorough understanding of the conditions surrounding housing in the municipality. Focus is placed on determining special housing needs, such as social housing aimed at vulnerable social groups, as well as an assessment of general housing affordability in the Municipality. The profile is methodically structured in order to maximize the efficiency of qualitative/quantitative data used, whilst simultaneously ensuring a high level of analysis in relation to critical housing concepts and future changes needed for policy making. In addition to a comparative method of analysis, the Gjilan profile will be used as a criterion through which to assess the available 3Y-MHPs. The report



# METHODOLOGY

will emphasize future improvements by highlighting key differences between the documents, indicating missing information and relevant data that could be utilized to increase the overall efficiency of the 3Y-MHPs

The Municipal Housing profile of Gjilan:

- *Provides sufficient and valid data gathered from several primary and secondary data sources*
- *Provides a general overview of housing statistics in Kosovo*
- *High degree of focus and level of analysis*
- *Possesses coherent structure and organizational flow*
- *Indicates limitations and recommendations for future Programme implementation*

### **Analysis of the Three-Year Municipal Housing Programmes, and the Gjilan Housing Profile in the Context of the OECD Database**

Access to good quality and affordable housing is essential in the promotion of sustainable development agendas. In offering appropriate social housing solutions, governmental actors can help reduce poverty whilst increasing social equity and overall social well-being. Nevertheless, globalizing urbanization trends and rising housing prices have rendered affordable housing elusive for billions of people. Consequently, the OECD has developed the Affordable Housing Database, a cross-national housing information system consisting of over 40 nations, including the United States, UK, Germany, Australia.

The OECD database allows participant countries to share relevant housing information in order to access and promote good-quality, affordable housing and to strengthen the knowledge base for policy evaluation. As of 2019, 25 countries report having a national housing strategy in place, with several others currently in the process of developing coherent Programmes. Improving housing quality, ensuring access to affordable housing, and increasing overall housing supply are amongst the top 3 housing policy objectives of registered countries. Some of the indicators of a proper housing Programme include but are not limited to:

- Housing Stock and Construction
- Housing Pricing
- Housing Tenures
- Housing Typology and Living arrangements

In assessing the available 3Y-MHPs, the report draws heavily from the selected indicators found in the OECD database. Particular emphasis is placed in identifying the methods of analysis used to highlight relevant housing information, and whether such information is adequately represented within the 3Y-MHPs.



# ANALYSIS AND FINDINGS

This section conducts a comparative study of the 3Y-MHPs, using criteria developed in the introduction. The Kaçanik, Prizren, and Drenas plans, are used as examples to highlight common issues found amongst the 3Y-MHPs. Furthermore, it provides a brief analysis of the findings of each 3Y-MHP, alongside a statistical table representing the overall number of requests for social housing in Kosovo.

### **Degree of Focus**

The degree of focus relates to the extent which the 3Y-MHPs remain consistently engaged with the subject area, including social housing demographics, spatial planning, and various housing data required for the formulation of a coherent social housing Programme in Kosovo.

Each of the 29 available Programmes acknowledge housing as an essential human right, thus indicating a clear focus on municipal housing upon the introductory chapters. Nevertheless, the Programmes are encumbered with a variety of extenuating data, including analyses of respective economic backgrounds, historical contexts, and agricultural settings. For example, the Prizren Programme heavily emphasizes the municipality's historical context, highlighting the role of culture in fashioning the contemporary city. Moreover, the Drenas Programme provides copious amounts of data involving the municipality's economic dependence on its agricultural sector. While such information is interesting and thoroughly discussed, it exists outside the scope of housing consequently limiting the Programmes in their degree of focus.

Several chapters throughout the Programmes elaborate on the respective municipalities' housing sectors, engaging with imperative data such as social

demographics, requests for social housing, and budgetary planning. Although the available data offers basic information regarding current housing situations, it is often poorly displayed and scattered throughout different sections in the documents. In some cases, imperative data including recent marital statistics, housing stock information, and housing typologies, are either disproportionately presented or completely excluded from the reports. This is particularly apparent considering that many 3Y-MHPs indicate steps required for Programme monitoring, yet no following evidence that any of these procedures have sufficiently materialized. A lack of engagement with geographical information systems (GIS) negatively impacts the three-year plans, seeing as available data is not properly presented at the spatial scale of municipalities. Consequently, the 3Y-MHPs including Kaçanik, Drenas, and Prizren, are unable to provide a uniform description of relevant housing information required to support the implementation of strategic plans.

### **Standardization and Coherence**

Standardization relates to the appropriateness of writing style and structure, pointing specifically towards the existence of logical developments and structural coherences throughout the 3Y-MHPs.

In order to facilitate the development of a comprehensive social housing Programme in Kosovo, it is imperative for the documents to show consistency and uniformity in data representation. Organization enables for clarity and effective communication used to guide target audiences through a logical system of information ordering. Similarly, a well-designed layout, including use of tables and figures, can enhance coherence by



clearly highlighting key concepts or data used.

In the absence of a systemic framework, the compiled documents are laden with contextual variations and differences in layout, pointing to obvious hindrances in both standardization and consistency. Although the Programmes share similarities by providing an introductory scope to housing as an essential human right, it is evident that officials did not follow a uniform layout of organization as set out by the Gjilan municipality profile (UN-Habitat).

