

# **Housing Models for Substandard Roma Settlements**

Guidelines for Local Self-Governments,  
Civil Society Organizations  
and Roma Communities

**Title****Housing Models for Substandard Roma Settlements**

Guidelines for Local Self-Governments, Civil Society Organizations and Roma Communities

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DURN – Society for the Improvement of Roma Settlements  
(‘Društvo za unapređivanje romskih naselja’)

EHO-RRC – Ecumenical Humanitarian Organization - Roma Resource Center

IPA- Instrument for Pre-Accession Assistance

IDP - Internally Displaced Persons

LSGU – Local Self-Government Unit

MMDA–Madras Metropolitan Development Authority

CSO – Civil Society Organization

OSCE – Organization for Security and Co-operation in Europe

SDC – Swiss Agency for Development and Cooperation

SIDA - Swedish International Development Cooperation Agency

SIRP – Settlement and Integration of Refugees program

SPARC –Society for the Promotion of Area Resource Centers

UNDP – United Nations Development Programme

UNOPS - United Nations Office for Project Services

UN-Habitat – United Nations Human Settlements Programme

UNHCR – United Nations High Commissioner for Refugees

CEB - Council of Europe Development Bank



# Introduction



# Introduction

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The [HOUSING MODELS FOR SUBSTANDARD ROMA SETTLEMENTS](#) book of guidelines is the result of work on improving the concept of housing solution models currently used in Serbia to improve the housing conditions of Roma and other vulnerable groups. These guidelines have been created within the Housing Component of the [WE ARE HERE TOGETHER - EUROPEAN SUPPORT FOR ROMA INCLUSION](#) project implemented by the OSCE Mission to Serbia in support to the implementation of Serbia's [NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN THE REPUBLIC OF SERBIA](#). The Project is funded by the European Union under the 2012 Instrument for Pre-Accession Assistance - IPA. In addition, the [WE ARE HERE TOGETHER](#) project assists the Ministry of Construction, Transport and Infrastructure of the Republic of Serbia in developing accessible and affordable housing solutions aimed at a long-term improvement of living conditions of the Roma people and other vulnerable groups.

From the very start of the [WE ARE HERE TOGETHER](#) project in March 2014, the [HOUSING MODELS](#) were developed and tested [IN CLOSE PARTNERSHIP WITH 20 LOCAL SELF-GOVERNMENTS](#), i. e. with representatives of their administrations, including Roma coordinators and civil servants in charge of construction, urban planning and social welfare, representatives of local Roma communities and civil society organizations (CSO), and representatives of the Ministry of Construction, Transport and Infrastructure. The municipalities that are involved in this project are: Koceljeva and Valjevo (West Serbia); Bujanovac, Vranje, Bela Palanka, Prokuplje, Žitorađa, Leskovac and Bojnik (South Serbia); Knjaževac (East Serbia), Kruševac, Kragujevac and Smederevo (Central Serbia), Kovin, Pančevo, Novi Sad, Odžaci and Sombor (North Serbia), and Belgrade municipalities of Palilula and Zvezdara.

More than 120 politicians, experts, civil servants from Local Self-Government Units (LSGUs), employees from the relevant ministries, activists and members of Civil Society Organizations (CSOs), have been to a greater or lesser degree involved in the Project, and have helped with their suggestions to better identify the models described in these guidelines. The [DEVELOPMENT OF HOUSING SOLUTION MODELS](#) and the [TESTING OF HOUSING SOLUTION MODELS](#), although two distinct groups of activities, were in many aspects overlapping, which allowed for the model testing feedback to timely influence the development of the models. An equal number of Roma and non-Roma citizens participated in the development of the [HOUSING MODELS](#), and an equal number of women and men. They all constructed hypotheses, made suggestions, searched for answers to challenging questions, analyzed models and decided which solutions were the best suited for the Roma housing condition in their respective environments.

## Project goal

OSCE Mission to Serbia seeks to develop housing models that will improve the housing conditions of the Roma. These efforts consist in two groups of activities, the [DEVELOPMENT OF HOUSING SOLUTION MODELS](#) and the [TESTING OF HOUSING SOLUTION MODELS](#). Their objective is to put the developed models at the disposal of the Serbian Government and local self-governments to use them as tools in the implementation of their housing policy, especially in the aforementioned 20 pilot municipalities. The purpose of this ongoing Project is to help Serbian towns and municipalities apply for and obtain IPA funds for the improvement of Roma housing conditions in their environment. The help consists in conducting a series of activities in close cooperation with the local self-governments, designed to shed

light on the modalities and approaches that are at their disposal and that can help them improve the poor housing conditions of the Roma population. The result of these activities is the present book of guidelines for the implementation of housing solution models for Roma settlements. The [HOUSING MODELS](#) offer advice, give suggestions and illustrate the concept design of each described housing model.

The concept design is the main idea of a project; it is the general plan behind a design that seeks to find adequate solutions to all elements within the process of a project design. The concept design can be e.g. a sketch for a building, a proposed solution for a public competition, a research project, a preliminary blueprint, a description, a diagram, etc, in other words, any and all visual and/or verbal architectural presentations that primarily focus on the idea behind a project, on the conceptual, rather than on the technical aspects of the project. The LSGU should, in this sense, adopt a creative approach when following these guidelines, and further innovate the offered models of housing solutions themselves.

### The process of developing the Housing Models

The work on the [DEVELOPMENT OF HOUSING SOLUTION MODELS](#) consisted in two phases. The first phase that took place from mid-March to mid-June 2014 had the task of identifying the existing practices in the field of social and accessible housing for Roma and other vulnerable groups in Serbia and assessing their suitability and appropriateness for further sustainable implementation, with the aim to improve Roma housing conditions and Roma settlements in general. The results of this phase were published in a booklet entitled [EXISTING MODELS OF IMPROVEMENT OF ROMA HOUSING - SOCIAL AND ACCESSIBLE HOUSING FOR ROMA AND OTHER VULNERABLE GROUPS IN SERBIA](#).

Analysis and assessment of suitability of models currently in use in Serbia were conducted taking into consideration a) architectural b) legal c) social and d) civil engineering aspects. Moreover, a) consultations with the Roma, b) consultations with relevant Civil Society Organizations, c) the opinion from the representatives of the municipal and town councils on which housing models they find acceptable for their communities in terms of matching their needs and possibilities, and d) consultations with the representatives of the line Ministry and its Housing Department, were crucial in the process of selecting adequate housing models. The consultations with the representatives of these four groups were held all throughout the first phase of the work on the [HOUSING MODELS](#), through direct contacts, mails, telephone conversations, and, finally, at a two-day workshop held in May 2014 in the town of Arandjelovac. The opinions of the town and municipal councils were obtained using a questionnaire that required that the answers be officially confirmed. Owing to the research conducted in this first phase, we were able to identify models that are suitable for future implementation, and subsequently analyze and present them in detail in this book of guidelines.

### Legal basis

The [URBAN PLANNING AND CONSTRUCTION ACT<sup>1</sup>](#), together with other relevant legal acts specific to the model in question, represent the legal basis for all models presented in the [HOUSING MODELS](#).

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1 The Official Journal of the Republic of Serbia, issues nr 72/2009, 81/2009 – correction, 64/2010 – decision of the Constitutional Court, 24/2011, 121/2012, 42/2013 – decision of the Constitutional Court, 50/2013 – decision of the Constitutional Court and 98/2013 – decision of the Constitutional Court.

## Contents of the Housing Models

The HOUSING MODELS present 13 housing models in their improved form, deemed adequate for the implementation in 20 municipalities participating in the WE ARE HERE TOGETHER project, as well as in other communities and other vulnerable groups of population in Serbia. Special attention was given to the identification of housing solution models best suited to meet the needs of SINGLE PARENT FAMILIES AND HOUSEHOLDS WHERE WOMEN FINANCIALLY SUPPORT THE REST OF THE FAMILY.

The housing solution models described in the HOUSING MODELS are divided in four main groups. Group one (1) includes models of ASSISTED SELF-BUILD AND IMPROVEMENT OF EXISTING HOUSING CONDITIONS, where the assisted families appear as self-builders side by side with the contractor, receiving in the process the mandatory legal assistance and expert technical assistance from the LSGU. This makes the entire process legally regulated, and guarantees compliance with the law of both the construction process itself and its final result. The assisted self-build housing model is used to construct new houses, enlarge existing houses, complete the construction of unfinished houses, and carry out repair works (i.e. reconstruction, renovation, etc.) The second group (2) includes three different models of construction of social housing. These models foresee construction of new apartments, in traditionally built or in prefabricated houses, for families who do not have the ability to resolve their housing needs on their own. The owner of the thus constructed apartments can either be the LSGU or the family, depending on the model. This procedure, too, is regulated by law. Under the third group (3) of models, socially vulnerable families are donated a traditionally built or a pre-fabricated house to own, by an organization, an LSGU or a state agency. The beneficiary family might have some resources of its own, such as a lot, or manpower, etc, and it will join it to the resources of the donor. In other instances, the family might not have any resources at all, in which case all legal issues concerning the ownership over the house, or the housing unit, and the land on which it is built, are resolved in compliance with the donor's intentions.

Each of the presented models is described using the following parameters: description is given of present practices, of how the model can be refined and improved, who can carry out the works under the model, potential beneficiaries of this model, main actors in the implementation of the model, possible places of implementation, strategic and legal basis for the implementation of the model, land ownership issues and site characteristics, how the model impacts the cost of living, the costs of the model in the past<sup>2</sup>, sources and modalities of funding, expected quality of works, and, finally, the amount of time required to complete the works. Each of the models is illustrated with a couple of examples of typical concept design solutions.

The fourth group of models (4) presented in the HOUSING MODELS under the title of 'NEW APPROACHES' includes two housing models, rarely, if ever, practiced in Serbia, that are, however, present in a number of other countries, including Slovakia, Romania, Slovenia, China, India, Mexico, and other. These two models are: CONSTRUCTION OF AN UNBAKED BRICK HOUSE ENGAGING THE FAMILY, AND SITES AND SERVICES - A STEP-BY-STEP HOUSE. The hypothesis is that the implementation of these models would enrich the existing offer of housing solutions in Serbia, not only for Roma, but also for other vulnerable groups and the rest of the population.

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<sup>2</sup> This refers only to the costs of the construction itself, not the overall costs that include the value of the lot (zoning position), nor the expenses required to equip the lot with the necessary infrastructure, etc.

## Pre-requisites for the implementation of the models

In order for the majority of these models to be successfully implemented, an [ADEQUATE URBAN DEVELOPMENT PLAN](#) of the Roma settlement needs to exist, with relevant documents concerning ownership of the lot or both the lot and the house. The LSGU should secure the urban plan for the Roma settlement, and the Roma should engage in resolving the issues concerning settling the legal status of their house and land ownership so as to be able to register their house in the Real Estate Cadastre. It is highly desirable for the LSGU and its services to help the Roma in this process.

The reason why an urban development plan must exist is because it is a document based on which location conditions are defined when creating a project to obtain a construction permit, i.e., for the issuance of a construction permit. In many LSGUs, parts of the territory haven't been adequately covered in urban development plans, and a lot of Roma settlements ended up excluded from such documents. The [WE ARE HERE TOGETHER](#) project creates an opportunity for a part of this problem to be resolved, at least in the 20 participating municipalities, and for urban development plans for Roma settlements to be developed in some of them.

One of the important ways to refine and improve the existing housing models in some of the municipalities is to a) [RESOLVE THE UNSETTLED LEGAL ISSUES CONCERNING THE OWNERSHIP STATUS](#) (over land, house, or both) through appropriate administrative and court procedures, to b) [RESOLVE THE ILLEGAL STATUS](#) by legalizing the constructed houses, and to c) [RESOLVE THE ISSUES OF UNREGISTERED PROPERTY BY ENTERING THE PROPERTY](#) in the Real Estate Cadastre, and other. Each of these steps should be taken by the Roma family itself, and/or the legal owner of the property in question.

In order for any of these models to be implemented, legal aspects concerning the title to construction land must be settled. This means that both the house and the lot need to be legally constructed and owned, or legalized. A [SETTLED LEGAL STATUS REGARDING THE CONSTRUCTION LAND TITLE](#) is granted if the investor, i.e. the Roma who is the owner, is able to submit [PROOF OF A RIGHTFUL TITLE TO CONSTRUCTION LAND](#) when submitting the request for issuance of construction permit or permit to conduct certain construction works. Pursuant to Article 135 of the [URBAN PLANNING AND CONSTRUCTION ACT](#), meeting the following conditions represents a rightful legal basis:

- ▶ the ownership title,
- ▶ the right to lease the construction land,
- ▶ and the title to ownership of premises.

A [NOTARIZED WRITTEN CONSENT FROM OTHER OWNERS](#), also pursuant to Article 135 of the Act, must be submitted together with the application for the construction permit or permit to conduct certain construction works, or conduct works on construction land, or on a building, owned by more than one person. If the works in question are to construct additional storey(s) on a house owned by more than one person, a signed [CONTRACT ENTERED INTO IN COMPLIANCE WITH THE RELEVANT SPECIAL LAW](#) must be submitted.

These steps are very complex, because of the overlapping of legal, cadastral, architectural, construction and other aspects. The majority of Roma families lack the capacity to start and actively follow through the entire procedure until its final positive outcome. In order to tackle this problem, the LSGU should [PROVIDE LEGAL, AND POSSIBLY ALSO FINANCIAL, ASSISTANCE TO ROMA FAMILIES](#) by appointing an appropriate [SERVICE TO DEAL WITH THESE MATTERS](#). On the other hand, the Roma should act in such manner so as to allow the specific LSGU services to give them efficient legal assistance in regulating the ownership status of their house and lot.

## Housing solution models that did not get selected for further development

The [EXISTING MODELS OF IMPROVEMENT OF ROMA HOUSING](#) (OSCE Mission to Serbia, May 2014) describes 18 models currently used in Serbia as housing solutions for Roma and other vulnerable groups. Among the identified housing models, there are three, however, that have proved unacceptable for use for a number of reasons. These are: 1) [UNASSISTED SELF-CONSTRUCTION OF A HOUSE](#) (model 3 in the [EXISTING MODELS OF IMPROVEMENT OF ROMA HOUSING](#), 2) [SELF-BUILT 'BARRACKS'](#), i.e. the self-construction of the poorest quality housing (model 5 in the [EXISTING MODELS](#)), and 3) [TEMPORARY HOUSING IN NON-RESIDENTIAL CONTAINERS](#) (model 10 in the [EXISTING MODELS](#)). Beside the said three models, another model, the [TURN-KEY HOUSE](#) model (model 1 in the [EXISTING MODELS](#)), practiced by better-off Roma households, was not included in the [HOUSING MODELS](#) either, as this model is not and cannot be considered to be under the jurisdiction of neither the state nor the local self-government.

In addition, the [HOUSING MODELS](#) did not treat the model of [DONATING CONSTRUCTION MATERIAL PACKAGES](#) (model 18 in the [EXISTING MODELS](#)) as an independent model in itself, but rather foresees the donation of construction material packages or purchase vouchers to be included in all those models that require a form of technical/engineering assistance in dealing with construction material.

Although there are many families that see themselves forced to use this model in their situation, the model of [UNASSISTED SELF-BUILDING](#) involving only the work of the family, without any other form of assistance, has showed numerous significant deficiencies. This type of house building is not permitted by law. Even if they would obtain the construction permit, the Roma who would like to build their home this way would not be able to engage in the construction works on their own, as they do not have the necessary qualifications and license to perform construction works required by law. Furthermore, it was observed that, almost without exception, this type of self-build entailed an elevated risk of non-compliance with the construction standards, which means that this model represents a construction hazard. Despite its numerous shortcomings, self-build housing still holds its advantages, reflected in the amount of savings in terms of funds, the freedom to choose the construction works pace in accordance with the family's abilities, or the possibility to employ the family's own workforce and that of relatives and friends (community volunteering construction known as '[MOBA](#)' in Serbia), and many other. For these reasons, the [HOUSING MODELS](#) propose for this model to be upgraded by adding various forms of assistance to the family of self-builders, and be transformed into an improved model of [ASSISTED SELF-BUILD](#).

The model of [SELF-BUILT 'BARRACKS'](#) is the model of erecting the poorest quality structures used for housing purposes, but this model does not meet the definition of an 'apartment', and is as such unacceptable for a series of legal, security, and functional reasons. As was the case with the previously described model of unassisted self-build, this, too, is a model of self-build, which is not permitted by law. In addition, the use of non-construction materials common in these cases is also not permitted by law. The houses built in this manner are in the first place unsafe, because they are not fire-proof, and their inadequate living conditions are reflected in poor thermal insulation, poor resistance to humidity, susceptibility to leaking, etc. Finally, such buildings are also unacceptable from a purely functional standpoint, because they lack the necessary living space and room structure.

The third model of housing that was left out of the [HOUSING MODELS](#) is the model of [TEMPORARY HOUSING IN NON-RESIDENTIAL CONTAINERS](#). Although these facilities have certain qualities, they are nonetheless completely unsuitable for housing, as they have not been originally designed to be a living space, nor were they later adapted to that purpose. As was the case

with the 'barracks', in the case of this model, too, the structure of rooms and the overall residential living surface is inadequate. Containers used until present in Serbia were for the major part containers intended for offices on construction sites. Serbia's previous Urban Planning and Construction Act recognized only this type of containers, without recognizing containers for housing. Today, housing-purpose containers are constructed in Europe, (or there are ship containers remodeled for housing purposes) but the price of such containers is relatively high and cannot compete with the prices of pre-fabricated houses, for example. In addition to legal reasons described earlier, this is one of the main reasons why residential containers are not recommended here as a replacement for non-residential containers.

### Model testing

The testing of selected models was further conducted in a two-day workshop held September 17 and 18, 2014, in the town of Arandjelovac, where representatives of 20 towns and municipalities from the [WE ARE HERE TOGETHER](#) project participated, 70 persons in total, including representatives of local self-government councils, employees of relevant town/municipal administrations and agencies, representatives of local Roma communities, CSOs, and representatives of the Ministry of Construction, Transport and Infrastructure. The goal of the workshop was for the participants to a) assess to what an extent the proposed models were applicable in real life, and b) give suggestions for their further improvement. A draft of the [HOUSING MODELS](#) was distributed to all LSGUs well in advance, so that the persons in charge and interested persons had the opportunity to read them and submit their assessment, suggestions and remarks in writing. Except for one formal remark, no other remarks were submitted in writing, nor were expressed during the working meetings held 17 and 18 September 2014, and the same applies to suggestions. The [HOUSING MODELS](#) were generally perceived as realistic, with the exception of the [SITES AND SERVICES](#) model, for which 12 participants expressed their concerns as to whether the model would be feasible in Serbian conditions.

### Necessary budgetary provisions for Roma housing

It is necessary to allocate funds from the state budget for the implementation of the [ACTION PLAN FOR THE IMPLEMENTATION OF THE NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA - Housing Component](#), and for the implementation of local action plans for Roma housing, in the same way it is done for the implementation of local action plans for refugees and IDPs. It would not be good if the program to resolve Roma housing issues would rely solely on funds received from international donors, as no other program of that kind that is implemented in Serbia relies solely on such funds.

The amount of funding that will be allocated to Roma for the construction of additional rooms or storeys on their houses or for other works such as reparation or regular maintenance of their houses, should be the same as the funds that are allocated to refugees and IDPs and to other vulnerable groups for the same type of work. All vulnerable groups should receive equal treatment and equal rights in this respect.

There will, of course, be cases within the same group when different amounts will be donated to different beneficiaries for the same type of work, e.g. it is possible for a single mother with many children to receive a higher amount of funds than a poor young married couple, but special attention must be paid to complying with certain established criteria in the process.

1.

Group of Models:  
"Assisted Self-Build  
and Improvement of  
Housing Conditions"

The group of models presented in this section of [HOUSING MODELS](#) concentrates on different forms of self-build. However, this model is not about self-build that relies on the traditional building of houses the likes of which exist in the vernacular architecture, nor is it about primitive self-build that depends on the individual person's or family's (in)capacity to build houses, but rather about the kind of self-build that is supported by society and a number of possibilities it offers. Construction of a new house, construction of additional rooms, storeys, or bathroom and toilet facilities, conducting various forms of house repair works, and, finally, finishing the construction of an unfinished house, represent five models of housing solutions where the principal actors are the self-builder and her/his family who receive legal, technical, material or financial assistance, or a combination of two or more of these forms of assistance, legal assistance being the obligatory one.

Each of the procedures proposed under these models is based on the principle of complete legality, is founded in law, and all its phases are officially regulated. In case the housing unit intended for intervention works is not legal, then the first step is to convert it into the regime of legally regulated property relations, the so called legalization. The relevant ministry should help local self-governments speed up the process of legalization of houses of poor Roma families who, because of poverty and social exclusion, have failed to submit their application for the legalization of an illegally erected house within the statutory deadline.

Another feature of the models described in this chapter is that their architectural design is required to be product of [PROFESSIONAL ARCHITECTURAL DESIGN](#) and not based on sketches made by 'DIY constructors'. In other words, the mandatory project design for almost all works and houses described in these housing models guarantees stability, resistance to fire and earthquake, adequate thermal and hydro insulation, and compliance with the requirements of adequate housing unit functionality. It should be noted that all construction works under these models are carried out by the family and a professional contractor together, never by the family alone. Not all Roma families, nor all families from any other segment of society for that matter, are trained enough to do self-construction.

A self-builder must have [THE WILLINGNESS TO BUILD](#) the house, [PERSEVERANCE](#) in this work, elementary [MANUAL DEXTERITY](#), necessary [PHYSICAL STRENGTH](#), and be [READY TO LEARN NEW SKILLS](#) in order for the construction to go well. The answers given by 20 Roma coordinators to the question whether self-build exists in their municipality revealed that in 13 municipalities self-build is present as one of the forms of resolving the issue of housing for Roma. In other words, Roma are capable self-builders, and this potential should be used.

### Box 1: Documents required when submitting application for a construction permit

Of the 13 housing models presented in this book of guidelines, 10 require possession of a valid construction permit for their implementation. The request to obtain the construction permit, submitted by the investor, must contain the following documents:

1. Zoning permit;

2. The main project including the the technical control report in compliance with the rules of construction contained in the zoning permit, in 3 copies;
3. Proof of ownership or lease rights on construction land or on the facility;
4. Evidence of settled payment of fees for the preparation of the construction ground;
5. Evidence of payment of administrative fees.

## 1.1. Construction of a new house

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### Description of present practice

There are two main models found in today's practice of **SELF-BUILD**. One consists in using only the workforce of the family, receiving possible help from relatives or neighbors. This is the most rudimentary form of house building. The second existing model combines family's own workforce with the work of professional house builders paid by the family, while the family takes on those works that it is able to do by itself. The family has the lot, which it either inherited or bought, and at times it occupies a lot on a municipality- or state-owned land, or a large industry complex that the owner has neglected. Few Roma families have regulated property issues concerning the ownership over their lot. In addition to other unresolved issues, the irregular ownership over property/land is the primary cause of inability to obtain a construction permit, which is why this model is often associated with illegal construction.

### Possible ways to refine and improve the model

Self-build should be accepted, institutionally regulated, and supported as one of the forms of housing construction that possesses all elements of legal procedure, and appropriate assistance should be given to the self-builder. Depending on the case, one or several of the below listed forms of assistance could be provided to the self-builder:

- ▶ Legal assistance should be given Roma in regulating the legal ownership status on their lot, or both house and lot, in the course of the administrative or even court proceedings, because a legally regulated property status is the pre-requisite to obtaining a construction permit;
- ▶ Legal assistance to Roma in legalizing their house, if it is not legal, so that they could build an additional room. Legalization of the existing illegitimately built house is the pre-requisite for all additional construction works. This is the first step that has to be taken, because, in the contrary case, the house enlargement itself will be illegal, too;
- ▶ Technical assistance (concerning cadastre, architectural design, construction engineering, wiring and plumbing, etc) in developing construction projects and in carrying out supervision during construction;
- ▶ Legal assistance when entering into contract with the contractor and determining which construction works the family can do on its own (ground preparation works, cementing, and the like);
- ▶ Technical-engineering assistance during construction works, with or without additional training for self-builders, depending on the case;
- ▶ Material and financial assistance, donating construction material packages or vouchers to purchase construction material, covering the construction workers' fees, and other, as needed.

Self-build carried out without any assistance at all results in non-functional housing units. In the case of assisted self-build, this should not happen because the project would be carried out by a professional construction company. As concerns working on the functional and technical improvement of the house, or apartment, (in terms of size, interior structure, room capacity, bathroom, toilet, kitchen, and other), reference to the [PROVISION ON STANDARDS AND NORMS CONCERNING PLANNING, PROJECT DESIGN, CONSTRUCTION AND CONDITIONS OF USE AND](#)

MAINTENANCE OF SOCIAL HOUSING UNITS<sup>3</sup>), wherever applicable in terms of space availability, this model gives satisfactory results.

### **The experience of the City of Valjevo in giving legal assistance in regulating property ownership status**

The city of Valjevo has organized legal assistance for socially disadvantaged individuals and families in resolving legal issues concerning their property ownership. The local self-government has appointed expert teams made up of legal advisors and lawyers who specialize in property issues.

The teams give advice to users, help them collect the required documentation, provide legal representation services, represent them before courts, etc.

Individuals and families have succeeded in registering their real estate this way.

### **Beneficiaries**

Roma families of a middle-range income, or low-income families who have savings or an additional financial support, could opt for this model of housing construction.

### **Implementing partners**

The main actors in the implementation of this model are: the Roma family, LSGU and the relevant services, communal enterprises, the contractor with construction workers, and possibly other persons (in case of a MOBA). Self-builders could also receive legal, architectural and engineering assistance from civil society organizations that are registered to perform such services and that deal with providing this kind of support to vulnerable groups.

### **Where the model can be used**

The model of the construction of new houses that combines the work of the family and that of professional contractors and construction workers has been recorded in the majority of the 20 municipalities. According to the survey conducted among municipal Roma coordinators, one can safely say that this is the prevalent model used by Roma to resolve the housing situation for their family.

### **Strategic and legal basis for the implementation of the model**

Until present, Roma families who built their homes using this model have not been included in action plans designed to improve the Roma position. Certain measures proposed in this respect in the NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA<sup>4</sup>) have never been implemented. These measures envisaged for the local self-government units to give Roma assistance towards improving their housing situation (assistance for the enlargement or completion of unfinished houses including free legal advice, counseling and representation in the processes of regulating property right issues and in exercising their right to adequate housing, in line with the laws and by-laws that govern property relations and the

3 Official Journal of the Republic of Serbia, issue nr 23/2013

4 Official Journal of the Republic of Serbia, issue nr 27/2009

Photo 1: Construction of a new house next to the old one in Apatin



planning and construction of housing units), but such measures have not been implemented in a systematic manner until present.

The question of the legalization of houses built in this manner has to be raised here, as there is a chance that not all houses were erected with a construction permit. This is why one part of this housing fund will potentially be subject to legalization. One is to expect the LSGUs, at least those involved in the [We Are Here Together](#) project, to start giving at least legal assistance to self-builders in the future. The process of assisted self-build will be carried out in compliance with the Urban Planning and Construction Act, based on the possession of a construction permit, and will end in the obtaining of the use permit and registration of the house in the cadastre.

### **The construction lot**

The construction would take place on lots that belong to families. This is at the same time one of the pre-conditions for obtaining a construction permit.

### **Sources and modalities of funding**

The self-build housing model was traditionally always funded entirely by the family in the past. Sources of funding are: personal savings, remittances from abroad, earnings made abroad, and sometimes loans from friends or even money-lenders. The advanced model of assisted self-build can include other sources of funding such as donors, IPA funds, and other. It is desirable to combine the Roma family's private funds with the LSGU funds for the improvement of housing conditions.



