

# CROATIA

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**Table 1: Croatia housing stock, by tenure (2021)**

Ownership type	Number of dwellings	Percentage
Protected rent	13,763	1.0
– of which: Private Owners	3,019	0.2
– of which: Primarily Municipalities	10,744	0.7
Private Rent	63,287	4.4
Owner occupier	1,239,593	86.5
Other	116,802	8.1
<b>Total</b>	<b>1,433,445</b>	

Source: Source: Croatian Bureau of Statistics – Census 2021: Households and Dwellings. Notes: The total number of dwellings refers to inhabited dwellings. The category of 'Protected rent' refers to homes where the rent is capped by legislation, and is thus offered at below market levels. The 'Other' category overwhelmingly consists of dwellings where there is a "kinship" with the owner/tenant – this category was considered separately in the data provided by the Croatian Bureau of Statistics.

### Brief historical overview

During the socialist period, approximately 25% of the housing stock in Croatia was public housing, concentrated mainly in major cities such as Zagreb.<sup>1</sup> Public housing initiatives during this time were characterised by significant government interventions and urban planning aimed at meeting the needs of an expanding urban workforce.<sup>2</sup>

A pivotal change in social housing came in the 1990s with the collapse of Yugoslavian state. The subsequent wave of privatisations reduced the public housing stock to less than 10% of the total; while transferring the financial burden for maintaining the remaining social stock to municipal authorities.<sup>3</sup> Much of this housing is now occupied by low-income households and families displaced during the war.

The 1991–1995 war severely impacted Croatia's housing system, causing displacement of people, loss of housing infrastructure, and damage to homes.<sup>4</sup> In response, post-war housing policy prioritised the renovation of housing units and accommodating victims of war. During this period, renovation and reconstruction programmes were critical in addressing immediate housing needs.<sup>5</sup>

Today, homeownership dominates Croatia's housing landscape, with most residents owning their homes—often mortgage-free. This stems from post-1990s privatisations and subsequent government policies encouraging ownership.<sup>6</sup> In 2001, the government introduced subsidised housing construction to assist first-time buyers. However, the emphasis on ownership has left gaps in the rental market and created inefficiencies, including approximately 600,000 vacant dwellings across the country.<sup>7</sup> The rental

<sup>1</sup> Svirčić Gotovac, A. (2020). Effects of the housing privatization process in post-socialist Croatia. *Geoadria*, 25(2), 79-98. <https://doi.org/10.15291/geoadria.3083>

<sup>2</sup> Bežovan, G. (2010). An Analysis of the System of Subsidised Rents and Housing Costs and the Practice of Constructing Flats for Social Housing in Croatia. *Croatian Public Administration*, 10, 709-741.

<sup>3</sup> TENLAW. (2012). National Report for Croatia Habitat III. (n.d.). National Input of the Republic of Croatia.

<sup>4</sup> Bežovan, G. (2008, October 6-7). *Social housing as a residual part of social care*. Options to social rental housing in the Central and East European region: Central and East European workshop on social housing, organised by the

Metropolitan Research Institute, Budapest in cooperation with the Council of Europe under the aegis of UNECE, Budapest.

<sup>5</sup> TENLAW. (2012). National Report for Croatia

<sup>6</sup> Bežovan, G. (2008, October 6-7).

<sup>7</sup> Croatian Bureau of Statistics. (2021). Census 2021: Households and Families by Counties. <https://podaci.dzs.hr/media/uwwdydgq/popis-2021-kucanstva-i-obiljelji-po-zupanijama.xlsx>

Ministry of Physical Planning, Construction and State Assets (2020) Long-Term Strategy for National Building Stock Renovation by 2050

market remains underdeveloped, with only 4.4% of homes officially in the private rental sector.<sup>8</sup> However, 'informal' rental agreements are widespread, meaning the true number of rental properties is greater.<sup>9</sup>

Housing affordability in Croatia has become increasingly strained due to robust demand—partly driven by foreign investors—and a limited housing supply in many areas, leading to significant increases in house prices.<sup>10</sup> Unlike the 2000s, current financial stability risks are mitigated by a low reliance on mortgage financing. Access to homeownership for low- and middle-income households has become increasingly challenging, largely due to difficulties in saving for a downpayment. As a result, young people, individuals with low incomes, and those in unstable employment are largely excluded from homeownership, creating additional pressure on the already limited rental sector.<sup>11</sup> This has led to signs of overcrowding in existing housing units, while the supply of long-term rentals remains scarce.

