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**SMJERNICE RAZVOJA  
KAPACITETA PRIVATNOG  
SMJEŠTAJA KAO ZNAČAJNOG  
SEGMENTA PONUDE SMJEŠTAJA  
U REPUBLICI HRVATSKOJ**

**GUIDELINES FOR THE  
DEVELOPMENT OF PRIVATE  
ACCOMODATION FACILITIES  
AS AN IMPORTANT TYPE OF  
ACCOMODATION OFFERED IN  
THE REPUBLIC OF CROATIA**

**SAŽETAK:** Tradicija ugošćavanja ljudi u vlastitim domovima stara je gotovo koliko i civilizirano društvo, no tek u novije vrijeme poprimila je oblik organizirane djelatnosti, koja se u međunarodnoj praksi pojavljuje u velikom broju varijacija i pod različitim nazivima. Ono što je zajedničko svim pojavnim oblicima ovog oblika smještaja jest činjenica da je riječ o malim kapacitetima koji su u vlasništvu obitelji ili pojedinca, koji istovremeno u njima i živi/e. Nadalje, ovim se oblikom angažmana često pridonosi smanjenju problema nezaposlenosti i socijalnih tenzija u lokalnoj zajednici, bolje se iskorištavaju lokalni resursi, a gosti su zadovoljni jer ostvaruju blizak susret s domaćinima. Naravno da ovakav oblik smještaja ima i svoje brojne slabosti, a upravo na primjeru njegova razvoja u Hrvatskoj cilj nam je ukazati na te slabosti kao i na dobre strane te ponuditi niz strateških smjernica za daljnje usmjeravanje njegova budućeg razvoja. Pri tome, osim podataka iz službenih izvora, poslužili su i rezultati pilot istraživanja na uzorku 50 domaćinstava s područja šire splitske regije.

**KLJUČNE RIJEČI:** privatni smještaj, Hrvatska, strateške smjernice

**ABSTRACT:** The tradition of hosting guests in own homes goes back to the beginnings of civilization but only recently has it developed into an organised activity which, in international practice, takes on a variety of different forms under various names. What all the different forms of this type of accommodation have in common is that they are small in capacity and owned by a family or an individual that live on the premises. Furthermore, this type of arrangement often contributes to the reduction of unemployment and social tensions in the local community, permits better use of local resources, and keeps the guests happy by offering them close contact with their hosts. Naturally, this type of accommodation also has numerous weaknesses. Drawing on the example of its development in Croatia, the authors will try to point to these weaknesses, but also to the strengths, and offer a series of strategic guidelines for its future development. In addition to data from official sources, the authors use the results of a pilot survey carried out on a sample of 50 households from the wider Split area.

**KEY WORDS:** private accommodation, Croatia, strategic guidelines

## UVOD

Brojni povijesni zapisi ukazuju da postoji duga tradicija ugošćavanja ljudi u vlastitim domovima. Još su stari Grci tome pridavali izniman značaj te su i svoje vrhovno božanstvo, boga Zeusa, nazivali i imenom Zeus Xenios (od grč. ξενία, *xenía* – *gostoljubivost*), dajući mu, između ostaloga, i ulogu zaštitnika gostoljubivosti, gostiju i putnika. Stanovnici Izraela/Palistine još prije 2000 godina otvarali su svoje domove za hodočasnike, posjetitelje raznih festivala, kao i one koji su putovali u veće gradove radi popisa stanovnika koji su u Rimskom Carstvu sustavno provođeni. Prorok Muhamed u 7. st. naučava da je gostoprimstvo vrlina te da se svi Muslimani sa štovanjem trebaju ophoditi sa strancima i omogućiti im potrebni smještaj i hranu.<sup>1</sup> Primjeri iz mnogih zemalja Srednjeg istoka, Europe, Azije i Afrike ukazuju na tradiciju ugošćavanja stranaca u vlastitim domovima.

Danas, u doba suvremenog turizma, ova je praksa nastavljena, naravno u bitno izmijenjenim okolnostima, i svakako ne iz čisto altruističnih i/ili religijskih motiva, već s ciljem pribavljanja ekonomske koristi domaćina. Smještaj u vlastitim domaćinstvima u inozemnoj se praksi pojavljuje u velikom broju varijacija i pod različitim nazivima. Najčešće spominjani nazivi u zemljama engleskog govornog područja su *bed and breakfast inns* (*B&B's*)<sup>2</sup>, *homestays*<sup>3</sup>, *pensions*<sup>4</sup>, *guesthouses*<sup>5</sup> i *agritourism*<sup>6</sup>. Osnovno obilježje ovakvih objekata jest da gosti dijele objekt odnosno smještaj s obitelji ili pojedincima koji su ujedno i vlasnici objekta<sup>7</sup>, te da upravo ta povezanost i kućna atmosfera čine značajan element privlačnosti ovakvog oblika smještaja.<sup>8</sup> Objekti ovakve vrste su uglavnom malog kapaciteta, od 1 do 25 soba, iako broj smještajnih jedinica i uopće način njihova poslovanja ovisi o nacionalnim zakonodavstvima i smjernicama profesionalnih udruženja. Tako npr. u SAD-u *B&B inns* nude usluge doručka, dok *pansoni* i *guesthouse* to rijetko čine. U Velikoj Britaniji kvaliteta i ponuda *B&B's* objekata varira

## INTRODUCTION

Numerous historical documents testify to a long tradition of hosting guests in own homes. This tradition was important for the Ancient Greeks, who also called their supreme God, Zeus, by the name of Zeus Xenios, (from the Greek word ξενία, *xenía* – *hospitality*), thus attributing to him, among other things, the role of a protector of hospitality, guests and travellers. The inhabitants of Israel/Palestine welcomed pilgrims to their homes as early as 2000 years ago, as well as visitors to various festivals and those who travelled to larger cities for the purpose of the census which was systematically carried out in the Roman Empire. Muhammad the Prophet said in the 7th century that hospitality is a virtue and that all Muslims should treat foreigners with respect, and offer them accommodation and food. Examples from many countries in the Middle East, Europe, Asia and Africa show the existence of the tradition of hosting foreigners in private homes.

Today, in the age of modern tourism, this practice has continued but under considerably different circumstances and, of course, not for purely altruistic and/or religious reasons, but with a view to ensuring commercial benefit for the host. Private accommodation appears internationally in different forms and under different names. The most frequent names used in English speaking countries are *bed and breakfast* (*B&B*)<sup>2</sup>, *homestays*<sup>3</sup>, *pensions*<sup>4</sup>, *guesthouses*<sup>5</sup> and *agritourism*<sup>6</sup>. The main characteristics of such facilities is that guests share the facility, that is, the living area, with a family or individuals who are at the same time the facility owners<sup>7</sup>, and it is precisely this connection and the comfortable, home atmosphere that are important elements contributing to the appeal of this type of accommodation.<sup>8</sup> These kinds of facilities are usually small in capacity, from 1 to 25 rooms, although the number of accommodation units and the manner of doing business depends on national legislation and guidelines adopted by professional associations. Thus, for example, in the USA, *B&B inns* offer breakfast, while “*pensions*” and

u rasponu od nisko budžetnih kapaciteta do onih visoke razine usluge. Iako ne moraju nužno biti smješteni u poznatim turističkim destinacijama, oni to najčešće jesu, jer je promet posjetitelja veći nego u neatraktivnim područjima. U Kanadi<sup>9</sup> i SAD-u<sup>10</sup>, ali i brojnim drugim državama, ova vrsta smještaja smatra se visokokvalitetnim kapacitetima, s više soba, najčešće veoma lijepo uređenih i s dodatnim sadržajima poput vinskih barova, *wellness* sadržaja i bežičnog interneta<sup>11</sup>. U većini europskih država, poput Njemačke, Austrije, Belgije i Švicarske, ovakva vrsta smještaja (poznata pod nazivom “*gasthaus*”) redovito uključuje ponudu bara ili restorana, a objekti su najčešće locirani u malim gradovima i seoskim sredinama.

Ono što je svim vrstama smještaja u ovoj kategoriji zajedničko, jesu njihove male dimenzije. Nadalje, u situaciji nedostajućih investicija u djelatnosti turizma i ugostiteljstva, napose u zemljama u razvoju, otvaranje ovakvih vrsta kapaciteta čini se veoma prikladnom razvojnom opcijom koja uvelike ublažava i loše socijalne prilike lokalnog stanovništva. Osim toga, ovakvim angažmanom doprinosi se i boljem iskorištavanju domaćih resursa, primjerice lokalno proizvedene hrane<sup>12</sup>, napose u seljačkim turističkim domaćinstvima te ublažavanju nezaposlenosti budući se jedan dio lokalnog stanovništva angažira u pružanju navedenih usluga. Osim toga, bliski kontakti domaćina s gostima svakako doprinose jačanju društvene i kulturne funkcije turizma, odnosno boljem upoznavanju kulture i običaja domaćina, napose ako je boravak gostiju dodatno oplemenjen sudjelovanjem u nekim aktivnostima i poslovima domaćina, primjerice, u sađenju poljoprivrednih kultura, berbi, žetvi, uzgoju stoke, obrtima i sličnim aktivnostima na seljačkim gospodarstvima.<sup>13</sup>

Ono što je važno istaknuti jest da, suprotno uvriježenom mišljenju, gosti koji odsjedaju u ovakvim vrstama smještaja nisu nužno gosti lošijeg imovnog stanja i razine obrazovanja. U prilog tome idu i podaci brojnih međunarodnih studija.<sup>14</sup>

*guesthouses* rarely do. The quality and offer of *B&B* facilities in Great Britain vary from budget facilities to those with a high level of service. Although they do not necessary need to be situated in well-known tourist destinations, they usually are because in that manner they get many more guests than in unattractive areas. In Canada<sup>9</sup> and the USA<sup>10</sup>, but also in many other countries, this type of accommodation is regarded as high-quality accommodation and offers more rooms, which are usually nicely decorated and offer additional amenities such as wine bars, wellness and Wi-Fi<sup>11</sup>. In the majority of European countries, such as Germany, Austria, Belgium and Switzerland, this type of accommodation (known as “*gasthaus*”) regularly includes a bar or a restaurant, and the facilities are usually located in small towns and villages.

What all types of accommodation in this category have in common is their small size. Furthermore, as a result of insufficient investments into tourism and the hospitality industry, particularly in developing countries, the establishment of such types of accommodation facilities appears as a very appropriate development option, which helps the poor social status of local inhabitants. Besides, this type of arrangement contributes to better exploitation of domestic resources, such as local food<sup>12</sup>, particularly in village households, and to the reduction of unemployment because a proportion of the local inhabitants become involved in the provision of the services in question. In addition, the close contact of hosts with the guests certainly contributes to the strengthening of the social and cultural function of tourism, that is, to learning about the local culture and customs, especially if guests are able to participate in some of the everyday activities of their hosts, such as, for example, the planting of crops, picking fruit, harvesting, cattle breeding, crafts and similar activities on farms.<sup>13</sup>

It is important to mention that, in spite of the generally held views, guests staying in this type of accommodation are not necessarily low-income guests with a lower level of education. This is substantiated by numerous international studies.

Praksa iznajmljivanja smještaja u privatnim objektima/kućama za stanovanje i domaćinstvima poznata je i u Republici Hrvatskoj već dugu niz desetljeća. Čak štoviše, riječ je o brojčano nadmoćnom obliku smještaja u odnosu na sve ostale vrste. Stoga u nastavku teksta donosimo analizu razvijenosti ovog važnog segmenta ponude smještaja s ciljem uočavanja osnovnih obilježja i razvojnih trendova, što će u konačnici poslužiti za davanje osnovnih preporuka za njegov budući razvoj. Pri tome, važno je naglasiti da, iako su seljačka turistička domaćinstva također oblik koji se po svojim osnovnim obilježjima uglavnom uklapa u kategoriju privatnog smještaja, ovdje o njemu neće biti riječi, budući da je razvoj te skupine kapaciteta u Hrvatskoj tek u inicijalnoj fazi i u nekim je bitnim odrednicama različit od “klasičnog” oblika privatnog smještaja.

## **POVIJESNI KONTEKST RAZVOJA KAPACITETA PRIVATNOG SMJEŠTAJA U REPUBLICI HRVATSKOJ**

Počeci razvoja privatnog smještaja u Hrvatskoj direktno su povezani s počecima organiziranog turizma. Očigledno je da je od samih početaka turizma u Hrvatskoj postojao problem adekvatnog smještaja turista. Ta je činjenica omogućila ubrzan razvoj privatnog smještaja, te je utjecala na njegovu atraktivnost kao tradicionalnog oblika dodatne aktivnosti stanovništva u turističkim odredištima.

Razdoblje između dva svjetska rata obilježeno je ratnim razaranjima i procesom oporavka koji je uslijedio. Oporavak je bio spor, ali stranih investitora ne manjka. Glavni predmet interesa su, naravno, turistička središta poput Dubrovnika, Opatije, itd. U razdoblju između ratova ekonomska kriza pogađa Europu i smanjuje turistički promet u svim zemljama Europe.

Ni kriza, a ni rastući socijaldemokratski pokret u Njemačkoj, ne pogađaju hrvatski turizam, koji svoj vrhunac dostiže neposredno prije Drugog svjetskog rata, a privatni smještaj predstavlja

The practice of renting accommodation in private facilities/houses and households has existed in the Republic of Croatia for a number decades. Moreover, this is the prevailing type of accommodation. Therefore, the following text gives an analysis of the development of this important type of accommodation for the purpose of underlining some basic characteristics and development trends, which will, in the end, serve to provide basic recommendations for its future development. It is important to state that although rural tourism households, given their general characteristics, also belong to the category of private accommodation, they will not be dealt with in this text since the development of this type of accommodation in Croatia is in its initial stages and differs in some important aspects from the “traditional” type of private accommodation.

## **HISTORICAL CONTEXT OF THE DEVELOPMENT OF PRIVATE ACCOMMODATION IN THE REPUBLIC OF CROATIA**

The beginnings of the development of private accommodation in Croatia are directly linked to the beginnings of organised tourism. It is clear that the biggest problem of tourism in Croatia has, from the very beginning, been the suitable accommodation of tourists. This fact contributed to the rapid development of private accommodation and its appeal as a traditional form of additional business activity for inhabitants in tourist destinations.

The period between the two world wars was characterised by war destruction and the following recovery period. The recovery was slow, but not for the lack of foreign investors. The main areas of interest were, of course, tourist destinations such as Dubrovnik, Opatija and others. In the period between the two wars, Europe was faced with an economic crisis which resulted in less tourism traffic in all European countries.

Croatian tourism was not affected by the crisis or the growing socio-democratic movement in Germany

najbrže rastući dio ukupnih smještajnih kapaciteta. Tako u Hrvatskoj, pred sam početak rata, postoji nešto više od 40.000 postelja u svim vrstama smještaja, od čega na hotelske krevete otpada 31%, a na privatne sobe 38,5%.<sup>15</sup>

Drugi svjetski rat turizam u Hrvatskoj zaustavlja u njegovu razvoju. Ipak, stečeno iskustvo garancija je ponovnog početka koji je uslijedio nakon Drugog svjetskog rata, naravno, u novim okolnostima. Posebno je značajno istaknuti razdoblje od 1961. do 1965. godine, budući da je to razdoblje u kojem dolazi do ekspanzije inozemnog prometa, dok domaći promet počinje stagnirati (do tada je domaći turizam prevladavao u Hrvatskoj i u bivšoj Jugoslaviji).

Prvi i osnovni razlog preorijentacije na inozemni turizam jest činjenica da je država u turizmu vidjela prijeko potrebni izvor deviza, pošto se nekonvertibilnom domaćom valutom nije moglo trgovati na međunarodnom tržištu. Nakon provođenja privredne reforme 1965. godine, turizam postaje strateški pravac razvoja. Službena politika brojnim mjerama planski potiče razvoj inozemnog turizma (retenciona kvota, porezne olakšice pružateljima usluga, beneficirane kamate na kredite, zaključivanje inozemnih zajmova, itd.).<sup>16</sup>

Ipak, zanimljivo je uočiti obilježja prevladavajućeg koncepta razvoja turizma u tom razdoblju, pošto je očigledno da je oslonac tog razvoja bio privatni smještaj. Tako je, prema podacima Privredne komore u Splitu, udio kućne radinosti u ukupnim kapacitetima 1965. godine iznosio preko 42%, dok je zbog lošije iskorištenosti udio u noćenjima iznosio nešto više od 28%.<sup>17</sup>

Očigledno je da je već tada privatni smještaj imao dominantan udio u turističkoj ponudi, te se slobodno može reći da je riječ o povijesno značajnom dijelu turističke ponude Hrvatske, koji je omogućavao da se u veoma kratkom razdoblju na tržište stavi velik broj ležajeva sa znatno manjim ulaganjima. Na taj se način htjelo udovoljiti povećanoj potražnji i “kupiti vrijeme” kako bi se izgradili osnovni smještajni kapaciteti.

and it achieved its peak before the Second World War, with private accommodation representing the fastest growing part of overall accommodation capacity. Therefore, before the war started, there were more than 40,000 beds in Croatia in all types of accommodation, out of which about 31% were hotel beds, and 38.5% private rooms.<sup>15</sup>

The Second World War interrupted the development of tourism in Croatia. However, the acquired experience guaranteed a fresh start which took place after the Second World War, under different circumstances, of course. Particularly important was the period between 1961 and 1965 due to the expansion of international traffic, while domestic traffic stagnated (until that moment, domestic tourism had prevailed both in Croatia and in ex-Yugoslavia).

The first and foremost reason for the reorientation to foreign tourism was the fact that tourism represented a necessary source of foreign currency because the non-convertible domestic currency could not be used for trade on the international market. After the 1965 economic reform, tourism became a strategic direction of development. The official policy encouraged the development of international tourism by numerous measures (the retention quota, tax benefits for service providers, lower interest rates on loans, foreign borrowing, etc...)<sup>16</sup>

However, it is interesting to underline the characteristics of the prevailing tourism development concept in that period since it obviously relied on private accommodation. Therefore, according to data from the Chamber of the Economy in Split, the share of private accommodation in the total capacity in 1965 amounted to more than 42%, while the share of overnight stays, due to insufficient use, amounted to a little more than 28%.<sup>17</sup>

It is clear that private accommodation already had a dominant share in the tourism offer at that time, which is why it may be regarded as a historically important part of the tourism provision in Croatia, allowing for the placement of a large

Privatne osobe također veoma brzo uočavaju mogućnosti bavljenja turizmom te ulažu vlastita sredstva i podižu lako dostupne kredite za gradnju smještajnih kapaciteta, kako bi osigurali dodatni prihod kućanstva. Računica je jednostavna: tada je za stvaranje jednog ležaja u pansionskom ugostiteljstvu bilo potrebno investirati 1,2 do 1,5 milijuna dinara, dok je ležaj u privatnom smještaju, što se tiče ulaganja društvenih sredstava, bio 6-7 puta jeftiniji.<sup>18</sup>

Ovakva orijentacija na privatni smještaj imala je izvrsne rezultate, barem što se tiče gradnje smještajnih kapaciteta. U razdoblju od 1961. do 1965. stope rasta su uistinu impresivne. Ukupna noćenja rastu po stopi do 10,4%, ukupni smještajni kapaciteti po stopi od 14,2%, a komplementarni kapaciteti po stopi od 9,67%.<sup>19</sup> Broj smještajnih kapaciteta je do 1975. godine narastao na nešto manje od 380.000, od čega je komplementarnih kapaciteta bilo 284.907. Glavna prednost privatnog smještaja i razlog visokih stopa rasta jest činjenica da se rast privatnog smještaja financirao štednjom građana i djelomično državnim kreditima, dok osnovni kapaciteti zahtijevaju znatno veće investicije te imaju duži period izgradnje.

