

2014

HOLICOB PROJECT

Evaluation Report

Version 2

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**Report on Activities for
HOLICOB Project
with Emphasis on the Evaluation Review**

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EXECUTIVE SUMMARY

Overview of the Project

This report is providing evaluation of activities for the project “Housing and Living Conditions in Bosnia” (HOLICOB) for period June to December 2014.

HOLICOB project is coordinated by international project coordinator the Swedish Union of Tenants, Aros-Gävle region and is being implemented by the NGO CENSOR, Tuzla in cooperation with partner CSOs in Tuzla and Sarajevo.

Project is financed by the Olof Palme Center in the period from June 2014-December 2015.

The main objectives of the HOLICOB projects are as follows;

1. to contribute to long term strategic work for housing and living conditions for people in Tuzla and Sarajevo;
2. to provide new perspectives on the subjects by using the competence of SCOs;
3. to give strong input to the debate on housing and living and
4. to involve young people to be active in the process of providing better housing and living conditions.

Background of the HOLICOB project

HOLICOB project addresses housing and living conditions in Bosnia and Herzegovina with a focus on the housing and living conditions in collective housing units in two urban cities, Tuzla and Sarajevo. The HOLICOB project targeted four different population groups: students, unemployed persons, tenants, tenant's boards.

As set in the project objectives, activities on the HOLICOB project were set to provide a deeper understanding and problems facing different population groups in terms of their housing and living conditions. Furthermore, activities on the HOLICOB project were set to produce a SWOT analysis for housing and living conditions of targeted population groups.

For the purposes of achieving the set objectives, the following activities were implemented in period from June to December 2014:

- Survey analysis with a focus to assess different aspects of the housing and living conditions among the following population groups: students, unemployed, tenants and tenants boards,
- Six workshops and three seminars with a focus of generating SWOT analysis in regards to housing and living conditions, where different stakeholder were asked to provide their opinion on the subject;
- Regulatory analysis with a focus on the legal framework for apartment leasing.

Findings, Conclusions and Recommendations - Students, unemployed persons

Findings

The survey and the SWOT analysis shows that students and unemployed persons (and, in general, young people) living conditions are not adequate in terms of their ability to lead independent lives. Majority of young people (in more than 80% of cases) still live with their parents, mostly due to the poor economic situation in the country and high unemployment rates.¹

Smaller portion of students and unemployed persons are solving their housing issues by renting flats. On the other hand, significant number of students is considering buying a flat or a house, while majority of unemployed persons (due to the lack of income) rely on the heritage.

Further, there is a huge offer of different types of commercial home loans, but terms of these loans are not adequate for young people. There is some regulation on conditions of leasing city owned flats with buying options for young population, but it's only applicable in City of Sarajevo. Interest subventions on home loans for young people at different state levels (in most cases on the cantonal level) are also available, but are not sufficient and usually are paid irregularly.

Some regulation on housing and living does exist, but it refers more to the building management issues and general provisions on housing ownership. None of the existing laws (except one regulation on leasing and buying city flats for young people in City of Sarajevo) regulates housing issues and needs of young people – students and unemployed. Furthermore, existing laws are not harmonized across the country and are not being implemented to the full potential by the executive power.

Conclusions

Renting flats might be adequate solution for students and young people who do not have sufficient income for buying a flat or building a house.

Renting is the most common way of solving housing issue across Europe and this practice might be translated to Bosnia and Herzegovina. It is much cheaper option and gives more flexibility and mobility of students and young people. At the same time it can be for unemployed persons to move in the cities with more job opportunities.

Education and change of perception about renting is necessary to increase the number of young people who decide on renting, since negative stigma on living in rented flats exists.

Recommendations

Further activities should be directed to:

¹ According to the state's Agency for Statistics, there were 547.664 registered unemployed persons in October 2014. <http://www.bhas.ba/>

- Lobbying for harmonization of regulation on apartment leasing on the federation or the state level, as well as putting the pressure on political executives to enforce existing laws on leasing as well as other laws regulating housing and living conditions;
- Raising awareness on the benefits of flats renting and changing the negative perception;
- Establishing the tenants associations to deal with problems related to renting;
- Establishing the flat leasers associations and improving the means of rental flats advertising.

Findings, Conclusions and Recommendations - Tenant s, tenant's boards, building managers

Findings

In regards to the tenants' satisfaction with building management, significant difference has been observed between cities. Tenants in Tuzla seems to be more satisfied with different aspects of building management, such as access to information about management, work of building manager, building management financial reporting then the tenants from Sarajevo. That might be the reason that Tuzla tenants pay maintenance fees more regularly. Even though the surveyed tenants in Tuzla pay the maintenance fee more regularly than ones in Sarajevo, the amount of money collected on maintenance fee is not sufficient enough for building maintenance. It may be to the conclusion that maintenance fees in Tuzla are rather low than in Sarajevo.

Furthermore, the survey shows that the surveyed tenants and tenants' boards in Sarajevo have different opinion on some aspects of the housing and living conditions. In comparison to the low tenants satisfaction with information posted on the info boards and manager's work, tenants' boards are more satisfied.

Conclusions

Tenants and tenants' boards in some aspects of building management have different opinions. In general, tenants' boards are more informed about the rights and obligations in respect to common part of the building maintenance, what is expected.

As the overall research showed, it is worrying that neither tenants nor tenants' boards do not have absolute sense of ownership on the common parts of the building they are living in. It is expected that some of the necessary repairs is not tenants' obligation, but the city's communal services or city's authorities, which is absolutely wrong perception.

Furthermore, buildings that are approximately 30 to 40 years old are poorly maintained. Besides minor reported cases of necessary repairs of the buildings roofs and facades, in general, not much of the important repairs have been done on the building such as repairs of corridors and closed common terraces, chimneys, ventilation, hydrants, fire extinguishers, garbage tubes, stairs, fences, emergency exits, elevators, common parts of electric installations (including electric installation for stairs lights), vertical and horizontal water installations, vertical sewage installations, common parts of central heating installation, telephone installations, electric locks, speakerphone, bells, lightning-rod, water suppliers (hydrofor and

hydroflex), premises and installation for waste disposal, laundry, basement and attic, heating insulation (styrofoam). What is more worrying is that neither tenants nor tenants' board perceive some of the above mentioned repairs as important to maintain.

Recommendations

Further activities should be directed to:

- Lobbying political executives to enforce existing laws as well as other laws regulating housing and living conditions;
- Lobbying for young people to be more engaged in the tenants boards, since evidence from the field shows many positive examples of excellent building maintenance (with creative ideas and flexibility of young people);
- Raising awareness and education on the living culture in collective housing units with emphasis of raising awareness of ownership;
- Establishing tenants' boards associations in order to raise negotiation power with building managers.

INTRODUCTION

Overview of HOLICOB Project

This report is providing evaluation of activities for the project “Housing and Living Conditions in Bosnia” (HOLICOB) for period June to December 2014.

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The Swedish Union of Tenants interest in the HOLICOB project are to gather deeper understanding of cultural, social and financial knowledge from housing in Bosnia, expert parallel work, to exchange knowledge between young people, to create “Advisory board” on Internet and to produce long term strategies for housing.

The main objectives of the HOLICOB projects are as follows;

5. to contribute to long term strategic work for housing and living conditions for people in Tuzla and Sarajevo;
6. to provide new perspectives on the subjects by using the competence of SCOs;
7. to give strong input to the debate on housing and living and
8. to involve young people to be active in the process of providing better housing and living conditions.

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- Regulatory analysis with a focus on the legal framework for apartment leasing.

Table 1.1 summarizes all the activities implemented on HOLICOB project for the period from June to December 2014.

Table 1.1: The HOLICOB project activities summary for period June to December 2014.

Type of Activity	Activity Completion Date	Detailed Explanation
1. Questionnaire Development (4 different questionnaires)	15.07.2014.	Four different questionnaires were developed – population groups: students, unemployed persons, tenants, tenants boards
2. On Site Survey Data Collection	31.07.2014.	
3. Survey Results	31.08. 2014.	
4. Research Based on the Survey	20.09. 2014.	
5. Development of Web Site and Social Networking	30.06. 2014.	Web site of CENSOR/HOLICOB http://www.censorba.org/en/housing-and-living-conditions-in-bosnia-holicob/ Facebook, Twitter profiles
6. Seminars in Tuzla (2)	26.&27.11.2014 22.,23.&24.12.2014	Communication Skills Project Proposals Writing
7. Seminar in Sarajevo (1)	23.12.2014.	Strategy – Housing and living conditions
8. Workshops in Tuzla (4)	Workshop 1 – 17.09.2014. Workshop 2 – 29.09.2014. Workshop 3 – 30.10.2014. Workshop 4 – 20.11.2014.	1. Presentation of the research results / SWOT analysis 2. Sweden delegation visit / SWOT analysis discussion 3. Regulatory framework analysis (Law on the use, management and maintenance of the common parts of the building and equipment) 4. Strategy – Housing and living conditions of Students and Unemployed 5. Strategy – Housing and living conditions from tenants boards and building management perspectives
9. Workshops in Sarajevo (2)	Workshop 1 – 30.09.2014. Workshop 2 – 28.11.2014.	1. Sweden delegation visit / SWOT analysis discussion 2. Strategy – Housing and living conditions of Students and Unemployed 3. Strategy – Housing and living conditions from tenants boards and building management perspectives
10. Advertisement Preparation	30.09. 2014.	Rights and obligations of tenants - research results.
11. Booklet Preparation	15.12. 2014.	Booklet on rights and obligations of tenants Booklet in Appendix A
12. Regulation Analysis TZ/SAR	30.11. 2014.	Law on the use, management and maintenance of the common parts of the building and

		equipment
13. Project Evaluation Report Writing	31.12. 2014.	
14. Visit to Sweden	Beginning February 2015	

SURVEY RESULTS ANALYSIS

Survey Methodology and Sample

In this part of report a survey results of housing and living conditions in Bosnia and Herzegovina assessment are presented. The main purpose of this survey was to collect information about different aspects of housing and living condition of different population groups in Bosnia and Herzegovina, such as housing conditions, building management and maintenance financing, regulation on housing and living awareness.

Survey sample included the following population groups targeted in the HOLICOB project:

- students,
- unemployed persons,
- tenants and
- tenant's boards members.²

Structure of the sample is given in the table 2.1.

Table 2.1: Structure of the survey sample for the HOLICOB project

Surveyed group	Region		Total	Percentage
	Tuzla	Sarajevo		
Students	242	47	289	31,28 %
Unemployed	250	101	351	37,98 %
Tenants	77	47	124	13,42 %
Tenants boards	69	91	160	17,32 %
Total	638	286	924	100,00%

As shown in table 2.1, the survey sample included 924 respondents, where 638 respondents (69%) were from Tuzla and 286 respondents (31%) were from Sarajevo.

² In this survey, term „tenant“ is used to describe person living in the collective housing unit – flat, but might have several different status of ownership and can be flat owner, flat co-owner or can be living in a rented flat.

For the purposes of assessing the housing and living conditions in collective housing units in Bosnia and Herzegovina (cities Tuzla and Sarajevo) a set of four different questionnaires targeting above mentioned four population groups were created. Questionnaires are given in **Appendix B** of this report.

The data were collected in the period of June to September 2014 in two cities, Tuzla and Sarajevo.

Survey Results of Students Housing and Living Conditions

This population group consisted of 289 respondents, where 242 respondents or 84% were from Tuzla, while 47 or 16% were from Sarajevo. Average age of surveyed students was 22 years and 5 months (for Tuzla average age of respondents was 22 years and 6 months and for Sarajevo 22 years and 4 months). For the surveyed students in Tuzla average time living in a current residence is 17 years and 9 months, and for students from Sarajevo is 16 years and 3 months.