In the past decade, strong outward migration has seen a shrinking and ageing population.<sup>12</sup> This trend has strained public finances and services due to reduced labour force participation and tax revenue. Regional disparities have also intensified.<sup>13</sup> Internal migration has favoured urban centres like Grad Zagreb and the Zagrebačka region, as well as coastal areas such as Istarska and Zadarska, which benefit from robust tourism industries.<sup>14</sup> Conversely, rural areas have experienced population decline, reflecting a shift away from agriculture and

traditional industries, which has fuelled urbanisation.

### What is meant by social housing?

There is no single clear or consistent definition of social housing in the Croatian context. The term most commonly used in place of social housing is "protected rent housing" (*zaštićena najamnina*), or PRH.<sup>15</sup> However, the terminology can be somewhat confusing, as *zaštićena najamnina* can refer to homes owned by municipalities on the one hand, as well as a segment of the private rental market where rents are highly regulated (in effect offered below market rates) on the other. Nonetheless, both public and local authorities often refer to PRH as 'social' housing.

The PRH system in Croatia has its roots in socialist-era policies, which granted tenants long-term rights to live in municipal and/or privately-owned flats at below-market rents.<sup>16</sup> In 1996, the government began returning previously nationalised properties to their private owners, but tenants were allowed to remain in these properties under a system of controlled rents. This arrangement led to decades of legal disputes, culminating in the *Statileo v. Croatia* case where the European Court of Human Rights (ECHR) ruled that the system disproportionately burdened landlords by depriving them of fair income and property rights.<sup>17</sup>

In response, Croatia has introduced reforms set to take effect in 2025, aiming to strike a balance between tenant protections and landlords' rights.<sup>18</sup> Under the new law, landlords will have

<sup>8</sup> Croatian Bureau of Statistics. (2021). Census 2021: Households and Dwellings.

<sup>9</sup> Ivana Katuriđ 119-132, Informal Housing in the Framework of Housing and Welfare Systems in Post-Communist Croatia

<sup>10</sup> IMF. (2024, July 29). *Addressing housing affordability in Croatia*. IMF eLibrary.

<https://doi.org/10.5089/9798400285400>

Eurostat. (last updated: 2025). Housing cost overburden rate by tenure status - EU-SILC survey.

<sup>11</sup> International Monetary Fund. (2024, July 29)

<sup>12</sup> Croatian Bureau of Statistics. (2021). Census 2021: Households and Families by Counties.

<sup>13</sup> Bežovan, G., & Fernandez, J. (2023). The Role of Mortgage Subsidies in the Croatian Economic Growth Strategy: A Political-Economy Approach to the SSK.

<sup>14</sup> Habitat III. (n.d.). National Input of the Republic of Croatia.

<sup>15</sup> TENLAW. (2012). National Report for Croatia Bežovan, G. (2008). *Social housing as a residual part of social care*.

<sup>16</sup> TENLAW. (2012). National Report for Croatia.

<sup>17</sup> European Court of Human Rights. (2014). Case of *Statileo v. Croatia* (Application no. 12027/10).

<sup>18</sup> Ministry of Physical Planning, Construction and State Assets. (n.d.). Housing - Protected Tenants. <https://mpgi.gov.hr/o-ministarstvu/djelokrug->

the right to reclaim their properties or receive market-rate rent, with tenants contributing 50% of the cost, while the state will subsidise the remainder.<sup>19</sup> Additionally, tenants will be offered the opportunity to purchase their flats under favourable conditions. In practice there are less than 1,500 cases of protected tenants living in privately owned housing.<sup>20</sup>

In many cases PRH refers to housing units owned by municipal governments, with rents regulated by national legislation.<sup>21</sup> However, these rents are often set so low that they fail to cover basic maintenance costs, leading to deteriorating housing conditions for residents. This type of 'social housing' in Croatia remains limited; approximately 1% of the total housing stock classified under this category.<sup>22</sup> The majority of public housing units are small, averaging around 50m<sup>2</sup>, and are often in a poor condition.

