



BOOK OF PROCEEDINGS

INTERNATIONAL CONFERENCE
13th - 14th October 2023

ISSUES OF HOUSING,
PLANNING, AND
RESILIENT DEVELOPMENT OF
THE TERRITORY

**Towards Euro-Mediterranean
Perspectives**

ISBN (print) 9789928352286

ISBN (e) 978-9928-352-29-3

DOI 10.37199/c41000100



Issues of Housing, Planning, and Resilient Development of the Territory Towards Euro-Mediterranean Perspectives

Conference Theme and Rationale

Albania, along with other Western Balkan countries, has undergone significant economic, social, and political changes in recent years. As a result, housing, planning, and the resilient management of territorial development have emerged as critical issues. This is because these regions face significant challenges in providing affordable housing, addressing the impact of urbanization on the environment, fostering evidence-based decision-making on the territory, and bringing forth the commitments towards climate neutrality.

The organizers use the term “multi-modality” to define complex situations (in matters of territorial planning, management, architecture, housing, public space, technology, etc.) that have historically encompassed Western Balkans and Mediterranean cities in a logic of coexistence and value co-creation. A combination of knowledge and heritage that throughout time and history have given life to civilization in this region of Europe. The active involvement of Albania in the existing network of the Mediterranean Basin and the EU, through a joint action plan with UN / UNECE, and the Albanian and regional authorities, including reputable scientific bodies such as the Academy of Sciences of Albania, makes this conference even more intriguing to explore fascinating areas of research. The conclusions, to be considered as a stage for open innovation, will include recommendations for further scientific and applied research, projects, and events.

The geographical focus of the conference covers three dimensions: i) Albania; ii) the Western Balkans; iii) Euro-Mediterranean countries. POLIS University aims to focus on the above-mentioned research areas that are of common interest to both Western Balkans and Mediterranean cities, including, but not limited to: housing policies, urban history and architecture typology, innovation and digitalization in urbanism, energy efficiency, resilience and environmental sustainability, governance and smart technologies for city management, education and gender aspects in urban planning research.

In this regard the main aim of this international conference is to bring together scholars, policy-makers, and practitioners to examine the pressing issues of housing, planning, and land development in these regions, in a context of transition fatigue, climate challenges and post-pandemic realities.

Issues of Housing, Planning, and Resilient Development of the Territory Towards Euro-Mediterranean Perspectives

Conference Aim

The main aim of this international conference is to bring together researchers, policy makers and practitioners to examine the urgent issues of housing, planning and land development in these regions, in a context of transition, climate challenges and post-pandemic realities.

Objective

- Consolidation of the cooperation network between Albanian and non-Albanian researchers, lecturers, managers, with the aim of participating in joint research projects at the regional and international level;
- Support of local authorities with contemporary data, on the state of housing issues, planning and sustainable urban and environmental management, as well as representatives of public and private institutions operating in this field.

The conference is organized by POLIS University (U_POLIS) in cooperation with the Academy of Science of Albania, and supported by other local and international partners.

In the framework of resilience, the main conference theme is devoted to Issues of Housing, Planning, and Resilient Development of the Territory from a Euro-Mediterranean Perspective, including Albania, Western Balkans and the Mediterranean Basin. This event aims to bring together academics, policymakers, researchers, experts, practitioners, and stakeholders from diverse backgrounds to discuss and address critical challenges related to housing, urban planning, and the development of resilient territories.

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Affordable Housing in Albania: Challenges and Effective Strategies

Case study Tirana, Albania

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DOI: 10.37199/c41000101

Abstract

Affordable housing stands as a pressing global issue, influenced by political, climatic, and economic shifts. This challenge is acutely felt in developing nations, and Albania, undergoing a protracted transition since 1991, is no exception. Previously, housing in Albania was government-provided, owned solely by the state. However, owning a house has become a cherished aspiration for Albanians, highlighting the critical shift in housing dynamics.

