

The Possibilities for Local Housing System Analysis in Innovative Housing Policy Planning

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ABSTRACT In recent decades housing systems of European countries have been marked by increasing housing unaffordability, affecting ever-wider segments of the population. The recognition of this issue has led to policy reforms being recently initiated both at the Croatian national level and the EU level. In the current, initial stage, Croatian policymakers are exploring models of increasing the supply of limited-profit rental housing and developing active land policies to serve affordable housing provision, inspired by European best practice. Such models are innovative in the Croatian context, where direct public intervention in housing since the 1990s has mostly been limited to supporting homeownership, and the extensive implementation of such policies could potentially result in significant changes to the broader housing system. The article examines the potential for these changes using the theoretical perspective of housing systems, aimed at explaining the differences between national housing systems and their evolution over time. Given the expected high importance of the local level in planning future housing policies, the paper explores the possibilities of using this theoretical perspective for planning local housing policies. The concept of the housing provision chain is used as a methodological tool for analyzing housing systems, with the aim of identifying the interrelationships between the key components of housing production within a particular housing system: housing production, housing promotion, land supply, and tenure. The concept is recognized as a potentially valuable analytical basis for planning integrated local housing strategies.

Key words: affordable housing, housing policy, welfare state, local housing systems, housing provision chain.

Introduction

Discussions about the concept of affordable housing are increasingly gaining importance in the scientific community and among policymakers in Europe. The debate has particularly intensified since the 2008 global financial crisis, which heavily impacted the housing sector and affected a significant portion of the population, drawing the attention of both the general public and the expert community to the growing unaffordability of housing for European low-income, as well as, increasingly, middle-income households. These challenges were not alleviated during the recovery of European economies, but, on the contrary, have become exacerbated (DG REGIO and UN-Habitat, 2016.; Anacker, 2019), while the 2020 crisis has further limited access to adequate housing through homeownership or renting for an ever-larger share of households across the European Union (Organisation for Economic Co-operation and Development [OECD], 2021).

This paper examines housing policy changes from the perspective of welfare-state regimes. Housing policies and affordability in a given country are viewed as components of the national housing system, which, in turn, can be seen as a component of the welfare-state system, affected not only by political and economic factors, but also by informal institutions and dominant ideological structures (Esping-Andersen, 1990). Welfare-state and housing systems are the result of specific relationships between the state, market, and informal institutions in a country, and they exhibit certain similarities and differences at the international level; this means that the housing systems in different countries can be compared and categorized into ideal types. This perspective can also be used for comparisons focused on a particular housing system, as it takes different forms at different points in time (Kemeny, 1995; Kemeny and Lowe, 1998; Stephens, 2020). However, the factors that shape national housing systems may vary at the local level, where the relationships between the factors that shape the welfare-state system – political and institutional aspects, social norms and ideologies, and economic relations – often differ from the relationships at the national level; therefore, local welfare systems also merit attention (Mingione and Oberti, 2003). As the national housing system can be viewed as a component of the welfare state, local housing systems can also be analyzed within the same framework. In this paper, in order to shed light on the transformation of housing systems, the concept of *housing provision chain* is used as a conceptual tool to facilitate understanding of various forms of housing production through an analysis of the postsocialist transformation of the Croatian housing system.

The widely recognized negative effects of the transformation of European housing systems due to housing commodification have sparked debates on the need to redirect housing policies in European countries towards a significant strengthening of the role of public and non-profit housing stock in providing affordable housing for a broader portion of the population. This refocusing can be observed at the policy level in in-

dividual Member States and Europe in general, and it has also initiated discussions on possible contemporary models, strategies, and organizational forms of affordable housing within the scientific and expert community.

In housing systems like the one in Croatia, characterized by rather limited public and non-profit housing stock, implementation of such policies would be innovative and transformative. Measures implemented on a scale sufficient to achieve a significant impact on housing affordability would, in fact, definitely mark the beginning of a transition of the entire housing system – if not at the national level, then surely in cities, municipalities, and urban areas where such measures are implemented. In view of the recognized importance of housing policies and measures based on identifying international good practices for the development of potential housing policies in Croatia in the near future, this paper presents an overview of ‘good practice’.