Rast kapaciteta u privatnom smještaju nastavljen je i u idućim desetljećima, pa se slobodno može reći da tijekom i nakon “zlatnog razdoblja” turizma u Hrvatskoj privatni smještaj u prosjeku čini 1/3 ukupnih smještajnih kapaciteta.

Usprkos brojnim stručnjacima koji su kontinuirano upozoravali na probleme pretjeranog oslanjanja na privatni smještaj, ništa nije učinjeno kako bi se rastuća smještajna ponuda upotpunila ostalim oblicima turističke ponude, kako bi se povećala iskorištenost kapaciteta u privatnom smještaju, podigla kvaliteta smještajnih jedinica, organizirao sustav ponude privatnog smještaja itd. Ovo povijesno razdoblje obilježeno je masovnim turizmom odmorišnog tipa (sun-sea-sand) s naglaskom na obiteljski turizam, te jednostavno nije bilo ni znanja ni volje da se nešto promijeni.

number of beds on the market with significantly lower investments. This was a way of meeting the increasing demand and “buying time” to build basic accommodation facilities.

Private individuals also very quickly noticed the business opportunities offered by tourism and invested their own funds and took readily available loans to build accommodation facilities in order to ensure an additional source of income for their households. It was easy to do the sums: the creation of one bed in guesthouse-type accommodation required the investment of 1.2 to 1.5 million dinars, and investing in private accommodation was 6 to 7 times cheaper.<sup>18</sup>

This kind of focus on private accommodation yielded excellent results, at least in relation to the building of accommodation capacity. In the period between 1961 and 1965, growth was impressive. The total number of overnight stays increased by 10.4%, the total accommodation capacity by 14.2%, and complementary capacity by 9.67%.<sup>19</sup> The size of accommodation capacity grew by 1975 to a little less than 380,000, out of which 284,907 belonged to complementary capacity. The main advantage of private accommodation and the reason for a high growth rate was the fact that the growth of private accommodation was financed by citizens' savings and partially by state loans, while basic capacity requires considerably higher investments and construction lasts longer.

Capacity in private accommodation continued to grow in the following decades and it may be said that during, and after, the “golden age” of tourism in Croatia, private accommodation made up, on average, 1/3 of overall accommodation capacity.

Although numerous experts continued to warn of the problems arising from excessive reliance on private accommodation, the growing offer of accommodation was not supplemented by other forms of tourism provision to contribute to the better use of private accommodation capacity, to improve the quality of accommodation units, to organise a system for the provision of private

Tijekom Domovinskog rata društveni i gospodarski život je stagnirao, a turizam na većini teritorija nije ni postojao, čime je Hrvatska u potpunosti izgubila konkurentsku poziciju na međunarodnom tržištu. Ipak, rat nije jedini krivac, jer se gubitak konkurentnosti naslućivao već krajem 80-ih godina. Rat i tranzicija samo su radikalizirali taj problem.

Tijekom ratnih godina broj turista smanjen je na manje od 20% predratnog broja, a broj noćenja na otprilike 15%. Smještajni kapaciteti 1993. iznose 570.000 postelja, a to je 40% manje od kapaciteta 1988. Tek 1998. godine broj dolazaka inozemnih posjetitelja doseže 50% predratne razine. Što se privatnog smještaja tiče, do 1992. broj postelja u privatnom smještaju pao je za 80% i direktno utjecao na pad ponude. Ipak, nakon tako strelovitog pada, već 1994. dolazi do naglog rasta kapaciteta u privatnom smještaju. Razlog ovakvih drastičnih kretanja u ponudi privatnog smještaja leži u uključenosti stanovništva u ratna zbivanja i općoj nesigurnosti u državi. Dakle, pošto u većini obalnih mjesta nije došlo do znatnih razaranja, ogroman kapacitet privatnog smještaja samo je čekao prestanak ratnih djelovanja i povratak gostiju.<sup>20</sup>

U drugoj polovici 1990-ih i u 2000-tim godinama dolazi do pravog *booma* privatnog smještaja u Hrvatskoj. Naime, u većini primorskih mjesta industrija je u potpunosti nestala, a s njom i većina radnih mjesta. Socijalni karakter privatnog smještaja opet je prevladao i državne vlasti, bez ikakvog razmišljanja, odobravaju gradnju i uređenje apartmana i soba svakome tko poželi. Osim "starih" iznajmljivača koji ponovno stavljaju svoje kapacitete na tržište, javlja se i poplava nove gradnje, osobito apartmanskih objekata. Ovakva stihija u turizmu i urbanizmu rezultira time da 2007. Hrvatska ima više od 400.000 postelja u privatnom smještaju, a to je 38% više nego u predratnim godinama. Problem nije toliko u golemom broju postelja u privatnom smještaju i brzom rastu, koliko u činjenici da se ovakav skok kapaciteta događa bez ikakve regulative i strategije koja bi odredila što želimo od privatnog smještaja,

accommodation, etc. This period in history was characterised by mass tourism of the vacation type (sun-sea-sand), with an emphasis on family tourism, and by a lack of knowledge and will to make changes.

During the Homeland War, social and economic life stagnated, and tourism did not exist in the majority of the territory, which resulted in Croatia losing its competitive position on the international market. However, the war was not the only reason, for the loss of competitiveness had already been felt in the 1980s. The war and transition merely exacerbated the problem.

During the Homeland War, the number of tourists fell to less than 20% of the pre-war number, and the number of overnight stays to approximately 15%. The accommodation capacity in 1993 amounted to 570,000 beds, which is 40% less than in 1988. It was not until 1998 that the number of arrivals of foreign tourists reached 50% of the pre-war level. In respect of private accommodation, the number of beds fell by 80% by 1992, which led to a direct decrease in the offer. However, after such a rapid fall, capacity in private accommodation grew again quickly by 1994. Such drastic changes in the provision of private accommodation were due to the participation of the local population in the war and from the general feeling of insecurity in the country. Therefore, since the majority of coastal areas did not suffer significant destruction, the huge capacity in private accommodation was only waiting for the war to end and for the guests to return.<sup>20</sup>

The second half of the 1990s and 2000s saw a genuine boom in private accommodation in Croatia. Industries completely disappeared from the majority of coastal towns, taking the jobs with them. The social element prevailed once again in private accommodation, and the government, without much consideration, approved the building and the furnishing of rooms and apartments for anyone interested. In addition to the "old" lessors, who put their capacities back on the market, there was a flood of new facilities, especially buildings

na koji način ćemo to postići, te gdje i u kojoj mjeri razvijati privatni smještaj.

## AKTUALNO STANJE PONUDE PRIVATNOG SMJEŠTAJA

### Zakonodavni okvir pružanja ugostiteljskih usluga u domaćinstvu

Zakonsko uređenje pružanja ugostiteljskih usluga u domaćinstvu u RH temelji se, prije svega, na sljedećim zakonima:<sup>21</sup>

- ☞ Zakon o pružanju usluga u turizmu;<sup>22</sup>
- ☞ Zakon o ugostiteljskoj djelatnosti.<sup>23</sup>

U Zakonu o ugostiteljskoj djelatnosti posebno se definiraju prava i obveze fizičkih osoba koje pružaju ugostiteljske usluge u domaćinstvu. Tako se u članku 28. izričito navodi da ugostiteljske usluge u domaćinstvu može pružati fizička osoba koja nije obrtnik ili trgovac pojedinac. Istim člankom definiraju se ugostiteljske usluge u domaćinstvu kao:

- ☞ usluga smještaja u sobi, apartmanu i kući za odmor, kojih je iznajmljivač vlasnik, do najviše 8 soba, odnosno 16 kreveta, u koji broj se ne ubrajaju pomoćni kreveti;
- ☞ usluga smještaja u kampu, organiziranom na zemljištu kojeg je iznajmljivač vlasnik, s najviše 7 smještajnih jedinica, odnosno za 25 gostiju istodobno, u koje se ne ubrajaju djeca do 12 godina;
- ☞ usluge doručka, polupansiona ili pansiona gostima kojima iznajmljivač pruža usluge smještaja u sobi, apartmanu i kući za odmor.

Na osnovu odredbi Zakona o ugostiteljskoj djelatnosti doneseni su Pravilnici koji detaljnije reguliraju pružanje ugostiteljskih usluga u domaćinstvu.<sup>24</sup>

Od ostalih Zakona i Pravilnika koji uređuju poslovanje ugostiteljskih objekata u domaćinstvima,

with apartments. This kind of chaos in tourism and spatial planning resulted in Croatia having more than 400,000 beds in private accommodation, which was 38% more than in the pre-war years. The problem lay not so much in the number of beds in private accommodation and its rapid growth, as in the fact that such a significant increase in capacity was not regulated and it lacked a strategy that would specify what private accommodation was supposed to bring, how it could be achieved, and where and to what extent private accommodation should be developed.

## THE CURRENT SITUATION OF PRIVATE ACCOMMODATION

### The legislative framework for the provision of hospitality services in private households

The provision of hospitality services in private households in the Republic of Croatia is regulated by the following laws:<sup>21</sup>

- ☞ The Act on the Provision of Tourism Services;<sup>22</sup>
- ☞ The Hospitality and Catering Industry Act.<sup>23</sup>

The Hospitality and Catering Industry Act defines the rights and obligations of natural persons providing hospitality services in private households. Article 28 explicitly states that hospitality services in households may be provided by a natural person who is neither a craftsman nor a sole trader. The same Article defines hospitality services in the following manner:

- ☞ Accommodation service in a room, apartment or a holiday house owned by the lessor, with up to 8 rooms, or 16 beds, which do not include extra beds;
- ☞ Accommodation services on a campsite on property owned by the lessor, with no more than 7 accommodation units which may accommodate 25 guests at the same time, excluding children up to 12 years of age;



korisno je izdvojiti Zakon o boravišnoj pristojbi<sup>25</sup>, ali i Zakon o porezu na dohodak<sup>26</sup> te Zakon o porezu na dodanu vrijednost<sup>27</sup>.

*Zakonom o boravišnoj pristojbi* definirani su obveznici plaćanja boravišne pristojbe te su među njima navedene i osobe koje pružaju usluge smještaja u domaćinstvu ili seljačkom domaćinstvu. Tako su pružatelji usluga smještaja u domaćinstvu obvezni plaćati godišnji paušalni iznos boravišne pristojbe za svaki krevet i smještajnu jedinicu u kampu koji se koriste za pružanje usluga smještaja sukladno propisima o pružanju usluga smještaja. Osobe koje pružaju usluge smještaja u dvije sobe ili jednom apartmanu do najviše 4 postelje, u naseljima, općinama i gradovima u kojima je prosječna godišnja popunjenost kapaciteta u privatnom smještaju prema podacima turističke zajednice manja od 40 dana, boravišnu pristojbu mogu naplatiti istodobno s naplatom pružene usluge noćenja ili mogu boravišnu pristojbu platiti u paušalnom iznosu.

Uvođenje paušalnog plaćanja boravišne pristojbe pokazalo se kao izvrstan potez, koji je utjecao na poboljšanje naplate boravišne pristojbe, jednostavnije poslovanje privatnih iznajmljivača i smanjenje skrivanja i neprijavlivanja gostiju. Nažalost, jedna mjera sama za sebe nije dovoljna ako nije praćena i drugim mjerama s istim ciljem. Iz tog razloga je u potpunosti nepotrebno zadržavanje ovakve odredbe o plaćanju boravišne pristojbe za pružatelje usluga smještaja u domaćinstvima s manje od 4 kreveta.

Vezivanje njihovog izbora načina plaćanja s popunjenošću kapaciteta privatnog smještaja prema podacima turističke zajednice direktno utječe na njihov izbor. Naime, iznajmljivači u određenom mjestu svojim radnjama tada kolektivno utječu na statističke rezultate turističke zajednice, i to neprijavlivanjem gostiju izvan glavne sezone, kraćim prijavljivanjem gostiju u špici sezone. Na takav način utječu na klasifikaciju svog mjesta prema turističkim razredima, prikupljeni iznos boravišne pristojbe, ali i

☞ Service of breakfast, half-board or full board to guests accommodated by the lessor in a room, apartment or holiday house.

Ordinances regulating in more detail the provision of hospitality services in households were adopted on the basis of the provisions of the Hospitality and Catering Industry Act.<sup>24</sup>

Among other Acts and Ordinances regulating the business activities of household hospitality facilities, the following should be mentioned: the Sojourn Tax Act<sup>25</sup>, the Income Tax Act<sup>26</sup>, and the Value Added Tax Act<sup>27</sup>.

*The Sojourn Tax Act* defines who is obliged to pay sojourn tax, which includes persons providing accommodation services in households or rural households. Providers of accommodation services in households are thus obliged to pay an annual flat rate of sojourn tax for every bed and for every accommodation unit in a campsite used for the provision of accommodation services in accordance with regulations on the provision of accommodation services. Persons providing accommodation services in two rooms or in one apartment with up to 4 beds in settlements, municipalities and towns, where the capacity in private accommodation is, according to the tourist board data, full for fewer than 40 days a year, may charge the sojourn tax together with the provided accommodation service or pay the flat rate amount.

The introduction of the flat-rate payment of the sojourn tax turned out to be an excellent measure, which contributed to the better collection of the sojourn tax, simplified the business operations of private lessors, and reduced the frequency of concealing and non-registering of guests. Unfortunately, one measure is not sufficient if not accompanied by other measures with the same objective. For that reason, it is unnecessary to keep the provision on the payment of the sojourn tax in relation to providers of accommodation services in households with fewer than 4 beds.

statističke podatke o noćenjima. Neprijavlivanje gostiju osobito je rašireno tijekom svibnja, lipnja i rujna. Premda je riječ o iznajmljivačima s maksimalno 4 postelje, riječ je o tisućama neprijavljenih noćenja, koja narušavaju statističke rezultate privatnog smještaja i umanjuju uplaćena sredstva boravišne pristojbe, čime direktno utječu na iznos sredstava koji je lokalnoj turističkoj zajednici na raspolaganju za potrebe financiranja promotivnih aktivnosti.

Što se tiče *oporezivanja*, djelatnost pružanja usluga smještaja u domaćinstvu nije posebno istaknuta, tj. vrijede isti propisi koji se primjenjuju na sve ostale subjekte. Građanin kojemu je na temelju odobrenja nadležnog ureda odobreno pružanje usluga smještaja u domaćinstvu u skladu s odredbama Zakona o ugostiteljskoj djelatnosti<sup>28</sup>, obveznik je poreza na dohodak kojemu se godišnji porez i prirez porezu na dohodak utvrđuje u paušalnom iznosu.

Drugi način oporezivanja bio bi u slučaju da je pružatelj usluga smještaja u domaćinstvu obveznik PDV-a.<sup>29</sup> U tom slučaju pružatelj usluga smještaja u domaćinstvu svojim gostima mora obračunavati PDV te ga prikazivati na ispostavljenim računima. Većina osoba koje se bave pružanjem usluga smještaja u domaćinstvu bježi od ove brojke te na sve moguće načine izbjegava ulazak u sustav PDV-a. Činjenica jest da ulazak u sustav PDV-a fizičkim osobama koje pružaju usluge smještaja komplicira poslovanje, a neke značajne koristi od toga nemaju.

### **Analiza ponude privatnog smještaja u RH**

Privatni smještaj je danas kvantitativno najznačajniji dio smještajne ponude RH te na njega otpada otprilike polovina ukupnih smještajnih kapaciteta. Točnije, ukupan broj ležajeva u sobama i apartmanima u domaćinstvima je 2009. iznosio 435.295 postelja, što predstavlja 44,89% ukupnih smještajnih kapaciteta, koji su 2009. godine iznosili oko 970.000 postelja. Ukupan broj registriranih iznajmljivača iznosi 59.238. Jednostavnim

The linking of the selection of payment method with the extent to which the capacity of the private accommodation is filled, according to the tourist board data, has a direct influence on the choice. In other words, lessors in a certain area collectively affect the statistical results of the tourist board by not registering guests in low season, and by registering guests for shorter stays during high season. In this way, they have an influence on how their town is classified in tourist classes, on the collected amount of the sojourn tax, but also on the statistical data on overnight stays. The non-registering of guests is particularly common in May, June and September. Although these are mostly lessors with a maximum of 4 beds, this means thousands of non-registered overnight stays which affect the statistical results for private accommodation and diminish the amount of paid sojourn tax, thus directly influencing the amount of funds available to the tourist board for the financing of promotional activities.

In relation to *taxation*, the activity of providing accommodation services in households does not have special treatment, that is, it is regulated by the same regulations that apply to all other subjects. A citizen who has been approved by the competent authority to provide accommodation services in a household in accordance with the provisions of the Hospitality and Catering Industry Act<sup>28</sup> must pay income tax, with annual tax and surtax on income determined as a flat-rate amount.

A different way of taxation would apply when a provider of accommodation services in a household is obliged to pay VAT.<sup>29</sup> In this case, the provider of accommodation services in a household must charge VAT to guests and express it on issued invoices. The majority of persons providing accommodation services in a household try to avoid entering the VAT system in every possible way. Entry into the VAT system complicates business operations for natural persons providing accommodation services without offering any significant benefits.

pregledom to bi značilo da svaki građanin koji pruža usluge smještaja u domaćinstvu u prosjeku raspolaze s 7 ležajeva (7,35)<sup>30</sup>.

Kvaliteta smještajnih kapaciteta u privatnom smještaju nažalost se ne može dovesti u vezu s kategorizacijom, pošto je otprilike 90% soba i apartmana u privatnom smještaju kategorizirano s tri zvjezdice, a razlike u komforu i opremljenosti su goleme. Neznatni postotci otpadaju na kapacitete s dvije i četiri zvjezdice. Prema pilot istraživanju provedenom za potrebe ovog rada, očigledno je da su praktički svi kapaciteti kategorizirani s tri zvjezdice, bez obzira na opremljenost i komfor istih. Većina ih ima od 4 do 16 kreveta, a što se opremljenosti tiče, samo se za parking može reći da predstavlja standard (podatak iz ankete). Klima uređaj je na raspolaganju u 76% smještajnih jedinica, SA-TV u 63%, a priključak za internet u 43%.<sup>31</sup>

Ovakve razlike u opremljenosti smještajnih kapaciteta u domaćinstvima direktno utječu na činjenicu da službena kategorizacija gostima ne daje adekvatnu informaciju o kvaliteti smještajnog objekta. Dakle, svi kapaciteti u privatnom smještaju imaju istu kategoriju, a razlike u opremljenosti su goleme, stoga nitko više ne gleda broj zvjezdica, već oznake za klima uređaj, internet, itd., što samu kategorizaciju čini potpuno bespredmetnom.

Ovaj problem moguće je riješiti jedino organiziranim sustavom ponude privatnog smještaja na nacionalnoj razini, koji će zahtijevati određenu razinu kvalitete te će svojom kvalitetom i promocijom motivirati građane koji pružaju usluge smještaja u domaćinstvima na podizanje kvalitete.

Kada je riječ o *uređenosti mjesta i kvaliteti infrastrukture*, potrebno je naglasiti da je privatni smještaj u nepovoljnijem položaju u odnosu na hotele i turistička naselja, koji su građeni unutar ili u blizini glavnih turističkih centara s kvalitetnijom ponudom drugih usluga. S druge strane, smještajni kapaciteti u domaćinstvima

## Analysis of the offer of private accommodation in the Republic of Croatia

Today, private accommodation is the most important part of the accommodation capacity in the Republic of Croatia and makes up about one half of the entire accommodation capacity. More precisely, the total number of beds in rooms and apartments amounted to 435,295 in 2009, which is 44.89% of the total accommodation capacity which in 2009 amounted to 970,000 beds. The total number of registered lessors is 59,238. This generally means that every person providing accommodation services in a household has approximately 7 beds to offer (7.35)<sup>30</sup>.

