

Housing is one of the basic existential needs of people, which directly and indirectly affects all levels of existence, from the level of individuals to different areas of the state level. The social meaning of the dwelling comes from different forms and instruments which the state, regardless of its development, makes more accessible for every citizen, especially for groups that could not exercise this right without state intervention.

The 2011-2020 National Housing Strategy and the Law on Social Housing set out the basic strategic and institutional elements of the social housing system in Montenegro, which is been developing at the state and local levels. They set forth: the scope of persons entitled to have their housing needs addressed pursuant to the Law; division of competences between the state and the local level; obligation of the Government to adopt the Social Housing Programme which sets out the goals of social housing development, as well as the sources and manner of securing funds for its implementation; manner of implementation; obligation of local government units to adopt local social housing programmes aligned with the state programme adopted by the Government.

The National Housing Strategy defines the vision and mission of the housing sector, which is decent housing, one of the key factors of living standard and quality of life, while at the same time being an important driver of economic and social development, and the basic objective of housing policy. Growth of standards and accessibility of housing is a priority of social development of Montenegro.

The National Housing Strategy identified priority strategic goals: increasing the accessibility of housing to households that cannot address their housing needs in the market; support the development of the rental sector, both public and private, with the creation of conditions for full legal certainty in this sector and improvement of the system of managing and maintaining the housing stock. One of the key ways of reaching increased accessibility and affordability of adequate dwellings is the building of the so-called social dwellings for purchase or lease, through renovation of dwellings, improvement of quality and legalization of informal settlements, subsidizing housing costs and through other indirect measures.

The Framework Action Plan includes the main strategic goals: improvement of the legal and institutional framework, and improvement of the maintenance of the housing stock.

When it comes to Legal Regulations, **The Law on Social Housing** laid down that social housing is the housing of appropriate standard of living provided to individuals or households that, on account of social, economic and other reasons, cannot address their housing needs.

The statutory concept relies on the fact that the law defines the basic legal concepts of social housing, competences, specifies persons entitled to have their housing needs addressed in accordance with this law, funding sources, the widest range of opportunities for social housing development, that is, sets forth the legal framework by which many participants can be included into the social housing system, in order to enable the addressing of housing needs of all persons or households that cannot address their housing needs. Also, the Law on the

Prohibition of Discrimination prohibits discrimination on any ground, and puts particular emphasis on the prohibition of racial discrimination, among other things, in the field of housing.

The Law on Social Housing defines the **general criteria** for exercising the right to social housing for persons who belong to groups defined by the programmes:

1. The existing housing situation;
2. Amount of income and financial standing;
3. Length of uninterrupted permanent or temporary residence in the place where his housing need is being addressed;
4. Number of members of the family household;
5. Disability;
6. Health and
7. years of age.

More detailed criteria, in accordance with the Social Housing Programme, are set forth by a regulation of the Government, i.e., the local government unit, in accordance with the local programme.

The Government of Montenegro adopted **Social Housing Programme**. The following mid-term projects have been identified:

1. Regional housing project for displaced and internally displaced persons, implemented by the Ministry of Labour and Social Welfare with CEB support;
2. Affordable housing project in cooperation with CEB - 1000+ Project, implemented by the Ministry of Sustainable Development and Tourism;
3. Housing provision to socially disadvantaged categories of citizens in the north of Montenegro project;
4. Projects of the Montenegrin Fund for Solidarity Housing Development (CFSSD);
5. Projects of housing cooperatives Solidarno and Zdravstvo, aimed at addressing the housing needs of education and health sectors employees respectively, supported by line ministries, i.e., by the Government of Montenegro.

When it comes to Social Housing, I would like to emphasize that the Ministry of Sustainable Development and Tourism is currently working on implementation and realization of the 3rd phase of 1000+ Project. This Project represent the continuation of "Housing Mortgage for low income Persons (1000+ Housing)" project which was successfully realized through two phases. The total realized value of the Project 1000+ for all phases, which includes the amount of loans granted by commercial banks, citizen participation and CEB participation will be up to 60 mil EUR.

Through this Project, the Government tackles specific objectives:

- Increase the access of eligible households to permanent housing through a subsidized mortgage scheme with considerable social effects;
- Encouraging construction and bank sector in order to increase economic activity in the field of real estate transactions, with special attention to encouraging the construction of residential buildings in accordance with environmental protection criteria and environmental standards of construction;

- Contribution to making old and new buildings more energy efficient that helps the Montenegro achieves its energy and climate goals.

Also, I would like to mention that Ministry of Sustainable Development and Tourism has implemented activities to improve the legislative framework in the field of spatial planning and construction of facilities, which were completed by the adoption of the new Law on Spatial Planning and Construction of Facilities. This Act also prescribes the procedure for the legalization of informal objects, and the realization of this significant project has begun. Bearing in mind that in Montenegro we have a large number of informally built homes, by adoption of this Law, all those homes will be legalized and living conditions eventually will be improved.