Photo 2: A new house built using recycled bricks in Apatin

### Expected quality of construction works

Given that the majority of final craft works would usually be left to professional house builders in the past, the quality of finished houses is rather good. The family is usually satisfied with only decorating the interior, while the external works are postponed for some 'better times'. Still, in a number of instances, deficiencies in construction have been reported that could lead to penetration of humidity and cold temperature inside the rooms, which is a situation that is caused by the lack of a supervisory body. The assisted self-build should eliminate the appearance of such problems.

### Expected impact on the cost of housing

The cost of living in houses constructed under this model will increase if the family has to take a loan that it will later need to repay. The family needs to assess by itself if it will be capable to repay loans (whether official or from friends) over a longer period of time. If some of the construction costs are covered from other sources, e.g. from donations, then the loan repayment is significantly reduced.

### Construction materials

The type of house structure and construction materials used in this model are those generally used in construction of individual family houses in Serbia. There have been reports of cases where second-hand or recycled construction material was used. The share of such materials could be increased in the conditions where there is a contractor and a supervisory body, which would further reduce the cost of construction.

### Who conducts the works

The issue of who will perform which works should be resolved in a signed agreement between the family and the contractor. The family usually does the rough construction works, in the first place the cementing of the construction of the house (foundations, ver-

Photo 3: Professional builders building a house together with the Roma in Apatin



tical and horizontal tie beams, concrete slabs, staircase, etc.), but it doesn't do the planking nor concrete reinforcement, which is done by professional construction workers. If the model of assisted self-build will include training for family members, then it is possible for them to assist construction workers and carpenters in their work as well. Qualified construction workers and craftsmen will also do all the works that require previous professional training (insulating, carpentry, bricklaying, plastering, wiring, plumbing, etc). Hiring professionally qualified registered contractors is the only possible option foreseen by law, which automatically means having to pay higher per diem fees. Low-income families could hire a professional contractor and self-taught construction workers and craftsmen, as their fees would be lower. If expert supervision is secured, using a solution like this should not significantly impact the final quality of the house.

#### The cost of the model

The price of a house built by a family together with a professional licensed contractor is lower than the "turn key" type of construction by 30–40% on average, meaning that the costs amounted to about between 150 to 250 €/m<sup>2</sup>, depending on what kind of material the family wanted, and in what municipality the construction is taking place. Moreover, the overall cost of the house also depends on the level of professional training of the construction workers the family hires and their subsequent per diem fees. Thus, the usual per diem fee for a professionally trained majstor in Belgrade is about 50 € per day of work, 30–35 € in Bojnik, and 25–30 € in Bujanovac. Per diems for assisting workers ranged between 10 and 15 €. It is estimated that the contractor, i.e. the head worker on the construction site, could earn between 500–600 € per month.

#### The time required to complete the works

Taking the current practice into consideration, it is estimated that two to three construction seasons are needed to build a house that a family can live in, or more seasons, if final external works are delayed (façade, rain gutter, sidewalk around the house, and so forth).

### Box 1.1: Construction of a new house

Pre-requisites for the implementation of this model are the existence of an adequate urban development plan, and proof of investor's ownership or lease rights on the construction land. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council to provide assistance for the construction of new houses, including:

- assessment of the needed funds and implementing partners;
- the decision to allocate budget funds for this purpose.

#### Procurement of funds for the construction of new houses to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance for the construction of new houses based on the responses to applications.

#### Procurement of funds to be conducted by the beneficiary families

- bank and friendly loans, personal savings/funds, or a combination of the two.

#### A public competition for the selection of the candidates to receive assistance for the construction of a new house (conducted by the LSGU)

- forming a selection committee that will also develop criteria for the priority order of the candidates;
- conducting the public competition and selection of beneficiaries.

#### Procuring construction permits (see Box 1)

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU.

#### Selection of contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

#### Signing of the contract between the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families:

- defining the role of each implementing partner;
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family;
- defining the scope of financial participation by the LSGU and that by the beneficiary family.

#### Construction of the house

- contractor and family work together under the supervision of the supervisory body.

#### Conducting technical inspection and obtaining the occupancy permit

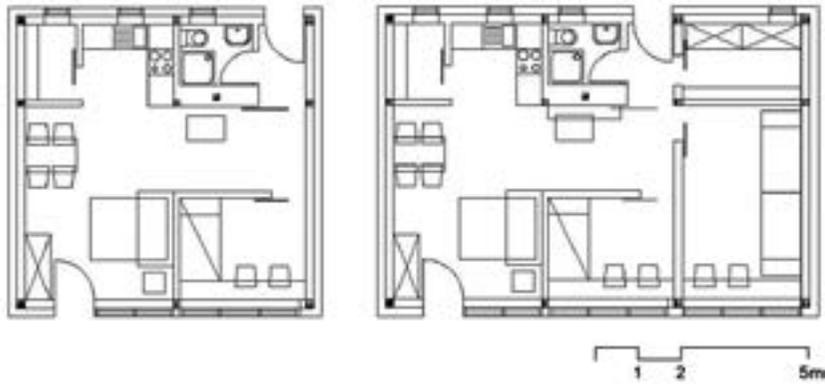
#### Registering the newly built housing unit as the beneficiary family's property

#### If the house is to be built in several stages, the construction permit can be obtained in the following two principal ways:

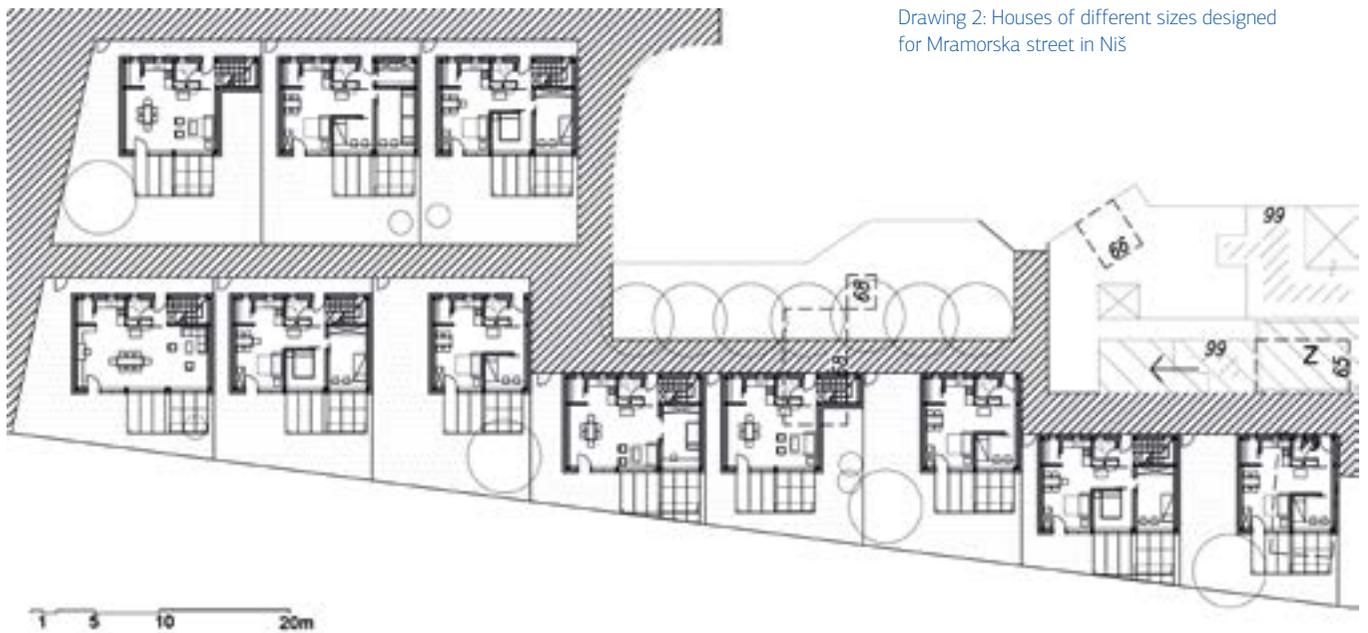
- construction permit for the entire house is immediately obtained, and the construction itself is conducted in stages, or
- construction permit is obtained for each subsequent stage, in the form of a permission for enlargement.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Construction of a new house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary families			■	■	■	■						
Public competition for the selection of beneficiaries			■									
Obtaining the construction permit (project development)				■								
Selecting the contractor and the supervisory body					■							
Signing the contract with the implementing partners					■	■						
Construction of the house					■	■						
Technical inspection and occupancy permit							■					
Registration of the new house								■				



Drawing 1: Project for a 4+ persons house. The house can be built in stages.



Drawing 2: Houses of different sizes designed for Mramorska street in Niš



Drawing 3: Floor plan of a house with an apartment, a porch and a front lawn, designed according to the Ivanjica system



## 1.2. Construction of additional living space

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### Description of present practice

In response to increased family needs (family expansion, marriage, children growing up, a sick person in the family, etc.), Roma families have to construct additional rooms or small housing units attached to their existing house. In most cases this is a non-specified purpose room, or a kitchen, living room or a bedroom. Construction of additional rooms is a realistic way to meet the housing needs and the need for a certain physical space within it. Roma families often build their houses gradually over a number of years, adding one room after another. [UNASSISTED SELF-BUILDING OR ASSISTED SELF-BUILDING](#) with the help from an organization are two main forms of meeting their housing needs in present practice.

### Possible ways to refine and improve the model

Self-build by which Roma satisfy their housing needs should be institutionally organized and supported as a legitimate form of house building that possesses all elements of a lawful process. Self-construction of living space should be adequately assisted. Depending on the case, one or more of the following forms of assistance can be given to the self-builder:

- ▶ Legal assistance to Roma to legalize their house, if it is not legal, which is needed in order to obtain permit to build an additional room. Legalization of the existing illegitimately built house is the pre-requisite for all additional construction works. This is the first step that has to be taken, because, in the contrary case, the house enlargement itself will be considered illegal as well;
- ▶ Technical assistance (surveying for the cadastre, architectural design, construction engineering, wiring and plumbing, etc) in developing construction projects and in carrying out supervision during the construction of the additional room;
- ▶ Legal assistance when entering into contract with the contractor and determining which construction works the family can do on its own (ground preparation works, cementing, and so forth);
- ▶ Technical-engineering assistance during construction works, with or without additional training for self-builders, depending on the case;
- ▶ Material and financial assistance, donation of construction material packages or vouchers to purchase construction material, covering the construction workers' fees, and other, as needed.

### Beneficiaries

Low-income Roma families who live in overcrowded housing conditions but who are owners of their house and lot, and also families of other income levels if they have the need for additional space, can benefit from this model. Past practice has showed that construction of additional space is practiced predominantly by poor households. They need various types of assistance in order to be able to carry out this type of construction.



Photo 4: New housing space attached to the existing house in Kraljevo

### Implementing partners

The main implementing partners in this model are: the Roma family, the contractor, LSGU, civil society organizations, international donors, and possibly the local housing agency. Depending on the case, other entities could be included to provide support to the self-builder to create additional living space.

### Where the model can be used

An example of good practice in the use of this model was when 10 additional rooms were constructed on houses in the Roma settlement of Grdička kosa 2 in Kraljevo<sup>[5]</sup> within the 2008 UN-Habitat SIRP program. The construction of additional living space took place in four municipalities involved in the [WE ARE HERE TOGETHER](#) project: Bojnik (10 houses), Bujanovac (2 houses), Prokuplje (4 or 5 houses, mostly for IDPs) and in Knjaževac (10 houses). In the future, this model could be implemented in all Roma settlements where there is a need for it and certain conditions are met regarding the Roma settlement as a whole, such as that there exists an adequate urban plan for the settlement, and that the individual houses are legal. The following towns and municipalities have expressed their interest in using this model: Bujanovac, Vranje, Bela Palanka, Prokuplje, Žitoradja, Kragujevac, Smederevo, Kovin, Pančevo, Novi Sad, Odžaci, Sombor, Palilula and Zvezdara.<sup>[6]</sup>

5 Vuksanovic-Macura Z, Mojović, Dj. (2008). Alternative housing projects. In: L. Ramirez et al. (edit.) *SIRB Book – The Settlement and Integration of Refugees Programme in Serbia* (pages 61–75). Belgrade: UN-Habitat Belgrade.

6 According to statements given by teams that attended the 15–16 May 2014 workshop in Arandjelovac. Representatives of the following municipalities involved in the We Are Here Together project participated: Bujanovac, Vranje, Bela Palanka, Prokuplje, Žitoradja, Kragujevac, Smederevo, Kovin, Pančevo, Novi Sad, Odžaci, Sombor, Palilula and Zvezdara Teams from the municipalities of Koceljeva, Bojnik and Knjaževac could not assist due to the floods.

Photo 5: Construction of additional housing space in Đurđevo



### Strategic and legal basis for the implementation of the model

The NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA<sup>[7]</sup> AND THE ACTION PLAN FOR THE IMPLEMENTATION OF THE NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA - HOUSING COMPONENT<sup>[8]</sup> represent the strategic basis for the construction of additional rooms and/or storeys. The URBAN PLANNING AND CONSTRUCTION ACT<sup>[9]</sup> represents the legal basis for the construction of additional living space. As stipulated in the Act, the term CONSTRUCTION OF ADDITIONAL LIVING SPACE (DOGRADNJA) refers to the construction and other types of works whereby new space is built OUTSIDE THE EXISTING VOLUME OF THE HOUSING UNIT, and also to the CONSTRUCTION OF ADDITIONAL STOREY(S), that represent a single architectural, functional and technical housing unit together with the existing one.

The first condition for the construction of additional living space is that the house in question is legal. If this is not the case, it is necessary to carry out the legalization of the house that the family wishes to build additional space on. The legalization procedure is carried out in compliance with the LEGALIZATION OF BUILDINGS ACT<sup>[10]</sup> that regulates conditions, procedure steps and ways to legalize a building or a part of a building constructed without the construction permit or without the use permit, etc.

The legal basis for the construction of additional housing space is the URBAN PLANNING AND CONSTRUCTION ACT<sup>[11]</sup>, which stipulates the requirement to obtain the construction permit and to obtain beforehand the location permit, both when building additional rooms and when building additional storeys. There were cases - when the houses are smaller in size and when it is done on individual family houses within the Roma settlements - when the construction of additional rooms was done without the construction permit, although often with the full awareness of the municipal authorities and with the financial support of an international donor. Houses that have been enlarged in this manner are potentially subject to legalization, if their owners have reported the works and if other urban planning conditions are met.

7 Official Journal of the Republic of Serbia, issue nr 27/09.

8 Action Plan for the Implementation of the National Strategy for the Improvement of the Position of Roma in Serbia 2013-2014, taken from <http://www.judskaprava.gov.rs/>, March 15, 2013

9 Official Journal of the Republic of Serbia, issue nr 72/2009, 81/2009 - correction, 64/2010 - decision by the Constitutional Court, 24/2011, 121/2012, 42/2013 - decision by the Constitutional Court, 50/2013 - decision by the Constitutional Court and 98/2013 - decision by the Constitutional Court.

10 The Official Journal of the Republic of Serbia, issue nr 95/2013

11 Urban Planning and Construction Act, Article 135



Photo 6: A new roof - an example of assisted enlargement in Kraljevo

### The construction lot

In most cases, the issue of the lot is irrelevant to this model as this model is about building additional living space attached to the existing houses on existing lots. The issue gains relevance, however, in the case of small lots with high occupancy rate<sup>12</sup>. A typical example of gradual house enlargements over a period of several decades resulting in high occupancy rate on the lots is the case of the “Marko Orlović” settlement in the city of Kruševac. Also, the legal aspect of property ownership gains importance in those cases when the family wishes to enlarge a house that had been erected on a lot that used to be a public property (state-owned, or belonging to a state-owned company, or to the municipality, etc.). In this case, a land use contract should be entered into with the legal owner, as was done with the houses in the “Mali Krivak” settlement in the town of Smederevo.

### Sources and modalities of funding

In the past, donor and other organizations would finance the preparation of technical documentation containing the estimation of measurements and of the costs of the foreseen works, the purchase of the construction material and the construction workers' fees, either through the municipal administration or a civil society organization. In some cases, the families participated in the construction works, and in other, they participated in the purchase of a part of the construction materials. It is to expect for this model to be supported in the future in the form of donations of construction material packages, or vouchers for the purchase of construction material. The proper use of the construction material is guaranteed by the introduction of other forms of assistance, including providing technical-engineering assistance, ensuring the presence of a contractor, and other.

### Expected quality of construction works

Works conducted under this model are expected to be of good quality, owing primarily to the expert supervision by a contractor. On average, the surface of the attached rooms would range from 6 to 16 m<sup>2</sup>. The enlargement works would include elementary construction works, installation of doors and windows, electric wiring, plastering, and paint-

12 Vuksanović-Macura, Z. (2012) “Mapping and Enumeration of Informal Roma Settlement in Serbia”, *Environment and Urbanization*, Volume 24, Number 2, 685–705.

Photo 7: Beginning of the construction of additional housing space next to the old house in Đurđevo



ing the interior walls. In addition, the finishing works should be carried out on the façade including plastering and the mandatory thermal insulation. Given that this model is envisaged as a form of self-construction accompanied by various forms of expert assistance, a good quality of construction works is to be expected, primarily as regards meeting the energy efficiency requirements in the newly constructed space, and completing works that would otherwise usually not be done.

#### **Expected impact on the cost of housing**

This type of intervention does not have a significant impact on the cost of housing, considering the fact that the enlarged house in question is already owned by the family. A certain increase in the expenses can be expected in the form of a higher electricity bill caused by the need to heat an additional room in the household.

#### **Construction materials**

As a rule, the conventional materials are used in the construction of additional rooms/storeys: concrete, brick, hollow clay blocks, wood planks, roof tiles etc. In the future, works under this model should also include floor and wall thermal insulation of appropriate dimensions, and materials for the completion of the façade.

#### **Who conducts the works**

As was the practice in the past, the works are usually carried out by professional construction workers, and/or contractors, assisted by the Roma family. During the implementation of the UN-Habitat SIRP program, technical documentation was prepared and the construction works conducted by a professional company selected in a public tender called by the City Housing Agency. Roma families took part in lighter and simpler manual works. The contractors' and the family's participation in the works under this model will be defined in a contract between the investor and the contractor in the future.

#### **How the house is used while the works are in progress**

The house, i.e. the part thereof that is not under construction, can be used normally for living.

## The cost of the model

The funds given by donors to construct one additional room in Roma houses in the town of Kraljevo was 3000 €, of which 2000 € was intended for construction material, and the remaining 1000 € for the actual cost of works. The price of the construction of an additional storey will likely be between 300 and 400 €/m<sup>2</sup>.

## The time required for the completion of works

The average time needed to complete the construction of one additional room is about one month. To complete the construction of an entire additional storey would probably take an entire construction season.

### Box 1.2: Construction of additional housing space

The pre-requisite for the implementation of this model is that the housing unit that the additional housing space will be constructed at is legal or that it has been legalized. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council to provide assistance for the construction of additional housing space, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose.

#### Procurement of funds for the assistance for the construction of additional housing space, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance for the construction of additional housing space based on the responses to applications.

#### Procurement of funds to be conducted by the beneficiary families

- bank and friendly loans, personal savings/funds, or a combination of the two.

#### Public competition for the selection of the beneficiaries for the construction of additional housing space

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

#### Procuring construction permits (see Box 1)

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU.

#### Selection of contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

#### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

#### Construction of additional housing space

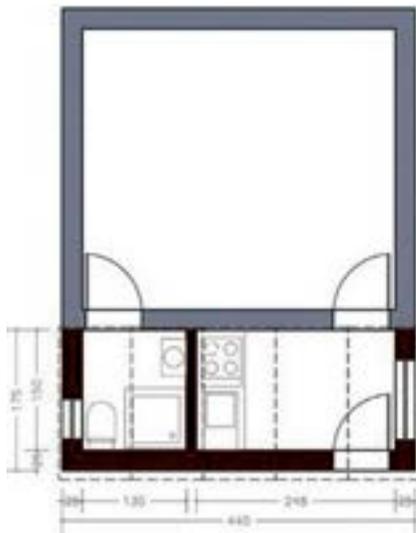
- contractor and family work together under the supervision of the supervisory body.

#### Conducting technical inspection and obtaining the occupancy permit

#### Registering the new characteristics of the housing unit

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

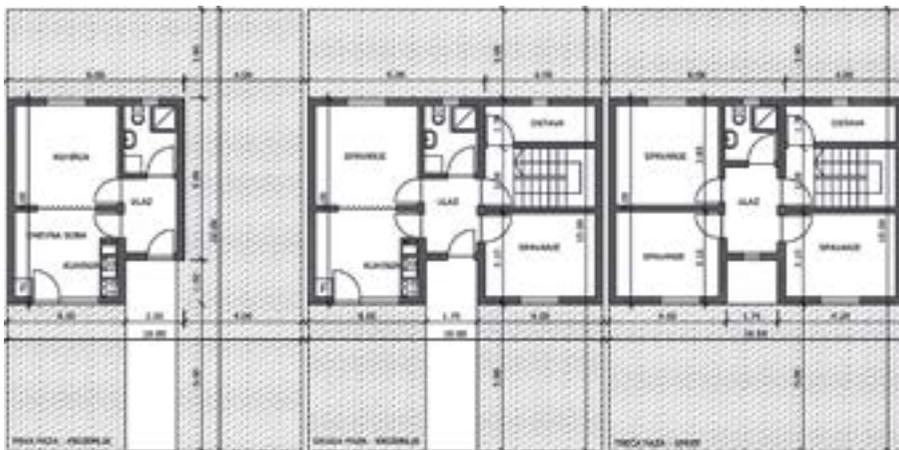
Construction of additional housing space	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary families		■	■	■								
Public competition for the selection of beneficiaries			■	■								
Obtaining the construction permit (project development)			■	■								
Selecting the contractor and the supervisory body				■	■							
Signing the contract with the implementing partners				■	■							
Construction of additional housing space				■	■							
Technical inspection and occupancy permit					■							
Registering the new characteristics of the housing unit						■						



Drawing 6: Construction of additional space according to the EHO model in Đurđevo

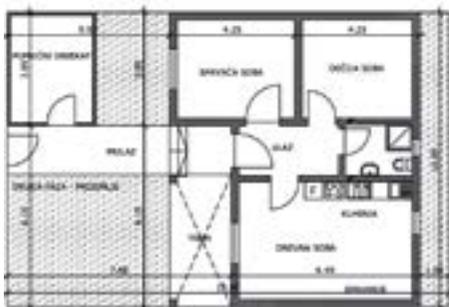
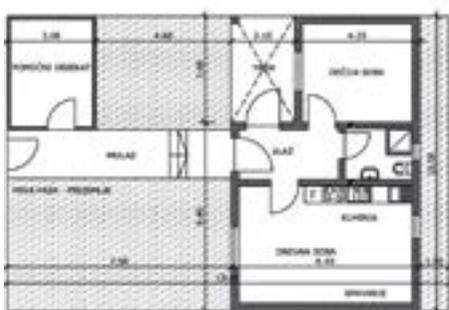


Drawing 7: Different cases of construction of additional rooms in Grdička Kosa2

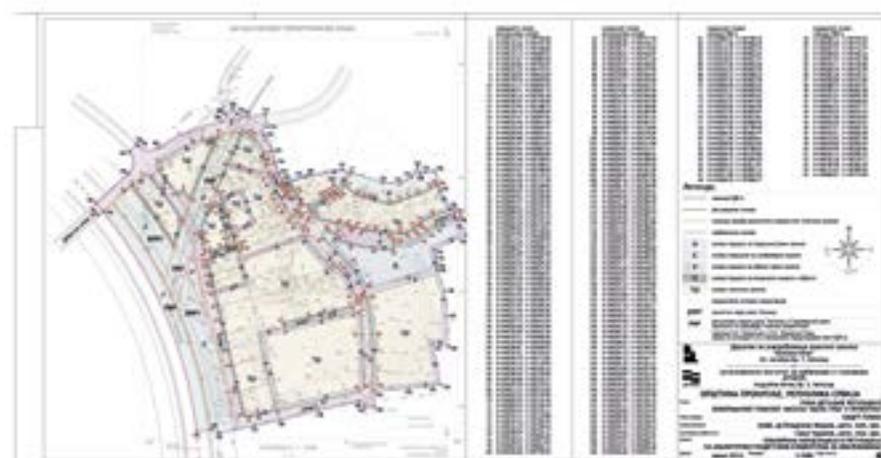


Drawing 8: Construction of an additional room, as an enlargement of the original house

INDIVIDUALNA KUČA - RAZVOJ PO FAZAMA



SKUPNA JEDNOPROSTORNA KUČA - RAZVOJ PO FAZAMA



Drawing 9: Municipality of Prokuplje requires a written consent from the neighbors in order to proceed with the construction of additional rooms - a plan for Mala Guba

## 1.3. Construction of sanitary units

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### Description of present practice

Many Roma families lack sanitary facilities in their homes (a bathroom, a water closet, entrances) which can seriously jeopardize the health of the family members, especially children. A sanitary sewer can lead, not only from the bathroom/wc but also from the kitchen, to a brick-built or a plastic septic tank, or to the public sewerage system. Projects for sewerage and septic tanks that were carried out in the past would encompass several houses together within one Roma settlement. The issue of the legal status of the houses is raised when a legal construction of sanitary facilities is planned.

### Possible ways to refine and improve the model

The ways to refine and advance the model of self-construction of sanitary facilities are the same as in the case of assisted self-construction of additional rooms or storeys, and depend on giving various forms of assistance to Roma, including: legal assistance if they need to legalize their house; technical assistance; legal advice when entering into contract with the contractor; technical-engineering assistance in the course of the construction works; and, finally, material and financial assistance.

### Beneficiaries

The primary beneficiaries of this model will certainly be low-income Roma families who live in houses without sanitary facilities.

### Implementing partners

Roma families, contractors, LSGUs, civil society organizations, international donors, and possibly the housing agency, have been in the past, and will continue to be the main actors in implementing this model.

### Where the model can be used

In Serbia, this model was first created in 2007 under the UN-Habitat SIRP program, and first implemented in the Roma settlement of Grdička Kosa 2 in the town of Kraljevo, where 12 families were equipped with bathrooms and water closets. Ecumenical Humanitarian Organization - Roma Resource Center (EHO-RRC) continued to use this model, mainly in Roma settlements across Vojvodina, and managed to build or equip 540 bathrooms by 2013, and construct 408 septic tanks. Of 20 municipalities involved in the [WE ARE HERE TOGETHER](#) project, bathroom and water closet, or just of a water closet, were built in Roma houses in five municipalities: Bojnik (one house), Prokuplje (five houses), Zvezdara (one house), and in Knjaževac (31 houses). In addition, 5 houses in the municipality of Kovin were provided with septic tanks and were connected onto the public water system, which was financed by the United Nations Development Program (UNDP). The following towns and municipalities have expressed their interest in applying this model in the near future: Bujanovac, Vranje, Prokuplje, Žitorađa, Leskovac, Kragujevac, Smederevo, Kovin, Pančevo, Novi Sad, Odžaci, Sombor, Palilula, and Zvezdara.<sup>13</sup>

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13 According to the statements given by the participating teams at the workshop held in Arandelovac in May 2014.