Albania's housing landscape has witnessed an alarming trend – the escalating cost of housing to the point where it becomes a near-impossible dream for many. As of 2023, Albania ranks third in Europe for having the most expensive apartment prices relative to income, as reported by Numbeo, a leading global data source.

This mounting housing affordability crisis isn't isolated; it catalyzes a cascade of societal, economic, and political issues in Albania. Official statistics from Instat reveal a significant decline in Albania's population, primarily driven by the steady emigration of young people over the past five years. Simultaneously, informal construction has emerged as a means for some Albanians to secure shelter, although it comes at a significant cost to urban environments and the nation as a whole. This research paper seeks to delve into effective and beneficial policies tailored to Albania's unique context, with a particular focus on Tirana, its capital. Through an in-depth case study, we scrutinize the impact and applicability of key policies. These include minimizing fees for lower-priced housing, streamlining development approval and permitting processes, identifying suitable parcels for affordable and accessible development, remediating brownfields, providing targeted tax and fee discounts, addressing neighborhood concerns, enhancing building design and resource efficiency, improving affordable transportation options, discouraging rental restrictions, and implementing maintenance and rehabilitation programs for affordable housing.

The research findings illuminate the effectiveness of these policies within the Tirana context, offering insights into their potential to alleviate the housing affordability crisis.

Keywords:

Affordable Housing, Housing Policy, Tirana, Albania, Developing Countries, Housing Affordability, Policy Effectiveness.

Introduction

Background and Context

Between 1989 and 2011, Albania experienced significant demographic and urbanization changes. The overall population decreased by 12%, with a remarkable rural population decline of 36.3% and a simultaneous urban population increase of 31.7%. This urbanization trend was accompanied by a 55.1% increase in residential buildings, with urban areas experiencing a staggering 189.3% growth in residential buildings. A substantial portion (21.7%) of housing units remained vacant, primarily in rural areas, and some regions, such as Vlora and Gjirokastra, had a particularly high vacancy rate. The government introduced social housing programs to address housing affordability issues, focusing on groups facing economic and social challenges. (Social Housing Strategy 2016-2025).

Albania's housing programs, governed by Law no. 9232, aim to assist individuals and families facing economic and social challenges who cannot afford housing in the free market or mortgages. Three primary social housing programs exist: social rented housing, low-cost housing, and land equipped with infrastructure. Additionally, the government provides housing subsidies, subsidized loans, small grants, and immediate grants targeted at specific groups.

According to Law 8652, the responsibility for housing provision is shared between central and local governments. Local governments, including municipalities and communes, are responsible for urban planning, land management, and housing, among other functions. The central government's responsibilities include designing long-term housing programs, allocating funds, setting rules for low-cost housing, collecting housing application data, determining building costs, and overseeing social housing investments. Local authorities are tasked with evaluating housing requirements, formulating housing initiatives, offering land, soliciting financial support from the central government, constructing and overseeing social rented housing properties, as well as keeping records on housing programs and their effectiveness. Additionally, they hold the responsibility of identifying priority groups and crafting comprehensive, enduring housing strategies.

The social housing programs undertaken by the central government and at the local level are not sufficient to influence the housing affordability situation, especially in the capital of Albania, Tirana. According to the data of the World Bank, the affordability of a house today in Tirana is almost impossible for families with average income.

Research objectives

Main Research Objective:

- To investigate and analyze the effectiveness of various affordable housing policies and approaches in Tirana, Albania, and provide recommendations for improving housing affordability in the city. To identify and classify affordable housing policies and approaches, distinguishing between ineffective, effective but costly, and most effective strategies, with a focus on those most suitable for the Tirana context. The primary aim of this research is to conduct a comprehensive investigation into the effectiveness of diverse affordable housing policies and approaches implemented in Tirana, Albania. By employing rigorous analysis and empirical research methods, this study seeks to discern the impact of these policies on the city's housing landscape. Through an examination of their outcomes, challenges, and successes, the research endeavors to provide evidence-based recommendations for enhancing housing affordability in Tirana.

