



Regional  
Housing  
Programme

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# NEWSLETTER No10

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JANUARY - MARCH 2017



Photo on the cover:  
Design of the buildings in Krusevac, Sremska Mitrovica and Prokuplje, Serbia.

# Cover Story



## CONSTRUCTION OF APARTMENT BUILDINGS STARTED IN SEVERAL TOWNS IN SERBIA

In March 2017, the Commissariat for Refugees and Migration of the Republic of Serbia hosted three events - in Sremska Mitrovica, Krusevac and Prokuplje - to mark the start of construction works on multi-apartment buildings which will provide housing for 40 refugee families in Sremska Mitrovica and 20 both in Krusevac and in Prokuplje. The total project costs are estimated at EUR 700 000, EUR 450 000 and EUR 400 000 respectively, and the works should be finalised within one year.

These are three of the nine municipalities participating in the implementation of SRB2 sub-project. In the other six municipalities – Paracin, Vrsac, Bajina Basta, Sabac, Kikinda and Sid – works on the construction of further 200 apartments will start soon.

First Deputy Prime Minister of the Republic of Serbia and Minister of Foreign Affairs, Mr Ivica Dacic stressed that in the last three years, Serbia has received EUR 87 million in RHP grants. He also highlighted the benefits of the regional nature of the programme.

*"The scope of the RHP outgrows the national borders and gives an excellent example of efficient regional cooperation", said Minister Dacic.*

Commissioner Vladimir Cucic added that many other RHP projects are ongoing in Serbia, and that by the end of 2017, an additional 2 000 beneficiary families will receive RHP housing solutions, in addition to over 700 families which already moved into new homes by end 2016.

The events were also attended by the representatives of the main RHP Donors, the EU and the U.S., as well as the partner organisations UNHCR and OSCE.



### BENEFICIARY STORY - Branislav and Vida Jovicic

Branislav and Vida Jovicic are one of the beneficiary families which will move into a new apartment in Sremska Mitrovica next year. Branislav lived in Istria, Croatia, where he worked on a ship. Since the beginning of the war, he has been living as a tenant and is looking forward to receiving the keys to his own apartment.

"This is the first time that I applied for a housing solution and it worked! There must be some magic in it, because I work as a professional magician. We could have received a village house already, but as my wife and I are already at a certain age, a few years away from the retirement, we really appreciate the opportunity to live in an apartment in a town."



# Interview

## INTERVIEW WITH VLADIMIR CUCIC, COMMISSIONER FOR REFUGEES AND MIGRATION OF THE REPUBLIC OF SERBIA



Vladimir Cucic

Commissioner for Refugees and Migration  
of the Republic of Serbia

*"The Regional Housing Programme is not only a turning point in terms of relations in the region, but also in respect of the lives of refugees. That is why I would like to use this opportunity to appeal to the stakeholders to not to give up on the Programme, but rather to invest additional efforts and understanding in the pursuit of its aim."*

**At a meeting in Paris in December 2016, Serbia was granted additional EUR 9.2 million for the new sub-project (SRB7) approved in favour of Serbia. What kind of resources are these and are they sufficient?**

We are grateful to all the donor countries which generously support this important project. Although these funds are significant, needs are still higher. The amount approved is sufficient for 490 housing solutions. These funds will enable the purchase of 130 apartments, 180 village houses and 180 building material packages, whereas a portion thereof will be allocated for designing 358 apartments for refugees.

The Republic of Serbia, in the aftermath of the war of the nineties, received more than 600 000 refugees from Bosnia and Herzegovina and Croatia, effectively making up some ten percent of the total population of Serbia. Many of them haven't finished the administrative procedures in order to obtain the right to return, to renovate their property in their country of origin, to receive their pensions due etc. A large number of these refugees, during the last 20 years, have integrated into Serbia, but the need for housing remains high. If you just look at the ratio of the number of offered housing solutions and the number of families that apply, you will see that it is at 1:3, and if we speak about the housing modality of building flats, this ratio drops to 1:5. So, there is still much to be done.