In addition to protected rent, public rental housing also includes a different rental category classified as "freely determined rent".<sup>23</sup> In this case the rent of the publicly-owned dwellings is supposed to be higher than the protected rent segment, but still below market levels. In practice, the rent charged is only slightly higher than those in the protected rent segment. This creates a form of 'affordable' rental housing that bridges the gap between fully protected rent and market rents.

## Financing and supports

Municipal housing in Croatia is primarily owned and managed by local authorities, with funding

largely reliant on municipal budgets and limited state supports. Public spending on municipal housing has historically been inconsistent, with limited data available on annual funding allocations. While some municipalities receive state funding for public housing projects, the lack of a comprehensive national strategy has resulted in a fragmented approach.<sup>24</sup>

Low rents present a significant financial challenge. Public housing tenants pay around €2 per square metre per month, far below the estimated maintenance cost leading to operating losses.<sup>25</sup> To mitigate this, some municipalities lease units to non-social tenants at higher rates, but these revenues are insufficient to fund new developments. Long waiting lists are common; for example, Rijeka has a waiting list of hundreds of households.<sup>26</sup>

Most publicly owned housing can be found in larger towns.<sup>27</sup> Moreover, there is a general lack of new municipal housing construction. Zagreb and Osijek account for most new municipal housing, while most other municipalities rely on the 'Programme for State-Subsidised Social Housing Construction' (*Programme poticane stanogradnje – POS*); which aims to support affordable ownership.

The POS programme provides financial assistance for housing construction.<sup>28</sup> The Ministry of Physical Planning, Construction, and State Assets oversees it, with the Agency for Transactions and Mediation in Immovable Properties (APN) managing the construction of affordable apartments, facilitating purchases and rentals, and subsidising housing loans.

[50/programmei-stambenog-zbrinjavanja/najam-stanova-zasticeni-najmoprimci/8271](https://programmei-stambenog-zbrinjavanja/najam-stanova-zasticeni-najmoprimci/8271)

<sup>19</sup> Ministry of Physical Planning, Construction and State Assets. (n.d.). Housing – Programme of measures <https://mpgi.gov.hr/o-ministarstvu/djelokrug-50/programmei-stambenog-zbrinjavanja/najam-stanova-zasticeni-najmoprimci/programme-mjera/18097>

<sup>20</sup> Ministry of Physical Planning, Construction and State Assets. (n.d.). Housing - Protected Tenants.

<sup>21</sup> Bežovan, G. (2008). *Social housing as a residual part of social care*.

<sup>22</sup> Croatian Bureau of Statistics. (2021). Census 2021: Households and Dwellings

<sup>23</sup> TENLAW. (2012). National Report for Croatia.

<sup>24</sup> Bežovan, G. (2010). An Analysis of the System of Subsidised Rents and Housing Costs.

<sup>25</sup> Republic of Croatia, Ministry of Physical Planning, Construction and State Assets. (2024, November 27). Register of apartments occupied by protected tenants established. <https://mpgi.gov.hr/news/register-of-apartments-occupied-by-protected-tenants-established/18159>

<sup>26</sup> City of Rijeka. (n.d.). Municipal flats. Retrieved February 9, 2025, from <https://www.rijeka.hr/en/themes-for-citizens/residence-and-construction/municipal-flats/>

<sup>27</sup> Bežovan, G. (2008). *Social housing as a residual part of social care*.

<sup>28</sup> European Construction Sector Observatory. (2020). *Policy fact sheet: Croatia Housing Incentive Programme*. European Commission.

Regional and municipal agencies, such as the one in Varaždin, also contribute to local implementation, though their roles vary.

The POS programme supports affordable housing through state funding, commercial loans, and local government backing.<sup>29</sup> Applicants must provide a 15% down payment, with the remainder financed through preferential commercial bank loans (3-4% interest) and state subsidies. Loans have a 30-year repayment period, including a one-year grace period. The first 15-20 years are paid to commercial banks at variable interest rates, while the final 10-15 years are paid directly to APN, funding future projects.<sup>30</sup> Local governments often contribute land or cover infrastructure costs to keep prices affordable. By 2018, POS had funded over 8,250 units, with €575 million invested, including €150 million from public funds.<sup>31</sup>

The POS model also permits the rental of subsidised apartments with a rent-to-own option, allowing citizens to transition into ownership gradually.<sup>32</sup> This is also managed primarily by APN, with the rent set by the relevant authority based on construction costs for each location. However, the rent-to-own option is marginal compared to POS's overall focus on homeownership. The majority of rent-to-buy homes apply to housing units with a lack of return on investment potential.