Literature review

According to Habitat for Humanity's, affordable housing can be described in many ways, depending on the quantitative or qualitative perspective we decide to analyse. In many researches, the term is used to define a specific type of housing, made available by governments to those unable to afford one, also known as social housing. More generally speaking, housing can be considered affordable if its cost (mortgage or rent) is below the 30 percent of the household income. The World Health Organization defined Housing as a "residential environment which includes, in addition to the physical structure that man uses for shelter, all necessary services, facilities, equipment and devices needed or desired for the physical and mental health and social well-being of the family". In Europe alone, the housing crisis sparked by the 2008 global financial meltdown is far from over. An in-depth look at the region in Habitat for Humanity's Housing Review show this 'silent emergency' is getting worse and at a faster rate.

"Unbalanced economic growth can therefore easily lead to overinvestment or underinvestment in housing, depending on apparent profitability rather than on housing needs. Housing market bubbles as in the United States or Spain before the global financial crisis are typical examples of over-investment, while a chronic shortage of appropriate housing as is the case in Poland is an example of underinvestment. On the micro level, households will typically overconsume or underconsume housing in line with their institutional surroundings." HOUSING REVIEW 2015

At the household level, individuals tend to adjust their housing consumption in accordance with their surrounding economic conditions and institutional factors.

Figure 1. Property Prices in Tirana, Albania

Rent Per Month		Range
Apartment (1 bedroom) in City Centre	49,008.32 Lek	36,000.00 - 74,659.09
Apartment (1 bedroom) Outside of Centre	32,332.39 Lek	25,000.00 - 40,000.00
Apartment (3 bedrooms) in City Centre	96,818.75 Lek	60,000.00 - 200,000.00
Apartment (3 bedrooms) Outside of Centre	53,109.32 Lek	40,000.00 - 80,000.00
Buy Apartment Price		
Price per Square Meter to Buy Apartment in City Centre	248,110.57 Lek	180,000.00 - 400,000.00
Price per Square Meter to Buy Apartment Outside of Centre	124,261.83 Lek	95,990.26 - 160,000.00
Salaries And Financing		
Average Monthly Net Salary (After Tax)	56,910.76 Lek	
Mortgage Interest Rate in Percentages (%), Yearly, for 20 Years Fixed-Rate	5.46	3.50 - 9.00

Source: The World Bank, 2023

The passage emphasizes the risks of fully integrating the housing sector into the broader economy, as well as the challenges of completely separating “social” or “affordable” housing from market dynamics. It points out that heavily state-subsidized rental housing in former communist countries, while initially providing affordable options, had detrimental long-term effects on the housing sector. Rushed privatization became the predominant approach for managing loss-generating housing stock during the transition period.

Habitat for Humnity’s argues that separating housing finance from the overall financial market is not only unfeasible, but also would be an irrational expectation after decades of development in the opposite direction. It instead would be advisable to create mechanisms that allow households some delay to react to market forces. The most important reason households and their policy and market environment fall out of balance is ignoring externalities both in terms of affordability and sustainability: long-term objectives are generally sacrificed for short-term gains. While creating a protective buffer between housing finance and the general financial markets, housing funding will become slower, but households may have a transitory period to adapt to market changes.

Housing policies have ranged from direct state control of housing quality to the suspension of market mechanisms through rent controls, leading to the emergence of non-market social housing sectors. Some countries have supported low-income homeowners through subsidies and enabling measures, while others have taken a more market-oriented approach. Additionally, social housing has transitioned from building-focused subsidies to household-focused support, targeting resources to disadvantaged households within the sector. These various instruments, including demolition, quality standards, rent controls, social housing, support for homeowners, and income-related housing assistance, have been used to promote better and more affordable housing for low-income individuals and families. The effectiveness and focus of these policies have varied across countries and time periods.