**Could you tell us something about the progress of this Programme in Serbia?**

At this particular moment, the implementation of the Regional Housing Programme in Serbia is in full swing, as was also noted in Paris. Serbia became the largest social construction site in the Balkans and this will be increasingly visible in 2017 and 2018. First of all, apartments are being built in Belgrade, in the suburb of Ovca. In March 2016, a contract was signed for the construction of 270 apartments in Kamendin. In June, we handed over contracts to beneficiaries for the purchase of 69 village houses for refugees in the city of Belgrade. At the end of November, we handed over contracts to the representatives of 53 local self-governments for the implementation of close to 900 housing solutions in 2017, as well as to the representatives of 61 municipalities for the implementation of 2 000 permanent housing solutions, worth a total of EUR 47.5 million.

All in all, some 1 500 people in 117 local self-governments throughout Serbia are involved in the implementation of some of the RHP phases – selection of beneficiaries, purchase of village houses, the announcement of public procurement procedures for construction materials, or in the obtaining of permits for the building of flats. We are grateful to the donors who have made it possible for this Programme to be started and implemented, especially the European Union, which has pledged EUR 230 million.

*"The Regional Housing Programme, which aims to provide housing solutions for refugees, is a huge project that we have to finish. It is very important for Serbia."*



# Partner Countries' Highlights



## BOSNIA AND HERZEGOVINA

### HANDOVER OF KEYS TO RHP RETURNEES CONTINUES IN BOSNIA AND HERZEGOVINA

On 10 February 2017, Bosnia and Herzegovina hosted a ceremony in Derventa to mark the handing over of keys to 24 beneficiary families. The selected beneficiaries are returnees from Croatia and will now be moving to their reconstructed pre-war houses.

The ceremony was attended by Ms Semiha Borovac, BiH Minister of Human Rights and Refugees, Mr Davor Cordas, RS Minister of Human Rights and Refugees, Mr Milorad Simic, Mayor of Derventa, Mr Massimo Mina, Head of Operations, Section for Social Development, Civil Society and Cross-Border Cooperation at the EU Delegation to BiH, as well as by representatives of the partner organisation UNHCR, OSCE and CEB. The representatives of the other Partner Countries Serbia, Montenegro and Croatia were also present.

Minister Borovac noted that „the successful implementation of the RHP and the resolution of the issue of refugees and internally displaced persons will not only solve this painful and long-standing problem in the region, but will also contribute to its prosperous future, which is in our common interest“.



*"We strongly support the co-ordinated efforts of the responsible ministries, cantons and local government units in the design and implementation of adequate socio-economic measures that would support the return process and move beyond pure housing solutions. This means that not only the Ministers for Refugees at different levels should be involved, as it is mostly the case at the moment, but also the ministries responsible for education, health and social security, as well as other relevant ministries", said Mr Massimo Mina, Head of Operations, Section for Social Development, Civil Society and Cross-Border Cooperation at the EU Delegation to BiH.*



## REPUBLIC OF CROATIA

### WORKS IN GLINA AND KNIN SOON COMPLETED

The construction works on HR2 Knin and HR3 Glina are approaching the final phase. The works on the apartment building in Benkovac (HR5) have been somewhat slowed down due to bad weather conditions, but the works are now progressing well again. Both Glina and Knin are expected to be completed in May/June 2017.

As for the latest approved RHP sub-project in Croatia (HR6) which concerns the renovation, reconstruction or construction of 62 family houses, the design for reconstruction of 17 houses has been completed and the works contract should be signed soon.

The "Joint working group" regularly meets regarding the final selection of beneficiaries for all approved sub-projects.



