

Ministry for Spatial Planning and Environment



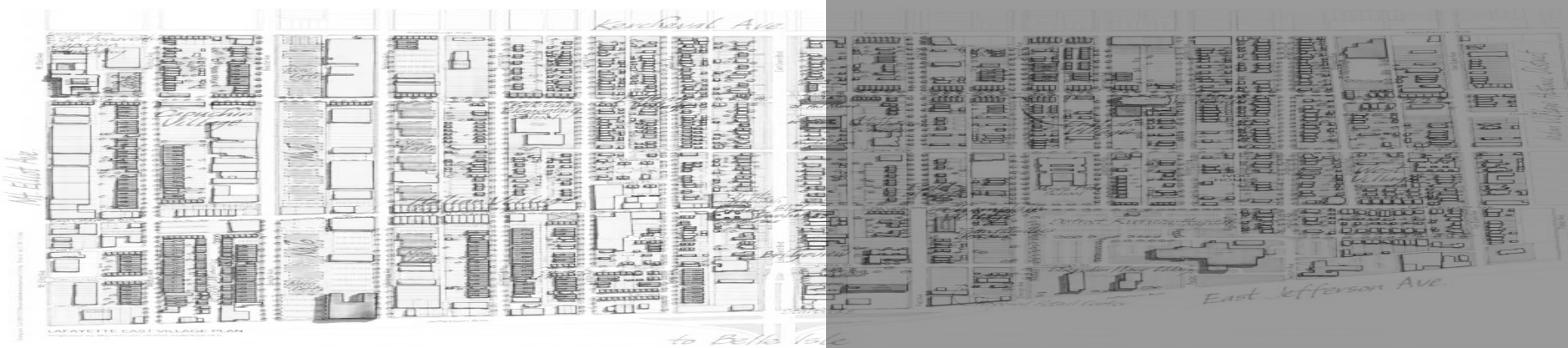
Montenegro

The basic principle of the Housing and Land Management in Montenegro is sustainable development which implies the consideration of environmental protection, economic development and social needs

**71st session of the UNECE Committee on Housing and Land Management
Geneva, 20-21 September 2010**

BACKGROUND CEE Countries

- ❑ Excessively high ownership rate of >90%
- ❑ Liberal market economy
- ❑ Housing boom before the crisis but only upscale market condominiums in boom regions
- ❑ Very volatile price development
- ❑ Downturn of housing construction in the crisis



PRESENT SITUATION in Montenegro



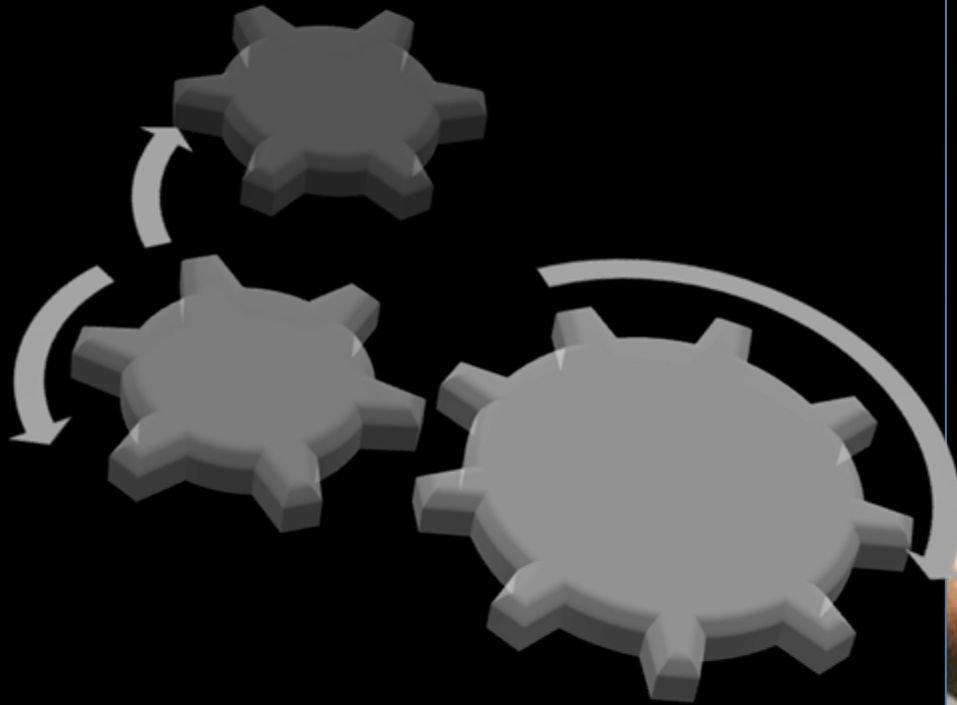
- ❑ Sufficient economic performance even during the crisis
- ❑ Stable and predictable political establishment
- ❑ Understanding of social market economy mechanisms within the mainstream of liberal market economy
- ❑ Formation of CFSSI as social partnership model