The quality of private accommodation facilities is not, unfortunately, reflected in categorisation, since about 90% of rooms and apartments in private accommodation are categorised with three stars, although they show significant differences in comfort and offered amenities. There is a negligible percentage of accommodation facilities with two or four stars. According to a pilot survey conducted for the purposes of this paper, virtually all facilities are categorised with three stars regardless of their comfort and amenities. The majority have from 4 to 16 beds, and concerning amenities, only private parking is always included (data from the survey). A total of 76% of accommodation units are equipped with air conditioning, 63% have satellite TV, and 43% have an Internet connection.<sup>31</sup>

These differences in amenities offered by accommodation facilities in households are directly reflected in the fact that official categorisation does not provide guests with accurate information about the quality of the accommodation facility. Therefore, all private accommodation facilities belong to the same category, although differences in the offered amenities are significant, which is why nobody pays attention to the number of stars anymore but to the indications whether there is air conditioning, Internet access, etc. In this sense, the categorisation itself is useless.

razvijali su se u krugovima oko glavnih centara turističkih kretanja, većinom na periferiji gradova i u malim mjestima uokolo turističkog centra. Nepostojanje urbanističkih planova i kontrole gradnje dovelo je do toga da u većini malih mjesta imamo više receptivnih kapaciteta nego što lokalna infrastruktura može podnijeti, a rezultat toga su loše ceste, nedostatak parkirališnih mjesta, nestanci struje, loša vodovodna i kanalizacijska mreža, nedostatak uslužnih djelatnosti itd.

Trenutno u Hrvatskoj ne postoji kvalitetno organiziran sustav prodaje smještajnih kapaciteta u domaćinstvima, niti građani koji se bave pružanjem usluga smještaja imaju ikakvu podršku državnih institucija (posebno HTZ-a). Građani su prepušteni sami sebi i brojnim tvrtkama i turističkim agencijama koje pružaju usluge posredovanja, prodaje i promocije za visoke provizije. Zakonski limitiranih iznosa agencijske provizije nema, pa stoga nema nikakve kontrole ni primjenjivih kaznenih odredbi. Tako se agencijske provizije kreću u rasponu od 5% do 30%. Takav kaos na tržištu samo šteti privatnim iznajmljivačima i gostima. U većini slučajeva, gosti za isti apartman dobiju nekoliko različitih cijena, što stvara dodatno nepovjerenje gostiju. Uz agencije postoje brojne tvrtke koje nude internet promociju i direktni kontakt s vlasnikom za godišnju pretplatu, koja u pravilu iznosi od 200,00 kn do 700,00 kn.<sup>32</sup>

S ciljem uređenja stanja na tržištu, organizirani sustav ponude nameće se kao jedino rješenje. Razvijanje ovakvog sustava od strane Hrvatske turističke zajednice omogućilo bi kvalitetniju promociju i poslovanje vlasnika, reguliranje agencijskih provizija, razvijanje i prodaju dodatnih usluga zajedno sa smještajnim kapacitetima, promociju novostvorenog brenda privatnog smještaja, bolju pozicioniranost HTZ-a i ostalih subjekata turističke ponude na tražilicama itd.

### **Analiza potražnje za privatnim smještajem u RH**

Analizirajući potražnju potrebno je prvenstveno odgovoriti na pitanja o sociodemografskom

This problem may be solved only by an organised system at the national level, which will require a certain quality level in private accommodation, thus motivating citizens providing accommodation services in households to improve the quality of their accommodation.

In relation to the *attractiveness of the location and quality of the infrastructure*, it must be emphasised that private accommodation is in a less favourable position compared to hotels and tourist complexes which are built in or in the vicinity of the main tourist destinations, thus providing a higher quality of other services. On the other hand, accommodation facilities in households have developed around the main centres of tourist movements, mostly in the suburbs of towns or in small towns in the vicinity of the main tourist destination. The lack of urban planning and control of construction has resulted in the building of more reception capacities than the local infrastructure can handle, thus leading to poor roads, the lack of parking space, power shortages, poor water supply and sewage, insufficient catering services, and so on.

Currently, in Croatia, there is no well-organised system for the marketing of accommodation capacities in households or any support provided by state institutions (especially the Croatian National Tourist Board - CNTB) to citizens providing accommodation services. Citizens have to rely on themselves or on numerous companies and tourist agencies providing the services of mediation, sale and promotion at a very high commission. Agency commissions are not limited by law, meaning that there is no control or applicable criminal provisions. Therefore, agency commissions range from 5% to 30%. Such confusion on the market has no benefits for private lessors or for guests. In most cases, guests are quoted several prices for the same apartment which leads to guests losing confidence. Besides agencies, there are numerous companies offering online advertising and direct contact with the owner for an annual subscription ranging from HRK 200 to 700.<sup>32</sup>

profilu gostiju, motivaciji i pripremi putovanja, aktivnostima u destinaciji i konačno o zadovoljstvu ponudom. Također, cilj analize potražnje je ukazati na trendove u samoj potražnji, a sve kako bi se cjelokupna turistička ponuda što bolje prilagodila željama i zahtjevima gostiju.

Tijekom 2009. godine u Hrvatskoj je ostvareno 10,9 milijuna turističkih dolazaka i otprilike 56,3 milijuna noćenja, što je 1,4 % manje nego 2008. godine.

Od ukupnog broja noćenja, u privatnom smještaju je ostvareno 33,4%, što predstavlja porast od 3,4% u odnosu na prijašnju godinu, dok je iskorištenost kapaciteta porasla za 2 dana.<sup>33</sup> Podatke o noćenjima u privatnom smještaju ipak treba uzeti sa zadržkom, s obzirom da je, usprkos svim poduzetim mjerama, i dalje raširen običaj neprijavlivanja gostiju. Strukturu noćenja po vrstama smještaja prikazuje Tablica 1.

An organised system showing what is offered seems to be the only solution to help organise the market. The development of such a system by the CNTB would make it possible for owners to better promote and operate their businesses. This would also allow for the regulation of agency commissions, the development and sale of additional services alongside accommodation capacities, the promotion of a newly created brand of private accommodation, the better positioning of the CNTB and other elements in the tourism offer on Internet browsers, etc.

### Analysis of demand for private accommodation in the Republic of Croatia

An analysis of demand must primarily take into account issues concerning the social and demographic profile of guests, motivation and preparation for travel, activities offered at the destination and satisfaction with what is offered.

**TABLICA 1. TURISTIČKI PROMET PO VRSTAMA OBJEKATA U 2008. I 2009.**

**TABLE 1. TOURIST TRAFFIC PER TYPE OF FACILITY IN 2008 AND 2009**

VRSTA OBJEKTA TYPE OF FACILITY	NOĆENJA OVERNIGHT STAYS		INDEKS '09./'08. INDEX '09/'08	NOĆENJA OVERNIGHT STAYS		INDEKS '09./'08. INDEX '09/'08
	2008.	2009.		2008.	2009.	
Hoteli i aparthoteli / Hotels and aparthotels	15.220.502	14.317.665	94,07	129	118	94,07
Turistička naselja / Tourist complexes	3.678.216	2.833.101	77,02	77	116	77,02
Kampovi i kampirališta / Caravan and camping sites	13.349.431	13.795.452	103,34	62	60	103,34
Sobe i apartmani u domaćinstvu / Rooms and apartments in households	18.185.266	18.802.372	103,39	41	43	103,39
Ostali objekti / Other facilities	6.670.079	6.551.057	98,22	45	43	98,22
<b>UKUPNO / TOTAL</b>	<b>57.103.494</b>	<b>56.299.647</b>	<b>98,59</b>	<b>59</b>	<b>58</b>	<b>98,59</b>

Izvor: *Analiza turističke godine 2009*, Ministarstvo turizma, Zagreb, ožujak 2010. /

Source: *Analysis of the 2009 Tourist Year*, Ministry of Tourism, Zagreb, March 2010

Razvidno je da je financijska kriza uzela svoj danak i na turističkom tržištu, te su protekle sezone spasili individualni dolasci gostiju, kampovi te sobe i apartmani u domaćinstvu. Ove dvije kategorije jedine su iskazale porast prometa u odnosu na 2008. godinu.

Hrvatski turizam pretežno je odmorišnog tipa, baziran na konceptu mora i sunca, te ga kao takvog karakterizira izrazita sezonalnost, tj. ograničenost turističkih kretanja na nekoliko ljetnih mjeseci, odnosno relativno niska iskorištenost smještajnih kapaciteta, što je posebno uočljivo upravo u kategoriji privatnog smještaja, kod kojeg je iskorištenost kapaciteta u 2009. iznosila svega 43 dana. Dakle, popunjenost privatnog smještaja ograničena je isključivo na srpanj i kolovoz. Bitan utjecaj na ove podatke ima naravno i profil gostiju u privatnom smještaju. Gosti u privatnom smještaju pretežno dolaze s djecom, iako se, općenito gledano, profil gostiju u privatnom smještaju ne razlikuje bitno od profila svih gostiju u Hrvatskoj.

Najveći broj gostiju koji odsjedaju u domaćinstvima dolazi s naših tradicionalnih tržišta poput Njemačke, Italije, Austrije, Češke, Slovenije i Poljske. Udio noćenja u privatnom smještaju uglavnom se kreće oko 1/3 ukupnih noćenja. Ovdje je zanimljivo primijetiti da je udio noćenja u privatnom smještaju znatno veći kod istočnoeuropskih zemalja (Češka, Slovačka, Poljska) i prelazi polovinu ukupnih noćenja ostvarenih od strane gostiju iz tih zemalja. Glavni razlog za to ipak je još uvijek relativno niži standard građana ovih zemalja u odnosu na razvijene zapadnoeuropske zemlje, ali i veći broj obitelji s djecom koje dolaze na odmor, u odnosu na zapadnoeuropske zemlje.

U prošlosti su ovi gosti percipirani kao nepoželjni zbog svoje slabe potrošnje, ali kako njihov standard raste, tako i oni postaju sve bolji potrošači, koji traže veću vrijednost za novac. No, dakako, ostaje činjenica da je, prema podacima Instituta za turizam, prosječna potrošnja gostiju u

Another goal of the analysis is to indicate trends in demand in order to better adjust the overall tourism offer to guests' demands and wishes.

In 2009, Croatia recorded 10.9 million tourist arrivals and approximately 56.3 million overnight stays, which is 1.4% less than in 2008.

Out of the total number of overnight stays, 33.4% relate to private accommodation, indicating a growth of 3.4% compared to the year before, and the capacity utilisation rate rose by 2 days.<sup>33</sup> However, data on overnight stays in private accommodation facilities are to be taken with a pinch of salt because it is still customary not to register guests, in spite of all the measures that have been undertaken in this respect. The structure of overnight stays per type of accommodation is shown in the table below.

It is obvious that the financial crisis has influenced the tourism market as well and last year's season was saved by individual guest arrivals, campsites, and rooms and apartments in households. These two categories were the only ones that registered growth compared to 2008.

Croatian tourism is mostly of the sun-sea-sand type, that is, based on the concept of the sea and sun and as such it is very seasonal, that is, tourist movements are limited to the few summer months. In other words, it is characterised by low occupancy rates, which is particularly noticeable in the private accommodation category where the capacity was full for only 43 days in 2009. Therefore, private accommodation is full only in July and August. These data are significantly influenced by the profile of guests in private accommodation. Guests in private accommodation mostly arrive with children, although, generally speaking, the profile of guests in private accommodation does not significantly differ from the general profile of guests in Croatia.

The majority of guests who stay in households come from our traditional markets such as Germany, Italy, Austria, the Czech Republic, Slovenia and

privatnom smještaju u RH 2010. godine iznosila oko 43 eura dnevno u odnosu na prosječnih 100 eura, koliko troše gosti u hotelskom smještaju.<sup>34</sup> Značajno je istaknuti da je, uslijed globalne ekonomske krize koja je znatno pogodila turizam, došlo i do pada njihove potrošnje u odnosu na prethodno istraživanje iz 2007. godine, kad su dnevno trošili 49 eura. Istodobno, hotelski gosti trošili su 89 eura,<sup>35</sup> što znači da je njihova prosječna potrošnja, usprkos krizi, porasla. Izvjesno je, dakle, da se pad prosječne potrošnje uslijed ekonomske krize značajnije osjetio u privatnom smještaju nego u hotelima, primarno radi bitno drukčije strukture gostiju.

Činjenica da u privatnom smještaju odsjedaju gosti sa sada već tradicionalnih tržišta Srednje i Istočne Europe, treba potaknuti i odgovorne osobe u hrvatskom turizmu na jačanje promocije na ovim tržištima, posebno privatnog smještaja. U protivnom će vlasnici objekata u privatnom smještaju polagano gubiti vjernu i pouzdanu klijentelu.

Poland. The share of overnight stays in private accommodation makes up about 1/3 of total overnight stays. It is interesting to note that the share of overnight stays in private accommodation is significantly higher in respect of Eastern European countries (the Czech Republic, Slovakia, Poland) and makes up more than half of the total number of overnight stays of guests from these countries. The main reason is the lower standard of living in these countries compared to the developed Western European countries, and a greater number of families with children coming on vacation, as opposed to those from Western European countries.

These guests used to be regarded as undesirable because of their low spending power but, with the improvement of their standard of living, they are becoming better consumers who are demanding more value for their money. However, according to the data collected by the Institute for Tourism, the average spending of guests in private accommodation in the Republic of Croatia amounted about EUR

**TABLICA 2. UKUPNA I NOĆENJA U PRIVATNOM SMJEŠTAJU PREMA ZEMLJI PREBIVALIŠTA TURISTA U 2009.**  
**TABLE 2. TOTAL OVERNIGHT STAYS AND OVERNIGHTS STAYS IN PRIVATE ACCOMMODATION PER COUNTRY OF ORIGIN IN 2009**

DRŽAVA PORIJEKLA COUNTRY OF ORIGIN	UKUPNA NOĆENJA (u 000) TOTAL OVERNIGHT STAYS (in 000)	NOĆENJA U DOMAĆINSTVIMA (u 000) OVERNIGHT STAYS IN HOUSEHOLDS (in 000)	UDIO NOĆENJA U DOMAĆINSTVIMA (%) SHARE OF OVERNIGHT STAYS IN HOUSEHOLDS (%)
Njemačka / Germany	11.451	3.426	29,92%
Italija / Italy	5.135	1.674	32,60%
Austrija / Austria	4.515	1.039	23,01%
Češka / Czech Republic	4.020	2.157	53,66%
Slovenija / Slovenia	5.635	1.573	27,91%
Poljska / Poland	2.738	1.637	59,79%
Slovačka / Slovakia	2.000	1.249	62,45%
Nizozemska / Netherlands	2.446	247	10,10%

Izvor: *Statistička izvješća 1408/2010 – Turizam u 2009*, Državni zavod za statistiku, <http://www.dzs.hr> /

Source: *Statistical Reports 1408/2010 – Tourism in 2009*, Croatian Bureau of Statistics, <http://www.dzs.hr>

**TABLICA 3. NOĆENJA TURISTA U PRIVATNOM SMJEŠTAJU PO MJESECIMA, 2009.**

**TABLE 3. OVERNIGHT STAYS OF TOURISTS IN PRIVATE ACCOMMODATION PER MONTH, 2009**

SVIBANJ / MAY	LIPANJ / JUNE	SRPANJ / JULY	KOLOVOZ / AUGUST	RUJAN / SEPTEMBER	LISTOPAD / OCTOBER
254.694	1.703.934	6.801.330	7.799.816	1.479.548	128.071

Izvor: *Statistička izvješća 1408/2010 – Turizam u 2009*, Državni zavod za statistiku, str. 43, <http://www.dzs.hr/>

Source: *Statistical Reports 1408/2010 – Tourism in 2009*, Croatian Bureau of Statistics, p. 43, [http://www.dzs.hr](http://www.dzs.hr/)

S obzirom da većinu gostiju u privatnom smještaju predstavljaju obitelji s djecom, tako je i prosječna dužina boravka veća nego u ostalim oblicima smještajnih kapaciteta. Nažalost, to ne vrijedi i za iskorištenost smještajnih kapaciteta koja iznosi svega 43 dana i znatno je manja nego u ostalim oblicima smještajnih kapaciteta. Jedan od glavnih razlog za ovo je ovisnost o obiteljskom turizmu koji je izrazito ovisan o školskoj godini i praznicima, pa tako sezona u privatnom smještaju počinje tek sa završetkom školske godine, krajem lipnja. Iz istog razloga se kapaciteti privatnog smještaja većinom prazne početkom rujna. Ovo potvrđuju i statistički podaci o noćenju turista po mjesecima i vrstama objekata (Tablica 3).

Usprkos slaboj iskorištenosti kapaciteta, gosti se najduže zadržavaju u privatnom smještaju (2008. – 7,2 dana), dok noćenja po dolasku u hotelima iznose 3,7 dana u 2008. godini.

Premda relativno niže kupovne moći, gosti u privatnom smještaju također traže sve više aktivnosti tijekom boravka na odmoru. Uzmemo li u obzir njihovu dnevnu potrošnju od 43,00 € po osobi i činjenicu da otprilike 67% potrošnje odlazi na smještaj, hranu i piće, može se reći da je njihova potrošnja na ostale usluge veoma mala. Ipak, gosti u privatnom smještaju traže dodatne aktivnosti pa su tako sve učestaliji posjeti većim turističkim centrima, razgledavanja i posjeti muzejima, organizirani izleti, posjeti nacionalnim parkovima itd. Ne smije se

43 per day in 2010 compared to the average EUR 100 spent by hotel guests.<sup>34</sup> It must be mentioned that, as a result of the global economic crisis which has also had a significant impact on tourism, their spending decreased compared to the previous survey conducted in 2007 according to which they were spending EUR 49 per day. At the same time, hotel guests were spending EUR 89,<sup>35</sup> meaning that their average spending increased, in spite of the crisis. Therefore, it is clear that the fall in average spending resulting from the economic crisis was greater in relation to private accommodation than in hotels, primarily because of the different guest structure.

The fact that guests in private accommodation mostly come from the traditional markets of Central and Eastern Europe should encourage responsible persons in Croatian tourism to strengthen their marketing activities in these markets and focus, in particular, on the promotion of private accommodation. Otherwise, the owners of private accommodation facilities will gradually lose their loyal and reliable clients.

Since the majority of guests in private accommodation are families with children, the average length of stay is longer than in other types of accommodation. Unfortunately, this does not apply to the occupancy rate which amounts to only 43 days and is significantly lower than in other types of accommodation. This is mostly due to the reliance on family tourism which depends on the school year and school holidays, which is why high season in private accommodation starts



zanemariti ni tranzitna potrošnja ovih gostiju, pošto većina njih dolazi u vlastitom aranžmanu i automobilom. Očigledno je da gosti svake sezone traže veću vrijednost za novac, dodatne usluge, više kulturnih i zabavnih događanja, tj. postaju sve aktivniji i zahtjevniji. Kako bi se udovoljilo rastućim zahtjevima gostiju, bit će potrebno razvijati dodatnu ponudu u destinacijama, jer prirodne ljepote i mogućnosti za obiteljski odmor više neće biti dovoljne za zadržavanje gostiju. Posebnu pažnju potrebno je obratiti na organizaciju besplatnih sadržaja za goste (razne priredbe i manifestacije, mogućnosti rekreacije, poput pješačkih i biciklističkih staza, koncerti, sportska događanja itd.).

