
Homelessness in the Republic of Croatia: A Review of the Social Welfare System for Homeless People

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› **Abstract_** *The situation of homeless people has only recently been recognised in the welfare system in Croatia. Recent research has also for the first time profiled the homeless population and some of their support needs and preferences. This paper reviews what is known about homelessness in Croatia and the extent to which current policy formation is able to meet the known support needs of homeless people. The paper begins by profiling the homeless population and present services for homeless people in Croatia. Some of the most important social rights, and the accessibility of services, are then considered including financial assistance and social housing. The paper concludes that the Croatian social welfare system needs to make substantial changes in order to address homelessness.*

› **Key words_** *Croatia, demographics, welfare policy, social security, social housing*

Introduction

Homelessness has only relatively recently been acknowledged as a social issue by policy makers in Croatia. As described in this policy review, homeless people were only recently granted access to welfare rights and services in the social security system of Croatia. Whilst social reforms in European countries are gradually uniting countries towards a European social model, Croatia remains in the early stages of welfare reform. Moreover, specific programmes of social assistance for homeless

people and other marginalized social groups are also in their infancy in Croatia. This paper begins by examining the nature of homelessness in Croatia, drawing on three recent studies, the first covering Croatia in 2009, with two smaller studies in the City of Zagreb. The profile of homeless people, alongside their support needs and preferences are analysed. The specific services available for homeless people are also described. As yet, there are no national prevention and housing programmes for addressing homelessness in Croatia.

The research identified two main types of assistance needed by homeless people in order to address their situation; firstly, financial assistance, and secondly, access to affordable housing. The second part of the paper focuses on the social welfare system as prescribed in legislation for homeless people, both in terms of access and adequacy to meet needs. As will be seen, the Croatian social welfare system is marked by a slow progression. It is also found lacking when examined under the European Social Charter, which Croatia is obliged to implement under the Charter of the Republic of Croatia. The paper concludes that the granting of social rights for homeless people in legislation does not guarantee that those rights are taken up in practice.

Homelessness in Croatia

Definitions of homelessness

A range of new social risks have emerged in Croatia over the last twenty five years, as a result of the transition to a capitalist economy, and intensified by the War for Independence in Croatia (1991-1995), with the social system largely failing to cope with these increased risks (Družić Ljubotina, 2012). Homelessness in Western Europe is a recognised social problem, with most countries having a homelessness policy or programme of activities to alleviate it. However, in Croatia, homelessness is a neglected social issue. As shown below, people are often homeless for many years, yet legislation refers to it as a temporary condition (Družić Ljubotina, 2012). Homeless people have only recently become a category entitled to benefits in social welfare systems in the Social Welfare Act, 2012; many social rights and services were unavailable to them previously. The 2012 Act adopted the following definition of a homeless individual: A person without residence or means to address housing needs, temporarily living in a shelter or residing in public places unfit for habitation.

The nature of homelessness in Croatia

The first national research on homelessness in Croatia was conducted in 2009. The research was conducted in seven cities: Zagreb, Varaždin, Rijeka, Osijek, Karlovac, Split and Zadar. The research used an ethnographic approach and was conducted in homeless shelters and squats in the above cities. The first part of the study consisted of a questionnaire seeking demographic data, which was then followed by semi-structured interviews.¹ Most of the interviews were recorded and transcribed with the knowledge and permission of the participants. Participation in the study was optional and the interviewees could have withdrawn at any stage. The objective of the study was to allow homeless people to express their personal opinions on the problem of homelessness and to share their experiences. It also analysed media representations of homelessness. The research results suggest that the causes of homelessness are similar to those in other European countries; long term poverty and unemployment; drug misuse; low level of education; poor social networks; and criminal records (Družić Ljubotina, 2012). In addition, in Croatia there are specific structural causes of homelessness associated with the transition phase, including the absence of an explicit guarantee of housing in the Constitution of the Republic of Croatia, a low percentage of GDP reserved for vulnerable groups, the absence of user representation and housing programmes for marginalized groups in general (Šikić Mićanović, 2012).

The average age of homeless people in the sample was 50-52 years old. The majority were citizens of the Republic of Croatia and were adherents to the Catholic faith. Secondary and elementary education predominated. A relatively high proportion of people spoke another language (41 percent), but only a small proportion (9 percent) was computer literate.² The average duration of homelessness for women was 3.8 years, and for men 6.7 years. Health problems were common and only 60 percent of participants had health insurance. The majority of people were unemployed or dependent on social assistance or pensions, which they tried to supplement by working in the informal economy; however, almost all people were employed before they became homeless. All research participants identified a lack of financial means as the most aggravating circumstance to their situation. All research participants reported mistrusting institutions and the social service system.

