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## Book Part

### The Serbian report

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## **The Serbian Report**

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## THE SERBIAN REPORT



Čačak / Photo Dejan Živković

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## Abstract

The Serbian case illustrates the complex interplay between post-socialist transformations, market liberalisation, and the retreat of the state from housing provision. Despite a comprehensive legal framework, social housing (redefined in 2016 as “housing support”) remains marginal, representing less than 1% of the total housing stock. Provision is largely project-based, donor-driven, and implemented through under-resourced local administrations. Municipalities largely own and manage the rental segment of social housing, which is designated for vulnerable groups, while ownership-based housing support (characterized by substantial subsidies) principally targets key workers within public sectors. Case study evidence from the city of Čačak reveals systemic fragmentation, institutional dependence on external funding, and persistent affordability gaps. It concludes that a national housing fund, evidence-based policy formulation and monitoring, and stronger vertical and horizontal governance are necessary for more sustainable housing system in Serbia.

## Keywords

Housing support – post-socialist transformation – affordability – donor-dependent housing provision – Serbia

## 1 Characterisation of “social housing” in Serbia

### 1.1 What are the goals of social housing?

In Serbia, the term “social housing” was used since the early 2000s until the adoption of the Law on Housing and Building Maintenance in 2016, when it changed to “housing support” (see section 3.3.1), while its definition and meaning remain unchanged. Therefore, in this report, “social housing” is used interchangeably with “housing support”. In addition, while a legal framework for housing support exists, its implementation is based on particular housing programmes and projects with limited financial options and funds. Thus, to fully understand the issues, we will analyse the situation in Serbia from both regulatory and practical perspectives.

Type of Housing Programme/ Project	Approximate subsidy per unit	Number of housing units	Eligibility/Targeted population
Purchase of an apartment and acquiring property rights under non-profit conditions	34,000 €/apartment	8,500	Middle income households (key workers)
Incentive to first-time home buyers to reduce their monthly mortgage payments	7,000-9,000 €/apartment	20,000	Middle to higher income households
Rental social housing	23,000-34,000 €/apartment	No data available	Vulnerable and low-income households (refugees, IDPs, social care beneficiaries, Roma, disabled war veterans, etc.)
Purchase or acquisition of property rights without compensation of family (rural) house	10,500 €/house		
Purchase of apartment or family (rural) house under non-profit conditions.	23,100-27,000 €/apartment; 18.000 €/house		
Provision of building materials	6,500-8,500 €/household		
		21,300	

Table 1: Overview of social housing programmes implemented from 2000 to 2020 in Serbia / Source: Authors calculation based on Ristić & Blagojević, 2020; UNHCR & OSCE, 2020; Vuksanović-Macura & Čolić Damjanović, 2016

The Law on Housing and Building Maintenance establishes housing support to be “any form of housing assistance to persons who are unable to fulfil the housing need for themselves and their household under market conditions with their own funds due to social, economic and other reasons” (Law on Housing and Building Maintenance, Article 88). Housing support is stipulated through various housing programmes specified in the regulations. These programmes are categorised into five main types: (1) obtaining ownership of a flat or family house through highly subsidised purchase, i.e. under non-profit conditions; (2) rental housing, including rental social housing and subsidizing the rent for housing units in any form of property; (3) improvement of housing conditions; (4) assistance to legalize a flat or a family house that was built without building permits; (5) emergency housing (Stanovanje, n.d.).

The legislation stipulates that housing support should be available to individuals from various socio-economic backgrounds. However, the approach to determining eligibility criteria and distributing social housing tends to be more targeted. In other words, while the ultimate objective is to offer housing support to a diverse range of people, the emphasis is placed on identifying and prioritizing certain groups, namely low-income individuals, vulnerable populations, and key workers. Although the regulatory framework endorses a universalist approach, the distribution of social housing predominantly targets those with lower incomes, vulnerable communities, and key workers, such as members of the police force, military personnel, and employees within national or local administrations (Table 1).

## 1.2 What is the proportion of social housing in relation to the total housing stock? What does this measure include?

According to the latest 2022 census, Serbia’s total housing stock comprised 3,613,352 apartments. Of this total, 2,625,711 were occupied indicating that approximately 27% of the housing stock remains temporarily unoccupied or abandoned, being used occasionally for rest and recreation or for activities that are solely conducted there (SORS, 2024). The total housing stock has continued to rise, demonstrating an increase (Table 2 in the Introduction section) of 11.8% between the last two census periods, between 2011 and 2022. At the same time, Serbia is facing depopulation with 6,647,003 inhabitants enumerated in the 2022 census, which is a decline of 7.5% compared to the previous census.

Ownership type	Absolute number	Share (%)
Private ownership	2,595,872	98.86
Public ownership	14,205	0.54
Other types of ownership*	8,226	0.31
Total number of occupied dwellings	2,625,711	100

\*Other types of ownership include dwellings that cannot be classified as private or public ownership, such as dwellings in cooperative ownership. Source: the 2022 Census (SORS, 2023).

Table 2: The number of occupied dwellings according to ownership type in 2022

Following the mass privatisation in the mid-1990s, the public housing stock has consistently declined. The 2022 census shows that public housing stock in Serbia is at a minor 0.54% of the total number of occupied dwellings and 0.4% of the total housing stock. Within this percentages, the share of social housing units is even smaller. In accordance with the census methodology, the term “public stock” denotes residential properties that are owned by the Republic of Serbia, autonomous provinces, or local governments (cities and municipalities). This definition includes all apartments that fall under public ownership, which may be employed for a range of functions, including social housing, accommodations for government officials, or leasing to embassies, among other uses.

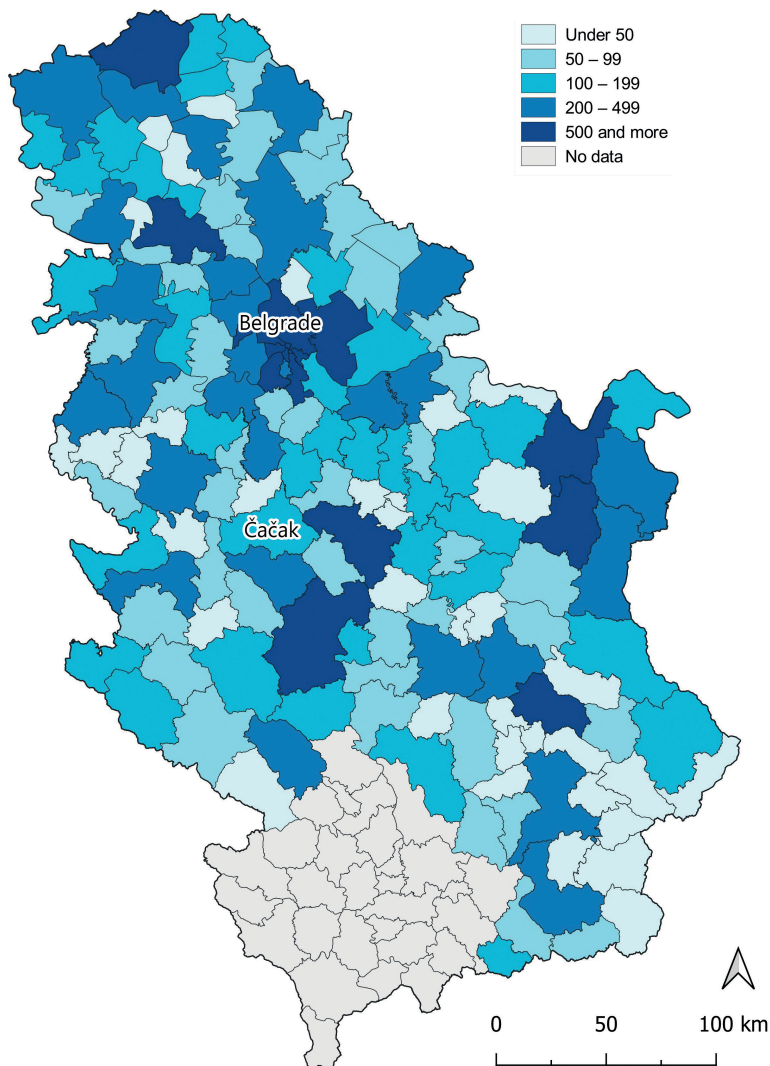


Figure 1: Number of dwellings under public and other types of ownership within municipalities/cities / Source: Adjusted from SORS, 2023, p. 24