The POS initiative also includes three sub-programmes:

1. *POS Plus*: focusing on enhancing the affordability and accessibility of subsidised apartments;
2. *Construction and Reconstruction Programme*: supports the construction and renovation of housing units;

3. *Purchase of Building Materials Programme*: assists homeowners in improving or expanding their existing properties.<sup>33</sup>

Croatia's new National Housing Plan (until 2030) outlines a new funding approach, with an estimated €2 billion for the activation of empty units, new constructions and tax refunds. The implementation of housing policy funding will happen in two phases. The first phase will be funded from state budget and EU funding contributions. The second phase, after legal reforms, the Croatian Bank for Reconstruction and Development (HBOR) will manage a new revolving fund for affordable housing and provide loans and investments to both public and private affordable housing projects.<sup>34</sup>

Municipalities mainly use their current land for construction, however, many projects are aiming to utilise empty properties and convert them into housing, such as abandoned military barracks.<sup>35</sup> The National Housing Plan also aims to activate existing empty units, as well as repurposing abandoned schools, barracks and industrial facilities for housing. The Plan sets the goal to use active land policy to increase social and affordable housing construction by donating state-owned land to municipal governments and by encouraging municipalities to use mechanisms such as rezoning to attract private investors and non-profit organisations to develop affordable housing. As social and affordable housing expands, the Plan places an emphasis on promoting the development of mixed urban communities, advocating against the segregation of the population.<sup>36</sup>

<sup>29</sup> TENLAW. (2012). National Report for Croatia

<sup>30</sup> European Construction Sector Observatory. (2020).

<sup>31</sup> *Ibid.*

<sup>32</sup> TENLAW. (2012). National Report for Croatia

<sup>33</sup> European Construction Sector Observatory. (2020).

<sup>34</sup> Ministry of Physical Planning, Construction and State Property. (2025). Nacionalni plan stambene politike Republike Hrvatske do 2030. [National Housing Policy Plan of the Republic of Croatia until 2030.] [https://mpgi.gov.hr/UserDocsImages/dokumenti/NPSP/2025\\_03\\_26\\_NPSP.pdf](https://mpgi.gov.hr/UserDocsImages/dokumenti/NPSP/2025_03_26_NPSP.pdf)

<sup>35</sup> Žerjav, B. (2025). Social housing and empty spaces landscape in Croatia (Empty Spaces to Homes). Habitat for Humanity International.

<sup>36</sup> Ministry of Physical Planning, Construction and State Property. (2025). Nacionalni plan stambene politike Republike Hrvatske do 2030. [National Housing Policy Plan of the Republic of Croatia until 2030.] [https://mpgi.gov.hr/UserDocsImages/dokumenti/NPSP/2025\\_03\\_26\\_NPSP.pdf](https://mpgi.gov.hr/UserDocsImages/dokumenti/NPSP/2025_03_26_NPSP.pdf)

## Accessing social housing

Access to protected rent homes owned by municipalities in Croatia is determined by specific local criteria, with each municipality managing its own system. Applicants must show proof of permanent residence, insufficient income, and lack of adequate housing. Priority is typically given to families with children, single-parent households, individuals with disabilities, and low-income individuals who do not own property.<sup>37</sup> Approved applicants are placed on a waiting list. The duration of this wait can vary depending on local demand and the available municipal housing stock.

To provide one concrete example of municipal housing allocation, the city of Rijeka<sup>38</sup> provides a list of priorities for allocating municipal housing. However, these can change, and applicants will need to check each municipality's own rules.

Municipalities often determine rent based on income levels, setting prices below market rates, calculated according to the tenant's income and, to a lesser extent, maintenance costs.<sup>39</sup> Rent-to-own schemes are also available in some regions, allowing tenants to gradually purchase their home.

