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European Practices in Affordable Housing and Their Applicability in Transitional States: The Case of Kosova / Europske Prakse u Pristupačnom Stanovanju i Njihova Primjenjivost u Ttranzicijskim Državama: Slučaj Kosova

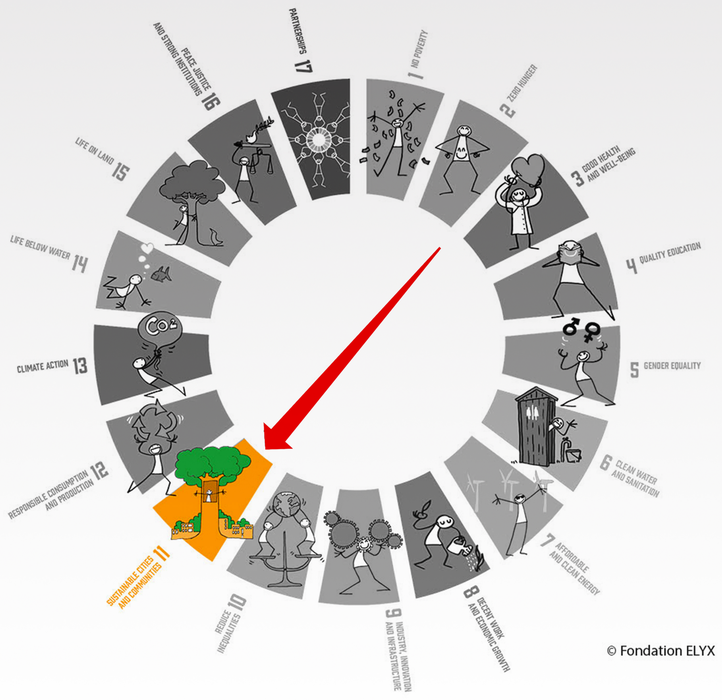
1 INTRODUCTION

Affordable housing has become a central theme in global urban development agendas, particularly under UN SDG 11 – Sustainable Cities and Communities. Across Europe, developed countries such as Switzerland, Sweden, France, the Netherlands, and Germany have developed diverse instruments, cooperative housing models, inclusionary zoning, subsidized rentals, and prefabricated typologies to address affordability.

Yet, affordability is not achieved through construction alone but through the interaction of architecture, finance, and policy. The European experience shows that success depends on the coherence between these domains, producing long-term affordability and social inclusiveness.

Pristupačno stanovanje postalo je središnja tema u globalnim urbanističkim razvojnim agendama, osobito u okviru UN SDG 11 – Održivi gradovi i zajednice. Diljem Europe, zemlje poput Švicarske, Švedske, Francuske, Nizozemske i Njemačke razvile su različite instrumente , modele stambenih zadruga, inkluzivne urbanističke zone, subvencionirane najamnine i prefabricirane tipologije stanovanja, s ciljem povećanja pristupačnosti stanovanja.

Ipak, pristupačnost se ne postiže samom izgradnjom, već kroz međusobno djelovanje arhitekture, financija i politike. Europska iskustva pokazuju da uspjeh ovisi o usklađenosti između tih područja, čime se postiže dugoročna pristupačnost stanovanja i društvena uključenost.