The share of ownership of the public housing stock varies between cities and municipalities, as shown in the map (figure 1). However, around one-third of this housing stock is located in Belgrade, the capital, which still represents only about 0.7% of the total number of apartments in the city.

### **1.3 Who can get access to social housing, and by which procedure and criteria?**

According to Article 89 of the Law on Housing and Building Maintenance, individuals who meet the following criteria are eligible for housing support in Serbia: they must be citizens of the Republic of Serbia and be experiencing a housing need. This means that they do not own an apartment or a house in Serbia, or if they own one, it does not meet the requirements of an “appropriate dwelling” defined by the Law. Eligible individuals must also have an insufficient income to meet their housing needs, and the housing needs of their family, under market conditions. The same Article outlines eight groups eligible for housing support, provided they do not have enough financial resources to adequately house themselves and their families or enhance their current housing conditions. The eligible individuals include those experiencing homelessness, victims of domestic violence, individuals receiving cash benefits under social protection laws, veterans and disabled individuals, persons with disabilities, those unable to afford housing under market conditions, as well as individuals with occupations of interest to local government or those identified by public administration bodies (key workers).

The Law (Article 91) establishes income limits that persons must meet to qualify for specific housing support. The law provides instructions for calculating maximum income for households with multiple members and households with individuals with disabilities. Additionally, disability benefits are not considered as income when determining eligibility. It is also possible to establish lower income limits for specific housing support projects. Apart from setting income thresholds, the Law also introduced a correction factor which relates to the type of housing support, average income at a local level (municipality/city) and household structure/size. Defined values of the correction factor for specific housing support are: 1.5 for obtaining ownership; 1.2 for rental housing; 0.5 for the allocation of construction material and receiving assistance for legalizing the apartment/house; and 0.7 for improving the energy properties of the apartment/house.

In practice, the eligibility criteria for housing support may vary depending on the specific housing projects. These criteria usually consider factors such as the particular needs or vulnerabilities (such as health problems), income level and household size. At the level of the specific social housing projects, the allocation criteria are determined by local ordinances and regulations, which can be tailored to meet the preferences of donor organizations that subsidised housing construction. By tailoring the eligibility criteria, the aim is to allocate housing support to certain groups targeted by particular housing projects.

Allocation of social housing apartments is usually done through public calls (Ristić & Blagojević, 2020). According to pre-defined eligibility criteria, local authorities announce a public call to which anyone (individuals and households) can apply, considering themselves eligible. The local administration forms a special Commission responsible for evaluating applications and creating a list of potential beneficiaries. The allocation of apartments is done based on a point-based list and availability of apartments.

#### **1.4 What is the socio-economic composition of the population living in social housing projects?**

In general, there are no records and data on the number or the socioeconomic structure of the population living in social housing in Serbia. As mentioned before, social housing is allocated to the population with distinct housing needs; thus primarily targeting vulnerable populations, such as refugees from former Yugoslav republics, internally displaced persons (IDPs), the Roma community, and individuals receiving social care.

In the context of social housing projects accommodating refugees and IDPs, a specific portion of the housing units was designated for the local vulnerable population. The apartments are usually allocated in the ratio of 80% for refugees and IDPs and 20% for local population (Vujošević & Žarković, 2009). This ratio is set mainly as a precondition stipulated in the projects, in order to support the integration of refugees and IDPs and to additionally motivate municipalities to work on their future integration. In several municipalities, the eligibility criteria were extended to encompass additional vulnerable groups, and local authorities also recommended an increase in the proportion of the local population to be included.

Although belonging to the vulnerable population with the most pronounced housing problems, the findings indicate that the participation of the Roma population in social housing is significantly lower compared to other beneficiaries (Vuksanović-Macura, 2012; 2017). Moreover, there is a growing trend of implementing social housing initiatives exclusively for the Roma population, which further exacerbates their segregation. Some actions, such as relocating former residents of informal settlements to newly established clusters of non-residential containers on the outskirts of Belgrade, have faced criticism for being discriminatory (Vuksanović-Macura & Mišković, 2021).

#### **1.5 Who owns the social housing stock?**

Social housing is owned by the state, which means the Republic of Serbia, an autonomous province, or a local government. However, social housing in Serbia is primarily owned by local government (city/municipality).

## 1.6 Who pays for the construction and maintenance of social housing?

The funding of social housing is typically contingent on the specific housing project, often involving a combination of resources from the national budget, local budget, and contributions of donations from the international community (EU, foreign countries, international organizations, etc.) or loans from international development banks (such as European Investment Bank and Council of Europe Development Bank). Additionally, municipalities may provide in-kind contributions such as land from the existing land stock, municipal infrastructure (streets, power, sewer and water supply) and social infrastructure.

The contemporary social housing initiatives in Serbia primarily involve the development of multi-family, multi-story residential buildings designed to accommodate individuals and families facing social vulnerability. These apartments are retained under public ownership and are allocated to tenants at subsidised rental rates or without rental fees, with the obligation to cover utility costs.

The responsibility for maintaining social housing buildings lies with the property owner. In most cases, municipal public companies are entrusted with the upkeep of publicly owned buildings, including social housing. However, if the local administration has established a city housing agency, it assumes the responsibility for managing and maintaining social housing. The duties of the housing agency encompass a range of tasks, from conducting regular inspections and carrying out necessary repairs to overseeing renovations aimed at ensuring safety and improving the quality of living conditions for residents. While local housing agencies are crucial for delivering housing support programmes and executing social housing projects, the number of such agencies in Serbia is relatively low. Since the establishment of the first local housing agencies in 2003, their numbers have fluctuated between 14 and the current eight that are operational. Notably, the city of Čačak is among the few local governments in Serbia that have established a local housing agency.

## 2 Characterisation of “affordability”

### 2.1 How is “affordability” defined in conceptual and operational terms in the country’s social housing system?

There is no official definition of affordability in Serbia. The data on the “housing cost overburden rate” are measured within the European Union Statistics on Income and Living Conditions Survey (EU-SILC), conducted in Serbia since 2015. According to this source, the percentage of people living in households where the total costs of housing exceed 40% of their equivalised disposable income decreased from 19.5% to 15.4%, from 2020 to 2023, respectively (figure 2) (Eurostat, 2024a). However, the situation is significantly different and less favourable for persons living in households at risk of poverty (below 60% of median equivalised income), especially as the percentage has remained above 50% for an extended period, since 2015, when this indicator was first measured in Serbia. Although a decline was recorded from 82.7% to 50.7% between 2017 and 2022, the data for 2023 show another concerning increase to 57%.