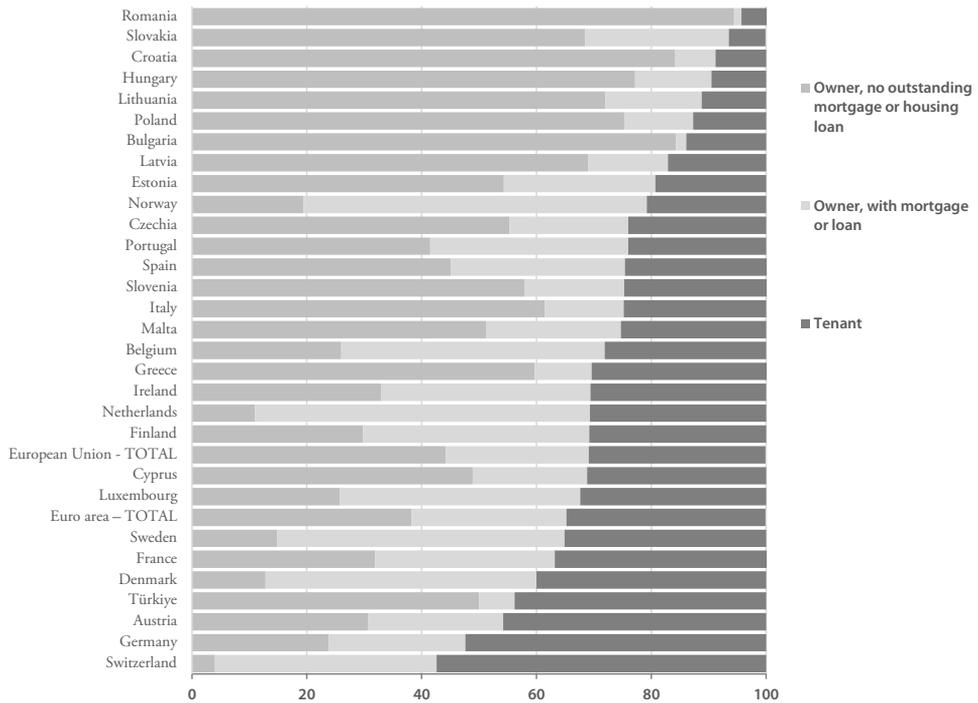
The possibilities of implementing such policies depend on the characteristics of the existing housing system, which includes complex and often deeply rooted components; therefore, an understanding of these components is a necessary prerequisite for implementing any such measures. It should also be noted that the housing system in Croatia differs greatly at the local level. The housing systems in different areas, like large cities, suburbs, peripheral areas, islands, and the coastline, face different pressures and have different capacities in terms of stakeholders, spatial resources, and informal institutions. Obviously, implementing housing policies, even in a centralized system with the central government in the leading role, would require significant participation of the local government in planning and execution. In view of the fact that the possibilities for implementing affordable housing policies greatly depend on local factors, it is important to define appropriate conceptual and methodological frameworks for analyzing housing systems at the local level. For this reason, this paper explores the possibilities for using the national housing system perspective at the city or urban area level as an analytical basis for strategic local housing policy planning. The following section will, therefore, present an overview of the theoretical perspectives on housing regimes in research, focusing on national systems and discussions about the possibilities for applying this perspective at the local level in the light of current guidelines from international good practices addressing affordable housing policies and strategies.

Transitions of National Housing Systems

According to welfare-state regime theories (Esping-Andersen, 1990), which are associated with the divergence approach in the field of welfare state scholarship (Hoekstra, 2010), in each country it is possible to identify a characteristic housing system, which is tightly bound with the wider system of the welfare state, that is, the dominant patterns of the relations between the market and the state in the provision of social

services and the ideological structures it is based on. According to Esping-Andersen (1990), who laid the foundations for this theoretical perspective in his work, the identified types of welfare-state regimes in developed countries can be divided into liberal, social democratic, and conservative corporatist regimes. Insights by later authors, who identified another regime, the Mediterranean or Latin-rim model (Mingione, 1995), are particularly relevant for Croatia.

