



*HOUSING GOVERNANCE TO SUPPORT HOUSING
AFFORDABILITY: FOCUSING ON HOUSING
AFFORDABILITY CHALLENGES IN THE SOUTH-EASTERN
EUROPE*

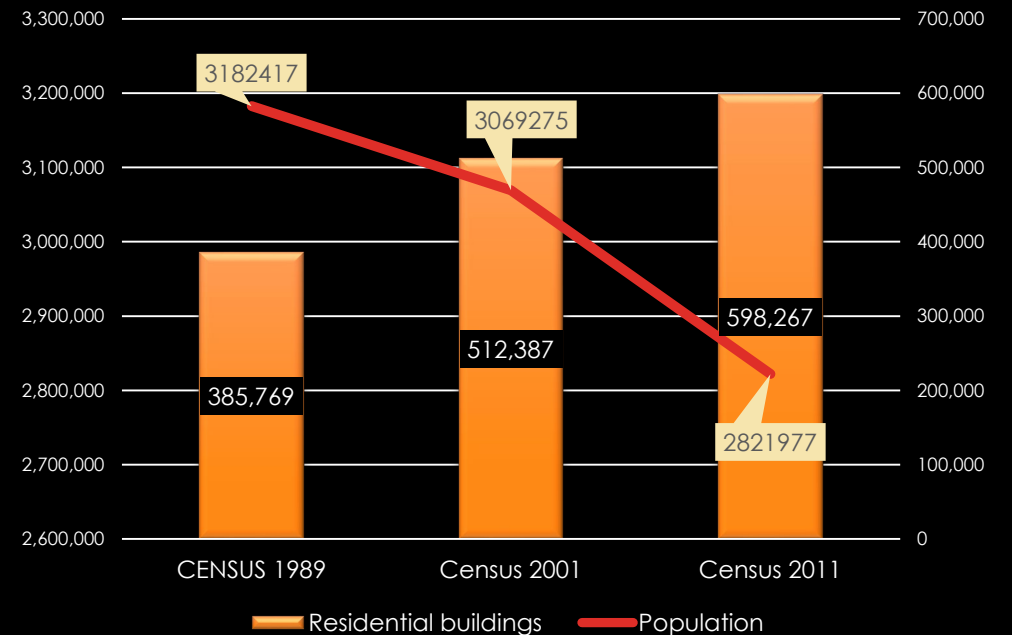
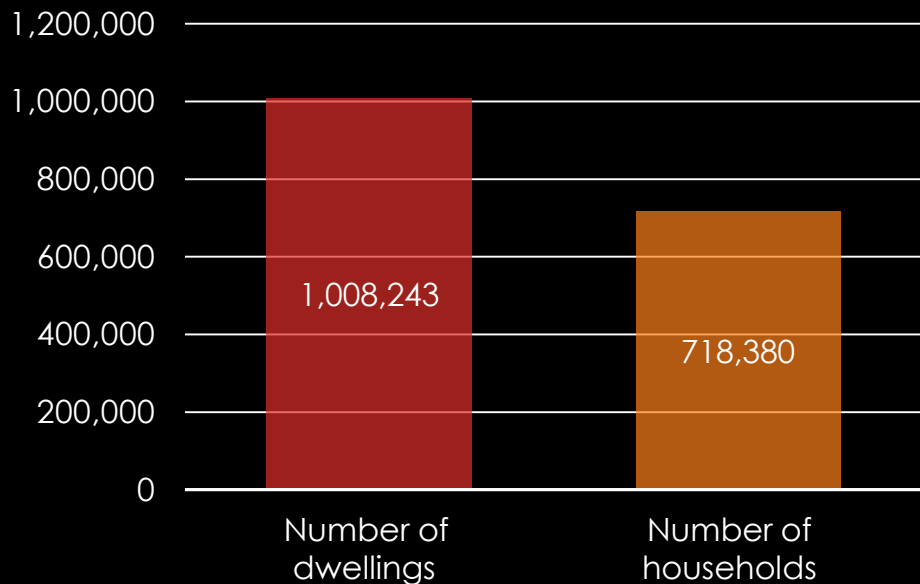
Subregional workshop on “Governance of the housing sector: Focus on South-East Europe”