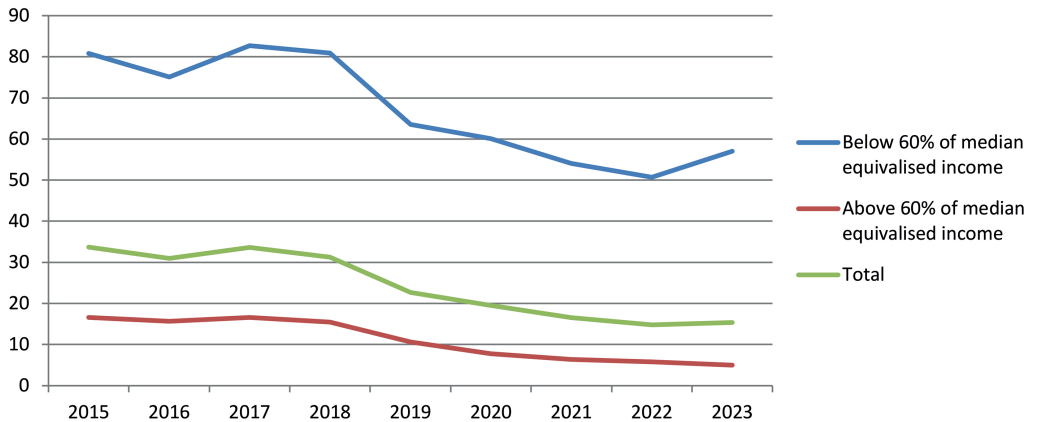


Figure 2: Housing cost overburden rate by poverty status in Serbia (in %) /Source: EU-SILC survey [ilc\_lvho07a]. Eurostat, 2024a

The same indicator viewed by income quintile shows a high percentage of the population with the lowest income quintile, from 61.2% to 51.2%, from 2020 to 2022, respectively, in which the total housing costs exceed 40% of their equivalised disposable income (Table 3). The latest available data show an increase in the proportion of the population in the lowest income quintile living in households where the total housing costs exceed 40% of their equivalised disposable income. In Serbia, in 2023, this proportion was 59.9%, which is twice as high as the average for 27 EU countries for the same population category (Eurostat, 2024b).

Quantile/Time	2020	2021	2022	2023
First quintile	61.2	55.9	51.2	59.9
Second quintile	24.8	17.1	14.5	12.8
Third quintile	7.5	6.7	5.4	5.0
Fourth quintile	2.9	2.7	2.7	1.3
Fifth quintile	1.4	0.9	0.5	1.1

Table 3: Housing cost overburden rate by income quintile /Source: EU-SILC survey [ilc\_lvho07b]. Eurostat, 2024b

The Draft National Housing Strategy (Ministry of Construction, Transport and Infrastructure, 2020) provides estimates for the average household consumption ratio across different consumption deciles, as well as the thresholds for renting apartment in private market or subsidised rental housing in 2017 (figure 3). The vertical bars on the graph represent the total average household consumption (grey bar), and the average housing consumption (orange bar) in a certain decile of

consumption distributed by height. The light orange line in the graph represents the minimum consumption basket. This amount is added to the average market rent (light grey line) and the value of the average subsidised rent (orange line). As the graph shows, if households were to minimise their living expenses, renting an apartment on the market would be available only to those in the 7th decile and above. For households with the lowest incomes in the first three deciles, neither reducing consumption to the minimum nor adding a relatively modest cash social assistance (used for housing subsidy) ensures access to even the cheapest housing on the market.

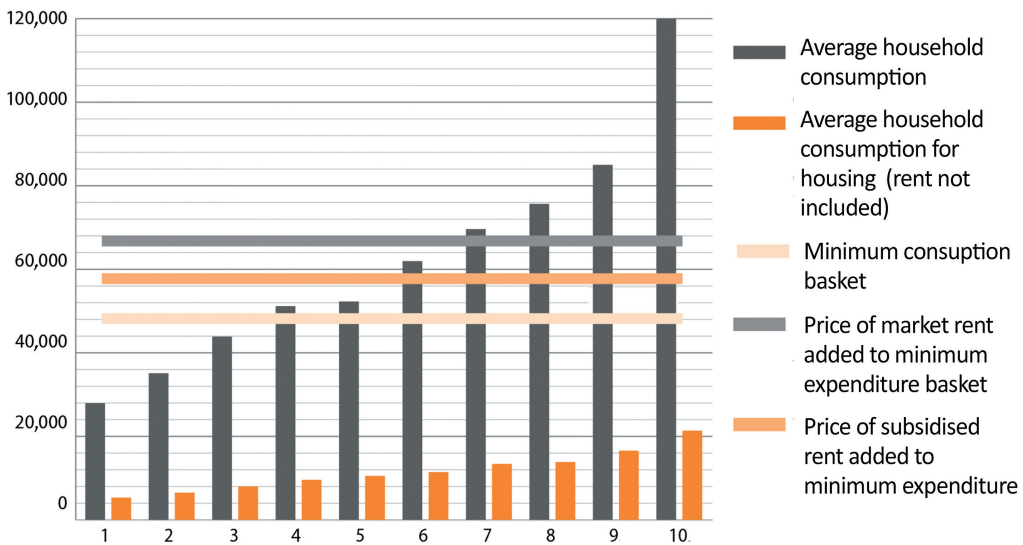


Figure 3: Housing affordability for households with minimal consumptions (x axis—consumption deciles; y axis—consumption in dinars). Note: adapted from Ristić & Blagojević, 2020; Ministry of Construction, Transport and Infrastructure, 2020. Translated by authors

Regarding the private rental sector, available data are very limited, as rental contracts are generally not registered in public registers. Thus, data on the number of apartments for rent is still mostly monitored through census statistics that take place over ten-year periods. However, over the past three decades, private investors have predominantly engaged in the construction of apartments for sale, as residential construction has emerged as a highly lucrative endeavour. In contrast, the development of new rental apartments in the private sector remains almost non-existent, largely due to the sector’s lack of appeal to investors. Instead, rental properties are primarily managed by “small” landlords—individuals who possess surplus housing and lease it at market rates.

The sector experienced significant disruptions following the onset of the conflict in Ukraine, particularly due to an influx of emigrants from Russia, which resulted in a dramatic increase in rental prices. An analysis conducted by Eurostat reveals that

rental market trends have witnessed an 18% increase in 2023 compared to 2022 (ISRP & OECD, 2024). Specifically, rental prices for residential properties in Belgrade in 2023 reached approximately €1,950 for three-bedroom apartments, €1,450 for two-bedroom apartments, and €980 for one-bedroom apartments (ISRP & OECD, 2024, p. 5, 7). In contrast, the average net income in Belgrade for the same year was approximately €930 (DevInfo, 2024, p. 4), indicating a substantial affordability gap for residents.

## **2.2 What mechanisms guarantee that social housing is affordable for households?**

The principal approach to ensuring the affordability of social housing is through the establishment of household income thresholds as prescribed by legislation, as discussed above. These thresholds are designed to ensure that specific forms of housing support remain financially accessible to eligible residents. However, the existing social housing framework, which offers leased apartments, lacks adequate accessibility for low-income households, as they encounter challenges in meeting rent and utility expenses.

There is a lack of well-established housing subsidy mechanisms at the national level. Temporary interventions by local governments, such as cash assistance, fail to provide a long-term solution to the underlying issues faced by vulnerable households. Specifically, local administrations or social care centres may offer this financial support to assist with outstanding rent or utility bills, effectively addressing the immediate problem of arrears. However, such measures do not contribute to a sustainable resolution of the broader issues at play (Ćurčić & Marković, 2021).