Figure 1.
Structure of European households by tenure status in 2023



Source: Eurostat, 2024

The relationships between the market, the state, and informal social institutions specific to each regime greatly affect the components of housing provision. The structure of tenure is probably the most obvious difference among various national housing systems (Figure 1); pronounced differences among countries clearly show that the desirability or competitiveness of renting vs. owning is socially and politically constructed.

Specific configurations of the relationships between the state, market, and civil society within national and local housing systems shape the way in which housing units are produced in a given system. The housing system determines the extent of surplus value that can be extracted from the housing provision process by the developers, that is, the degree of speculation involved in the process. Following Barlow and Duncan

(1994), the factors below have been selected as the components for the analysis of the housing provision chain within the housing system:

- i) Housing production:** Who (public or private actors, small or big companies) dominates housing development?
- ii) Housing promotion:** Who places housing units on the market?
- iii) Land supply:** Who controls the offer of land?
- iv) Housing consumption:** What are the relationships between homeownership, renting, and public housing?

In liberal regimes (e.g., the United Kingdom, Ireland, the USA), the market dominates resource distribution and supply of forms of protection against life's risks. State benefits are allocated on a flat-rate basis to a small number of community members as social assistance for the most vulnerable social groups. Big housing developers with highly speculative operations are characteristic of this model. The social democratic regime is based on inclusivity and universality (Finland, Norway, Sweden, the Netherlands). Big developers are present; however, they are separated, subject to supervision by non-profit users, and rely only on construction profits. The conservative corporatist regime is typical of continental Europe with a strong tradition of Christian democracy (Austria, Germany, Switzerland). In such regimes, emphasis is put on the role of the family, while state assistance is all-encompassing and income-dependent. The last type, the Latin-rim regime, is characterized by marginalized state intervention, bureaucratization of the system, and concentration of welfare-state services in favor of the most vulnerable social groups. The grey or informal economy tends to be large, with the informal market playing a significant role, and the family performs the central role of the system as the primary provider of housing. Private ownership is the prevalent form of housing tenure.

Analysis of the housing provision chain can be used as a conceptual tool not only for a synchronic comparison of different housing systems, but also to help understand the factors that affect the transition process in individual housing systems. This approach to qualitative analysis of housing systems is demonstrated below using the example of the transition of the Croatian housing system from the socialist to the postsocialist period.

Until the early 1990s, the Croatian housing system shared similar characteristics with the countries from the social democratic cluster. It emphasized universalism and equality in the redistribution of high standards among all social groups (Zrinščak, 2003). In the socialist period, building land was largely publicly owned and under state control, and the spatial planning system was strictly regulated. The state and big companies were the main players in housing development. Local authorities, large state-owned enterprises, and self-management organizations were tasked with housing promotion. As to land supply, this component was divided between the state and

local self-government, while the tenure model was dominated by long-term secure rental of publicly and socially owned housing, with private ownership present only to a limited extent.

Despite the preference for social housing, the structure of institutional mechanisms inhibited the development of cooperative housing. Furthermore, despite the lack of explicit support in public policies, private home ownership and home building did exist, but often in a grey area when it comes to legitimacy and legality. Public and social housebuilding was often insufficient (Tandarić, Watkins and Ives, 2019), while the distribution rules favored certain groups, like the highly-educated workforce in powerful companies and institutions (Marčetić, 2020), meaning that informal construction of housing, often in peripheral areas, was the only available alternative for many families. In this regard, the housing system acquired the characteristics of the Latin-rim cluster.