Albania - Doris Andoni, Director, Housing, Ministry of Finance and Economy of Albania

KEY HOUSING AFFORDABILITY CHALLENGES



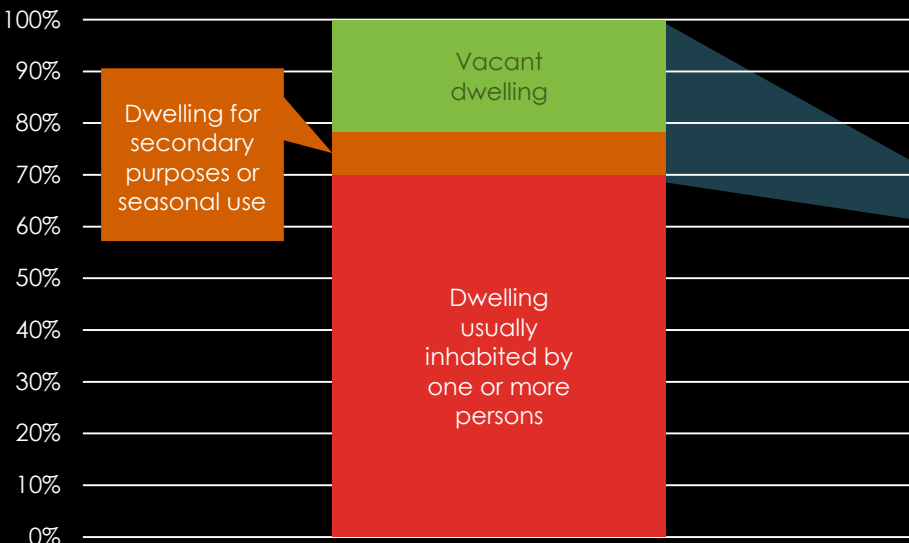
- Demographic changes
- Internal migration
- Pressure in the capital city & tourist areas
- Infrastructure under stress
- Uninhabited houses



KEY HOUSING AFFORDABILITY CHALLENGES

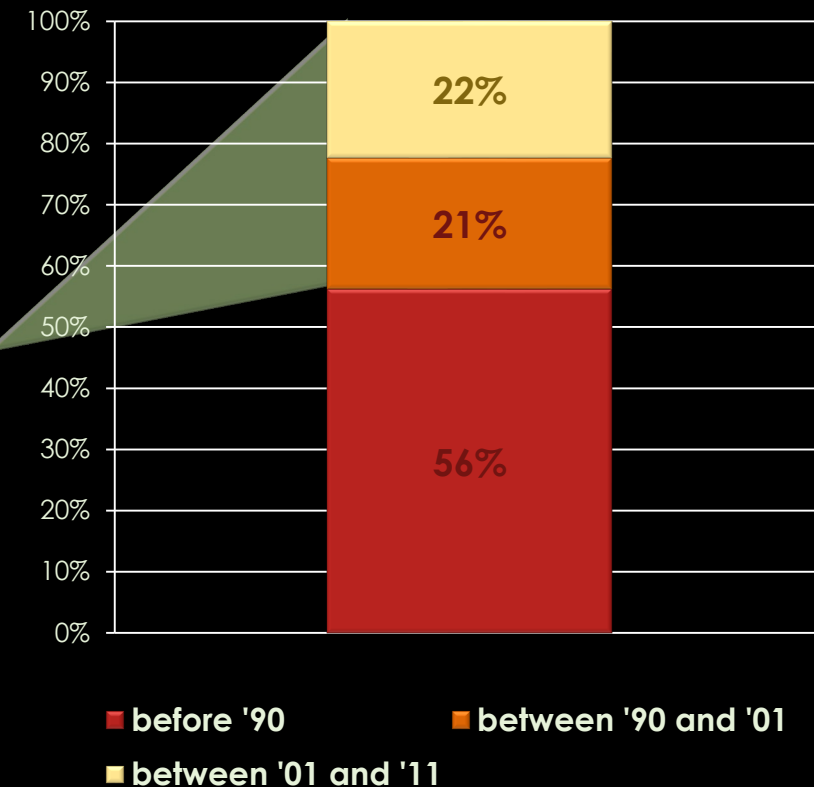


Conventional dwellings by occupancy status (CENSUS 2011)