#### BENEFICIARY STORY - Slavka and Janko Ivanisevic

Janko and Slavka Ivanisevic fled from Knin, Croatia, in 1995 with their two young children and came to Subotica, Serbia, where they found accommodation in a collective centre made of bungalows from the former vacation settlement near the Palic Lake.

The family returned from the refuge in 1999 and came to their old house near Knin, rebuilt on the ruins of their devastated family house.

In 2006, the house became unsuitable for living, so they had to move to a summer house built by Slavka's sister who lives abroad.

Janko Ivanisevic receives a small pension, earned while working on the railway before the war. Slavka is retired and receives a monthly pension of EUR 160. Their son Aleksandar, who lives in the same household with his wife and two children, is occasionally employed and currently works as a driver for a furniture store. Their daughter Mirjana works as a cleaning lady at the Knin hospital. She has three children.

All members of this family make efforts to contribute and provide a better life for the new generation. Slavka has a small farm and orchard in which she works while the grand-children are at school, to which they have to go by car or by bus, as it is situated in the city 15 kilometres away from their house.

Ivanisevic family has never lost hope. They hope to get an apartment in the new RHP-financed building in Knin, a dream which both the old and the young members of this family share.



# Partner Countries' Highlights



## MONTENEGRO

### CONSTRUCTION OF 94 HOUSING UNITS IN BERANE TO START IN APRIL

The Montenegrin Minister of Labour and Social Welfare Mr Kemal Purisic and Director of Public Works Mr Milan Martinovic signed on 20 December 2016 the contracts for works and supervision for the construction of 94 housing units in Berane (MNE4). The estimated total cost of the sub-project is EUR 3.9 million, of which EUR 3.5 million is covered by the RHP grant. This sub-project will allow the final closure of two collective centres - Rudes 1 and Rudes 2.

The construction of 94 housing units is to start at the beginning of April 2017 and is estimated to be completed in 18 months.



### CONSTRUCTION OF APARTMENTS IN KONIK PROGRESSING AHEAD OF SCHEDULE

The construction of 120 apartments in the Konik Camp in Podgorica was launched in March 2016, with an estimated completion date in August/September 2017. Furthermore, thanks to budget savings, additional 51 apartments will be constructed for the residents of Konik Camp and the surroundings, thereby increasing the number of beneficiary families from 120 to 171. The supplementary 51 flats are scheduled to be completed in April 2018.



#### BENEFICIARY STORY- Dragana Bulatovic

Dragana came in 1999 from Djakovica (Kosovo) to Berane, with her husband, mother-in-law and five children. They settled in the Berane refugee camp, built by UNHCR in 1995 as a temporary solution for refugees from Bosnia and Herzegovina and Croatia. Small, two-room houses, built from non-solid material, became the home for some 100 families, refugees from BiH and Croatia, and later, for IDPs from Kosovo. The families had to stay in the camp much longer than what was expected, as the Berane municipality is one of the poorest in Montenegro and could not offer a better solution for its inhabitants during the past more than 20 years.

Today, Dragana has 9 children, seven of them still living with her. Five of the children go to the local school. Her husband died in 2008 and the family now lives from his EUR 118 pension. The eldest son works as a construction worker whenever he can find a job, thus helping this 8-member family survive.

Most families in the Berane collective centre are in the same situation as the Bulatovic family, unable to pay for the electricity bills and therefore living without electricity for the past two years. They buy only food that can be eaten within a day as the refrigerators are not working, and the children have to finish their home work during the day light. During cold winter months, they burn in their furnaces all that they can find, in order to keep the room temperature bearable.

Dragana and her children put all their hopes in the new RHP-financed building into which they expect to move during next summer. This could mean the start of a normal life for this family.

# Partner Countries' Highlights



## REPUBLIC OF SERBIA

### RHP PRESENTED LATEST RESULTS TO JOURNALISTS IN SERBIA

On 28 February 2017, the Commissariat for Refugees and Migration of Serbia (KIRS) and the Council of Europe Development Bank organised a press conference in Novi Sad, with the aim to present the latest results of the Regional Housing Programme. The press conference was organised in the context of KIRS' annual trustees' meeting, this year dedicated to the RHP implementation in Serbia.