Programmes, including the Kaçanik and Drenas reports, feature over 22+ chapters, with some such as Prizren consisting of only 15. In case of the former, specific chapters are composed of solitary sentences or tables which could have been more appropriately assimilated into sub-sections or sub-paragraphs, thereby enhancing overall legibility and organizational flow. This holds particular relevance when investigating available housing statistics; variances in level of analysis, overall layout, and data compilation, point towards general incoherence and lack of structure. A majority of the Programmes have very poor layouts, wherein critical housing information is often lost in pools of unnecessary text. For example, the Drenas profile provides an in-depth analysis of the municipality's agricultural sector and its contribution to the overall economy, yet data such as number of illegal settlements is missing. There are numerous tables and figures which are superfluously complex and unrelated to housing, thereby decreasing general legibility. In contrast, the Prizren profile provides written and visual descriptions of housing placement in relation to the municipality's spatial scale, but it does not specifically indicate number of requests for social housing and/or social

welfare recipients. The lack of a coherent framework points to poor standardization, and as such, the 3Y-MHPs do not possess uniformity in data representation and analysis.

### **Validity and Reliability of Data**

Validity of data is crucial in establishing maximum integrity of contextual information, whereas reliability ensures that consistency of analytical results is replicated amongst similar projects.

In regards to the 3Y-MHPs, the validity and reliability are relatively low considering social variances amongst municipalities does not always result in even data representation. Common problems include variances in age of data and a general lack of referencing, thus raising concerns over legitimacy of subsequent data analyses. Moreover, the content does not appear to deliver a consistent measurement method, resulting in informational inaccuracies which may impede projected aims of respective municipalities.

For example, the Kaçanik profile emphasizes the economic potentials existing within the municipality, whilst simultaneously discussing interesting social demographics including migration patterns. Due to a low degree of focus in relation to the projected aims of the Programme, the profile however fails to engage with relevant housing information such as types of tenure, housing typology, and overall socio-economic status of families residing within registered properties. As a consequence of the current state of the 3Y-MHPs, including poor standardization and low degrees of focus, it is therefore difficult to ensure the validity and reliability of provided data. These factors will be more thoroughly discussed in Chapter 3

| Municipality    | Program Age      | Number of requests for social housing assistance |
|-----------------|------------------|--|
| Deçan           | 2018-2020        | 10?  |
| Dragash         | N/A              | N/A  |
| <b>Drenas</b>   | <b>2019-2021</b> | <b>5 families</b>                                |
| F. Kosove       | 2018-2020        | 42 individuals                                   |
| Ferizaj         | 2014-2016        | 314 individuals                                  |
| Gjakov          | 2020-2022        | 48 families 221 individuals                      |
| Gjilan          | 2018-2020        | 150 families                                     |
| Graçanica       | 2014-2016        | 580 individuals                                  |
| Hani I Elezit   | 2014-2016        | 43 individuals                                   |
| Istogu          | 2016-2019        | 17 families 120 individuals                      |
| <b>Kaçaniku</b> | <b>2018-2021</b> | <b>89 individuals</b>                            |
| Kamenica        | 2013-2015        | 67 individuals                                   |
| Klina           | 2018-2021        | 121 ?  |
| Lipjan          | 2013-2015        | 120 families                                     |
| Malisheva       | 2017-2020        | 119 families                                     |
| Mitrovica       | 2016-2019        | N/A  |
| Novoberda       | 2017-2020        | 353 individuals                                  |
| Obiliq          | 2015-2017        | 150 (20 chosen) individuals                      |
| Podujeva        | 2019-2021        | 52 ?   |
| Prishtina       | 2017-2020        | 331 families                                     |
| <b>Prizreni</b> | <b>2019-2021</b> | <b>100-120 families/ 600 individuals N/A</b>     |
| Rrahoveci       | 2014-2016        | 2,413 ?  |
| Ranilluge       | 2017-2020        | 291 individuals                                  |
| Shterpce        | 2014-2016        | 72 individuals                                   |
| Shtime          | 2017-2019        | 64 individuals                                   |
| Skenderaj       | 2020-2022        | 32 families                                      |
| Suhareke        | 2019-2021        | 76 families                                      |
| Viti            | N/A              | N/A  |
| Vushtrri        | 2015-2018        | 75   |
| Peja            | 2018-2021        | 250 individuals (120 chosen)                     |

Table 1 - Social Housing Requests per Municipality (TYMHPs, 2013-2022)

As shown in Table 1, the compiled data reveals the number of requests for social housing assistance based on each 3Y-MHP. The table evidences the lack of uniformity in data representation amongst the 3Y-MHPs, with some electing to indicate requests based on family number, whereas others on an individual basis. On a similar note, some of the 3Y-MHPs including Rrahovec, Podujeva, Vushtrri, Klina, and Deçan, do not offer adequate

details other than overall number of requests; it is not clear as to who has ultimately applied for social housing in the municipalities. Although a majority of the 3Y-MHPs specify the social backgrounds of applicants, including repatriated status and social welfare recipients, there is a general lack of engagement with critical housing data required for the development of a coherent housing sector in the country.

## **Analysis of the Three-Year Municipal Housing Profiles in the Context of the Gjilan Municipality Profile**

The Municipal Housing Profile conducted by UN-HABITAT Kosovo in 2014, is used as a template when assessing the comparative study between the 29 municipality Programmes. The profile provides comprehensive data analysis outlining housing affordability and characteristics existing within the Gjilan municipality, whilst simultaneously reviewing housing history and current available housing stock. Given the age of available data, it should be noted that the Gjilan municipality profile may not provide an accurate analysis of the contemporary statistics (2021) regarding housing in Kosovo.

As previously shown, the 3Y-MHPs are non-uniformly organized, considering substantial data is either missing or poorly displayed. Excessive information existing outside the general scope of housing, is often utilized at the expense of thorough engagement with housing terminologies and data. The report will now assess the Programmes in comparison to the municipal housing profile of Gjilan. More specifically, it describes key differences which highlight potential improvements for future research.