Following the declaration of independence, ideological tendencies favoring privatization, which was implemented abruptly based on the right of social housing tenants to purchase the homes they lived in at a preferential price, resulted in an almost total prevalence of private ownership in the housing tenure structure (Bežovan and Pandžić, 2020). Publicly owned housing stock became highly marginalized, having assumed the role of support primarily aimed at low-income households. Except for the limited state-subsidized housing construction program (Svirčić Gotovac and Zlatar, 2015; Bobovec, Mlinar and Pozojević, 2016), the state withdrew from housing construction and promotion. Through the liberalization of spatial planning, land was transformed from a strictly controlled public resource into a resource for private investment and speculation (Svirčić Gotovac, 2020).

Privatization also resulted in marginalization of rental housing, transforming the housing sector, in combination with the increasing availability of housing loans provided by private banks, from a mechanism for satisfying basic needs into a savings, investment and speculation mechanism for many individual households and small developers (Marčetić, 2020). Land availability and prices, as well as investor pressure, led to dispersed development in the wider urban areas and intensive development in the coastal zone. The family, as a social institution, assumed the primary responsibility for providing secure and affordable housing; lack of access to housing loans for young people resulted in longer delays in leaving the parental home, as well as reduced workforce mobility (Vizek, 2009; Mandić, 2010; Rodik, Matković and Pandžić, 2019). It can be concluded that, with this transformation of the structure and the emergence of new characteristics of its housing system, Croatia underwent a metamorphosis and developed characteristics very similar to those of the southern European, Latin-rim housing system, but with a pronounced post-socialist heritage.

Table 1.

Characteristics of the housing provision chain in the Croatian housing system in the socialist and post-socialist periods

Components of the housing system	Socialist period	Postsocialist period
Housing production	The state, large public and socially owned enterprises	Small private businesses, families
Housing promotion	The state, large enterprises, work organizations	Private entities
Land supply	The state, local authorities	Private entities
Tenure model	Prevalence of public ownership, with a limited presence of private ownership	Private ownership

Source: The authors

In many respects, the transition of the Croatian housing system is typical of the former socialist countries in Europe, where the large public housing stock was abruptly privatized in early 1990s, which resulted in very high home-ownership rates in comparison with other European countries, as well as similar patterns of social and spatial inequalities, marginalization of young people and other vulnerable groups, and the transformation of housing into a tool for investments and speculation (Mandiċ, 2010; 2017; EBRD, 2023). Similar outcomes, although caused by other processes, can also be observed in Western European countries, where housing supply is commodified, and the public and non-profit housing stock is increasingly privatized (Stephens, 2020). Due to the resulting growing unaffordability affecting increasingly broad groups of citizens (OECD, 2020.b), the European Commission initiated the development of the European Affordable Housing Plan, which will facilitate regulatory reform and new sources of funding (European Commission, 2025).

Organizational Models for Affordable Housing

In view of the recognized need for affordable housing and political priorities, the question of the form of specific housing policies that could be implemented at different territorial levels to increase the stock of widely accessible, high-quality, and affordable housing units has gained importance. In recent years, various international organizations have published analyses and recommendations for housing policies focusing on increasing affordability at the national and local levels (e.g., Rosenfeld, 2015; Urban Agenda for the European Union [UAEU], 2018.; OECD, 2021., 2020.a, 2020.b; United Nations Economic Commission for Europe [UNECE], 2021.; UN-Habitat, 2021).

The approach used in these studies, based on identifying and disseminating good practices, is particularly important for housing systems where affordable housing stock needs to be significantly expanded and completely new operating models introduced, which would actually constitute a profound transformation of these systems. Due to the importance of innovative housing models disseminated among policymakers through international organizations for the countries that need to expand the stock of public and non-profit housing, an overview of the key characteristics of the proposed models is presented below.