*) Author estimation, based on CENSUS 2011 data and number of self-declarations

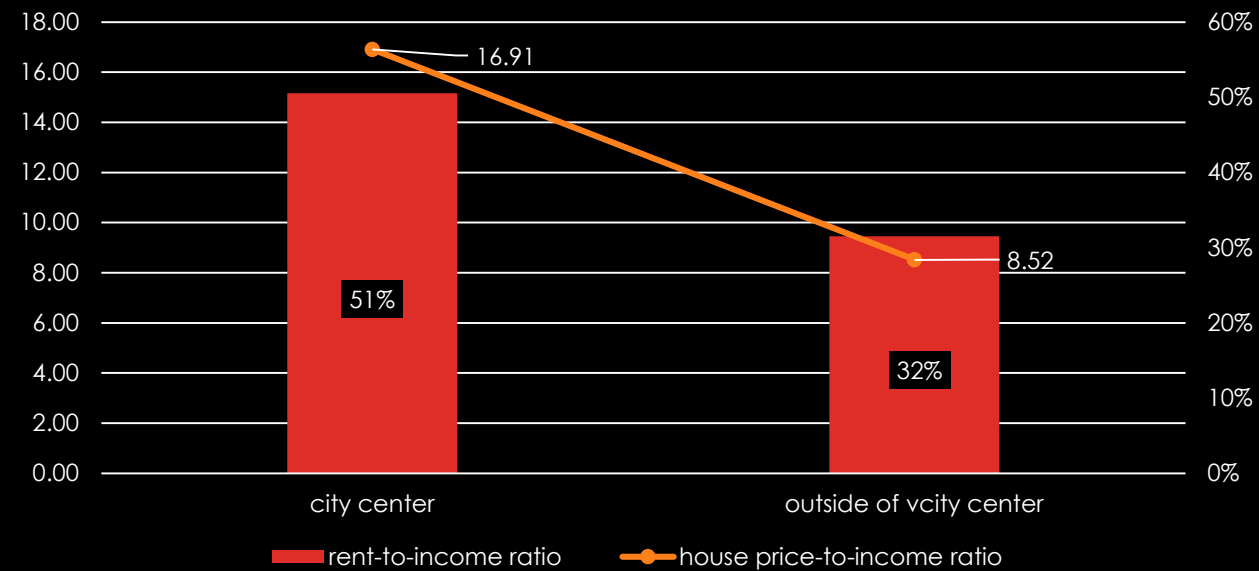
Age of the housing stock (CENSUS 2011)



KEY HOUSING AFFORDABILITY CHALLENGES



Housing affordability indexes for Tirana



HOUSING GOVERNANCE / REGULATORY POLICY TO PROMOTE HOUSING AFFORDABILITY

2020 – Mid-Term Review of SSH

Update with recent natural disaster
(earthquake); COVID-19; SDG-11
Refine indicators' passports

2018 – revised law of 2004

-More programs and instruments to
address housing need
-Means tested subsidies
Programs – social housing; housing
improvements; low-cost housing;
Instruments - interest rate subsidies, rent
subsidy, lump-sum subsidy;

2016 National Strategy for Social Housing

-Capacity building for LGU;
-Improving legal and institutional
framework to increase access to housing
for 50% of disadvantaged families;
-Enhance parallel and vertical coordination
-More attention to low income families and
disadvantaged

2004 Law on Social Programs for housing

-Decentralization of housing responsibilities
-Means tested subsidies
-Programs – Social and affordable housing
-Instruments – rent subsidy; interest rate
subsidy; lump-sum subsidy

1992 Privatization of public houses

1993 National Housing Agency

“Homeless” families – those that
couldn't benefit from the privatization
Programs – low-cost houses

BEST PRACTICE IN IMPROVING HOUSING AFFORDABILITY THROUGH BETTER HOUSING GOVERNANCE

Affordable Housing Continuum

Temporary housing

Land for housing

Privatization state build.