### **Missing Glossaries and Definitions**

A glossary is an alphabetical list of briefly defined terms or words that are used throughout the writing. This section enables the Gjilan profile to represent the variety of housing terminology used in the report, thus mitigating potential loss of information caused by translation issues. Examples:

*Affordable housing:* Affordable housing is socially rented, affordably rented, and intermediate housing, provided to eligible households whose needs are not met by the market (Gjilan Municipality Profile, 2014)

*Row or terraced house:* Construction of 3 or more attached houses in a row, each with separate access to the outside (Gjilan Municipality profile, 2014)

By incorporating a glossary section, the Gjilan profile conducts a clear analysis involving housing terminology, whereas the 3Y-MHPs often use terms and tables disproportionately. For example, the Prizren Programme utilizes a table format to represent vital housing data such as spatial zone typology, household numbers pre-post war era, and amount of infrastructural connections to specific plots. Nevertheless, it does not specifically define the composition of specific terms including rural/urban zones, ultimately failing to establish clarity and understanding between various audiences.

### **Missing Stakeholder Analysis**

A stakeholder analysis is a process of identifying the needs and expectations of key actors in relevant projects. Stakeholders consist of any group of people or organizations which are actively involved in project development, or whose interests may be affected as a result of project completion. Performing a stakeholder analysis is critical for any project, considering diverging interests between various actors may increase project complexity and co-operative disagreements. A successful stakeholder analysis reveals the roles played by each actor throughout the project, whilst simultaneously ensuring transparency by indicating concerns and expectations of each participant. According to the



Municipal housing profile of Gjilan, the following actors play integral roles in in the context of housing in Kosovo:

- *Ministry of Spatial Planning and Environment (now Ministry of Economy and Environment)*
- *Ministry of Finance*
- *Ministry of Communities and Returns*
- *The Kosovo Cadastral Agency*
- *Local authorities*
- *Housing related financial service providers (banks)*
- *Estate agents*
- *Non-governmental organizations (NGO)*

Considering the magnitude of complexity involving the development of a thorough housing sector in Kosovo, a stakeholder analysis allows respective municipalities to discuss the different perspectives and expectations of each actor during project delivery. For example, the Ministry of Finance offers insights into economic developments and the approval of funds, whereas estate agents provide imperative data on contemporary housing stocks (Gjilan Municipality Profile, 2014).

As previously mentioned, the provision of adequate housing to social welfare recipients and other vulnerable groups, including repatriated individuals, cannot be based solely on factual analyses and availability of housing plots. A stakeholder analyses is therefore crucially important when investigating the challenges associated with the development of a cohesive housing sector in Kosovo. Although the 3Y-MHPs attempt to identify steps in Programme monitoring and implementation, an exclusion of a dedicated stakeholder analyses raises concerns over diverging interests, and potential inaccuracies in individual/organizational expectations.

## Missing Methodology section

A methodology refers to the overarching strategy and rationale used in research or contextual writing. Methodologies explain what type of data has been gathered, how it has been collected, and the tools used to analyze it, thereby increasing overall validity and reliability of research used.

A proper methodology includes:

- *Data collection methods (primary or secondary data)*
- *Data analysis methods*
- *Tools or materials used during research*
- *Limitations*

The Municipal housing profile of Gjilan uses a combination of qualitative and quantitative data, gathered primarily from desk-based research. Upon identifying research gaps, the profile draws upon primary data conducted through focus groups, and meetings with relevant stakeholders involved in the housing market. Similarly, a thorough discussion of the limitations of the study helps the profile enhance the validity and reliability of conducted research. Data used stems from traditional sources such as:

Secondary Data:

- *Kosovo Census 2011*
- *Poverty in consumption in Republic of Kosovo data report, 2013*
- *Building permits database (Municipality of Gjilan)*
- *Primary Data:*
- *Face-to-face interviews with municipal officers*
- *Stakeholder meetings with partner organizations including housing developers, banking agents, NGO's*

In contrast to the Gjilan profile, the 3Y-MHPs do not possess a specific methodology section, failing to reference where utilized data has been collected from. While it is clear that all Programmes have drawn heavily from desk-based research, there is no direct uniformity in the use of quantitative and qualitative data. For example, the Drenas profile indicates that 11,700€ are required over a 3-year span, in order to provide adequate housing for 5 applicant families. While financial information is crucial in forming a comprehensive understanding of the current housing situation in the municipality, there is no clear indication of how this sum has been calculated. Moreover, the profile does not emphasize how the 3Y-MHP intends to monitor the socio-economic integration of applicant families, following the termination of mutually agreed upon contracts.

### **Missing Housing Stock Condition Assessment**

The Housing Stock Condition Assessment (HSCA) is considered a vital asset for management strategy, and is used to predict future investment and maintenance requirements in the housing sector through an assessment of housing qualities in relation to international standards (Gjilan Municipality Profile, 2014). As seen in the Gjilan profile, a HSCA is based on the following indicators:

- *Water supply connection within the housing unit*
- *Sewage disposal system within the housing unit*
- *Possession of toilet and bathing facilities within the housing unit*
- *Possession of kitchen/cooking facilities*
- *Residential heating system*

In the context of Gjilan, rapid housing growth occurred in the absence of proper urban planning, consequently there is a lack of physical infrastructure and service provisions including water supplies, and sewage systems. HSCA's are therefore integral towards forming a complete understanding of housing qualities, whilst also revealing possible solutions in terms of future investment and infrastructure requirements.

In contrast to the Gjilan profile, the 3Y-MHPs do not clearly indicate whether HSCA criteria are present in respective contexts. In its absence, the municipality plans are unable to accurately display current housing conditions as they relate to socio-economic status. For example, the Kaçanik profile reveals that over 70% of houses are connected to some sort of sewage system, whilst a majority of them are built with strong external materials. Nevertheless, there is no associated data used to explain housing typologies and family composition in the registered properties.