Methodology

Both types of techniques, quantitative and qualitative, will be used in this study to gather information about the situation of housing affordability, in Albania. This study will include an extensive review of existing literature, encompassing academic research, government reports, and publications from esteemed international organizations such as the United Nations Human Settlements Programme (UN-Habitat) and the World Bank.

Additionally, quantitative data analysis is conducted using official sources, such as the Institute of Statistics (Instat), to assess demographic trends, urbanization rates, and housing supply and demand dynamics in Tirana. This quantitative analysis enables the identification of key trends and patterns over time.

Furthermore, qualitative data is gathered through semi-structured interviews with local government officials, housing experts, and stakeholders involved in housing programs. These interviews aim to provide insights into the implementation and effectiveness of social housing policies and strategies. The qualitative data is then subjected to thematic analysis to extract meaningful patterns and themes.

By combining quantitative and qualitative methods, this research aims to offer a comprehensive and nuanced understanding of the policies and approaches that impact affordable housing in Tirana, providing valuable insights for policymakers, urban planners, and stakeholders striving to enhance housing affordability in the city.

Affordable Housing Policies in Tirana, Albania: A Case Study

Numerous policies are designed to enhance housing affordability in developing nations like Albania, but their effectiveness can vary significantly. While some approaches succeed in genuinely reducing housing costs, others may simply shift the burden without addressing the core issues.

According to Litman there are many possible ways to increase housing affordability. Some strategies are better than others overall because they reduce rather than shift costs, and support other strategic objectives such as reducing traffic problems and sprawl. Strategies are classified in 3 main categories:

- Ineffective and sometimes harmful
- Effective but costly policies
- Most Effective and Beneficial policies

Figure 2. Affordable-Accessible Housing Strategies

Strategies	Impacts
INEFFECTIVE AND SOMETIMES HARMFUL	
Urban blight	Reduces housing costs but harms communities and concentrates poverty
Cheap suburban development	Reduces housing costs but increases transport and sprawl costs
Rent control	Benefits existing residents but reduces lower-priced housing development
Preserve older, affordable housing	Preserves old, cheap housing but may reduce new, denser development
Restrict rental-to-owner conversions	Benefits existing residents but reduces lower-priced housing development
GENERALLY EFFECTIVE BUT COSTLY	
Support housing development and purchase	Primarily benefits affluent homebuyers. May do little to increase affordability
Social housing	Increases affordable housing supply
Inclusionary zoning (affordability mandates)	Subsidizes housing for some households but increases costs to others
Targeted housing subsidies	Benefits people who receive subsidies, but may displace others
Subsidize urban fringe transportation	Is costly and exacerbates traffic problems
Sweat equity and volunteer construction	Potential is generally small compared with total affordable housing needs
MOST EFFECTIVE AND BENEFICIAL	
Increase allowable densities and heights	Allows more affordable, compact, infill development
Allow and support compact housing types	Allows more affordable, compact, infill development
Minimize & prorate fees for inexpensive housing	Reduces costs of inexpensive, infill housing development
Reduce development regulations	Reduce building approval time, expense and uncertainty
Expedite affordable housing approval	Reduces costs and time for lower-priced housing approvals
Density bonuses and requirements	Encourages developers to build more affordable housing
Lending reforms and incentives	Reduces development financing costs
Identify parcels suitable for infill	Helps developers build infill housing
Provide free or inexpensive land	Helps developers build affordable housing
Brownfield remediation	Makes contaminated land available for development
Land value tax and undeveloped land surtax	Encourages more compact urban development, reduces land speculation
Encourage turnover of used houses	Increases the supply of used (and therefore lower-priced) housing
Reform development and utility fees and taxes	Encourage more compact and affordable housing development
Reform lending policies	Correct lending rules that favor sprawled and automobile-dependent housing
Affordable housing targets and requirements	Encourages or requires communities to accept affordable housing
Favor accessible locations for public housing	Increases accessible-affordable housing supply and demand.
Allow smaller lots and urban parcel subdivision	Increases the supply of smaller urban lots
Dynamic zoning	Allows communities to respond to increased affordable-accessible housing demand
Address community concerns	Reduces community opposition to affordable infill development
Improve building design	Reduces neighborhood opposition to affordable infill development
Improve building efficiency	Reduces operating costs, which increases long-term affordability
Address specific market distortions	Correct market distortions that reduce affordable housing
Smart growth reforms	Encourages more compact development and reduces infill development costs
Traffic and parking management	Reduces traffic and parking problems, and therefore opposition to infill development
Unbundle parking	Reduces development costs and vehicle ownership
Reduced & more accurate parking requirements	Reduces costs and increases land supply for affordable infill housing
Allow development on parking lots	Often provides excellent sites for affordable-accessible housing
Improve affordable transportation options	Improves accessibility, reduces household transport costs, reduces traffic impacts
Discourage or prohibit rental restrictions	May increase the number of rental units available in a community
Affordable housing maintenance programs	Preserves existing affordable housing stock

