



*Addressing poverty housing
in the second poorest country in Europe*

Where East Meets West



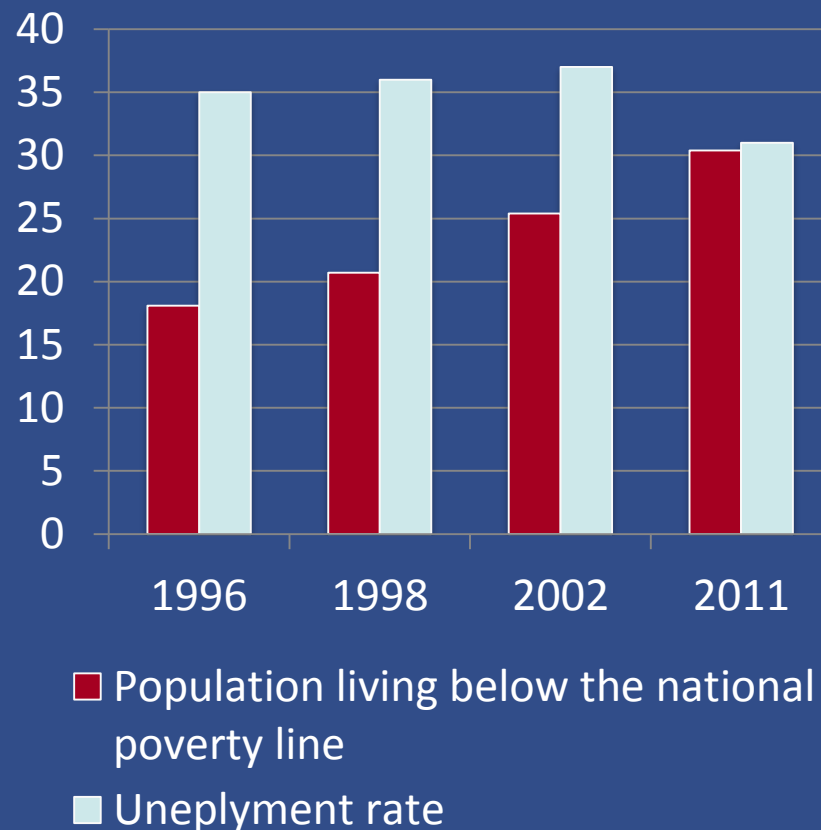
Republic of Macedonia

- *Small, landlocked country with population of 2 million*
- *Region troubled by interethnic conflicts during the past years*
- *Weak economy, poorly maintained infrastructure, impoverished people*
- *Challenged integration into European and international structures*



Poverty update

- *GDP per capita US\$ 5,455*
- *Average salary US\$ 450 per month*
- *26% unemployed in 2015*
- *30.4% lived below the national poverty line in 2011*
- *40% consider themselves poor*
- *230,000 (11.2% of the total population) emigrated in the period 1998 - 2011*



Housing update

- *Macedonia had 557,254 households and 690,762 dwellings in 2002 (last census), with dwellings overpassing the number of households for 133,508 units*
- *Still, the dwelling stock among the lowest in Europe: 274 per 1000 inhabitants during the 1990-ies, increased to 345/1000 in 2002*
- *Average number of members per household decreased in the past 70 years, from 5.79 to 3.85*



Housing patterns



- *Up to three-quarter of Macedonians today live in apartment blocks built during the period of centrally planned economy*
- *As much as 78% of the entire housing stock in the country was created during the mass-urbanization period (1946 - 1989)*



Housing need

- *Substandard housing conditions, including poor quality and unsafe constructions, are still widespread*
- *About 110,000 individual homes (16% of the existing housing stock) need immediate reconstruction*
- *There is a number of overcrowded homes among certain communities, with below the average of dwelling area per family member*





- *Non governmental, not-for-profit association established in 2005*
- *Initial focus on sustainable housing microfinance models developed as partnerships with entities sharing similar mission and vision*



Program portfolio developed 2005-2010

МОЖНОСТИ

Home
Improv.
Fund
(micro
loans)

Since
July
2005

ХОРИЗОНТИ

Roma
Housing
Fund
(micro
loans)

Since
July
2007



Water
Supply
& Sanit.