Such problems are exacerbated by a lack of digital urban planning; the 3Y-MHPs do not provide graphical representations of housing plots and possible venues for the construction of social housing. It is hence evident that an absence in standardization, poor usage of layouts, maps, designs, tables, and a lack of engagement with HSCA's, act as barriers towards forming a comprehensive understanding of the available municipality plans.

### **Missing Data/Unclear Housing Typologies**

In its simplest form, housing typology refers to the different physical characteristics of a given property. The most common housing typologies include but are not limited to:

- *Detached house*
- *Semi-detached house*
- *Terraced houses*
- *Apartment buildings*
- *Condominiums*

As shown in the Gjilan profile, detached homes represent the most prevalent housing typology in Kosovo, reflecting the culture of living and the aspiration of Kosovars to live in individual homes with considerable amounts of private land (Gjilan Municipality Profile, 2014). Moreover, a dedicated housing typology section in the Gjilan profile reveals the various types of tenure ownership, as well as average occupancy per household based on number of rooms available. In case of the latter, over 33% of Kosovars live in buildings with 5 rooms or more, pointing towards cultural aspects which favor extended families in contrast to the traditional nuclear family.

Although some of the 3Y-MHPs attempt to reflect such information, it is often poorly or inaccurately displayed. For example, the Prizren plan clearly indicates the availability of housing plots for social welfare recipients, yet fails to provide supporting information including applicant family size, and physical infrastructure attached to available housing units. Assessing information based on construction materials can help indicate the socio-economic statuses of relevant households. As such, it remains unknown how housing qualities in the municipality relate towards the national average, and whether current statistics have seen proportional changes since the post-war period. Without a coherent framework of housing typologies existing throughout the municipalities, the available data cannot form a complete picture of housing qualities in respective contexts.

## **Missing Data on Informal Settlements**

According to Law No. 0/3L-106 for amending the Law on Spatial Planning nr. 2003/14, informal settlements are defined as “Human settlements that do not allow residents to enjoy their rights to an adequate standard of living, in particular adequate housing.” Based on these laws, informal settlements are characterized by the following features:

- *Informal possession of property*
- *Inadequate access or deprivation of basic services*
- *Inadequate participation or non-participation in governance, and*
- *High risk from natural disasters*

The Kosovo Informal Settlements Status Report 2010, produced by MESP, identifies over 174 informal settlements throughout the territory of Kosovo. Whilst the Gjilan profile elaborates on existing informal settlements in the municipality, it also defines illegal housing as a persistent feature of development in rural/urban areas. In so doing, there is a clear indication of severe economic discrepancies existing within the current housing sector. The profile subsequently discusses efforts required to combat these problems on the basis of the Law for Treatment of Constructions without Permit.

In contrast to the Gjilan profile, the 3Y-MHPs provide minimal engagement with such information. For example, the Drenas profile indicates the existence of 14,061 illegal buildings, yet there is no data which specifies where these buildings are situated at the spatial scale. Furthermore, there is no mention of relative illegal settlements or overall characteristics involving socio-economic status and demographic backgrounds for dwellers living in such zones.

## Analysis of Three-Year Municipal Housing Profiles, and the Gjilan Municipality Profile in the Context of OECD Database

### Housing Stock and Construction

According to available data on the OECD database for affordable housing, housing stock refers to the total number of dwellings in a specific country, where dwelling constitutes a “room or suite of rooms and its accessories in a permanent building...” In 2018, data reveals that for a majority of OECD countries, the percentage for dwellings existing in urban areas is significantly higher in comparison to rural areas (Figure 1). Moreover, the overall number of dwellings in relation to population size, is highest in countries such as Bulgaria, Finland, France, and lowest in Chile, Korea, New Zealand. In

contrast, the available data from the Gjilan profile reveals that of the total housing stock in Kosovo, 57% of citizens reside in rural areas compared to 43% in urban areas.

A common theme displayed on the database is the ratio of vacant buildings in both rural and urban areas, indicating that at any point in the year, registered properties remain without any occupants for various reasons. Similar to data found in the OECT database, the Gjilan profile reveals that vacant properties consist of 21% of the total housing stock found in the municipality, yet forming a complete understanding of vacancy rates in Kosovo remains difficult due to insufficient data analysis in the 3Y-MHPs.

For example, the Kaçanik profile indicates the existence of over 7,800 households, yet there is no information on family

*Number of Dwellings out of the total dwelling stock, located in urban and rural areas respectively*

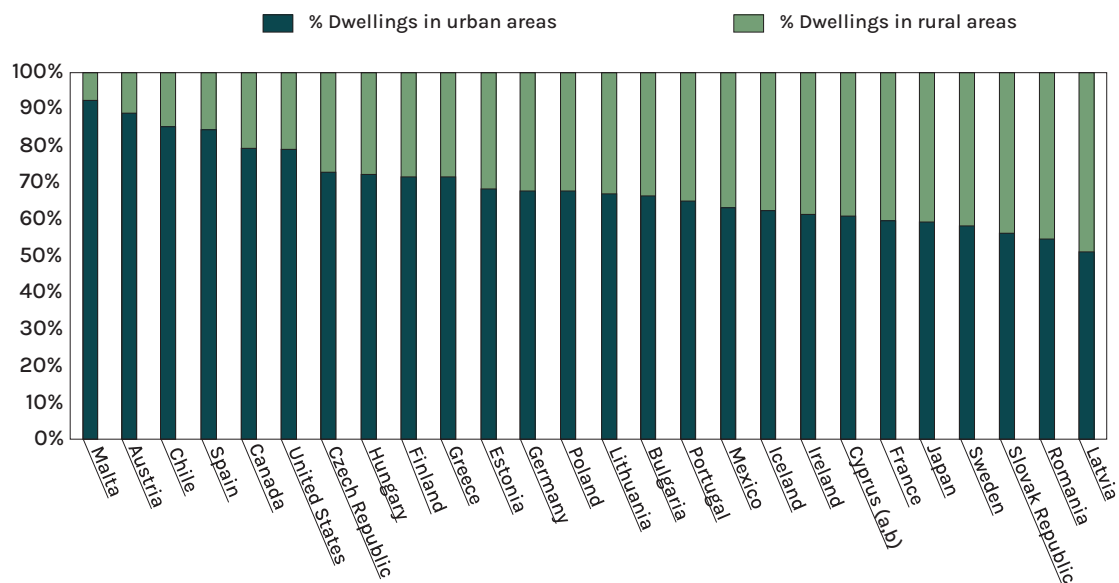


Figure 1 - Dwelling Statistics based on the OECD Database (OECD, 2018)