Housing issues

In regards to the type of housing units interviewed students live in, approximately two third of students from Tuzla live in flats (65%) while one third (35%) live in houses. Less than a half of the surveyed students from Sarajevo (47%) live in a flat, while 53% live in houses.

The survey showed that average size of the housing unit (excluding kitchen and bathroom) the surveyed students live in is 3,36 rooms for Tuzla, and 3,6 rooms in Sarajevo. Furthermore, average number of family members the surveyed students are living with is 3,65 (in Tuzla 3,6 and 3,7 in Sarajevo), which means that on average every family member have its own room and own private place of living.

In respect to whom they are living with, majority of students reported that they are still living with their parents, which might be an indicator of low migration of students between regions and cities in Bosnia and Herzegovina and students decision to study at home city universities. Less than 3% of surveyed students reported they are living with their own family. 17% of the interviewed students in Sarajevo, while only 6% in Tuzla reported living alone. (Figure 2.1. a and 2.1.b)

Figure 2.1.a: Tuzla students respond to the question with whom they are living 7

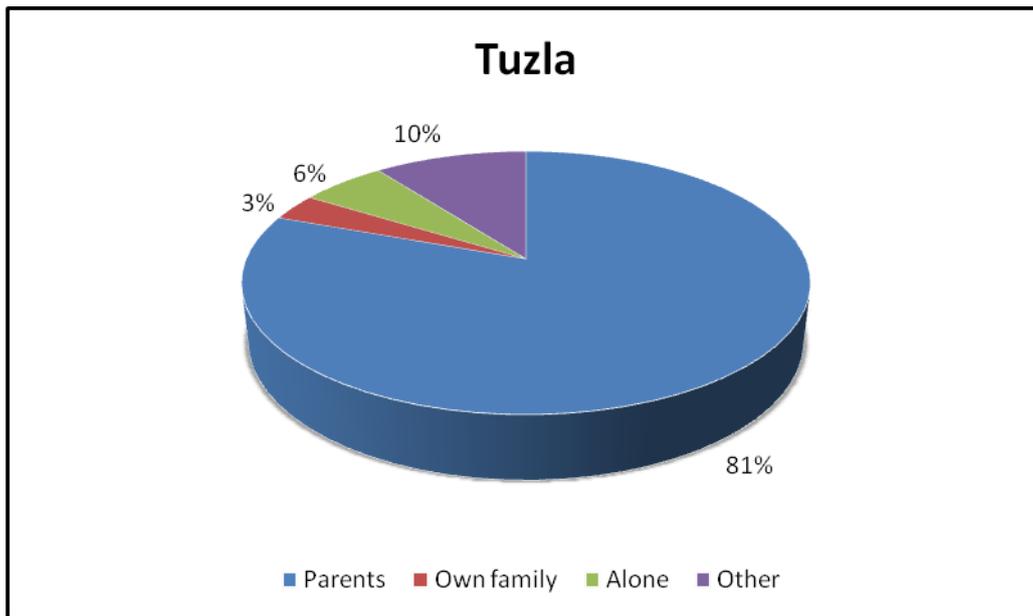
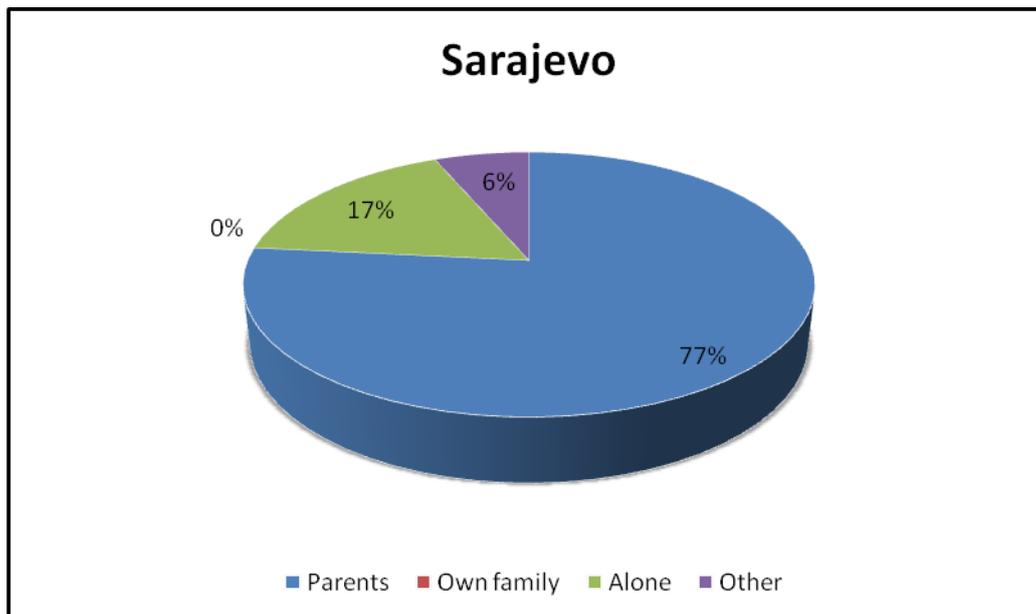


Figure 2.1.b: Sarajevo students respond to the question with whom they are living



In order to obtain information on the ownership of the housing unit students are living in, surveyed student were asked whether they live in the housing unit they own or if they are renting the housing unit. 18% of students from Tuzla, and 15% students from Sarajevo stated they are living in rented housing units, while others reported living in housing units own by them or their parents. This shows that students are not independent and still relying on their parents support.

Financial issues

For the purposes of assessing the financial situation students are living in, the surveyed students were asked to provide information on number of household members which are currently employed. Average number of employed persons living a household reported by the surveyed students is 1,5 for Tuzla, and 1,6 for Sarajevo. When the average number of persons living in a housing unit is taken into the consideration, it might be concluded that the only one of three people living a household is employed.

Furthermore, 51% of the surveyed students reported that a total monthly income for a housing unit is less than 1.000 KM, while in Sarajevo it is 40% of students. While in Tuzla only 20% of students reported monthly income more 1.750 KM, in Sarajevo 32% students reported the same monthly income in their housing unit. More detailed statistics on reported total monthly income for a household is given in figures 2.2.a. and 2.2.b.

Figure 2.2.a: Average total monthly income for housing units students are living in - Tuzla

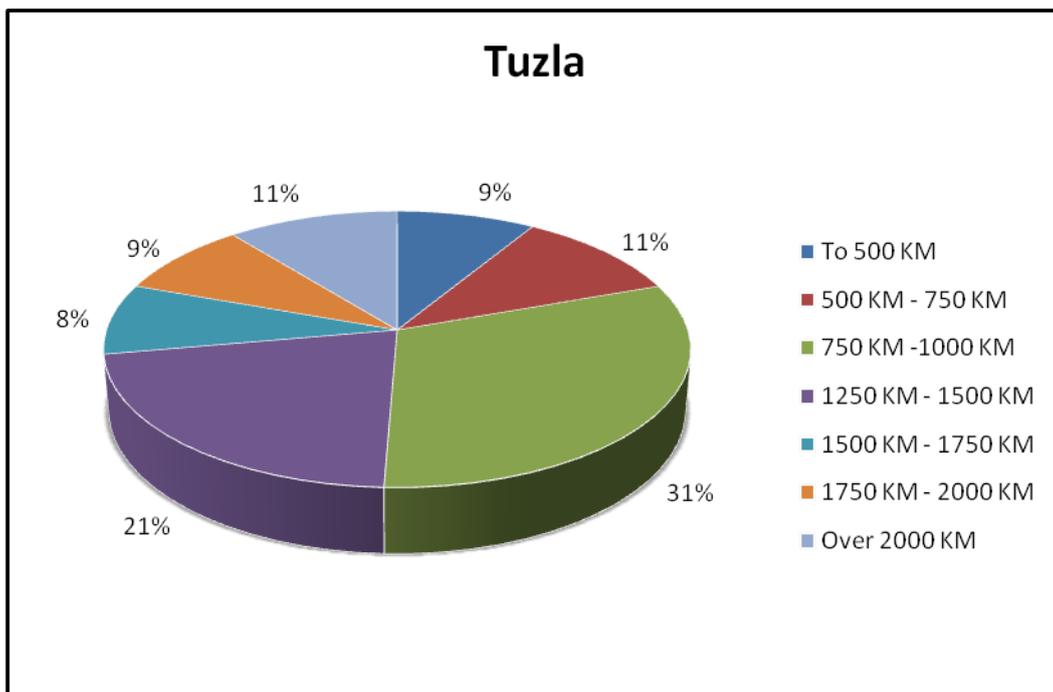
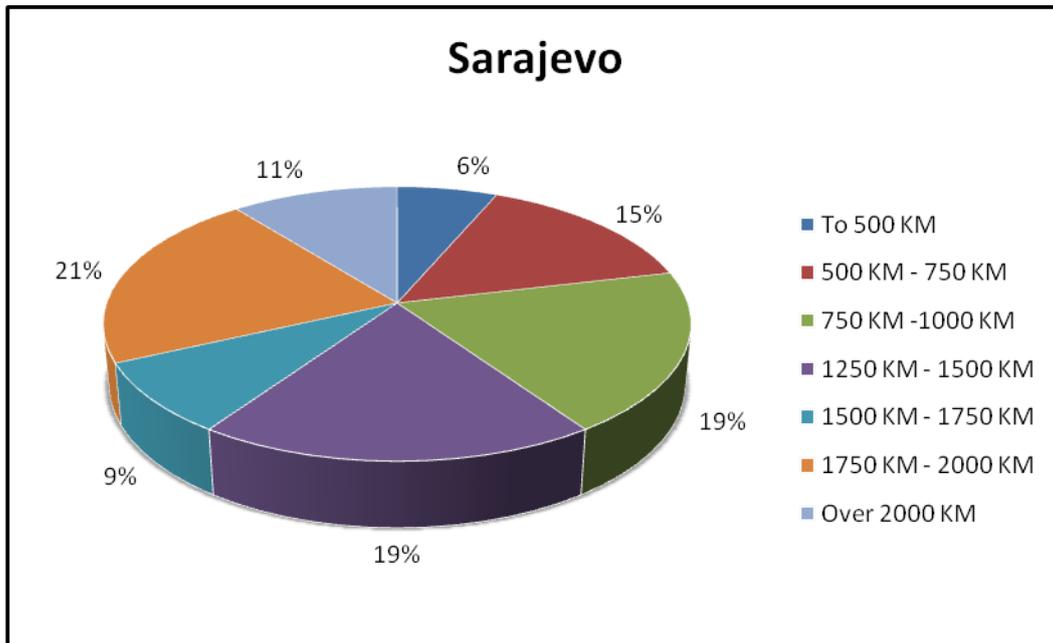


Figure 2.2.b: Average total monthly income for housing units students are living in – Sarajevo



When it comes to students entrepreneurial aspirations, only 40% in Tuzla and 47% students in Sarajevo are thinking about starting their own business.

The survey data shows that students are interested in different ways to resolve housing issue. Majority of students in Tuzla (38%) are thinking to purchase a flat, while this way of solving housing issue is appealing to 26% of students in Sarajevo. Building a house is a good option for 10% of students in Tuzla and only for 2% of students in Sarajevo. Heritage is a solution for 24% of students in Tuzla and for 35% of students in Sarajevo. Research shows that almost one quarter of students in Tuzla and 34% of students in Sarajevo already have solved housing issue. Only 5% of students in Tuzla and 4% Sarajevo reported that are not going to solve the housing issue. (See figures 2.3.a. and 2.3.b.)