Zadovoljan gost je najbolja reklama za hrvatski turizam, stoga je potrebno učiniti sve da i gosti niže kupovne moći budu što zadovoljniji. Posebice ako uzmemo u obzir da su glavni izvori podataka za goste preporuka prijatelja i rodbine, internet i povratak zadovoljnog gosta.

Zbog nedostatka ulaganja u promociju, kod privatnog smještaja udio ovakvog načina informiranja gostiju još je veći. Većina gostiju dolazi u individualnom aranžmanu, što znači da su isplanirali odmor i provjerili sve što je bilo potrebno. Internet je glavni izvor informacija svakom gostu, a preporuka prijatelja i rodbine je i kod gostiju koji dolaze u privatni smještaj najbolja reklama. To pokazuju i rezultati provedenog pilot istraživanja, jer 73% vlasnika domaćinstava kao glavne oblike promocije najviše navode internet i usmenu predaju. Također, riječ je o vjernim gostima koji traže osobni kontakt s domaćinom, pa ih se velik postotak vraća iz godine u godinu, dajući preporuke i dovodeći svoje prijatelje i rodbinu.

only in late June when the school year ends. For the same reason, private accommodation is already empty in early September. This is confirmed by statistical data on the overnight stays of tourists per month and per type of facility (Table 3).

In spite of low occupancy rates, guests stay longest in private accommodation (2008 – 7.2 days), while hotel stays amounted to 3.7 days in 2008.

Although of a relatively lower purchasing power, guests in private accommodation also want more activities while on vacation. If their daily spending of EUR 43.00 per person is taken into account, as well as the fact that cca 67% of that amount is spent on accommodation, food and drink, it may be said that their spending on other services is very low. Nevertheless, guests in private accommodation still want additional activities resulting in more frequent visits to larger tourism centres, sightseeing and visits to museums, organised trips, visits to national parks, etc. One should not forget the transit spending of these guests since the majority of them do not travel in organised groups but come in their own cars. Season after season guests clearly want more value for their money, additional services, more cultural events, more entertainment, that is, they are increasingly active and more demanding. In order to satisfy the growing guest demands, tourist destinations will have to develop a supplemental offer since natural beauty and opportunities for family vacations will no longer suffice in keeping guests coming. Special attention should be paid to the provision of complementary amenities for guests (various shows and events, recreational possibilities, such as hiking and biking trails, concerts, sports events, etc.).

A satisfied guest is the best advertising for Croatian tourism and, therefore, all necessary measures need to be taken to keep even guests of lower purchasing power satisfied. This is particularly important if one takes into account that the main source of information for guests is a recommendation given by a friend or a relative, the Internet and the return of a satisfied guest.

## REZULTATI EMPIRIJSKOG ISTRAŽIVANJA O OBILJEŽJIMA PRUŽATELJA USLUGA SMJEŠTAJA U DOMAĆINSTVU

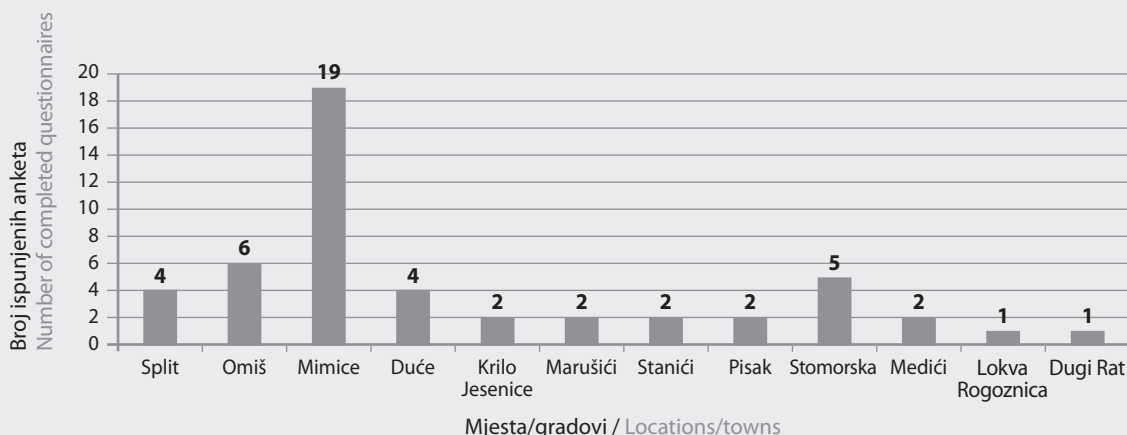
### Definiranje uzorka

Osim nezainteresiranosti državnih institucija za ovaj oblik turističke ponude, treba navesti i nedostatak stručne literature koja bi se, barem dijelom, dotakla pružatelja usluga smještaja u domaćinstvu te ponudila pregled stanja i mogućnosti razvoja. Upravo iz tih razloga, ovaj rad bi trebao pružiti kvalitetniji pregled stanja ovog oblika smještajnih kapaciteta te ponuditi određene smjernice za njegov razvoj u budućnosti. Kako bi se sve navedeno moglo potkrijepiti činjenicama, bilo je potrebno provesti istraživanje o obilježjima pružatelja usluga smještaja u domaćinstvu. Riječ je o opisnom (deskriptivnom) pilot istraživanju, koje je provedeno u razdoblju od 24.07.2010. do 24.08.2010, na uzorku od 50 ispitanika (pružatelja usluga smještaja u domaćinstvu) na širem području grada Splita (Grafikon 1).

Due to the lack of advertising, this kind of guest information is even more important in relation to private accommodation. The majority of guests plan their own trips, meaning that they check everything they need. The Internet is the main source of information for any guest, and a recommendation from a friend or relative is the best advertising for guests coming to private accommodation facilities as well. This is also illustrated by the results of a pilot survey, since 73% of household owners indicated the Internet and word-of-mouth as their main forms of advertising. These are also loyal guests who want personal contact with the host and the majority of them comes back year after year, giving recommendations and bringing their friends and relatives.

**GRAFIKON 1. BROJ ANKETA PO MJESTU PROVEDENOG ISTRAŽIVANJA**

**GRAPH 1. NUMBER OF QUESTIONNAIRES PER LOCATION OF SURVEY**



Izvor: istraživanje autora / Source: author's survey

Anketna pitanja strukturirana su na način da budu kratka i da zahtijevaju jasne i konkretne odgovore ispitanika. Udio nestrukturiranih/ otvorenih pitanja je malen, a otvorena pitanja također zahtijevaju kratke i jasne odgovore. U upitniku prevladaju dihotomna pitanja (da-ne) i pitanja s višestrukim izborom. Na taj način postignuta je jednostavnost upitnika i dobivenih odgovora, te je znatno smanjeno vrijeme potrebno za provođenje ispitivanja.

Istraživanje je provedeno na osnovi prigodnog i prosudbenog uzorka. Ispitanici su birani isključivo na osnovi pogodnosti i dostupnosti, ali ipak s naporom da uzorak u određenoj mjeri prezentira populaciju pružatelja usluga smještaja u domaćinstvu.

### **Analiza socio-demografskih obilježja pružatelja usluga smještaja u domaćinstvu**

Prema rezultatima istraživanja očigledno je da su u većini domaćinstava žene zadužene za obavljanje ove djelatnosti, pošto na žene otpada 62% ispitanika. Također, činjenicu da je riječ o dopunskoj djelatnosti, tj. dodatnom izvoru prihoda za kućanstvo, potvrđuju podaci o radnom statusu ispitanika, gdje je njih 49% zaposleno, 20% nezaposleno, a 31% u mirovini.

Razmatrajući dob pružatelja usluga smještaja u domaćinstvu, potrebno je naglasiti da možemo promatrati samo dob vlasnika, tj. osobe koja se u službenoj evidenciji vodi kao pružatelj usluga. Ovdje je potrebno naglasiti da pružanje usluga smještaja u domaćinstvu predstavlja dodatni izvor prihoda za cijelo domaćinstvo, te se pružanjem usluga bave svi članovi domaćinstva, a ne samo vlasnici objekta. Prema dobivenim podacima pružatelja usluga smještaja u domaćinstvu, najviše ih je u razredu od 51 do 60 godina, njih 38%, dok ukupan udio pružatelja usluga smještaja u domaćinstvu starijih od 51 godine iznosi 58%. Distribucija je ovdje ipak relativno proporcionalna, jer na razred od 31 do 40 godina otpada 18%, a na razred od 41 do 50 godina 24% ispitanika.

## **RESULTS OF AN EMPIRICAL SURVEY ON THE CHARACTERISTICS OF PROVIDERS OF ACCOMMODATION SERVICES IN HOUSEHOLDS**

### **Definition of the sample**

In addition to the lack of interest of state institutions in this type of tourist offer, there is also a lack of expert literature that would, at least partially, inform the providers of services in households and offer an overview of the situation and possibilities for development. For that reason, this paper should provide a higher quality overview of the situation concerning this type of accommodation and offer guidelines for its future development. In order to substantiate everything with facts, it was necessary to carry out a survey about the characteristics of the providers of accommodation services in households. This is a descriptive pilot survey conducted in the period between 24 July 2010 and 24 August 2010, on a sample of 50 respondents (providers of accommodation services in households) in the wider Split area (Graph 1).

The questions posed in the questionnaire were structured as short ones to elicit clear and concrete answers from respondents. The share of unstructured, open questions was small, and open questions also required short and clear answers. The majority of questions in the questionnaire were yes-no questions and multiple-choice questions. This contributed to the simplicity of the questionnaire and the received answers, and significantly shortened the time needed to conduct the survey.

The survey was conducted on the basis of an appropriate and representative sample. Respondents were chosen exclusively on the basis of appropriateness and availability, but the intention was also to represent, to a certain extent, the population of providers of accommodation services in households.

Zaključak da je riječ o tradicijskoj djelatnosti na ovim prostorima potvrđuje činjenica da se velik broj iznajmljivača ovim poslom bavi već desetljećima. Također je zanimljivo uočiti pravilnosti u distribuciji iznajmljivača prema godinama bavljenja ovom djelatnošću, jer je očigledno da je njihov broj direktno povezan s razdobljima porasta ovog oblika smještajne ponude.

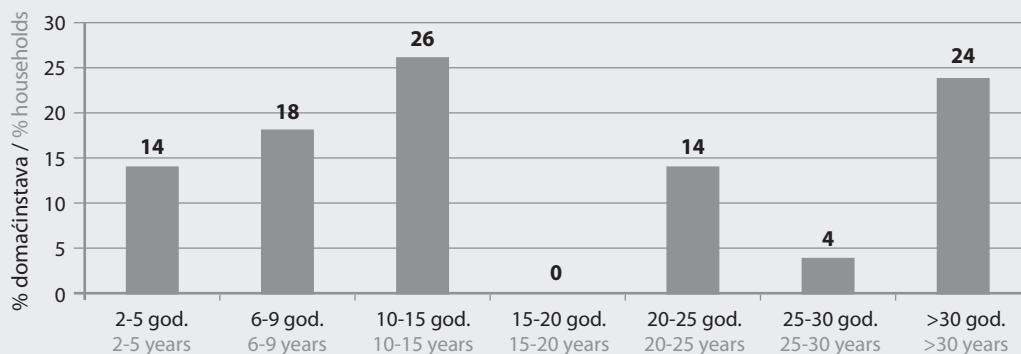
Tako se 24% ispitanika ovim poslom bavi više od 30 godina i možemo ih nazvati "starim" iznajmljivačima, koji su s djelatnošću počeli u razdoblju ekspanzije ovog oblika turističke ponude (1970-1980) ili su nastavili posao svojih roditelja (1960-1970). Druga skupina bili bi građani koji su s obavljanjem djelatnosti počeli tijekom 1980-ih, tj. bave se pružanjem usluga smještaja od 20 do 30 godina, i na njih otpada 18% ispitanika. Treća bitna skupina iznajmljivača su oni koji su s djelatnošću započeli u razdoblju rasta nakon Domovinskog rata (1995-2000), tj. bave se ovim poslom od 10 do 15 godina, i na njih otpada 26% ispitanika. Četvrta skupina bili bi pružatelji usluga koji se tim poslom bave manje od 9 godina i na njih otpada 32% ispitanika (Grafikon 2).

### Analysis of social and demographic characteristics of providers of accommodation services in households

The results of the survey show that it is mostly women who are in charge of providing these services, since 62% of the respondents were women. Moreover, the fact that this represents an additional source of income for the household is supported by data on the employment status of respondents according to which 49% are employed, 20% unemployed and 31% retired.

In relation to the age of the providers of accommodation services in households, it must be stressed that only the age of the owner, that is, the person registered as the provider of services, may be taken into account. However, it must be mentioned that the provision of accommodation services in households represents an additional source of income for the entire household and everyone in the household, not only the facility owners, are involved in providing the services in question. However, according to the received data, the providers of accommodation services in

**GRAFIKON 2. DULJINA RAZDOBLJA BAVLJENJA PRUŽANJEM USLUGA SMJEŠTAJA U DOMAĆINSTVIMA**  
**GRAPH 2. LENGTH OF TIME IN PROVIDING ACCOMMODATION SERVICES IN HOUSEHOLDS**



Izvor: istraživanje autora / Source: author's survey

Čak 84% ispitanika pružanjem usluga smještaja bavi se isključivo sezonski, od lipnja do rujna.

### Opremljenost i ulaganja u smještajne kapacitete

Što se kategorizacije tiče, potrebno je reći da je čak 86% smještajnih kapaciteta u domaćinstvima kategorizirano s tri zvjezdice (Grafikon 3).

S druge strane, unutar iste kategorije postoje brojne razlike u kvaliteti. Prvenstveno se to

households are mostly 51-60 years old (38%), and the total share of providers of accommodation services in households who are over 51 years of age amounts to 58%. The percentages are relatively proportionally distributed since the group of 31-40 years of age amounts to 18%, and the one of 41-50 years of age 24% of all respondents.

The conclusion that this is a traditional activity in this area is supported by the fact that the majority of lessors have been involved in this activity for decades. It is also interesting to notice a certain regularity in the distribution of lessors according to years of involvement in this activity since their number is directly related to the periods of growth of this type of accommodation.

A total of 24% of respondents have been in this business for over 30 years and they may be called the “old” lessors who either started their activities during the period of expansion of this form of tourist offer (1970-1980) or have taken over their parents’ business (1960-1970). The second group are those who became involved in this activity in the 1980s, that is, they have been providing accommodation services for 20 to 30 years, and they make up 18% of all respondents. The third important group of lessors are those who started their activities in the period of growth after the Homeland War (1995-2000), meaning they have been in this business for 10 to 15 years and constitute 26% of all respondents. The fourth group consists of those providers who have been in the business for fewer than 9 years and make up 32% of respondents (Graph 2).

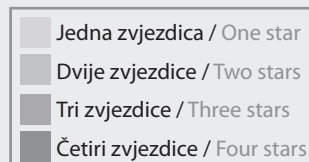
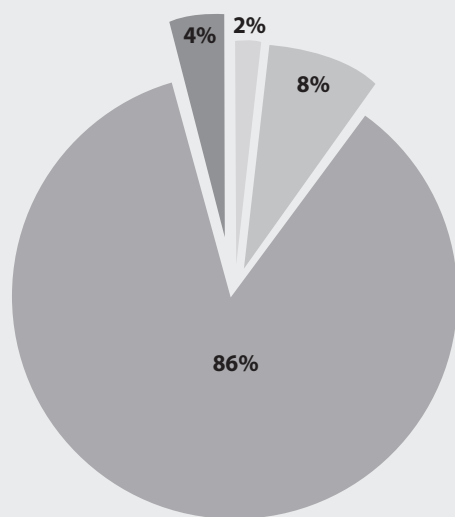
As many as 84% of respondents are actively involved in this activity only during high season, that is, from June to September.

### Amenities and investments in accommodation capacity

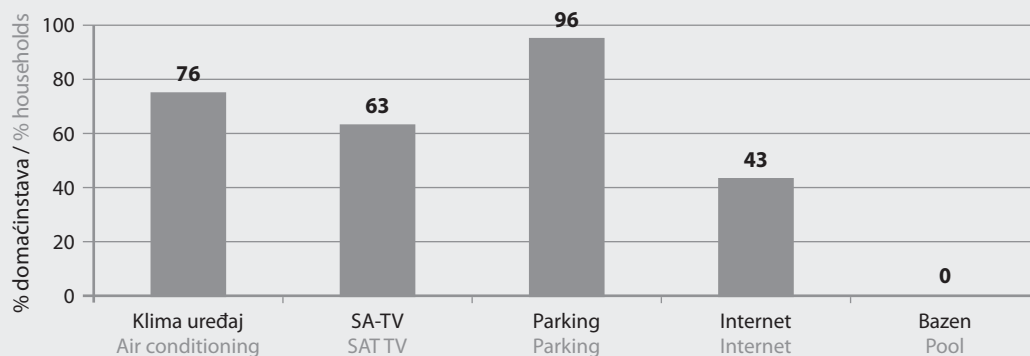
In relation to categorisation, it must be mentioned that as many as 86% of accommodation facilities in households are categorised with three stars (Graph 3).

**GRAFIKON 3. STRUKTURA KAPACITETA PRIVATNOG SMJEŠTAJA PO KATEGORIJAMA**  
**GRAPH 3. STRUCTURE OF PRIVATE ACCOMMODATION CAPACITY BY CATEGORY**

Kategorizacija smještajnih kapaciteta u domaćinstvima  
Categorisation of accommodation facilities in households



Izvor: istraživanje autora / Source: author's survey

**GRAFIKON 4. OPREMLJENOST SMJEŠTAJNIH KAPACITETA**
**GRAPH 4. AMENITIES OFFERED IN ACCOMMODATION FACILITIES**


Izvor: istraživanje autora / Source: author's survey

odnosi na stvari koje nije moguće kontinuirano kontrolirati, tj. korištenje ručnika, promjena posteljine, sitni inventar itd. Također, brojna odstupanja unutar iste kategorije primijećena su kod dodatne opremljenosti objekata. Tako 76% kapaciteta ima klima uređaj, 63% satelitsku televiziju, a 43% dostupan internet. Bazen, kao sinonim za luksuzniji i kvalitetniji smještaj, nema ni jedno od ispitanih domaćinstava (Grafikon 4).

Većina objekata ima 6 do 10 kreveta, točnije, njih 54%, a 11 do 16 kreveta ima 32% objekata. Samo 14% objekata ima 3 do 5 kreveta.

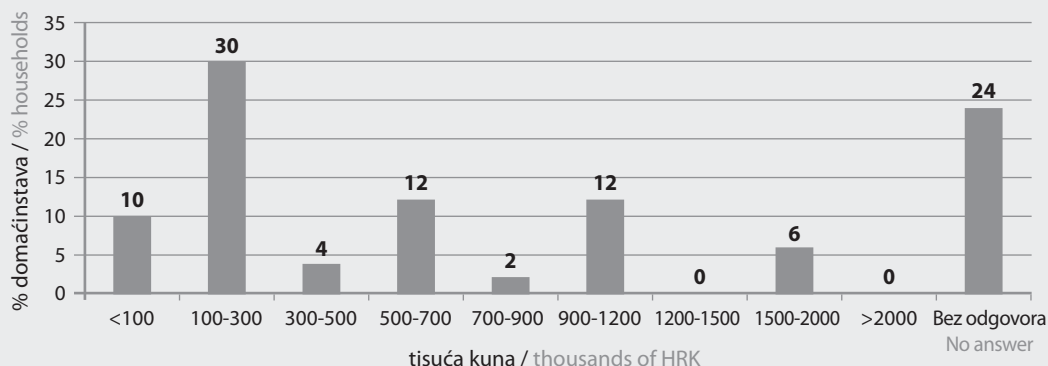
Vlasnici privatnih smještajnih kapaciteta ulažu značajna sredstva u njihovu izgradnju i opremanje, o čemu govore i podaci u Grafikonu 5. Ipak, najveći broj ispitanih (30%) uložio je između 100 i 300 tisuća kuna, no visok je udio i onih koji su ulagali veće iznose (12% između 500 i 700 tisuća kuna; 12% između 900.000 i 1.200.000 kuna; 6% između 1.500.000 i 2.000.000 kuna). No, visok je postotak onih koji na ovo pitanje nisu željeli dati odgovor, što je česta situacija kad se istražuju financijski aspekti poslovanja.

