

Country profile North Macedonia

The housing need in North Macedonia

Troubled by regional conflicts and kept away from the European integration processes, North Macedonia hasn't made significant social and economic progress during the past decades. The poor quality of housing stock inherited from the period of centrally planned economy is still considered key determinant of the housing need. In addition, the weak economy and high unemployment rate triggered massive internal and external migration of Macedonia's 2 million population, resulting in lack of decent and affordable housing in bigger cities compared to the excess of abandoned housing stock in rural areas. Its worst examples of poverty housing can be seen in densely populated, slum-like neighborhoods on the urban outskirts, characterized by overcrowded, often improvised homes lacking essential infrastructure. Issues deserving attention also include legalization and urbanization of informal settlements, and access to housing finance. Organizing the homeowners and improving the energy efficiency remain a must for the multi-family residential buildings.

HABITAT FACTS:

- Habitat started in North Macedonia in 2004.
- Individuals served in FY2019: 4524
- Through repairs: 279
- Through market development: 4245
- Volunteers hosted in FY2019: 80



COUNTRY FACTS:

Capital city: Skopje Population: 2.08 million Life expectancy: 75.7 years Unemployment rate: 20.7% Below poverty line: 21.9%

How Habitat addresses the need

Established as an independent legal entity in 2004, Habitat Macedonia's affiliation with HFHI was made known through its original partnership model with microfinance institutions. Since then the innovation in providing affordable products and services continues to be the key strategic orientation. Nowadays, the diversified program portfolio includes deliverables on community, sector and society level, with financing, construction, facility management, volunteering, community development and advocacy engagements being split among the parent NGO and its two subsidiaries.

Microfinance partnerships

Pioneering partnerships with microfinance institutions based on capital mobilization for joint revolving funds are the core of Habitat Macedonia's program portfolio and the main drive behind the strategy of creating impact catalyzed through others. As of December 2019, 3599 clients were served, 10.67M US\$ disbursed, with zero days and zero US\$ in arrears in 15 years.

New builds and GV hosting

Since 2008, the traditional New Builds program has been focused on providing affordable homes in apartment buildings. As of December 2019, 5 apartment buildings were completed, all with volunteers' engagement. Throughout the years, Habitat Macedonia hosted 1727 international volunteers, organized in 122 GV teams, with overall evaluation score of 97%.

Energy efficient homes

The Energy efficiency program includes a set of activities that help those living in apartment buildings reduce their vulnerability to energy prices, bearing in mind the climate change issues. Since 2010, reconstructions were carried out on more than 60 buildings with over 1900 apartments, resulting in annual energy savings of 7910 MWh and annual reductions of CO₂ emissions of 3670 t.

Residential buildings management

Dedicated to providing quality services for homeowners in multi-family buildings, Habitat Macedonia's subsidiary Habidom has been organized as a separate legal entity since 2015 and consequently licensed by the Macedonian Regulatory Commission for Housing. As of December 2019, Habidom had 128 apartment buildings with 3120 apartments under its management.

Housing market development

The main goal of the program is to develop mechanisms aimed at stimulating market actors to design and deliver appropriate products, services and financing, geared towards scaling up the provision of affordable housing. Since 2016, Habitat Macedonia's model includes lead firm-based approach with strong enabling environment component, serving 4245 individuals in 2019 alone.

What you can do

VOLUNTEER

Join one of the scheduled Global Village trips to North Macedonia or lead your own. Contact us to learn more: <u>gv.emea@habitat.org</u>.

TITHE

All affiliate tithe gifts are sent internationally to serve families outside of the United States. To support the work of Habitat MACEDONIA, please send your tithe to: Habitat for Humanity International P.O. Box 6598 Americus, GA 31709-3498.

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