Figure 2.3.a: Ways to resolve housing issue - Tuzla

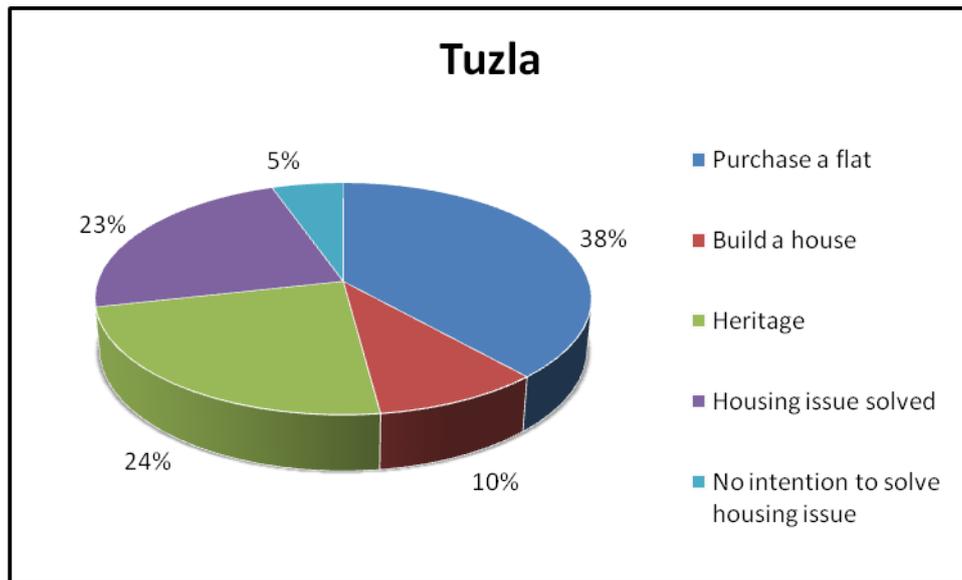
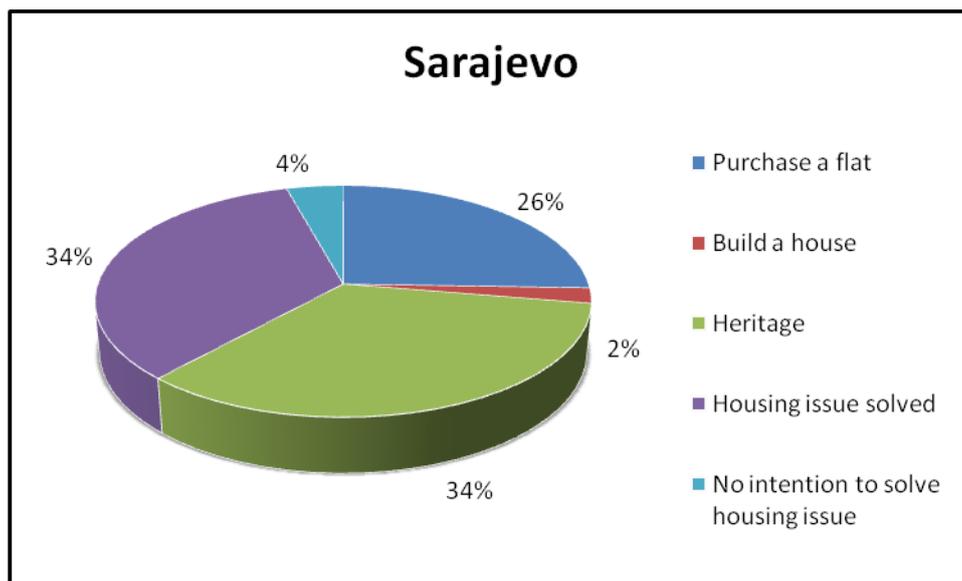


Figure 2.3.b: Ways to resolve housing issue - Sarajevo



Students are very active on the social networks. 98,76% of students in Tuzla and 96% in Sarajevo are active on Facebook. Only in Tuzla, 1,24% reported that are not active on social networks. Besides Facebook, students are active on Twitter and Instagram.

Survey results of unemployed persons housing and living conditions

The unemployed population group consisted of 351 respondents, where 250 respondents or 71% were from Tuzla, while 101 or 29% were from Sarajevo. Average age of unemployed persons was 24 years and 1,5 months (from Tuzla 24 years and from Sarajevo 24 years and 3 months). For surveyed unemployed persons

in Tuzla average time living in a current residence is 20 years and 3 months, and for surveyed unemployed persons from Sarajevo 16 years and 3 months.

Housing issues

In regards to the type of housing units live in, 72% of respondents from Tuzla live in flats while less than one third (28%) live in houses. Less than a half of the surveyed students from Sarajevo (42%) live in a flat, while 58% live in houses.

Average size of the housing unit (excluding kitchen and bathroom) reported by the unemployed persons is 3,1rooms for Tuzla, and 2,9 rooms in Sarajevo.

Average number of family members surveyed unemployed persons are living with is 3,5 (in Tuzla 3,7 and 3,3 in Sarajevo).

In respect to whom they are living with, majority of unemployed persons reported that they are still living with their parents, Only 7% of the interviewed students in Sarajevo are living alone, while in Tuzla none. One fifth of unemployed persons live with their own family. As data shows unemployment is an obstacle for becoming independent from their parents and for starting their own families. (Figure 2.4. a and 2.4.b)

Figure 2.4.a: Tuzla's unemployed persons respond to the question with whom they are living

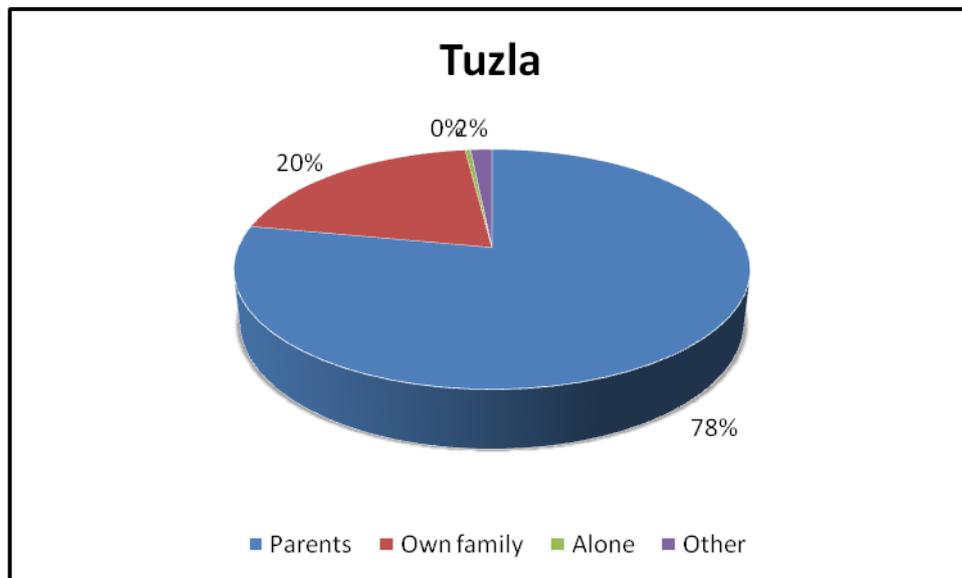
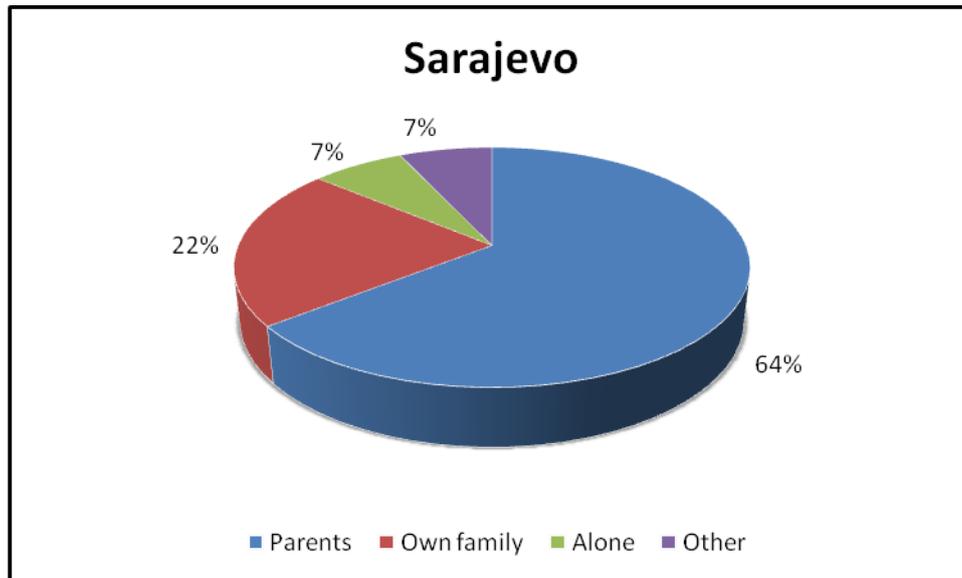


Figure 2.4.b: Sarajevo's unemployed persons respond to the question with whom they are living



In order to obtain information on the ownership of the housing unit unemployed persons are living in, respondents were asked whether they live in the housing unit they own or are renting the housing unit. 19% of unemployed persons from Tuzla are living in rented apartments, but in Sarajevo more than one quarter (26%) is renting their place of living. Others are living in housing units own by them.

In the case of unemployed person's population group, only one person living in a household is employed both in Tuzla and Sarajevo.

Financial issues

Furthermore, reported total monthly income for a housing unit with unemployed person is significantly lower than reported by students household. More than 50% of households have less than 750 KM (in Tuzla 51% and in Sarajevo 29%). 9% in Tuzla and 7% in Sarajevo of surveyed unemployed persons reported having no monthly income. More detailed statistics on reported total monthly income for a household is given in figures 2.5.a. and 2.5.b.

Figure 2.5.a: Average total monthly income for housing units students are living in - Tuzla