Housing improvements

Specialized housing

Social housing

Affordable housing & Loans

NON-MARKET

MARKET

-Parallel & vertical coordination of housing policies with social protection, employment, vocational training, health, education

-Self-help, -assistance for construction, -PPP

-State-owned buildings
-Squatted or with permission
-Privatization of land & premises
-self-help improvements

-Area based
-Social and economic indicators (children leaving school, crime, poverty, etc..)

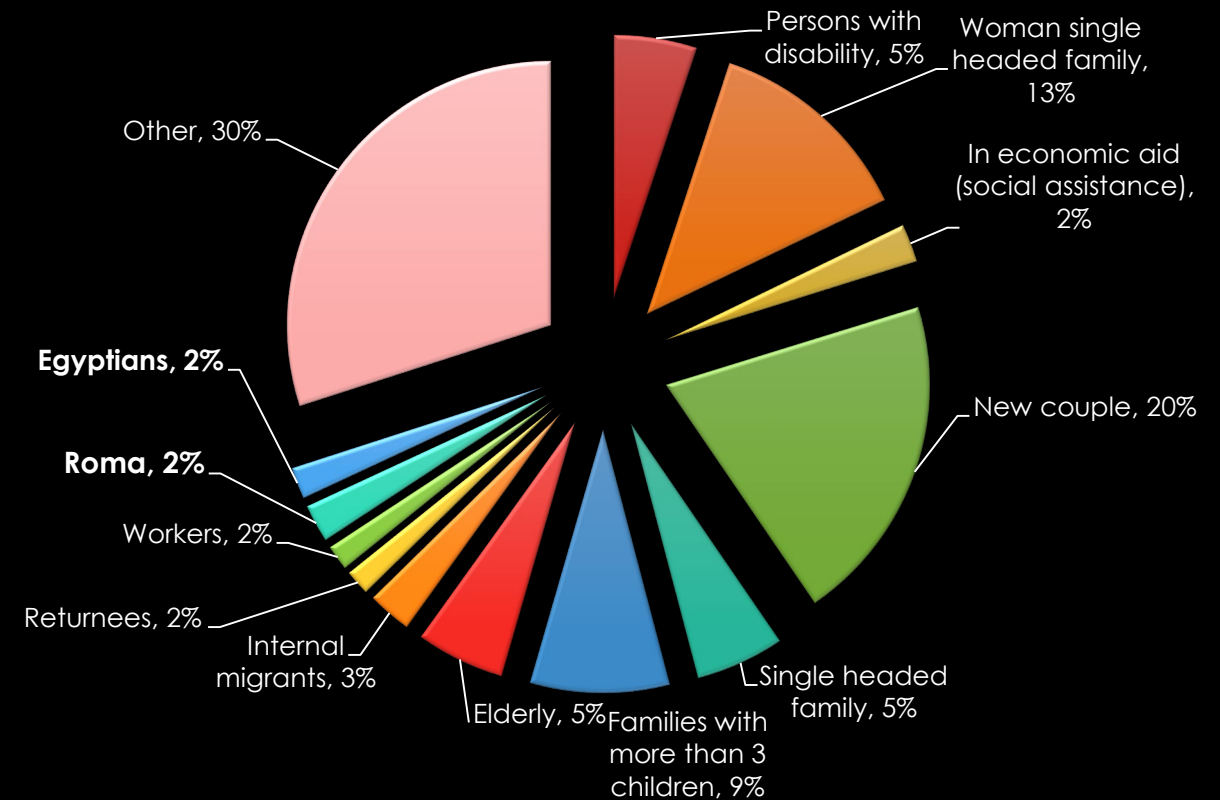
-Special needs
-rent subsidy
-health assistance
-security police

-New construction, -adaptation of existing buildings, -'social landlord'

-NHA to build in municipal land;
-NHA sells with cost of cons+4%
-Interest rate subsidies for market housing;