Photo 8: Construction of a bathroom in Grdička Kosa 2 in Kraljevo

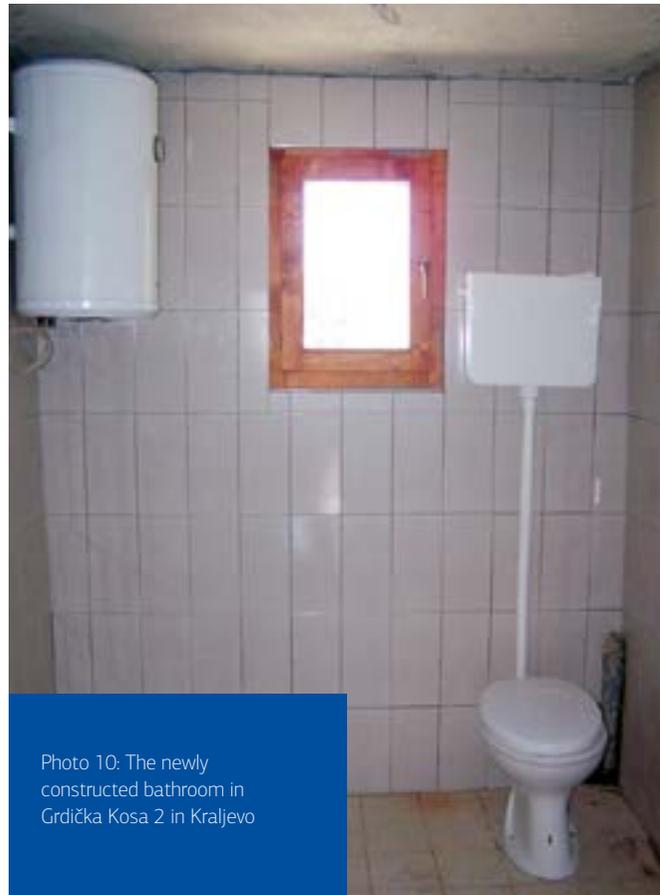


Photo 10: The newly constructed bathroom in Grdička Kosa 2 in Kraljevo

### Strategic and legal basis for the implementation of the model

The strategical and legal basis for this model are the same as in the case of the model of building additional living space. The strategical basis is the [NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA<sup>\[14\]</sup>](#) AND THE [ACTION PLAN FOR THE IMPLEMENTATION OF THE NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN SERBIA - HOUSING COMPONENT<sup>\[15\]</sup>](#). The legal foundation for the construction of additional living space is the [URBAN PLANNING AND CONSTRUCTION ACT](#).

### The construction lot

The issue of construction land ownership status is irrelevant when the lot, i.e, the house in question, is owned by the members of the family. However, the issue becomes important when construction of additional space is carried out in decades-old Roma settlements where houses had been built on lots that do not belong to the family but are state-owned, or belong to a company that was once a state-owned company. In this latter case, a contract of lease of land should exist.

14 The Official Journal of the Republic of Serbia, issue nr 27/2009

15 Action Plan for the Implementation of the National Strategy for the Improvement of the Position of Roma in Serbia 2013-2014 <http://www.ljudskaprava.gov.rs/> Sep 15, 2014

### **Written consent from the neighbors for the construction of auxiliary premises or additional rooms - the Prokuplje experience**

In cases when the distance between houses/premises is very small, and construction of auxiliary premises or additional rooms, or sanitary units, needs to be conducted on the existing house, the relevant agency of the municipality of Prokuplje requires, among other, that a written consent from the neighbors is submitted in order to proceed with the intended construction.

It is customary to ensure reciprocity between the stakeholders in the signed agreement, i.e., the party that gives its consent receives the consent under the same contract for a potential future construction of auxiliary premises or additional rooms, that will then require no signing of a new contract.

### **Sources and modalities of funding**

As in the case with the construction of additional living space, this model, too, is about joining self-builders', i.e. that of the Roma family, and donor(s)' funds.

### **Expected quality of construction works**

The quality of construction works carried out under this model is expected to be good considering that the model relies on a number of different forms of assistance. The surface of the constructed sanitary unit may vary from 1.5 m<sup>2</sup> to 4 m<sup>2</sup>. The bathroom is equipped with all installations (water pipes, sewerage, and electrical wiring), a sink, a toilet bowl, a shower-tub and a water boiler. As a rule, the interior walls are insulated with ceramic tiles, while the external façade should include thermal insulation.

### **Expected impact on the cost of housing**

This type of intervention will not influence the costs of housing, since it takes place inside the house that belongs to the family. Nonetheless, a certain increase in the housing costs is to be expected, reflected in an increase in electrical energy spending caused by the newly installed water boiler in the bathroom and in an increase in water consumption.

### **Construction materials**

The conventional construction materials used in the construction of additional space include: concrete, bricks, hollow clay blocks, hydro-insulation, wood planks, wooden or PVC windows and doors, roof tiles, ceramic tiles inside the bathroom and water closet. Thermal insulation of adequate dimensions is mandatory.

### **Who conducts the works**

Usually, works under this model are conducted by professional construction workers and/or a professional contractor, assisted by the Roma family.

### **How the house is used while the works are in progress**

As the scope of the construction works is rather small, the house is used by the family as usual.



Photo 9: Construction of a sanitary facility and a kitchen in Đurđevo

### The cost of the model

The construction and equipping of one bathroom with water closet of a 4 m<sup>2</sup> surface carried out under the UN-Habitat SIRP program in the town of Kraljevo in 2007 cost 2500€ in total, of which 1500 € was spent on the construction material and the remaining 1000€ on labor and technical documentation. Under the EHO-RRC project, the price of the construction material ranged between 1000 € to equip a 4 m<sup>2</sup> bathroom (within a previously constructed space) and about 1400 € to construct a new 4 m<sup>2</sup> bathroom<sup>[16]</sup>. In addition, the cost of building a septic tank was about 300 € per unit.

### The time required to complete the works

The construction of a bathroom with water closet takes approximately one to two weeks to complete.

16 Wyss, D., Bu, R. (2013). *Guide and Toolbox: Good Practices to Support the Implementation of the National Strategy for the Improvement of the Position of Roma in Serbia – Action Plan for the Housing Component (2012–2014)*. Ecumenical Humanitarian Organization - Roma Resource Center, Novi Sad.

### Box 1.3: Construction of sanitary facilities

The pre-requisite for the implementation of this model is that the housing unit that the sanitary facilities will be constructed at is legal or that it has been legalized. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council to provide assistance for the construction of sanitary facilities, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose.

#### Procurement of funds for the assistance for the construction of sanitary facilities, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance provided for the construction of sanitary facilities based on the responses to applications.

#### Procurement of funds to be conducted by the beneficiary families

- bank and friendly loans, personal savings/funds, or a combination of the two.

#### Public competition for the selection of the beneficiaries

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

#### Procuring construction permits (see Box 1)

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU.

#### Selection of contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

#### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

#### Constructing sanitary facilities

- contractor and family work together under the supervision of the supervisory body.

#### Connecting the facilities to the infrastructure

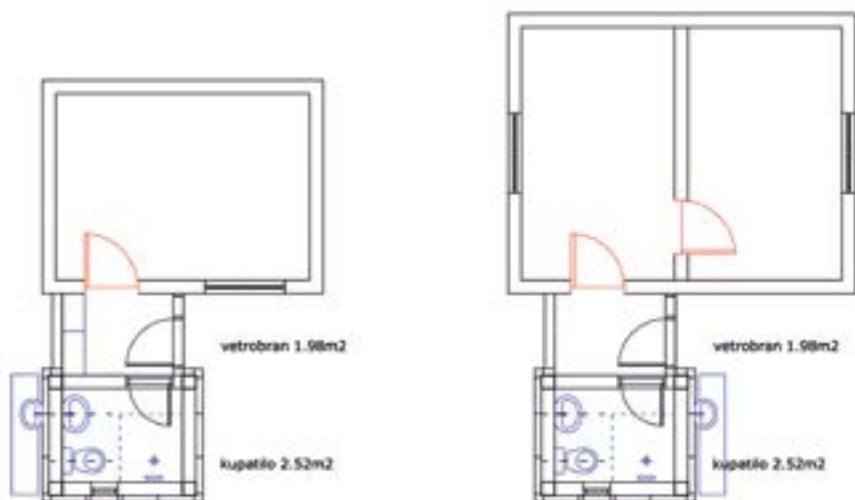
- constructing and connecting the facility to the public water supply system (if it was not already connected)
- constructing and connecting the facility to the sewerage system
- constructing a septic tank and connecting the facility to the septic tank, if there is no sewerage system.

#### Conducting technical inspection and obtaining the occupancy permit

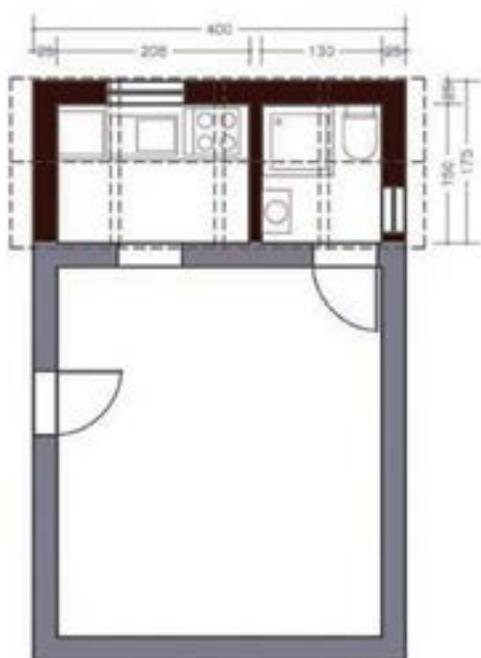
#### Registering the new characteristics of the housing unit

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Construction of sanitary facilities	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary families		■	■	■								
Public competition for the selection of beneficiaries			■	■								
Obtaining the construction permit (project development)			■	■								
Selecting the contractor and the supervisory body				■	■							
Signing the contract with the implementing partners				■	■							
Construction of sanitary facilities				■	■							
Connecting the facilities to the infrastructure				■	■							
Technical inspection and occupancy permit					■							
Registering the new characteristics of the housing unit						■						



Drawing 10: Different cases of the construction of bathrooms and entrances in Kraljevo



Drawing 11: Construction of a bathroom and a kitchen according to the EHO model in Đurdevo



## 1.4. House repair

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### Definition of the ‘house repair’

House repair is a collective term used in this book of HOUSING MODELS to designate a number of different types construction works that can be carried out on a house that has become physically inadequate for housing due to a number of reasons. In this book, the house repair implies works such as INVESTMENT MAINTENANCE of a house, RECONSTRUCTION, RENOVATION, REFURBISHING, DAMAGE REPAIR, regular MAINTENANCE, installation of gas, electricity, water pipes, and heating system, placing solar collectors, and other works, depending on the need, as stipulated in the Article 145 of the URBAN PLANNING AND CONSTRUCTION ACT. The house repair works DO NOT INCLUDE CHANGING THE VOLUME OF THE HOUSE, NEITHER VERTICALLY NOR HORIZONTALLY, and all works are designed to extend the period of the residential use of the house. Individual characteristics of house repair works, as stipulated in the URBAN PLANNING AND CONSTRUCTION ACT are as follows: By RECONSTRUCTION one understands conducting construction works on an existing house, within the existing surface and volume of the house, aimed to improve stability and safety of the house, by changing elements of construction or technology, changing the external appearance of the house, or increasing the number of functional space units.<sup>[17]</sup> RENOVATION AND REFURBISHING implies construction and other works on an existing house in order to: change the structure of space units within the house/apartment, replace equipment, appliances, machines, and installations, without it having an impact on the level of house’s stability and safety, or the construction elements, or the external appearance, or the safety of neighboring houses, fire safety, or on traffic, or environment.<sup>[18]</sup>

DAMAGE REPAIR implies performing construction and other works on the existing house to repair appliances, machines, facilities, and equipment, and/or to replace elements of construction on the house, but without changing the external appearance nor the safety of the neighboring houses<sup>[19]</sup>. INVESTMENT MAINTENANCE implies construction and technical works in order to improve the conditions of residential use of the house during the period of its exploitation for housing purposes<sup>[20]</sup>. The most common investment maintenance works include: replacing the roof, placing thermal and water insulation, replacing rain gutters, façade insulation, or external windows and doors within the existing openings. REGULAR MAINTENANCE understands conducting works destined to prevent wear-and-tear damage that appears when a facility is used for housing purposes, and works to repair the wear-and-tear damage. Regular maintenance works include: painting walls, doors and windows, replacing insulation panels, replacing bathroom equipment, and similar works<sup>[21]</sup>. Installing solar collectors is not specifically defined under the ACT, but an example of collecting solar energy would be the installation of the ‘solar boilers’.

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17 Urban Planning and Construction Act, Article 2, Paragraph 32

18 Urban Planning and Construction Act, Article 2, Paragraph 34

19 Urban Planning and Construction Act, Article 2, Paragraph 35

20 Urban Planning and Construction Act, Article 2, Paragraph 36

21 Urban Planning and Construction Act, Article 2, Paragraph 36a



Photo 11: House repair in Prčilovica

### Description of present practice

Some Roma families' housing problem consists in the fact that their houses are run-down, and the solution is sought in undertaking the repair works. The current practice consists in people conducting the repair works described above themselves, possibly assisted by a neighbor or a friend, despite the fact that they often lack the necessary skill to do these jobs. As these works do not change the volume of the house, and cannot damage the house construction itself, this practice could be considered acceptable, if it weren't for sensitive works such as introducing water pipes, the sewer, gas pipes, or electric installations. A family can paint the walls on their own, but it shouldn't be allowed to install new electric wiring themselves.

### Possible ways to refine and improve the model

Only a limited number of works can be done by the family alone, while all others need to be conducted by professional handymen. Roma families should be given free legal and technical assistance, considering the sensitivity and complexity of some of these works<sup>[22]</sup>. Depending on the case, the beneficiary self-builder may receive the following forms of assistance:

- ▶ Legal assistance to Roma in legalizing their house in case the house is not legal, in order to be able to legally undertake works under this model. A regulated ownership status is a pre-requisite for the introduction or replacement of electric wiring or plumbing, for example.
- ▶ Technical-engineering assistance (for surveying, architectural design, construction engineering, installations, etc.) in preparing main projects for the repair works, when such documents are required by the municipal authorities (for reconstruction works, for example), or for the technical description and list of planned works (for investment maintenance, for example), and in supervision during the works.
- ▶ Legal assistance when entering into contract with the contractor and in defining which works the families can do themselves. Some repair works do not require a contractor, such as regular maintenance works, whereas others do, such as introducing gas installations, etc.

22 Divjak L. (edit.) (2010). A Guide through Legalization of Roma Settlements. Belgrade: OSCE Mission to Serbia.

Photo 12: Reparation of roof eaves in Dudara in Zrenjanin



- ▶ Assistance from engineers and handymen in the course of the works, including training for the self-builders, or not, depending on the case.
- ▶ Financial and material assistance in the form of giving construction material packages to the beneficiary family or vouchers to purchase construction material, covering the handymen's fees, etc, depending on the family's needs.

### Beneficiaries

This model is suitable for the improvement of housing conditions for the low-income Roma families who are owners of their houses, or have legal rights on the property under the [URBAN PLANNING AND CONSTRUCTION ACT](#), Article 135. Beneficiaries of the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#) program for the improvement of housing conditions in a privately owned property can also be households who live in an inadequate apartment that they own but that is a part of a multi-family house, provided that the families meet certain criteria.

### Implementing partners

The main actors in the implementation of the house repair works are Roma families, contractors, handymen, donors, LSGU, and possibly local housing agencies.

### Where the model can be used

Repair works were conducted under the 2007 UN-Habitat SIRP program as an alternative housing solution model. Repair or reconstruction works were conducted in 34 apartments in apartment buildings owned by LSGU (social housing) or by families (through microloans). Of the 20 municipalities included in the [WE ARE HERE TOGETHER](#) project, this model was applied in Bojnik (10 houses), Bujanovac (4 houses), Knjaževac (25 houses), Koceljeva (5 houses), Novi Sad (61 house), Prokuplje (4-5 houses), Vranje (3 houses), Zvezdara (5 houses) and Valjevo (10 houses). The following towns and municipalities have expressed their need to implement the house repair model: Vranje, Žitotadja, Kragujevac, Smederevo, Kovin, Pančevo, Novi Sad, Odžaci, Sombor, Palilula and Zvezdara<sup>[23]</sup>.

23 According to statements given by teams at the workshop held in Arandjelovac 15–16 May 2014

### Strategic and legal basis for the implementation of the model

The NATIONAL STRATEGY FOR SOCIAL HOUSING represents the strategic basis for the house repair works<sup>[24]</sup>, together with the NATIONAL STRATEGY FOR THE INTEGRATION OF ROMA<sup>[25]</sup> and the ACTION PLAN FOR THE IMPLEMENTATION OF THE STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA - HOUSING COMPONENT. The legal basis for the implementation of this model is the URBAN PLANNING AND CONSTRUCTION ACT, that stipulates that a PERMISSION TO CONDUCT REPAIR WORKS is necessary to conduct this type of works. This permission is procured by the investor who has the adequate legal rights on the property as stipulated in the Article 135 of the URBAN PLANNING AND CONSTRUCTION ACT. Under this same ACT, lighter repair works (e.g. regular maintenance of the house or apartment, placing a fence, construction of a fire place etc.) do not require any permission to conduct works. The legal basis for the implementation of this model is the SOCIAL HOUSING ACT, that foresees giving one-time financial grants to vulnerable families, and assistance in the form of material goods and services, as described by the concerned LSGU in compliance with the Article 110 of the ACT<sup>[26]</sup>.

### The construction lot

The issue of the construction lot is not relevant for this model as the house the repair works will be carried out on an existing house on a lot that the family owns or has legal property rights on.

### Sources and modalities of funding

In the past, donor or other organizations would finance the preparation of project documentation, purchase of construction material, and the repair works through the concerned LSGU or a civil society organization. Some funding would also be allocated by the LSGU from the local budget, from the funding foreseen for the implementation of local action plans for Roma, or from emergency funds. Roma funds, including the Roma self-builders' workforce, would be combined with the non-Roma for this purpose.

### Expected quality of works

It is to be expected for the quality of repair works conducted under this model to be satisfactory, given many possibilities of giving assistance to families. This model allows for good results to be achieved with modest means. The most common works included the replacement of old windows and doors, with wooden or, more often, PVC frames, roof repair, reparation of walls damaged by humidity, floor insulation, and so forth. More attention should be given to installing thermal insulation on the houses in the future.

### Expected impact on the cost of housing

This model does not increase the costs of housing, but can rather lead to a reduction of housing costs, especially a reduction in the heating costs.

### Construction materials

Conventional construction materials and repair tools are used for the repair works. Thermal and water insulation will require the use of contemporary materials. It is possible to use second-hand or recycled construction material, if it is more affordable and accessible.

24 Official Journal of the Republic of Serbia, issue nr 13/2012

25 Official Journal of the Republic of Serbia, issue nr 27/2009

26 Official Journal of the Republic of Serbia, issue nr 24/2011

Photo 13: Replacement of a substandard roof top in Grdička Kosa 2 in Kraljevo



#### Who conducts the works

The beneficiary family can do some of the repair works alone, but the complex repair works should be carried out by qualified construction workers and handymen, under the supervision of a contractor if needed. In the rare cases when the scope of works is large, a professional company could be hired to perform the necessary works.

#### How the house is used while the works are in progress

The house can be used normally during most of the works. However, in case of the renovation of the entire house/apartment, the beneficiary family would have to move out while the works are in progress.

#### The cost of the model

The cost of the repair works depends on the level of damage that needs to be repaired on the house. The amount of necessary funding can be calculated based on the funds the LSGUs have spent on this model in the past, which ranged between 100–200 €, and in some rare cases up to 600 € per house. Under the UN-Habitat SIRP program, repair works conducted on houses in a Roma settlement in the town of Kraljevo cost about 1000 € per house, and reconstruction works on houses and apartments in Valjevo cost between 1500 and 2000 € per housing unit, up to 3000€ in the case of a larger reconstruction.

#### The time required to complete the works

The time needed to complete the works will depend on the complexity and type of the necessary repair works and can vary between several weeks and several months.

### Box 1.4.a: Complex house repair works

The pre-requisite for the implementation of this model is that the housing unit that the repair works will be conducted at is legal or that it has been legalized. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council to provide assistance for complex house repair works, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose.

#### Procurement of funds to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance provided for the complex house repair works based on the responses to applications.

#### Procurement of funds to be conducted by the beneficiaries

- bank and friendly loans, personal savings/funds, or a combination of the two.

#### Public competition for the selection of the beneficiaries

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

#### Procuring the permission to conduct works

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU,
- proof of property ownership right and a copy of the plan of the lot
- list of works and technical description (certified by the project designer or contractor),
- payment of fees.

#### Selection of contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

#### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

#### Conducting complex house repair works

- contractor and family work together under the supervision of the supervisory body.

#### Registration of conducted works

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Complex house repair works	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary family		■	■									
Public competition for the selection of beneficiaries			■									
Obtaining the permission to perform works			■									
Selecting the contractor and the supervisory body			■	■								
Signing the contract with the implementing partners				■								
Conducting complex house repair works				■								
Registration of completed works				■								

### Box 1.4.b: Lighter house repair works

The pre-requisite for the implementation of this model is that the housing unit that the that the repair works will be conducted at is legal or that it has been legalized. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council o to provide assistance for lighter house repair works, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose.

#### Procurement of funds to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance for the lighter house repair works based on the responses to applications.

#### Procurement of funds to be conducted by the beneficiary families

- bank and friendly loans, personal savings/funds, or a combination of the two.

#### Public competition for the selection of the beneficiaries

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

#### List of works and technical description

- this type of repair work does not require a construction permit nor a permission to conduct works.

#### Selecting the contractor and the supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

#### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

#### Conducting lighter house repair works

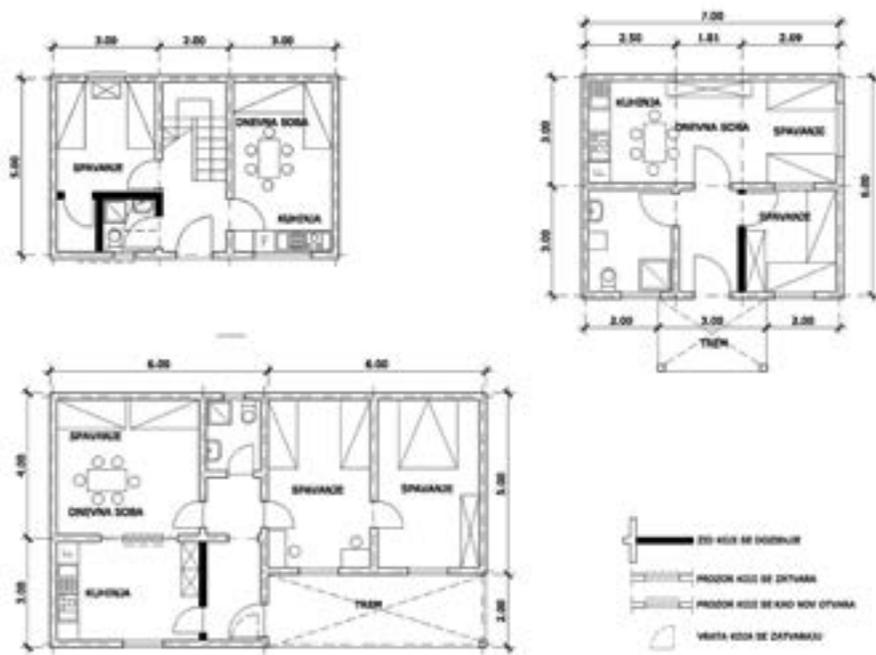
- contractor and family work together under the supervision of the supervisory body.

#### Registering the conducted works

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Lighter house repair works	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary family		■	■									
Public competition for the selection of beneficiaries		■	■									
List of works and technical description		■	■									
Selecting the contractor and the supervisory body		■	■									
Signing the contract with the implementing partners		■	■									
Conducting lighter house repair works		■	■									
Registering the completed works		■	■									

Drawing 12: Renovation and repairation works for three houses in Grdička Kosa 2



## 1.5. Completion of the construction of an unfinished house

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### Definition of the ‘completion of the construction of the house’

The completion of the construction of an unfinished house usually implies the completion of THE CONSTRUCTION WORKS ON A HOUSE, INCLUDING THE INTERIOR INSTALLATIONS (WIRING, PLUMBING, ETC.), OR THE COMPLETION OF THE FINAL EXTERNAL WORKS ON THE HOUSE. The former case is when the construction of the house had come to a standstill in the grey phase, meaning that window and door frames still need to be installed, as well as the wiring and plumbing, the walls need to be rendered, the roof covered, and so forth, i.e., the house needs to be brought to a condition where it can be used for living, even if not all the works are completed. The latter case is when the interior works on the house have been completed, leaving only the final exterior works unfinished, such as to place rain gutter or thermal insulation on the outside walls, finish the façade, complete the sidewalks around the house, etc.

### Description of present practice

Some Roma families delay the completion of the construction of their house as the result of low income and/or other priorities that don't allow for the completion of the works. Until present, the completion of the construction of an unfinished house mainly included the rendering, façade painting, installing the rain gutters and making the sidewalks. Some households did place thermal insulation on their houses, but such cases were rare, and the width of the insulation layer usually did not comply with the standards. Other Roma houses were never finished because of the poverty of their owners, and their owners need assistance.

### Possible ways to refine and improve the model

In line with the NATIONAL STRATEGY FOR SOCIAL HOUSING, low-income Roma families who have managed to construct their house until the grey phase should be able to receive assistance for the completion of the unfinished house. Local self-governments should work in this direction together with donors and civil society organizations. This type of self-builders can receive the following forms of assistance:

- ▶ Legal assistance to Roma in legalizing their house in case it hasn't been legally built. A regulated legal property ownership status is the pre-requisite for all further legal proceedings. This is the first step the beneficiaries must take, because in the contrary case the completion works would be illegal as well.
- ▶ Technical-engineering assistance in the course of the works to finalize the construction of the house, including training for the self-builders, or not, depending on the case.
- ▶ Financial-material assistance in the form of construction material packages or vouchers for the purchase of construction materials, or covering the construction workers' per diem fees, etc. Donors should especially look into the possibility of providing adequate thermal insulation panels when completing the façade as this is one way of increasing the housing standard of the family while efficiently reducing the emission of CO<sub>2</sub>.



Photo 14: Proper thermal insulation on a house in Mali Mokri Lug in Belgrade

### Beneficiaries

The most likely future beneficiaries of this model are the middle-range and a little under the middle-range income families who did have the means to construct their houses until the grey phase and have completed the interior works. In the past, the users of this housing solution model were mainly refugees and IDPs, under different housing and integration programs. The [NATIONAL STRATEGY FOR SOCIAL HOUSING<sup>\[27\]</sup>](#) also lists owners of sub-standard housing units as potential beneficiaries of this model, provided that the income of the owners does not exceed 50% of the average income for a one-person household in that particular LSGU. This percentage changes in accordance with the number of persons in the household.

### Implementing partners

The main actors in the implementation of this model are the Roma families, construction workers, donor organizations and the LSGU.

### Where the model can be used

The finishing of the construction of an unfinished house was one of the options offered to families through the UN-Habitat SIRP program. The families applied for microloans, which helped them finish their houses. Of the municipalities involved in the [WE ARE HERE TOGETHER](#) project, the completion of unfinished houses was conducted in five: Bojnik (10 houses), Prokuplje (12 houses), Vranje (2 houses), Knjaževac (10 houses) and Kruševac (1 house). The following towns and municipalities have expressed their interest in implementing this model: Bujanovac, Prokuplje, Žitораdja, Leskovac, Kragujevac, Smederevo, Kovin, Pančevo, Novi Sad, Odžaci, Sombor, Palilula and Zvezdara.<sup>[28]</sup>

27 The Official Journal of the Republic of Serbia, issue nr 13/2012

28 According to statements given by teams that attended the 15–16 May 2014 workshop in Arandjelovac. Teams from the municipalities of Koceljeva, Bojnik and Knjaževac could not assist due to the floods.