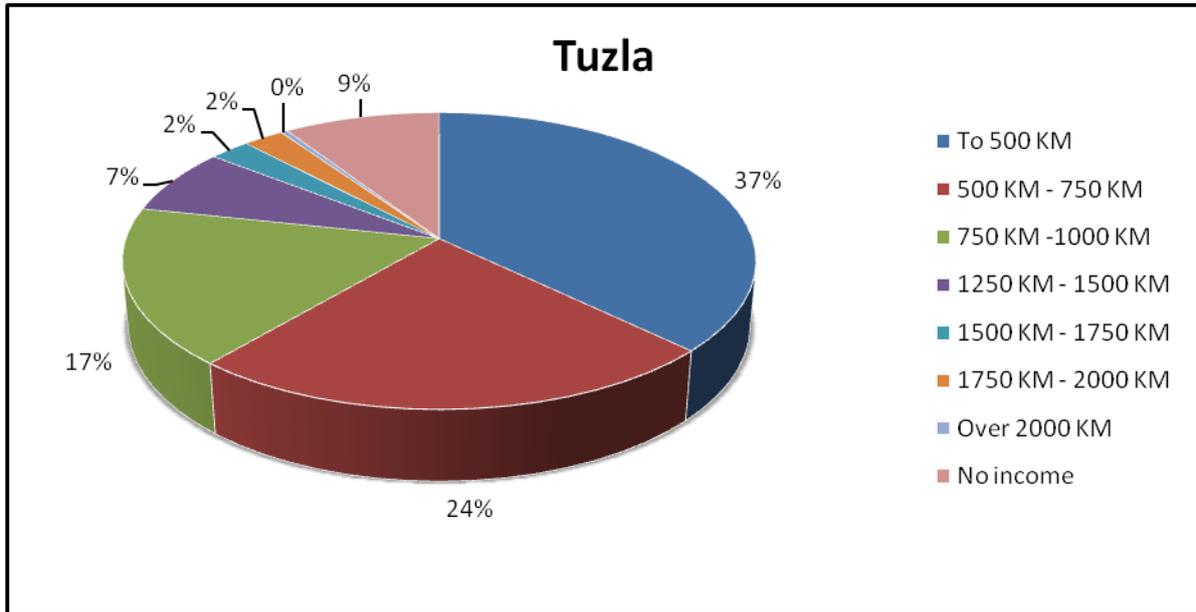
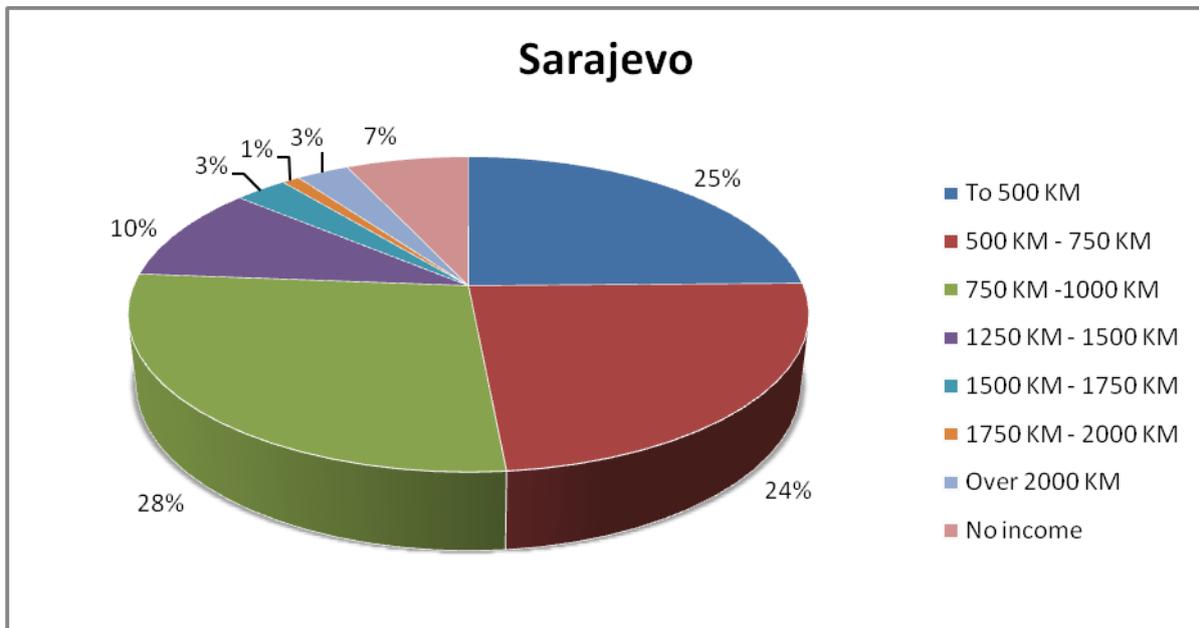


Figure 2.5.b: Average total monthly income for housing units students are living in - Sarajevo



In regards to the formal education, over half of the surveyed unemployed persons have high school degree (from Tuzla 62% and from Sarajevo 53%). 24% from Tuzla have and 37% from Sarajevo has either college or university degree. Figures 2.6.a. and 2.6.b. shows the more detailed statistics of unemployed education degree. It is interesting that a high number of university degree persons is unemployed.

Figure 2.6.a: Unemployed person's education degree structure in Tuzla

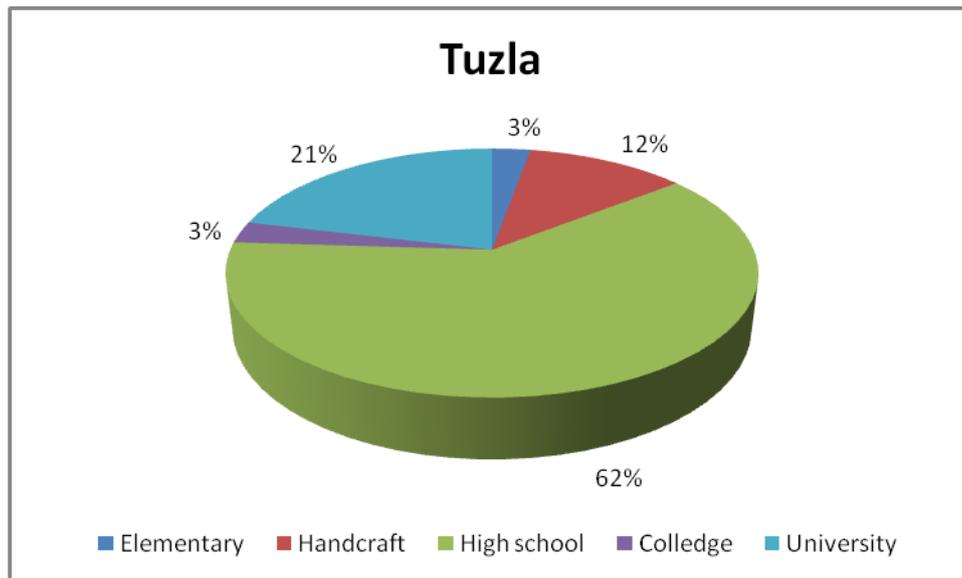
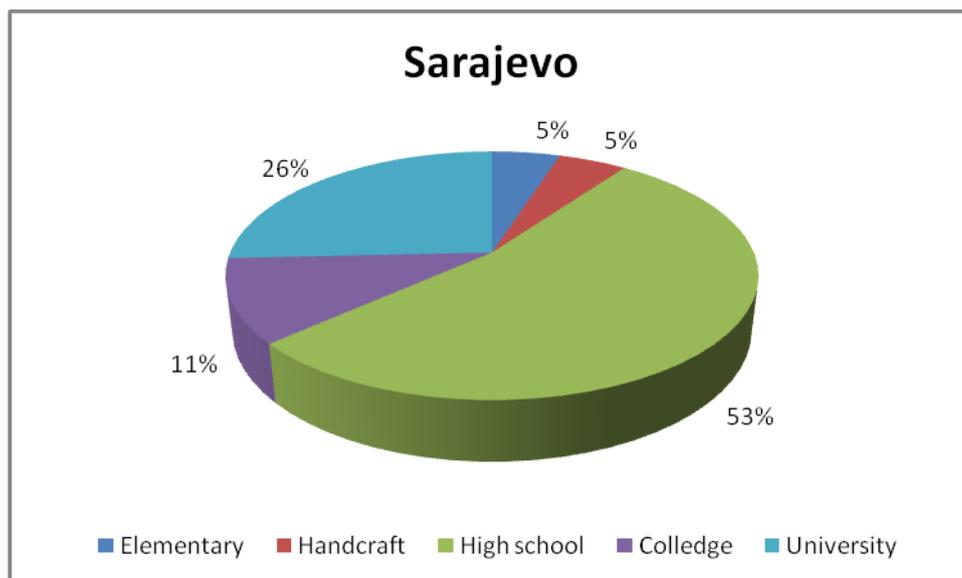
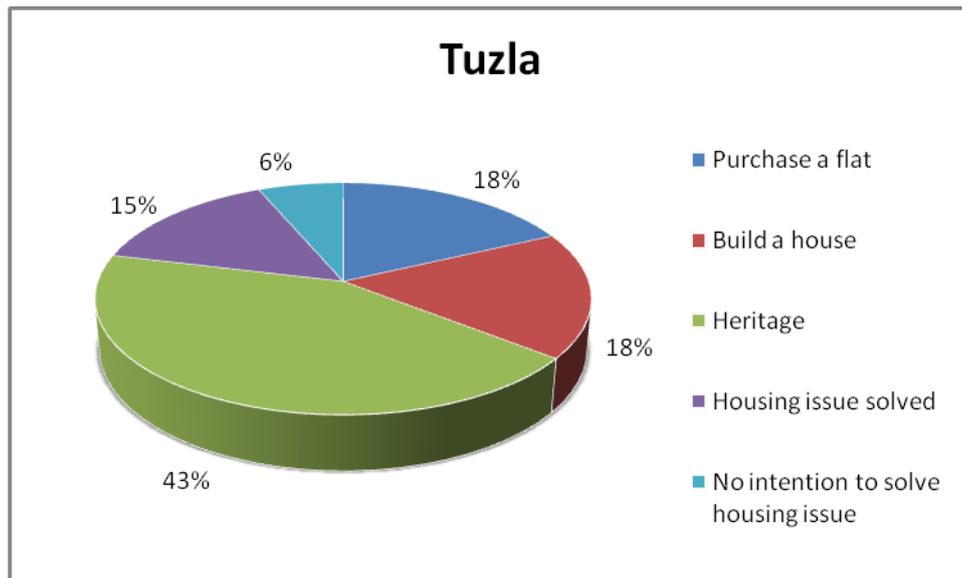
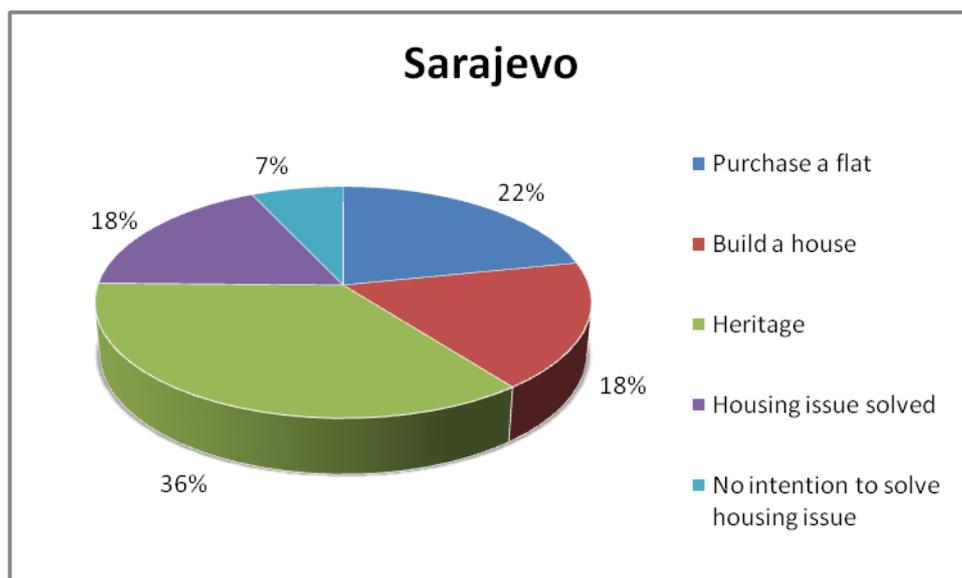


Figure 2.6.b: Unemployed person's education degree structure in Sarajevo



Interest in starting their own business among unemployed persons is lower than among students. Only one quarter of respondent in Tuzla (24%) state that is thinking about starting their own business. This percentage is slightly higher in Sarajevo where 31% of the surveyed unemployed persons declared that is going to start their own business.

In contrast to students' determination to resolve housing issue, majority of unemployed persons, as reported by the survey, rely to inherent the housing unit from parents or relatives. 43% in Tuzla and 36% in Sarajevo of the total number of surveyed unemployed persons is relying on the heritage as a mean to resolve housing issue. Figures 2.6.a. and 2.6.b. show more detail breakdown of the means of resolving housing issue by the surveyed unemployed persons.