¹ Twenty women and 65 men completed the questionnaire while 20 women and 43 men were interviewed.

² In the period between 1 November 2011- 31 October 2012 the Libraries of the City of Zagreb initiated the project "Knjigom do krova" for the IT education of homeless people. Partners of the project were: Rehabilitation Center for Stress and Trauma, Red Cross Shelter in Kosnica, Legal Clinic of Faculty of Law University of Zagreb, and Zagreb Volunteer Center.

There are no national prevention programmes to address homelessness in Croatia. Most of the shelters provide only basic assistance by offering a bed for a night and bathing facilities. Advisory services and rehabilitation programmes are not included (Šikić Mićanović, 2012). Some of the services are available to the users 24/7 while others provide only bed and breakfast (e.g. in Zagreb). It also seems that these services have lost their primary purpose – that is providing basic accommodation until permanent housing is secured, with many users staying in them for years (specifically, in Zagreb; Bakula-Anđelić and Šostar, 2006). Moreover, the quality of service standards and the competence of the staff are not regulated. The Regulations are concerned with the type of home for children and adults and their activities and conditions in terms of space, equipment, and professional and other staff at the social welfare homes (NN 101/99), but they do not specifically refer to shelters for homeless people. Such limited care of homeless people is insufficient in creating an opportunity for the exit out of the state of homelessness and inevitably leads to separation of that group. Social inclusion as a primary objective of the social welfare is therefore neglected (Šikić Mićanović, 2012).

Homelessness in Zagreb

Two research projects have been conducted in the City of Zagreb on homelessness. The first investigation in 2002 was carried out to determine the number of homeless people in the Zagreb City and their socio-demographic characteristics (Galić, 2012). The study included adults in long-term social care or health care facilities (including psychiatric hospitals), people living in buildings that cannot be considered a home, and prisoners; thus it utilised a broader definition of homelessness than the Social Welfare Act, 2012. Data were collected indirectly (via social welfare centres, prisons in Zagreb, medical facilities, etc.), and directly (through interviews and questionnaires).

The study enumerated 350 homeless people in the City of Zagreb. Nearly three quarters of homeless people were men and the average age was 57 years. Most of them had a permanent residence in the Zagreb area, although many had only temporary residence addresses.³ Over a third had a secondary education and only 9 percent of them had no education. Of those who participated in the war, most of them had not had their status as veterans officially registered (Galić, 2012).

More than half of the respondents had spent most of their time out of the workforce: 20 percent had about 14 years of service, 20 percent were disabled, and 13 percent had no capacity to exercise rights. Three fifths had alcohol problems and more than half of respondents had mental health problems. A fifth (20 percent) had a criminal record. Half (51 percent) had been accommodated in institutions, and 73 percent

³ Temporary residence addresses are where people have no intention to settle at a certain address.

were entitled to health care. Most people used some form of assistance within the social welfare system; almost all (92 percent) used food kitchens. More than 40 percent of respondents thought that social housing was the most desirable form of assistance (Galić, 2012).

The second study was conducted in Zagreb in 2008 and focused on the living conditions of homeless people in the homeless services. The study included 123 users of lodgings – 111 men and 12 women. Staff of these services also participated in the study (Galić, 2012). The vast majority (90 percent) of service users were men, and more than half of the study participants had a secondary education. There were also a small proportion of people with a higher-level education. Most of them did not have a partner, but more than half of them had children (55 percent). Nearly half (47 percent) were able to work (Galić, 2012).

Most of the participants were accommodated in the homeless accommodation services after 2001, only one-fifth of them between 1991 and 2000. Only two participants were using accommodation services before 1990. People had been using the services for on average 4.9 years, with the longest period being 19 years (although nobody had been staying in their current accommodation for more than six months). All of the respondents felt that they needed more assistance particularly from psychologists, doctors and social workers (Galić, 2012). Regarding health care services, homeless people are usually insured by the City Office of Social Welfare and Disabled persons. In 2008, 97 percent of all Croats had health insurance (Zrinščak, 2008). Nearly half said they would be willing to contribute to the costs of their accommodation if it meant a better quality of service. Following this research, which highlighted the poor living conditions in homeless services, the City of Zagreb funded the Programme of Social Policy “Projects for the Homeless” for 2009-2012 to increase and improve the accommodation and quality of services (Galić, 2012).