All Croatian citizens can apply for POS housing, with priority given to first-time buyers and households in need, such as those living in overcrowded, unsanitary, or technically inadequate housing.<sup>40</sup> Rent for POS units, when applicable, is calculated based on construction costs and managed by APN or regional housing agencies. Revenue from rents is reinvested into future housing projects. Importantly, POS primarily focuses on promoting homeownership, targeting individuals with sufficient financial

resources to qualify for loans. This also means that there is a significant portion of households (32%) who do not qualify for POS.<sup>41</sup>

## Service delivery

Since 2000, municipal housing construction in Croatia has seen gradual growth, but remains limited. The overall municipal housing stock has remained small; approximately 11,000 homes.<sup>42</sup> In recent years, only Zagreb and Rijeka have managed to maintain or expand their municipal housing stock.<sup>43</sup> Additionally, there have been very few tenant purchases, despite the availability of a 30-50% price discount.

## Integration with social policy

In addition to POS, another recent housing programme was the 'Programme for the Subsidisation of Housing Loans (*Stambeni Krediti sa Subvencijom*)', which aimed to make loan conditions more favourable, particularly benefiting young families by reducing financial barriers to homeownership. Established under the 2017 'Law on Housing Loan Subsidies', the programme allowed the state to subsidise a portion of housing loan annuities during the initial repayment period.<sup>44</sup> Also managed by APN, the initiative provided subsidies funded through the state budget, covering up to 50% of monthly loan payments. This significant financial relief reached nearly 30,000 families, compared to roughly 9,000 under the POS programme.<sup>45</sup> Unlike POS, the programme did not involve construction, but instead focused on facilitating affordable purchases. The programme officially finished up in 2023, with no new financial supports being given since then.

<sup>37</sup> Bežovan, G. (2008). *Social housing as a residual part of social care*.

<sup>38</sup> City of Rijeka. (n.d.). *Lista prioriteta za davanje stanova u najam*. Retrieved February 9, 2025, from <https://www.rijeka.hr/teme-za-gradane/stanovanje-i-gradnja/gradski-stanovi/najam-gradskih-stanova/lista-prioriteta-za-davanje-stanova-u-najam/>

<sup>39</sup> Bežovan, G. (2008). *Social housing as a residual part of social care*.

<sup>40</sup> TENLAW. (2012). National Report for Croatia

<sup>41</sup> European Construction Sector Observatory. (2020). *Policy fact sheet: Croatia Housing Incentive Programme*. European Commission.

<sup>42</sup> Croatian Bureau of Statistics. (2021). Census 2021: Households and Dwellings

<sup>43</sup> Bežovan, G. (2008). *Social housing as a residual part of social care*

<sup>44</sup> Bežovan, G., & Fernandez, J. (2023). The Role of Mortgage Subsidies in the Croatian Economic Growth Strategy: A Political-Economy Approach to the SSK.

<sup>45</sup> *Ibid.*; Kunovac, D., & Zilic, I. (2022). The effect of housing loan subsidies on affordability: Evidence from Croatia. *Journal of Housing Economics*, 55, 101808. <https://doi.org/10.1016/j.jhe.2022.101808>

Croatia lacks a dedicated national homelessness strategy and instead incorporates homelessness policies within the broader 'Strategy for Combating Poverty and Social Exclusion'.<sup>46</sup> The Social Care Act (2013) mandates that large cities and county capitals allocate funds for homeless shelters and public kitchens, but enforcement is inconsistent, leading to migration of homeless individuals to cities like Zagreb where these supports tend to be of a better quality. The predominant response remains emergency shelters, which often serve as long-term accommodation due to a lack of alternative housing solutions. Civil society organisations (CSOs), religious groups, and local authorities play a significant role in providing services, but funding is often project-based and, therefore, unreliable.<sup>47</sup>

Croatia also runs some specialised housing programmes targeting vulnerable groups, including returnees, displaced persons, refugees, and victims of war. The Balkan wars had a profound impact on regional housing policies, with many programmes specifically focusing on accommodating 'returnees',

veterans, or refugees. Even today, the effects of the war have remained as a visible mark on Croatia's housing policy.