Figure 2.6.a: Ways to resolve housing issue - Tuzla*Figure 2.6.b: Ways to resolve housing issue - Sarajevo*

As students, the surveyed unemployed persons are active on the social networks. 90,40% of the surveyed unemployed persons in Tuzla and 88% in Sarajevo are active on Facebook. In contrast to students a significant percentage of the surveyed unemployed persons reported that are not active on social networks, in Tuzla, 9,4% and in Sarajevo 11%. Unemployed persons also reported using Instagram (in Tuzla 6,4% and in Sarajevo 15%) and Twitter (in Tuzla 5,2% and in Sarajevo 8%)

Survey Analysis on Tenants Housing and Living Conditions

This part of the report provides a summary of survey data on tenants housing and living conditions with emphasis to their knowledge and satisfaction with the quality of the tenants' board activities.

Survey sample included 124 tenants out of which 77 surveyed tenants (62%) were from Tuzla and 47 (38%) from Sarajevo. Average time of living in the building is 24 years and 3 months for Tuzla and 19 years and 1 month for Sarajevo.

Majority of the surveyed tenants live in two room flat (58% from Tuzla and 45% from Sarajevo). Approximately, one quarter live in three room flat (22% from Tuzla and 30% from Sarajevo), while none of the surveyed tenants live in four room flat. 19% of the tenants in Tuzla and 21% in Sarajevo live in one room flat. None of the surveyed tenants from Tuzla and only 4% from Sarajevo live in kitchenette apartment.

Average reported number of household members in Tuzla is 3, while in Sarajevo 3,7. Almost equally distribution is among the age groups of household members. Detail breakdown of age groups is given in figures 2.7.a and 2.7.b.

Figure 2.7.a. Age distribution of the household members for Tuzla

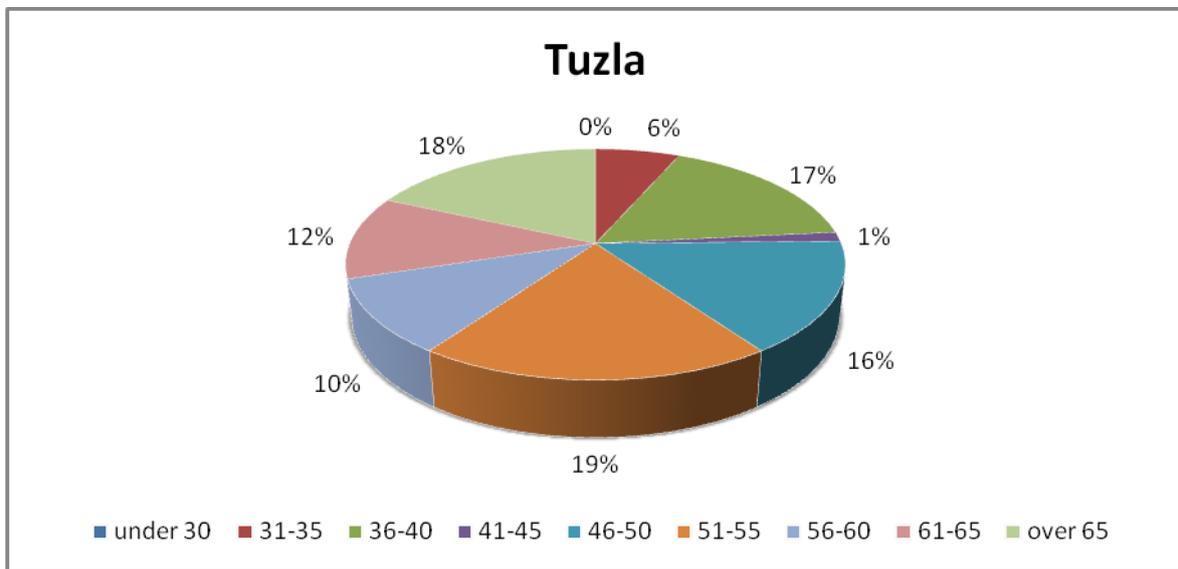
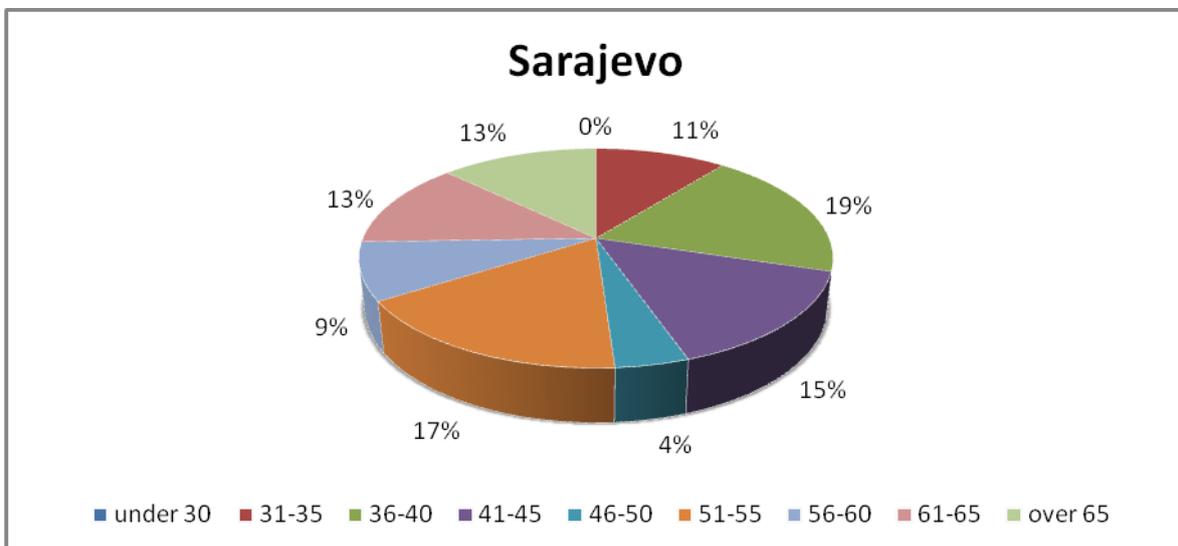


Figure 2.7.b. Age distribution of the household members for Sarajevo



Building manager activities assessment

Tenants are informed about the activities of the building managers. 70% of the surveyed tenants in Tuzla and 62% of tenants from Sarajevo report having information on the building management.

Only half of the surveyed tenants (51%), both in Tuzla and Sarajevo report that regular quarterly inspections of the building are carried out by their building manager.

Most of the building has info boards in the entrance where information on the ongoing activities are being posted. 86% of the surveyed tenants in Tuzla and 83% in Sarajevo reported having the info board in their building.

In regards to the tenants satisfaction with information posted on the info boards, perceptions are mixed. The surveyed tenants in Tuzla are more satisfied with the building managers reporting systems then in Sarajevo. 77% tenants in Tuzla, but only 53% in Sarajevo are satisfied with the reporting system by the manager.

Furthermore, similar difference in perception is reported on the satisfaction with the building managers' work. Again, the surveyed tenants in Tuzla are more satisfied with the work of their building managers than ones surveyed in Sarajevo. 79% tenants in Tuzla, but only 57% in Sarajevo are satisfied with the work done by the manager.

Tenants board and tenants meeting

A significant difference is observed in Tuzla and Sarajevo in respect to the frequency on tenant's board meetings and tenants meetings. Survey results are presented in table 2.2.a and 2.2.b

Table 2.2.a: Tenants board meetings frequency

Frequency	Once a month	Quarterly	Annually	When needed
Tuzla	29%	10%	61%	0%
Sarajevo	2%	6%	26%	66%

Table 2.2.b: Tenants meetings frequency

Frequency	Once a month	Quarterly	Annually	When needed
Tuzla	8%	10%	82%	0%
Sarajevo	9%	0%	0%	91%

The surveyed tenants in Tuzla reported that tenants boards meeting in most cases take place once a month (61%). 29% reported that meetings are held once a month, while 10% reported that meetings are held quarterly. In Sarajevo, tenants board meetings are in most of the cases being held when need (reported by 66% surveyed tenants). 26% of the surveyed tenants from Sarajevo reported that meetings are held annually, while insignificant number of tenants reported monthly and quarterly tenants' board meeting.

Meetings of tenants have similar frequency as reported for the tenants' board meetings. Tenants meet annually in 82% reported cases, while monthly and quarterly meetings are held in less than 10% cases in Tuzla. In Sarajevo, tenants meeting are almost always held when need (reported by 91% surveyed tenants). 9% reported tenants meeting being held once a month, while meetings are never quarterly or annually held. This may lead to the conclusion that tenants' board are more effective in Sarajevo than in Tuzla.

Tenants board meeting and tenants meeting participation can be assessed as satisfying. See tables 2.3 a. and 2.3.b.

Table 2.3.a: Tenants participation at tenants board meetings

	Below half	Half	Over half
Tuzla	25%	55%	21%
Sarajevo	47%	43%	11%

Table 2.3.b. Tenants participation at tenants meetings

	Below half	Half	Over half
Tuzla	35%	47%	18%
Sarajevo	64%	26%	11%

55% of the surveyed tenants from Tuzla and 43% from Sarajevo state that at least half of the tenants is present at tenants' board meetings. Just 21% from Tuzla and 11% from Sarajevo of a total number of the surveyed tenants' stat that over half of tenants are present at the board meetings. See tables 2.3 a. and 2.3.b.

Furthermore, 47% of the surveyed tenants from Tuzla, but 26% from Sarajevo state that at least half of the tenants is present at tenants meetings. Just 18% from Tuzla and 21% from Sarajevo of a total number of the surveyed tenants state that over half of tenants are present at the tenant meetings.

Assessment of building management financial issues

Since adequate financing of maintaining and repairing of the collective housing units is of vital importance to housing and living conditions, tenants were asked a series of questions regarding building management financial issues.

In regards to the access to the financial report on the building management activities at the building entrance, majority of the surveyed tenants in Tuzla (82%) reported

having access to the financial reports, while in Sarajevo financial reports are available to 32% of the surveyed tenants (See table 2.4).

Table 2.4: Access to the financial report at the building entrance

	YES	NO
Tuzla	82%	18%
Sarajevo	32%	68%

In terms of tenants' satisfaction with presented financial reports, again majority of the surveyed tenants in Tuzla (74%) are satisfied, while in Sarajevo only 28% of the tenants state that are satisfied with financial reports on building maintenance. (See table 2.5).

Table 2.5: Satisfaction with the financial reports

	YES	NO
Tuzla	74%	26%
Sarajevo	28%	72%

Paying the monthly maintenance fee is the most important financial source for planning maintenance and repairs on the collective business unit. Therefore, the availability of different paying methods is important so that tenants do not have obstacles or be late with maintenance fee payment.

Survey shows that tenants in Tuzla use traditional paying method such as bank transfers (87% surveyed tenants) and paying directly to the manager (13%). In contrast to Tuzla, tenants from Sarajevo usually make direct cash payment to managers (53%), while 36% of the survey tenants pay through bank transfer. Remaining 10% of the surveyed tenants in Sarajevo use permanent transfer order (4%), e-payment method (4%) and other (2%) methods of payment (See table 2.6).

Table 2.6: Methods of maintenance fee payment

	Bank transfer	Permanent transfer order	E-payment	Cash payment	Other
Tuzla	87%	0%	0%	13%	0%
Sarajevo	36%	4%	4%	53%	2%

Majority of the survey tenants in Tuzla (75%) and Sarajevo (68%) are satisfied with a chosen method of maintenance fee payment. (See table 2.7).