composition, and/or overall vacancy rates, pointing to inadequacies in data compiling and analyses. Such data is integral in understanding the cultural and socio-economic aspects involved in the housing market. In its absence, it is difficult to

form a comprehensive plan regarding the development of a social housing Programme in Kaçanik. More generally, the 3Y-MHPs fail to engage with important information including housing prices and affordability, which would facilitate an understanding of the municipalities' available housing opportunities in both the public, and private spheres.

thorough measurement of overall dwelling affordability in participant countries. Figure 2 reveals data gathered by the OECD social policy division, indicating a relative increase in housing/renting pricing index. For example, there has been a drop in housing cost in the United States since 2007, demonstration of the subprime mortgage crisis, with consecutive increases in housing price since 2013. In contrast, the rental price index resembles a linear trajectory, demonstrating overall pricing increases since 2005 in countries including Turkey, Lithuania, Iceland, and Estonia.

### Housing Prices

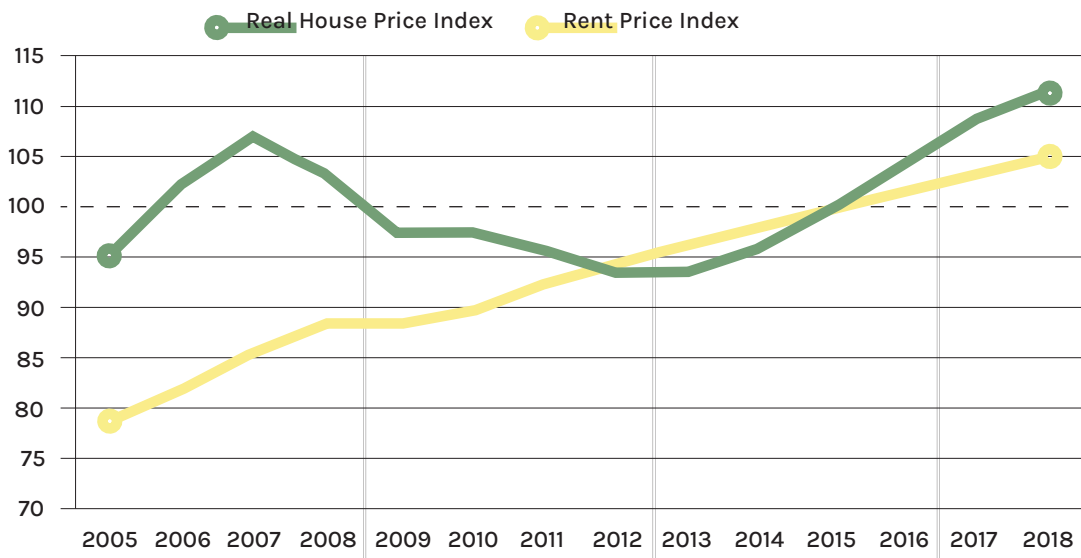


Figure 2 - OECD Housing Pricing Index (OECD, 2018)

### Housing Prices

Housing pricing captures the financial burden required to purchase and maintain a dwelling over time. Using real house pricing indexes, and price-to-income ratios, the OECD database conducts a

The rising cost of housing since the early 2000s, renders young families with children incapable of purchasing an adequate and affordable home. Based on price data from capital cities of OECD participants, it is estimated that a median-income family with two children must spend significantly

higher budgets to purchase a modest-sized flat than they would have 30 years ago, putting increasing pressures on household finances and making home ownership less accessible to young families than previous generations (OECD, 2018). Another measure used to calculate housing affordability in the OECD database is the housing cost overburden rate, which measures the proportion of households or

costs, revealing the financial hardships associated with securing affordable, and good quality housing (OECD, 2018).

In comparison to the OECD database, the 3Y-MHPs make no mention of housing indexes, with financial information seemingly confined towards the implementation of respective social housing Programmes. For example, the

| Average individual income 2011-2013 as per HBS, in euro |                       |                        |                        |                        |
|---|-----------------------|------------------------|------------------------|------------------------|
| Year  | Kosovo                |                        | Gjilan/Gnjilane region |                        |
|   | Average annual income | Average monthly income | Average annual income  | Average monthly income |
| 2011  | € 2,702               | € 225                  | € 3,303                | € 275                  |
| 2012  | € 2,441               | € 203                  | € 2,354                | € 196                  |
| 2013  | € 2,817               | € 235                  | € 2,420                | € 202                  |

Table 2 - Average Individual Income in Gjilan and Kosovo (Gjilan Municipality Profile, 2014)

| Estate Agents-Minimum and average private rents in Gjilan/Gnjilane Municipality |                        |                        |                        |
|---|------------------------|------------------------|------------------------|
| Property Size   | Size in m <sup>2</sup> | Minimum rent (monthly) | Average rent (monthly) |
| 1 bedroom   | 50 <sup>2</sup>        | € 100.00               | € 150.00               |
| 2 bedrooms  | 65 <sup>2</sup>        | € 130.00               | € 185.00               |
| 3 bedrooms  | 90 <sup>2</sup>        | € 170.00               | € 210.00               |
| 4 bedrooms  | 120 <sup>2</sup>       | € 210.00               | € 260.00               |

Table 3 - OECD Housing Pricing Index (OECD, 2018) Kaçanik profile discusses plans to

populations that spend more than 40% of their disposable income on housing cost. These households are considered to be overburdened, and are typically classified by low-income households facing disproportionate economic difficulties. In all countries with available data, low-income households spend almost half of their disposable income on housing

construct a condominium for social housing recipients, stating an approximate cost of 850,000,000€, yet there is no available data which points out overall housing prices and affordability in the municipal context. Similarly, data for the rental market is relatively non-existent beyond an estimated number of existing private

properties. In contrast to the 3Y-MHPs, The Gjilan Municipality profile includes sections discussing both affordability and overall price levels in the municipality's housing sector, and in part, in Kosovo as a whole.