Photo 15: Inhabitants of Mala Guba settlement in Prokuplje have installed the thermal insulation themselves



### Strategic and legal basis for the application of this model

The NATIONAL STRATEGY FOR HOUSING represents the strategic basis for the completion of unfinished houses, together with the NATIONAL STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN THE REPUBLIC OF SERBIA<sup>[29]</sup>, and the ACTION PLAN FOR THE IMPLEMENTATION OF THE STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA - HOUSING COMPONENT. As concerns the housing solutions for refugees and IDPs, the strategic bases is given in the NATIONAL STRATEGY FOR ISSUES OF REFUGEES AND INTERNALLY DISPLACED PERSONS<sup>[30]</sup>, and in local action plans concerning this group of population. The legal basis for the implementation of this model are the SOCIAL HOUSING ACT<sup>[31]</sup>, the URBAN PLANNING AND CONSTRUCTION ACT<sup>[32]</sup>, and the REFUGEES ACT<sup>[33]</sup>.

### The construction lot

The issue of the construction lot is not relevant here as this model implies conducting works on an existing house on an existing lot owned or legally used by the beneficiary family.

### Sources and modalities of funding

The completion of the construction of unfinished houses was financed by the donors, through the concerned LSGU. Some of the Roma beneficiaries have participated with their personal means as well.

29 The Official Journal of the Republic of Serbia, issue nr 27/2009

30 The Official Journal of the Republic of Serbia, issue nr 27/2009

31 The Official Journal of the Republic of Serbia, issue nr 27/2009

32 The Official Journal of the Republic of Serbia, issue nr 72/2009, 81/2009 – correction, 64/2010 – decision by the Constitutional Court, 24/2011, 121/2012, 42/2013 – decision by the Constitutional Court, 50/2013 – decision by the Constitutional Court, and 98/2013 – decision by the Constitutional Court.

33 The Official Journal of the Republic of Serbia, issue nr 18/92, The Official Journal of the Federal Republic of Yugoslavia, issue nr 42/2002 – decision by the Federal Constitutional Court, and The Official Journal of the Republic of Serbia, issue nr 30/2010

### Expected quality of works

The quality of the works completed under this model was generally good in the past, although thermal insulation on the façades were in many cases substandard. If Roma families who wish to complete the construction of their houses receive adequate professional assistance under this model, one is to expect the quality of works, including thermal insulation, to be adequately high in the future.

### Expected impact on the cost of housing

The completion of the house will not cause any increase in the cost of housing for the beneficiary family, as the works would be conducted through a donation. On the contrary, they are expected to decrease with the savings the family is expected to make in their heating costs. The costs would only increase if the family should have to take a microloan (which would still be within the boundaries of acceptable). This investment is expected to return soon through the expected reductions in the electricity bills.

### Construction materials

The construction materials that would be used in this model would be the conventional construction materials used for the construction of houses.

### Who conducts the works

As the finishing works in the construction of a house are highly technical works carried out in the interior of the house or on the façade, professional construction workers, i.e. a professional contractor, should perform them. Some works could be carried out by the members of the beneficiary family provided they receive adequate training.

### How the house is used while the works are in progress

The houses that are in grey phase, where interior works are yet to be done, cannot be used during the works. As for the houses where only external finishing works on the façade need to be done are used normally during the works.

### The cost of the model

The costs of the final works from the grey phase to the completed interior works in the house ranges between 60 and 100 €/m<sup>2</sup>. The costs of the exterior works on the façade can be between 15 and 25 €/m<sup>2</sup>, excluding the price of the rain gutters, chimney caps, and the sidewalks around the house.

### The time required to complete the works

The completion of the works necessary for the family to be able to live in the house, starting from the grey phase and before the external works, can last for several months. The conventional time required for the completion of external works on the house is two weeks to one month.

## Box 1.5: Completion of the construction of an unfinished house

The pre-requisite for the implementation of this model is that the property that the completion of construction will be performed at is legal or that it has been legalized. The necessary steps in the implementation of this model are:

### Adoption of the decision by the LSGU Council to provide assistance for the completion of unfinished houses, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose

### Procurement of funds to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance provided for the completion of the construction of unfinished houses based on the responses to applications

### Procurement of funds to be conducted by the beneficiaries

- bank and friendly loans, personal savings/funds, or a combination of the two.

### Public competition for the selection of beneficiaries

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

### Procuring the permission to conduct works

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU,
- proof of property ownership right and a copy of the plan of the lot
- list of works and technical description (certified by the project designer or contractor),
- payment of fees.

### Selecting the contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

### Conducting works to complete the construction of the house

- contractor and family working together under the supervision of the supervisory body.

### Registering the conducted works

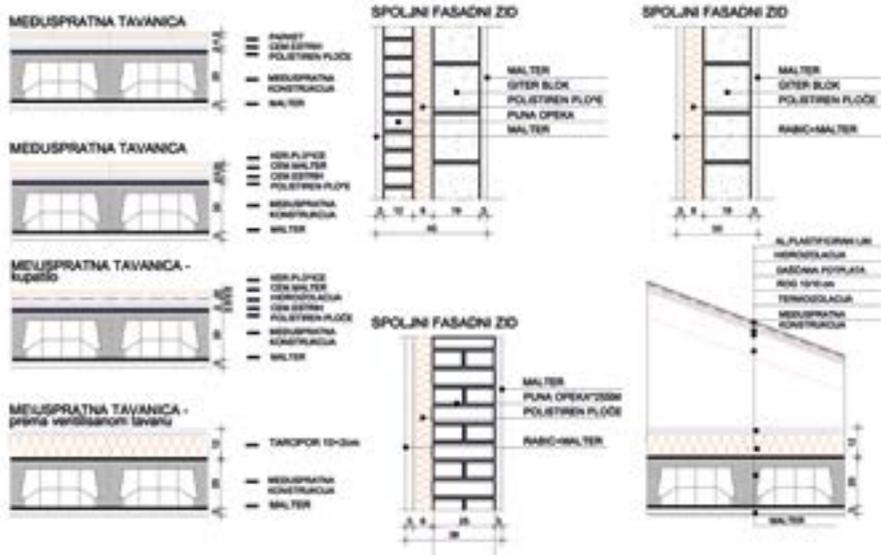
The completion of the interior works in the house is conducted in the same manner as when performing lighter repairation works

If the completion of the house is to be conducted in several stages, the permission to conduct construction works can be obtained in the following two principal ways:

- permission is obtained for all works immediately and the works are conducted in stages, or
- permission is obtained for each subsequent stage.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Completion of the construction of an unfinished house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary families		■	■	■								
Public competition for the selection of beneficiaries			■	■								
Obtaining the permission to conduct works			■	■								
Selecting the contractor and the supervisory body			■	■								
Signing the contract with the implementing partners			■	■								
Conducting the works to complete the house			■	■								
Registering the completed works				■								



Drawing 13: Details of thermal insulation in the case of a completion of unfinished houses model



Drawing 14: An example of placing thermal insulation on an unfinished house

2.

Group of Models:  
"Construction of Social  
Housing Apartments"

This group of housing solutions, which foresees the construction of social housing apartment buildings, is described in the [SOCIAL HOUSING ACT](#) (adopted in 2009) and the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#) (adopted in 2012), and in other by-laws deriving from these two. These documents define the criteria for the priority selection of potential beneficiaries. The [ACT](#) lists the following criteria for selection: housing situation, monthly income, health condition, disability, size of the family and the financial position of the candidates. Belonging to a vulnerable group represents an additional criterion, including: youth, children without parental guidance, single parents, families with many children, one-member family, persons over 65 years of age, persons with a disability, disabled members of the military, disabled family members of the members of the military, civilians disabled in a war, refugees, IDPs and other vulnerable groups.

The social housing solution models have been identified in their current existing state but are presented here in their slightly improved form. These are the [CONSTRUCTION OF APARTMENTS FOR SALE UNDER NON-PROFIT TERMS](#), [THE CONSTRUCTION OF SOCIAL HOUSING APARTMENTS TO LET UNDER SUBSIDIZED RENT](#) and the [CONSTRUCTION OF APARTMENT BUILDINGS FOR PROTECTED SOCIAL HOUSING](#). Generally speaking, there are two grounds on which the beneficiary families can obtain the right to use social housing apartments, i.e. the housing models described in this chapter. These are: acquiring the ownership over a housing property under non-profit terms, by purchasing it, or by leasing it and then purchasing it, for a price below the market price. The other option is to use an apartment owned by the municipality and paying a subsidized rent. The main actors in the implementation of these models in Serbia are the LSGUs, who implement these models in cooperation with the national institutions (the Ministry of Construction, the National Housing Agency, the Commissariat for Refugees and Migrations, and others) and international donors (the European Union - through IPA funds, and funds provided by governments of various states including Italy, Germany, Switzerland, Japan, and others).

## 2.1. Construction of apartments for sale under non-profit terms

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### Description of present practice

This model, as envisaged in the [NATIONAL STRATEGY FOR SOCIAL HOUSING<sup>\[34\]</sup>](#), involves the construction of apartment buildings for the purpose of selling the apartments under non-profit conditions to vulnerable households that cannot ensure housing at market conditions with their own revenues. The dominant method of providing housing for this model is new construction. It is recommended that this model be implemented in larger local self-government units, where such housing needs exist and where the prices of new apartments in the local market are relatively high.

In addition to the construction of apartments in residential buildings, this model may be used in the form of the selling prefabricated houses to beneficiaries under non-profit terms, a practice applied by the Commissariat for Refugees and Migrations of the Republic of Serbia.<sup>[35]</sup> Namely, the Commissariat also provides refugees and IDPs the possibility to lease these prefabricated housing units for a certain period of time, with the possibility to purchase them in the end. Prefabricated buildings are constructed by the Commissariat in cooperation with local self-governments, and beneficiaries are selected through public tender and in line with the pre-set criteria. The price of prefabricated houses is lower than the market price, and the purchase of apartments is carried out in compliance with the [REFUGEES ACT](#).

### Possible ways to refine and improve the model

- ▶ This model is available to families with adequate regular income. It is necessary for the municipalities to define criteria for the selection of beneficiaries in a proper manner, based on a regulation that shall be adopted at the national level, given that households with lower incomes would not be able to pay off loans for their apartments.
- ▶ It is desirable that this form of housing be connected location-wise with social housing apartments with subsidized rent, and other forms of housing, in order to create socially mixed communities.

### Beneficiaries

Users of this model can be families who do not own an apartment of their own, and families that have inadequate housing (i.e. if there is no possibility for the family to solve its housing needs by improving the existing housing accommodation), but who have sufficient regular income to be able to repay the purchase at a non-profit price through favorable loans (because this model transfers ownership of property through purchase). The [NATIONAL STRATEGY FOR SOCIAL HOUSING](#) provides general guidance as to the determination of household income and the potential limits for beneficiaries of this model, which should be closer defined in a by-law that is being drafted.

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34 Official Journal of the RS, issue no 13/2012

35 Public calls - the housing needs of refugees: <http://www.kirs.gov.rs/articles/javpozibz.php?type1=53&lang=SER&date=0>, Aug 13, 2014



Photo 16: The "Dr Ivan Ribar" block in New Belgrade with various forms of social housing

### Implementing partners

As envisaged in the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#), the principal actors in the implementation of this housing model should be: the ministry in charge of housing policy, the Serbian Housing Agency ([REPUBLIČKA STAMBENA AGENCIJA - RAS](#)) and local self-governments or local housing agencies. The RAS should formulate an annual and medium-term program for the provision of housing for this type of housing assistance and submit it to the Government for approval, through the Ministry. When a program is approved by the Government, the RAS should announce a competition for local housing agencies or non-profit housing organizations. So far, housing agencies have been funded by local governments in 17 towns in Serbia. In compliance with Article 6 of the Social Housing Act, the ministry in charge of housing proposes a social housing program to the Government, to be prepared and conducted by RAS, primarily through the development of financial models and subsequent monitoring of implementation and management of apartment buildings intended for social housing. It is also expected that RAS prepares regulations on standards and criteria for allocation of such apartments and determines the order of priority (ranking) for the beneficiaries of this housing model that will be adopted by the Government. Based on this, local self-government units that would be given funds for the implementation of housing programs should specify these criteria according to local needs through locally adopted decisions.

### Where the model can be used

Interest has been expressed in Novi Sad, Novi Beograd and Zemun for the implementation of this model as a form of solution for the housing needs of Roma and other vulnerable groups on their respective territories.<sup>[36]</sup> The model of the construction of hous-

36 According to statements given by teams participating in workshops held in Arandelovac during May 2014. The workshop was not attended by teams from Koceljjevo, Valjevo, Bojnik and Knjaževac due to floods.

Photo 17: Apartments for sale under non-profit terms in a GF+4+Parking in Novi Beograd



ing units intended for sale under non-profit terms, as described in the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#), has still not been implemented in Serbia. There are plans to implement this model through the construction of 1700 social housing units in several cities in Serbia.<sup>[37]</sup> In the past, some local self-governments, such as Belgrade (starting from 2003)<sup>[38]</sup> and Niš (2009-2011)<sup>[39]</sup>, have built apartments that were sold to vulnerable households, mainly public sector employees, under more favorable terms than those on the market. Within the housing programs conducted by the Commissariat for Refugees, there are purchase (or lease-to-own) models under which apartments are first leased for a certain time, and then released for sale. In addition, under the auspices of the [REGIONAL HOUSING PROGRAMME](#), the Commissariat provides the possibility of purchasing prefabricated houses in various municipalities in Serbia. Thus, for example, in July 2014 in the municipality of Pećinci, on location Ogar<sup>[40]</sup>, a public competition for lease of 5 residential prefabricated housing units of 50 m<sup>2</sup> for a predetermined period of time, with the possibility of purchasing, was called.

37 Law ratifying the Framework Loan Agreement between the Council of Europe Development Bank and the Republic of Serbia F/P 1.720 ('Official Journal of the RS', No 8/11)

38 Social housing in Belgrade has been successively built in the last ten years, taken from: <http://www.beograd.rs/cms/view.php?id=1560766>, 22. 03. 2014.

39 City Housing Agency Niš, competition for the sale of 97 flats in Majakovska Street in Niš <http://www.gsanis.rs/index.php?limitstart=3>, 27. 03. 2014.

40 Public calls - housing needs of refugees, *Public call for lease 5 residential prefabricated housing units for a specified time with the possibility of purchasing, dedicated to meeting the housing needs of refugees on the territory of Pećinci - Deadline for submission of applications and supporting documents: 06.08.2014. EXPIRED*, retrieved from: <http://www.kirs.gov.rs/articles/javpozibz.php?type1=53&lang=SER&date=0>, Sep 19, 2014



Photo 18: Apartments for sale under non-profit terms in Vojvodanska Street in Belgrade

### Strategic and legal basis for the implementation of the model

This model is proposed in the [SOCIAL HOUSING ACT](#)<sup>[41]</sup> and the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#)<sup>[42]</sup> as one way of solving the housing needs of families. The ministry responsible for housing affairs shall prepare the adequate by-law to specify provisions provided under the [ACT](#) and [STRATEGY](#) in relation to the implementation of this housing model. This model was implemented in Niš on the basis of the [SOCIAL HOUSING ACT](#) and local regulations, and its implementation has continued in 2014. The legal basis for the implementation of housing programs implemented by the Commissariat for Refugees and Migrations is the [REFUGEES ACT](#), more precisely Article 191 of the Act, which provides that the maximum purchase price when solving the housing needs of refugees in this manner is 50% of the property value.

### The construction lot

The land for the implementation of this housing model should be the land owned by the city/town foreseen for residential housing under the urban development plan.

### Sources and modalities of funding

Funds for the acquisition or construction of social housing apartments may be secured by combining different sources, whereby the economic value of all other contributions should be calculated (land, technical documentation, etc.). In addition to funds from the public budget, sources of funding may include loans provided by international financial institutions at the European level that specialize in giving loans in the field of social

41 The Official Journal of the RS, issue no 72/2009

42 The Official Journal of the RS, issue no 13/2012

housing. The largest portion of funds for construction under this model will be provided from loans from the Council of Europe Development Bank - CEB<sup>43</sup>, and a smaller portion will be provided from the national budget. Local self-governments implementing this program should provide land for construction, urban planning and technical documentation, as well as necessary building permits. The largest funder of the [REGIONAL HOUSING PROGRAMME](#), within which the a possibility of buying prefabricated houses is foreseen, is the European Union.

### Expected quality of works

Ninety-seven (97) apartments built in Niš are located in multi-family, multi-storey buildings with the following number of levels: Basement + GF + 5 + Pk. The location is equipped with access roads and parking lots, and in the vicinity there are auxiliary facilities (shops, services, etc.). The greatest number of apartments have a surface area of 35 to 63 m<sup>2</sup>. In accordance with their surface, the apartments have one or two bedrooms. All apartments have been fully equipped with installations.

### Expected impact on the cost of housing

Families will have to pay off their loan to buy the apartment. They are entitled to receive subsidized loans through the [NATIONAL CORPORATION FOR THE INSURANCE OF HOUSING LOANS](#). Furthermore, first time home buyers will have an option to exercise their right to refund of value added tax (VAT). Beneficiaries will also have to pay the usual costs for water, electricity, heating fuel, etc.

### Construction materials

Social housing buildings in Niš have a standard design, they are built using standard materials, equipped with an elevator and all installations (water, sewage, electricity, heating, telephone, etc.)

### Who conducts the works

In Niš, works were performed by a construction company contracted through a public tender called by the Municipal Housing Agency.

### The cost of the model

The price achieved in the tender for the construction of 97 apartments in Niš in 2010 was 380 €/m<sup>2</sup>, and the selling price (determined in 2011) was 759 €/m<sup>2</sup> per net usable living space.

### The time required to complete the works

The construction of 97 apartments in Niš lasted for about 18 months, and the process of selecting the beneficiaries, i.e. home-buyers, about half a year.

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43 *Law ratifying the Framework Loan Agreement between the Development Bank of the Council of Europe and the Republic of Serbia F/P 1.720. Official Journal of the RS, issue no 8/2011*

## Box 2.1: Construction of apartments for sale under non-profit terms

The pre-requisites for the implementation of this model are that the construction is conducted on public land (state-owned or owned by the LSGU), located in the vicinity of the communal infrastructure, social activities, and social services, and that it is included in an adequate urban development plan. Existence of a non-profit housing organization is desirable. The necessary steps in the implementation of this model are:

### Adoption of the decision by the LSGU Council to conduct the construction of apartments for sale to beneficiaries under non-profit terms, including:

- assessment of the needed funds, implementing partners, selection criteria, and conditions of sale,
- the decision to allocate budget funds for this purpose.

### Procurement of funds for the construction of apartments for sale to beneficiaries under non-profit terms, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- securing a part of the funding from the local budget.

### Selecting and equipping the construction land with infrastructure

- procuring permits and creation of urban development and technical documentation,
- equipping the land with communal infrastructure.

### Obtaining the construction permit

#### Preparing the lot and constructing the building

- conducting a public tender and selecting the contractor,
- constructing the apartment building,
- connecting the building and apartments to communal infrastructure
- conducting works to furbish the lot and the surrounding area,
- conducting technical inspection and obtaining the occupancy permit.

### Registering the building and apartments

#### Selecting beneficiaries - buyers and selling the apartments

- forming a selection committee that will also develop criteria for the priority order of the candidates (buyers) and define the appeal procedure
- conducting public competition for the selection of the beneficiaries (buyers),
- signing the purchase contracts and registering the property rights.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Constructing apartments for sale under non-profit terms	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding	■	■										
Selecting the construction land and equipping it with infrastructure	■	■										
Obtaining the construction permit (project development)		■	■	■	■	■	■					
Preparing the lot and constructing the building			■	■	■	■	■					
Registering the building and apartments							■	■				
Selection of beneficiaries						■	■					





## 2.2. Construction of social housing apartments to let under subsidized rent

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### Description of present practice

Social housing, according to the [SOCIAL HOUSING ACT](#),<sup>[44]</sup> implies “housing of an adequate standard provided with the support of the state, in line with the strategy of social housing and programs for the implementation of the strategy, to families that cannot obtain housing at market conditions due to social, economic and other reasons”. [REGULATION ON STANDARDS AND NORMS FOR PLANNING, DESIGN, CONSTRUCTION AND CONDITIONS FOR USE AND MAINTENANCE OF SOCIAL HOUSING APARTMENTS](#)<sup>[45]</sup> (hereinafter: Regulation on Social Housing Apartments), among other, defines in detail the conditions under which leased social housing apartments may be provided. According to the [SOCIAL HOUSING ACT](#) and the Regulation on Social Housing Apartments, these apartments may be used under a lease contract for a definite time period up to three years, with no possibility of redemption or purchase, or the possibility of acquiring property by purchase. Also, the Regulation on Social Housing Apartments (Article 26) states that the use of social housing may also be defined according to the conditions set out under each specific social housing program, namely the provisions of laws ratifying international treaties governing the construction of social housing in the Republic of Serbia, all in accordance with the [SOCIAL HOUSING ACT](#).

### Possible ways to refine and improve the model

The social housing apartments to let under subsidized rent should be organized in the manner described in the National Strategy of Social Housing.

- ▶ In future construction works, in addition to the current prevailing practice of building apartments in multi-storey buildings, different architectural and urban planning designs should be used, such as the construction of social housing in ground-floor and one-storey buildings in a row, double houses and so-forth.
- ▶ It is desirable to organize national architectural and urban planning competitions for the design solutions.
- ▶ In addition to the construction of apartments in new buildings, the model of social housing apartments to let under subsidized rent may also be applied when conducting reconstruction, alteration, renovation and/or construction works, when performing the division or the merging of housing space in existing residential units in the public domain, or when changing the purpose of a building through construction works, thus transforming it into a residential building.
- ▶ It is necessary that the lot on which the social housing building is constructed be renovated and equipped with appropriate park infrastructure, playground equipment for children etc, in order to create a pleasant ambience for occupants of the building and the surrounding population.
- ▶ It is also necessary to envisage auxiliary facilities on the lot in accordance with the household's economic activities, such as storage for recyclable materials, etc..

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44 Official Journal of the RS, issue no 72/2009

45 Official Journal of the RS, issue no 26/2013



Photo 19: A GF+3+Parking building with 38 apartments in Kragujevac ( Author: Ana Marija Kovenc-Vujić)

- ▶ The structure and size of the apartment should be in accordance with the size of the family that uses the apartment, so as to avoid overcrowding, in accordance with the standards of surface norms and spatial conditions defined in the Regulation on Social Housing Apartments.
- ▶ It is desirable for the building to have apartments of different spatial structure, while the housing program should cover users of different financial and social status in order to contribute to better social and economic sustainability. Furthermore, it is possible to envisage a single building intended for social housing with, for example, several separate entrances, apartments that are used for various reasons (ownership, lease, subsidized rent and supported housing).
- ▶ In the early stage of the implementation of the model of social housing apartments to let under subsidized rent, during the planning stage, i.e. construction or selection of apartment beneficiaries, it is necessary to identify and provide funding for housing supplements intended for payment of rent and utility bills for households where housing costs exceed one-third of their income, as provided in the Regulation on Social Housing Apartments.
- ▶ Centers for social work should regularly monitor beneficiaries of social housing and respond in a timely fashion if there are problems of any kind, especially concerning regular payment of rent and utilities.
- ▶ Future construction of social housing should take into account the latest developments regarding affordable solutions for improvement of energy efficiency in order to reduce the cost of housing and especially apartment heating.

Photo 20: A settlement of 130 prefabricated houses planned for Ovča near Belgrade



### Beneficiaries

In order to avoid social and physical segregation, beneficiaries of apartments in one building should, in addition to vulnerable Roma families, also be members of other vulnerable groups, as defined in the Social Housing Act. This housing model is very convenient for single mothers, for example, because it provides more safety (security) to all members of the family, under the presupposition that an apartment is easier to maintain than a house, that it is harder for single mothers to maintain a house and yard (garden), and that some housing costs in an apartment may be lower than the cost in an individual house.

### Implementing partners

The main actors in the implementation of this housing model are the local self-government units and their agencies (for construction, urban planning, property and legal affairs, etc.), housing agencies (i.e. licensed non-profit housing organizations<sup>46</sup>), social work centers, civil society organizations, Roma families and other potential apartment beneficiaries, as well as donors. In the absence of an established housing agency, it would be desirable that the LSGU entrusts its responsibilities and obligations to one of the existing public enterprises engaged in the field of building, housing or maintenance of facilities in the public domain. Actors at the national level are as follows: Ministry of Construction, Transport and Infrastructure, the Republic Housing Agency and the Commissariat for Refugees and Migrations if the beneficiaries of the apartments are Roma refugees, displaced persons and returnees under the Agreement on Readmission.

### Where the model can be used

Of the 20 municipalities involved in the project [WE ARE HERE TOGETHER](#), this model was applied in Valjevo, Kragujevac, and Pančevo. In addition, Bela Palanka, Smederevo, Kovin, Novi Sad, Odžaci, Palilula and Zvezdara have shown interest in the application of this

<sup>46</sup> Regulation on conditions for granting and revoking licenses for the operation of a non-profit housing organization and content of the special register of non-profit housing organizations (Official Journal of the RS, no 44/10)



Photo 21: An 11-apartment building in Novo Naselje in Valjevo (Authors: Zoran Abadić and Dušan Milanović)

model.<sup>[47]</sup> It has so far been applied in other local self-government units, such as Zemun and Novi Beograd (City of Belgrade), Niš, Kraljevo, Stara Pazova and Čačak, while construction is planned also in Kikinda, Zrenjanin, Užice, namely in local self-government units that have established housing agencies. Over the course of 2011, the model of social housing had been used in Požarevac during the displacement of a Roma settlement, which had the status of an informal collective Center. On the location provided and equipped with infrastructure by the city, 21 prefabricated houses for IDP families have been erected, of which 20 for Roma and one for non-Roma. Construction funds were provided by the Commissariat for Refugees and Migrations through IPA funds.

### Strategic and legal basis for the implementation of the model

The adoption of the [SOCIAL HOUSING ACT](#)<sup>[48]</sup> establishes the legal basis for the application of this model. The legal basis is also found in by-laws deriving from the [SOCIAL HOUSING ACT](#), including the [REGULATION ON STANDARDS AND NORMS FOR PLANNING, DESIGN, CONSTRUCTION AND CONDITIONS FOR USE AND MAINTENANCE OF SOCIAL HOUSING](#).<sup>[49]</sup> In addition to the above, the legal basis is also found in the [URBAN PLANNING AND CONSTRUCTION ACT](#) and its accompanying by-laws. The main strategic basis is the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#)<sup>[50]</sup> and the Action Plan for its implementation.

### The construction lot

The land for the construction of apartment buildings for social housing is provided by the LSGU. It is most convenient, both financially and organizationally, to allocate a location

47 According to statements given by teams participating at workshops held in Arandelovac in May 2014

48 Official Journal of the RS, no 72/2009

49 Official Journal of the RS, no 26/2013

50 Official Journal of the RS, no 13/2012

owned or used by the LSGU. The location should be selected in such manner that it does not require unrealistically high investments to equip it with infrastructure (water, sewage, electricity, water, telephone, etc.) and it should be in the vicinity of existing housing networks and services (schools, health Center, shops, public transportation, etc.).<sup>[51]</sup>

### Sources and modalities of funding

Under the **SOCIAL HOUSING ACT**, apartments intended for social housing may be financed from the following sources: the budget of the Republic of Serbia, grants, domestic and foreign loans, funds from the repayment of loans approved in accordance with the Act and other sources in accordance with the Act. In previous cases, funds for construction were provided by foreign donors (e.g. the Republic of Italy financed the SIRP, implemented by UN-Habitat in collaboration with the Ministry for Capital Investments, then in charge of housing; other countries, and the European Union), while funds secured from the state<sup>[52]</sup> and local budgets were not so frequent (Belgrade, Kragujevac). LSGUs have been involved in the provision of locations and infrastructure, technical documentation, permits for construction and use, connections for infrastructure installations and maintenance of buildings and apartments.