On the other hand, there are also differences in quality within the same category. In the first place, this refers to things that cannot be continuously checked, such as the use of towels, the changing of bed linen, small inventory, etc. There are also differences within the same category when it comes to amenities. 76% of facilities are equipped with air conditioning, 63% with satellite television, and 43% offer Internet access. A pool, which is characteristic of more luxurious and higher quality accommodation, is not offered by any of the households that participated in the survey (Graph 4).

The majority of facilities (54%) have 6-10 beds and only 32% have 11-16 beds. Just 14% of facilities have only 3-5 beds.

Owners of private accommodation facilities have been investing significant funds into their construction and equipping, as illustrated by the data in Graph 5. Still, the majority of respondents (30%) have invested between HRK 100,000 and 300,000, and there is also a high percentage who have invested even more (12% between HRK 500,000 and 700,000; 12 %

**GRAFIKON 5. DOSADAŠNJA ULAGANJA U SMJEŠTAJNE KAPACITETE**  
**GRAPH 5. FORMER INVESTMENTS INTO ACCOMMODATION FACILITIES**



Izvor: istraživanje autora / Source: author's survey

Ispitanici su spremni i dalje investirati u svoje smještajne kapacitete, što tvrdi čak 92% ispitanika, dok bi 74% ispitanika prihvatilo male namjenske kredite do 40.000,00 kn, u svrhu unaprjeđenja kvalitete.

Zanimljiv je podatak da se 98% ispitanika planira baviti ovom djelatnošću i u idućih 10 godina.

Podaci o popunjenosti smještajnih kapaciteta ponešto odstupaju od službene statistike. Čak 26% ispitanika je kao razdoblje pune popunjenosti navelo 60 dana, a njih 26% navelo je razdoblje duže od 60 dana, za razliku od službenih podataka, koji tvrde da je prosječna popunjenost 43 dana (Grafikon 6).

### Obilježja poslovanja pružatelja usluga smještaja u domaćinstvu

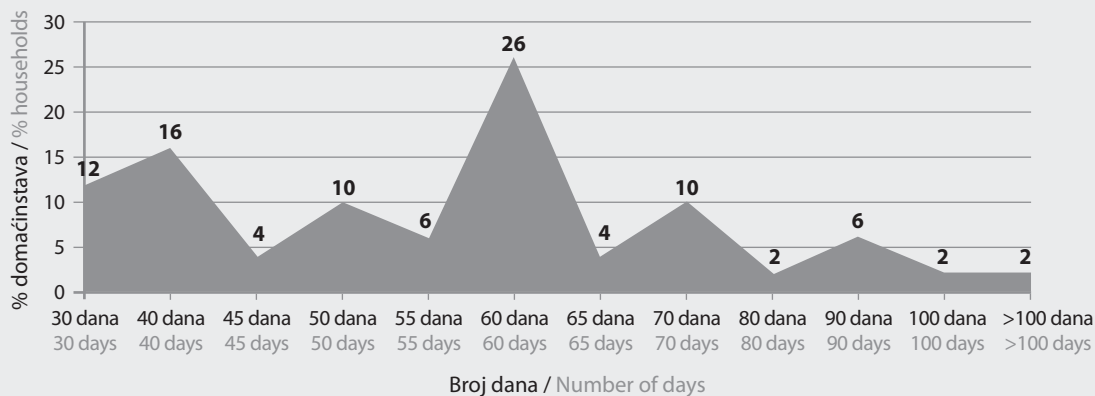
Kao najčešći gosti ističu se državljani Češke, Slovačke i Poljske. U ukupnoj populaciji gostiju češki turisti dominiraju u čak 72% domaćinstava; 54% domaćinstava ističe Poljake, a Slovaci su najčešći gosti 48% domaćinstava. Ovakvi rezultati nisu neočekivani, pošto je i službenom statistikom

between 900,000 and 1,200,000; 6% between HRK 1,500,000 and 2,000,000). However, a high percentage of respondents did not want to answer this question, which is a very common situation when research includes financial aspects of their business.

Respondents are prepared to continue investing into their accommodation facilities, which is claimed by as many as 92% of respondents, while 74% of respondents would accept special purpose loans up to HRK 40,000 aimed at improving quality.

Interesting information is that 98% of respondents are planning to continue working in this sector for another 10 years.

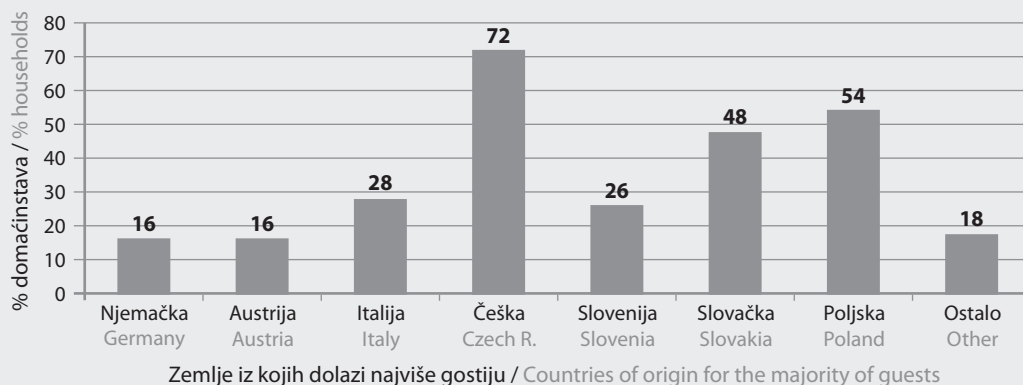
Data on occupancy rates differ somewhat from the official statistics. As many as 26% of respondents said that they were able to achieve 60 days of full occupancy, and 26% specified a period exceeding 60 days, as opposed to the official data according to which 43 days is the average (Graph 6).

**GRAFIKON 6. RAZDOBLJE PUNE POPUNJENOSTI KAPACITETA PRIVATNOG SMJEŠTAJA**
**GRAPH 6. PERIOD OF FULL OCCUPANCY OF PRIVATE ACCOMMODATION FACILITIES**


Izvor: istraživanje autora / Source: author's survey

**GRAFIKON 7. STRUKTURA GOSTIJU U DOMAĆINSTVIMA PREMA DRŽAVI PORIJEKLA**
**GRAPH 7. STRUCTURE OF GUESTS IN HOUSEHOLDS ACCORDING TO COUNTRY OF ORIGIN**

Najčešći gosti u domaćinstvima prema državi porijekla / Most frequent guests in households providing accommodation services

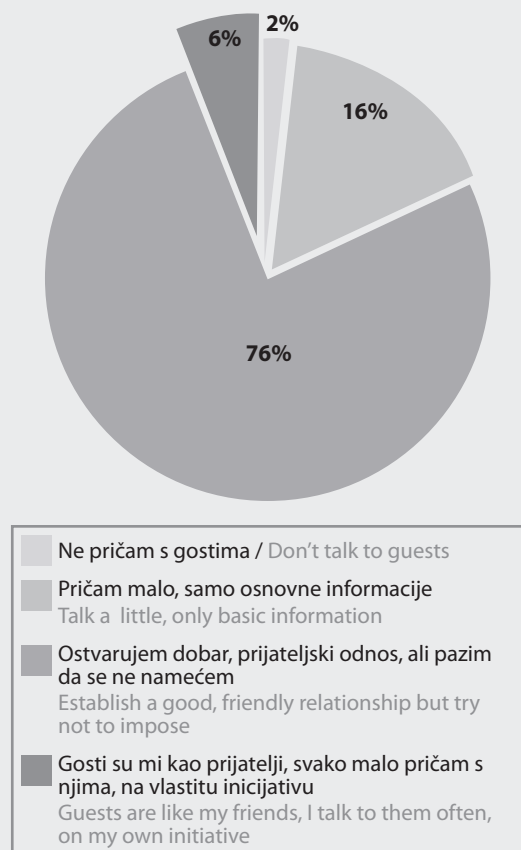


Izvor: istraživanje autora / Source: author's survey



**GRAFIKON 8. ODNOSI DOMAĆINA S GOSTIMA**  
**GRAPH 8. RELATIONSHIP BETWEEN HOSTS AND GUESTS**

Razina osobnog kontakta s gostima  
 Degree of personal contact with guests



Izvor: istraživanje autora / Source: author's survey

utvrđeno da gosti iz istočnoeuropskih zemalja u većem postotku koriste usluge smještaja u domaćinstvu. Ipak, ove vrijednosti treba uzeti sa zadržkom zbog male zemljopisne rasprostranjenosti ispitanika i različite privlačnosti pojedine regije gostima iz određenih zemalja. Sasvim je sigurno,

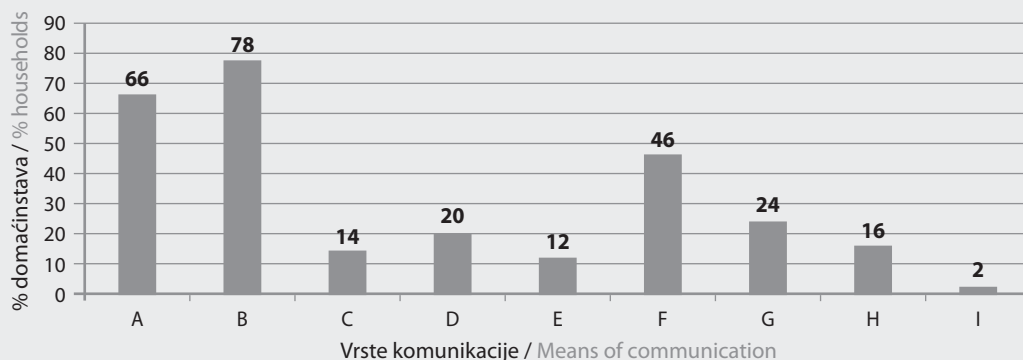
**Characteristics of the business performance of providers of accommodation services in households**

Most commonly, guests come from the Czech Republic, Slovakia and Poland. In the total guest population, Czech tourists dominate in 72% of households; 54% of households mentioned Polish people, and Slovaks are the most regular guests in 48% of households. These results are not surprising since the official statistics shows that guests from Eastern European countries mostly stay in private accommodation facilities. However, these values should still be taken with a pinch of salt because of the limited geographical distribution of respondents and the fact that individual regions appeal more to guests from certain countries. If the survey was conducted in Istria, the results would most certainly be different. In that part of the country, the majority of guests would be from Italy, Austria and Germany. This survey also confirmed that accommodation in households is more oriented towards family tourism because families with children are the most common guests in 75% of households (Graph 7).

Providers of accommodation services in households, in spite of the fact that one of the advantages of this type of accommodation is the friendly contact with the guest, pay attention to their relationship with the guest and the guest's need for privacy, because 76% of respondents replied that they do establish a friendly relationship with the guests but, at the same time, try not to impose. 96% of respondents confirmed that they would offer a small discount to their guests (discount, an extra night, etc.) as a sign of gratitude (Graph 8).

A total of 78% of respondents specified email as their main form of communication with guests, 46% mentioned local tourist agencies, and 20% have their own website. In addition, a total of 26% of respondents use the services of domestic or foreign websites for lessors, and 14% still practice direct contact on the street or in the town (Graph 9).

**GRAFIKON 9. NAČIN KOMUNIKACIJE S GOSTIMA**  
**GRAPH 9. MANNER OF COMMUNICATION WITH GUESTS**



- |   |                                                                                     |
|---|-------------------------------------------------------------------------------------|
| A | Telefon / Phone                                                                     |
| B | E-mail / Email                                                                      |
| C | Direktni kontakt (na cesti, u mjestu) / Direct contact (on the street, in town)     |
| D | Imam vlastitu web stranicu / Have own website                                       |
| E | Putem turističke zajednice / Through tourist agency                                 |
| F | Preko lokalnih turističkih agencija / Through local tourist agencies                |
| G | Pomoću domaćih web portala za iznajmljivače / Through national websites for lessors |
| H | Preko stranih turističkih agencija / Through foreign tourist agencies               |
| I | Pomoću stranih web portala za iznajmljivače / Through foreign websites for lessors  |

Izvor: istraživanje autora / Source: author's survey

kada bi se slično istraživanje provelo, primjerice, na području Istre, rezultati bi bili u potpunosti drukčiji. Tamo bi vjerojatno prevladavali gosti iz Italije, Austrije i Njemačke. Ovo istraživanje potvrdilo je i orijentiranost smještaja u domaćinstvima obiteljskom turizmu, jer su obitelji s djecom najčešći gosti 75% domaćinstava (Grafikon 7).

Pružatelji usluga smještaja u domaćinstvu, usprkos tome što je jedna od prednosti ovog oblika smještaja prijateljski kontakt s gostom, ipak uvelike vode računa o svom odnosu prema gostu i njegovoj potrebi za privatnošću, jer se njih 76% izjasnilo da ostvaruju prijateljski odnos s

Among respondents who use agency mediation services, 19% are very satisfied with mediators, 30% only partially satisfied, and 34% are neither satisfied nor dissatisfied.

On the other hand, only 3% of respondents are completely dissatisfied with mediators' services. Concerning business operations with mediators, their very high commissions must be mentioned. Around 13% of mediators charge a commission of more than 20%, and 52% between 15% and 20% (Graph 10). Regardless of cooperation with mediators, 73% of respondents specified Internet and word-of-mouth as the main forms of advertising.

gostima, ali paze da se ne nameću. Također, njih 96% potvrdilo je da bi starim gostima ponudili simboličan popust (popust, gratis noćenje, itd.) kao znak zahvalnosti (Grafikon 8).

Kao glavni oblik komunikacije s gostima 78% ispitanika izdvojilo je e-mail, 46% izdvojilo je lokalne turističke agencije, a njih 20% ima vlastitu web stranicu. Također, 26% ispitanika koristi usluge domaćih ili stranih web portala za iznajmljivače, a 14% ispitanika prakticira i direktni kontakt na cesti ili u mjestu (Grafikon 9).

Među ispitanicima koji koriste usluge posrednika, njih 19% iznimno je zadovoljno posrednicima, 30% je djelomično zadovoljno, dok je njih 34% ni zadovoljno ni nezadovoljno.

S druge strane, samo 3% ispitanika posve je nezadovoljno uslugama posrednika. Vezano za poslovanje s posrednicima, potrebno je istaknuti iznimno velike provizije koje su uobičajene na tržištu. Tako oko 13% posrednika obračunava provizije veće od 20%, a njih 52% obračunava provizije od 15% do 20% (Grafikon 10). Bez obzira na suradnju s posrednicima, 73% ispitanika kao glavne oblike promocije navelo je internet i usmenu predaju.

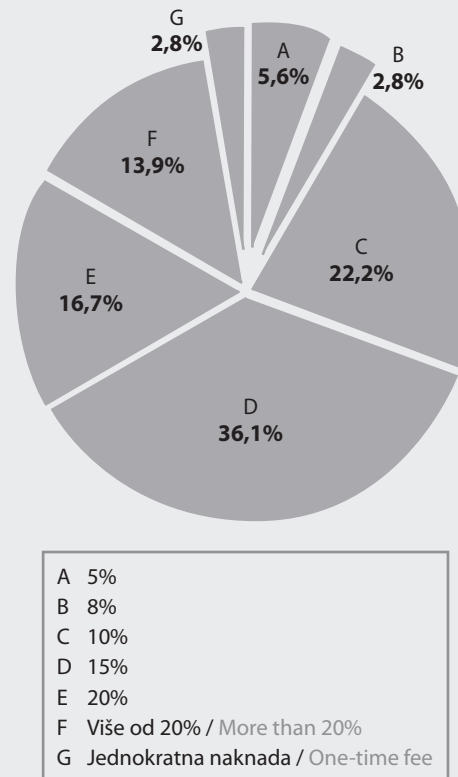
Čak 86% ispitanika odgovorilo je da bi se uključili u organizirani sustav ponude i promocije privatnog smještaja, kada bi državne institucije pokrenule isti.

Što se tiče zadovoljstva radom državnih institucija, 65% ispitanika smatra da Hrvatska turistička zajednica dobro obavlja svoj posao, 63% smatra da lokalni uredi turističke zajednice dobro obavljaju svoj posao na razini destinacije (uređenje, promidžba i sl.), a njih 50% smatra da Državni inspektorat dobro obavlja svoj posao (Grafikon 11).

Kad je riječ o osobnom odnosu ispitanika s lokalnim uredima turističke zajednice, čak 84% ispitanika izjasnilo se da nisu zadovoljni suradnjom, ističući pri tome da se suradnja ostvaruje uglavnom kroz snabdijevanje promotivnim materijalima (79% ispitanih).

**GRAFIKON 10. STRUKTURA POSREDNIČKIH PROVIZIJA**  
**GRAPH 10. STRUCTURE OF AGENCY COMMISSIONS**

Udio pojedinih stopa posredničke provizije u %  
 Share of individual commission percentages in %



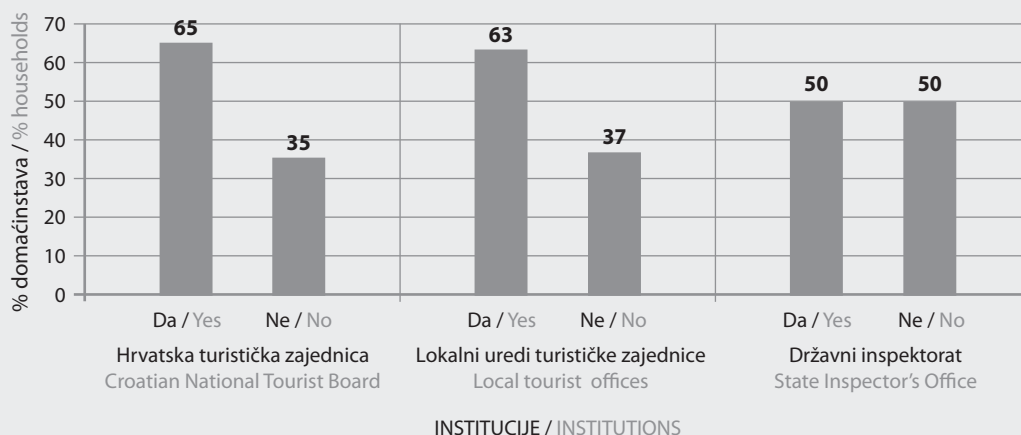
Izvor: istraživanje autora / Source: author's survey

As many as 86% of respondents replied that they would become involved in an organised system relating to the offer and advertising of private accommodation if it were established by state institutions.