As shown in Tables 2 and 3, the average monthly income for citizens residing in the municipality in 2013 summates to approximately 202€, whereas the average monthly rent for a two-bedroom house is 185€. Analytically speaking, it is evident that citizens residing within rented properties could be spending as much as 90% of their disposable incomes on housing. This massive discrepancy in price-to-income ratio is testament to the economic difficulties, poor wages, and high levels of unemployment existing in Kosovo, factors which heavily burden a family's capacity to reside within affordable, and good quality housing. Considering that the 3Y-MHPs do not

possess the data presented in the Gjilan profile, it is however difficult to form a comprehensive understanding of housing affordability, and subsequent rental schemes in the context of Kosovo.

## Housing Tenures

Housing tenure refers to the arrangements under which households occupy all, or part of a housing unit. Different types of tenureship include private owning, mortgage owners, renters, and social housing recipients. The findings from the OECD database indicate that in most participant countries, more than two-thirds of households own their property, either outright or through mortgage plans. Countries in Eastern Europe have the biggest share of outright owning, considering that many tenants were offered the option of buying their house at a low price after the inception of privatization campaigns in 1990 (OECD,

### *Type of Ownership*

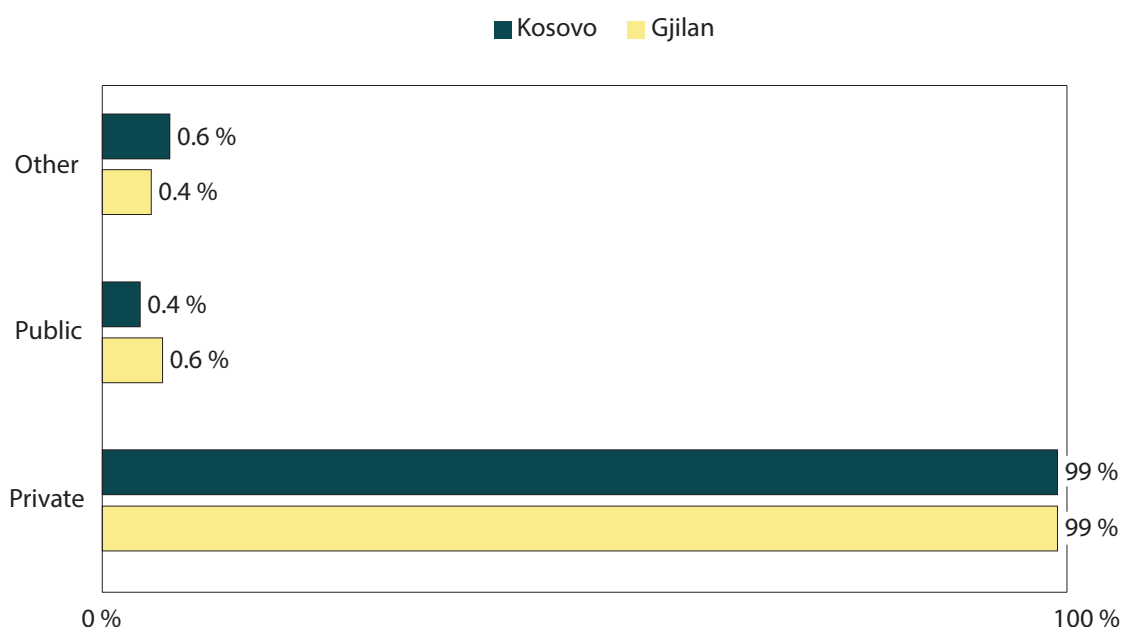


Figure 3 - Type of residential ownership in Kosovo and Gjilan (Gjilan Municipality Profile, 2014)



2018). In contrast, much of the available housing stock in Western Europe and the United States is owned by renters, thereby indicating financial burdens involved with purchasing a home in more developed countries.

In the context of Kosovo, data gathered from the Gjilan municipality profile reveals that over 99% of household ownership in the country is owned either outright or through mortgages.

The degree of focus in the 3Y-MHPs is nevertheless subject to significant variances, offering minimal engagement with vital housing information. For example, the Drenas profile provides a brief description of housing tenure, revealing that out of 4036 registered properties, 4,028 are privately owned. The profile does not provide additional information including engagement with cultural and socio-economic aspects of housing ownership, ultimately limiting overall data interpretation and analysis.

## **Housing Typology and Living Arrangements**

As previously stated, housing typology refers to the physical characteristics of properties, including housing connections to basic infrastructures and service provisions. According to the OECD database, housing typologies are subject to variances by country; a common theme however is the prevalence of detached housing amongst developed and less developed countries. In some countries, such as Cyprus, Italy, France, Luxembourg, and Norway, the housing market consists of a mix of typologies including detached, semi-detached, and apartment buildings, thus revealing a lack of uniformity in respective housing sectors. Moreover, the data shows that over 60-70% households in countries such as Latvia, Lithuania, Bulgaria, Mexico, and Romania, do not have accessible flushing toilets, a clear indicator of poor-quality housing and inadequacy to secure affordable housing. In contrast, Kosovo statistics gathered from the Gjilan profile reveal that 87% of all households in the country have interior access to flushable toilets, with as much as 5% not having any toilets at all. This data, whilst highly imperative, is not presented in any of the 3Y-MHPs.