The limited evidence on homelessness in Croatia suggests that the risk of homelessness in the Republic of Croatia may be increasing (Šikić Mićanović, 2012). The use of accommodation services increased after 2001 and the limited accommodation capacity in some cities (e.g. Zagreb) resulted in the opening of shelters for homeless people (Zvonko and Kozar, 2012). New shelters were also planned in Pula, Vukovar, Slavonski Brod, Vinkovci, Dubrovnik, Sisak and Petrinja in 2009 (Šikić Mićanović, 2012).⁴ The fact that the majority of homeless people led ‘normal’ lives previously also suggests there is no single reason why a person becomes homeless. The pathways that lead to homelessness are various (unemployment, family breakdown, violence and trauma in childhood, loss of home, imprisonment). The most common pathway for men is a combination of unemployment and poor

⁴ According to assessments, there are between 50-100 homeless people in Osijek, around 30 in Split and Rijeka and 20-25 in Varaždin (Šikić Mićanović, 2012).

financial management. The significant factor for homelessness amongst women is domestic violence. Homelessness in Croatia is still not perceived as a social structural issue, but rather as an individual problem. The above research highlighted that most participants considered financial allowances and a right to housing as the most desirable type of assistance. In contrast, the most significant type of social services accessible to homeless people are shelter services and food kitchen programmes. Financial assistance and access to housing is considered in more detail below.

The Social Welfare System and Financial Assistance for Homeless People

Certain social rights have recently been granted to homeless people in the social welfare system. The social welfare system refers to that part of the social security system focused on addressing poverty and social exclusion, especially care of the most vulnerable social groups (Žganec, 2008). The Croatian social security system has undergone several phases of change over the last two decades. Progress has been relatively slow as social welfare is in the main regulated by recommendations or so called “soft law” (Žganec, 2008). Sources of law regarding social welfare are contained in the Constitution of the Republic of Croatia, and the Social Welfare Act. The Constitution prescribes the rights for disabled people, vulnerable people, and everyone without adequate material resources for social assistance to satisfy their basic needs. The Social Welfare Act was amended in 2011 and 2012. Following amendments in 2011, homeless people were deemed to be beneficiaries of social rights, but the definition was not adopted and implemented until further amendments took place in 2012.

The most significant financial allowances under the category of general social assistance are; permanent allowance, assistance for covering housing costs allowance, and a one- time allowance.⁵ The principle of subsidiarity underlies the Social Welfare Act whereby citizens are the primary agent responsible for their own welfare. A person will only qualify for assistance if their income is less than a threshold defined by the Government,⁶ and they are actively seeking work if they are capable of working. Nonetheless, the amount of social assistance is not usually adequate for recipients to meet their basic needs despite it usually being their only source of income (Šućur, 2008).

⁵ There are two categories in the social welfare system: general social assistance for those who are income poor, and social assistance in special circumstances or institutional care.

⁶ The base rate is determined as 22.5 percent of the monthly amount of risk-of-poverty threshold for a single person household and is published annually.

A permanent allowance is granted to a single person or a family who earn no income⁷ and are unable to earn income by selling, leasing or renting their property and the amount of this allowance per person varies between €52 and €79. This benefit is considered the most important welfare benefit in the fight against poverty. The local social welfare centre (the social welfare centre is a public institution established by the Republic of Croatia by the decision of the Ministry responsible for social welfare. It is established for the area of one or more cities or districts of the same county. It can have one or more affiliates. The Social Welfare Centre grants this allowance and it can be fully or partially granted as in-kind assistance if this is decided it is more beneficial. Available evidence suggests that there is poor take-up of these benefits by homeless people. This allowance is rarely granted to them and in some cases a smaller amount than the minimum prescribed is granted. In some cities homeless people cannot access this right while they are using the accommodation services of the shelters.

The housing costs allowance is intended to cover the rent and utilities (Bežovan, 2008). This allowance represents 50 percent of the permanent allowance prescribed in the Act, between 200-300 HRK per month (approximately €28). However, the housing costs are determined in lease contracts and this allowance is only available to tenants with market rent. This assistance has therefore not been particularly useful to homeless people who commonly do not have a formal address or residence. Along with the rights to assistance stated above there are certain services available to homeless people prescribed in the Act. The Act prescribes the competence of major cities for initiating and providing accommodation services and food kitchens within their area of jurisdiction. Where cities cannot provide these services, the Act prescribes regional authorities to participate in funding of those services according to their abilities. Shelters can also be established by civil society organizations or religious communities and accommodation in shelters is usually limited to a 6 months stay (Karačić, 2012).