When making comparisons, it is necessary to start by determining how the definition of affordable housing differs depending on the national housing policy framework, and sometimes even between regions and cities. The common purpose is to provide housing for certain groups of the population below market prices, but the method may vary significantly (Rosenfeld, 2017, 2015; Czischke and van Bortel, 2018). Measures aimed at affordable housing may include, e.g., caps on private rents, financial support for vulnerable households, subsidized housing loans, and construction of subsidized rental housing (OECD, 2024). Affordable housing policies can thus be viewed as a continuum of various forms of interventions (Rosenfeld, 2017). In view of the targeted housing policies groups, it is possible to identify the trend of distinguishing between *social* and *affordable* housing, where the first group includes housing intended for vulnerable social categories, while the other targets middle-income households that usually pay a larger share of actual housing costs through rent (Czischke and van Bortel, 2018; EIB, 2020).

Nevertheless, public or non-profit apartment rentals are the most desirable form of affordable housing policies, long-established in Europe and generally well-suited for responding to current challenges; for this reason, the remainder of this overview will focus on this group of housing models. Rental housing can meet the needs of households that cannot afford to purchase a home, especially young people, and, being owned by public or non-profit institutions, represents a stable and resilient housing stock (UAEU, 2018; OECD, 2020b). In this category, housing units can be owned by the local authorities, specialized public agencies, or civil society organizations. Non-profit government organizations play a significant role in this area in some countries, like Denmark, the Netherlands, and Austria, where they operate as social companies with a defined legal structure, investing in housing projects using preferential loans and public guarantees, thus offering their tenants more favorable rental prices than profit-driven developers (Lang and Stöger, 2017; Schilder and Scherpenisse, 2018; UNECE, 2021). These agencies can also be organized in the form of cooperatives, with a defined collective ownership and/or decision-making structure.

Possible forms of financing for public or non-profit housing providers, that is, subsidies that keep rental prices below market level, are also diverse. Public co-financing and favorable loans from local, national, and supranational funds are relatively simple

to organize, but entail considerable public expenditure, which means that the available funds can be limited (UNECE, 2021; UN-Habitat, 2021). For this reason, more sophisticated models based on active, entrepreneurial management of buildings and land owned by public or non-profit funds, with market-based activities being used to subsidize the affordable housing segment, represent an interesting option.

Active Land and Spatial Policies Aimed at Affordable Housing

Policymakers often focus narrowly on affordable housing financing models, drawing attention away from the key fact that housing differs from other public services because it is fundamentally intertwined with space and land (Lawson and Ruonavaara, 2020). Affordable housing units affect the functional, morphological, and social structure of the settlement in which they are located, and the existing urban structure determines the quality of life in affordable housing to a large degree (Svirċić Gotovac and Zlatar, 2015; Rode *et al.*, 2017; Babiċ Vujiċ and Gašparović, 2024). Land is also a specific commodity due to its scarcity and high demand, especially in urban areas; for this reason, land prices are high and subject to fluctuations. Land costs often represent the principal obstacle to affordable housing projects, but some strategies can leverage these characteristics of urban land to benefit such projects.

A large portion of the land value is the result of public interventions; amendments to spatial plans allowing construction on a land plot or the development of infrastructure like roads and the provision of public services, such as education and healthcare, have a decisive impact on land prices. In some national systems, any increase in land value resulting from public interventions is subject to taxes and fees, often intended for infrastructure financing, that are collected from land owners, whereas in countries with more passive land policies, land owners and developers capture a greater share of the added value (Muñoz Gielen, Salas i Cuadrado, 2017; Arbaci, 2019). In Croatia, the utility contribution is used for this purpose, but the amounts charged can be considered too low to have a significant impact on urban development in practice. Croatian land policies can thus be categorized as passive, and speculative increases in land value constitute a significant portion of return on investment.

The key to active land policies is to mobilize the above-described increases in land value for the purpose of expanding affordable housing stock. In one of the land value capture models used to support housing, local authorities can designate land use areas for affordable housing through spatial plans. Investors who develop housing units in such areas are required to dedicate a part of the land (usually 10-30%) for affordable housing units (OECD, 2020.a; UN-Habitat, 2021). With zoning that supports the development of affordable housing through spatial planning, added value resulting from categorizing land as building land is directly transferred to the public housing stock, expanding it without the need for significant public investments.