Since
June
2008



New
Builds
Veles

Since
Sep.
2008

Construction

Financing

Advocacy

Capacity dev.

Volunteer eng.

Community dev.



Energy
Efficient
Homes

Since
June
2009



Projects implemented 2010-2016



Three
EIDHR
funded
projects
for
Roma

2011
to
2016



Housing
for
former
Kosovo
refugees

2012
to
2013



Improv.
Energy
Efficien.

2011
to
2015



Legaliz.
of
Informal
Homes

2012
To
2015

Construction

Financing

Advocacy

Capacity dev.

Volunteer eng.

Community dev.

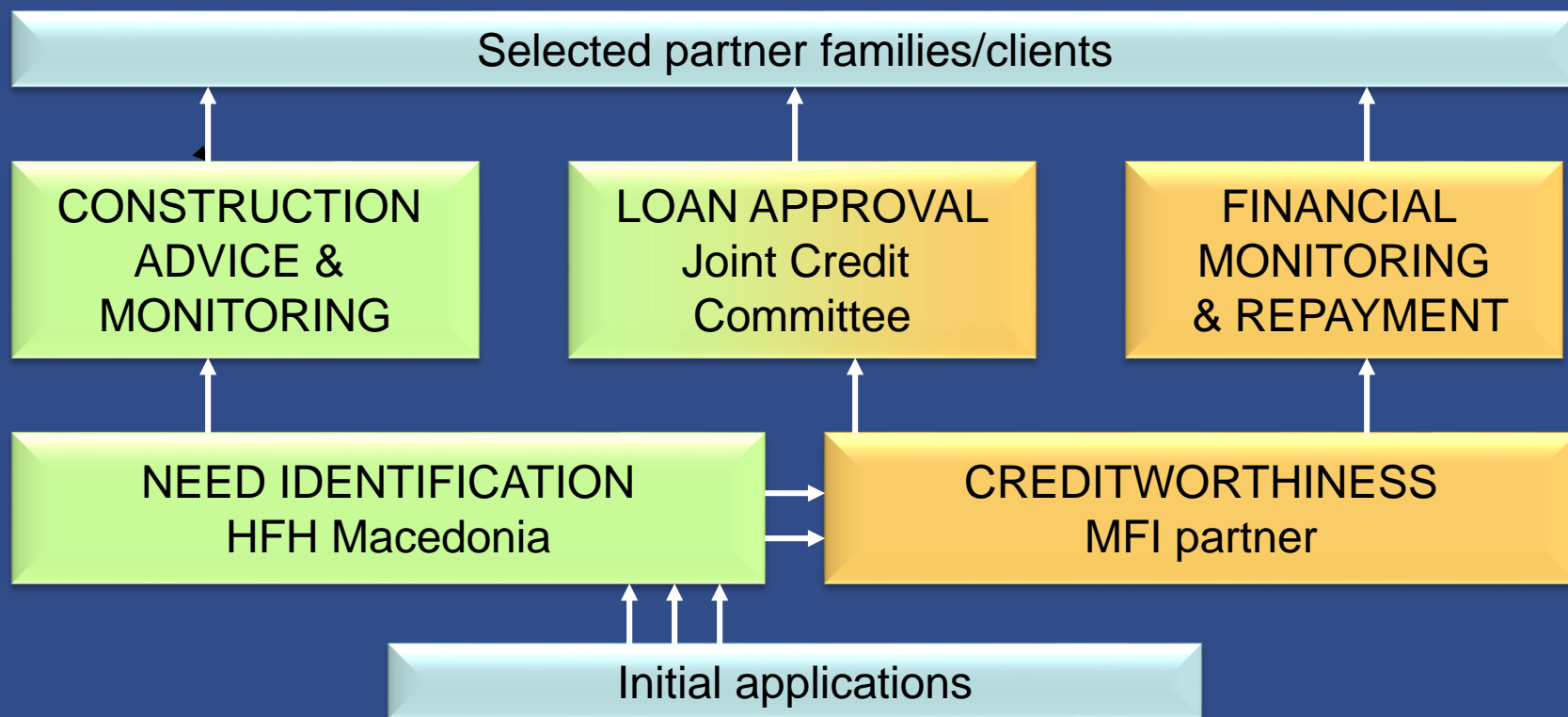


Housing
for
people
with
disabil.

Since
Sep.
2012



HFH-MFI partnerships



New Builds

- *Traditional Habitat program that brings visibility and recognition*
- *Project in Veles: 102 homes in 11 buildings*
- *More than 1200 international volunteers hosted*



Water supply

- *Households' connection to existing public water supply and sanitation networks*
- *In partnership with public utility companies and local governments*
- *Cheapest intervention per family served (US\$ 71), affordable loan*



Energy efficiency

- *Savings in energy costs up to 30%, indirect income generating intervention*
- *Focus on apartment buildings that lack decision making capacity*
- *Huge potential for program growth and impact increase*