Problems with enforcement of guaranteed rights

The amendments introduced by the Social Welfare Acts 2011 and 2012 have been very significant for homeless people as for the first time they have been included in legislation. However, there are a number of problems with the social welfare system which face all claimants; these include a lack of objective criteria for the realisation of the programmes; inadequate cooperation with civil society organizations; an inefficiency in the social inclusion of the poor; and the overall low amount of allowances (Šučur, 2008).

⁷ If a person earns an income, the permanent allowance is calculated as the difference between the amount prescribed by the Act and average monthly income in the three months prior to the claim.

There are also significant problems with differential levels of assistance across authorities. Central government almost entirely funds permanent allowance and one-time allowances. Local authorities can finance an amount that exceeds that guaranteed by the Act from their own resources. However, a large number of local authorities are unable to promote the welfare of the citizens in this way due to the lack of financial resources, making this entitlement available mostly to major Croatian cities. This can result in social inequalities in terms of creating local social welfare states (Šućur, 2004). Assistance with housing costs is funded entirely from the resources of local and regional authorities. Many of the rights within the system do not guarantee full realisation of rights, as a result of the large number of users and restricted financial funds.

Beneficiaries exercise their rights themselves or ex officio by authority, most commonly as an administrative case via the social welfare centre (Učur, 2011). The centre is required to develop an individual plan of assistance based on needs assessment and take measures necessary to enable an individual to care for themselves and their family. The centre is usually required to make a decision and payment within 15 days. Any appeal against the administrative decision of the social welfare centre is decided by the Ministry responsible for social welfare. Territorial jurisdiction is determined by the residence of beneficiaries, and if a person has no domicile, it is determined by the habitual residence. If a person has no registered domicile or habitual residence, the competent social welfare centre is the one in whose area the user is obtaining. Until recently, homeless people usually had no permanent or temporary residence and therefore their rights were usually denied (Karačić, 2012). However, in 2012, the Residence Act was amended so that shelters can be stated as a person's address for claiming.

Another problem is that homeless people do not have the personal documentation necessary for the realization of social welfare rights. To exercise a right they must have certain documents (e.g. medical documents in case of disability or the job application form for relevant employment services) that are impossible to obtain without stating their domicile or residence (including having a identity card) (Karačić, 2012). Therefore, to date, homeless people have usually only accessed one-time allowances and / or shelter services. It remains to be seen how far the legislative amendments will affect their ability to claim permanent and housing allowances. The documentation is also necessary to resolve their status. Many of them are persons with disabilities but they don't receive any medical treatment or have health insurance. This means they have no medical documentation and cannot become beneficiaries of rights designated for such persons. Without documentation they cannot acquire the status of insured person regarding health insurance or register with employment service as an unemployed person (Karačić 2012). In the research conducted in Zagreb in 2002 most of the participants exercised the right to health

care. They were insured either by the City Office of Social Welfare and Disabled persons, either by some other basis (e.g. veteran status, a spouse, a pension; Bakula-Andelić, Šoštar, 2006). Once they would have lost their insurance base it would be difficult to acquire a new one without domicile or habitual residence, which has to be stated in the relevant documentation.

In terms of utilising accommodation services, shelters only provide temporary accommodation for a period of 6 months to a maximum of one year. Many homeless people would qualify for a place in a social welfare home or foster family, but are often reluctant to access this type of accommodation. Shelters do not oblige people to follow a specified programme and people can also leave the shelter at any time (Karačić, 2012). However, shelters offer very limited services and there is no support that can help them prepare for an active role in the society. Homeless people in Croatia also often have a mistrust of institutions because of the constant obstacles in exercising their rights, and may also decline treatment (Karačić, 2012).

Access to Social Housing for Homeless People in Croatia

The concept of social housing designed as a means by which governments directly assist vulnerable social groups is commonplace in European Union. Lack of decent housing at an appropriate price was recognized many years ago at the EU level as a barrier to social inclusion, although housing is not strictly a priority (Javornik, 2007). However, the European Union has no jurisdiction in Member States regarding housing policy and housing problems are the responsibility of each member state. Unlike in most of the Member States, the Constitution of Croatia does not oblige the state to assist citizens in satisfying their housing needs (Bežovan, 2004a and b). The beginning of the transition period in Croatia was marked by the withdrawal of the state from the field of housing, including the privatization of commonly owned properties. After 1990, part of the profit realized from the sale of these properties was intended to be designed for social housing. Yet, only a small number of cities received funding for the construction of social housing. The sale of properties means that the housing structure in Croatia is similar to that in other Central and Eastern European transition countries which went through such a process of privatization, with an overall lack of housing supply (Bežovan, 2004a and b).