LOW-COST AND ENERGY-EFFICIENT HOUSING

- **Low-cost housing through NHA – 460 apartments in 12 municipalities (2013-2019) 557 in process and 286 to start in 2021**

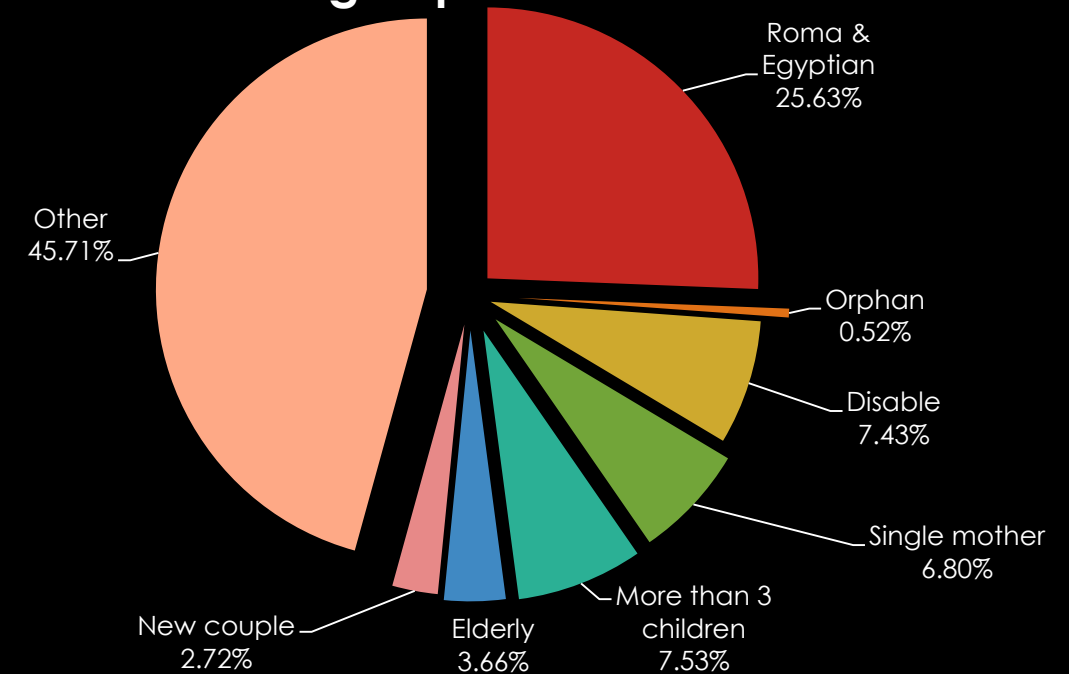


SOCIAL HOUSING PROJECT

- **Social (municipal) rental housing – 1,140 apartments in 8 municipalities**



Social groups of beneficiaries



PRIVATIZATION OF SQUATTED STATE OBJECTS

ex-industrial site - squatted



after privatization – self-help



120 Roma and Egyptian families have got a new accommodation in two locations

Project is financed by the municipality of Tirana for 60 Roma families in Lanabregas, Tirana

10

Temporary shelter for 33 families, mainly Roma and Egyptians

Project is financed 80% by state budget and 20% by municipality of Shkodra



Photo by the author
October 2017



Adaptation of 2 buildings for 27 families (Egyptian and other poor & vulnerable families), Cërrik