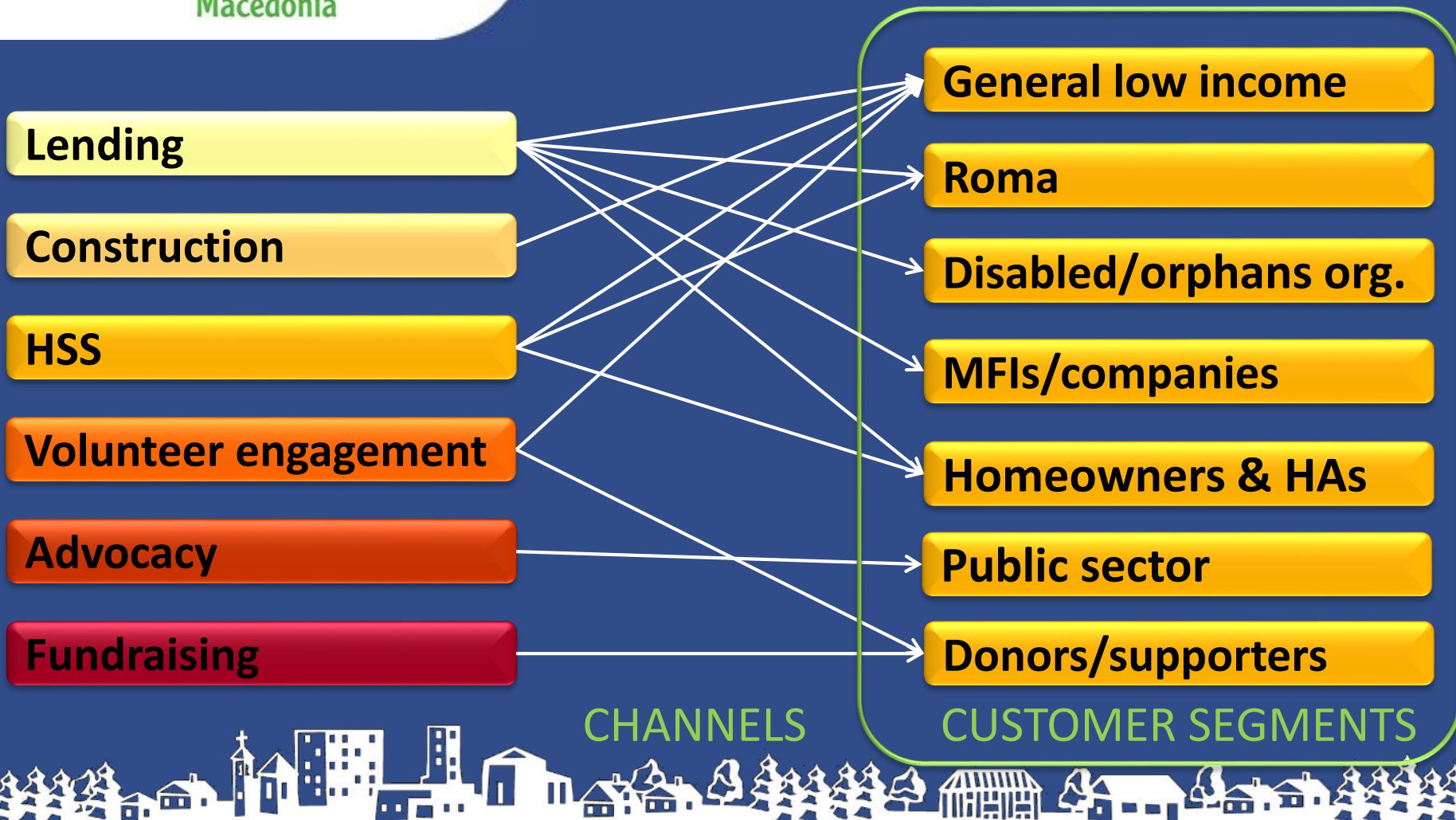


Program performance cons.

	Families served/housing improvements completed											Avg. cost/ interv.
	FY06	FY07	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	TOTAL	
HIF	32	54	92	122	169	164	78	165	95	69	1040	€ 4200
RHF			24	40	76	76	112	177	207	189	901	€ 1800
HB/NBV			2	1				16	7		26	€ 27000
WSS			61	115	204	243	900				1523	€ 63
EEH				12	55	45	94	216	81	99	602	€ 1100
SP							12				12	€ 2900
LRH								548	508	171	1227	€ 147
IEE USAID								64	383	405	937	€ 1500
ALL	32	54	179	290	504	528	1196	1186	1366	933	6269	
As of June 30, 2015												