Under the present Apartment Lease Act socially vulnerable groups can exercise the right to preferential rents,⁸ however very few apartments exist like this in Croatia. Some larger cities invest a relatively small amount of funds in such apartments and allocate them to households with unresolved housing problems. For example, when

⁸ The amount of the preferential rents cannot be lower than the amount necessary to cover the costs of regular maintenance of the building.

the City of Zagreb adopted Regulations on Leasing Apartments in 1998 and in 2003, the priority list contained 2,000 names, with approximately 30 apartments available for allocation (Bežovan, 2004a and b). In 2001 the Subsidised Sale of Apartment Act was also adopted whereby citizens can purchase apartments at lower than market prices. Local self-government units can also purchase such apartments for the purpose of apartment leasing and for providing housing to tenants in private apartments at preferential rents. This project pointed to the possibility of more favourable housing construction; however the development of the programme has been slow and not easily accessible by homeless people. Ultimately, there is no specific legislation in Croatia that prescribes how authorities should house vulnerable households. There are also no national regulations for temporary accommodation for vulnerable social groups such as homeless people, with Non-Governmental Organisations (NGOs) providing these services.

Compliance with the European Social Charter

One of the most important instruments for the protection of social rights adopted by the European Council is the European Social Charter (1961) (Čujko, 2008). Croatia signed the Charter and its three Protocols in 1999. However, the Conclusions of the European Committee of Social Rights on the implementation of this document in Croatia highlighted a number of areas on non-conformity including the 13th Article that should ensure that everyone without sufficient income and unable to provide by their own efforts or insure them from another source, can get appropriate help. The amount of the base rate (then about 400 HRK) was insufficient even with an additional fee. The Conclusions of the Committee in 2009 found that the base rate had increased to 500 HRK (€ 69), but noted that the amount was still insufficient.

The Committee also requested additional information on the criteria for access to services from social welfare centres, the resources that are available and whether they are or are not free of charge services (Čujko, 2008). The Committee also required information on appeal procedures. In the 2009 Conclusions, the Committee also considered the measures taken to strengthen dialogue with civil society regarding social policy that affects social welfare services. Croatia is required to continue to provide information on the requirements for non-profit organizations and private providers that they must satisfy to become providers of social services.

The Committee also considered the problems of social and public housing under Article 16, which refers to the right of the family to social, economic and legal protection. The Committee requested information on which measures were taken to encourage construction appropriate for the family. The situation in Croatia in relation to this provision was assessed as not in conformity. In the 2011 Conclusions

the Committee requested additional information in order to assess compliance in this regard. It notes that there must be a legal protection for tenants facing eviction from their housing. It can be concluded that in terms of accessing and exercising social rights, the situation in Croatia remains unsatisfactory and that much needs to be done to comply with certain provisions of the Charter.

Conclusion

This paper has reviewed existing social welfare policy as it affects homeless people in Croatia. As noted, homeless people have only very recently been recognised in social welfare legislation. Nonetheless, despite this progress, homeless people in Croatia face considerable difficulties in exercising these new rights. In addition, even should these be granted the financial assistance available is unlikely to be sufficient to cover their needs. At present, specific assistance for homeless people is offered through basic shelter services and food kitchens. There is very little professional support available to people in the shelters to meet their extensive range of support needs. There are no formal resettlement policies in operation at present in Croatia. Homeless people themselves appear reluctant to accept assistance from the state and mistrust in the authorities is widespread. Homeless people are often passive in exercising their rights and some report being discouraged when they have attempted this in the past. The paper has demonstrated that as observed by the European Committee of Social Rights the level of allowances and the capacity of the social welfare system are inadequate. Social welfare centres along with other bodies are not sufficiently coordinated in their activities. In addition, there are insufficient NGOs working in Croatia to enable them to influence modern housing policy. Even with better incomes and resettlement support, access to affordable housing is likely to remain a significant problem. At present, there is insufficient stock of social housing and therefore little rehousing via the small social sector. It will not be easy to address homelessness without substantial progress in this area of social policy, alongside reform of the system of housing allowances.

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