Source: Litman, T. 2023 *Affordable-Accessible Housing in a Dynamic City*

This paper is going to explore some of the MOST EFFECTIVE AND BENEFICIAL policies that can be applied in Tirana, like:

“Identify Parcels Suitable For Affordable-Accessible Development Governments or private organizations can maintain a database of lots suitable for affordable infill housing. Provide Free or Inexpensive Land for Affordable Housing Governments often control various land parcels, including outdated public facilities and land acquired through unpaid taxes. They can donate or sell at a discount appropriate parcels to affordable housing development, particularly for social housing to accommodate people with special needs. Density Bonus and Requirements Allow higher densities and greater heights than normal in exchange for more affordable housing units. This supports compact, affordable, infill development while preventing land value increases that would result if increased density were allowed for higher priced housing units.

Expedite Lower-Priced Development Approval and Permitting

Expedite the development approval and permitting process for lower-priced housing in order to reduce their costs and uncertainty, and make such projects more attractive to developers. This can include, for example, eliminating traffic and parking impact studies (justified because affordable-accessible development tends to generate far less traffic and parking than standard models predict), and shorter planning review and permitting periods for developments that meet affordable-accessible housing guidelines.

Brownfield Remediation

Brownfields are sites whose development potential is constrained by perceived or real environmental contamination, including many in urban areas suitable for affordable housing. Cleaning up these sites by enforcing legal requirements on past owners or through subsidies can make them suitable for development.” Litman 2023. Affordable-Accessible Housing in a Dynamic City.

Conclusions and Recommendations

In conclusion, the escalating housing affordability crisis in Tirana, Albania, demands immediate attention and effective policy interventions. Based on the research material presented, the following recommendations are offered:

Comprehensive Database: Establish a comprehensive database of suitable land parcels for affordable and accessible housing development. This database should be regularly updated and made accessible to developers and policymakers.

Land Allocation: Promote the allocation of free or discounted land for affordable housing projects, particularly for social housing targeting vulnerable populations.

Density Bonuses: Encourage the implementation of density bonuses and requirements that allow for higher densities in exchange for the inclusion of affordable housing units in developments.

Streamlined Approvals: Expedite the development approval and permitting process for lower-priced housing projects, reducing costs and uncertainty for developers.

Brownfield Remediation: Prioritize the remediation of brownfields, making them suitable for affordable housing development and contributing to urban revitalization.

These recommendations aim to address the critical need for affordable housing in Tirana, offering a pathway towards alleviating the housing affordability crisis. Moreover, the findings and policy insights from this research can serve as valuable references for policymakers in other developing

countries facing similar challenges. The adoption and adaptation of these strategies hold the potential to catalyze significant progress in addressing affordable housing needs in Tirana.

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