## **3 Policy trajectory**

### **3.1 What have been the main developments in the recent past (30 years)?**

From the decades following World War II until the early 1990s, housing in Serbia was considered a matter of public interest, a general social right and obligation, as well as a component of the welfare society of the socialist Yugoslavia (of which Serbia was one of the federal republics). During the socialist era (1945–1991) and after the split from the Soviet Union (in 1948), Yugoslavia developed the concept of “societal property”, whose principles were embodied in the generation of societal surplus value. In contemporary terms, societal property aligns more closely with the notion of “common” rather than “public” property. The concept of “societal property” was interlinked with the concept of “self-management” socialism, which demonstrated the state’s effort to systematically decentralize and distribute power (Aruri et al., 2024). Housing policy relied on the concept of multi-family housing and mass housing construction with defined institutional and financial mechanisms, where the state, local governments, social and state enterprises, and housing cooperatives played a

significant role. The legislation established the operationalisation framework for the principle that the entire society was responsible for providing housing to all the citizens (Marčetić, 2020). However, housing provision catered to specific population segments (mainly persons in positions of political leadership but also workers with higher levels of education) through organised construction. Tenants had a right to “permanently use an apartment” with the inheritance right. Before its privatization, socially-owned housing stock made up 23% of the total housing stock in Serbia (SORS, 1991). At the same time, a significant number of individuals, whether legally or illegally, constructed their homes (Vuksanović-Macura & Macura, 2018; Zeković et al., 2020), contributing to uncontrolled urban expansion in many cities characterised by suburbanisation and urban sprawl.

The mass privatization in the mid-1990s led to a remarkable transformation, with nearly 97% of the housing stock becoming privately owned at that time. The transition from public to private housing also occurred in the former socialist countries of Eastern and Central Europe, which commenced the transition process in 1989. The specificities of Serbia were the breakup of Yugoslavia, wars, deep socio-economic crisis, hyperinflation (Petrović, 200), and intensive migrations (Kokotović Kanazir et al., 2016). In this context, the once-socialist concept of housing as a public good and a part of the welfare state was replaced by a market-driven approach, where profit and individual ownership took precedence. Data from the latest 2022 census show a further decrease in publicly owned dwellings, reaching an incredibly low share of 0.54% in the total number of occupied housing (SORS, 2023).

The mass privatization also had implications on the provision of affordable housing for low-income and other vulnerable population. Housing provision for vulnerable households in Serbia dates back to the mid-1990s. It relates to the initiatives developed to solve the housing problems of a large number of refugees from Croatia and Bosnia and Herzegovina (around 600.000 people, which was 10% of the Serbian population at that time (CRMRS, n.d.a). Apartments were mainly built from donors’ funds (RHP, 2024). The Commissariat for Refugees of the Republic of Serbia was the leading implementing partner. Starting from 2000, housing projects were also extended to IDPs from Kosovo<sup>1</sup> (around 200.000 people) (CRMRS, n.d.b). Up to 2010, about 10,000 housing units were provided to refugees and IDPs, throughout Serbia (Government of the Republic of Serbia, 2024). In the beginning, apartments were mainly owned by the Commissariat for Refugees, while beneficiaries had occupancy rights, often without paying any housing costs or utility bills. The amendments to the Law on Refugees (adopted in 2010) allowed purchasing these housing units under favourable conditions, and occupancy rights were quickly transformed to property ownership.

In the mid-2000s, Serbia began to develop mechanisms and instruments to introduce the social housing system as state support for households that, for social and economic reasons, could not secure an apartment on the market. The Law on Social Housing

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1 All references to Kosovo in this paper should be understood to be in the context of United Nations Security Council Resolution No. 1244 (1999).

was adopted in 2009, followed by the Social Housing Strategy with an action plan for its implementation (adopted in 2012) and several bylaws that elaborate on certain aspects in more detail. However, despite a relatively well-developed legal and strategic framework, implementing planned and adopted measures was very slow and fragmented. The enactment of the Law on Housing and Building Maintenance in 2016 led to the discontinuation of the Law on Social Housing. Additionally, the term “housing support” was adopted in place of “social housing”, although the underlying concept remained largely unchanged.

### **3.2 What are the current main challenges and developments in the sector?**

It is an established reality that public housing in Serbia has been continually diminishing. Following the privatization of the housing stock in the mid-1990s, successive censuses have consistently documented a reduction in the public housing supply in Serbia. The shift of housing policy towards owner-occupied housing has resulted in a marked decline in the availability of social (public) housing units. Additionally, local governments (cities and municipalities) are endeavouring to divest themselves of their existing housing stock due to challenges related to maintenance and administration.

Mass privatization has resulted in significant challenges related to the maintenance of the housing stock, as individual owners have made minimal investments in the upkeep of apartments and buildings (Mojović, 2009). This trend leads to the amortization of the housing stock, a decrease in the value of capital, and the endangerment of people’s lives and health. The low energy efficiency of buildings remains a widespread issue (Lević et al., 2023), and the use of alternative energy sources is still limited despite the potential for their implementation (Doljak & Stanojević, 2017). The 2016 Law on Housing and Building Maintenance established regulations for maintaining and managing the housing stock. Although it has led to better management and maintenance of newly constructed buildings, its application to older structures remains limited.

The state has taken steps to improve housing affordability for a broader segment of the population. The 2005 Law on Mortgage introduced housing loans, while the establishment of the National Corporation for Insuring Housing Loans in 2006 provided insurance for approved mortgages —making them more affordable for borrowers (citizens) and less risky for lenders and commercial banks. As a result, the volume of subsidised loans has steadily increased and now constitutes the majority of all housing loans, while households with mid-higher income are those eligible. Despite these improved conditions for purchasing homes, affordability remains a significant challenge for many citizens. Namely, based on the most recent data from 2017, it was determined that an apartment could be purchased outright with 10.5 average annual incomes or with a loan requiring 14 annual incomes (Ministry of Construction, Transport and Infrastructure (2020). Young people struggle to afford housing due to high unemployment and high costs.

The general issue concerning vulnerable social groups is the lack of adequate housing in relation to the significant housing needs. This issue stems from both the insufficient housing provision by the state and the challenges faced in addressing housing demands within a market framework. Although Serbia has a legal framework for housing, the execution of these laws is often fragmented and reliant on sporadic ad-hoc housing initiatives. Moreover, social housing is not prioritised by either national or local governmental authorities. This lack of emphasis on housing policy is reflected in both regulatory measures and practical implementations.

In accordance with Serbian housing regulations, the responsibility for addressing (social) housing matters, such as site provision, construction, and upkeep lies with local governments, at the city and municipality levels. However, these local entities face financial constraints due to limited budgets, which restrict their ability to allocate substantial resources to the housing sector. Nevertheless, the institutional framework regarding the provision and delivery of social housing in Serbia is underdeveloped at both national and local levels.

There is no national fund for social housing, and the central government does not provide monetary support to implement housing programmes at the local level. Consequently, social housing initiatives are typically carried out through various housing projects, while funding is largely based on donations and loans from international development banks. In addition, social housing tenants from vulnerable groups often have problems paying rent and other housing costs.

### **3.3 How do you see the future development of the sector?**

In Serbia, there are two opposite trends: the diminishing availability of publicly owned apartments (social housing) and the growing prevalence of households experiencing housing deprivation, as well as housing insufficiency and energy poverty. This trend will remain in the near future.