7 900 vulnerable families should have received new homes by 2019 if the current implementation pace continues, said Ms Marja Seppala, Head of the Secretariat of the Regional Housing Programme, Council of Europe Development Bank. Ms Seppala added that RHP Donors have pledged to date EUR 269 million, of which EUR 232 million is from the European Union.

Mr Vladimir Cucic, Commissioner for Refugees and Migration, stated that Serbia is the biggest beneficiary of the RHP with six projects approved so far with the overall value of EUR 104 million, out of which EUR 87 million will be financed from the RHP Fund and EUR 17 million through the national contribution. These projects should provide over 5 200 housing solutions, improving significantly the living conditions of some 13 000 vulnerable persons.

Beside Mr Cucic and Ms Seppala, the speakers at the conference were also Mr Nicolas Bizel, Head of Section at the Delegation of the European Union to the Republic of Serbia, Mr Sam Healy, U.S. Regional Coordinator, Bureau of Populations, Refugees and Migration, U.S. Embassy Belgrade, Mr John Andrew Young, Senior Protection Officer, UNHCR Serbia and Mr Jan Lueneburg, Head of Democratisation Department, OSCE Mission to Serbia.

*"We hope that the efforts the EU is making in cooperation with our partners will also give a good example of building stronger regional cooperation. We will continue to support the RHP; we have to work harder on its implementation, to be faster, to have good projects and to work together. If we continue with the successful implementation of this Programme, the EU intends to commit an additional EUR 20 million for Serbia in 2017," said Mr Nicolas Bizel, Head of Section of the EU Delegation to Serbia.*

The representatives of the three other Partner Countries Bosnia and Herzegovina, Croatia and Montenegro, also addressed the media. Deputy Minister of the Ministry for Human Rights and Refugees of Bosnia and Herzegovina Mr Predrag Jovic concluded by emphasising how RHP demonstrates that the four countries can work together to reach a common goal.

### 49 BENEFICIARY FAMILIES IN SERBIA RECEIVED CONTRACTS FOR PRE-FABRICATED HOUSES



*"We are on our way to reach the goal of the RHP, when the most vulnerable refugee families will receive a roof above their heads. I want to thank all the stakeholders of the Programme, and especially the beneficiaries for their understanding," said Mr Vladimir Cucic, Commissioner for Refugees and Migration.*

On 29 March, in the Belgrade City Assembly, 49 refugee families from Bosnia and Herzegovina and Croatia were awarded contracts for the delivery of prefabricated houses on the territory of the City of Belgrade.

The contracts were handed over by the First Deputy Prime Minister Mr Ivica Dacic and the Mayor of Belgrade Mr Sinisa Mali. The 49 housing solutions are part of the SRB3 sub-project, which is implemented solely on the territory of City of Belgrade and amounts in total to EUR 13 million.

The project implementation is expected to start immediately after contract signature so as to ensure a quick installation and delivery to the beneficiary families.

Mr Ivica Dacic, First Deputy Prime Minister, Foreign Minister and President of the Commission for Coordination of Permanent Refugee Integration, stressed that the RHP is implemented with Donor funds. He also reminded that, under the same SRB3 housing sub-project, an additional 235 apartments will be delivered to their beneficiaries in Ovca before end-2017.

"I am particularly pleased that the beneficiary families will receive a home constructed on their own land and exactly where they chose to live," said Mr Dacic.

To date, over 700 families in Serbia have received housing solutions thanks to the RHP. The first 69 pre-fabricated houses were completed in 2016.

### CONSTRUCTION OF APARTMENTS IN OVCA, BELGRADE, PROGRESSING ON SCHEDULE

The construction works on 235 apartments in four buildings for refugees from Bosnia and Herzegovina and Croatia in Ovca, Belgrade, are progressing on schedule, five months after the works started in September 2016.