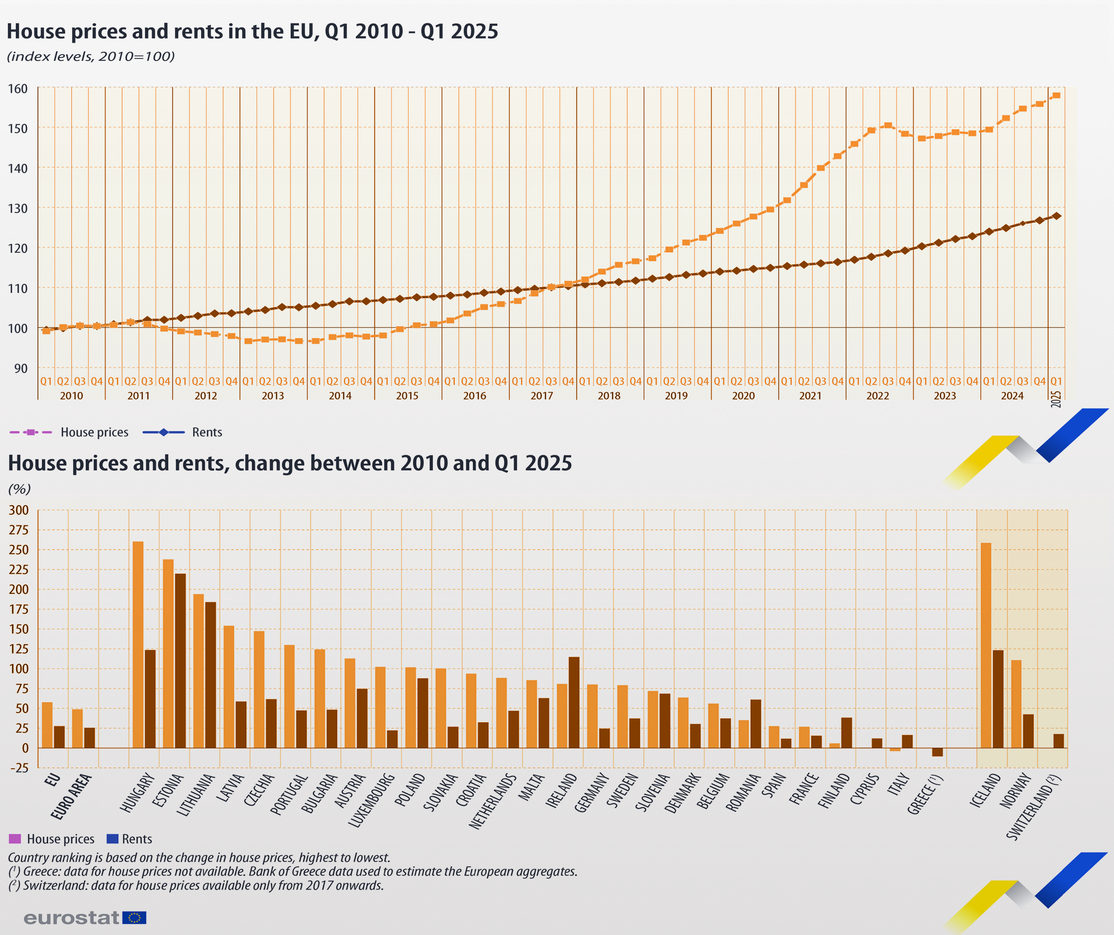
2 BRODER CONTEXT

In the first quarter of 2025, house prices in the EU rose by 5.7%, while rents increased by 3.2% compared with the same quarter of 2024. Compared with the fourth quarter of 2024, house prices increased by 1.4% and rents by 0.9%.

Between 2010 and the first quarter of 2025, house prices in the EU increased by 57.9% and rents by 27.8%. While rents have increased steadily, house prices have followed a more variable pattern, showing a staggering increase between the first quarter of 2015 and the third quarter of 2022, followed by a small drop and stabilization, before increasing again since 2024.

U prvom tromjesečju 2025. godine, cijene stanova u Europskoj uniji porasle su za 5,7%, dok su najamnine porasle za 3,2% u usporedbi s istim razdobljem 2024. godine. U usporedbi s četvrtim tromjesečjem 2024., cijene stanova povećale su se za 1,4%, a najamnine za 0,9%.

Između 2010. i prvog tromjesečja 2025., cijene stanova u EU porasle su za 57,9%, dok su najamnine porasle za 27,8%. I dok su najamnine rasle postupno i stabilno, cijene stanova pokazale su znatno promjenjiviji obrazac – s naglim porastom između prvog tromjesečja 2015. i trećeg tromjesečja 2022., nakon čega je uslijedio manji pad i stabilizacija, te ponovni rast od 2024. godine.



Kosovo, as one of Europe's youngest transitional states, faces similar condition: rising housing prices (€1,200–2,000/m²) versus low average incomes (~€600/month). The newly adopted Law on Affordable and Social Housing (2024) provides a legal foundation, but its implementation mechanisms remain undefined. This makes Kosovo a relevant testing ground for evaluating the transferability of European practices.