Table 2.7: Satisfaction with the chosen method of maintenance fee payment

	YES	NO
Tuzla	75%	25%
Sarajevo	68%	32%

Almost all of the surveyed tenants in Tuzla (97%) pay maintenance fee regularly, while in Sarajevo significantly lower number of tenants (66%) are regularly paying the maintenance fee (See table 2.8). Irregularity in payment of maintenance fee in Sarajevo might be connected to tenants dissatisfaction with lower transparency of financial reports and overall dissatisfaction with financial reporting, which is identified in the survey.

Table 2.8: Regularity of maintenance fee payment

	YES	NO
Tuzla	97%	3%
Sarajevo	66%	34%

Knowledge on regulations related to building management

For the purposes of establishing the level of tenant's knowledge on regulations related to building management, tenants were asked if they are the Law on usage, management and maintenance of the common parts and equipment of the building.

Overall conclusion is that more surveyed tenants in Tuzla have knowledge on the above mentioned law then tenants from Sarajevo (See table 2.8).

Table 2.8: Tenants familiarity with the Law on usage, management and maintenance of the common parts and equipment of the building

	YES	NO
Tuzla	86%	14%
Sarajevo	64%	36%

However, in both cities approximately two thirds of the surveyed tenants have been introduced with the Law on usage, management and maintenance of the common parts and equipment of the building at the tenants' board meetings. See table 2.9)

Table 2.9: Introduction of the Law on usage, management and maintenance of the common parts and equipment of the building in the tenants boards meetings

	YES	NO
Tuzla	68%	32%
Sarajevo	62%	38%

Building conditions assessment

The surveyed tenants live in relatively old collective housing units. The surveyed tenants in Tuzla reported average age of the building of 38 years and 3 months, while in Sarajevo reported average age of the building of 30 years and 4 months.

In terms of major repairs (sanitation/reconstructive work) on the building slightly more than half of the surveyed tenants in Tuzla (57%) and in Sarajevo (68%) reported positive answers.

Types of major repairs done on buildings in comparison to types of reconstruction needs to be done on the collective parts of the building as reported by the surveyed tenants are presented in figures 2.8.a. and 2.8.b for Tuzla and Sarajevo respectively.

Figure 2.8.a: Comparison of the completed and necessary reconstruction works on the collective parts of the buildings - Tuzla

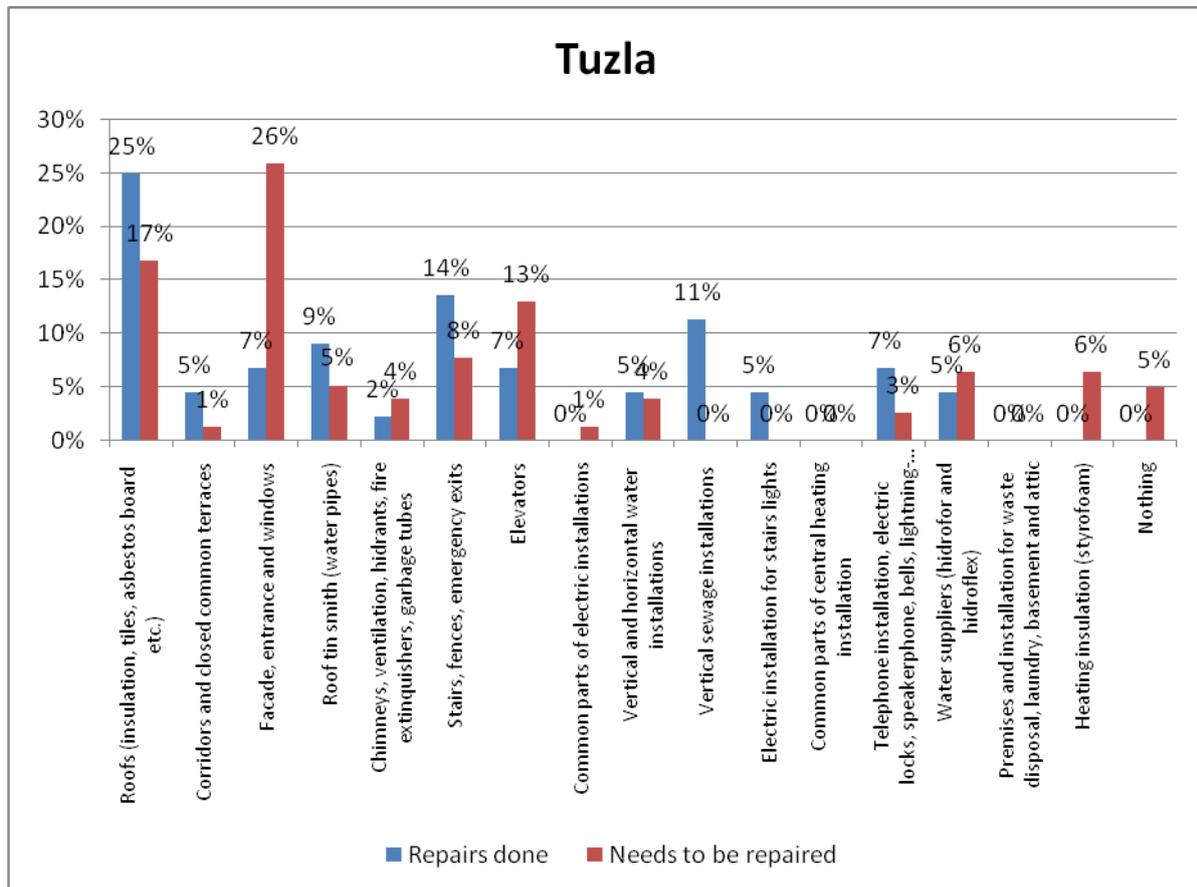
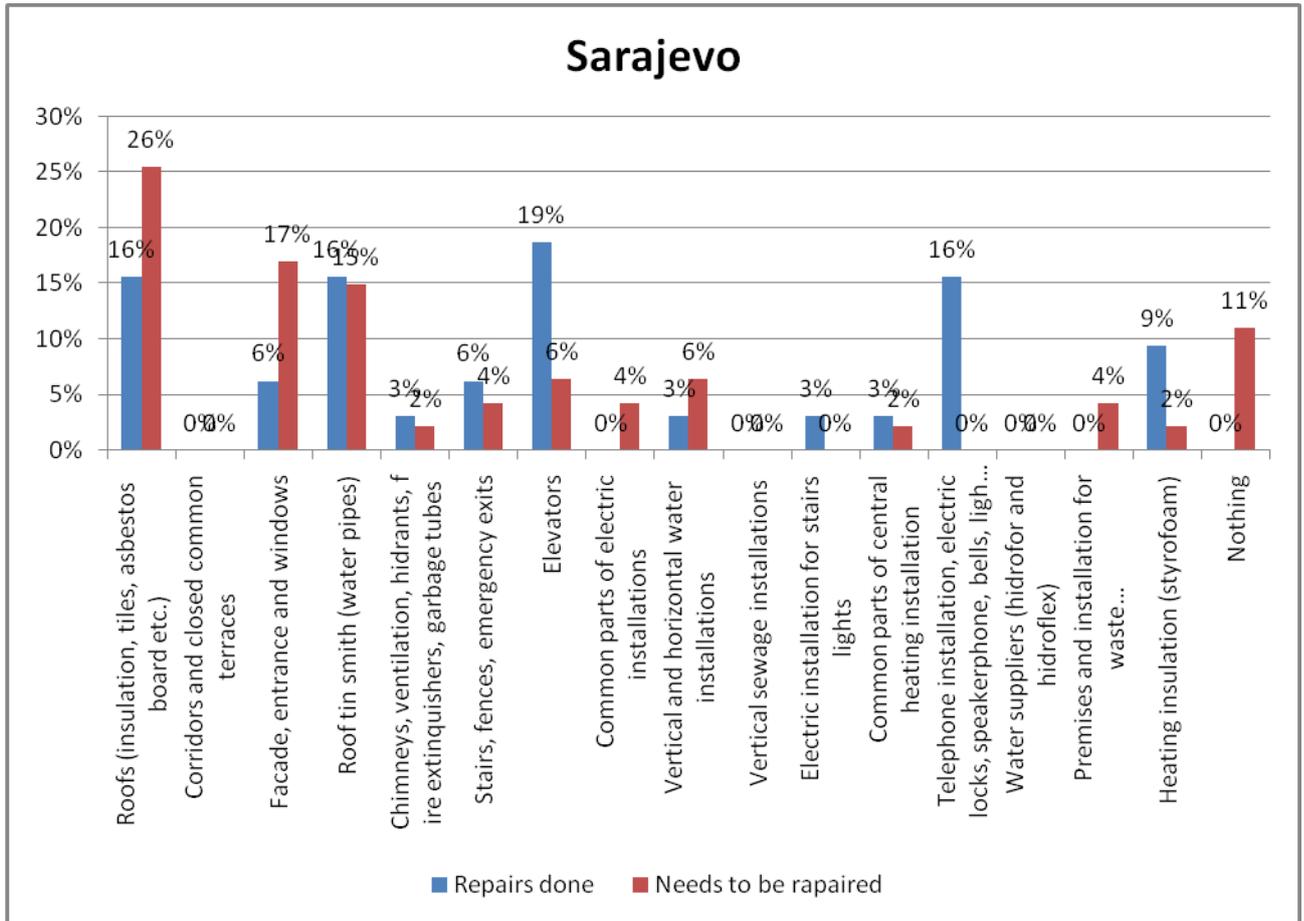


Figure 2.8.b: Comparison of the completed and necessary reconstruction works on the collective parts of the buildings - Sarajevo



Survey Analysis on Tenants Boards Perception on Housing and Living Conditions

This part of the report provides a summary of survey data on tenants boards view on housing and living conditions with emphasis to their knowledge and satisfaction with the quality of the tenants' board activities as well as activities of building management.

Survey sample included 160 tenants out of which 69 surveyed tenants (43%) were from Tuzla and 91 (57%) from Sarajevo. Average number of entrances in a building under tenants board management is 2,2 with average number of apartments per entrance 23,7 for the surveyed tenants boards in Tuzla. In contrast, Average number of entrances in a building under tenants board in Sarajevo is 1,1 but with average number of apartments per entrance 46,3.

Building manager activities assessment

Majority of the tenants boards in Tuzla (91%) are informed about building managers activities, while in Sarajevo slightly less tenants' board (79%) have these information.

In contrast to information provided by the tenants, the surveyed tenants' boards reported slightly higher number of positive answers to the question if their building is being regularly inspected by the building manager. In Tuzla 57% percent of the surveyed tenants board and 64% in Sarajevo reported regularly inspections.

On the other hand the surveyed tenants' board both in Tuzla and Sarajevo reported in almost the same percentage as the surveyed tenants having info boards in the building entrance.

The tenants' boards satisfaction with information posted on the info boards is rather high for both surveyed groups. 87% of the surveyed tenants' boards in Tuzla and 81% in Sarajevo stated that manager's reporting system is satisfying.

Furthermore, the tenants' boards' satisfaction with manager's work is also rather high for both surveyed groups. 83% of the surveyed tenants boards in Tuzla and 82% in Sarajevo stated that manager's work is satisfying.

Survey shows that the surveyed tenants and tenants' boards in Sarajevo have different opinion on some aspects of the housing and living conditions. In comparison to the low tenants satisfaction with information posted on the info boards and manager's work, tenants' boards are more satisfied.

Financial and legal issues

The surveyed tenant boards report that maintenance fees being paid are not sufficient for the building maintenance. See table 2.10.

Table 2.10: Satisfaction with sufficiency of the fees being paid for building maintenance

	YES	NO
Tuzla	39%	61%
Sarajevo	53%	47%

Even though the surveyed tenants in Tuzla pay the maintenance fee more regularly than ones in Sarajevo (as reported in table 2.8.), the amount of money collected on maintenance fee is not sufficient enough for building maintenance. It may be to the conclusion that maintenance fees in Tuzla are rather low than in Sarajevo.