Public entities can maximize land value capture by investing in their own housing development projects on the land they own. If the public sector has a high degree of control over such projects, this can also contribute to other public goals, like enhancing the quality of urban space and fostering circular land use management by repurposing unused space and buildings (UNECE, 2021; Babić Vujić and Gašparović, 2024).

However, indiscriminately selecting any available land for affordable housing development may result in functionally poor areas that are insufficiently integrated into the settlement structure (Rode *et al.*, 2017). Still, public entities can avoid spatial segregation associated with affordable housing by implementing land purchase policies aimed at future repurposing of the purchased land for housing development projects that capture all land value gains (Shahab, Hartmann and Jonkman, 2021). In sophisticated organizational models, a public or a non-governmental non-profit agency can continuously invest in an initial housing stock allocated by public authorities, operate as a developer on the market, and invest the captured profit in upgrading its own affordable housing stock.

It's worth noting that the mechanisms of active land policies described above are not mutually exclusive. Actually, a careful combination of measures selected according to the specific characteristics of the local housing system may result in significant synergies and contribute to their success. It is necessary to ensure that local land policy measures are integrated as a unified system, and such systems can only be planned within a unified strategic framework.

The Role of Local Strategic Planning

Although the housing policy instruments examined so far share similar principles and represent best practice recommendations, it is evident that the potential modalities for their implementation differ significantly. Evidently, the choice of measures and the strategic orientation of housing policies in a given context depend on specific local conditions; therefore, it is necessary to identify the most appropriate territorial level for planning affordable housing policies. In literature, experts agree on the necessity for a clearly structured management system at the national level, where the roles of the stakeholders involved in planning and implementation of housing policies would be divided among different territorial levels of government, for example, European, national, and local (UAEU, 2018; UNECE, 2021). The very nature of many mentioned types of measures clearly indicates that their efficient implementation requires access to detailed local information and implementation of public policy instruments that fall under the competence of local authorities, which is why the local level will necessarily play an important role in any housing policy.

When discussing the problem of categorization of the welfare-state types, Mingione and Oberti (2003) caution that local factors can significantly modify the characteris-

tics of national housing systems, and this is the reason why research at the level of city regions can prove necessary for an appropriate understanding of specific, potentially very significant local characteristics of housing systems. Informal institutions, such as public administration capacities and the traditional role of the family in providing social services (Allen, 2006), have a significant impact on housing regimes as well. When analyzing local housing systems, the analysis should focus not only on quantitative, but also on qualitative information about informal institutions and practices that shape the supply and demand for housing in a given context.

Therefore, the concept of the housing provision chain, illustrated by the example of Croatia in the second section of this paper and usually used as the framework for analyzing *national* housing systems (Arbaci, 2007, 2019.), could be applied at the local level and serve as a useful methodological tool for understanding housing production factors in the context of a specific city or city region. Katuriċ (2016) has provided an example of the application of this method. In the study explaining the phenomenon of informal construction in the Split region, specific local impacts on the components of the housing provision chain are determined by analyzing historical and current official documents and using the method of interviews with the stakeholders from the private and the public sector, thus providing an explanation of the transformation of the housing system in Split between the socialist and the postsocialist periods from a historical perspective. In the following phase of the study, the qualitative study of the housing supply chain provided direction for the case studies, which employed both qualitative and quantitative methods to deepen the understanding of the identified factors.

This study facilitated a better understanding of the factors of informal construction, as recognized not only as an anomaly of the spatial planning system, but also as an inevitable result of the housing systems in the socialist and postsocialist periods, when informal construction was the only way for broad population groups to satisfy their housing needs as other solutions were unavailable due to the inefficiency of the formal welfare-state mechanisms. An analysis that would be able to identify similar aspects of local housing systems, “invisible” to the dominant discourse of public policies, could therefore have a truly transformative potential in driving future innovative policies.