Concerning satisfaction with the work of state institutions, 65% of respondents believe that the Croatian National Board does a good job, 63% think that the local tourist offices do a good job

**GRAFIKON 11. PERCEPCIJA ISPITANIKA O FUNKCIONIRANJU DRŽAVNIH INSTITUCIJA U TURIZMU**  
**GRAPH 11. RESPONDENTS' VIEWS ABOUT THE FUNCTIONING OF STATE INSTITUTIONS IN TOURISM**

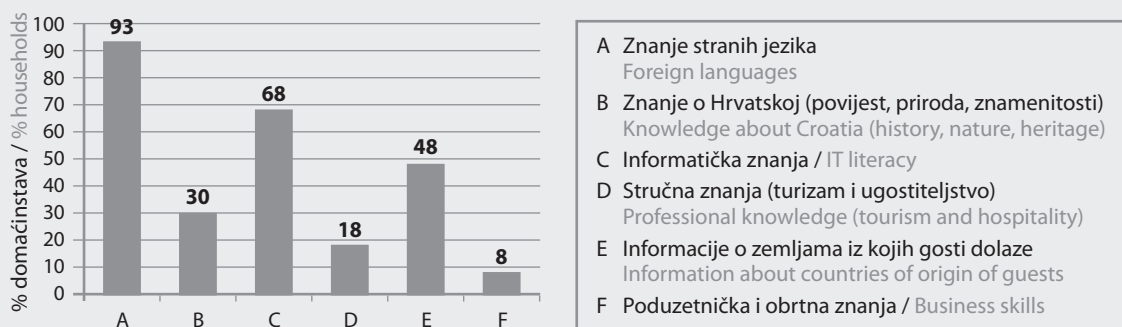
Obavljaju li državne institucije dobro svoj posao? / Are state institutions doing a good job?



Izvor: istraživanje autora / Source: author's survey

**GRAFIKON 12. STAVOVI ISPITANIKA O ULAGANJU U ZNANJE**  
**GRAPH 12. RESPONDENTS' VIEWS ABOUT INVESTING IN KNOWLEDGE**

Najčešći oblici edukacije / Most common forms of education



Izvor: istraživanje autora / Source: author's survey

Na pitanje bi li se počeli profesionalno baviti iznajmljivanjem, odnosno bi li u tu svrhu osnovali obiteljsku tvrtku ili obrt, potvrđan odgovor dalo je svega 35% ispitanika.

Na pitanje treba li podići prihodni prag ulaska u sustav PDV-a iznad 85.000,00 kn, 62% ispitanika odgovorilo je potvrđno.

80% ispitanika izjasnilo se da samostalno ulažu u edukaciju, i to prvenstveno u znanje stranih jezika, informatička znanja i informacije o zemljama iz kojih gosti dolaze.

Kao glavni razlog neulaganja u edukaciju ispitanici su naveli starost. Također, 80% ispitanika rado bi sudjelovalo na seminarima, tečajevima i radionicama za potrebe stjecanja dodatnih znanja za rad u turizmu.

## SMJERNICE BUDUĆEG RAZVOJA

Kako bismo mogli predvidjeti mogućnosti budućeg razvoja privatnog smještaja u Hrvatskoj, potrebno je realno sagledati prednosti i nedostatke dosadašnjeg razvojnog koncepta tog sektora.

Individualan pristup u kojem gost nije samo broj, već osoba s imenom i ličnosti, kao i toplina i gostoljubivost domaćina, glavni su aduti privatnog smještaja, koji ga čine jedinstvenim oblikom turističke ponude. Relativno kvalitetni smještajni kapaciteti i rasprostranjenost istih u svim regijama i mjestima, kao i iznimna prilagodljivost iznajmljivača željama gostiju, stvaraju mogućnost kreiranja različitih oblika ponude u skladu s profilom destinacije, kao i ciljanu promociju za određene sociodemografske skupine gostiju. Dugogodišnja tradicija bavljenja turizmom i izražena želja za nastavkom bavljenja čine privatne iznajmljivače pouzdanim partnerom za osmišljavanje dugoročne strategije razvoja privatnog smještaja i hrvatskog turizma u cjelini. Prijateljstvo s gostima i osjećaj sigurnosti koji gosti imaju također su faktori koji utječu na njihov povratak i usmenu promociju među prijateljima i

at destination level (organisation, promotion, etc.), and 50% are satisfied with what the State Inspector's Office is doing (Graph 11).

In relation to the personal experience of respondents with local tourist offices, as many as 84% of respondents expressed their dissatisfaction with this cooperation because it mostly consists of the supply of promotional materials (79% of respondents).

When asked whether they would be willing to start doing this job professionally, that is, whether they would be willing to establish a company or a small business that would deal with renting their private accommodation facility, only 35% gave an affirmative answer.

When asked whether the income threshold for entry into the VAT system should be raised above HRK 85,000, 62% of respondents agreed.

A total of 80% of respondents said that they invested into their education, which, in the first place, consists of learning foreign languages, IT literacy and learning about the countries of origin of their guests.

Respondents stated age as the main reason for not investing in their knowledge. Furthermore, 80% of respondents would be willing to participate in seminars, courses, workshops in order to acquire additional knowledge for work in tourism.

## GUIDELINES FOR FUTURE DEVELOPMENT

In order to be able to predict the possibilities for the future development of private accommodation in Croatia, the strengths and weaknesses of the existing development concept in this sector need to be analysed.

The main strengths of private accommodation, due to which it is regarded as a unique form of tourism offer, are based on an individual approach where a guest is treated not as one among many, but as a person with a name and personality, and on the warmth and hospitality of the hosts. The relative high quality of accommodation facilities

poznanicima. Kvalitetan razvoj privatnog smještaja potiče i razvoj ostalih oblika ponude u destinaciji te u konačnici podiže standard cjelokupnog lokalnog stanovništva.

Slabosti se prvenstveno odnose na sustav turističkih zajednica, koji je u velikoj mjeri zakazao kad je riječ o suradnji i potrebama privatnih iznajmljivača. Premda se u zadnje vrijeme stvari kreću nabolje, dugogodišnje zanemarivanje ostavilo je svoje tragove. U većini destinacija turistička ponuda nije dovoljno razvijena, tako da su gosti koji nisu smješteni u hotelima i naseljima “osuđeni” na odmorišni turizam bez kvalitetnih dodatnih usluga. Također, javni, zabavni i rekreativni sadržaji slabo su razvijeni u većini destinacija, što dodatno ograničava aktivnosti gostiju. Većina iznajmljivača slabo poznaje strane jezike, komunikacijske vještine, nisu upoznati s poduzetničkim znanjima i poslovanjem u turizmu, kao ni sa zakonodavnom regulativom djelatnosti. Dodatna edukacija nužnost je bez koje se privatni smještaj neće moći izdici na višu razinu kvalitete. Privatni iznajmljivači osuđeni su na samostalnu promociju i prodaju, često koristeći usluge turističkih agencija, koje naplaćuju goleme provizije i stvaraju cjenovni kaos na tržištu. Jedinstveni brend i marketing, koji bi od privatnog smještaja mogao stvoriti uslugu s identitetom i perspektivom, ne postoje, kao ni organizirani sustav ponude, koji bi regulirao cijene i odnose s posrednicima.

Nove mogućnosti za iznajmljivače pojavljuju se s otvaranjem novih tržišta, mogućnostima promocije putem interneta i e-prodaje. Internet poslovanje treba biti jedan od glavnih ciljeva razvoja.

Najistaknutije prijetnje za poslovanje usko su vezane sa slabostima i prvenstveno se odnose na nedostatak identiteta i slabu ponudu u destinaciji. Također, sasvim je jasno da ne postoji dugoročna strategija izgradnje kvalitetnih smještajnih kapaciteta, kao ni adekvatnih oblika ostale ponude u destinaciji. Slaba infrastruktura nameće se

and their existence in all regions and towns, as well as the exceptional flexibility of lessors in relation to guests' wishes, make it possible to create different types of offer in accordance with the destination profile, as well as to target advertising to certain social and demographic groups of guests. On account of their many years of active involvement in the tourism business and the desire to continue, private lessors make a reliable partner for the creation of a long-term strategy for the development of private accommodation and Croatian tourism as a whole. A friendly relationship with guests and a feeling of security experienced by guests also influence their decision to return and to recommend the destination to their friends and acquaintances. The high quality development of private accommodation also contributes to the development of other forms of offer at a destination, and, ultimately, raises the standard of living for the entire local population.

Weaknesses relate in the first place to the system of tourist board offices which have mostly failed to establish cooperation with and to satisfy the needs of private lessors. Although things have been improving lately, many years of neglect have left their trace. The tourism offer is insufficiently developed in the majority of destinations and guests who are not staying in hotels and complexes are offered only sun, sea and sand tourism, without any high-quality additional services. Communal, entertainment and recreational facilities are also underdeveloped in the majority of destinations, thus limiting guests' activities. The majority of lessors are unfamiliar with foreign languages, they lack communication skills, business knowledge and other skills, especially in the tourism sector, and are unfamiliar with the relevant legislation. Without the additional training of its providers, private accommodation will not be able to reach a higher level of quality. Private lessors are left to their own devices for advertising and sales, and they often have to use the services of tourist agencies which charge very high commissions and create price chaos on the market. There is no unique

kao jedna od temeljnih prijetnji za poslovanje. Pобољшanje i obnova cesta, šetnica, plaža, kao i izgradnja parkirnih mjesta te dodatnih zabavnih i rekreacijskih sadržaja (planinarske i biciklističke staze, parkovi, itd.) znatno će poboljšati konkurentnost pojedinih odredišta.

“Apartmanizacija” predstavlja veliki problem hrvatskog turizma. Pretjerana izgradnja apartmanskih kapaciteta prenapreže lokalnu infrastrukturu, dovodi do prenatrpanosti odredišta, povećava onečišćenje prirode i vizualnog prostora te dovodi do revolta lokalnog stanovništva. S druge strane, ekonomski učinci i koristi izrazito su mali, posebno za lokalnu zajednicu.

Prilagodljivost privatnog smještaja otvara mogućnost njegova kombiniranja s raznim oblicima potražnje, posebno s avanturističkim turizmom, obiteljskim turizmom, ekoturizmom i seoskim turizmom. Uz neznatna ulaganja, vlasnici objekata mogu stvoriti brojne dodatne usluge i sadržaje koji će gostima nuditi veću vrijednost za novac. Korištenje interneta u svrhu promocije i poslovanja zahtijeva mala financijska ulaganja, a koristi su brojne. Ipak, najveća prilika je podizanje standarda lokalnog stanovništva, koje dobiva prigodu postati kreator i nositelj turističkog i gospodarskog razvoja lokalne zajednice, posebno u malim mjestima na obali i na otocima.

Općenito gledano, u svim razvojnim dokumentima hrvatskog turizma, bilo nacionalnim bilo regionalnim i lokalnim, privatni se smještaj samo površno spominje i ističe se potreba ulaganja u podizanje kvalitete smještaja te nužnost borbe protiv nelegalnih iznajmljivača.

Smještajni kapaciteti u domaćinstvima nalaze se diljem Hrvatske, praktički ne postoji mjesto ili selo bez smještajnih kapaciteta u domaćinstvima. U većini slučajeva riječ je lokalnom stanovništvu koje se bavi turizmom kao dodatnim izvorom prihoda. Rasprostranjenost i lokalni karakter privatnog smještaja trebaju biti glavni oslonci njegova razvoja, a održivi razvoj i očuvanje

brand and marketing, which would turn private accommodation into a service with an identity and prospects, or an organised system of offer that would regulate prices and relations with agents.

The opening up of new markets creates new chances for lessors, with opportunities for online advertising and e-sales. Online business should represent one of the main development goals.

The greatest business risks are closely related to the weaknesses and primarily refer to the lack of identity and unsatisfactory offer at the destination. It is also clear that there is no long-term strategy for the building of quality accommodation facilities or suitable forms of other kinds of offer at the destination. Poor infrastructure is one of the main business threats. The quality of individual destinations will significantly improve with the improvement and reconstruction of roads, walkways, beaches, and the building of parking places and additional entertainment and recreation facilities (hiking and biking trails, parks etc.).

The uncontrolled building of apartment complexes is a major problem for Croatian tourism. As a result of the excessive building of apartment complexes, the local infrastructure becomes overburdened, leading to overcrowded destinations, environmental and visual pollution, and the dissatisfaction of the local population. On the other hand, economic effects and benefits are insignificant, particularly for the local community.

The flexibility of private accommodation facilitates the way for combination with different types of demand, in particular with adventure tourism, family tourism, ecotourism and rural tourism. With little investment, owners of facilities may create many additional services and amenities that will give their guests more value for money. The use of the Internet for advertising and for other business purposes requires little investment and brings numerous benefits. However, the greatest advantage is the improvement in the standard of living of the local population which is given the opportunity to become the creator of and a key

dobara glavna načela. Dajući podršku privatnim iznajmljivačima stvaramo novi turistički proizvod te direktno utječemo na jačanje turizma u svim odredištima i širenje ostalih oblika turističke ponude, kao i na blagostanje iznajmljivača i ostalog lokalnog stanovništva.

Naravno, ne bi se smjelo dešavati da smještaj u privatnim domaćinstvima bude tako izraženo dominantan u ukupnoj strukturi ponude smještaja, no izvjesno je da je potreban te da ga treba kvalitetom podići na odgovarajuću razinu.

U tom smislu, a napose imajući uvid u trenutno stanje privatnog smještaja u Hrvatskoj, moguće je ukazati na sljedeće strateške smjernice razvoja privatnog smještaja u Hrvatskoj.

### **Unapređenje i ujednačavanje razine kvalitete smještajnih kapaciteta u domaćinstvima**

Kvaliteta smještaja određena je kao jedna od snaga ovog oblika smještajnih kapaciteta, jer velik broj domaćinstava posjeduje zavidnu razinu kvalitete, što potvrđuju i rezultati istraživanja, po kojima 86% ispunjava uvjete kategorizacije za tri zvjezdice. Unapređenje kvalitete posebno se odnosi na činjenicu da je velika većina kapaciteta kategorizirana s tri zvjezdice, zbog čega u teoriji imamo ujednačenu kvalitetu ponude smještajnih kapaciteta u domaćinstvima, dok je praksa u potpunosti drukčija. Potrebno je motivirati sva domaćinstva koja imaju mogućnosti da podignu kvalitetu smještaja na četiri i više zvjezdica, posebno u glavnim turističkim centrima.

Na taj način diferencirala bi se ponuda smještaja po kategorijama te bi se stvorila osnova za privlačenje gostiju veće kupovne moći. Povećanjem kapaciteta s četiri i više zvjezdica te motiviranjem vlasnika objekata na uvođenje dodatnih sadržaja olakšalo bi se stvaranje kvalitetnog oblika smještajne ponude u domaćinstvima koji bi bio ekvivalentan hotelima i koji bi mogao dobiti oznaku brenda. U provedenom istraživanju 92% vlasnika objekata izjasnilo se da bi bili spremni investirati

factor in the tourism and economic development of the local community, particularly in small coastal towns and on the islands.

Generally speaking, private accommodation is only rarely mentioned in documents on the development of Croatian tourism at national, regional and local levels, and appears mostly in relation to the need for investment in quality improvement and in the need to fight illegal lessors.

Accommodation in households is offered over the entire territory of Croatia. There are practically no towns or villages without accommodation facilities in households. In most cases, these are owned by local people looking for an additional source of income. The development of private accommodation should be based on the fact that it is so widespread and that it has a local character, with sustainable development and the preservation and protection of the surroundings as its main principles. Support to private lessors creates a new tourism product and directly influences the strengthening of tourism in all destinations and the development of other forms of tourism provision. It also contributes to improving the standard of living of lessors and the rest of the local population.

Private accommodation, of course, should not be dominant in the overall structure of the accommodation offered, but it is clear that its quality should be raised to an appropriate level.

In this sense, and taking into account the current situation in private accommodation in Croatia, the following guidelines for the development of private accommodation in Croatia could be given.

### **Improvement and achievement of a uniform quality of accommodation facilities in households**

The quality of the accommodation is one of the strengths of this type of accommodation because the majority of households are of very high quality, which is confirmed by the survey results showing that 86% satisfy the standards for three-star categorisation. The improvement



u podizanje kvalitete svojih kapaciteta.<sup>36</sup> Motiviranjem vlasnika na investicije također bi se stvorile i mogućnosti za razvoj obrtništva i malog poduzetništva na lokalnoj razini.

Ujednačavanje kvalitete odnosi se na činjenicu da ne smije biti moguće da kapaciteti s klima uređajem i SA-TV-om imaju istu kategoriju kao i kapaciteti bez istih uređaja. Klima uređaj i SA-TV trebali bi biti standard kapaciteta s tri zvjezdice (te je, s time u vezi, potrebno provesti reviziju Pravilnika o kategorizaciji). Na taj način jednostavno bi se izoliralo sve vlasnike objekata koji se ne žele ozbiljno baviti ovim poslom (pošto je riječ o minimalnim ulaganjima) te bi se dobila smislenija kategorizacija objekata u privatnom smještaju, koja bi odgovarala hotelskoj kategorizaciji i imala više kategorija smještajnih kapaciteta.

### **Prilagodba zakonodavnog okvira u području privatnog smještaja**

Kako bi se omogućilo provođenje prethodnog, ali i ostalih ciljeva, potrebno je izvršiti prilagodbu određenih zakona i pravilnika. Revizija se prvenstveno odnosi na potrebne izmjene glede podizanja kvalitete smještajnih kapaciteta i uređenje sustava plaćanja boravišne pristojbe. Osim već navedenih izmjena Pravilnika o kategorizaciji, potrebno je izvršiti i izmjene Pravilnika o razvrstavanju u turističke razrede.

Ovisno o razvijenosti pojedinih mjesta i gradova, kao i turizma u istima, bilo bi nužno razmisliti i o potrebi izmjena unutar Pravilnika o razvrstavanju u turističke razrede, čime bi se dodatno rasteretili vlasnici objekata u privatnom smještaju u manje razvijenim naseljima (niži koeficijenti za otoke, manja mjesta uz obalu i u unutrašnjosti). Također, u suradnji s lokalnom zajednicom potrebno je razmisliti o mogućnosti uvođenja pojedinih turističkih zona s nižim koeficijentima za određena područja unutar turističkih mjesta (iznad Jadranske magistrale, unutrašnjost otoka, itd.), no naravno, u iznimnim situacijama.

of quality relates primarily to the fact that the majority of capacities are categorised with three stars meaning that, in theory, the quality of private accommodation is uniform. However, in reality, the situation is somewhat different. All households should be motivated to increase the level of quality of their accommodation to four or more stars, in particular in top tourism destinations.

This would allow for the differentiation of accommodation by category and create a basis for attracting guests with higher purchasing power. An increase in the number of facilities with four or more stars and the encouraging of their owners to introduce additional amenities would lead to a high quality offer of accommodation in households, which would be equivalent to hotels and which could be developed into a brand. A total of 92% of facility owners stated in the survey that they would be ready to invest in raising the quality of their facilities.<sup>36</sup> The encouraging of owners of facilities to invest would create opportunities for the development of crafts and small businesses at the local level.

Uniformity means that facilities with air conditioning and SAT-TV should not be of the same category as facilities without such amenities. Air conditioning and SAT-TV should be standard equipment for three-star facilities (meaning that the Ordinance on categorisation should be amended). This would result in the isolation of all owners who are not serious about this business (since this requires minimum investments) and a more meaningful categorisation of private accommodation facilities corresponding to hotel categorisation and consisting of accommodation facilities of several different categories.