### Expected quality of works

Article 18 of the Regulation on Social Housing Apartments provides the surface norms for these apartments.

TABLE: SURFACE NORMS FOR THE CONSTRUCTION OF SOCIAL HOUSING APARTMENTS. ARTICLE 18 OF THE REGULATION ON SOCIAL HOUSING APARTMENTS.

Number of household members	Prescribed household surface	Surface per member
1-member	22–30m <sup>2</sup>	22–30m <sup>2</sup>
2-member	30–42m <sup>2</sup>	15–21m <sup>2</sup>
3-member	40–55m <sup>2</sup>	13,3–18,3m <sup>2</sup>
4-member	50–65m <sup>2</sup>	12,5–16,2m <sup>2</sup>
5-member	62–75m <sup>2</sup>	12,4–15m <sup>2</sup>
6-member	75–85m <sup>2</sup>	12,5–14,2m <sup>2</sup>

The Decree also stipulates that floor space is increased by 6 m<sup>2</sup> if the number of members in a household exceeds six. In connection with the spatial structure and required number of rooms in an apartment in relation to the number of household members who live in it, it is necessary to at least meet the criteria set out in the EU indicators for the monitoring of social exclusion in housing in order to avoid overcrowding.<sup>[53]</sup>

- 51 Extremely useful elements and criteria under which it is desirable to assess a site for social housing have been prepared under the *Let's Build a Home Together* project implemented by UNOPS with the financial support of the European Union. (*Criteria for the evaluation of social housing locations: Livelihood Enhancement for the Most Vulnerable Roma Families in Belgrade*, May 2013, downloaded from [http://www.sagradimodom.org/dokumenti/sr/26\\_610332\\_kriterijumi-za-evaluaciju-lokacija.pdf](http://www.sagradimodom.org/dokumenti/sr/26_610332_kriterijumi-za-evaluaciju-lokacija.pdf), Aug 13, 2014)
- 52 The 2012 program for building social housing, under the which the national budget financed the construction of housing for the housing needs of vulnerable persons in Zrenjanin, Kikinda, Kraljevo, Niš, Pančevo and Čačak.
- 53 It is deemed that a household is overcrowded if members of the household live in an apartment in which they do not have at their disposal a minimum number of rooms as follows: one room for the household; one room for each couple in the household; one room for any person 18 years of age or older; one room for two persons of the same sex between 12 and 17 years of age; one room for each person of different sex between 12 and 17 years; and one room for two children under 12 years of age. Eurostat (2012). European Union Statistics on Income and Living Conditions: Working paper with the description of the income and living conditions dataset.

In earlier practices, the usual size of apartments ranged from 25-50 m<sup>2</sup> and exceptionally up to 80 m<sup>2</sup>. With regards to the spatial structure of the apartments concerned, studio apartments, one and two bedroom apartments, and in exceptional cases, even larger apartments have been constructed. Apartments are always equipped with standard plumbing, sewage, electricity and heating, sanitation, and often kitchen elements (sink, kitchen boiler). Apartments were sometimes overcrowded or had less than 10 m<sup>2</sup> per household.<sup>[54]</sup>

### Who conducts the works

Preparation of project documentation is carried out by professional architectural and design companies, selected through public procurement. The construction permits are obtained by the LSGU. Work on the construction of facilities is performed by a construction company appointed by local government or housing agency, where it exists, selected in a public tender. Activities concerning selection of beneficiaries, developing the selection criteria, and so-forth, are performed by a housing agency, or another LSGU authority if a housing agency has not been established.

### Expected impact on the cost of housing

Users of social housing pay a subsidized rent and all utilities (water, heating, disposal of garbage, electricity, etc.). All households in Belgrade that regularly paid their bills had the possibility of a reduction of up to 50% of all utility bills and rent<sup>[55]</sup>. In other cities, some vulnerable households had the option for a part of their utility bills to be reduced, but not the rent (in some cases there was a subsidy for construction). The rent for apartments that were built under the UN-HABITAT SIRP program ranged from 1.3 to 1.6 €/m<sup>2</sup> (due to different construction costs in each city), so that the monthly rent amounted to between 30 and 80 Euro depending on the size of the apartment. In Požarevac, the city is the owner of housing (prefabricated houses). Families did not pay a lease, but only utility costs, and the city authorities and Social Work Center paid or partially subsidized utility bills for the poorest families.

REGULATION ON PROTECTED ENERGY PURCHASER OR VULNERABLE HEAT ENERGY PURCHASER<sup>[56]</sup> was adopted with the aim of subsidizing the costs of electricity, natural gas and heat for vulnerable customers. The right to deduct monthly bills may be granted to vulnerable families depending on monthly income, number of members and the financial status of real estate. The users of financial social assistance or child benefit are given the status of a protected purchaser, without the need for re-filing documents. It should be borne in mind that the set criteria for the exercise of this right are very restrictive, primarily in relation to the maximum permissible level of monthly consumption of electricity or gas. Therefore, a considerably smaller number of households acquired the right to deduction of bills in relation to the number of those who have attained the status of a protected energy purchaser.

54 The criterion for a minimum apartment surface of 10 m<sup>2</sup> per household member is given in Article 18 of the *Regulation on standards and norms for planning, design, construction and conditions for use and maintenance of social housing* (The Official Journal of the RS, no 23/2013), and also recognized in the EU indicators for measuring social inclusion in housing.

55 *Decision to determine the categories of beneficiaries who pay a subsidized price of utilities* (Official Journal of the City of Belgrade, issue no 31/2013). These subsidies were significantly reduced in May 2014 and by the end of 2014 will amount to 30% of the utility bills.

56 The Official Journal of the RS, number 90/2013 (This Decree replaced the previous Regulation on protected energy purchaser from the Official Journal of RS, no 27/2013).

### Construction materials

Buildings with social housing apartments are constructed with standard and quality building materials. Residential buildings that are to be erected through these programs shall be thermally insulated in accordance with all regulatory standards. So far, innovative materials have not been applied in Serbia, nor have alternative sources of energy been used to meet the energy demands of social housing programs. In any future construction, it is necessary to respect the recommendations provided by the [REGULATION ON ENERGY EFFICIENCY IN BUILDINGS<sup>\[57\]</sup>](#) and [RULES ON CONDITIONS, CONTENT AND MANNER OF ISSUING CERTIFICATES OF ENERGY PERFORMANCE OF BUILDINGS<sup>\[58\]</sup>](#).

### The cost of the model

The costs of apartments built under the UN-HABITAT SIRP program amounted to 400 to 450 €/ per m<sup>2</sup> of net housing surface in the period 2006-2008, without calculating the costs of acquiring and equipping the land for construction.<sup>[59]</sup> Within the above-mentioned housing program, where funding is envisaged through loans of the Council of Europe Development Bank - CEB, the estimated average value of housing construction costs is about 400 €/m<sup>2</sup> for construction only, namely without costs of acquiring and equipping the land, as these costs are considered a subsidy and are not calculated in the rent charged for the use of the apartments.

### The time required to complete the works

The average time for the implementation of the model is calculated on the basis of previously implemented housing programs of this type. Full implementation of housing programs ranged from two and half to three years. In this period, about a year and a half to two years would be dedicated to site preparation, preparation of technical documentation and obtaining approval for construction, and about a year to a year and a half was spent on the selection of construction contractors. The selection process for the beneficiaries lasted about half a year on average, sometimes longer.

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57 Official Journal of the RS, nr 61/2011

58 Official Journal of the RS, nr 69/2012

59 Documentation of the UN-Habitat Office in Belgrade - SIRP Programme.

## Box 2.2: Construction of social housing apartments to let under subsidized rent

The pre-requisites for the implementation of this model are that the construction is conducted on public land (state-owned or owned by the LSGU), located in the vicinity of the communal infrastructure, social activities, and social services, and that it is included in an adequate urban development plan. Existence of a non-profit housing organization is desirable. The necessary steps in the implementation of this model are:

### Adoption of the decision by the LSGU Council to conduct the construction of social housing apartments to let under subsidized rent, including:

- assessment of the needed funds, implementing partners, selection criteria, and conditions of rental,
- the decision to allocate budget funds for this purpose.

### Procuring funds for the construction of social housing apartments to let under subsidized rent, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- securing a part of the funding from the local budget.

### Selecting and equipping the construction land with infrastructure

- procuring the permits and creating the urban development and technical documentation
- equipping the land with infrastructure.

### Obtaining the construction permit

#### Preparing the lot and constructing the building

- conducting a public tender and selecting the contractor,
- constructing the apartment building,
- connecting the building to communal services,
- conducting works to refurbish the lot and the surrounding area,
- conducting technical inspection and obtaining the occupancy permit.

### Registering the building and apartments

- the owner of the building and the apartments is the LSGU.

### Selection of beneficiaries

- forming a selection committee that will also develop criteria for the priority order of the candidates (tenants) and define the appeal procedure,
- conducting public competition for the selection of beneficiaries (tenants),
- signing the contract with the beneficiaries - tenants.

### Managing and maintaining buildings and apartments

- appointing a managing and maintenance body (a housing agency or another service or organization)
- procuring funds for regular and investment maintenance of the building and apartments,
- managing rent collection, overseeing the payment of communal services bills.

### Providing support to tenants

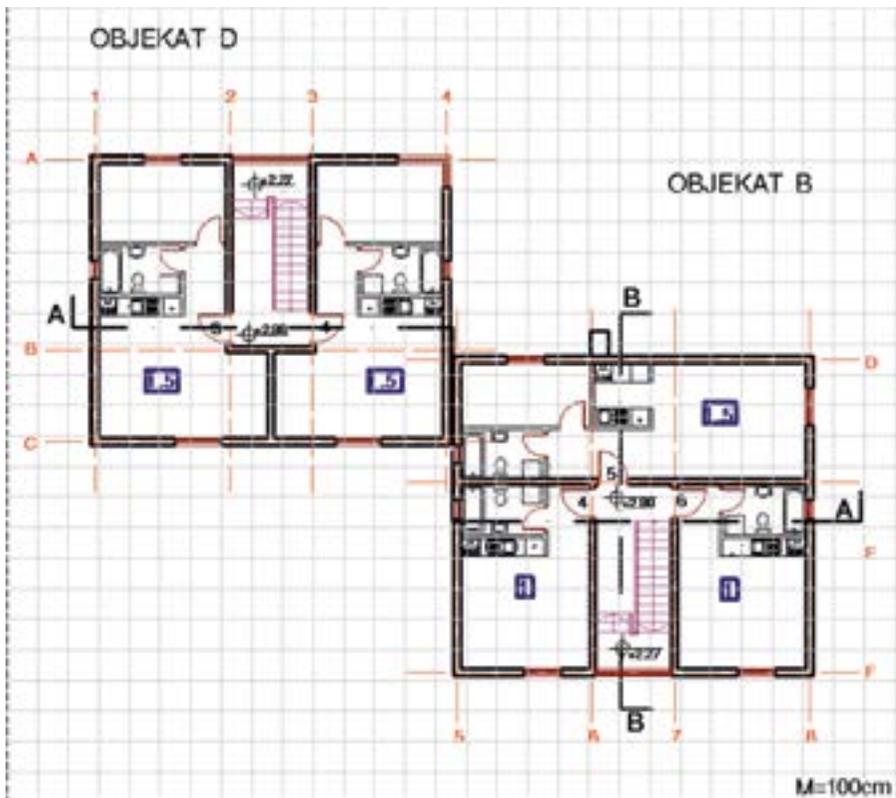
- communication with tenants in order to monitor their needs regarding housing conditions,
- procuring funds for rental payment assistance for the lowest income families.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Construction of social housing apartments to let under subsidized rent	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding	■	■										
Selecting and equipping the construction lot	■											
Obtaining the construction permit (project development)		■										
Preparing the lot and constructing the building			■	■	■	■						
Registering the building and the apartments							■	■				
Selection of beneficiaries						■	■					
Managing and maintaining the building and the apartments									■	■	■	■
Providing support to tenants									■	■	■	■



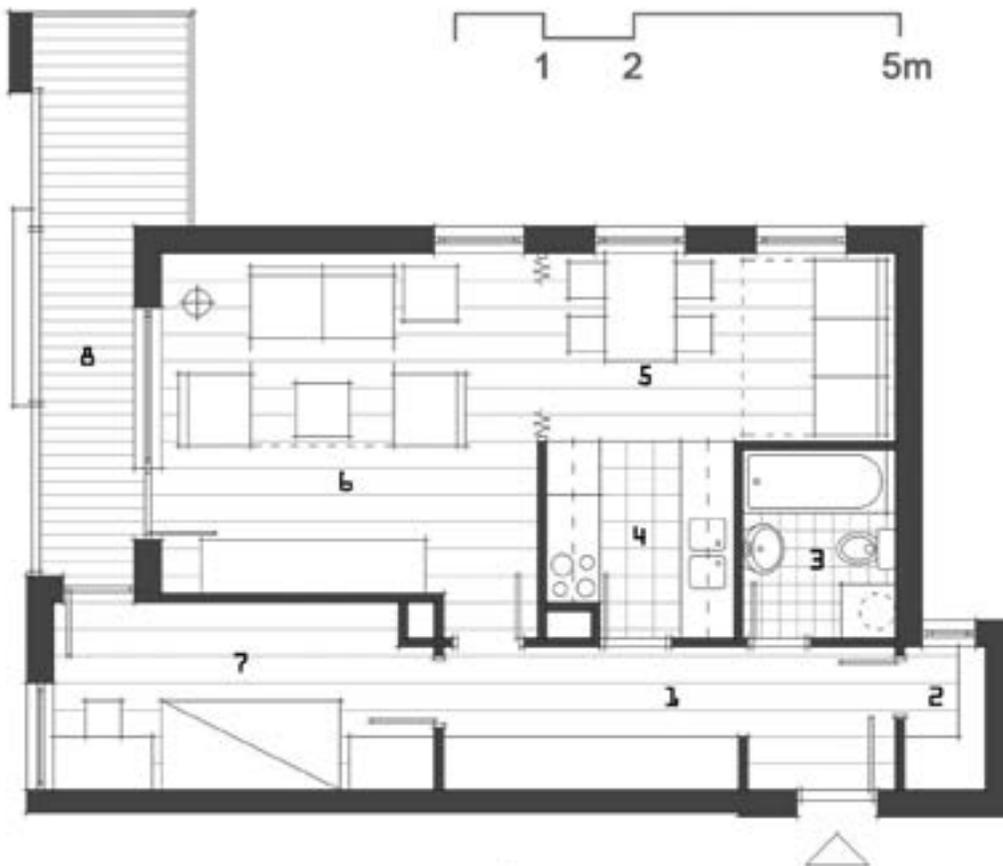
Drawing 17: A plan of a storey in a building in Niš, from the public competition (Authors: Tamara and Miloš Komlenić)



Drawing 18: A plan of a storey in a building in Čačak (Authors: Vasilije Brajović and Ivana Vasojević)



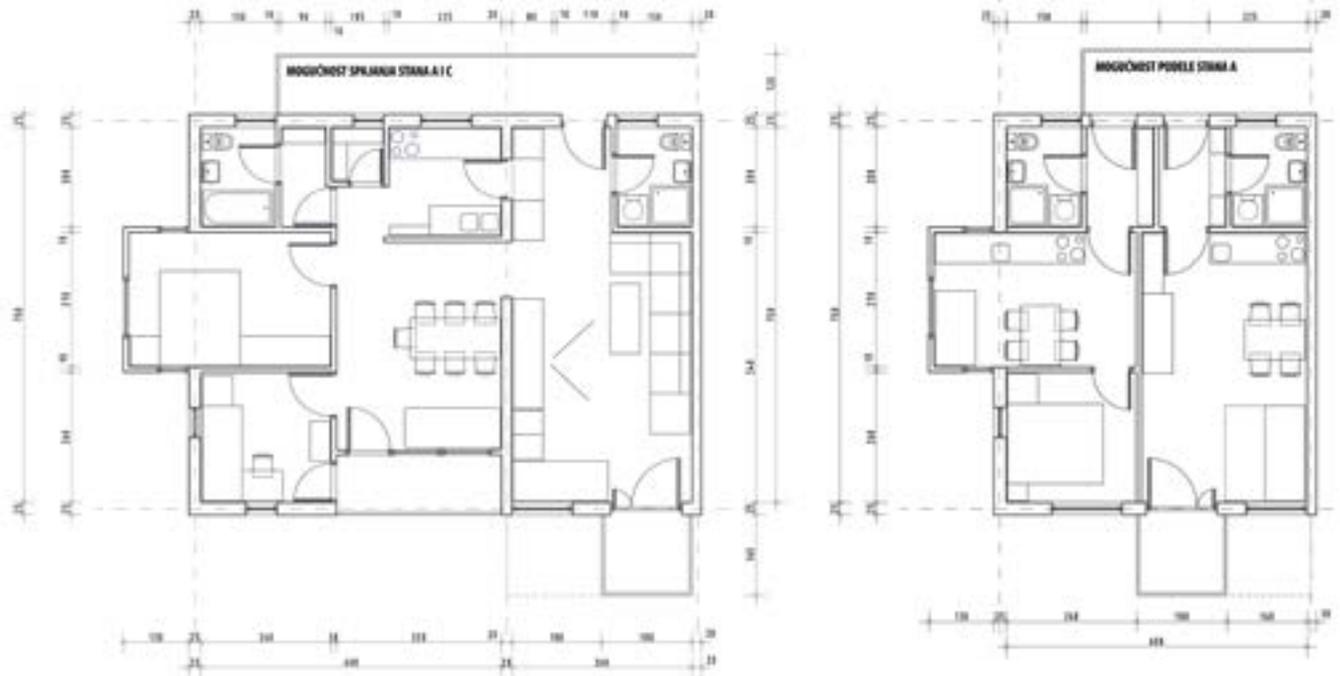
Drawing 19: Ground floor and a storey of a GF+2 building with 11 apartments in Valjevo (Authors: Zoran Abadić and Dušan Milanović)



Drawing 20: A plan of a building from a public competition in Čačak (Author: Bojan Stojanović)

**1** legenda

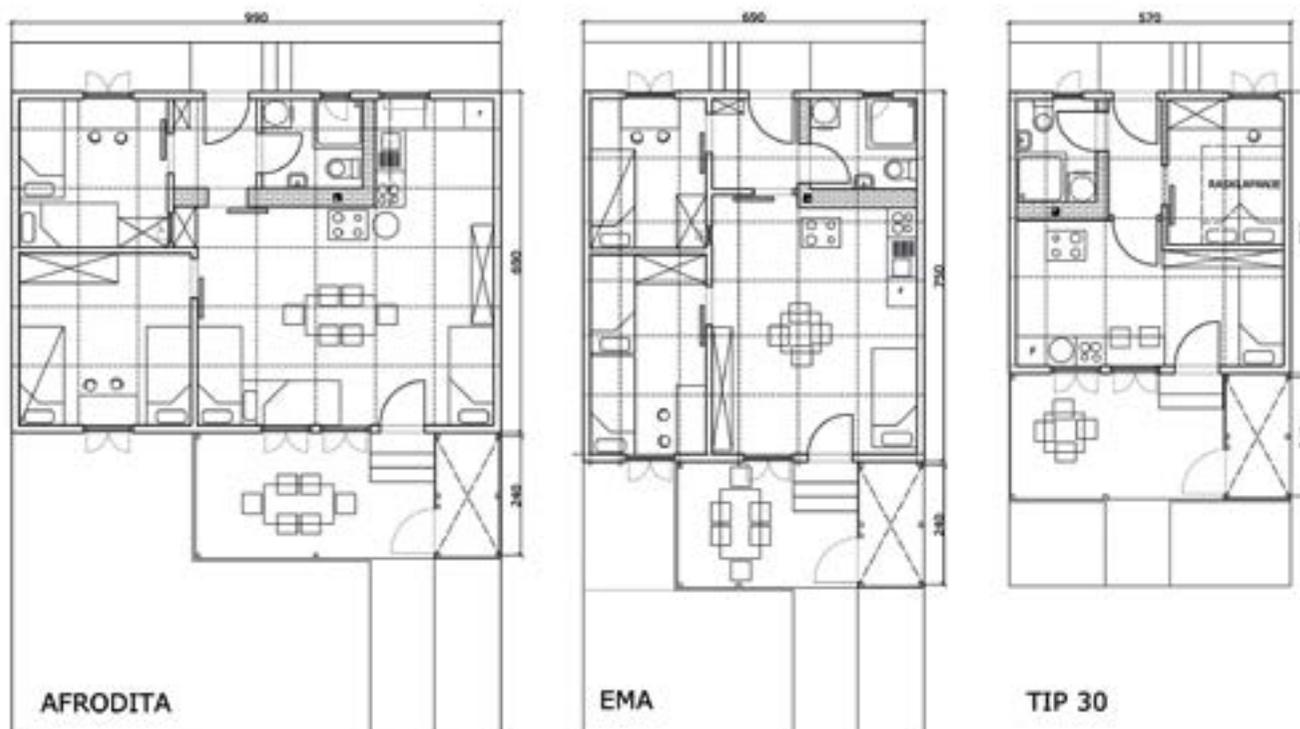
e	opis	površina	pod
1	predsoblje	7.78	parket
2	ostava	3.40	parket
3	kupatilo	3.46	ker. pločice
4	kuhinja	4.25	ker. pločice
5	trpezarija	8.35	parket
6	dnevni boravak	15.48	parket
7	spavaća soba	8.60	parket
8	lođa	8.80 (5.28)	gr. keramika
	ukupno	88.32 (54.80)	



Drawing 21: A plan of apartments with the possibility to divide or attach apartments



Drawing 22: A row of buildings for a location in Borča near Belgrade



Drawing 23: Apartments for buildings in a row of buildings on a location in Borča near Belgrade

## 2.3. Construction of apartment buildings for protected social housing

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### Description of present practice

SOCIAL HOUSING IN PROTECTED CONDITIONS is part of social services that foresee that local governments are to provide housing in social housing apartments to socially vulnerable households and provide them with appropriate assistance for an independent life, through the Superintendent's activities and special support of the Center for Social Work. Apartments are generally given to persons in need of social assistance and to the homeless, such as users of financial social assistance, single parents with children, people with disabilities, the elderly and so-forth. The "superintendent" is selected among the tenants of the building and is in charge of and paid to provide assistance and support to other tenants who are for various reasons powerless, to ensure the respect of house rules, maintain common areas and take care of the building and property. Beneficiaries of social housing in protected conditions do not pay the rent, while their utility payments are resolved differently from one municipality to the other.

### Possible ways to refine and improve the model

- ▶ In future construction, it is necessary to take into account the relationship between the apartment structure and surface and the size and structure of the beneficiary's household, in order to avoid overcrowding. It is necessary to respect spatial norms within the Regulation of Social Housing Apartments<sup>60</sup> in this respect.
- ▶ This right is also to be applied to Roma households that are socially disadvantaged, who have not resolved their housing problems and who live in substandard settlements, such as multi-generational households living in overcrowded conditions, residents of illegally constructed "barracks" in informal and illegal settlements and so-forth.
- ▶ This right should be applied to and access provided to this type of housing to Roma IDPs living in informal settlements, as well as to returning residents under the Agreement on Readmission.
- ▶ This model is particularly suitable for single mothers who are unemployed or use some other type of social welfare or have low income, because it is safe, it offers the possibility of wavering of heavy housing costs (utilities, etc.), and provides adequate housing conveniences (such as apartment heating) to families.
- ▶ In local self-government units where housing agencies exist, it is necessary to entrust maintenance and management of social housing under protected terms to these organizations. If LSGUs have no housing agencies, management and maintenance should be delegated to other relevant public agencies or firms engaged in the maintenance of housing and other structures in the public domain. This creates the possibility for social work centers to be involved in providing other forms of support to housing beneficiaries in accordance with their responsibilities.

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60 Official Journal of the RS, issue no 26/2013.



Photo 22: A 20-apartment building in Veliki Mokri Lug, municipality of Zvezdara in Belgrade

## Beneficiaries

In current practice, the main beneficiaries of apartments under this model were refugees and IDPs that had been accommodated in collective centers, and local socially vulnerable population. 80% of the apartments were allocated to refugee and IDP households and 20% to the local population. This structure of users had generally been determined in previous requirements and objectives of the program under which the building of apartments was realized. In some municipalities, the criteria have been expanded to IDPs who had been renting apartments in the private sector. According to the records of the Housing Center for the period from 2003 to June 2014, 1014 apartments were built in 43 municipalities and 2643 beneficiaries moved into them (refugees, IDPs and local population). Of this number, 204 persons (or 7.7%) were Roma predominantly from IDP population<sup>[61]</sup>. Generally, Roma are rarely identified as “local socially vulnerable population”, as for example in Šabac, where two Roma families were accommodated in this type of apartments (one of them is the superintendent family). In addition, out of seven apartments intended for local population in Smederevo, four were allocated to Roma families.<sup>[62]</sup>

Local self-governments have differently defined beneficiaries of this kind of support in their decisions on social welfare rights and services. Thus, the decision of the City of Novi Sad<sup>[63]</sup> prescribes the following beneficiaries: the elderly unable to care for themselves, single parents with children and other vulnerable persons accommodated in collective housing facilities. According to the decision of the City of Kragujevac,<sup>[64]</sup> users of social housing under protected conditions may be individuals and families in need and those who have not resolved the issue of housing, including: beneficiaries of financial social assis-

61 Completed social housing in protected conditions projects in Serbia in the period from 2003 to June 2014, downloaded from [http://www.housingcenter.org.rs/download/realizovani\\_projekti\\_sszu\\_2003\\_2014.pdf](http://www.housingcenter.org.rs/download/realizovani_projekti_sszu_2003_2014.pdf).

62 Dragojlović-Jeremić, V. (2013). *Social Housing in Protected Conditions, the Experience of Smederevo* Presentation at the conference: 'Roma Housing in Serbia: From Strategy to Reality', Belgrade Nov 13, 2013

63 *Decision on Social Protection of the City of Novi Sad*. (Official Journal of Novi Sad, no 38/2011)

64 *Decision on Social Protection of the City of Kragujevac*. (Official Journal of the City of Kragujevac, no 16/2011)

Photo 23: Area in front of a GF+2 building with 20 apartments in Leskovac



tance, single parents, the elderly, minor age persons placed under special state protection (guardianship, foster care, etc.), people with disabilities, refugees and internally displaced persons and other persons upon the professional assessment of the Social Work Center. In Kruševac, beneficiaries of social housing in protected conditions are identical as in Kragujevac.<sup>[65]</sup>

#### Implementing partners<sup>[66]</sup>

The main actors in the implementation of this model are: the LSGUs and their services, social work centers, the “superintendent family” and the beneficiaries. So far, the main actors on the national level was the Commissariat for Refugees and Migrations, in cooperation with the Ministry of Labor and Social Policy, and various institutions in different municipalities (social work centers, housing agencies, etc.) at the local level. Construction was carried out with technical assistance from local or international non-governmental organizations (Housing Center, the Danish Refugee Council, etc.). Centers for social work are in charge of management and maintenance of protected social housing buildings and work with the beneficiaries.

#### Where the model can be used

Of 20 municipalities involved in the *We Are Here Together* project, this model was used in Bela Palanka, Valjevo, Kragujevac, Pančevo, Vranje, Prokuplje, Leskovac, Bojnik, Kruševac, Smederevo, Novi Sad, and Zvezdara. Roma were the beneficiaries of this model only in the municipalities of Kragujevac and Vranje (5 families in each), Smederevo (4 families), and Zvezdara (3 families). The municipality of Knjaževac has developed a different

65 Decision on Social Protection of the City of Kragujevac (Official Journal of the City of Kragujevac, no 4/2003 and 11/2013);

66 A detailed explanation of the roles and responsibilities of the main actors is provided in the publication: Vujošević, M., Žarković, B. (2010). *Social Housing in Protected Conditions - A Guide*. Belgrade: Housing Center.