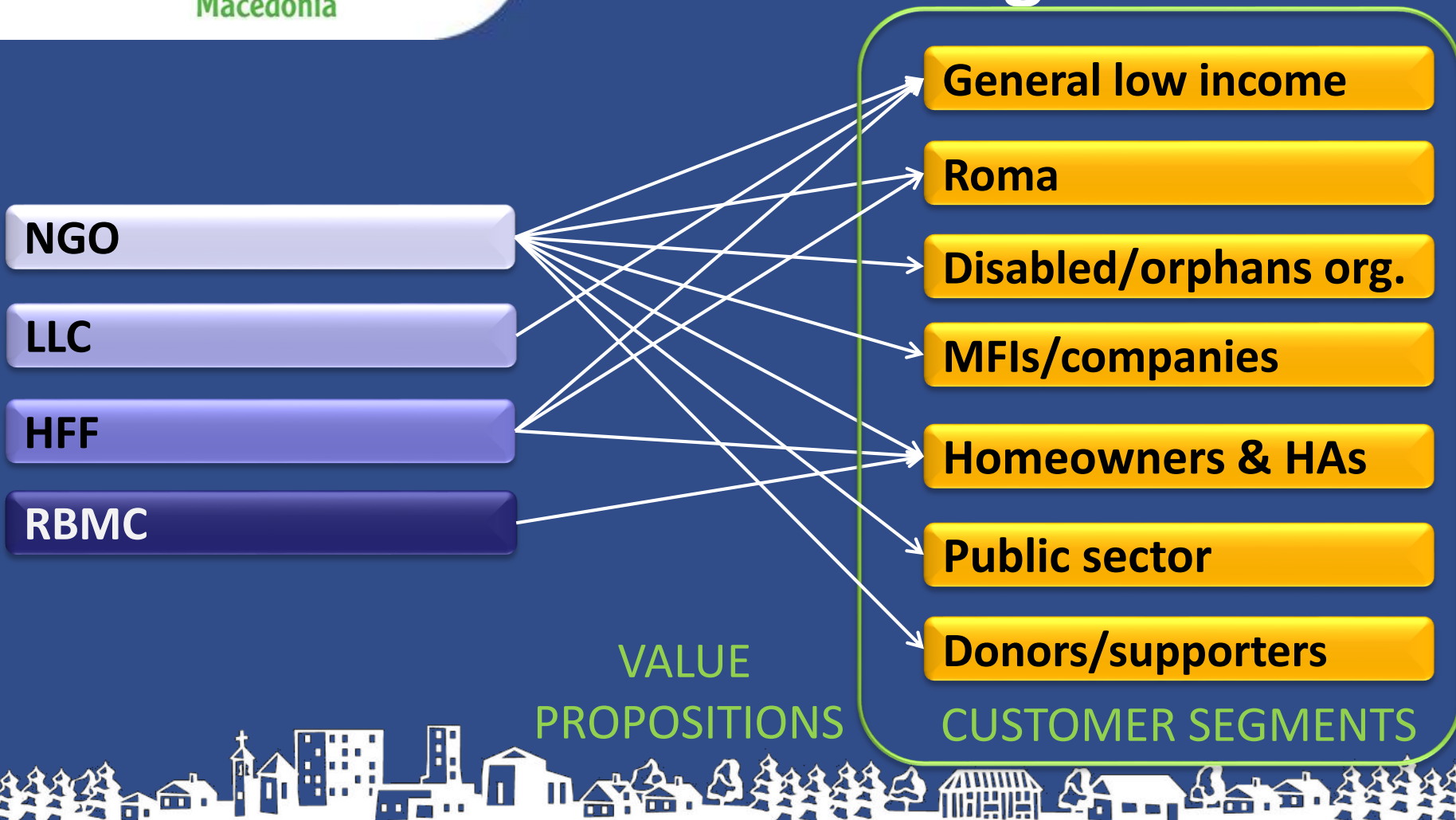
Growth strategy 2015

Lines of business



Growth strategy 2015

Providing entities



Program Lines of Business

PLOB 1			PLOB 2			PLOB 3		
Community Development			Housing Market Development			Housing & Social Development		
NB	RL	HSS	MFP	RBMC	HFC	RABA	PHAP	VM