Due to the financial difficulties, many (current) owners who acquired apartments during the intensive privatisation of societal housing stock (in the 1990s) face problems in maintaining shared spaces and buildings, as well as their apartments. As these owners grapple with financial constraints, communal areas such as hallways, stairwells, and building structures fall into disrepair. This not only diminishes the overall aesthetic of the properties but also poses safety concerns for residents.

The phenomenon of housing financialization is expected to intensify in the real estate market, leading to a rise in the number of vacant apartments. This trend will be particularly evident in Belgrade, the capital city. However, smaller and medium-sized cities, grappling with population decline and shrinkage (Miljanović et al., 2022; Filipović et al., 2016 ), will also experience similar processes of financialization and vacancy as residents increasingly view housing construction as a means of investment rather than traditional savings in banks.

At the moment, only NGOs and civil society play a role in driving initiatives in addressing (social) housing issues (Aruri et al., 2024). Within the political landscape, only one parliamentary political party, currently in the opposition, prioritises the housing matter. Their efforts are directed towards establishing social housing options for the most impoverished individuals/households. However, the primary focus of their housing programme revolves around regulating the private rental sector, with a specific emphasis on catering to the middle and lower-middle socioeconomic classes.

Creating a national housing fund would serve as a dedicated financial resource to support the development and maintenance of social housing. This fund would ensure a steady influx of funds to construct new housing units and upgrade the existing ones, thereby meeting the growing demand for affordable homes. As enshrined in legislation, implementing comprehensive housing programmes is crucial to guaranteeing equitable access to housing for vulnerable populations.

The researches in Serbia's housing sector have been significantly limited. In order to accurately evaluate the requirements of the extent and nature of social housing, it is imperative to possess reliable and comprehensive data. Consequently, heightened scholarly and research community involvement within this domain is needed.

## **4 Social housing in Čačak**

### **4.1 How does the local situation compare with the national characterisation presented above?**

The city of Čačak, situated in the western region of Serbia, is located approximately 150 km southwest of the capital city, Belgrade. It represents the periphery of the capital's urban system, that is, the centre of the daily urban system at the national level (Filipović et al., 2022). Čačak is a regional centre with significant population activity compared to its surroundings (Panić et al., 2022). However, the latest census conducted in 2022 enumerated a population of 105,612 residents, indicating a decline of approximately 10,000 people compared to the previous census. This decline is primarily attributed to the wider administrative area of the city, while the population within the urban core has remained relatively stable during the observed period (figure 4).

Despite the population stagnation in the urban area, the housing stock has increased by approximately 4,000 new units between the last two censuses (2011 and 2022), primarily in the private sector and central city zones. The 2022 census revealed that there was the total of 55,028 apartments in Čačak, out of which 40,766 were occupied. Construction firms engaged in residential developments have been acquiring and subsequently demolishing old family homes in the city centre, replacing them with multi-family residential buildings. This trend results from the commodification of housing, with key buyers often being individuals who have previously worked (or currently work) abroad or some wealthy parents from nearby settlements purchasing property for their children studying in Čačak. This partially accounts for the notably high number of unoccupied apartments in the city.

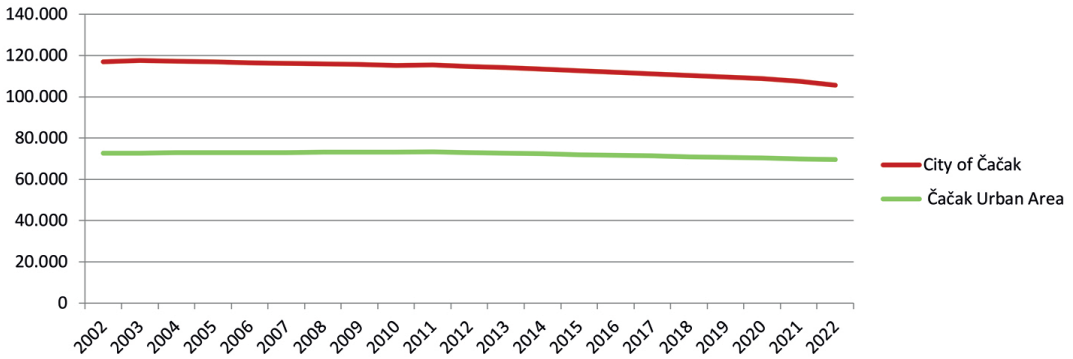


Figure 4: Population growth of Čačak from 2002 to 2022 / Source: SORS, 2023

According to the 2022 census, a significant majority of households in Čačak, up to 89%, own their own apartments, while 6% rent them. The remaining 5% live in a relative's dwelling and also pay rent, which may sometimes be below market rate. However, the current state of the apartment market in Čačak reveals a significant discrepancy between supply and demand, particularly concerning both the quantity and composition of available apartments, as well as the affordability.

## 4.2 What have been the main developments in the recent past (30 years)?

As in Serbia, the housing stock was privatised in the mid-1990s. It is noteworthy to mention that in Čačak, the percentage of apartments under public ownership was 1.13% in 2002, which increased to 1.31% by the next census. However, subsequent privatization between the 2011 and 2022 census led to a new decline in publicly owned apartments. Notably, the 2022 census identified 215 apartments under public ownership, accounting for 0.53% of the total occupied apartments in Čačak, mirroring the national average.

According to the records from the City Housing Agency (CHA), there were 217 social housing units owned by the city of Čačak in 2024. Social housing stock is primarily concentrated in four locations – *Košutnjak*, *Mikronaselje*, *Ljubić Kej*, and *Obrež 1 and 2* – all well integrated into surroundings (figures 5 and 6). They were mainly constructed through the particular housing projects implemented as partnerships between the state, the local government, and foreign donors. The land for construction and communal infrastructure was provided by the city of Čačak, while the City Housing Agency was responsible for organising construction. The main donors, who subsidised construction works, were the Government of the Republic of Italy (ten buildings in *Košutnjak* and reconstruction in *Mikronaselje* neighbourhoods), the Government of Japan (two buildings in *Košutnjak* neighbourhood), the Regional Housing Programme (*Ljubić Kej* neighbourhood) (RHP, 2024), and the European Union (*Obrež 2*

neighbourhood) (EU SHAI, 2024). The city of Čačak funded the construction of one building in *Košutnjak* neighbourhood, while the Republic of Serbia secured funds for buildings in *Obrež 1* through a loan from the European Development Bank. In addition, a small number of social housing units have been inherited from the previously socially owned housing stock. These units are spread across the city and are inhabited by the most vulnerable low-income households.