PRESENT SITUATION in Montenegro



- ❑ 630,000 inhabitants in ca. 183,000 households
- ❑ Average household size is with 3.4 persons high compared to 2.5 in EU average
- ❑ The average floor space per capita is only 22m², compared to 36m² in EU average
- ❑ Around 1/3 of the population live on the coast, 1/3 in the capital city Podgorica and the remaining 1/3 in the less developed mountain and northern areas

3 keystones of Social Housing



- ❑ New Housing Law
- ❑ PPP Housing Legislation (in the procedure of adoption)
- ❑ CFSSI Statutes





**CRNOGORSKI FOND ZA SOLIDARNU
STAMBENU IZGRADNJU**

MONTENEGRIN FUND FOR JOINT HOUSING CONSTRUCTION

MONTENEGRIN FUND FOR SOLIDARITY HOUSING DEVELOPMENT Ltd



Fund has been established by:

- ❑ Government of Montenegro 33.33%
- ❑ The Montenegrin Federation of Trade Unions 33.33%
- ❑ Montenegrin Employers Federation 33.33%

The Montenegrin Fund for Solidarity Housing Development is the institution which under favorable conditions and in cooperation with local governments, develops residential buildings for the needs of Montenegrin public institutions, organizations and companies, i.e. the employees, who financially participate into the Fund on voluntary basis.

FUND FINANCING

- ❑ 25 – 30 % supported by local governments
 - allocation of urban plots
 - utility charges release
- ❑ Contribution of 0.7 per cent from the gross wage of the employees
- ❑ Loans





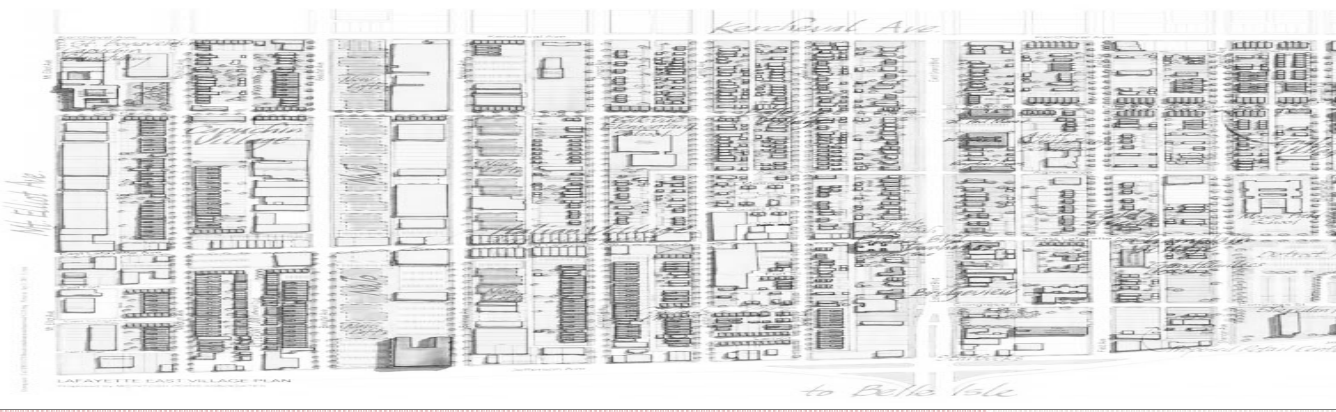
CRNOGORSKI FOND ZA SOLIDARNU
STAMBENU IZGRADNJU



FUND FINANCING



Montenegrin Fund for Joint Housing Construction made Preliminary Master Plan – ECO-CITY that should be built at the territory of Municipality Danilovgrad, a modern ecological settlement and it was proposed to the Government of Montenegro and Municipality of Danilovgrad.