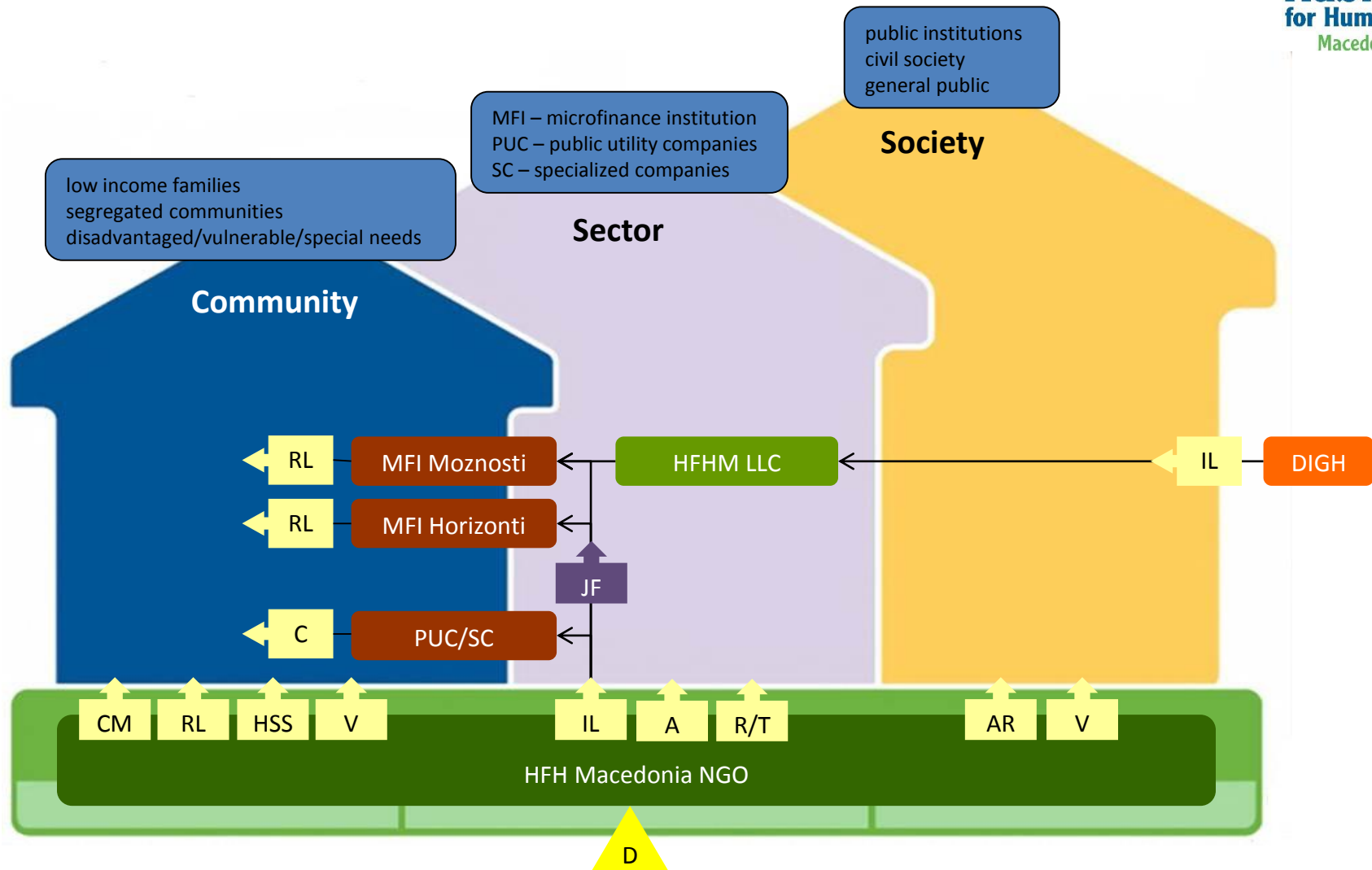
NB: New builds
RL: Retail lending
HSS: Housing support services

MFP: Microfinance partnerships (HIF & RHF)
RBMC: Residential buildings management company
HFC: Housing finance company

RABA: Register of apartment buildings and apartments
PHAP: Poverty housing alleviation platform
VM: Volunteer mobilization