Most of the surveyed tenants' boards are familiar with provisions of the Law on usage, management and maintenance of the common parts and equipment of the building (See table 2.11).

Table 2.11: Tenants boards' familiarity with the Law on usage, management and maintenance of the common parts and equipment of the building

	YES	NO
Tuzla	81%	19%
Sarajevo	86%	14%

Building conditions assessment

Buildings under management of the tenants' board are quite old. In Tuzla average building age reported is 43 years, while in Sarajevo is 31 years and 1 month.

Types of major repairs done on buildings in comparison to types of reconstruction needs to be done on the collective parts of the building as reported by the surveyed tenants boards are presented in figures 2.8.a and 2.8.b for Tuzla and Sarajevo respectively.

Figure 2.9.a: Comparison of the completed and necessary reconstruction works on the collective parts of the buildings - Tuzla

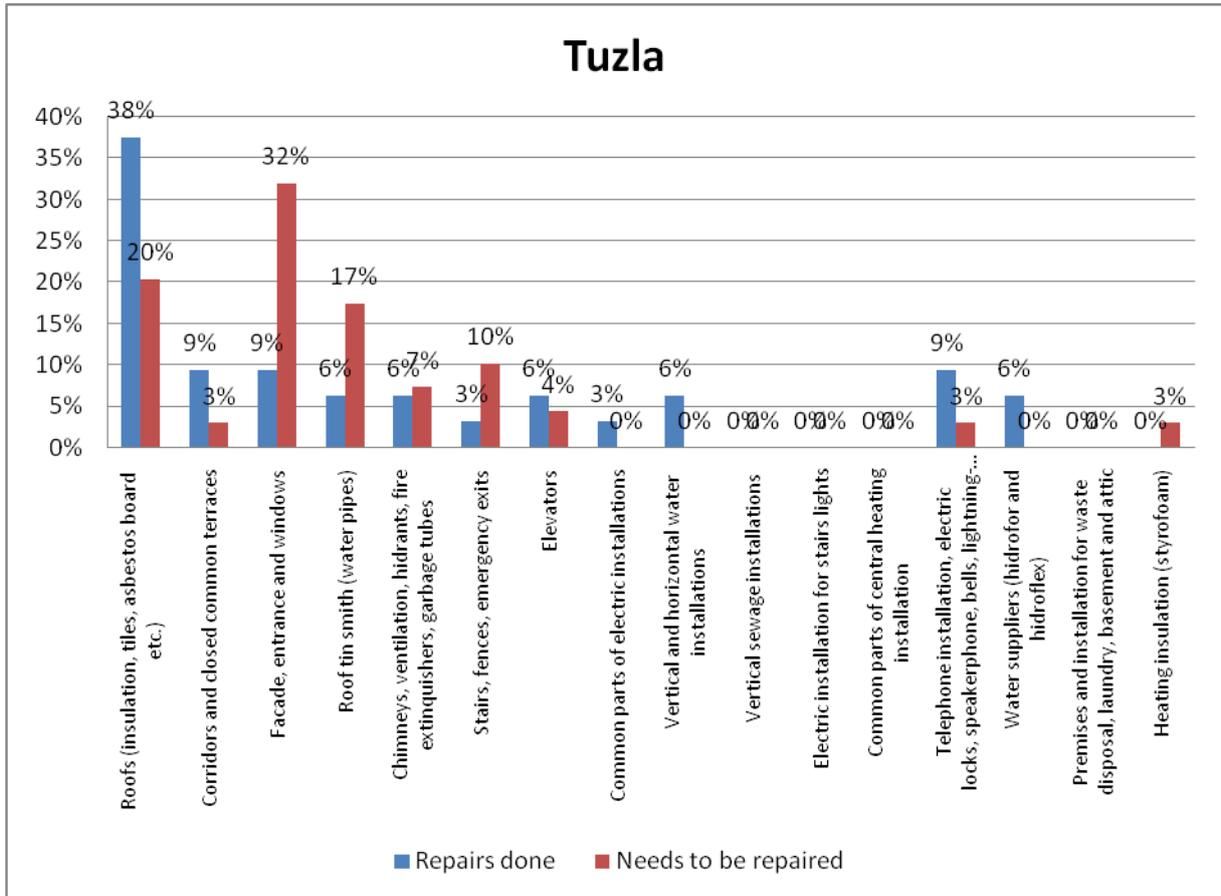
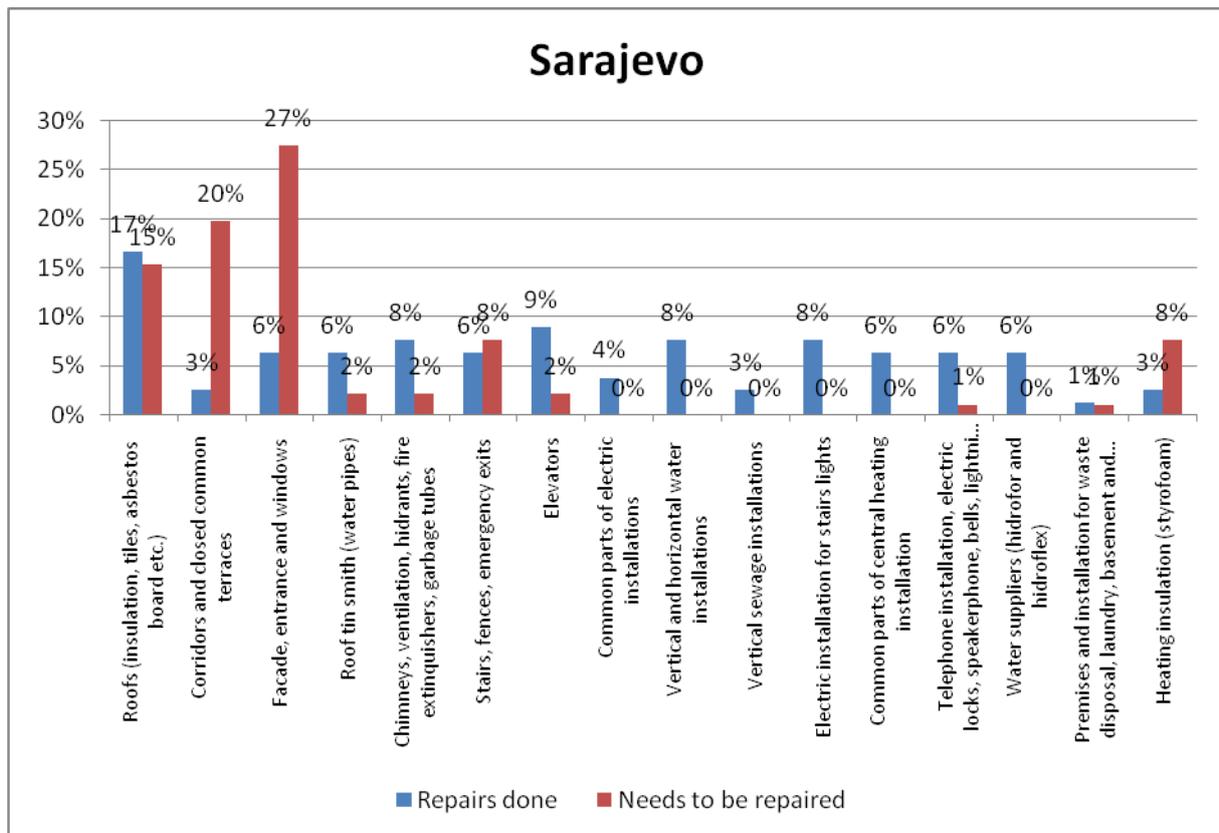


Figure 2.9.b: Comparison of the completed and necessary reconstruction works on the collective parts of the buildings - Sarajevo



In regards to evaluating the possibility to earn additional money for building maintenance, tenant boards were asked to report if some of the common premises, such as garbage containers, facades or basements) have been rented. Slightly over 20% of the surveyed tenant board stated that some of the common premises have been rented. (20% in Tuzla and 24% in Sarajevo).

Since collecting maintenance fees is an important issues for proper building management, tenants boards are ask about their opinion if it would be better to collect the fees for every building entrance on the separate account. Majority of the survey tenants boards in Tuzla (77%) stated that it would not be better, while tenants boards in Sarajevo had different opinion the maintenance fee collecting. 67% of the surveyed tenants board in Sarajevo stated that it would be better that maintenance fee should be collected for every entrance separately.

In respect to the regularity of the contacts between tenants' boards and building managers, the survey shows that in 100% of the cases in Sarajevo and 87% of the cases in Tuzla tenants' boards and managers have regular contacts. Furthermore, in Tuzla these contacts are done periodically in 71% of the cases while monthly in 29% of the cases. In Sarajevo, these contacts are done either monthly and periodically in approximately 50% of the cases.

SWOT ANALYSIS

Methodology

In order to create strategic approach to long-term enhancement of housing and living conditions in Bosnia and Herzegovina a SWOT analysis is performed.

SWOT analysis is developed in the series of five workshops organized in Tuzla and Sarajevo, involving all targeted population groups. Workshops were held during September, October and November 2014. The main purpose of the workshops is to bring together different population groups to discuss the actual housing and living conditions and to identify opportunities and threats to its improvement.

Workshops in Tuzla were held as follows:

- Workshop 1 – 17.09.2014 with 29 participants (students, unemployed, tenants boards, building managers, CENSOR representative, Tenants Association Tuzla representative);
- Workshop 2 – 29.09.2014 with 26 participants, (students, unemployed, tenants boards, building managers, CENSOR representative, Tenants Association Tuzla representative, Swedish Union of Tenants, Aros-Gävle representatives);
- Workshop 3 – 30.10.2014 with 16 participants (students, unemployed, CENSOR representatives, NGO “Prijateljice” representative).
- Workshop 4 – 20.11.2014, with 15 participants (unemployed, tenants boards, building managers, CENSOR representatives, Tenants Association Tuzla representative)

Workshops in Sarajevo were held as follows:

- Workshop 1 – 30.09.2014 with 18 participants (students, unemployed, tenants boards, building managers, CENSOR representatives, Tenants Association Tuzla representative, Swedish Union of Tenants, Aros-Gävle representatives);
- Workshop 3 – 28.11.2014 with approx. 20 participants (students, unemployed, CENSOR representatives, NGO “Prijateljice” representative).

Overall, 100 people from different population groups (students, unemployed persons, tenants, tenants boards and building managers) contributed with their insight and perspective to producing the SWOT analysis.

Furthermore, three different seminars in Tuzla and Sarajevo have been held with the main purpose to discuss strategies on housing and living conditions improvement with different groups of students, unemployed persons, tenants, tenants’ boards and building managers.

Seminars in Tuzla were held with all targeted population groups with emphasis to obtaining opinions and creating strategies on housing and living conditions, as well as educating and introducing the HOLICOB project activities and results of the conducted survey. Seminar in Sarajevo was held at BURCH University and involved students engagement and situation analysis and strategic decision making on the housing and living of students.