The works are implemented under the SRB3 sub-project, in close co-operation between the Lead Institution, Serbian Commissariat for Refugees and Migration, the Public Sector Projects Implementation Unit as well as the City of Belgrade, which provides the infrastructure, land and project design. The total cost of the Ovca project is estimated at EUR 9.8 million, out of which the RHP Fund resources cover EUR 5.4 million. The rest is financed by the City of Belgrade.

The foundation stone for the apartments in Ovca was laid on 9 September 2016, and the works are scheduled to be completed in October 2017. The total cost of the sub-project is estimated at EUR 13.6 million, providing for more than 700 housing solutions to refugee families living on the territory of Belgrade. This sub-project also includes the purchase of 69 village houses, for which the purchase contracts were signed in June 2016.

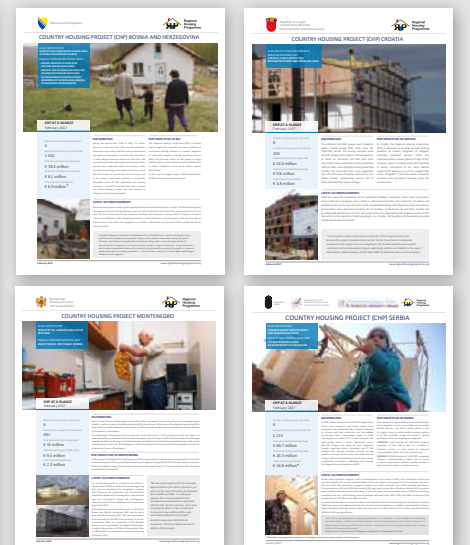


# RHP Visibility

## NEW REGIONAL AND PARTNER COUNTRIES' FACTSHEETS

The new RHP Regional Factsheet, covering the main accomplishments in all 4 Partner Countries in the period June-December 2016, was published at the end of January 2017. Four Partner Country Factsheets, presenting the main activities in each country over the past two months, were published at the beginning of March 2017. All Factsheets are available at the RHP website

[www.regionalhousingprogramme.org](http://www.regionalhousingprogramme.org)



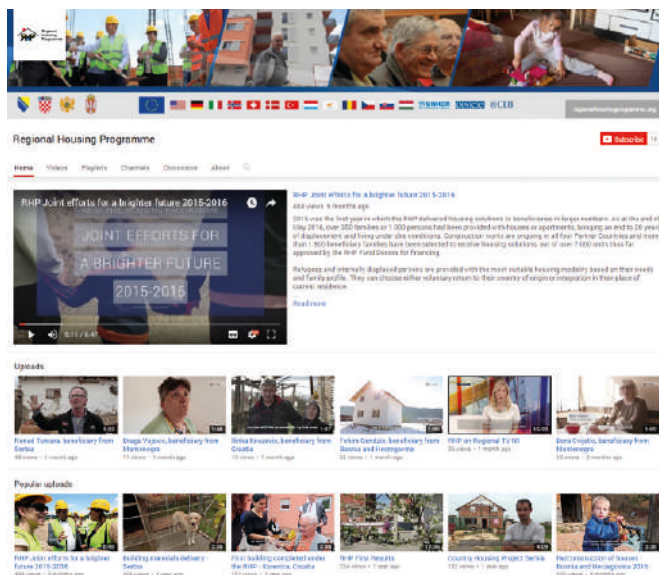
## EXHIBITION IN EU INFO CENTRE, BELGRADE

A photo exhibition, featuring 60 photographs and presenting the results of two refugee housing projects, "Regional Housing Programme" and "European Union Support for Improving the Living Conditions of Forced Migrants", was moved from the Impact hub to the EU Info Centre in the beginning of January 2017.