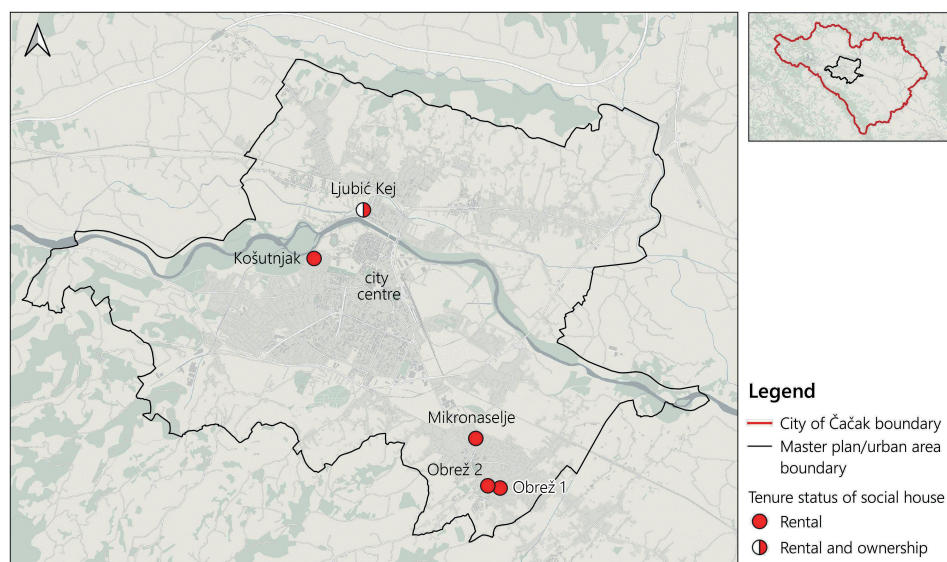


Figure 5: Locations of social housing buildings in Čačak / Source: CHA Čačak; drawing: Dejan Doljak

The City Housing Agency is responsible for overseeing the maintenance and management of buildings and apartments, which includes establishing contracts with tenants and collecting rents. The social housing apartments are used in accordance with a fixed-term lease agreement, while tenants are responsible for paying rent and bills for utility services, electricity or gas (Table 5). The rent calculation typically encompasses the amounts allocated for management and maintenance costs, insurance against common risks, asset depreciation, property tax, and the repayment of annuities for loans or municipal financial contributions. The rent price is different for each neighbourhood due to various rules of each housing project and levels of subsidies for construction. Depending on the location and size of the apartment, monthly housing costs, including electricity and gas, range from €140 to €280 per household. Although subsidised and significantly below market rates, these housing costs often strain the budgets of low-income tenants, leading to delays in payments and arrears. To address this issue, some tenants may receive subsidies from the city or social welfare services to help cover their housing expenses.



Figure 6: Social housing buildings in Čačak, neighbourhoods Obrež 1 (above, left), Obrež 2 (above, right), Košutnjak (below, left), and Ljubić Kej (below, right) / Photo: Zlata Vuksanović-Macura and CHA Čačak

The opportunity to purchase apartments at significantly subsidised prices (about 443 €/m<sup>2</sup>, which is 50% of the construction price) is exclusively available in the *Ljubić Kej* neighbourhood. These apartments are allocated to former refugees from Croatia and Bosnia and Herzegovina. Out of 25 apartments 24 are currently in the process of ownership acquisition.

Social housing units are allocated according to criteria set by specific housing project. Eligibility requirements are determined by households' socio-economic vulnerability and housing conditions. The majority of social housing tenants in Čačak are former refugees from Croatia and Bosnia and Herzegovina (table 6). Another significant group is families experiencing multiple vulnerabilities and receiving social care support.

Neighbourhood	Year of construction	Number of apartments	Range of apartments size (m <sup>2</sup> )	Rent rice range in 2024 (€/m <sup>2</sup> )	Expenses for utility services* (€/month)
Košutnjak	2006	102	20-55	1.16-1.37	110-196
Mikronaselje	2009	20	19-45	0.15-1.01	60-90
Obrež 1	2018	24	75	75.60**	around 180
Obrež 2	2023	12	19-45	0.15-1.01	60-90
Ljubić Kej	2023	25	22-55	0.96	93-213

\*including electricity and gas costs; \*\*€/month.

Table 5: Characteristics and distribution of social housing in Čačak by neighbourhood /Source: City Housing Agency Čačak

Social housing units are allocated according to criteria set by specific housing project. Eligibility requirements are determined by households' socio-economic vulnerability and housing conditions. The majority of social housing tenants in Čačak are former refugees from Croatia and Bosnia and Herzegovina (table 6). Another significant group is families experiencing multiple vulnerabilities and receiving social care support.

Population accommodated in social housing	Number of apartments	Percentage (%)
Former refugees (from Croatia and Bosnia and Herzegovina)	86	39.6
Beneficiaries of social care support with multiple vulnerability	41	18.9
Single patents	25	11.5
Persons with disabilities	25	11.5
Roma	20	9.2
Right holders in the area of veteran and disability protection	12	5.5
Victims of domestic violence	8	3.7
Total	217	100

Table 6: Socio-economic composition of the population in social housing apartments in Čačak /Source: City Housing Agency Čačak

### **4.3 What are the current main challenges and developments in the sector?**

Regarding the institutional framework of social housing, the City Housing Agency in Čačak was established in 2005 as a local mechanism responsible for the development and oversight of housing policy implementation, housing support programmes, and the provision of social housing to vulnerable groups. The City Housing Agency is entrusted with the task of acquiring, administering, and leasing residential units within the realm of social housing. It is also responsible for overseeing and facilitating the construction of social housing or apartments to be transacted under non-profit conditions. Additionally, the Agency is responsible for monitoring the utilization and maintenance of social housing, ensuring the collection of rent, and compliance with obligations outlined in non-profit sales contracts. With its experience in implementing various housing programmes, the Agency has successfully catered to different beneficiaries through diverse distribution and organization schemes (tables 5 and 6).

Currently, the main challenges in social housing in Čačak relate to a notable prevalence of substantial debts existing among individual tenants residing in social housing. This owes to two primary factors: firstly, the tenants' low-income levels, and secondly, the deliberate refusal of some tenants to settle their debts as a means of protest, driven by their desire to attain ownership of the apartments they currently inhabit. Consequently, the legal proceedings addressing these cases become intricate and contentious. Namely, tenants residing in social housing express a desire to acquire ownership of their dwellings through more advantageous purchase terms or even without compensation, taking into account the duration of their residency. This perspective has implications for the consistency of rent payments and the effectiveness of debt collection.

Insufficient data exist regarding housing needs in Čačak. Nevertheless, the housing issue stands as a prominent challenge for the residents of Čačak. Notably, during routine citizen consultations with the mayor and municipal administration, approximately 85% of attendees have expressed concerns regarding the absence of suitable housing or inadequate living conditions.

### **4.4 How do you see the future development of the sector?**

A pronounced mismatch between housing needs and the available supply continues to characterise the housing situation in the city of Čačak. Although the pace of residential construction has increased in recent years, the newly built housing units are largely priced beyond the reach of a significant portion of the population. This affordability gap is especially severe for younger residents, many of whom are entering the housing market for the first time as well as for single-person households whose incomes are often insufficient to meet high market-based housing costs. The housing difficulties faced by the elderly remain unresolved, and these challenges are expected to intensify in light of the projected population declines. The pressing need for social housing is anticipated to escalate further in the near future.

Despite the clear and growing need, particularly for affordable and social housing, local institutional and financial capacities remain insufficient to respond adequately. The allocation of funds for new social housing construction in the city of Čačak is absent from the municipal budget, and there is no direct financial support from higher levels of government for this purpose. As a result, the burden of initiating new social housing projects falls almost entirely on the City Housing Agency, which is compelled to seek external funding, primarily through international donors and development agencies. This ad hoc and donor-dependent approach undermines long-term planning and sustainability. To address the current and forthcoming challenges, the establishment of a national housing fund, along with the continual provision of new social housing and the enforcement of legally mandated housing programmes and support, are deemed essential.

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## CONCLUSION

In the last ten years we have all been reminded of the importance of housing policy as a key field for public intervention. On the one side, a reminder of the importance of social housing has come in the form of a widespread housing crisis that has hit so many European countries and cities. This crisis has assumed different local shapes, blending old and new problems – but has also developed against the background of decades of divestment from the social housing sector. On the other side, the importance of housing policy in our social and collective life has been recognized in many key policy documents published in the last ten years (from the 2030 Agenda for Sustainable Development, the New Urban Agenda, to EU’s Urban Agenda and European Pillar of Social Rights), as well as by the renewed attention paid by the governments of EU member states.