CRNOGORSKI FOND ZA SOLIDARNU
STAMBENU IZGRADNJU



1000 +

Total amount of the Project is **50 million Euro**
estimated quantity of apartments is approximately 1000

- ❑ Participation of Council of Europe Development Bank (CEB) is 25mil €, Montenegrin banks will participate with 22.5 mil € and 2.5 mil € is citizens contribution
- ❑ Obligation of the state to subsidize a part of the interest rate for the credit period of 20 years

PROJECT OBJECTIVES

- ❑ Enabling at minimum 1,000 households to solve their urgent housing needs
- ❑ Impulse for the housing construction industry to overcome the present crisis
- ❑ Settlement of benchmarks on prices and quality standards on the housing market
- ❑ Contribution to the enforcement of legal regulations (Condominium Law on the enforcement of owners' associations, Housing Law on the enforcement of maintenance regulations)
- ❑ Contribution to financial literacy of consumers on the housing market
- ❑ Optimization of public investment (CEB/State) and output (social benefit, economic results)



TRANSPARENCY of PROCEDURE



- ❑ Government of Montenegro launches three calls for proposal:
 - I Invitation for submission of offers for condominiums units in all Montenegrin municipalities by constructors
 - II Invitation for commercial banks in Montenegro for participation in the Project
 - III Invitation for submission of expression of interest i.e. requests for bank loans for apartment acquisition, under the privileged conditions

- ❑ Procedures is carried out by the National Project Implementation Unit PROCON

- ❑ www.1000plus.com is updated on daily bases and **Call center** is established



CRNA GORA

MINISTARSTVO UREĐENJA PROSTORA
I ZAŠTITE ŽIVOTNE SREDINE

1000
stanova+

Za tebe. Za mene. Za nas!



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INFO CENTAR
tel. 19915
BROJ JE AKTIVAN

Anketa

Da li ste zainteresovani da konkurišete za stan, kroz projekat 1000+?

Da

Ne

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The purpose of this page, except of keeping informed citizens is complete transparency of decision-making process.

After selection of construction projects, on the interactive map it will be presented an overview of all those who pass the selection with graphic display of condominiums by municipalities.

Citizens will be able to monitor on-line status of their loan applications, with accurate time and date of submitting of documentation to the bank, which will allow complete transparency.

Novo

[** Nova runda pregovora sa bankama-15.09.](#)

Interaktivna mapa



Andrijevica
Bar
Berane
Bijelo Polje
Budva
Cetinje
Danilovgrad
Herceg Novi
Kolašin
Kotor
Mojkovac
Nikšić
Plav
Plužine
Prijevlja
Podgorica
Rožaje
Tivat

Invitation for submission of offers for condominium units by **CONSTRUCTORS**

The Government of Montenegro will define, on the basis of submitted requests and results of the Public Tender for apartments sale, the list of offered accommodation units which will be offered to the citizens, under the convenient purchase arrangement.

GUARANTEES OF THE HOUSING COMPANIES

- ❑ Bank guarantee for prepayments
- ❑ A payment and performance bond, is a financial tool used to guarantee completion of construction in the event of a developer or contractor default
- ❑ Guarantees on building elements, such as construction, roof, etc.



Invitation for COMMERCIAL BANKS for participation in Project

TO PARTICIPATE BANKS NEEDS TO PROVIDE

The total amount of funds that the bank intends to finance the project.

The proposed effective interest rate and administrative costs

A statement of credit terms

- ❑ Expressions of interest and applications shall be submitted at commercial banks
- ❑ The banks will provide information and support to qualified households
- ❑ The banks shall compile the data and accomplish bank-specific assessments
- ❑ The banks transmit the documentation of application to the PIU/Committee, which will issue vouchers to the beneficiaries.



Invitation for CITIZENS who need to housing problem resolution under the privileged conditions

This Public Tender applies to those citizens who do not have a solved housing problem, out of which a part of the quota will be assigned to priority target groups, such as:

- Young married couples 30%
- Families with person with disabilities 10%

Citizens who are interested to participate in this project will need to comply with a limit of monthly household incomes and their credit balance can not be greater than 40%.



PROJECT MODEL



This project is unique in the involvement of three partners:

- ❑ Government of Montenegro,
- ❑ Commercial Banks and
- ❑ Construction sector.

Project 1000 + apartments is being implemented by the Government of Montenegro, through the Ministry of Physical Planning and Environmental Protection, and in cooperation with the Council of Europe Development Bank (CEB) and Montenegrin banks.

The main objective of the Project 1000 + is to enable citizens of Montenegro to the simple, fair and cost-effective way to get your own apartment.



Montenegro