Photo 24: A GF+2+Parking building with 20 apartments in Smederevo

form of protected social housing to include rural houses in this model<sup>[67]</sup>. The following municipalities have expressed their interest in implementing this model: Bela Palanka, Kruševac, Kragujevac, Smederevo, Kovin, Novi Sad, Odžaci, Palilula and Zvezdara.<sup>[68]</sup>

### Strategic and legal basis for the implementation of the model

This type of housing is created in accordance with international agreements, under the provisions of the [SOCIAL PROTECTION ACT](#), and relevant decisions of local governments that rely on this Act<sup>[69]</sup>. This model relies on the [NATIONAL STRATEGY FOR THE ISSUES OF REFUGEES AND IDPs](#)<sup>[70]</sup> and has been recognized in the [NATIONAL STRATEGY FOR SOCIAL HOUSING](#)<sup>[71]</sup> as the best solution for socially disadvantaged families without housing and with an income below the relative poverty line that does not allow for the payment of subsidized rent. It should be taken into consideration that different towns and municipalities have different approaches to this matter, in accordance with the local conditions.

67 Rules of selection of beneficiaries and modalities and conditions for the protected social housing service Official Journal of the Municipality of Knjazevac, issue no 18/2012

68 Statements given by the teams participating at the Arandjelovac workshop held in May 2014

69 Official Journal of the RS,

70 *National Strategy for the Issues of Refugees and IDPs for the period 2011-2014*  
<http://www.kirs.gov.rs/articles/navigate.php?type1=14&date=0&lang=SERBelgrade>: The Government of the Republic of Serbia (accessed on 16 January 2014).

71 Official Journal of the RS, issue no 13/2012

Photo 25: A GF+2+Parking building with 20 apartments in Vranje



### The construction lot

The land for this model is provided by local self-governments, allocating locations they own or use.

### Sources and modalities of funding

In the past period, funds for the construction of buildings and apartments have been secured through international donor programs, mostly from IPA funds. Local self-government units provide the location and infrastructure, permits for construction and use, installation connections, investment maintenance of buildings and apartments and salaries for superintendent families. Since mid-2013, the [REGIONAL HOUSING PROGRAMME](#) has been launched in the Republic of Serbia<sup>[72]</sup>. Public calls were made for the selection of beneficiaries who would be allocated 70 prefabricated houses and 125 packages of construction materials. The [REGIONAL HOUSING PROGRAMME](#), whose major donor is the EU, is implemented to ensure sustainable housing for the most vulnerable refugees.<sup>[73]</sup> With respect to financing, it should be noted that the LSGUs must provide funds (from donors or from their own sources) for the preparation of technical documentation and projects, to equip the locations, and for investment and regular maintenance of the protected social housing buildings and apartments.

72 It is anticipated for this regional program to last until 2017, and the construction of new social housing in protected conditions is foreseen within it (the Regional Housing Programme is implemented in the Republic of Serbia, Croatia, Bosnia and Herzegovina and Montenegro, downloaded from <http://www.kirs.gov.rs/articles/regionalniproces.php?lang=SER>, 19/09/ 2014).

73 Regional Housing Programme, Projects Approved, Country Housing Projects, downloaded from: <http://www.regionalhousingprogramme.org/31/projects-approved.html>, 19/ 09/ 2014  
Regional Housing Programme, Donors, Contributions, downloaded from: <http://www.regionalhousingprogramme.org/38/donors-contributions.html>, 19/09/2014

### Expected quality of works

In the current practice, the size of apartments typically ranges 20-50 m<sup>2</sup> and all apartments have a bathroom, a kitchen or kitchenette, a living room, one or two bedrooms, and sometimes a balcony. If there is a basement in a part of the building, each apartment is allocated a basement unit. The apartments are comfortable and equipped with installations for water, sewage and electricity, and sometimes heating (central heating and radiators). The round floor premises in the buildings are tailored to meet the needs of people who are in a wheelchair. Overcrowded housing, or less than 10 m<sup>2</sup> per household, occurred in cases where users were multi-member households (with five or more members), which should be avoided in all future construction projects.

### Expected impact on the cost of housing

Users of social housing in protected conditions do not pay rent, while local self-governments differently regulate the conditions of payment of electricity bills and utilities. The City of Niš provides free heating and users are able to exercise their right to a discount on monthly bills for utilities (water, garbage disposal, etc.). Kragujevac provided subsidies to households for consumption of up to 300 kWh per household (around 2000 RSD per month), and for water consumption of up to 3 m<sup>3</sup> per household (about 200 RSD per month). The City of Smederevo paid utilities and electricity bills partially or entirely (depending on the household income) and provided free heating fuel for all households. Knjaževac paid the entire cost of housing to beneficiaries whose income was at or below the minimum level of social protection. Given that the Regulation on protected energy customer has centralized the issue of such subsidies, and has set very high criteria with respect to monthly consumption of energy (electricity, heat or gas), the local self-governments should provide support the beneficiaries of apartments in protected conditions in this matter, in order to avoid large debts and possible expulsion.

### Construction materials

The apartment buildings constructed under this model are multi-storey residential buildings of up to four stories. They are built with standard and good-quality construction materials, creating a skeletal or massive structural system. The buildings are thermally insulated, in compliance with the standards. In the initial stages of the implementation of this model, standardized buildings were built, and later, more attention was paid to the appearance and shape of buildings, but still without using innovative materials and alternative energy sources.

### Who conducts the works

Professional construction companies would perform the construction works, engaged through a public tender called by a local self-government or its partner organizations, mainly civil society organizations.

### The cost of the model

The cost of the construction of protected social housing apartments built in four municipalities in 2007 ranged from 270 to 340 €/m<sup>2</sup> of the gross building area<sup>74</sup>, without calculating the cost of acquisition and equipping of the construction land. The construction in Smederevo and Vranje cost 440 €/ per m<sup>2</sup> of the net housing surface, and 540 €/m<sup>2</sup> in Leskovac. According to the records of the Housing Center, in municipalities where this organization participated in the implementation of this model in 2008-2014, the average cost was 480 €/ per m<sup>2</sup> of housing surface (this price includes stairways, hallways, a basement, access plateau, sidewalks, benches, etc.).

### The time required to complete the works

Typically, the time required for the construction of a building with 20 apartments is 12 to 18 months. This includes the time required for preparation of project documentation for the construction, construction of the building, and the identification and selection of beneficiaries, after the concerned local self-government had already identified the location for the construction of the building and that technical documentation related to its furnishing had already been prepared.

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74 Mojović, Đ. (2010). *Evaluation of IPA 2007 project, implemented by the UNHCR in cooperation with the Housing Center*, <http://pur.rs/dokumenta.php>, March 20, 2014

### Box 2.3: Construction of apartment buildings for protected social housing

The pre-requisites for the implementation of this model are that the construction is conducted on public land (state-owned or owned by the LSGU), located in the vicinity of the communal infrastructure, social activities, and social services, and that it is included in an adequate urban development plan. Existence of a non-profit housing organization is desirable. The necessary steps in the implementation of this model are:

#### Including the protected social housing into the local decision on rights to social services

- identifying potential beneficiaries of protected social housing and the conditions under which to obtain this right.

#### Procuring funds for the construction of protected social housing apartments, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- procuring funds in the local budget.

#### Selecting and equipping the construction land with infrastructure

- procuring permits and development of urban development and technical documentation,
- conducting works to equip the land with communal infrastructure

#### Obtaining the construction permit

#### Preparing the lot and constructing the building

- conducting a public tender and selecting the contractor,
- construction of the apartment building
- connecting the building to infrastructure
- conducting works to refurbish the lot and the surrounding area
- conducting technical inspection and obtaining the occupancy permit.

#### Registering the building and apartments

- the owner of the building and the apartments is the LSGU.

#### Selecting the beneficiaries of the protected social housing service

- forming a selection committee that will also develop criteria for the priority order of the candidates (selection of beneficiaries)
- conducting a public competition for the selection of the beneficiaries and the superintendent family
- signing the contract with the beneficiaries and the superintendent family.

#### Managing and maintaining buildings and apartments

- appointing a managing and maintenance body (a housing agency or another service or organization)
- procuring funds for regular and investment maintenance of the building and apartments (by the LSGU as the owner),
- managing payment of communal services bills.

#### Procuring funds to organize protected social housing

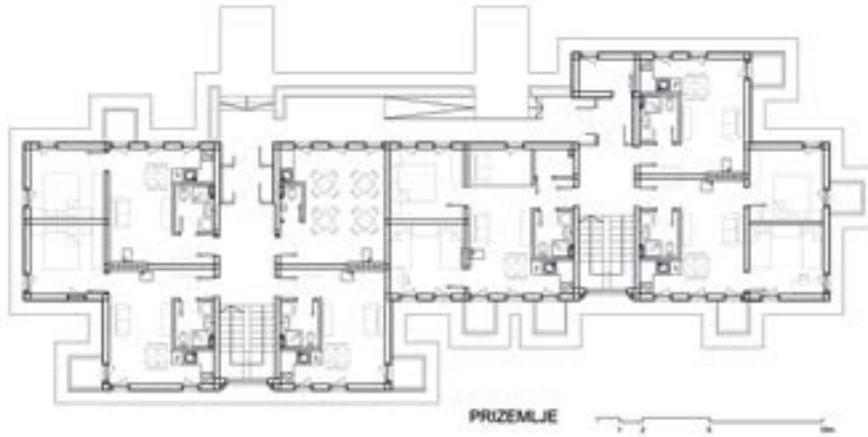
- engaging the Center for Social Work to provide adequate services to beneficiaries.

#### Providing support to the beneficiaries of protected social housing

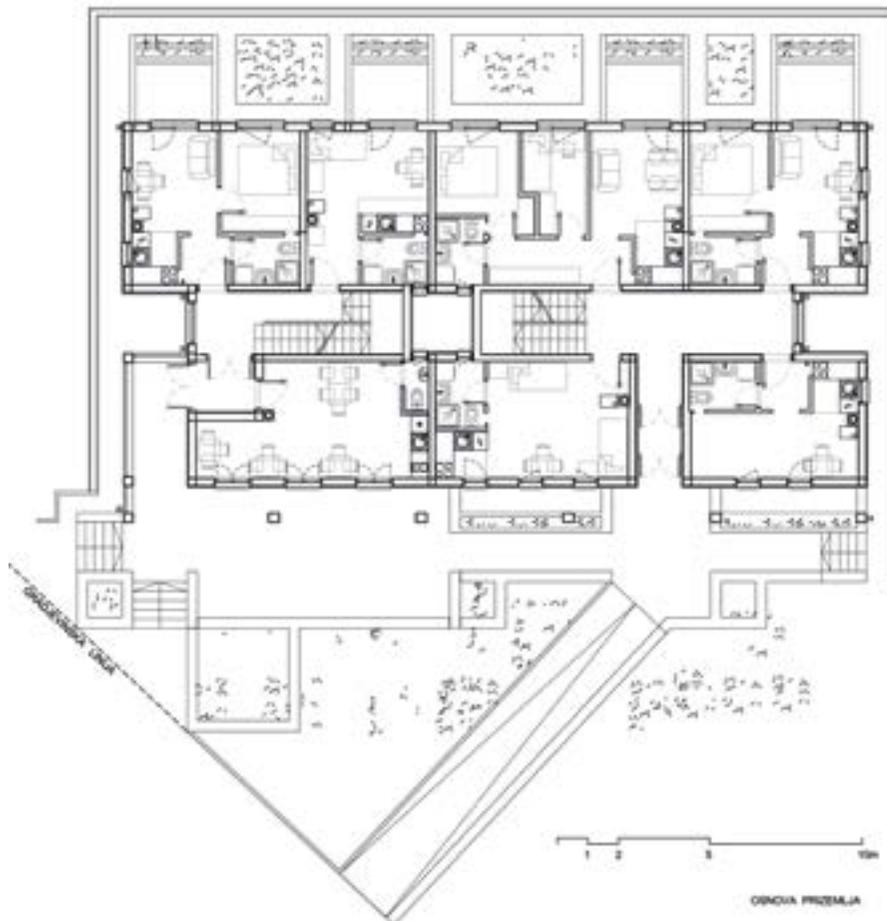
- communication with tenants in order to determine their needs and their capacity to pay the communal services bills,
- procuring funds to cover entire or a part of the costs of the communal services for some of the selected beneficiaries
- procuring funds to pay the superintendent families.
- engaging other partners (CSOs, institutions, associations, etc.) to give additional support to beneficiaries.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

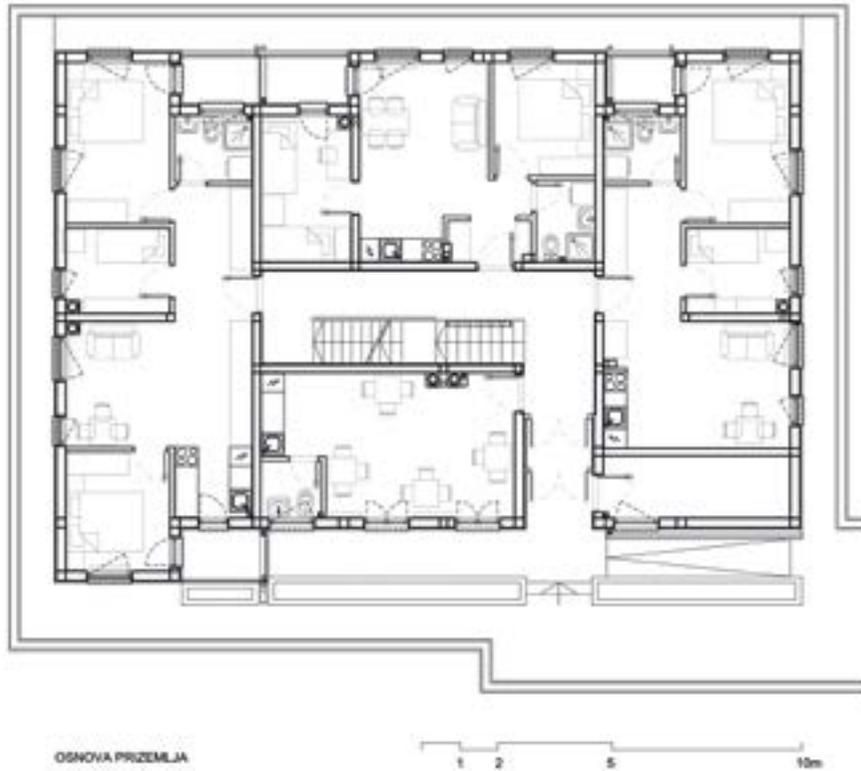
Construction of apartment buildings for protected social housing	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Including protected social housing into the decision on the rights to social services	■											
Procurement of funding	■	■										
Selecting the construction land and equipping it with infrastructure	■											
Obtaining the construction permit (project development)		■										
Preparing the lot and constructing the building			■	■	■	■						
Registering the building and apartments							■	■				
Selection of beneficiaries						■	■					
Managing and maintaining the building and apartments								■	■	■	■	■
Procuring funds for communal services								■	■	■	■	■
Securing funds to provide support to the beneficiaries								■	■	■	■	■



Drawing 24: A plan of a social housing building in Leskovac - ground floor



Drawing 25: A plan of a social housing building in Negotin - ground floor



Drawing 26: A plan of a social housing building in Vranje - ground floor



Drawing 27: A plan of a social housing building in Vranje - a storey

3.

Group of Models:  
"Donation of a House"

This group of housing models is intended for the families and persons that are in the hardest position in terms of their housing condition and who are unable to provide any decent, be it modest, accommodation for themselves. Issues like this have so far mainly been dealt with by the LSGU, the state Commissariat for Refugees and Migrations, donors, contractors, line ministries, and Roma families - within their abilities. The models are based on the concept of donating a lot and a house to the vulnerable Roma family - a newly built, a prefabricated, or a purchased house. All models include their respective adequate legal procedures concerning purchase, or construction, etc., which guarantees legal security to the beneficiaries.

Three models have been identified in their existing current state, which are presented here with certain improvements. These are the [PURCHASE OF A NEW HOUSE](#), the [CONSTRUCTION OF A NEW HOUSE ON THE SITE OF THE OLD ONE](#), and, finally, the [PURCHASE OF A RURAL HOUSE](#). Generally speaking, the beneficiaries of these models are very low-income Roma people, internally displaced persons, senior citizen households, single parents - single mothers in particular, families with a disabled family member or a member with a difficult health condition, multi-member and multi-generation families, and the like.

## 3.1. Purchase of a new house

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### Description of present practice

The basis of the model consists in donors, or the municipal council, or both in partnership, giving Roma families and other vulnerable groups in exceptional situations new houses to own to replace their old houses that got destroyed for different reasons (flood, earthquake, fire, landslide, etc.). When their old lot, or house location, was no longer functional owing to a series of unfavorable reasons, they would sometimes be given houses in a different location. In some cases these new locations would be isolated and far from the urban areas, and poorly connected to services such as schools, supermarkets, kindergartens, etc. The Commissariat for Refugees and Migrations also practices to donate pre-fabricated houses to refugees and IDPs who own a lot of their own.

### Possible ways to refine and improve the model

The model used by the Commissariat for Refugees and Migrations can be applied to tackle the housing situation of the poor Roma families who do own a lot, but live in rented apartments or in substandard settlements. The LSGU should look into the needs and possibilities to implement this model, as there are certainly some households where families do own a lot where the construction of a family house would be possible, but who could not bear the costs of such a construction on their own. This category of Roma families should be offered the following forms of assistance:

- ▶ Legal assistance to the family in registering their lot in the cadastre. This usually involves a non-contentious court procedure concerning unfinished proceedings about inheritance, gift, or house purchase, followed by an unfinished process or property registration;
- ▶ Legal assistance to the family when signing the contract with the donor to receive the donation of the house, which entails costs that should be covered by the donor (administrative taxes, connection to electricity and water supply, the fee for the use of construction land, etc.);
- ▶ Depending on the case, the LSGU should facilitate the procedure in partnership with the donor, considering that not only the Roma family's housing problem will get solved with it, but also the problem of the LSGU itself. This applies in particular to connection to electricity and water, as Roma usually own land in remote locations that lack infrastructure;
- ▶ Financial support to the family in paying their communal services bills, as they are expected to increase when the family moves into the new house that is connected to electricity and water supply.

### Beneficiaries

This model is intended for the poorest Roma families, refugees, and IDPs who have lost their homes.

### Implementing partners

The main actors in the implementation of this model are the low-income Roma family, the donor, the LSGU, a public communal enterprise, and possibly also a local housing agency.



Photo 26: Two prefabricated wood construction houses in Smederevo

### Where the model can be used

The model of constructing new houses for the most vulnerable families was used in 2007 under the [ROMA SUPPORT PROGRAM](#) implemented by the OSCE Mission to Serbia, when 10 lots with houses were provided to the poorest Roma families<sup>[75]</sup> in the town of Pirot. Another house was built in Drenovac village near Šabac under the same program for a family who lost their home in a fire. The then Ministry of Infrastructure secured 7 houses to the poorest families victims of a flood in Zemun in the same year. A family from Bojnik was donated a new house on their lot in 2009. This was a single mother with children, who returned to this municipality after being relocated from the “Gazela” informal settlement in Belgrade. The funds for the construction of her house were secured from the national budget through the Ministry of Labor and Social Policy. In the town of Smederevo, another three Roma IDP families were given prefabricate houses as part of the housing program implemented by the Commissariat for Refugees and Migrations. The following towns and municipalities have expressed their interest in this model: Leskovac, Kruševac, Smederevo, Novi Sad, and Belgrade municipalities of Palilula and Zvezdara.<sup>[76]</sup>

### Strategic and legal basis for the implementation of the model

In the mid-2000s, the [SINGLE ACTION PLAN FOR THE IMPROVEMENT OF THE POSITION OF ROMA](#) adopted by the Serbian Government in 2005 represented the basis for this model. As of 2009, its basis lies in the [STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN THE REPUBLIC OF SERBIA](#)<sup>[77]</sup> and the [ACTION PLAN FOR THE IMPLEMENTATION OF THE STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA - HOUSING COMPONENT](#)<sup>[78]</sup>. The legal and strategic basis for the housing solutions for refugees

75 Taut, L. (2007) *Implementation of Action Plans for Roma at Local Level Belgrade*: OSCE Mission to Serbia, Democratization Department – Roma Support Program.

76 According to statements by teams participating at the 15-16 May 2014 workshop held in Arandjelovac. Teams from Koceljeva, Valjevo, Bojnik and Knjaževac were unable to assist due to the flood.

77 Official Journal of the Republic of Serbia, issue nr 27/2009

78 *Action Plan for the Implementation of the Strategy for the Improvement of the Roma Position of Roma 2013-2014*, taken from the <http://www.ljudskaprava.gov.rs/>, Nov 15, 2013



Photo 27: Construction of a new house after the floods in Kraljevo

and IDPs is given in the [REFUGEES ACT<sup>\[79\]</sup>](#), the [NATIONAL STRATEGY FOR REFUGEES AND INTERNALLY DISPLACED PERSONS<sup>\[80\]</sup>](#), AND THE [NATIONAL STRATEGY FOR SOCIAL HOUSING](#). The legal and strategic foundations for the implementation of this model at local level are the local strategies and action plans concerning Roma, refugee and IDP housing issues. The necessary construction permits for the construction of a new or a prefabricated houses are acquired in compliance with the [URBAN PLANNING AND CONSTRUCTION ACT](#).

### The construction lot

The construction of the new houses or the assembling of pre-fabricated houses was carried out on the lots owned by the families. The Commissariat for Refugees and Migrations required for the lot to be in a zone foreseen for the construction of individual family houses under the urban development plan. In some rare cases, the construction took place on a lot where the beneficiary family's old house used to be (e.g. in Drenovac).

### Sources and modalities of funding

The funds for the construction were secured through donors, and from local and state budgets. The Commissariat for Refugees and Migrations has been financing the purchasing of pre-fabricated houses for refugees and IDPs mainly from the state budget since 2011, including financing through the [REGIONAL HOUSING PROGRAMME](#) that has been launched in September 2013.<sup>[81]</sup> As concerns resolving the housing problems of low-income Roma families, one can expect donor funds for the construction of new or pre-fabricated houses to continue to be secured from the donor sources in the future.

### Expected quality of works

Given that the houses are constructed or pre-fabricated (and assembled) by professional contractors, one can expect their quality to be satisfactory.

79 Official Journal of the Republic of Serbia, issue nr 30/2010

80 *National Strategy for the Solution of the Issues of the Refugees and Internally Displaced Persons for the 2011-2014 Period*, from <http://www.kirs.gov.rs/articles/navigate.php?type1=14&lang=SER&date=0>, Nov 18, 2013

81 Serbian State Commissariat for Refugees and Migrations, *Regional Processes*, from: <http://www.kirs.gov.rs/articles/regionalniproces.php?lang=SER>, Sep 19, 2014  
*Regional Housing Programme*, taken from: <http://www.regionalhousingprogramme.org/>, March 22, 2014



Photo 28: A new house built using recycled bricks in Drenovac

### Expected impact on the cost of housing

The costs of housing are expected to rise as the family receives the new house, because the houses will be connected to communal infrastructure that the family will have to pay on a monthly basis.

### Construction materials

The primary construction material for the walls on prefabricated houses are the standardized sandwich panels. The foundations are made of cement and are built in such way that the panel walls can be installed on them. The roof construction is made of wood. The material for the roof varies from one manufacturer to another and it can be made of different materials ranging from tin to mediterranean tiles. The thermal insulation is already installed inside the wall panels, and is also placed above the ceiling and under the floor. As for the classical-style construction, conventional construction materials are used, mainly clay blocks and the corresponding façade insulation. The roof construction can be made of wood with a standard roof covering.

### Who performs the works

As a rule, a licensed contractor selected in a public competition performs the construction works. The only exception to this rule was in the case of Drenica village, where a group of volunteers was engaged. It is to expect only registered licensed contractors selected through a public tender to perform the works in the future, regardless of whether it is a classical-style construction or the assembling of a prefabricated house. It is possible for other actors to participate in the construction as well, such as a public enterprise, volunteers, or the beneficiary family, if it has the necessary skills.

Photo 29: New houses in Zemun for families victims of floods



### The cost of the model

Under the project conducted by the OSCE Mission to Serbia, the construction of 10 houses in the town of Pirot cost a total of 25000 €, i.e. 2500 € per house, whereas the costs of the construction in Drenovac amounted to over 6000 € per house. The Commissariat allotted 15.000 € on average for the purchase of pre-fabricated houses of 35–50 m<sup>2</sup> in surface. According to data given by the manufacturers of prefabricated houses in Serbia, depending on the material and equipment included in the house, the price of a prefabricated houses ranges between 150 and 260 €/m<sup>2</sup> for the grey phase (excluding the foundations), i.e. 340 – 410 €/m<sup>2</sup> for the “turn-key” system that includes the construction of the foundations. Thus, the price of a prefabricated house of a surface of 30 to 60 m<sup>2</sup> amounted between 8000 and 12500 € for the grey phase alone (excluding foundations) or 12000 – 24500 € for the “turn-key” system that includes the construction of the foundations as well. In the more recent programs of donation of a prefabricated house implemented by the Commissariat for Refugees and Migrations, families are to bear the costs of connecting the house to communal infrastructure, amounting to up to 2000 €, which will present a significant difficulty for many beneficiaries.

### Time required to complete the works

The time required to complete a house under this model depends primarily on the type of construction. Once all pre-conditions are met (settling the land ownership status, obtaining the construction permit, securing funding, etc), the construction of a traditional house made of clay blocks can last for several months, while the assembling of the pre-fabricated house will take up to one month.



Photo 30: Completed rendering on a new house in Kraljevo after the earthquake

### Box 3.1: Purchase of a house

The necessary steps in the implementation of this model, i.e. the steps the LSGU should take in order to be able to provide new houses to Roma families victims of flood, earthquake, landslide or fire, are:

#### Adoption of the decision by the LSGU Council to construct new houses for families who have lost their homes, including:

- an assessment of the needed funds
- a stipulation that the LSGU is the investor and that it will appoint a relevant agency/organization (e.g. housing agency, urban development directorate, etc.) to implement the model
- the decision to allocate budget funds for this purpose.

#### Procurement of funding to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.

#### Selecting and equipping the appropriate location

- the location should be safe, healthy and accessible,
- the location should be foreseen for individual housing purposes under the urban development plan,
- the location should be owned by the LSGU, or with a possibility for expropriation.

#### Procuring the construction permit

- the agency the LSGU designated to implement this model will procure the construction permit.

#### Constructing new house/s or purchasing and assembling prefabricated house/s

- conducting a public tender and selecting the contractor or manufacturer of prefabricated houses,
- selecting a supervisory body,
- signing the contract with the implementing partners: the appointed agency/organization, contractor/manufacturer, supervisory body, and, if needed, the beneficiary family.
- constructing new houses or assembling prefabricated houses,
- connecting the houses to communal infrastructure,
- conducting technical inspection and obtaining the occupancy permit.

#### Registering the house as being owned by the implementing agency/organization

- the subsequent procedure is the same as the one applied by the Commissariat for Refugees and Migrations when donating houses to refugees and IDPs.