The database provides a cohesive framework which describes the social arrangements existing within registered properties in the OECD countries. Statistics reveal that less than half of the populations, regardless of the country or age bracket, live by themselves, with a majority of young people (aged 15-29) residing in households occupied by their parents. Similarly, the data indicates that compared to other age groups, seniors (aged 65+), share a tendency amongst the countries to live by themselves in private households or institutions such as elderly homes. The data does reveal that in lower income countries, such as those in Eastern Europe, seniors largely reside within multi-generational households. Similarly, it is very common for households in Kosovo to be pre-dominantly owned by families with children (82% of all families), whilst one-member households consist only of 3% of the entire population living in registered households.

Although the Gjilan profile provides a thorough investigation of housing typologies in relation to the financial and occupancy characteristics of families residing within the municipality, the 3Y-MHPs do not sufficiently engage with such data. As previously mentioned, the degree of focus in the municipality plans is very low considering the prevalence of unrelated housing information, factors which limit an overall understanding of the dominant housing typologies and living arrangements as they exist in the context of Kosovo. For example, the Prizren profile discusses outdated data involving social welfare recipients and applicants, yet there is no description of the social characteristics related to family composition and the average socio-cultural status of registered households.



# CONCLUSION

This report has assessed the available 3Y-MHPs relative to the development of a coherent housing sector in Kosovo, and the provision of social housing to a variety of vulnerable groups including (Roma, Ashkali, Egyptian communities), internally displaced people residing in Collective Centers (CC), returnees, involuntary repatriates, generally displaced persons, victims of family abuse, war victims, and recently married couples who may not have had access to adequate shelter. More specifically, the 3Y-MHPs have been analyzed through a comparative study based on suggested criteria including degree of focus, standardization, and validity & reliability of data. Due to the complexity involved with data representation at an individual scale, the report has selected the Kaanik, Prizren, and, Drenas 3Y-MHPs as example templates through which to conduct the analysis. The documents were subsequently assessed using the Gjilan Municipality housing profile conducted by UN-HABITAT in 2014, and the OECD Database for affordable housing, in order to investigate whether the presented strategies can adequately support the development of projected aims.

### **Analysis of the Three-Year Municipal Housing Profiles**

The analysis reveals that the 3Y-MHPs are laden with contextual variances which often reside outside the scope of social housing. Although the available analysis offers basic information regarding current social demographics and relevant requests for social housing, a high prevalence of unrelated information and a lack of engagement with spatial mapping tools including GIS, ensures a generally low degree of focus amongst the 3Y-MHPs.

Furthermore, the absence of a coherent organizational framework ensures that compiled documents are poorly standardized; this is particularly evident when comparing for substance found within different chapters, variances in available housing data, document layout including maps and tables, and the level of detail used to describe social housing requests (family/individual scale).

Although the plans offer rigorous data in analyzing the socio-economic and cultural aspects of respective municipalities, the validity and reliability of data is significantly low due to a lack of referencing. Moreover, discrepancies in age of data raises concern over statistical representations of key demographic trends, a problem which is exacerbated by generally low degrees of focus and poor standardization found amongst the 3Y-MHPs.

### **Analysis of the Three-Year Municipal Housing Profiles, in the Context of Gjilan Municipality Profile.**

As previously mentioned, the Gjilan housing profile provides a thorough analysis of housing conditions and a description of current statistics existing within the municipality. The profile is methodically structured, employing a high degree of focus which ensures the validity and reliability of data used. In comparing the 3Y-MHPs and the Gjilan housing profile, it is evident that the former lack significant data required to form a comprehensive understanding of the municipalities' respective housing conditions.

Although this list is not exhaustive, key concepts missing from the 3Y-MHPs include:

- *Glossary and Definitions*
- *Stakeholder Analysis*
- *Methodology Section*
- *Housing Stock Condition Assessment (HSCA)*
- *Housing Typology*
- *Information on Illegal Settlements*

Due to poor standardization amongst the documents, and an evident lack of engagement with critical housing data, the 3Y-MHPs are unable to provide an adequate representation of contemporary housing conditions in the various municipalities. These problems are further exacerbated by an abundance of extraneous information (agricultural, tourism, and economic data), often integrated at the expense of critical housing material.

### **Analysis of the 3-Year Municipal Housing Profiles, and the Gjilan Housing Profile, in the Context of OECD Database**

The OECD database on access to good quality, and affordable housing has also been utilized in conducting the comparative study of the different 3Y-MHPs. Due to the high frequency of individual factors existing in the analysis of sustainable housing Programmes in the OECD database, the following indicators have been chosen to assess the overall quality of the 3Y-MHPs.

- *Housing Stock and Construction*
- *Housing Pricing*
- *Housing Tenures*
- *Housing Typology and Living arrangements*

Whilst the Gjilan municipality profile provides a thorough examination of the indicated criteria, the low level of analysis in the 3Y-MHPs ensures minimal engagement with similar housing data. The profile has hence been used to gather relevant data in the context of Kosovo, so as to discuss contemporary housing markers in light of the OECD database. The results show that Kosovo has nearly an equal split amongst urban/rural dwellers, whilst families are often financially burdened in terms of housing affordability; as shown in the Gjilan profile, families may be spending as much as 90% of their disposable income on housing related expenses. Generally speaking, the 3Y-MHPs do not possess sufficient data associated with quality and affordable housing, thus impeding the development and implementation of a housing Programme in the country.