Since a good understanding of local housing systems is a prerequisite for establishing a successful strategic framework for housing policies at the local level, it is important to examine whether the described concept of the housing provision chain is relevant for an analysis used for the purposes of local policy planning. To effectively target individual housing policy instruments, it is necessary to use a strategic approach to planning, based on analyzing the actual situation and determining the needs and capacities (including the institutional capacities of local and other stakeholders) as the starting point for defining goals and measures and establishing a strategic framework for the

implementation of housing policies at the spatial level, e.g., of a city, municipality or city region. In this context, the structure of the housing provision chain analysis could be used as the framework for developing research aimed at identifying the challenges and opportunities at the local level. Table 2 presents the dimensions of the housing provision chain that can be expected to prove relevant for housing strategy planning in the local context in Croatia.

Table 2.
Aspects of the housing provision chain relevant to the situational analysis of the local housing strategy

Housing system components	Analysis guidelines
Housing construction	Which types of investors are active in the local system? (large and small commercial developers, individual households)
Housing promotion	Which types of actors operate in the market with the aim of making a profit? (real estate developers, households – investment, rent, tourist apartments)
	Which types of non-profit actors operate in the market? (public agencies, cooperatives, households – to address their own housing need)
Land supply	What are the characteristics of land ownership? (plot size and fragmentation, ownership relations, private or public owners)
	What are the extents of undeveloped and unregulated building land?
	How much land is available within, and how much outside the existing urban matrix?
	What land is owned by public entities (the state, LGUs)? In what spatial context is such land located?
	What are the possibilities for brownfield development?
	What are the costs of setting up utility connections on the building land? What are the revenues? (utility contribution, utility fees)
Tenure model	What proportion of households live in owner-occupied housing, rental housing, or public/non-profit housing?
	What are the supply and demand for a specific ownership model? What are the segments where the demand is not met?
	What are the specific housing needs of different population segments? (e.g., young people, families with children, retirees)

Source: The authors

The examination of the dimensions of the housing provision chain in a specific local context should guide the analysis towards the identification of challenges and, finally, a systemic understanding of the interconnectedness of housing production factors. As a result of using qualitative methods (which should include interviews, workshops and similar, and involve a wide network of stakeholders from various sectors), this analysis should contribute to the identification of institutional capacities by the local authorities, agencies, or even civil society, and provide a basis for selecting appropriate models for the implementation of housing policies.

Although the purpose of this method is to facilitate a qualitative understanding of the local housing system, its structure can guide quantitative analyses of indicators such as the area of available space and actual housing needs of specific social groups, while quantitative analyses can be upgraded using housing and spatial development projections and scenarios to support the process of selecting the most desirable trajectories for the future development of the housing system.

Another identified contribution of the analysis based on the local housing provision chain is its potential to promote a closer and better integration of the spatial and strategic planning system, given that the paradoxical separation of these systems in Croatia has been recognized as a problem (Katuriċ et al., 2019; Katuriċ and Simov, 2021). As a detailed sectoral analytical basis for spatial planning, a housing strategy would enhance the quality of spatial plans, thus providing a robust foundation for the implementation of housing development projects and land value capture.

Conclusion

It can be noted that the current housing crisis in Europe, as well as the increasing awareness of this problem among decision-makers, prompted the creation of a body of literature on innovative housing policies and examples of good practices, largely disseminated through the recommendations for public policies presented by international organizations. These recommendations depart from housing policies prevalent in developed countries since the 1980s and 1990s, based on promoting homeownership and minimum public interventions in the housing market, and advocate for a revitalization of the role of the public sector or non-profit non-governmental organizations, like cooperatives, in the provision of rentals below market rates and expanding such models to the countries with a low share of affordable housing in the housing mix, especially in Southern, Southeastern and Eastern Europe.