Kosovo, kao jedna od najmlađih tranzicijskih država u Europi, suočava se sličnom situacijom: rastom cijena stanovanja (€1.200–2.000/m²) naspram niskih prosječnih prihoda (~€600/mjesečno). Novo usvojeni Zakon o pristupačnom i socijalnom stanovanju (2024) predstavlja pravni temelj, ali mehanizmi njegove provedbe još uvijek nisu definirani. Zbog toga Kosovo predstavlja relevantan eksperimentalni okvir za procjenu prenosivosti europskih praksi u području pristupačnog stanovanja.

3 RESEARCH GAP

While the literature documents a wide range of European models, there is limited understanding of which criteria truly define the effectiveness of affordable housing programs and whether these can be applied across different socio-political contexts.

Most existing studies emphasize technological innovation and productivity, while neglecting the need for a comparative, context-sensitive methodology that integrates policy, financial, and architectural factors.

This gap underlines the necessity of developing an analytical framework capable of distinguishing between universal and context-specific criteria and testing their applicability within transitional states such as Kosovo.

Iako literatura dokumentira širok raspon europskih modela, još uvijek postoji ograničeno razumijevanje koji kriteriji uistinu definiraju uspješnost programa pristupačnog stanovanja i mogu li se ti kriteriji primijeniti u različitim socio-političkim kontekstima.

Većina postojećih studija naglašava tehnološke inovacije i produktivnost, dok zanemaruje potrebu za komparativnom, kontekstno osjetljivom metodologijom koja integrira političke, financijske i arhitektonske čimbenike.

Ovaj istraživački jaz naglašava potrebu za razvojem analitičkog okvira sposobnog razlikovati univerzalne i kontekstno specifične kriterije te testirati njihovu primjenjivost u tranzicijskim državama, poput Kosova.

4 RESEARCH QUESTIONS

Q1 Which criteria most commonly influence the effectiveness of affordable housing programs accross Europe?
Koji kriteriji najčešće utječu na učinkovitost programa pristupačnog stanovanja u Europi?

Q2 To what extent are these criteria universal versus context-specific, depending on socio-political stability ?
U kojoj se mjeri ti kriteriji mogu smatrati univerzalnima, a u kojoj su specifični za kontekst, ovisno o socio-političkoj stabilnosti?

Q3 How can a context-sensitive analytical methodology be developed to assess and adapt these criteria to Kosovo's emerging housing framework?
Kako razviti kontekstno-osjetljivu analitičku metodologiju za procjenu i prilagodbu tih kriterija okvirima stambene politike koji se razvijaju na Kosovu?

5 RESEARCH AIMS& HYPOTHESIS

A1 To identify, classify, and compare the architectural, econominc, and legal criteria that influence the effectiveness of affordable housing models.
Identificirati, klasificirati i usporediti pravne, financijske i arhitektonske kriterije koji utječu na učinkovitost modela pristupačnog stanovanja.

A2 To distinguish universal from context-dependent criteria, using comparative analysis across selected European countries and transitional contexts.
Razlikovati univerzalne od kontekstno ovisnih kriterija primjenom komparativne analize među odabranim europskim zemljama i tranzicijskim kontekstima.

A3 To develop a methodological framework for assessing transferability and applicability of European practices to Kosovo.
Razviti metodološki okvir za procjenu prenosivosti i primjenjivosti europskih praksi na kontekst Kosova.

H ***Affordable housing effectiveness depends on a set of multi-sectoral criteria whose impact varies according to socio-political stability; developing a context-sensitive analytical methodology can bridge the gap between universal principles and local adaptability.***

Učinkovitost pristupačnog stanovanja ovisi o skupu multisektorskih kriterija čiji utjecaj varira ovisno o socio-političkoj stabilnosti; razvoj analitičke metodologije osjetljive na kontekst može premostiti jaz između univerzalnih principa i lokalne prilagodljivosti.

6 EXPECTED CONTRIBUTIONS

Development of a comparative evaluation tool (METHODOLOGY) linking architecture, economy, and policies to assess housing affordability, practical tools to support implementation of Kosovo's new housing law, and policy guidelines for municipalities and institutions.

Razvoj komparativnog alata (METODOLOGIJA) za procjenu koji povezuje arhitekturu, ekonomiju i zakon radi ocjene pristupačnosti stanovanja, praktični alati za podršku provedbi novog zakona o stanovanju u Kosovu te smjernice za općine i institucije.

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