## **Recommendations**

### **Analysis of the Three-Year Municipal Housing Profiles**

*Recommendation:* The municipalities should revise respective 3Y-MHPs according to the suggested criteria developed in the report. There is an evident need for the municipalities to provide more thorough engagement with housing data in order to ensure a sufficient degree of focus related to the project aims, whilst simultaneously increasing overall uniformity in document standardization and organization. In so doing, the municipalities are also recommended to provide digitalized data involving housing at the spatial scale; this will facilitate the creation of a housing database in Kosovo, while providing graphical representations of housing typologies and overall household compositions of registered properties. This would also apply for the



general registration of social housing requests, thereby ensuring a high level of analysis in data representation amongst the different municipalities. Similar emphasis must be placed on the development of a housing directorate, wherein housing professionals conduct relevant duties required to increase the technical resources available for Programme monitoring and implementation.

### **Analysis of the Three-Year Municipal Housing Profiles, in the context of Gjilan Municipality Profile.**

*Recommendation:* The Municipalities are recommended to engage more thoroughly with aforementioned criteria. Housing terminologies must be adequately defined in a glossary section in order to ensure clarity of understanding between a variety of target audiences. The inclusion of a stakeholder analysis is required to accurately designate the roles played by each participant during project delivery, and to ensure that projected aims and expectations are sufficiently met upon project completion. On a similar level, a methodology section would enable the municipalities to maximize validity and reliability of data through a meticulous system of referencing and project consistency. Due to informational exclusion of HSCAs, housing typologies, and illegal settlements existing within the municipalities, the 3Y-MHPs are requested to provide a more thorough engagement with housing data occurring at a spatial scale; the importance of GIS cannot be understated, as digitalized mapping would facilitate in the creation and maintenance of an online housing database in the country.

### **Analysis of the Three-Year Municipal Housing Profiles, and the Gjilan Housing Profile, in the Context of OECD Database**

*Recommendations:* Considering the degree of complexity involved in the development of a coherent housing sector in Kosovo, it is highly recommended for the municipalities to conduct a methodical assessment of quality housing indicators in their contextual region. The Gjilan Municipality profile could be used as a template through which to organize and represent available data, including affordability tests based on average socio-economic status, housing typologies, family composition, housing price index, and overall housing tenureships existing within registered properties. In so doing, the municipalities can facilitate an understanding of current housing situations in respective contexts, whilst simultaneously describing potential housing policy instruments required to maximize the provision of affordable housing in Kosovo.

In summation, the 3Y-MHPs in their current state cannot be used as key indicators from which to develop a national housing sector. The recommended suggestions for future research and data analysis/implementation, should be used as stepping stones in forming a comprehensive understanding of housing contexts at the municipal scale.

# **BIBLIOGRAPHY**

### *Municipalities subject to this report*

1. Municipality of Deçan, Three-Year Municipal Housing Program (2020)
2. Municipality of Drenas, Three-Year Municipal Housing Program (2021)
3. Municipality of Fushë Kosovë, Three-Year Municipal Housing Program (2020)
4. Municipality of Ferizaj, Three-Year Municipal Housing Program (2016)
5. Municipality of Gjakova, Three-Year Housing Program (2022)
6. Municipality of Gjilan, Three-Year Municipal Housing Program (2014)
7. Municipality of Graçnica, Three-Year Municipal Housing Program (2016)
8. Municipality of Hani i Elezit, Three-Year Municipal Housing Program (2016)
9. Municipality of Istog, Three-Year Municipal Housing Program (2019)
10. Municipality of Kaçaniku Three-Year Municipal Housing Program (2021)
11. Municipality of Kamenica, Three-Year Municipal Housing Program (2015)
12. Municipality of Klinë, Three-Year Municipal Housing Program (2021)
13. Municipality of Lipjan, Three-Year Municipal Housing Program (2015)
14. Municipality of Malisheva, Three-Year Municipal Housing Program (2020)
15. Municipality of Mitrovica, Three-Year Municipal Housing Program (2019)
16. Municipality of Novoberda, Three-Year Municipal Housing Program (2020)
17. Municipality of Obiliq, Three-Year Municipal Housing Program (2017)
18. Municipality of Pejë, Three-Year Municipal Housing Program (2021)
19. Municipality of Podujeva, Three-Year Municipal Housing Program (2021)
20. Municipality of Prishtinë, Three-Year Municipal Housing Program (2020)
21. Municipality of Prizren, Three-Year Municipal Housing Program (2021)
22. Municipality of Rrahoveci, Three-Year Municipal Housing Program (2016)
23. Municipality of Ranilluge, Three-Year Municipal Housing Program (2020)
24. Municipality of Shterpce, Three-Year Municipal Housing Program (2016)
25. Municipality of Shtime, Three-Year Municipal Housing Program (2019)
26. Municipality of Skenderaj, Three-Year Municipal Housing Program (2022)
27. Municipality of Suhareke, Three-Year Municipal Housing Program (2021)
28. Municipality of Vushtrii, Three-Year Municipal Housing Program (2018)

### *External Sources*

UN-Habitat. (2014). *Gjilan Municipal Housing Profile*. Retrieved from [https://unhabitat-kosovo.org/wp-content/uploads/2019/07/1.\\_Municipal\\_Housing\\_Profile\\_The\\_Case\\_of\\_the\\_Municipality\\_of\\_Gjilan-Gnjilane\\_821965.pdf](https://unhabitat-kosovo.org/wp-content/uploads/2019/07/1._Municipal_Housing_Profile_The_Case_of_the_Municipality_of_Gjilan-Gnjilane_821965.pdf)

OECD (n.d.). *OECD Data*. <https://data.oecd.org>

OECD. (2020). *Social Housing: A key part of past and future housing policy*". Labour and Social Affairs Policy Briefs. Retrieved from <http://oe.cd/social-housing-2020>.