#### Signing the contract between the agency/organization and the beneficiary family

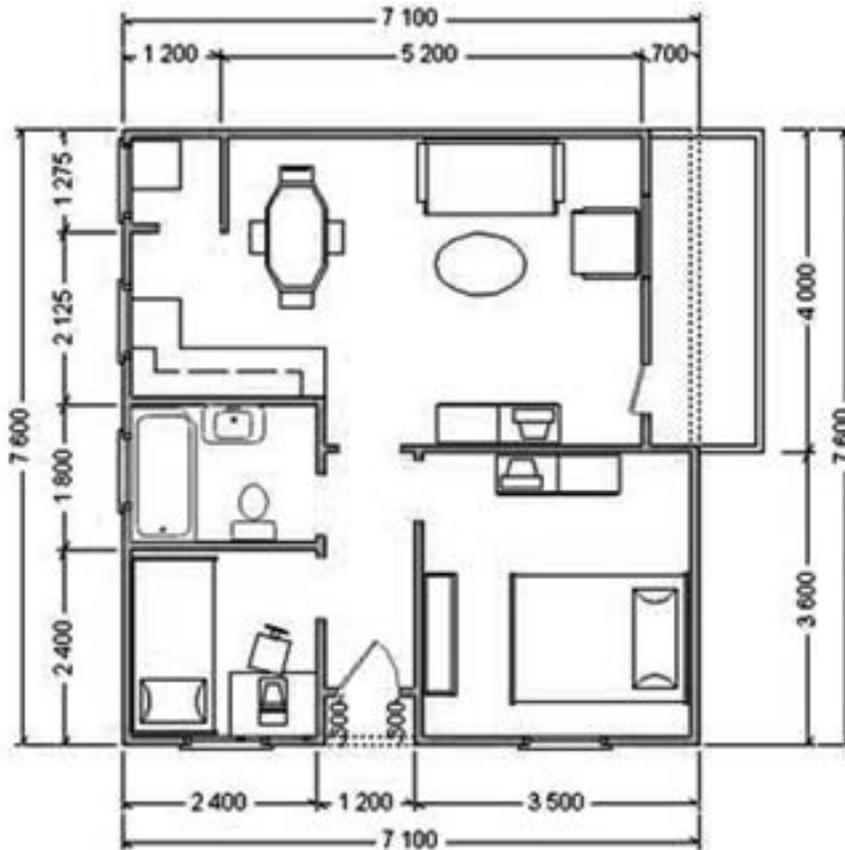
- signing the lease contract for a predetermined period of time, with the possibility to purchase the house.

#### The family buys the house from the agency and registers it as its property

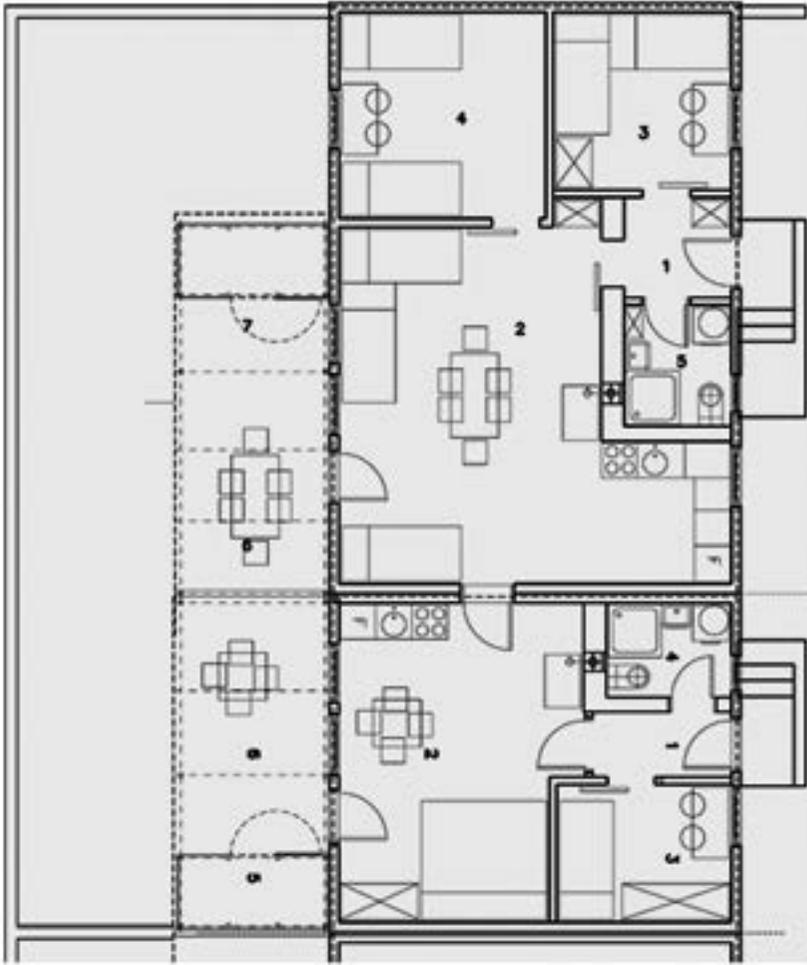
- purchase under a subsidized price (in case of the IDPs, this is 50% of the market value).

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Purchase of a house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Selecting and equipping the location		■										
Procuring the construction permit		■	■									
Constructing or assembling the house			■	■								
Registering the house as the LSGU-appointed agency's property				■								
Family signs the lease contract with the agency				■								
Family buys the house from the agency and registers it as its property					■	■	■	■	■	■	■	■



Drawing 28: Prefabricated house - ground surface 60 m<sup>2</sup>



Drawing 29: Prefabricated houses in a row - ground surface 60 m<sup>2</sup>



Drawing 30: Prefabricated houses - ground surface 30 and 60 m<sup>2</sup>

## 3.2. Construction of a new house on the site of the old one

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### Description of present practice

This model consists of municipalities or donors, or together in partnership, helping Roma to replace houses that had deteriorated and tend to collapse with new ones. The new houses constructed under this model remained the property of the beneficiary Roma family. Even though the works had been conducted with the knowledge and participation of the municipality authorities, in certain cases they were carried out without prior legalization of the house or issuance of a construction permit. This beyond doubt accelerated the process, but also resulted in achieving only half the solution: namely, a house procured this way lacks legal security. A certain number of houses constructed this way may be subject to legalization.

### Possible ways to refine and improve the model

According to information from the field, there is a significant number of households living in houses that are beyond repair, and can only be replaced. This is why the LSGUs should identify the extent of the need for replacement of old, run-down houses with new ones. Roma families who would benefit from this model should be provided several forms of assistance:

- ▶ Legal assistance to Roma to legalize their old house, if it is not legal, in order to be able to obtain the construction permit which contains the basis for the demolition of the old house. The legalization of an existing illegal house is a prerequisite for all further legal proceedings;
- ▶ Technical-engineering support (surveying, architectural design, construction, wiring and plumbing, etc.) in the development of construction projects and supervision during construction;
- ▶ Legal assistance in entering into contract with the contractor, and in defining which works can the family undertake alone, if it possesses the skill to perform some self-building works;
- ▶ Material and financial assistance in the form of construction material packages or vouchers for the purchase of construction material, covering the fees for construction workers, etc., depending on their needs.

### Beneficiaries

The beneficiaries of this model are the poorest Roma families, exposed to the threat that they may remain homeless because of the deterioration of their houses.

### Implementing partners

The LSGU, donors, civil society organizations, contractor, and some Roma beneficiaries themselves, if they are able to assist by self-building.



Photo 31: A run-down house belonging to a senior citizens household in Apatin

### Where the model can be used

Of 20 municipalities involved in the project *WE ARE HERE TOGETHER*, only the municipality of Koceljeva has reported to have used this model in solving housing issues for two vulnerable Roma families. Outside these 20 municipalities, this model has been used in the Municipality of Apatin.<sup>[82]</sup> Also, nine run-down houses have been replaced by new ones within a EHO-RRC project implemented in Vojvodina. However, even though only a small number of houses has been provided to beneficiaries in this manner so far, an interest in this model exists, primarily in the municipalities of Bujanovac, Kruševac, Kragujevac, Kovin, Odžaci and Zvezdara, which have expressed their interest in the application of the model of replacement of run-down houses with new ones.<sup>[83]</sup>

### Strategic and legal basis for the application of the model

Strategic and action documents on Roma housing do not mention this model of housing solutions. This type of construction of a new house is carried out in compliance with the *URBAN PLANNING AND CONSTRUCTION ACT*.

### The construction lot

As a rule, the construction of the new house is conducted on the same lot where the old house was. The legal status of the lot is regulated through the process of legalization before the works can start.

82 Macura, Vladimir (2009) *Roma settlements in Serbia – Current state of affairs and future goals*, part of EU-ROMA project/Action 3, Belgrade: Society for the Improvement of Local Roma Communities [http://issuu.com/euroma/docs/3-macura\\_serbia\\_final\\_300\\_eu\\_roma\\_150709\\_2335](http://issuu.com/euroma/docs/3-macura_serbia_final_300_eu_roma_150709_2335), downloaded March 23, 2014

83 According to statements given by the teams participating at the 15-16 May 2014 workshop in Arandjelovac

Photo 32: A new house built instead of a run-down one is similar to the one in Apatin



### Sources and modalities of funding

As in previously implemented projects of this type, the funding for the replacement of an old house with a new one would be performed partially through the LSGU funds and partially from the donor funds.

### The expected quality of works

Given that houses would be built by professional contractors, their quality should be satisfactory. Houses constructed within the EHO-RRC project had a surface of 20 to 30 m<sup>2</sup> and consisted of one room, a vestibule, and a bathroom<sup>[84]</sup>.

### The expected impact on the cost of housing

The beneficiary family's costs of housing will increase with the acquisition of a new home, since the new house will be connected to municipal infrastructure services, that the family will have to pay monthly.

### Construction materials

The conventional construction materials would be used for the house, namely concrete foundations, pillars and reinforcements, hollow clay block fillings, porotherm blocks (as was the case in Apatin) and so-forth.

### Who conducts the works

The works would be performed by a professional contractor or registered companies selected through a public tender, while the beneficiary Roma family could participate as self-builders.

84 Jovanović, S. (2014). *Sustainable Renewal of Roma Settlements through Self-Build*, a presentation at the Second Regional Conference on Housing, OSCE/ODIHR, Tirana, 26-27 Feb, 2014



Photo 33: Foundations for a new house on the site of an old run-down one in Apatin

### The cost of the housing model

The cost of the construction of a new house would range from 6 000 to 9 000 €, i.e. about 120 to 180 € per m<sup>2</sup>, as from previous experiences in certain municipalities. Thus, for example, the amount of funds administered in the three projects implemented by the EHO-RRC was € 3600 for one house, calculating only the costs of construction materials.

### The time required to complete the works

The time it takes to construct a house under this model is one construction season.

#### Box 3.2: Construction of a new house on the site of the old one

The pre-requisites for the implementation of this model are the existence of an adequate urban development plan, and that the family has adequate rights on the lots on which the run-down house is located (the ownership right or the lease right). The necessary steps in the implementation of this model are:

##### Adoption of the decision by the LSGU Council to construct new houses on the site of the old ones

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose

##### Procuring the needed funds conducted by the LSGU

- applying for IPA and other funds, donations, etc.,
- defining the concrete scope of activities and assistance provided for the construction based on the responses to applications.

##### Procuring the construction permits (see Box 1)

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU.

##### Selecting contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

##### Signing of the contract between the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families:

- defining the role of each implementing partner;
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family;
- defining the scope of financial participation by the LSGU and that of the beneficiary families.

##### Construction of the house

- contractor works under the supervision of the supervisory body, possibly assisted by the family if the family has the capacity to perform works.

##### Technical inspection and obtaining the occupancy permit

##### Conducting technical inspection and obtaining the occupancy permit

##### Registering the new house

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Construction of a new house on the site of the old one	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Obtaining the construction permit (project development)			■	■								
Selecting the contractor and the supervisory body			■	■								
Signing the contract with the implementing partners			■	■	■							
Construction of the house			■	■	■	■						
Technical inspection and occupancy permit					■							
Registering the new house						■						



Drawing 31: A floor plan of a house for 3 to 5 persons

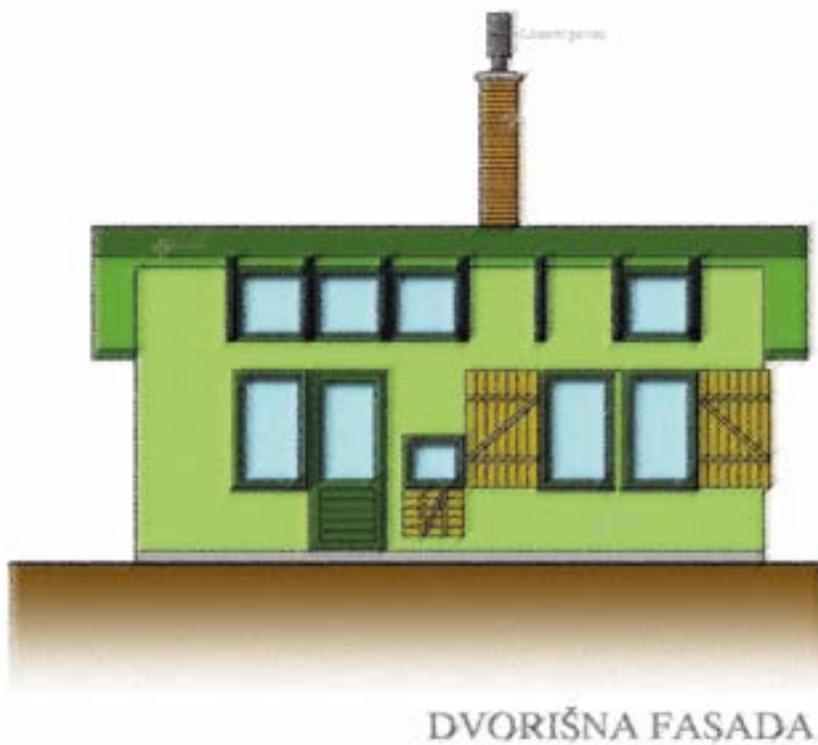


Drawing 32: Lateral view of a house for up to 5 persons

Drawing 33: Floor plan of a house for up to 10 persons



Drawing 34: Inner court façade of a house for up to 5 persons



### 3.3. Purchase of a rural house

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#### Description of present practice

This model implies purchasing a rural house with a garden from private individuals and resettling vulnerable families to rural areas, who will become the new owners of the property. The model was first applied in the late nineties by the Commissariat for Refugees and Migrations in partnership with donor organizations. The concept of the rural house meant a house in a suburban area, popularly called “weekend cottage”, with a garden sufficiently big to allow for minor agricultural activities. Finding and selecting the desired locations, municipalities and settlements, as well as houses to move into, was conducted by the families interested in this option, while the purchase would be carried out after determining the legal status of the property and physical condition of the house and lot. In addition to providing a housing solution, this option also provided families with the possibility to undertake minor agricultural activities in order to improve their economic situation.

#### Possible ways to refine and improve the model

This model has only recently begun to be used for Roma families. Since ownership of a property has proven to be an important motivation for these families, the model should be more clearly promoted among those who do not own their own house/apartment and whose family members are willing to engage in agricultural activities. This model should include the following activities:

- ▶ Hiring the construction workers to perform the necessary repairs on the house before the beneficiary family moves in. The experiences of the [LET'S BUILD A HOME TOGETHER<sup>\[85\]</sup>](#) project, funded by the European Union and implemented by the UNOPS in Belgrade show that hiring qualified workers to perform individual works contributed to the improved and better reconstruction of the purchased houses.
- ▶ The LSGUs should waive certain taxes to the family and cover the administrative tax for the transfer of absolute rights on the property.
- ▶ Diverse solutions for self-employment should be offered and provided to the members of the beneficiary family, since the sites of the purchased houses are isolated from urban areas, which narrows down the economic possibilities for the concerned family.

#### Beneficiaries

Under the present practice, the beneficiaries of this model were mainly households, refugees and displaced persons temporarily accommodated in collective centers. An important prerequisite was that the members of the household are willing and ready to live in rural conditions. The beneficiary family immediately acquires ownership over a house and lot, with a five to ten year ban on selling or renting it to a third party, the period of ban depending on the requirements/conditions of the project under which the model was being implemented.

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85 *Let's Build a Home Together*, 23 purchased rural houses, taken from: <http://www.sagradimodom.org/vest/153/Kupljene-23-seoske-kuce/>, 20 Sept, 2014



Photo 34: One of the rural houses purchased under the Let's Build a Home Together project

### Implementing partners

Until present, the principal actor in implementing this model on the national level was the Commissariat for Refugees and Migrations. Support to households in assessing the quality and value of houses, in conducting reconstruction works on the house, etc, was provided by international and local civil society organizations (Intersos, Vizija, Danish Refugee Council, and others.). In some cases, the LSGUs were involved in integration programs or provided relief for the payment of due taxes.

### Where the model can be used

1150 families in Serbia, mainly refugees and IDPs, solved their housing problem through this model in the period from 2005 to 2010 during which time rural houses were purchased in the total of 95 municipalities in Serbia. Of the 20 municipalities involved in the *WE ARE HERE TOGETHER* project, this model was applied in Leskovac, Kragujevac, Kovin, Kruševac, Knjaževac, Sombor, Odžaci, Pančevo, Valjevo and Vranje<sup>86</sup>, but Roma were rarely included in this housing model. In Bujanovac, a number of Roma families (IDPs who had been residing in the collective centre “Technical School” and the informal centre “Salvatore”) decided to accept this type of accommodation and moved into houses that were purchased through the Commissariat for Refugees and Migrations in several villages in Vojvodina. The Municipality of Kula also represents one of the few examples where houses were purchased in rural areas for Roma families in order to help solve some of their problems. In the period between 2005 and 2011, 10 houses with gardens were bought from local and provincial budget on different locations in the Sivac village for the purpose of relocating residents who lived in the non-hygienic Roma settlement in the village. One

86 UNHCR, Intersos, Vizija. 2011). *Village Houses: A successful strategy to respond to housing needs for refugees and IDPs in Serbia, Final Evaluation Report*, <http://www.unhcr.rs/en/resources/relevant-documents/vh-final-evaluation-report.html>, 14/ 03/ 2014

Photo 35: An elongated house where rooms are added according to their function.



can expect this model to be used in municipalities and cities that have expressed their interest in it in the future: Bela Palanka, Žitorađa, Kruševac, Kragujevac, Kovin, Novi Sad, Odžaci and Sombor, and the Belgrade municipalities of Palilula and Zvezdara.<sup>[87]</sup>

### Strategic and legal basis for the implementation of the model

This model relied on the NATIONAL STRATEGY FOR REFUGEE AND INTERNALLY DISPLACED PERSONS ISSUES<sup>[88]</sup> in the past, and on relevant local action plans concerning refugees, IDPs and Roma. At the national level, the model is included in the STRATEGY FOR THE IMPROVEMENT OF THE POSITION OF ROMA IN THE REPUBLIC OF SERBIA<sup>[89]</sup>.

### The construction lot

The lot and the house are in private property. One of the conditions for the purchase is that the size of the lot be sufficient and appropriate for the beneficiary family to be able to engage in minor agricultural activities. The lot on which the house is located and the house itself must have a legal ownership status and be registered in the cadastre before the property can be bought.

### Sources and modalities of funding

Funds for the purchase of rural houses were secured in the previous period through national or international donor programs (e.g. Swedish International Development Cooperation Agency - SIDA, the Swiss Agency for Development and Cooperation - SDC, UNHCR, the Ana and Vlade Divac Foundation, etc.) and to a lesser extent from the national budget as support to local governments in implementing action plans for refugees and IDPs. Starting from 2014, the purchase of rural houses for refugees and IDPs will be implemented within the REGIONAL HOUSING PROGRAM.<sup>[90]</sup> In the future, it is possible that LSGUs apply for funds from other donors (IPA and so-forth).

87 According to the statements given by the teams participating in the workshop held in the town of Arandjelovac, 15-16 May 2014.

88 National Strategy for the Solution of Refugee and Internally Displaced Persons Issues for the 2011-2014 Period, taken from <http://www.kirs.gov.rs/articles/navigate.php?type1=14&lang=SER&date=0>, Jan 16, 2014

89 Official Journal of the Republic of Serbia, issue nr 27/09

90 Regional Housing Programme, <http://www.regionalhousingprogramme.org/>, March 22, 2014



Photo 36: A smaller-size rural house purchased from the funds obtained from the 'Ana and Vlade Divac' Foundation

### The expected quality of houses and lots

The quality of houses purchased under this model had to be such that it did not require complex and expensive repair works, and it had to be able to be used for housing for at least five years without major investments in maintenance or additional repairs. Therefore, it is important to conduct detailed technical inspection of the house and lot and evaluate the condition they are in prior to purchase.

### Expected impact on the cost of housing

Beneficiaries will pay the usual costs of housing - water, electricity, fuel for heating, etc., just like all other residents. Having to pay taxes for the transfer of absolute rights on the property, may represent an additional burden for the beneficiary household immediately after the purchase of property, unless the donor program or local government ensures funds for that purpose.

### Construction materials

It is to expect the purchased houses to be constructed from different materials and have different structure. They should all, however, be classically built houses with only one floor, the ground floor. They might be to some extent deteriorated due to not being used or maintained for a while prior to the purchase.

### Who conducts the works

A qualified engineer should perform the assessment of the necessary reconstruction works to be conducted on the house. The beneficiary family itself could be included in the repair and lighter reconstruction works, together with the professional construction workers hired for this purpose.

Photo 37: Many rural houses donated to the low-income families possess space for commercial production



#### How the house is used while the works are in progress

The family would first move into the property, and then the necessary works on the house can be carried out.

#### The cost of the model

The sqm surface of the house, its location (municipality), and its micro-location (the nearness of roads, infrastructure, etc.), directly affect the price of the property. In the past, donors would usually give an average of 6000 to 7000€ for one house with a garden. Families could contribute with up to 50% of the property value, i.e. 3000 to 3500 €. Thus, houses of a total value between 9000 and 10500 € would be bought. More recently, i.e. starting from 2012, donors started giving up to €8000, which, together with the family's participation of up to 50%, or €4000, would allow for the purchase of a property of a total value of up to €12000. Furthermore, the donor or the Commissariat would also provide construction material and tools for the repair of the purchased house at 800 to 1100 € per family. The total price does not include the taxes for the transfer of property ownership that vary depending on the price of the house, payable by the new owners.

#### The time required to complete the works

The time required to find the appropriate house and complete the entire procedure of purchasing the house in the rural area takes between 6 and 8 months in favorable conditions. This also includes time for all minor repairs.

### Box 3.3: Purchase of a rural house

Given that the already existent rural houses are purchased under this model, the main pre-requisite for the implementation is for all aspects of property ownership status to be settled and that the rural households (the lot and the house) are duly registered in the cadastre of real estate. The necessary steps in the implementation of this model are:

#### Adoption of the decision by the LSGU Council to purchase rural houses, including:

- assessment of the needed funds, implementing partners, selection criteria, and other conditions,
- decision to allocate budget funds for this purpose.

#### Procurement of funds for the implementation of the model

- applying for IPA and other funds, donations, etc., to be conducted by the LSGU, CSO, association, etc.
- securing all or a part of the funding from the local budget, as required by the public competition.
- a part of the funding for the purchase of a rural house may be procured by the beneficiaries themselves, up to 50% of the property.

#### Purchasing rural houses

- identifying the houses, verifying the legality of property ownership status, assessment of the condition the house is in,
- creating a committee to select beneficiaries and assess the adequacy of the identified rural houses,
- signing of the contract between the seller (owner of the rural house) and the beneficiary (Roma family),
- transfer of property rights and registration of the rural house as the Roma family's property.

#### Conducting house repair works

- LSGU creates the technical description and list of works (cost assessment) for the house repair works that need to be conducted in order to reach the adequate housing level;
- obtaining the permission to construct works,
- LSGU conducts the repair works, with the assistance from the Roma family.

#### Beneficiary family moves into the house

- it is desirable to provide basic household equipment (sink, stove, fridge, etc.) for the family.

#### Providing support to the family in terms of economical empowerment

- providing training, agriculture tools and equipment as support for the development of income-bearing activities and providing assistance in product placement
- securing access to education, health care, social services, etc, to the members of the beneficiary family.

*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Purchase of a rural house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding		■										
Purchasing rural houses		■	■									
Conducting repair works on the houses		■	■	■								
The family moves into the houses			■	■	■	■	■	■				
Economic empowering of the family			■	■	■	■	■	■				

4.

Group of Models:  
"New Approaches"

This, fourth, group of housing solution models that we have named [NEW APPROACHES](#) consists of two types of solutions that are rarely, if ever, used in Serbia, but are present in some other countries in Europe and in the world, as, for example, Slovakia, Romania, Slovenia, China, India, Mexico, and other. Brief summaries are given of these models so as to open new discussions on the topic in expert and other public. Still, these brief summaries do offer enough detail to be able to serve as a solid basis for those local self-governments wishing to further elaborate and apply this model. Our assumption is that the implementation of this group of housing models would enrich the palette of housing solutions offered not only to the Roma, but to other vulnerable groups of population as well.

Two models are described - [THE CONSTRUCTION OF AN UNBAKED BRICK HOUSE](#), and the sites [AND SERVICES](#) model of the step-by-step house, as these models can to a certain extent relate to past experiences in Serbia.

## 4.1. Construction of an unbaked brick house engaging the family

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This is a self-build model based on the [SELF-PRODUCTION OF UNBAKED BRICK](#), that can be done either in the traditional manner of the local population (used in a large part of the Balkans, with no established fixed rules), or in its advanced form, applying modern construction techniques and respecting the prescribed legal regulations (used in Germany, Spain, France, England, etc). [ĆERPIĆ](#) - the term used in Central Serbia, or [VALJAK](#) - as it is called in Vojvodina, or [TUGLA](#) - in Southern Serbia, is an earth-made block that used to be used in the traditional folk architecture across Serbia to construct residential houses, and, more rarely, to construct auxiliary household premises or other structures. Unbaked brick is made of clay, sand, water and an additive of an organic connective tissue (hay cut in pieces, chaff, pig hair, and other). It used to be made in the form of old Austrian bricks in the past, today it is usually made in the dimensions of contemporary backed bricks. The bricks are made by putting ground and mixed dirt into prepared moulds, manually or using machine presses, and, after they initially dry in them, taking the bricks out to dry in the air and in the sun. In Serbia, unbaked brick is used as a house construction material primarily by self-builders. In this type of construction, the foundations are made of stone or cement with high enough skirtings behind which an unbaked brick wall is placed on top of the hydro insulation. There are different types of protection that are put on the façade of the completed house - from a thin layer of quicklime, to constructions like the classical ceiling that allows for aeration. The ceiling and roof constructions are classical wood-made ones, with a roof covering that was once made of thatch, and today is made using roof tiles. Houses built this way usually have only one storey, although examples exist of houses with one floor above ground, or combinations with a hand bond structure. The self-build model using self-produced unbaked brick presents a number of legal obstacles: disput-

Photo 38. A transom on an unbaked brick house under construction, detail





Photo 39: A group of unbaked brick houses in Horgoš, Municipality of Kanjiža

able clay borrow pits, inexistence of written recipes, lack of quality assurance, lack of possibility for the self-builder to build without the contractor etc. This type of typically folk house construction has been sufficiently studied by now so as to be able to be standardized in accordance with contemporary regulations. In the parts of the world where legal self-build with this or a similar material (adobe) is present, including South America, Africa, parts of Asia, parts of Europe, and others, construction standards are set, primarily concerning earthquake protection, on-site tests have been developed to assess the quality of the prepared dirt mix, of the freshly made bricks, and of the final sun-dried blocks, and techniques are prescribed for the protection against water/humidity and other weather influences.

As for its use in the practice of solving Roma housing issues, this material was most probably first systematically used by an international organization from Holland, SPOLU, that trained self-builders in Romania in the mid-nineties to produce this material and assisted them in constructing houses with it. In Serbia, outside tradition, there isn't a widely spread practice of building houses with unbaked brick. However, in the Northern parts of the



Photo 40: The mould for unbaked brick and the finished product

Serbian province of Vojvodina, both Roma and the local majority population traditionally build houses this way (in Kanjiža and in Horgoš, for example). The quality of the thus built houses is satisfactory, they are warm in the winter and cold in the summer, with walls that provide good protection from humidity and water. The interior walls are also built with clay mortar, the houses are spacious, and sometimes even include sanitary units inside the house (as in some cases in Kanjiža and in Adorjan).