For example, the 'Housing Care Programme for Returnees' assists former tenancy right holders in apartments outside Areas of Special State Concern.<sup>48</sup> Managed by the Federal Government and the Ministry of Regional Development, the programme allocates funds, often supported by EU resources, to construct or purchase state-owned apartments for returnees without previous property ownership.<sup>49</sup>

Another example is the 'Housing Care Programme for Homeland War Victims', which focuses on war veterans and their families; particularly those with disabilities.<sup>50</sup> Local self-governing units, in collaboration with the Ministry of Construction and Physical Planning and the Ministry of War Veterans, finance these projects. In this case municipalities provide land that meets infrastructure requirements for new apartment construction, with adaptations to ensure they are easily accessible.<sup>51</sup>

#### CASE STUDY / KEY POLICY FEATURE

##### **Programme of State-Subsidised Housing Construction (POS)**

The POS is a government initiative aimed at providing affordable housing solutions to citizens. Launched in 2001, the POS programme offers state funding for residential property construction, with local governments contributing land and covering municipal infrastructure connection costs. As of 2021, over 8,600 apartments had been built across the country, with a total investment of approximately 4.2 billion kuna (around €557m).

POS allows for the construction of homes at lower-than-market prices, offering favourable loan terms to eligible buyers, primarily first-time homeowners. Over time, the programme has expanded to include initiatives like POS Plus, which introduced rent-to-buy schemes to enhance flexibility and accessibility. The programme has contributed to the construction of thousands of homes and has become a critical tool in addressing housing affordability in Croatia.

Municipalities play a central role in implementing the POS programme by constructing or facilitating the development of affordable housing. Local authorities have the opportunity to

<sup>46</sup> Bežovan, G. (2019). National strategies to fight homelessness and housing exclusion

<sup>47</sup> Ibid.

<sup>48</sup> *Areas of Special State Concern (ASSC) = Relates to the areas of the Republic of Croatia that were outside of the*

*control of the Croatian authorities during the war 1991-1995.*

<sup>49</sup> TENLAW. (2012). National Report for Croatia

<sup>50</sup> Ibid.

<sup>51</sup> Habitat III. (n.d.). National Input of the Republic of Croatia.

utilise state funds for social housing construction, significantly expanding housing options and increasing accessibility for lower-income groups. The introduction of decentralisation in 2004 allowed municipalities to develop non-profit organisations to oversee housing projects locally. However, this option has been utilised only by a few cities, notably Varaždin, which constructed 495 affordable units by 2012, making a notable impact on local housing availability. Additionally, the flexibility introduced by the POS Plus programme, including rent-to-buy schemes, has further enhanced municipalities' ability to offer diverse housing solutions. Looking ahead, the POS programme aims to build 8,000 additional units by 2030, with 2,000 of those designated for subsidised areas, continuing to strengthen municipal housing stocks across Croatia.

Sources: TENLAW. (2012). National Report for Croatia; European Construction Sector Observatory. (2020). Policy fact sheet: Croatia Housing Incentive Programme. European Commission.

## Conclusions

Croatia's housing policies and programmes are first and foremost geared towards tackling issues regarding homeownership. Municipal housing is negligible, especially compared to the EU average. Additionally, municipal housing is often underfunded, with large differences between major cities and smaller regions—both in terms of financing and housing management.

POS provides an especially important example of a programme targeting homeownership, primarily through subsidising housing construction. As the European Construction Sector Observatory has highlighted, POS is considered a successful regional practice with a history stretching back multiple decades. While the programme has been revised and amended throughout the years (for example with the addition of subprogrammes) it provides an important example of a successful programme aimed at homeownership.

Importantly, Croatia is developing a comprehensive housing strategy to address social housing needs by 2030. The National Housing Plan (2025-2030) aims to provide citizens with access to affordable, quality housing with the Ministry of Physical Planning, Construction, and State Asset, as well as APN and local municipalities assuming responsibility.<sup>52</sup> Secondary objectives include tackling emigration challenges, supporting youth housing, mitigating staff shortages, enhancing labour mobility, improving elderly living conditions, boosting economic competitiveness, promoting architectural excellence, and encouraging sustainable housing practices. Additionally, the government plans to reallocate the tax burden from individuals to property to stabilise the real estate market and promote long-term leasing. This initiative aims to make housing more accessible, especially for younger populations in tourist regions.

A significant policy consideration is whether to shift from a homeownership-centric model to one that incorporates affordable rental schemes. Current subsidies primarily support homeownership, leaving rental options underdeveloped. Transitioning to rental schemes could address this gap and better meet diverse housing needs.

<sup>52</sup> Ministarstvo graditeljstva i prostornoga uređenja. (2025, January 29). *National Housing Policy Plan to be adopted in February*. Ministry of Physical Planning, Construction, and State Assets. <https://mpgi.gov.hr/print.aspx?id=18170&url=print&page=1>