The DASH project is thus addressing a pressing policy issue by investigating the mechanisms of provision of affordable housing opportunities in four countries/cities. The first phase of the project, whose findings are presented in this report, has already produced interesting insights emerging from the comparison between the four case studies.

### **One concept, multiple realities: social housing in context**

DASH’s primary focus is affordable and social housing. The notion of “social housing” identifies here a diverse set of state-backed channels through which low-income and/or vulnerable households can access housing opportunities.

Social housing is thus a complex field of public intervention rather than a single policy object. From the point of view of policy design, public action in the field can range from direct provision of public housing to a variety of public-private arrangements; from housing subsidies to legislation on rent regulation, or housing cooperatives; and so forth. The distinctive features and performance of a national social housing system should also be considered in the light of the broader context of the country, such as the peculiarities of its history, welfare system, legal and administrative tradition, and so forth.

The DASH report offers ample testimony of the “context-specific” nature of social housing. In each of the countries examined, the local system has different overall goals, operates in a peculiar institutional environment, and adopts a distinctive mix of policy tools.

Simply comparing the size of national social housing stock, for example, offers a snapshot into the overall performance and underlying goals of the system. At the two extremes sit Denmark, with a social housing stock amounting to the 20,8% of the total, and Serbia, with a meagre 0.5% – in Germany and Portugal the figures are 2.5% and

2%, respectively. Such a stark contrast is representative of a range of different orientations as to the overall goals of the system. The Danish system is considerably more geared toward a universalistic approach, and the fact that social housing is widespread also means that a more diverse population live in social housing. On the opposite side, in countries such as Serbia and Portugal, social housing is reserved for the most vulnerable strata of the population; indeed, in Serbia social housing is often built ad hoc in order to accommodate the needs of specific groups such as war veterans and refugees. Germany sits in an intermediate position, balancing the relatively small size of a social housing stock (which has been shrinking for the last 30 years) with a more widespread system of rental control and housing subsidies.

It would be impossible to understand the characteristic features of each national system without taking into account the impact of path dependencies and contingent events on its historical trajectory. The Danish system has for example enjoyed a degree of relative stability, building over time a considerable social housing stock that has remained by and large intact – across a period in which other European countries were dismantling their own and undergoing phases of broader, turbulent political and institutional change. This is what happened in Germany after the reunification of East and West Germany. In Serbia, it happened in an even more dramatic fashion, as the fall of socialism and the dissolution of the former Yugoslavia (which brought the privatization of the once-prevalent public housing stock) was exacerbated by two wars (in 1991-1995 and 1999) whose effects are still felt in the country today. In Portugal, the current housing crisis (and policymaking initiatives) has its roots in the real estate and tourism boom that have marked the path of economic recovery of the country after the economic crisis of 2010-2013.

These disparate historical trajectories have produced a great variety of models. Indeed, it could even be argued that, in purely conceptual terms, the Danish system is not offering social housing at all. It is in fact by and large based on non-profit housing associations (rather than on the existence of a publicly-owned housing stock), which offer housing “to everyone who puts their name on a waiting list”, and is willing to pay a cost-based rent (i.e. independently of any assessment of the applicant’s income). Still, it makes sense to understand the Danish housing associations as “social housing”, because the system hinges on the legal and financial guarantees provided by the state through the National Building Fund (*Landsbyggefonden*). And since housing associations are also contributing to the Danish welfare system (for example: a percentage of their vacant housing units can be used by public authorities to address the needs of the local population), it also fulfils the same function of more classic systems of social housing provision – that is, it offers housing opportunities to low-income and vulnerable households. The four countries, more broadly, differ in remarkable ways as to the models of ownership of the housing stock. As mentioned above, most of Denmark’s social housing is owned by housing associations; in Portugal and Serbia, it is by and large property of public authorities; in Germany, a large portion of the stock is owned by private landlords who receive subsidised loans for housing construction from the state in exchange for renting their property at below market rates.

Affordability is a key concept for social housing – to work properly, a social housing system must produce housing solutions that are “affordable”, i.e. catering to those segments of the population that cannot access the housing market. However, each country has its own concept of “affordability” as applied to social housing, as well as different ways to implement it. In Portugal, for example, affordability is “in-built” in the system: households’ rents are income-based and heavily subsidized by public authorities, meaning that social rents depend on incomes and are always way below market value. On the contrary, in Denmark and Serbia, the value of the rent depends exclusively on construction and maintenance costs, while in Germany affordability is calculated as a percentage of market values. As a result, in these three countries, social housing can be quite unaffordable, as construction/maintenance costs or current market values can translate into rents which are high relative to the household’s income. This is precisely where the broader welfare system (more generous in Denmark and Germany than it is in Serbia) steps in by offering subsidies to those who are struggling to pay rent.

This last comparative insight is yet another reminder of the complexity of housing systems. While housing affordability can of course be measured statistically (e.g. through reference to indexes such as the Housing Cost Overburden Rate calculated by EU-SILC), what ultimately matters is not so much considering any single parameter (e.g. the affordability of your rent), but rather examining the overall set of conditions that make the system work (for example, the presence/absence of housing subsidies). Any policy-oriented discussion of housing affordability should thus necessarily encompass factors that can seem to have little to do with social housing per se. In Portugal, for example, public support to homeownership has represented the main channel for providing affordable housing opportunities to a vast segment of the population between the 1980s and the early 2000s, when far more money has been spent to subsidize mortgages than for social housing provision or housing subsidies. Serbia has also experienced a similar trajectory with the privatization of social housing after the fall of the socialist system; indeed, Serbia’s rate of homeownership even exceeds Portugal’s.

### **Common challenges**

Despite the differences in their historical, legal, and administrative trajectories, the four countries share in many ways a common set of challenges. The first has to do with the task of finding a match between the existing social housing stock and the population that it is supposed to serve. The human geography of Europe (its demography, economics, technological infrastructure) has changed considerably in the last three decades. These slow but steady transformations have had an impact on the housing system: their net result is often that the built structure and the location of social housing stock does not necessarily correspond to the current needs of the population. Over the last 30 years, Europe has experienced considerable immigration flows and its population has overall become more mobile; since housing cannot be moved around easily, this has often resulted in the emergence of territorial imbalances in terms of demand and offer of affordable housing opportunities. Moreover, accommodating a population consisting of smaller households and which is rapidly aging inevitably means intervening in the built structure of (social) housing, as well as on the range of

services offered to the resident population. This is most evident in the experience of certain urban contexts, such as Tübingen, Aalborg and Braga, which have experienced (by virtue of the employment, educational, or lifestyle opportunities they offered) an inflow of new population in the form of new permanent or temporary residents, such as tourists and the so-called “digital nomads”.

A second common challenge is represented by another recent Europe-wide trend: against a long-term trajectory of deregulation of rental housing, the costs of housing provision have risen in recent years across all the components of the final price (land; building, which also increasingly includes the costs for energy-efficient renovations; and credit). Adding to this broader trend, the cases examined present specific issues that complicate the financing of social housing policy. Local governments in Serbia and Portugal, for example, are traditionally constrained by their lack of resources, so that they depend on national authorities (or, in the case of Serbia, on international donors) to finance projects; indeed, Serbian local authorities are still in the process of alienating the existing public housing stock because of the lack of resources to maintain it – this has also been the case of Portugal, at least until very recently. The overall dynamics of rising inflation, on the other side, have reduced households’ purchasing power and thus increased the risk of housing cost overburden. Once again, this trend is sometimes compounded by the local dynamics: cities like Braga or Tübingen, have seen an influx of resource-rich people who are outbidding incumbent residents in the local housing market.