The majority of the houses have conventional electric installations. The time required for the production of enough unbaked bricks for the construction of the house, and for the subsequent construction, varies depending on the number of available workers and the level of work organization. A married couple can produce the quantity needed for the construction of a 60 m<sup>2</sup> house in about 15 days. A team of 4 workers can produce the same amount of unbaked bricks in 3 days, if machine press is used for the production. The construction of the house itself requires an equally long (or short) amount of time to complete as a house made of classical kiln-fired bricks. On the other hand, the savings made using this type of construction are substantial, because all materials, with the exception the foundations and the roof top frame, are made entirely of dirt and produced by the family itself.

Photo 41: Roma have initiated the construction of an unbaked brick house in the Municipality of Kanjiža in Horgoš



Photo 42: Drying the unbaked bricks



## Box 4.1: Construction of an unbaked brick house and the engagement of the family

The pre-requisite for the implementation of this model is for the unbaked brick to become standardized as construction material, as regards determining the recipe, the procedure of in-situ unbaked brick production and quality control, etc. Another pre-requisite is the existence of an adequate urban development document, and that the family possesses the appropriate rights on the construction land (right of ownership or right of lease of construction land).

The necessary steps in the implementation of this model are:

### Adoption of the decision by the LSGU Council to assist the Roma in the construction of an unbaked brick house, including:

- assessment of the needed funds and implementing partners,
- the decision to allocate budget funds for this purpose.

### Procurement of funds, to be conducted by the LSGU

- applying for IPA and other funds, donations, etc.
- defining the concrete scope of activities and assistance for the construction of unbaked brick houses based on the responses to applications.

### Procurement of funds to be conducted by the beneficiary families

- bank and friendly loans, personal savings/funds, or a combination of the two.

### Public competition for the selection of the beneficiaries of the construction of unbaked brick houses

- forming a selection committee that will also develop criteria for the priority order of the candidates,
- conducting the public competition and selection of beneficiaries.

### Procuring construction permits (see Box 1)

- beneficiary families are to procure the construction permit (as bearers of the rights on the real estate), with the legal and technical assistance from the LSGU.

### Selection of contractors and a supervisory body

- the selection is conducted by the LSGU in the form of public procurement or public tender.

### Signing the contract with the implementing partners: LSGU (as the donor), contractor, supervisory body and beneficiary families

- defining the role of each implementing partner,
- defining the works to be conducted by the contractor and those to be conducted by the beneficiary family,
- defining the scope of financial participation of the LSGU and that of the beneficiary families.

### Production of unbaked brick by the beneficiary family

- selecting the clay borrow pit,
- preparing the mix for the unbaked brick, pressing it and drying while conducting the necessary quality control tests.

### Construction of the house

- contractor and family work together under the supervision of the supervisory body.

### Conducting technical inspection and obtaining the occupancy permit

### Registering the newly built houses as the beneficiary Roma family's property

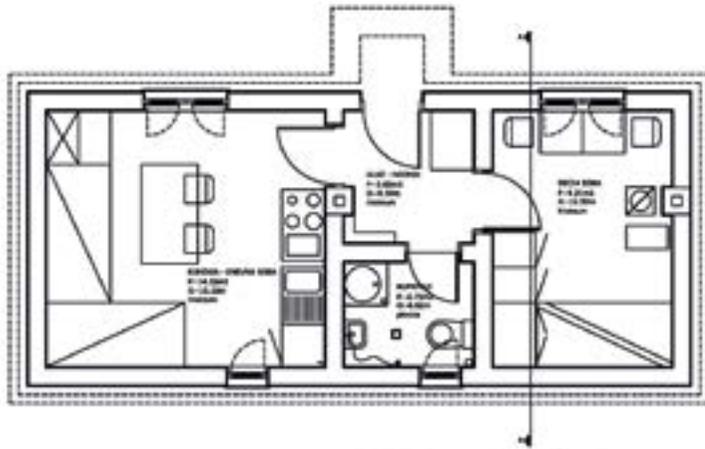
### If the house is to be built in several stages, the construction permit can be obtained in the following two principal ways:

- construction permit for the entire house is immediately obtained, and the construction itself is conducted in stages, or
- construction permit is obtained for each subsequent stage, in the form of a permission for enlargement.

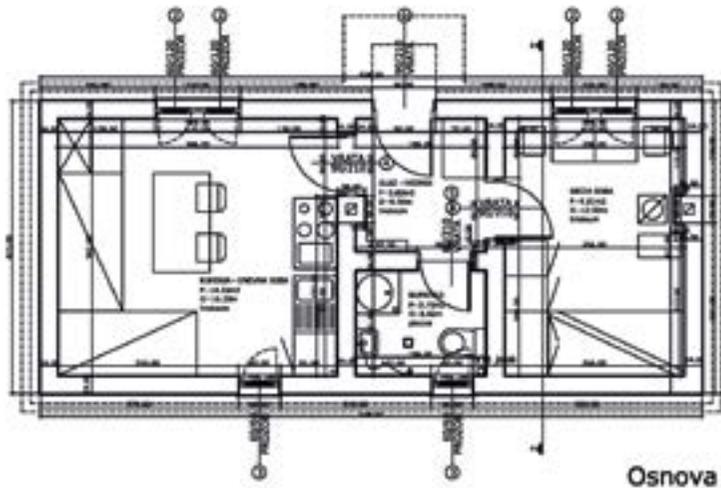
*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Construction of an unbaked brick house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding by the LSGU	■	■										
Procurement of funding by the beneficiary families			■	■	■	■						
Public competition for the selection of beneficiaries			■									
Obtaining the construction permit (project development)				■								
Selecting the contractors and the supervisory body					■							
Signing the contract with the implementing partners					■							
Production of unbaked brick by the beneficiary family					■	■						
Construction of the house					■	■	■					
Technical inspection and occupancy permit							■					
Registration of the new house								■				

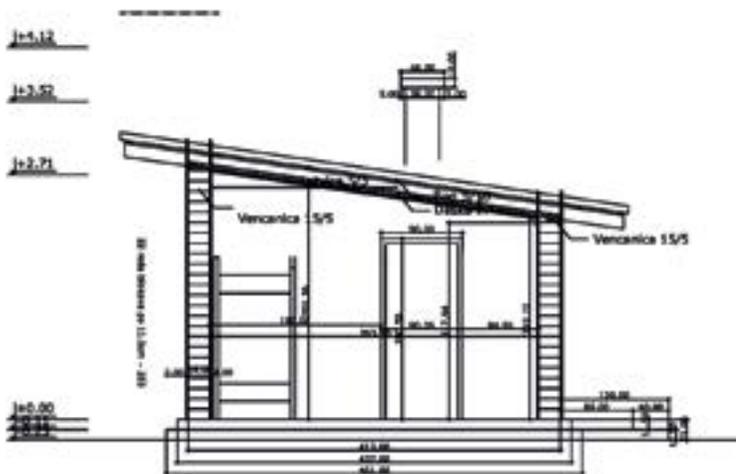
Drawing 35: Floor plan of a house made of CEB (compressed earth block) blocks, which are similar to unbaked bricks



Arhitektonsko rešenje osnove



Osnova



Presek A-A

Drawing 36: Cross-section of a CEB block house



Drawing 37: The appearance of a CEB block house



Drawing 38: Possible grouping of smaller CEB block houses into a settlement

## 4.2. Sites and services – the step-by-step house model

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### Definition of the ‘sites and services’ model

The **SITES AND SERVICES** model was developed by The World Bank in early 70’s in cooperation with Madras Metropolitan Development Authority (MMDA) to tackle the housing problems of the slum dwellers in India. The essence of the **SITES AND SERVICES** model lies in the development agency offering poor families that lack adequate housing but have certain funding a primary basis for the construction of a house – **A SITE EQUIPPED WITH COMMUNAL INFRASTRUCTURE** for sale.

Namely, numerous studies conducted in the 50’s and 60’s of the 20<sup>th</sup> century have shown that the residents of slums and substandard settlements tend to spend considerable amounts of money for the purchase of illegally parceled bare land lacking communal services on the outskirts of cities, often in locations ill suited for living (exposed to floods, landslides, in the vicinity of industrial plants, etc.). The poor families then build their houses on such locations step by step, in accordance with their financial possibilities. Being illegal, and constructed without the participation of engineers and skilled masons, these houses are often unsafe.

The lack of infrastructure-equipped sites was identified as the main cause of these occurrences and of the expansion of substandard settlements. This is why The World Bank developed the ‘site and services’ model, to meet the needs of people who emigrate to large cities, and, who, having no other choice, tend to purchase unequipped and illegally parceled lots, to whom The World Bank offered instead legal, well-equipped and better-located sites for construction, for the same price.

The initial result was that, in the town of Madras (now Chennai), about 7000 of these lots were sold, on which the low-income families built their houses within their financial and technical abilities. In the following five years, the MMDA created 20 000 new lots of land on which the houses were then built. The World Bank designed a part of its strategy for the solution of the worldwide housing problem of the low-income families based on this experience.

### Step-by-step house construction

The quality of this model lies in the possibility for the family to invest in building their home step-by-step, investing gradually their workforce and their financial resources, at the pace that best suits their abilities and that the family members choose themselves. The step-by-step method of construction (i.e. **INCREMENTAL ENLARGEMENT**) encompasses a number of different patterns, depending on what type of land and equipment the family had procured. The question is raised whether it is more rational to a) create a single project for the final house and to get a building permit based on it, or is it better to b) make a project for the first phase and obtain permission for it, and then, when favorable conditions are met, to make another project for the house extension and obtain permission for it and so on. The incremental approach is also possible to apply in the introduction of infrastructure, allowing the families to pay gradually for it. Either way, the lot and electricity would probably be the initial step in the infrastructure equipment.



Photo 43: A possible version of a site equipped with the foundation for a future construction of a house

### The market price as a prerequisite for the success of the model

The conceptual basis of this model, as it is conducted worldwide, is that the agency that implements the project buys land for the assigned purpose from its own funds, loans or grants, to prepare it in a planned manner, to parcel it out, to equip it with infrastructure and then to offer it to [LOW-INCOME CATEGORIES, AT THE MARKET PRICE FOR LAND, AND AT THE REAL PRICE FOR UTILITIES](#). Thus constructed price prevents the possibility for the land and utilities intended for the low-income families to be resold, and warrants that the family will use it to build a home for themselves.

### Variations to the sites and services model

Different variations to this model were developed over time. The initial model was for the family to purchase the equipped lot with cash. One of the popular ways includes the [LEASE TO OWN](#) model instead of the cash payment, which suited many families. Another possibility is for the family to take [A MICROLOAN](#) from a microcredit company. These are the three models that are encountered in practice: the purchase with cash, leasing, and micro-loan.

### Subsidized price as an alternative for the lowest-income families

As concerns conditions in Serbia, it may be possible for the very low-income families to be granted [SUBSIDIZED](#) price for the purchase of such lots, but a mechanism will have to be set up that will prevent resale of the thus bought sites that the families would receive at a lower price than the market price, for being very poor. A possible solution could be to require that the lots be used exclusively for housing and that they [CANNOT BE ALIENATED](#) for a predetermined number of years. Similar conditions, related to preventing the possibility of resale to a third party, have already been imposed by some donors in Serbia to families who receive houses, so the same could apply in this case.

Photo 44: SOLECO incremental houses planned for Pančevo and Novi Sad



### Potential beneficiaries of the model

A tripartite division is observed in the low-income social layer into [THE DESTITUTE](#), [THE POOR AND THE MODEST](#). The first – [THE DESTITUTE](#) – are those who are unable to provide their own means of existence nor any social change and they need social assistance. This layer of the population can count on the model of [SITES AND SERVICES](#) only under the condition that the prices of the equipped sites are subsidized and that in the subsequent construction certain social assistance will also be present. The second – [THE POOR](#) – include those whose income is around the poverty line, but who would be able to raise in social and economic terms with minimal assistance. When it comes to housing, they usually solve it by purchasing illegal (so called ‘wild’) lots unequipped with infrastructure. The third group – [THE MODEST](#) – their income is stable but that is probably why they would not be able to meet the criteria to purchase an equipped site to build a house under this model. Thus, the model sites and services is intended for the social layer of the poor, which must be defined using a certain set of criteria in order for the model to be efficient.

### Local interest in the ‘sites and services’ model

This practice does not exist in Serbia because there are no private contractors (internationally known as the developers) who develop sites for the purpose of selling them to families for house construction, which is why this model is presented here only as an idea. Let us remind that this model was used, in addition to other models, in the inter-war Yugoslavia for solving the housing issues of all population strata, including the poor.

A Roma coordinator from Prokuplje suggested at a working meeting held in Arandjelovac in May 2014 that, apart from the models usually used in Serbia, the model of sites and services be introduced in the future practice. According to this proposal, families would first buy lots equipped with communal services under the sites and services model, and then apply for various forms of assisted self-build models, e.g. to receive construction material, etc. This proposal was supported by teams from Vranje, Žitorađe, Kragujevac, Odžak and Palilula.



Photo 45: Foundation of a house in Aleksinac that corresponds to the sites and services model of a lot with communal infrastructure

At the next meeting, held in Arandjelovac on 17 and 18 September 2014, sites and services model was examined from the standpoint of advantages and disadvantages for use in our local practice. At the end of the meeting, from the present 53 representatives of local self-government units, 41 participants accepted the view that this model should be further elaborated in order to be introduced into the local legislature. 12 of them expressed doubts, and the reason was, as defined by one of the participants, because of unclear legal framework for the implementation of this model. No participant was against the model.

### Possible use of the model in local conditions

Under the local conditions in Serbia, the application of the model of [SITES AND SERVICES](#) would mean that the local authorities would offer poor Roma families that which is the basic condition for solving the problem of housing - a lot equipped with utilities. They would do this through their [PUBLIC UTILITY COMPANIES](#) or agencies that would implement the project. The basic idea is that the agency which guides the project, respecting all the legal procedures, [PRODUCES CONSTRUCTION LOTS](#) for the poor Roma families. This could include the following:

- ▶ The agency (Housing Agency, another housing authority or a private developer) that will implement the project purchases land and develops it for the said purpose;
- ▶ An Urban Plan is developed, if it does not already exist;
- ▶ Division of the land into lots is carried out;
- ▶ Simultaneously, or subsequently, the lots are equipped with infrastructure;
- ▶ It is possible that, in addition to thus equipped lots, other elements be offered that would facilitate further construction of houses (technical documentation, building permits, possibly a pre-built structure as the beginning of construction, etc.).

### Strategic and legal basis for the implementation of the model

The value of this model lies in the fact that Roma families will buy a lot in a zone that is defined under the Urban Plan as the zone of individual housing construction. Roma families do buy lots today, but mainly buy land that has no properly regulated status under the Urban Plan, nor is connected to infrastructure. Offering them lots that are defined under the Urban Plan and equipped with infrastructure would ensure security of property, which represents one of the fundamental elements in exerting human rights in housing. By buying this kind of site, Roma family is aligned with other families in the town in terms of their rights.

### Implementing partners

According to Serbian laws, the most appropriate organizations that could implement this kind of models are the [CITY HOUSING AGENCIES](#) and [URBAN DEVELOPMENT DIRECTORATES](#). City housing agencies have not implemented such projects so far, and the only developer, not private but public one, are the directorates. The urban development directorates deal exclusively with equipping public land, not with equipping and dividing private lots for sale. In addition to those who develop and sell the construction land, the main actors in the implementation of this model are interested families that would buy the thus equipped lot and then go on to build their own houses.

### Who conducts the works

In the earliest period of the introduction of the sites and services model, conducted in Africa, Asia and South America, the house would be built on the equipped land on the self-build basis. The result was that the houses were just as poor quality as those in the unequipped illegal settlements, the only difference being that these houses were legal and connected to the infrastructure. In these older projects, the main problem with the self-constructed houses lied in their constructional (un)safety and poor installation work, caused by the lack of adequate knowledge and skill among self-builders, and in some instances this lead to the cancellation of the initial advantages of introducing communal infrastructure. Later projects included training for self-builders, assistance in doing specific installation works, and in some cases, providing construction project designs under which to build or develop the house.

In Serbia, these mistakes can be avoided by ensuring that various forms of adequate assistance is provided to the users, as described in parts of the [HOUSING MODELS](#) that describe various types of self-build models.

### Preventing substandard construction

Analysis of the achieved results of the self-build process in the earlier implementations of the [SITES AND SERVICES](#) model showed that self-builders can build some of the secondary structure, but are not skilled enough to build the vital structure that constitute the core of every house - structures that ensure stability of the house and that are associated with the operation of the wiring and plumbing installations. The findings from these analyses indicate that the site and services model should be supplemented by offering some foundation structure for the house - usually the initial core structure (i.e. the [STARTER CORE UNIT](#)), or also some basic part of the structure - which the self-builders would not able to build themselves. To sum it up, the agency that implements the project could offer poor Roma and other families three possible components (at a [MARKET PRICE](#) or to [LEASE](#) or through a [LOAN](#) or a [DONATION](#)): the lot, the connection to [UTILITIES](#) and the initial core. This offer would facilitate the subsequent self-build.

### Starter core unit and fundamental construction

In practice that is implemented in Asia, Africa and Central and South America, the following types of starter core and base structure are present:

- ▶ **FOUNDATIONS** in the form of strips or **BASE PLATE** may be a base structure offered on the lot. This is usually accompanied by an appropriate plan for further construction of the house.
- ▶ **FIELD TOILET (LATRINE)** equipped with a septic tank or otherwise resolved landfill, is found in some of the projects as part of the starter core. Its adequate quality is guaranteed by the agency that implements the project, while the construction of the house is left to the family.
- ▶ **INSTALLATION WALL (UTILITY WALL)** is the wall where all installations - plumbing, sewer, electric wiring, possibly chimney ducts etc are connected and intertwined. Some of the projects also included a kitchen or a bathroom with WC, or both of these rooms. The family can later continue the construction of the core by themselves and can build other appropriate facilities.
- ▶ **ROOF AND PILLARS (ROOF FRAME)** can also be offered as the base structure and the core, with the assumption that these structures are delicate to construct and as such should not be left to the family to build on its own. The family can later erect walls between the pillars and the interior structure.
- ▶ **SHELL HOUSE** is a variety that includes the foundation, pillars, roof and two walls. Other structures and elements of the house need to be built by the family. This variety is very close to building a house in the gray phase.
- ▶ **CORE-HOUSE** consists of one entire room with a sanitary unit. In the conventional construction terms, this would correspond to a studio. Starting from this initial core-house, the family continues to build other facilities.

In the late 1990s, the Soros Fund Yugoslavia supported the development of a study, conducted by the Association for the Improvement of Roma Settlements (DURN). This study developed about 160 conceptual designs for house development, all starting from the **CORE-HOUSE** composed of an entrance, bathroom and a room where there is a kitchen block. Two series of projects were created: one investigating the development horizontally and the other investigating the development vertically up to the GF + 1. In both series, developmental stages was consistent with the number of household members. The construction of the house was wooden, and between the bathroom and the kitchen block there was a 'hot wall' (equivalent to **UTILITY WALL**) designed to absorb heat and later release it.

### What the model could offer in local conditions

It would be desirable to develop several different variations to this model in Serbia, where the offer would include:

- ▶ Only the **LOT** (based on an Urban Plan, which also applies to all other variations) on which construction is permitted, but that has no utilities;
- ▶ **LOT AND BASIC UTILITIES**, at least with the electric power. Water can be provided from a well and toilets can be connected to a septic tank;
- ▶ **LOT WITH UTILITIES AND WITH THE TECHNICAL DOCUMENTATION** for the construction of a house;
- ▶ **LOT WITH UTILITIES, TECHNICAL DOCUMENTATION AND A BUILT CORE-HOUSE /OR A CARRIER CONSTRUCTION.**

The **CORE-HOUSE /OR A CARRIER CONSTRUCTION** variety represents the complete model of **SITES AND SERVICES** and can in many ways rehabilitate the difficult housing situation of Roma and other vulnerable groups. This option joins the work and funding offered by the agency that implements the project with that of the family, and is based on controlled and assisted self-build. It would make sense for this model to be introduced into Serbian practice as an equal to other models.

#### **Possible risks of the site and services model**

At the working meeting held in September 2014 in Arandjelovac, representatives of 20 municipalities involved in the project **WE ARE HERE TOGETHER** discussed the possible positive and negative sides of this model. The following points were identified as risks:

- ▶ Unclear legal framework for the implementation of the model, given that the urban development directorates are primarily oriented towards developing construction land for public purposes or for large investors;
- ▶ Insufficient experience in the application of this particular model, given that the city housing agencies and authorities have not dealt with the model before;
- ▶ Potential risk of forming new settlements in locations so peripheral that they would be cut off from possible sources of income and jobs, and from basic services that should normally accompany housing;
- ▶ Potential risks that can arise if the lots intended for housing exclude the permission to perform income-bearing activities on them;
- ▶ A possible situation where the selling price of the equipped sites is not well-assessed and realistical, resulting in the poor Roma families not being interested in them;
- ▶ Too complex administrative procedures of selection of families eligible for this model;
- ▶ A problem was noted in international cases of slow and difficult compensation of expenses caused by the fact that user families have to bear the costs of lot purchase, relocation, construction, etc, in a relatively short time period.

## Box 4.2: Sites and services – a step-by-step house

The pre-requisite for the implementation of this model is that there is public land available (or land that can be acquired at an acceptable price) and that it can be divided into lots and equipped with communal services to be later sold to beneficiaries. The prerequisite is that an urban development plan exists. The necessary steps in the implementation of this model are:

### Adoption of the decision by the LSGU Council to implement the sites and services model, including:

- decision to sell lots at a below the market price to selected socially vulnerable categories
- decision to allocate funds for this purpose
- appointing an agency to implement the model (housing agency, urban development directorate, etc.).

### Procuring funds for the implementation of the sites and services model:

- applying for IPA and other funds, donations, etc., to be conducted by the LSGU
- securing all or a part of the funding from the local budget, as required by the public competition,
- the major part of the funds for the construction of the house are to be procured by the family.

### Preparing the construction land and division into lots

- LSGU transfers the rights to use of land to the appointed agency
- agency creates necessary urban development and technical documentation, divides the land into lots and equips it with communal infrastructure.

### Obtaining the construction permit and constructing the core-house

- agency procures permits and/or builds core houses on the lots including the foundations, roof frame and other.

### Selling the lots with core-houses

- agency conducts public competition for the sale of sites and services including core houses
- beneficiaries buy the lots and continue the construction in accordance with their abilities.

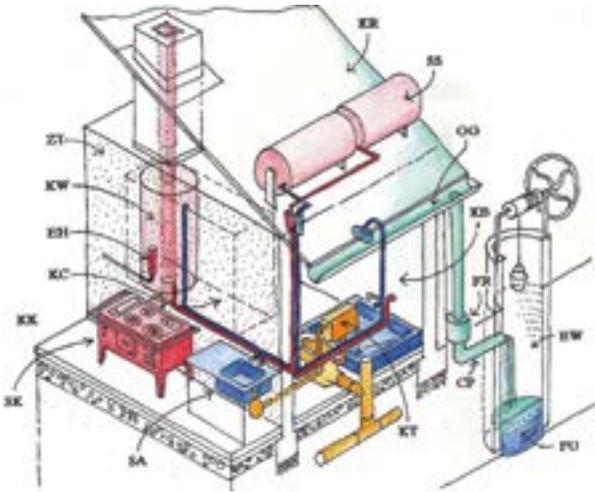
### Construction of houses applying the assisted self-build model

- Possibility to construct the house in one construction stage
- Possibility to construct the house in several stages (the incremental enlargement).

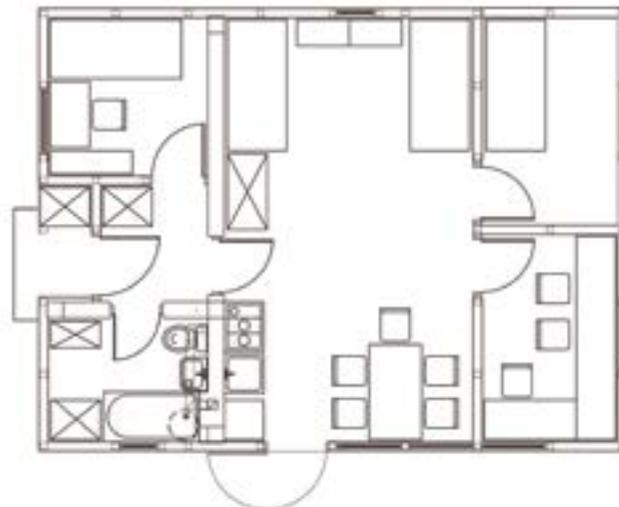
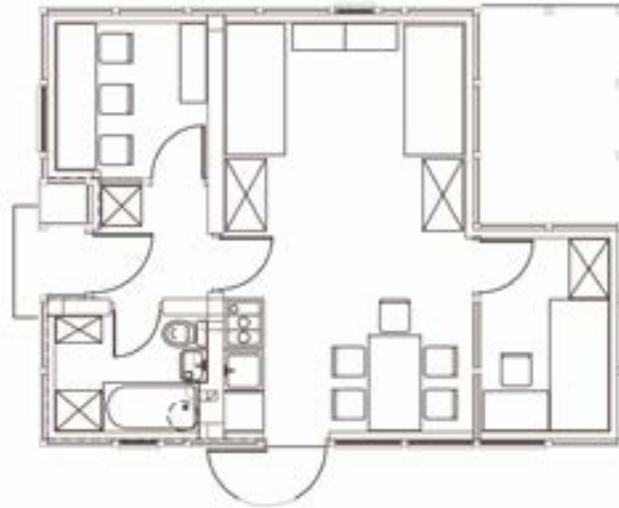
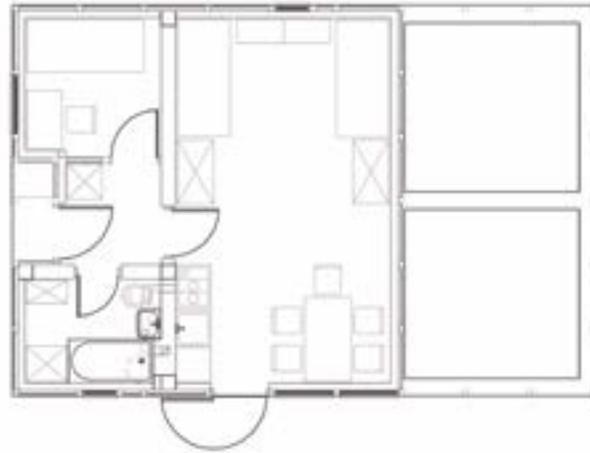
*\*/ Local regulations should be consulted when applying the aforementioned steps for each specific case, in order to ensure that the procedure will be best suited to the specifics of the local environment. It is possible to add or remove steps or change their order, in line with the local situation.*

Sites and services – a step-by-step house	First year				Second year				The following period			
	1	2	3	4	5	6	7	8	9	10	11	12
Adoption of the decision by the LSGU	■											
Procurement of funding	■	■										
Preparing and dividing the the construction land into lots		■	■									
Obtaining the construction permit and constructing the core-house			■									
Selling the lots to beneficiaries					■	■	■	■	■	■	■	■
Assisted self-build of houses					■	■	■	■	■	■	■	■





Drawing 41: Core-house including a kitchen and a bathroom



Drawing 42: Project for an incremental enlargement house evolving around the kitchen-bathroom core





Drawing 43: SOLECO type incremental enlargement house evolving around the kitchen and a bathroom



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