SWOT analysis of housing and living conditions for students and unemployed persons

STRENGTHS	WEAKNESSES
<p>Regulation:</p> <ul style="list-style-type: none"> - Relatively sound regulatory framework on housing and living conditions does exist - Regulation on apartment leasing (City of Tuzla) - Regulation on conditions for leasing with a condition of buying city owned flats for young people (City of Sarajevo) <p>Housing:</p> <ul style="list-style-type: none"> - Extensive housing offer - Option of buying city flats under favorable prices (City of Sarajevo) - Extensive offer of rental flats - Easy change of rented flat - Accommodation at students dorms <p>Housing financing:</p> <ul style="list-style-type: none"> - Extensive offer of credits - Scholarships 	<p>Regulation:</p> <ul style="list-style-type: none"> - Inconsistency of regulation on entity, cantonal and city levels - Regulation on unemployed persons housing does not exist - Lack of government incentive to enforce existing and adopting new regulation on housing issues of young and unemployed persons <p>Housing:</p> <ul style="list-style-type: none"> - Inability to pay rents or credit loan - Changes (inconsistency) in rent fees - Poor advertising of rental flats - Poor privacy in rented flats - Poor living conditions in students dorms - Insufficient capacities of students dorms - Corruption in access to students dorms <p>Housing financing:</p> <ul style="list-style-type: none"> - Uncertain and short term jobs - Impossibility of parallel work and successful studying - High interest rates on home loans
OPPORTUNITIES	THREATS
<p>Regulation:</p> <ul style="list-style-type: none"> - Lobbying for improvement and harmonization of legislation for housing issues of students and young persons <p>Housing:</p> <ul style="list-style-type: none"> - Changing the perception on renting flats - Organizing tenants association to deal with issues of rented flats - Improving advertising for rental flats - Lobbying for students dorms renovation <p>Housing financing:</p> <ul style="list-style-type: none"> - Young people subventions for buying flats - Organized government supported flat building 	<p>Regulation:</p> <ul style="list-style-type: none"> - Slow and complicated process to adopt new or change existing laws and regulations <p>Housing:</p> <ul style="list-style-type: none"> - In case of organizing tenants associations a offer of rental flats might significantly decrease - Increase in the rent and utilities fees <p>Housing financing:</p> <ul style="list-style-type: none"> - Irregularity of scholarships - Poor economic environment will impact future income of students and young persons - Poor education and awareness of young persons about earning possibilities

SWOT analysis of housing and living conditions for tenants, tenant boards, building management

STRENGTHS	WEAKNESSES
<p>Regulation:</p> <ul style="list-style-type: none"> - Existence of regulations on housing and living in collective housing units - Law on the use, management and maintenance of the common parts of the building and equipment <p>Housing:</p> <ul style="list-style-type: none"> - Extensive housing fund - Post war favorable options on flat purchases <p>Building management:</p> <ul style="list-style-type: none"> - Obligation to higher building manager - Functions of tenants representative - Certification of the tenants boards representatives (City of Sarajevo) - Good initial results for waste separation 	<p>Regulation:</p> <ul style="list-style-type: none"> - Inconsistency of regulation on entity, cantonal and city level - Lack of government incentive to enforce existing and adopting new regulation on housing issues - Lack of regulation on tenants protections <p>Housing:</p> <ul style="list-style-type: none"> - Extensive devastation of housing fund during the war - Absence of ownership feeling - Demographic change impacting culture of living - Apathy among tenants - Inadequate tenants awareness and indifference to their rights and obligations <p>Building management:</p> <ul style="list-style-type: none"> - Poor communication and lack of confidence between tenants, tenants boards and building managers - Inadequate utilization of tenants funds by tenants boards and managers - Irregularity of maintenance fee payments
OPPORTUNITIES	THREATS
<p>Regulation:</p> <ul style="list-style-type: none"> - Lobbying for improvement and harmonization of legislation for housing issues - Obligatory participation on public hearings for public budget adopting <p>Housing:</p> <ul style="list-style-type: none"> - Raising awareness and education on living culture in collective housing units <p>Building management:</p> <ul style="list-style-type: none"> - Activating young person into the system of building maintenance - Establishing of tenants board association 	<p>Regulation:</p> <ul style="list-style-type: none"> - Slow and complicated process to adopt new or change existing laws and regulations <p>Housing:</p> <ul style="list-style-type: none"> - Lack of culture of dialog and negative perception on tenants boards activity <p>Building management:</p> <ul style="list-style-type: none"> - Resistance of the old tenants boards to the change of tenants boards representatives or building managers (due to the personal connections and benefits)

REGULATORY FRAMEWORK ASSESSMENT

The purpose of this part of the report is to provide an overview of the legal framework in the field of use, maintenance and management of housing and collective residential buildings in the City of Tuzla and Sarajevo.

The quality of housing and living conditions in Bosnia and Herzegovina is regulated by several laws adopted on the different government levels, which results in different approach to legal issues on housing in different cantons within Federation of Bosnia and Herzegovina. In that respect, different aspects of housing and living in Tuzla and Sarajevo are regulated differently.

Law on Real Rights (published in the Official Gazette of FB&H no. 66/13 from 28.08.2013) is general law, adopted at the Federal level. The General Act contains provisions that regulate relations between the flat owners, the role and responsibilities of the manager, and operation management and maintenance. Several important articles are contained in Chapter II concerning the definition of joint ownership and ownership then in chapter III concerning the rights of ownership of real estate and the specific part of real estate.

All other laws, regulations and provisions regulating housing and living conditions are adopted on either cantonal level or the level of a particular city.

The following laws, regulation and provision are regulating housing and living conditions in City of Tuzla:³

Law of the Spatial Planning and Construction of Tuzla Canton (Official Gazette of the Tuzla Canton no. 6/11)

- This law contains provisions on principles for the planned organization, use, protection and spatial management. Defines organization of the Spatial Planning System, the process of adoption of planning documents, the method of conducting of planning documents, the inspection over the implementation of this law and other issues of importance for regional planning.

Law on the use, management and maintenance of the common parts of the building and equipment (Official Gazettes of Tuzla Canton no. 7/00, 14/02, 5/07)

- This Act regulates the rights and obligations of the specific parts of the building, then the use, regulation, management and maintenance the common parts of the building as well as penalties in case of abuse by tenants.

Regulations on conditions and method of selection a property managers and obtaining approval for conducting the manager (the Municipal Council of Tuzla on 29.10.2003)

- This regulation defines how to select the manager/the process of manager selection and how to gain approval for performing the duties of a manager -

³ Similar regulation is adopted for City of Sarajevo and is available on the web site of the Ministry of Housing Politics of Sarajevo Canton (<http://msp.ks.gov.ba/preuzimanje/legislativa>)

the Certificate, as well as the how to keep/keeping the registry of buildings and managers

Decision on the House Rules in residential buildings (Municipal Council Tuzla 29.10.2003)

- This Decision prescribes the method of use of apartments, commercial space in residential buildings, as well as the common parts and devices that are located in residential buildings, and public spaces around the apartment buildings in the area of Tuzla (today the City of Tuzla). The provisions of this decision are required for all persons who are the owners of apartments in residential buildings, as well as for persons who are living in apartment buildings or temporarily staying, as for owners and users of business premises located in residential buildings, as well as for persons who temporarily staying in the buildings.

Also, in 2004 on the level of Tuzla Canton the **Law on apartment leasing** (Published in "Official Gazette of Tuzla Canton," no. 7 of June 11, 2004) was adopted. This law regulates the rights and obligations related to the lease and use of the flat, it determines the contents of the apartment leasing contract, rent, obligations of the leaser, obligations of the lessee, end of apartment leasing contract, as well as other rights and obligations related to apartment leasing.

FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

Students, unemployed persons

Findings

The survey and the SWOT analysis shows that students and unemployed persons (and, in general, young people) living conditions are not adequate in terms of their ability to lead independent lives. Majority of young people (in more than 80% of cases) still live with their parents, mostly due to the poor economic situation in the country and high unemployment rates.⁴

Smaller portion of students and unemployed persons are solving their housing issues by renting flats. On the other hand, significant number of students is considering buying a flat or a house, while majority of unemployed persons (due to the lack of income) rely on the heritage.

Further, there is a huge offer of different types of commercial home loans, but terms of these loans are not adequate for young people. There is some regulation on conditions of leasing city owned flats with buying options for young population, but it's only applicable in City of Sarajevo. Interest subventions on home loans for young people at different state levels (in most cases on the cantonal level) are also available, but are not sufficient and usually are paid irregularly.

Some regulation on housing and living does exist, but it refers more to the building management issues and general provisions on housing ownership. None of the existing laws (except one regulation on leasing and buying city flats for young people in City of Sarajevo) regulates housing issues and needs of young people – students and unemployed. Furthermore, existing laws are not harmonized across the country and are not being implemented to the full potential by the executive power.

Conclusions

Renting flats might be adequate solution for students and young people who do not have sufficient income for buying a flat or building a house.

Renting is the most common way of solving housing issue across Europe and this practice might be translated to Bosnia and Herzegovina. It is much cheaper option and gives more flexibility and mobility of students and young people. At the same time it can be for unemployed persons to move in the cities with more job opportunities.

Education and change of perception about renting is necessary to increase the number of young people who decide on renting, since negative stigma on living in rented flats exists.

⁴ According to the state's Agency for Statistics, there were 547.664 registered unemployed persons in October 2014. <http://www.bhas.ba/>

Recommendations

Further activities should be directed to:

- Lobbying for harmonization of regulation on apartment leasing on the federation or the state level, as well as putting the pressure on political executives to enforce existing laws on leasing as well as other laws regulating housing and living conditions;
- Raising awareness on the benefits of flats renting and changing the negative perception;
- Establishing the tenants associations to deal with problems related to renting;
- Establishing the flat leasers associations and improving the means of rental flats advertising.

Tenants, tenant's boards, building managers

Findings

In regards to the tenants' satisfaction with building management, significant difference has been observed between cities. Tenants in Tuzla seems to be more satisfied with different aspects of building management, such as access to information about management, work of building manager, building management financial reporting then the tenants from Sarajevo. That might be the reason that Tuzla tenants pay maintenance fees more regularly. Even though the surveyed tenants in Tuzla pay the maintenance fee more regularly than ones in Sarajevo, the amount of money collected on maintenance fee is not sufficient enough for building maintenance. It may be to the conclusion that maintenance fees in Tuzla are rather low than in Sarajevo.

Furthermore, the survey shows that the surveyed tenants and tenants' boards in Sarajevo have different opinion on some aspects of the housing and living conditions. In comparison to the low tenants satisfaction with information posted on the info boards and manager's work, tenants' boards are more satisfied.

Conclusions

Tenants and tenants' boards in some aspects of building management have different opinions. In general, tenants' boards are more informed about the rights and obligations in respect to common part of the building maintenance, what is expected.

As the overall research showed, it is worrying that neither tenants nor tenants' boards do not have absolute sense of ownership on the common parts of the building they are living in. It is expected that some of the necessary repairs is not tenants' obligation, but the city's communal services or city's authorities, which is absolutely wrong perception.

Furthermore, buildings that are approximately 30 to 40 years old are poorly maintained. Besides minor reported cases of necessary repairs of the buildings roofs and facades, in general, not much of the important repairs have been done on the building such as repairs of corridors and closed common terraces, chimneys, ventilation, hydrants, fire extinguishers, garbage tubes, stairs, fences, emergency exits, elevators, common parts of electric installations (including electric installation for stairs lights), vertical and horizontal water installations, vertical sewage

installations, common parts of central heating installation, telephone installations, electric locks, speakerphone, bells, lightning-rod, water suppliers (hidrofor and hidrofex), premises and installation for waste disposal, laundry, basement and attic, heating insulation (styrofoam). What is more worrying is that neither tenants nor tenants' board perceive some of the above mentioned repairs as important to maintain.

Recommendations

Further activities should be directed to:

- Lobbying political executives to enforce existing laws as well as other laws regulating housing and living conditions;
- Lobbying for young people to be more engaged in the tenants boards, since evidence from the field shows many positive examples of excellent building maintenance (with creative ideas and flexibility of young people);
- Raising awareness and education on the living culture in collective housing units with emphasis of raising awareness of ownership;
- Establishing tenants' boards associations in order to raise negotiation power with building managers.