Although such proposals represent a shift away from existing policies that promote homeownership, they are not completely incompatible with neoliberal principles of public policies. The harmful effects of social polarization and the growing unaffordability of housing for the middle-income groups are not viewed solely as a deprivation of the right to housing, which should be guaranteed; instead, in the justifications of public interventions, they are addressed as a market failure that must be corrected, while recommendations of sophisticated organizational forms emphasize the value of the approaches that minimize investments from public funds and compensate housing development and maintenance costs by means of other methods, such as public-private partnerships and an entrepreneurial approach to asset management. Still, regardless of the views prevalent in the current discourse within the ideological field of public policies, in the Croatian housing system, where the supply of affordable housing is very low, implementing such policies would surely constitute a significant step forward for the existing, deep-rooted housing system, at least at the local level.

The great diversity of housing systems at the local level can be considered especially important in the Croatian context, since Croatian cities and municipalities, as well as regions, vary significantly in terms of housing pressure intensity, cultural practices affecting housing demand, financial resources, and institutional capacities. Since the challenges and the possibilities for addressing these challenges are unequally distributed, an appropriate combination of available affordable housing policy instruments should be carefully tailored to fit the local system. An analysis of the housing provision chain, adapted from the literature comparing the national systems of welfare states, can prove to be a valuable methodological tool in this regard, since it is based on a qualitative understanding of the interaction between specific local impacts affecting housing production, including institutional factors. It is demonstrated that the analysis of local housing systems can be used as the basis for a situational analysis, and, finally, for the development of a customized local strategic framework for managing housing policies.

Strategic housing planning based on an analysis of the local housing provision chain can also be appropriate for planning and implementing spatial, i.e., land policies of affordable housing – the forms of housing policies which are not characteristic of the Croatian context but have great potential in terms of contributing to the spatial and financial sustainability of the development of housing and urbanization in general. By capturing land value gains, which are, in Croatia, largely collected by speculative developers, it is possible to reduce the land acquisition costs by avoiding the speculative component and to promote the use of the captured value as a resource for upgrading affordable housing. Strategic zoning and acquisition of land by public and non-profit agencies are the tools of such policy. Since these instruments require a closer integration of strategic and spatial planning, such policies can contribute to a more efficient urbanization and more sustainable spatial development.

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Mogućnosti analize lokalnih stambenih sustava u planiranju inovativnih stambenih politika

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Sažetak

U posljednjim desetljećima stambene sustave europskih zemalja obilježava sve izraženija nepriuštivost stanovanja, koja pogađa sve šire slojeve stanovništva. Prepoznavanje ovog problema dovelo je do pokretanja reformi stambenih politika, kako na nacionalnoj razini u Hrvatskoj, tako i na razini Europske unije. U trenutnoj, ranoj fazi, hrvatski nositelji javnih politika istražuju modele povećanja ponude neprofitnih stanova za najam s te razvoja aktivnih zemljišnih politika u svrhu osiguravanja priuštivog stanovanja, inspirirani europskim primjerima dobre prakse. Takvi su modeli inovativni u hrvatskom kontekstu, gdje je izravna javna intervencija u stanovanje od 1990-ih uglavnom bila ograničena na poticanje vlasništva nad stanovima. Šira provedba ovakvih politika mogla bi potencijalno dovesti do značajnih promjena u širem stambenom sustavu. Ovaj rad ispituje potencijal za takve promjene kroz teorijsku perspektivu stambenih sustava, usmjerenu na objašnjavanje razlika među nacionalnim stambenim sustavima i njihove evolucije kroz vrijeme. S obzirom na očekivanu važnu ulogu lokalne razine u planiranju budućih stambenih politika, rad istražuje mogućnosti primjene ove teorijske perspektive u svrhu planiranja lokalnih stambenih politika. Kao metodološki alat koristi se koncept lanca stambene opskrbe, s ciljem identificiranja međuodnosa ključnih komponenti stambene proizvodnje unutar određenog stambenog sustava: stambene proizvodnje, promocije stanovanja, opskrbe zemljištem i modela vlasništva. Ovaj se koncept prepoznaje kao potencijalno vrijedan analitički temelj za planiranje integriranih lokalnih stambenih strategija.

Ključne riječi: priuštivo stanovanje, stambena politika, država blagostanja, lokalni sustavi stanovanja, lanac stambene opskrbe.