### **Amendments to the legal framework of private accommodation**

Amendments of certain laws and ordinances are necessary with a view to achieving the above-mentioned and other objectives. This primarily refers to the necessary amendments concerning the raising of quality of accommodation facilities

Velik broj privatnih iznajmljivača s manje od 16 postelja ne prijavljuje većinu gostiju izvan glavne sezone zbog straha da će prijeći prihodni prag za ulazak u sustav PDV-a (85.000,00 kn). Ova činjenica ima velik utjecaj na statističke pokazatelje hrvatskog turizma, posebno privatnog smještaja (broj noćenja, iskorištenost smještajnih kapaciteta). Upravo iz tog razloga, a i kako bi se olakšalo poslovanje ovih subjekata, potrebno je razmisliti o podizanju postojećeg praga. Na taj bi se način i eventualnim produženjem sezone na više od 60 dana većina malih iznajmljivača zadržala izvan sustava PDV-a. Ova mjera je usko vezana i s ostalim djelatnostima (obrtnici, poduzetnici) za koje vrijedi isti prag. Sigurno je da bi se povišenjem ovog praga direktno utjecalo na smanjenje sive ekonomije u brojnim djelatnostima.

### **Formiranje jedinstvenog sustava ponude privatnog smještaja**

Kvalitetno razrađen sustav ponude privatnog smještaja u Hrvatskoj ne postoji. Privatni iznajmljivači prepušteni su sami sebi i brojnim posrednicima koji im omogućavaju promociju i prodaju. Poseban naglasak je na internet oglašavanju i prodaji, gdje postoji cijeli niz *on-line* sustava ponude privatnog smještaja, što stranih, što domaćih. Rezultat toga jest da se pojedini kapaciteti nalaze u ponudi više posrednika, pod različitim imenima i s različitim cijenama, što kod gostiju stvara dodatnu zbunjenost i nepovjerenje. Hrvatska turistička zajednica započela je sa stvaranjem sustava ponude privatnog smještaja, koji je ipak nedorečen. Naime, za velik broj oglašanih iznajmljivača nema kontakt informacija, a o slikama i opisima kapaciteta nema ni govora.

Potrebno je razviti interaktivni sustav ponude privatnog smještaja, koji će gost moći u potpunosti prilagoditi svojim željama i interesima. Kao bitan element ovog sustava, potrebno je osmisliti podsustav recenzija i komentara smještaja, kako bi se stvorio ekvivalent usmenoj predaji (primjer:

and the regulation of the system of sojourn tax payment. In addition to the already mentioned amendments to the Ordinance on categorisation, the Ordinance on classification into tourist classes should also be amended.

Depending on the level of development of individual towns and cities, and of tourism in these towns and cities, the amendments of the Ordinance on classification into tourist classes should be considered in order to unburden the owners of private accommodation facilities in less developed areas (lower coefficients for islands, smaller coastal towns and towns in the hinterland). Moreover, in cooperation with the local community, the introduction of individual tourist zones with lower coefficients should be considered for certain areas within tourism destinations (above the Adriatic coastal road, the hinterland of islands, etc.), but, of course, only in exceptional circumstances.

A significant number of private lessors with fewer than 16 beds do not register the majority of their guests in low season because they are afraid that they will pass the threshold for entry into the VAT system (HRK 85,000). This fact has a strong impact on the indicators of Croatian tourism, particularly private accommodation (the number of overnight stays, occupancy rate in private accommodation facilities). The raising of the existing threshold should be considered for this reason, and in order to facilitate business activities. In this manner, and by extending the high season to more than 60 days, the majority of lessors would remain outside the VAT system. This measure is closely related to other activities (craftsmen, entrepreneurs) to whom the same threshold applies. The raising of the threshold would certainly diminish the grey economy in numerous activities.

### **The creation of a common system for the offer of private accommodation**

There is no quality system for the offer of private accommodation in Croatia. Private lessors can rely only on themselves and numerous agents for

Tripadvisor i slični servisi). Formirajući sustav, potrebno je staviti naglasak na personalizaciji promocije, gdje bi u prvi plan bili stavljeni domaćini i njihov odnos s gostima, kao i dodatni sadržaji i usluge. Također, u okviru ovakvog sustava gostu je moguće ponuditi i dodatne usluge u pojedinoj destinaciji koje bi bile uključene u cijenu (popusti u restoranima, dućanima i klubovima, ulaznice za muzeje i nacionalne parkove uključene u cijenu, karte za javni prijevoz, itd., tzv. *destination card*).

U ovakav sustav jednostavno bi se uključili i posrednici, imajući mogućnost preuzimanja određenog dijela ponude smještajnih kapaciteta i pružanja vlastitih usluga, te zaračunavanjem jedinstvene provizije. Na taj način regulirale bi se cijene smještaja i visine agencijskih provizija, koje se danas penju i do 30%. Prema provedenom istraživanju, više od 52% iznajmljivača agencijama plaća proviziju veću od 15%.<sup>37</sup>

Kao krajnji rezultat, postojao bi organizirani sustav ponude, u koji bi se uključili iznajmljivači koji to žele, kao i turističke agencije koje na jednostavan način i s malim ulaganjima proširuju svoju ponudu i promoviraju vlastite usluge (izleti, prijevoz, dodatne aktivnosti, kreiranje paket aranžmana za privatni smještaj itd.).

Naravno, ovakav sustav bio bi zanimljiv i ostalim pružateljima usluga, jer bi uključivanjem dobili mogućnost vlastite promocije i prodaje (ronilački centri, restorani, rekreativne usluge, avanturistički sportovi, *wellness* centri, itd.).

### Stvaranje jedinstvenog brenda i identiteta privatnog smještaja

Kvalitetno osmišljen i prepoznatljiv brend osnova je za uspješnu prodaju i promociju bilo kojeg proizvoda, pa tako i privatnog smještaja. Činjenica je da privatni smještaj u Hrvatskoj nema svoj prepoznatljiv brend, posebno zbog dugogodišnje nezainteresiranosti mjerodavnih institucija za ovaj oblik smještajne ponude. Ukoliko želimo unaprijediti privatni smještaj

advertising and sales. Special emphasis is placed on online advertising consisting of many online systems for private accommodation, both foreign and domestic. This results in some facilities being offered by several agents under different names and at different prices, thus creating more confusion and a lack of trust by guests. The Croatian National Tourist Board started developing a system for the offer of private accommodation, which is still insufficient. There is no contact information for many advertised lessors, not to mention pictures and description of facilities.

What needs to be developed is an interactive system for the offer of private accommodation that will be flexible enough to accommodate guests' wishes and interests. An important element in this system should be a subsystem of reviews and comments which would be equivalent to word-of-mouth (for example, Tripadvisor and similar websites). In the creation of the system, emphasis should be placed on personalised advertising, meaning that the focus should be on hosts and their relationship with the guests, but also on the additional amenities and services offered. This system could include complimentary offers at the destination (discounts in restaurants, shops and clubs, museum tickets, national park tickets, transportation tickets, etc., in the form of what could be called a destination card).

Agents would be able to easily join this system and take over a certain part of offering accommodation facilities and provide their own services, including charging a single fee. This would help with the regulation of accommodation prices and agent commissions, which today reach as high as 30%. According to the survey, more than 52% of lessors pay more than 15% commission to agencies.<sup>37</sup>

The end result would be an organised system of offer open to lessors who wish to become part of it, and to tourist agencies which would be able to extend their offer and advertise their services (trips, transportation, additional activities, packages for private accommodation, etc.) with minimum investment and in a very simple manner.

i postići njegovu iskorištenost, potrebno je osmisлити prepoznatljiv brend na osnovi kojega će se razvijati promotivne strategije za pojedina tržišta i tipove gostiju. Dobar primjer za ovo je i program Domus Bonus<sup>38</sup> u Istri, tj. sustav ponude privatnog smještaja u Istri s vlastitim brendom i certifikatom kvalitete. Postoji slična inicijativa i u Splitsko-dalmatinskoj županiji, kao i naznake o podizanju ovog programa na nacionalnu razinu u sljedećim godinama, ali prije toga potrebno je provesti analizu prepoznatljivosti i autentičnosti ovog brenda, kao i njegove usklađenosti s cjelokupnom promocijom Hrvatske.

Logičniji korak bilo bi osmišljavanje novog brenda prema kojem će se osmisлити promotivne aktivnosti i koji će biti usklađen s cjelokupnim konceptom promocije Hrvatske kao turističke zemlje, imajući u vidu sve snage i mogućnosti privatnog smještaja. Naravno, sve ovo trebalo bi provesti u okvirima dugoročne promocije Hrvatske, kako bi se stvorio brend i identitet koji će zaživjeti na tržištu.

Dakle, potrebno je razviti cjelokupan koncept brendiranja Hrvatske, u čijim okvirima će se osmisлити identitet i brend privatnog smještaja.

Nakon osmišljavanja brenda privatnog smještaja potrebno je razviti i koncept promocije privatnog smještaja. Kvalitetno osmišljena i dugoročna promocija privatnog smještaja utjecat će na prepoznatljivost brenda i rezultate sustava ponude. Uz klasične načine oglašavanja (katalozi, sajmovi, reklamni spotovi i plakati), poseban naglasak u promociji treba staviti na sustav ponude privatnog smještaja, a glavninu promocije treba provoditi putem interneta (oglasi, nagradne igre, sponzorirani članci) i turističkih agencija uključenih u sustav ponude.

### **Intenzivnija borba protiv nelegalnih iznajmljivača**

Nelegalni iznajmljivači predstavljaju velik problem hrvatskog turizma. Borba protiv nelegalnog iznajmljivanja soba i apartmana prioritetan je i kontinuiran proces. Drastičnijim kaznama i još

This system would, of course, also be interesting for other providers of services, because it would allow them to advertise themselves and help them sell their services (diving centres, recreation services, adventure sports, wellness centres, etc.).

### **Creation of a unique brand and identity of private accommodation**

A well-designed and easily recognisable brand is the basis for the successful selling and advertising of any product, including private accommodation. Private accommodation in Croatia does not have its own recognisable brand, particularly because competent institutions have for many years not been interested in this type of accommodation. The improvement of private accommodation and its better use require the development of a recognisable brand that will serve as a basis for advertising strategies for individual markets and types of guests. An excellent example is the Domus Bonus<sup>38</sup> programme in Istria, that is, a system of private accommodation in Istria with its own brand and quality certificate. A similar initiative was also launched in Split-Dalmatia County, and the development of a similar programme at the national level is planned in the near future as well. However, an analysis of the recognisability and authenticity of the brand, including its consistency with the promotion of Croatian tourism in general, should be conducted beforehand.

A more logical step would be the creation of a new brand to serve as the basis for advertising and that will be in conformity with the general concept of promotion of Croatia as a tourism country, taking into account all the strengths and opportunities offered by private accommodation. Of course, this would have to be done within the framework of the long-term promotion of Croatia in order to create a brand and market identity.

Therefore, a general concept for the branding of Croatia should be created, which would involve the creation of a private accommodation identity and brand.

većim ovlastima inspektora treba prisiliti nelegalne iznajmljivače na legalizaciju svojih objekata ili na prestanak bavljenja pružanjem usluga smještaja. Osim davanja većih ovlasti inspektorima, potrebno je i provoditi kontrolu njihova rada, kako bi ih se prisililo na intenzivnije traženje nelegalnih iznajmljivača kroz suradnju s uredima HTZ-a i legalnim iznajmljivačima.

### **Poticanje iznajmljivača na pružanje dodatnih sadržaja gostima**

Hrvatski turizam karakterizira relativno slabo diversificirana turistička ponuda, što se posebno odnosi na manja turistička mjesta i privatni smještaj kao dio smještajne ponude. Kako bi se unaprijedila ponuda, a posebno vrijednost za novac, potrebno je motivirati privatne iznajmljivače da svoje smještajne kapacitete oplemene dodatnim sadržajima koji će gostu biti na raspolaganju uz naknadu ili besplatno. Ovo se posebno odnosi na sadržaje za djecu (obiteljski turizam) i rekreativne sadržaje (aktivni odmor). U tom smislu, potrebno je potaknuti vlasnike da ulože sredstva u dodatne sadržaje u okviru svojih smještajnih objekata (bicikli, mini igrališta za djecu, brodići, kanui, vođenje u lov i ribolov, šetnje u prirodi itd.). Također, vlasnike objekata koji pretendiraju na 4 ili 5 zvjezdica treba potaknuti na izgradnju bazena, posebno u onim objektima koji su udaljeniji od obale. Na taj bi se način dobio dodatni segment kvalitetnog privatnog smještaja, koji bi mogao biti zanimljiv gostima veće platežne moći. Na ovaj bi se način stvorila specifična usluga koju gost ne može dobiti u hotelu, a koja potencira individualni i prijateljski odnos s gostom.

### **Pomoć lokalnim vlastima pri uređenju dodatnih sadržaja i izgradnji infrastrukture**

Infrastruktura je u većini mjesta uz obalu loša i nedostatna za prihvat ovolikog broja posjetitelja tijekom ljeta. Ovo se ponajprije odnosi na lokalne prometnice, kanalizacijske sustave te vodovodnu i strujnu mrežu. Jedan

After the creation of a private accommodation brand, the concept of private accommodation promotion should also be developed. The high-quality and long-term advertising of private accommodation will have an impact on brand recognisability and on the results of the system of offer. In addition to traditional forms of advertising (catalogues, fairs, TV advertising and posters), special emphasis should be placed on the system of offer of private accommodation, where the majority of advertising activities should be done online (advertisements, games of fortune, sponsored articles) and by tourist agencies involved in the system of offer.

### **More intense fight against illegal lessors**

Illegal lessors represent a big problem for Croatian tourism. The fight against the illegal renting of rooms and apartments is a priority and a continuous process. The imposition of higher fines and the granting of more authority to inspectors could force illegal lessors to legalise their facilities or stop providing accommodation services. In addition to giving more authority to inspectors, their work should also be checked in order to encourage them to look for illegal lessors more intensively through cooperation with local offices of the Croatian National Tourist Board and legal lessors.

### **Encouraging lessors to offer additional amenities to guests**

Croatian tourism is characterised by a relatively poorly diversified tourism offer, which particularly refers to smaller tourist towns and private accommodation as part of the accommodation offer. In order to improve what is offered, especially in relation to value for money, private lessors should be encouraged to offer additional amenities in their facilities for a certain fee or free of charge. This predominantly refers to amenities for children (family tourism) and recreation facilities (active holidays). In this sense, owners should be encouraged to invest in additional amenities in their facilities (bicycles, small

od glavnih zadataka državnih institucija trebao bi biti sufinanciranje projekata unaprjeđenja i obnove infrastrukturne mreže, kao i pomoć pri projektiranju i dobivanju sredstava europskih fondova. Osim infrastrukture, potrebno je uložiti određena sredstva i u izgradnju dodatnih sadržaja u odredištima, koja će biti javnog karaktera (uređenje plaža i šetnica, parkovi, igrališta za djecu, biciklističke staze, šetačke staze po planinama, otocima i poljima, uređenje lokaliteta za avanturističke sportove itd.).

Na ovaj bi se način, zajedno s dodatnim sadržajima koje pružaju vlasnici objekata, ostvarila zavidna razina dodatnih sadržaja i usluga koje su na raspolaganju gostima, čime bi se direktno utjecalo na kvalitetu i raznolikost njihova odmora. Ovakav oblik javnih površina bio bi na raspolaganju i lokalnom stanovništvu, posebno izvan sezone, čime bi se direktno utjecalo i na povećanje kvalitete života u manjim sredinama te povratak stanovništva (posebno na otocima).

### **Poticanje ekološki odgovornog ponašanja**

Priroda je osnovni resurs hrvatskog turizma te je potrebno činiti sve kako bi se sačuvala za sljedeće generacije. Nedostatna infrastruktura u nekim odredištima dovodi domaćine i goste u neugodne situacije, a turistička kretanja predstavljaju sve veće opterećenje lokalnoj zajednici (potrošnja struje i vode, smeće itd.). Privatni smještaj u Hrvatskoj trebao bi predstavljati dio smještajne ponude s minimalnim utjecajem na zagađenje i narušavanje prirodnog sustava. U tom smislu potrebno je, kroz sustave subvencija, posebnih poticanih kreditnih linija i sl., poticati primjenu novih tehnologija u ovim kućanstvima, posebno korištenje obnovljivih izvora energije (sunce, vjetar, toplinska pumpa – more, zemlja) i sustava koji smanjuju utjecaj čovjeka na okoliš (biološke septičke jame, skupljanje kišnice, separatori – ponovna upotreba otpadnih voda itd.). Ekološka svijest postaje sve jača u razvijenim zemljama i ovakvo unaprjeđenje kvalitete privatnog smještaja sigurno bi imalo utjecaja na sliku istog u očima

playgrounds for children, boats, canoes, hunting and fishing trips, nature walks, etc.). Owners of facilities who aim for 4 or 5 stars for their facilities should be encouraged to build pools, especially in facilities that are not on the seashore. This would result in an additional segment of high-quality private accommodation that could be interesting for guests with higher purchasing power. It would also create a specific service that cannot be provided in a hotel and that encourages individual treatment and friendly relations with guests.

### **Assistance to local authorities for building additional amenities and infrastructure**

In the majority of coastal towns, the infrastructure is poor and inadequate for accepting large numbers of visitors in the summer. This primarily relates to local roads, sewage systems, the water supply and power grids. One of the main tasks of state institutions would be to co-finance projects for the improvement and reconstruction of the infrastructure network, and to provide assistance in preparing project proposals in order to obtain financing from European funds. In addition to infrastructure, certain funds should be invested in building additional public amenities at destinations (beaches and promenades, parks, playgrounds, biking trails, hiking trails on mountains, islands and fields, adventure sports facilities, etc.).

Together with the additional amenities offered by the owners of facilities, this would lead to additional amenities and services being placed at the guests' disposal and would have a direct impact on the quality and diversity of their vacation. Such public areas would be available to local inhabitants as well throughout the year, thus improving the quality of life in smaller towns and contributing to the return of the population (especially on the islands).

### **Encouraging eco-friendly behaviour**

Nature is the main resource of Croatian tourism and it should be preserved for future generations in every possible manner. Inadequate infrastructure

gostiju iz razvijenijih zemalja, kao i na njihovu odluku o izboru mjesta za odmor.

### **Podizanje razine obrazovanja privatnih iznajmljivača kroz sustav seminara i radionica**

Otkada postoji kao oblik smještajne ponude, pružanje usluga smještaja u domaćinstvu smatrano je dodatnim izvorom prihoda domaćinstva. Riječ je o svojevrsnoj tradicijskoj dodatnoj djelatnosti kućanstava, posebno u obalnim područjima, gdje je turizam i najrazvijeniji. Samim time, znanja i iskustva su plod dugogodišnjeg bavljenja građana ovom djelatnošću, koji su se školovali za druga zanimanja te nemaju nikakva stručna znanja iz područja turizma. Zapravo, sve je zasnovano na tradicionalnoj gostoljubivosti i otvorenosti domicilnog stanovništva. Kako bi se cjelokupan privatni smještaj podigao na višu razinu kvalitete te kako bi se mogao prilagođavati trendovima na tržištu, potrebno je sustavno ulagati u unaprijeđenje znanja građana koji pružaju usluge smještaja u domaćinstvima. Konstatacija da su privatni iznajmljivači prepušteni sami sebi i ovdje se potvrđuje. Ne postoji nikakav sustav edukacije, već privatni iznajmljivači sami uviđaju potrebnu ulaganja u svoje znanje. Prema provedenom istraživanju, 80% građana ulaže u svoju edukaciju, ponajviše u znanja stranih jezika (93%), informatička znanja (68%) i znanja o zemljama iz kojih gosti dolaze (48%).<sup>39</sup>

Kako bi se dodatno unaprijedilo pružanje usluga smještaja u domaćinstvu, potrebno je organizirati program tečajeva, seminara i radionica u turizmu, pod okriljem Ministarstva turizma i Hrvatske turističke zajednice. Kroz ovakav program obrazovanja, privatni iznajmljivači prvenstveno bi dobili mogućnost učenja stranih jezika (s naglaskom na situacije koje se tiču pružanja usluga smještaja), unaprijeđenje informatičke pismenosti, poznavanje prirodne i kulturne baštine Hrvatske i pojedine regije, kao i određena znanja o zemljama iz kojih dolazi najveći broj gostiju. Organizacijom besplatnih tečajeva i seminara od strane lokalnih ureda turističke zajednice, u veoma

in certain destinations puts both guests and hosts in awkward situations, and tourist movements represent an increasing burden for the local community (power and water consumption, garbage, etc.). Private accommodation in Croatia should represent a part of the accommodation offer which has the minimum influence on pollution and disruption of the ecosystem. In this sense, the use of new technologies should be encouraged in all households through subsidies and special loans, in particular for the use of renewable energy sources (sun, wind, heat pumps – sea, land) and systems minimising the human impact on the environment (biological septic tanks, rainwater collection systems, separators – wastewater re-use, etc.). Environmental awareness is growing in developed countries and the introduction of these kinds of developments in private accommodation would certainly have an influence on guests from developed countries, and their decision on their holiday destination.

