



Organization for Security and Co-operation in Europe
Office for Democratic Institutions and Human Rights

Ul. Miodowa 10
00-251 Warsaw, Poland

Tel: +48 22 520 06 00
Fax: +48 22 520 06 05

E-mail: bpri@odihr.pl
osce.org/odihr

Report from the national workshop on social housing 24 October 2012, in Tirana, Albania

On 24 October 2012, BPRI hosted a national workshop on social housing in co-operation with the Ministry of Urban Planning and Housing of Albania. Over 20 participants from the civil society and government gathered to discuss the inclusion of Roma and Egyptians into the social housing programmes in Albania.

Mr. Gentian Kaprata, Director of Urban Planning and Housing at the Ministry of Public Works and Transportation (MPWT), emphasized that there are no legal obstacles for the participation of Roma in social housing programmes, through the practical application of the Law needs to be investigated. He also called on the local governments and communes to promote active involvement in social housing. In 2013, the Ministry will launch a Scheme of Small Grants where priority will be given to proposals for improving the living conditions of Roma.

Ms. Blerina Tepelena, Chief of the Roma Technical Secretariat at the Ministry of Labour, Social Affairs and Equal Opportunities, pointed out that Roma and Egyptians are often unable to participate from social housing programmes and proposed measures such as a special quota - for example providing at least 10% of constructed social housing to Roma and Egyptian families. In addition, the government should approve the legalization of informal Roma settlements and support the Roma communities with basic construction materials to improve the infrastructural conditions.

Mr. Istref Pellumbi, representative of the “Roma for Integration” NGO, said that it is very difficult for every family to fulfil the 18 official documents necessary for social housing application. In addition, most Roma families cannot prove formal and sustainable income to be able to access social housing. Therefore, Roma families need special assistance and consideration in this process.

Background

Although social housing has been delivered in Albania for almost a decade, it is not sufficiently clear how social housing is understood. In particular where it translates from national to local government and to beneficiaries. It is therefore important to engage in a discussion on how social housing is understood in Albania, in terms of:

Best Practices for Roma Integration
Supported by OSCE participating States



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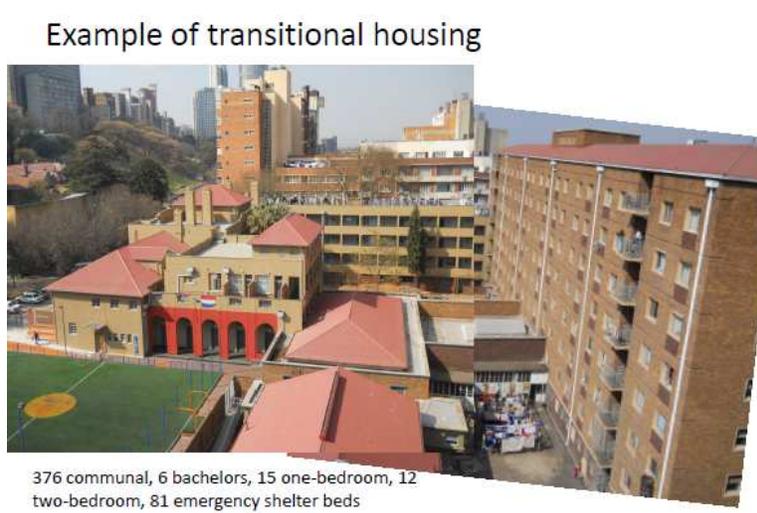
- **What is it/its objective?** – a mechanism to provide shelter, or to provide security of tenure, or to build neighborhoods, etc?
- **Who is it for?** – specific income groups, or vulnerable groups, or for specific locations rather than people, and how do you prioritize if the intended group is large, etc.
- **Who is involved?** – role of local government (provider), national government (financing?/legal?), private sector (management), community groups (selection?), council of municipalities (selection?), etc.
- **Does it make provision for Roma and Egyptian communities?**

Drawing on good practices

Ms. Ellen Geurts, BPRI social housing expert, presented the following good practice examples from the region and EU countries:

1. **Upgrading of informal settlements** - very low-income communities might be best served when provided only with 2 key necessities: security of tenure and access to basic services (water, electricity, sewerage, waste mgmt, access). Upgrading of informal settlements provides at the very least these necessities (ideally it goes beyond: schools, employment). This can also come in the format of sites-and-services schemes, in case where the location of the informal settlements is not suitable for upgrading and the community needs to be relocated, then provided with a sites and service schemes. UN-Habitat has been progressive in advocating for upgrading of informal settlements. [The legalization process in Albania to some extent relates to informal settlement upgrading but is too marginal.]
2. **Grants for self-help housing** (*not self-built*) – very low-income communities will require grants rather than subsidies to provide themselves with housing. When grants are directly targeted to beneficiaries they can potentially upgrade their houses themselves (either using their own building skills or local labour). There is a genuine risk that grants transferred to beneficiaries to improve housing are spent on investments other than housing, which is not the intended use and does not lead to improved housing conditions. However, it can also signal the more pressing needs of a household such as educating a child (also positive) or buying consumer goods such as alcohol and cigarettes (not positive). Good examples of these processes can be found from Habitat for Humanity (combining grants with loans).
3. **Rent-to-buy schemes** – where social housing is developed as a rental option this can fledge into homeownership over time when designed as rent-to-buy. In rent-to-buy schemes, the tenants’ rental charges are partially put into a savings account. These savings are either used as a down payment for the house (with further lending from banks) or they allow the beneficiary to take a longer period of time and pay off the house in full. This scheme is not useful where social housing is designed as a rental option to facilitate mobility.
4. **Discount benefit schemes/social home ownership** – applies mainly to an existing public or state-owned housing stock, where houses are sold at discounted prices to former ‘tenants’/residents or other selected beneficiaries. In return for the discounted price, a profit (or loss)-sharing agreement is entered between the seller and buyer. In schemes with large discounts the buyer normally has an obligation to sell back to the owner. This mechanism is applied in varying formats for former public/social housing stock in EU countries.

5. **Co-operative or communal housing** – very difficult in the context of post-communist states as it is often not desirable for residents. But a housing mechanism not to be forgotten in the medium- to long-term.
6. **Guarantee funds for banking sector** – commonly used across Europe (Netherlands, Denmark e.g.) in order to facilitate access to housing loans for first-time buyers in particular. Suitable for the middle-income market and not so relevant for the low-income segment.
7. **Transitional housing** (see picture) is a social housing project which incorporates different housing models, from overnight shelter (dorm beds), to communal living arrangements, to individual apartments incorporated into one physical location, which also provides social and educational services on the premises. The case study can be further accessed at: <http://www.mh.org.za/projects/bg-alexander>.



Next steps

The debate on social housing is essential to arrive at the next steps:

- formulating adequate policies at national but even more importantly within the Albanian law context, social housing policies at the municipal level;
- understanding the **intended beneficiaries** and subsequently conducting a needs assessment of the intended beneficiaries;
- arriving at a **financial model** that supports policy implementation but also applicable and realistic for the intended beneficiaries; and
- development of **tenure and management models** that support the financial model and which are suitable for the intended beneficiaries.

Development and upgrading of social housing programmes should begin with the identification of the beneficiaries' needs. Beneficiaries should be able to use different programmes to satisfy their needs as well as to combine programmes if needed.

Moreover, social housing should also be integrated into sustainable human settlements and contribute to neighbourhood improvement. Specifically, Roma inclusion needs to go beyond housing and requires access to education, employment, health care, etc. Affirmative action (for a specific period of time) can be explored for housing, as it is as already applied for Roma in other sectors.