Improving living conditions for 25 poor & disadvantaged families, Belsh



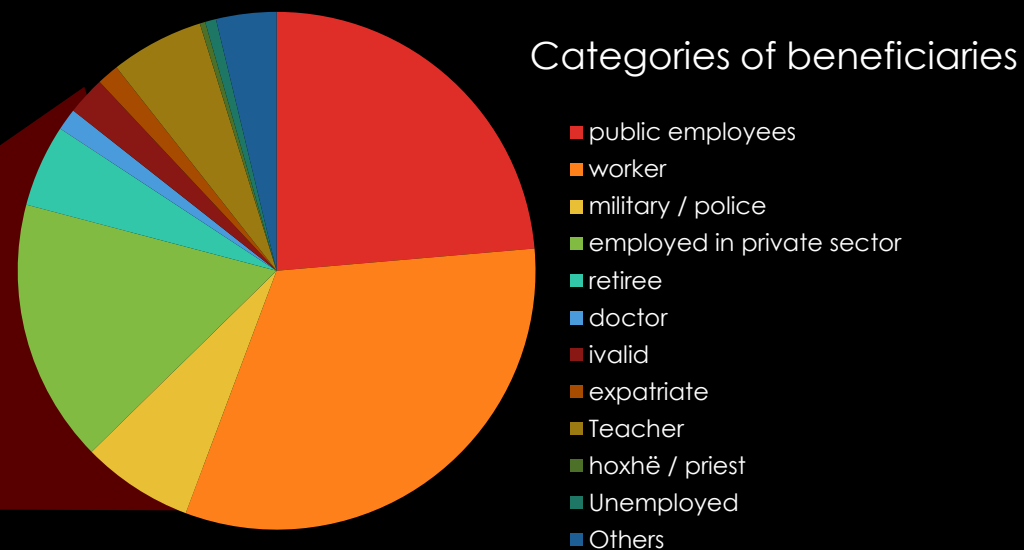
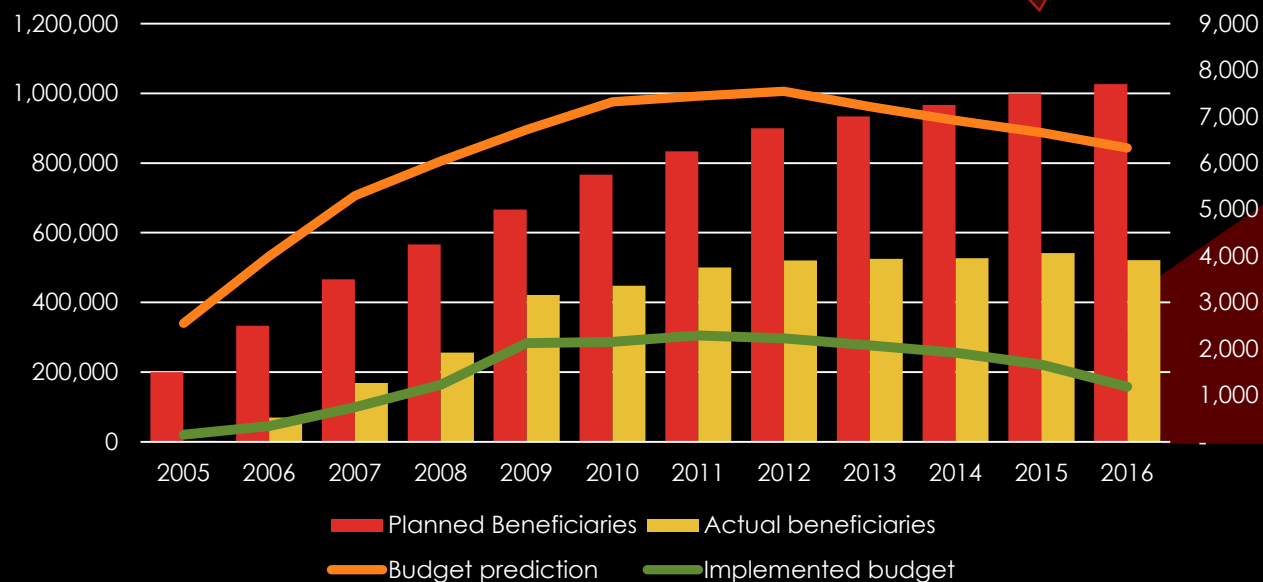
Improving living conditions for 38 poor & disadvantaged families, in 5 adapted buildings, Librazhd

Interest rate subsidies to make housing loans affordable for buying a house in the market

4,500 beneficiaries between 2009 and 2016; 2,500 to be included during 2021 and 2022



Interest rate subsidy project proposed in 2005, implemented since 2009





THANK YOU

For questions, please contact:

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