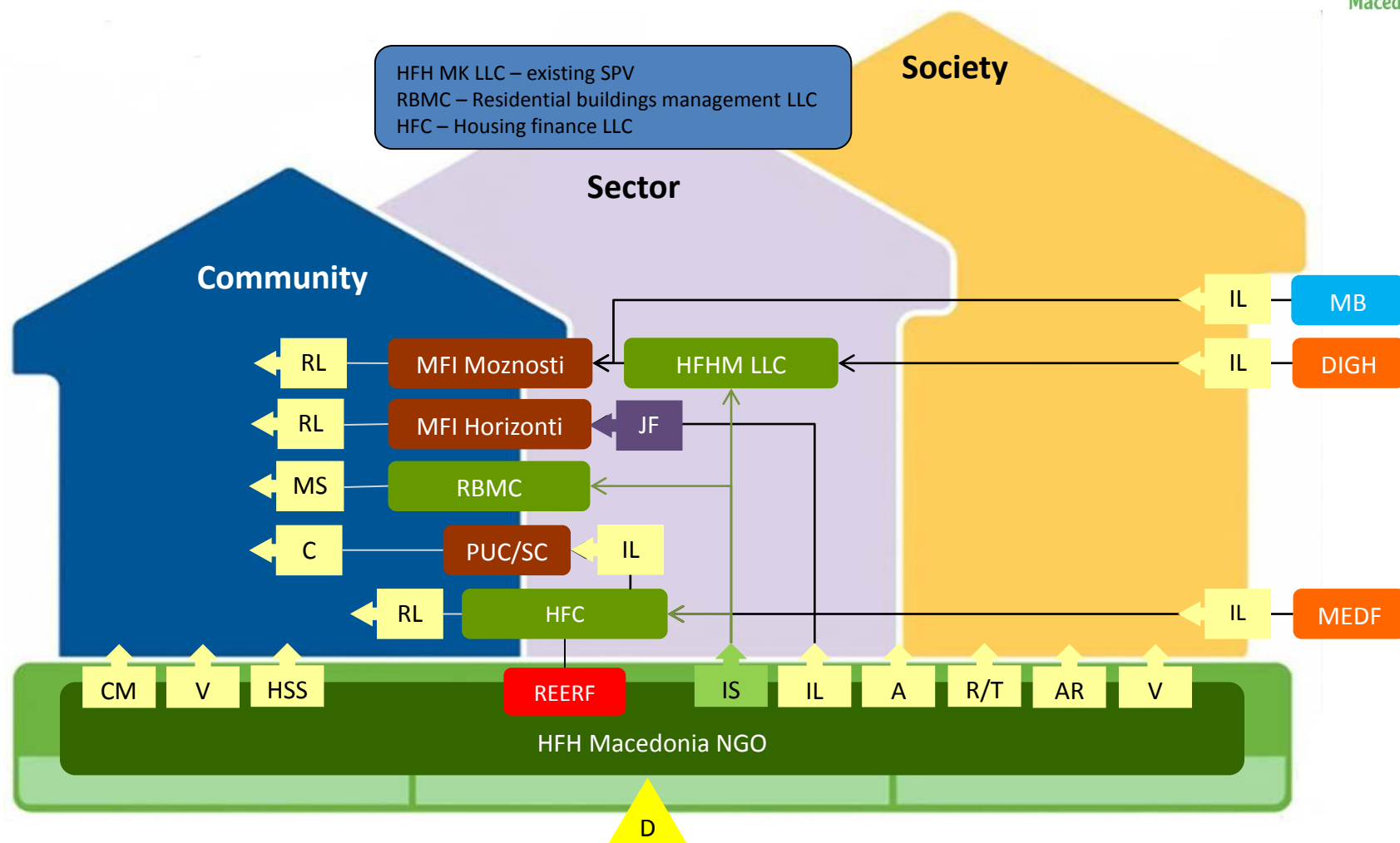


PROGRAM DELIVERY - EXISTING



CM – construction management IL – institutional lending A – advocacy AR – awareness raising V – volunteers
 RL – retail lending SS – support services R/T – research/training JF – joint funds D – donations

PROGRAM DELIVERY BY 2018



CM – construction management
RL – retail lending

A – advocacy
R/T – research/training
JF – joint fund

V – volunteers
MS – management services
IS – institutional support

Recognition

- *HFH Area Vice President Award for Partnership Development*
- *Edit Kaslik Award for Housing Finance and Microfinance*
- *Eszter Award for Communications and Advocacy*
- *Millard Fuller Award for Families Served & Homes Built*
- *Solomon Award for Resource Development*
- *HFH IBoD Award for Board Development*
- *Linda Fuller Award for best small GV program*
- *Millard Fuller Award for Housing Support Services*
- *GDN Most Innovative Development Projects Worldwide*





Grateful for your support
Habitat Macedonia and its partner families