### **Raising the level of education of private lessors by means of seminars and workshops**

Ever since its appearance as a form of accommodation offer, the provision of accommodation services in households has been regarded as an additional source of income for households. This has traditionally been an additional activity in households, in particular in coastal areas where tourism is the most developed. As a result, knowledge and experience come from many years of involvement in this activity by citizens who have been trained for other professions and have no expert knowledge of tourism. Everything is based on traditional hospitality and on the friendliness of the local population. In order to raise private accommodation overall to a higher quality level and to be able to adapt to market trends, systematic investment in the training of those providing accommodation services in households is necessary. This is another area where private lessors are left to their own devices. There is no educational system, but private lessors themselves recognise the need to invest in their

kratkom roku moglo bi se utjecati na edukaciju onih građana koji se žele ozbiljno baviti ovom djelatnošću. Osim toga, organizacijom radionica o turizmu, iznajmljivači bi mogli naučiti više o turizmu, komunikacijskim vještinama, marketingu i promociji itd. Također, kada bi se uspjela formirati udruga pružatelja usluga smještaja u domaćinstvima na nacionalnoj razini, ista bi mogla sudjelovati u ovakvim programima i dodatno poticati iznajmljivače na edukaciju.

## ZAKLJUČAK

Nakon svega izloženog u ovom radu može se reći da smještajni kapaciteti u domaćinstvima predstavljaju golem neiskorišten potencijal hrvatskog turizma. U posljednje vrijeme primjećuju se određeni pokušaji kvalitetnije valorizacije ovog segmenta turističke smještajne ponude. Nažalost, riječ je o individualnim projektima, koji su ograničeni na određenu destinaciju ili regiju. Na državnoj razini, smještaj u domaćinstvima se i dalje prvenstveno gleda kroz socijalni aspekt, dakle, kao izvor dodatnih prihoda za domaćinstva.

Pružanje usluga smještaja u domaćinstvima predstavlja jedinstveni oblik smještajne ponude na turističkom tržištu i kao takvo je idealno za razvoj novog, specifičnog, turističkog proizvoda, koji će predstavljati komparativnu prednost hrvatskog turizma. To se posebno odnosi na modularnost i fleksibilnost ovog oblika turističke ponude, tj. mogućnost zadovoljavanja različitih potreba. Ovisno o destinaciji i konceptu razvoja, smještaj u domaćinstvima kompatibilan je s velikim brojem specifičnih turističkih proizvoda, kao što su avanturistički turizam, obiteljski turizam, ruralni turizam, gastronomski turizam, a sve s naglaskom na prijateljskom odnosu, toplini doma i tradicionalnoj otvorenosti i ljubaznosti.

Svako domaćinstvo može prerasti u objekt koji nudi više sadržaja i dodatnih usluga, a ne samo spavanje. Također su moguće brojne kombinacije usluga, najviše u suradnji s turističkim

knowledge. According to the survey, 80% of citizens invest in their education, in the first place by learning foreign languages (93%), acquiring IT skills (68%) and learning about the countries of origin of their guests (48%).<sup>39</sup>

In order to additionally improve the provision of services in households, a system of courses, seminars and workshops in tourism should be organised under the auspices of the Ministry of Tourism and the Croatian National Tourist Board. This kind of training programme would provide private lessors with the opportunity to learn foreign languages (with an emphasis on situations connected with the provision of accommodation services), to improve their IT skills, to learn about the natural and cultural heritage of Croatia and a specific region, and to learn about the countries of origin of the majority of their guests. By organising free courses and seminars, local tourist board offices would be able to train people who wish to seriously pursue this activity. The organisation of tourism workshops would also allow lessors to learn more about tourism, communication skills, marketing and advertising, etc. Furthermore, if an association of providers of accommodation services in households were established, it could participate in such programmes and additionally encourage lessors to participate in training activities.

## CONCLUSION

On the basis of the information provided in this paper, it may be concluded that accommodation facilities in households represent an enormous potential for Croatian tourism which has not been sufficiently exploited. Recently, there have been attempts to create higher value for this segment of tourism accommodation. Unfortunately, these are only individual projects restricted to a certain destination or region. At the national level, private accommodation is still considered from a social perspective, that is, as an additional source of household income.



i ugostiteljskim objektima u pojedinoj destinaciji, ali i u suradnji sa subjektima u trgovini, uslužnim djelatnostima itd. Međunarodna konkurencija sve je jača, posebno u kriznim vremenima, a smještaj u domaćinstvima predstavlja jednostavan i kvalitetan proizvod koji bez velikih ulaganja može biti odgovor na izazove jeftinih konkurentskih destinacija i aranžmana.

Ipak, prije svega treba uzeti u obzir brojnost i raspršenost građana koji pružaju usluge smještaja u domaćinstvu, ali i njihovu nemogućnost poslovanja i promocije kao samostalnih subjekata. Kako bi se bilo koja od navedenih mogućnosti ostvarila, potrebna je podrška državnih institucija, ali i gospodarskih subjekata. Najprije je potrebno urediti stanje na tržištu i organizirati jedinstveni sustav ponude smještaja u domaćinstvima, koji će služiti kao osnova za promociju, ali i za suradnju s posrednicima i ostalim gospodarskim subjektima. Također, potrebno je konačno definirati jedinstveni brend i sustav promotivnih aktivnosti smještaja u domaćinstvima, prvenstveno putem interneta kao globalnog medija.

Glavni preduvjet za ostvarenje bilo kojeg od navedenih prijedloga i glavni zaključak ovog rada je jednostavna činjenica: ukoliko želimo od smještaja u domaćinstvima stvoriti zanimljiv i konkurentan turistički proizvod, potrebno je prihvatiti činjenicu da on predstavlja neizostavan dio turističke ponude u Hrvatskoj te u suradnji s lokalnim zajednicama započeti konstruktivnu analizu stanja ovog oblika turističke ponude, koja će rezultirati kvalitetnom razvojnom strategijom s glavnim smjernicama razvoja i okvirima poslovanja. Samo na takav način moguće je unaprijediti ovaj oblik turističke ponude i utjecati na selekciju građana koji pružanje usluga smještaja u domaćinstvima doživljavaju kao ozbiljnu djelatnost i svoju budućnost.

Bez gore navedenog, smještaj u domaćinstvima će i dalje biti sinonim za jeftin i nekvalitetan smještaj, kao i za nedostatak turističke ponude i ograničenost na sunce, krevet i more.

The provision of accommodation services in households is a unique form of offering accommodation on the market and, as such, it is ideal for the development of a new, specific, tourism product that may represent a comparative advantage for Croatian tourism. This primarily refers to the modularity and flexibility of this form of tourist offer, that is, to the capacity to satisfy various needs. Depending on the destination and the development concept, accommodation in households is compatible with a large number of specific tourism products, such as adventure tourism, family tourism, rural tourism, culinary tourism, with an emphasis on friendliness, a home atmosphere and traditional openness and hospitality.

Every household may be developed into a facility offering more amenities and additional services, not only overnight stays. Numerous combinations of services are also possible, in the first place through cooperation with tourism and hospitality facilities at individual destinations, and through cooperation with other entities involved in trade, the hospitality industry and other branches. International competition is growing, especially in times of crisis, and accommodation in households represents a simple and high-quality product that may, without major investment, respond to the challenges of cheap competitive destinations and packages.

However, the number and dispersion of people providing accommodation services in households must be taken into account, as well as the fact that it is not possible for them to do business and to advertise themselves as individual entities. The seizing of any of the above-mentioned opportunities requires support from state institutions, but also from business entities. In the first place, the market situation needs to be regulated and a unique system for the offer of private accommodation should be developed to serve as a basis for promotion and cooperation with agents and other business entities. Furthermore, a unique brand and system of promotional activities for accommodation in households should also be defined, primarily through the Internet as a global medium.

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<sup>1</sup> Dallen, J. T., Teye, V. B. (2009), *Tourism and the Lodging Sector*, str. 177. Oxford: Butterworth-Heinemann

<sup>2</sup> Svrtišta s noćenjem i doručkom

<sup>3</sup> Smještaj u privatnim kućanstvima

<sup>4</sup> Ovaj se izraz znatno više koristi u mediteranskim državama te u kontinentalnoj Europi, a odnosi se na ne pretjerano estetski i funkcionalno zahtjevne objekte, koji uglavnom nude usluge smještaja.

<sup>5</sup> Gostinske kuće; mogu nuditi i doručak, ali nije pravilo.

<sup>6</sup> Smještaj, boravak i prehrana u ruralnim domaćinstvima s mogućnošću bavljenja poslovima s domaćinom

<sup>7</sup> Lee, S. Y., Reynolds, J. S., Kennon, L. R. (2003), "Bed and breakfasts industries: successful marketing strategies". *Journal of Travel and Tourism Marketing*, 14 (1), 37-53

<sup>8</sup> Kadijski, H., Bourbon, G. M., "Hospitality for hire? A conceptualisation of hospitable experiences in homestays". Preuzeto s: <http://www.eurochrie2010.nl/publications/54.pdf>; Harris, C., McIntosh, A., Lewis, K., "The commercial home enterprise: Labour with love". *Turizam*, Vol. 55 No 4/2007/391-402

<sup>9</sup> <http://www.bbcanada.com/associations/manitoba/brochure.pdf>

<sup>10</sup> [http://web.aces.uiuc.edu/vista/pdf\\_pubs/b&b.pdf](http://web.aces.uiuc.edu/vista/pdf_pubs/b&b.pdf)

<sup>11</sup> Cazalais, N. (1998), "Charlevoix et ses auberges". *Téoros*, Revue de Recherche en Tourisme, 17 (1), 45-47; prema: ibidem

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<sup>13</sup> Connolly, L. (1997), "Opportunities in rural tourism". *Farm and Food*, 7 (1), 9-11

<sup>14</sup> Zane, B. (1997), "The B&B guest: a comprehensive view". *Cornell Hotel and Restaurant Administration Quarterly*, 38 (4), 69-75; Kidd, J. N., King, B. E. M., Whitelaw, P. A. (2004), "A profile of farmstay visitors in Victoria, Australia and preliminary activity-based segmentation". *Journal of Hospitality and Leisure Marketing*, 11 (4), 45-64; [http://www.tq.com.au/fms/tq\\_corporate/research/fact\\_sheets/bed\\_and\\_breakfast\\_tourism.pdf](http://www.tq.com.au/fms/tq_corporate/research/fact_sheets/bed_and_breakfast_tourism.pdf)

<sup>15</sup> Vukonić, B. (2005), *Povijest razvoja hrvatskog turizma*, str. 103-115. Zagreb: Prometej

<sup>16</sup> Ibidem, str. 138

<sup>17</sup> Gvozdanović, N. (1967), *Pružanje usluga prehrane i smještaja u domaćinstvima i privatno ugostiteljstvo u turističkoj privredi Dalmacije*, str. 16-18. Split: Privredna komora kotara Split

The main precondition for the above-mentioned proposals and the main conclusion of this paper are simple: if one wishes to turn accommodation in households into an interesting and competitive tourism product, it should be accepted as an important part of the Croatian tourism offer, and analysed in cooperation with local communities with a view to forming a high-quality development strategy with key development guidelines and a framework for business activities. This is the only way to improve this form of tourism, as is the appropriate selection of people providing this service and identifying those who regard the provision of accommodation services in households as a serious activity and as their future.

Without what has been mentioned above, accommodation in households will continue to be regarded as a synonym for cheap, poor quality accommodation, representing a flaw in the tourism supply, with a focus on sun, a bed and the sea.

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<sup>2</sup> Places offering bed and breakfast.

<sup>3</sup> Accommodation in private households.

<sup>4</sup> This expression is more frequently used in Mediterranean countries and in continental Europe and it refers to facilities which are not aesthetically and functionally demanding and which mostly offer only accommodation services.

<sup>5</sup> Guest houses; may offer breakfast, but not necessarily.

<sup>6</sup> Accommodation, stay and food in rural households offering the possibility of participating in the host's everyday chores.

<sup>7</sup> Lee, S. Y., Reynolds, J. S., Kennon, L. R. (2003), "Bed and breakfasts industries: successful marketing strategies". *Journal of Travel and Tourism Marketing*, 14 (1), 37-53.

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<sup>9</sup> <<http://www.bbcanada.com/associations/manitoba/brochure.pdf>>

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- <sup>20</sup> Prema: Vukonić, B., op. cit., 2005, str. 179-186
- <sup>21</sup> Izvor podataka: <http://www.mint.hr/default.aspx?id=356>
- <sup>22</sup> *Narodne Novine*, br. 68/07, 88/10
- <sup>23</sup> *Narodne Novine*, br. 138/06, 43/09, 88/10
- <sup>24</sup> Pravilnik o razvrstavanju i kategorizaciji drugih vrsta ugostiteljskih objekata za smještaj iz skupine "Kampovi i druge vrste ugostiteljskih objekata za smještaj" (interno pročišćeni tekst Pravilnika, NN 49/08 i 45/09); Pravilnik o razvrstavanju i kategorizaciji objekata u kojima se pružaju ugostiteljske usluge u domaćinstvu (interno pročišćeni tekst Pravilnika, NN 88/07, 58/08 i 45/09); preuzeto s: <http://www.mint.hr/default.aspx?id=356>
- <sup>25</sup> *Narodne Novine*, br. 152/08, 59/09, s pripadajućim pravilnicima; Pravilnik o načinu naplate paušalnog iznosa boravišne pristojbe osoba koje pružaju usluge smještaja u domaćinstvu i seljačkom domaćinstvu; Pravilnik o kriterijima za razvrstavanje naselja u turističke razrede; Pravilnik o proglašavanju turističkih općina i gradova i o razvrstavanju naselja u turističke razrede, preuzeto iz: <http://www.mint.hr/default.aspx?id=356>
- <sup>26</sup> *Narodne Novine*, br. 127/00, 150/02, 163/03
- <sup>27</sup> *Narodne Novine*, br. 47/95, 106/96, 164/98, 105/99, 54/00, 73/00, 127/00, 48/04, 82/04, 90/05, 76/07, 87/09 i 94/09
- <sup>28</sup> Ukoliko nije obveznik poreza na dodanu vrijednost prema Zakonu o porezu na dodanu vrijednost i dohodak ne utvrđuje prema člancima 19. do 24. Zakona o porezu na dohodak
- <sup>29</sup> Obveznici PDV-a su svi oni poduzetnici (pravne i fizičke osobe) koji su u prethodnoj godini obavljajući samostalno, trajno i s namjerom ostvarivanja prihoda od isporuke dobara i obavljenih usluga ostvarili više od 85.000,00 kn prihoda.
- <sup>30</sup> <http://www.mint.hr/UserDocsImages/100324-vrh-01a-analiza-09.pdf>
- <sup>31</sup> Izvor podataka: istraživanje autora
- <sup>32</sup> Tako npr. internet agencija [www.385croatia.com](http://www.385croatia.com) nudi usluge promocije i proslijeđivanja upita gostiju za 250,00 kn godišnje.
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- <sup>21</sup> Source of data: <http://www.mint.hr/default.aspx?id=356>
- <sup>22</sup> Official Gazette, No. 68/07, 88/10.
- <sup>23</sup> Official Gazette, No. 138/06, 43/09, 88/10.
- <sup>24</sup> Ordinance on the classification and categorisation of other types of hospitality facilities for accommodation from the group "Campsites and other types of hospitality accommodation facilities" (internally consolidated text of the Ordinance OG 49/08 and 45/09); Ordinance on the classification and categorisation of facilities providing hospitality services in households (internally consolidated text of the Ordinance OG 88/07, 58/08 and 45/09); downloaded from: <http://www.mint.hr/default.aspx?id=356>
- <sup>25</sup> OG 152/08, 59/09, with accompanying ordinances; Ordinance on the manner of charging flat-rate sojourn tax from persons providing accommodation services in households and rural households; Ordinance on the criteria for the classification of settlements into tourism classes; Ordinance on the proclamation of municipalities and towns and classification of settlements into tourism

<sup>36</sup> Izvor: istraživanje autora

<sup>37</sup> Izvor: istraživanje autora

<sup>38</sup> [http://www.istra.hr/hr/ostalo/za\\_vlasnike\\_smjestaja/Uvjeti-za-suradnju](http://www.istra.hr/hr/ostalo/za_vlasnike_smjestaja/Uvjeti-za-suradnju)

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<sup>26</sup> Official Gazette 127/00, 150/02, 163/03.

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<sup>28</sup> If he or she is not obliged to pay VAT pursuant to the Value Added Tax Act and does not establish income on the basis of Articles 19 to 24 of this Income Tax Act.

<sup>29</sup> Persons obliged to pay VAT are all those enterprises (legal and natural persons) who have earned more than HRK 85,000.00 income in the previous year by providing goods and services independently and with a view to making profit.

<sup>30</sup> <<http://www.mint.hr/UserDocsImages/100324-vrh-01a-analiza-09.pdf>>

<sup>31</sup> Source of data: Author's survey.

<sup>32</sup> Thus, for example, an on-line agency, [www.385croatia.com](http://www.385croatia.com), offers promotion services and forwarding of guest inquiries for an annual subscription of HRK 250.

<sup>33</sup> Analysis of the 2009 Tourism Year, Ministry of Tourism, Zagreb, March 2010.

<sup>34</sup> Institute for Tourism, 2011, Survey of Tourists and Visitors' Attitudes and Expenditures - Summer 2010, TOMAS; downloaded from: <<http://www.mint.hr/UserDocsImages/110323-Tomas-lj010.pdf>>

<sup>35</sup> Institute for Tourism, 2008, Survey of Tourists and Visitors' Attitudes and Expenditures - Summer 2007, TOMAS; downloaded from: <[http://www.iztztg.hr/UserFiles/Pdf/Tomas/2007\\_Tomas-Ljeto\\_2007.pdf](http://www.iztztg.hr/UserFiles/Pdf/Tomas/2007_Tomas-Ljeto_2007.pdf)>

<sup>36</sup> Source: Author's survey.

<sup>37</sup> Source: Author's survey.

<sup>38</sup> <[http://www.istra.hr/hr/ostalo/za\\_vlasnike\\_smjestaja/Uvjeti-za-suradnju](http://www.istra.hr/hr/ostalo/za_vlasnike_smjestaja/Uvjeti-za-suradnju)>

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