Whatever the similarities among the trends affecting the four cases, not all challenges are equivalent. In Denmark (an outlier in many respects among the four cases), the challenge is about finding the best way to tweak a system that is traditionally efficient, rich in terms of resources, and caters to the housing needs of a considerable portion of the population. Despite important differences between them, Germany, Portugal, and Serbia are facing more severe and structural problems, for example in relation to the lack of an adequate offer of social housing opportunities vis-à-vis an increasing demand; their inability in sustaining a durable build-up in the sector to expand the offer of affordable housing over time; and the existence of severe local housing crises due to the growth of real estate prices.

### **Social housing and policymaking**

Against this background, the examination of the policy debate in the four cases shows very different starting lines and overall directions. In this respect, it is worth remembering that the social housing sector, because of its nature, is at the centre of many debates that go beyond housing policy per se – touching on issues such as immigration and multiculturalism; poverty and social stigma; crime and security; and so forth. Once again, the local “politics of housing” around these issues represents yet another contextual element that should be acknowledged as a key component of housing policymaking.

In recent years, a lively debate has developed in Denmark on how to preserve the traditional features of the local system, that is, providing quality housing options for everyone and maintaining the social diversity that has historically been a defining trait

of the local social housing system. This debate has produced quite a lot of policy initiatives (some of which controversial, as the case of the “parallel societies legislation” shows), whose impact should be carefully observed in the next few years. In Serbia, on the contrary, the political debate seems to be lagging: housing issues are the focus of a growing number of civil society initiatives, but no major political actor appears to be listing these matters among its priorities.

Germany and Portugal are in a sort of intermediate position in this respect. The German government has recently recognized the scale and severity of housing issues in the country: it has expanded financial assistance to vulnerable households and plans to increase the social housing stock. However, it is still early to tell whether or not these interventions will prove successful; indeed, increasing subsidies can trigger further inflationary effect on the housing market, and so far the expansion of housing supply has lagged behind government’s wishes and forecasts. The Portuguese government and parliament have enacted new legislation (the so-called New Generation of Housing Policies and the Framework Law for Housing, in 2018 and 2019 respectively) promising a paradigmatic shift in housing policy, with the goal of transitioning toward a more universalistic system and modernising the governance of the sector. As a matter of fact, the post-pandemic influx of EU resources via the Recovery and Resilience Plan has provided housing policy with significant financial means for the first time in two decades. However, right now it is difficult to understand if the current investments will bring significant results in terms of the overall increase of social housing stock, and whether this increase will be sustained as EU resources dry up.

At the local level, realities are often different from the national level. Although partially tied by national policy, municipalities have some room to experiment and implement their own policies. This has resulted in various innovative strategies to provide affordable housing. For example, Tübingen developed the ‘Tübingen model’ for the redevelopment of brownfield sites, in which the municipality acts as developer and encourages not-for-profit actors to develop projects that are chosen based on qualitative criteria instead of price competition. Aalborg has taken an integrated approach to urban planning by combining social housing construction with the rollout of a Bus Rapid Transit system. Braga is planning to roll out a municipal scheme of affordable rent in cooperation with the private sector. And Čačak established the City Housing Agency twenty years ago to develop and oversee housing policy implementation, support programmes and social housing provision, even if a lack of funding is undermining its long-term planning and sustainability.

### **A European momentum for affordable housing policy?**

As we have noted, many of the trends and challenges faced by the four countries/cities reflect those experienced by other countries and cities in Europe. The heterogeneity of cases, on the other hand, reflects the heterogeneity of the continent – both across different countries, and across different regions or urban contexts in the same country.

In the EU governance framework, the responsibility for housing policy has historically resided with member states, although the EU has always exerted an indirect influence over national housing policies. Examples include EU regulations on competition, public procurement, and technical standards in the internal market; the overall “Europeanization” of administrative systems and policy paradigms; and finally, budgetary restrictions and austerity measures on the finances of member states).

In retrospect, however, the last two decades seem to have witnessed a progressive expansion of the EU’s direct role in the housing sector. In 2004, the EU’s Structural Funds were used for the first time for housing investments in the then-new member states of Eastern Europe. The so-called Juncker plan (European Fund for Strategic Investment, 2015-2017) represented the first EU-wide, substantial financial instrument for housing investments; it was followed by the post-pandemic EU recovery package (Next Generation EU, 2021-2026), which made available significant resources for housing policy to countries such as Belgium, Spain, Italy, and Portugal (the latter having received some €3.2bn). The combination of different factors (the deepening crisis in access to housing; growing environmental concerns; and the COVID-19 pandemic) has finally led to the unprecedented step of the appointment (2024) of an EU Commissioner for Energy and Housing commissioner, tasked with developing a European Affordable Housing Plan. This shift, we should add, can have ramifications beyond the EU per se: Serbia, for example, is currently a candidate country for European Union membership; and has received in last two decades significant EU funds (primarily through the Instrument for Pre-Accession Assistance, IPA) for the construction of social housing.

DASH’s methodological approach, which is founded on a comparative/co-productive practice, is designed to make the most, in analytical terms, of this dialectic between shared challenges and local heterogeneity inherent to the provision of affordable social housing; at the same time, in policy terms, it functions as a platform of inter-sectoral peer-learning across countries and scales. Projects like DASH thus offer a valuable platform to think about affordable housing in Europe and hopefully make a positive contribution to policymaking at the local, national and European level at a critical junction of its trajectory.

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## ABSTRACT

### **Social housing opportunities and challenges**

In recent decades, European housing systems have faced significant challenges, including rising socioeconomic inequalities, demographic shifts, welfare cuts, the financialization of housing markets, and ongoing affordability crises. The Delivering Safe and Social Housing (DASH) project, carried out by a consortium of institutions from Denmark, Germany, Portugal, and Serbia, explores these issues by comparing national social and affordable housing regimes and approaches and practices in medium-sized cities (Aalborg, Tübingen, Braga, and Čačak). This publication aims to highlight both the structural differences and similarities in providing social and affordable housing opportunities. The findings reveal the notable diversity of European housing systems. Denmark's universalist, association-based model contrasts with Serbia's residual, ad hoc approach; Germany blends limited social housing with broader rent controls, while Portugal has traditionally focused on homeownership, but it now recognises the need for a regulated, publicly owned rental sector serving low- and middle-income families. These paths, influenced by factors such as post-socialist privatisation, economic crises, or welfare reforms, show how social housing remains highly dependent on context. Nonetheless, common issues remain: matching housing supply with changing demographics and mobility; financing provision under fiscal constraints and increasing construction costs; and tackling urban pressures from gentrification, tourism, and migration. Policy debates include Denmark's contested "parallel societies" laws, Portugal's EU-funded reforms, Germany's efforts to increase supply amid inflation risks, and Serbia's limited political focus on housing. At the local level, innovative municipal strategies present promising options. At a time when European focus on affordability is renewed, this publication demonstrates how diverse histories, institutional frameworks, and local initiatives come together around the urgent need to secure social housing as a key element of fair and sustainable urban growth.

### **Keywords**

Social housing – affordability – housing policy – international comparative analysis – Europe