## SHORT FILMS ABOUT RHP BENEFICIARIES

In March 2017, new short films were produced about beneficiaries from the four Partner Countries. Gondzic family moved into their newly constructed house in Olovo, Bosnia and Herzegovina. Ilinka Knezevic from Knin, Croatia received an RHP-financed apartment. Draga Vujovic moved with her son into her new apartment in Niksic, Montenegro. Nenad Tumara received a new pre-fabricated house in Pecinci, Serbia. All films can be viewed on the RHP website.

[www.regionalhousingprogramme.org/media/video/](http://www.regionalhousingprogramme.org/media/video/)



## INTERVIEW IN NEDELJNIK

EU Ambassador to Serbia Mr Michael Davenport and Serbian Commissioner for Refugees Mr Vladimir Cucic gave an interview to the Serbian weekly magazine Nedeljnik on 14 February 2017. You can read the integral interview in English on the RHP website.

## RHP ON TV N1

On 14 February, RHP Partner Countries' representatives were invited as guests to a programme on the regional TV channel N1. Their common message highlighted the positive impact of the RHP on the regional cooperation between the countries.

## MEDIA CONFERENCE

On 28 February 2017, the Commissariat for Refugees and Migration of Serbia (KIRS) and the Council of Europe Development Bank organised a press conference in Novi Sad, with the aim to present the latest results of the Regional Housing Programme. The press conference was organized in the context of KIRS' annual trustees' meeting, this year dedicated to the RHP implementation in Serbia.





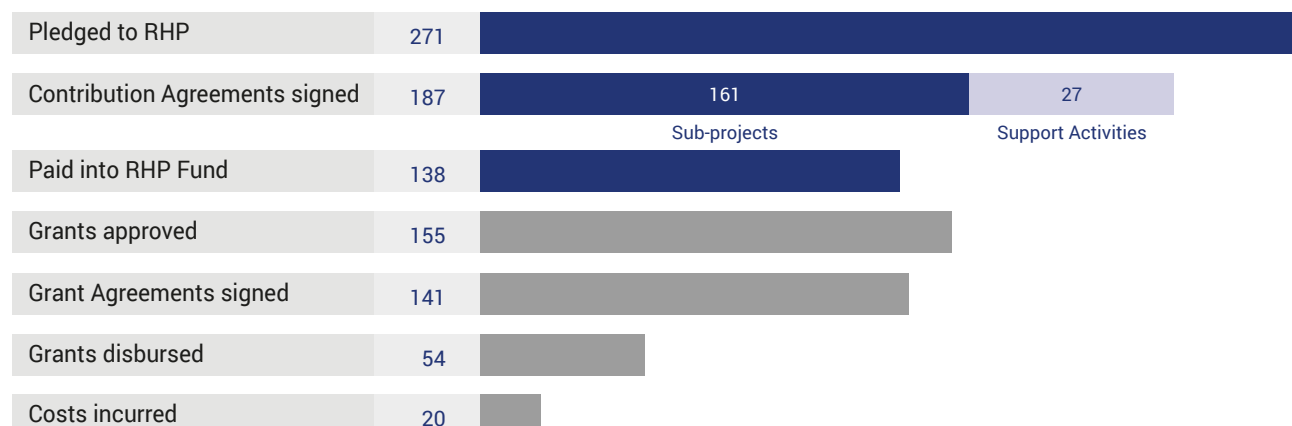
# RHP Fund Status

## FINANCIAL OVERVIEW OF THE RHP

The financial situation of the RHP can be summarised by the following figures:

### Aggregate figures on RHP

(in EUR million, at end - March 2017)



## CONTRIBUTIONS BY DONORS

The Donors have committed EUR 160.8 million to the RHP Fund, of which they have paid in EUR 138.5 million. The latest instalment, amounting to EUR 14 million, was paid in by the European Union in January 2017. With this instalment, the European Union cements its status as the main Donor, with EUR 121.3 million committed and EUR 98.9 million paid into the RHP Fund.

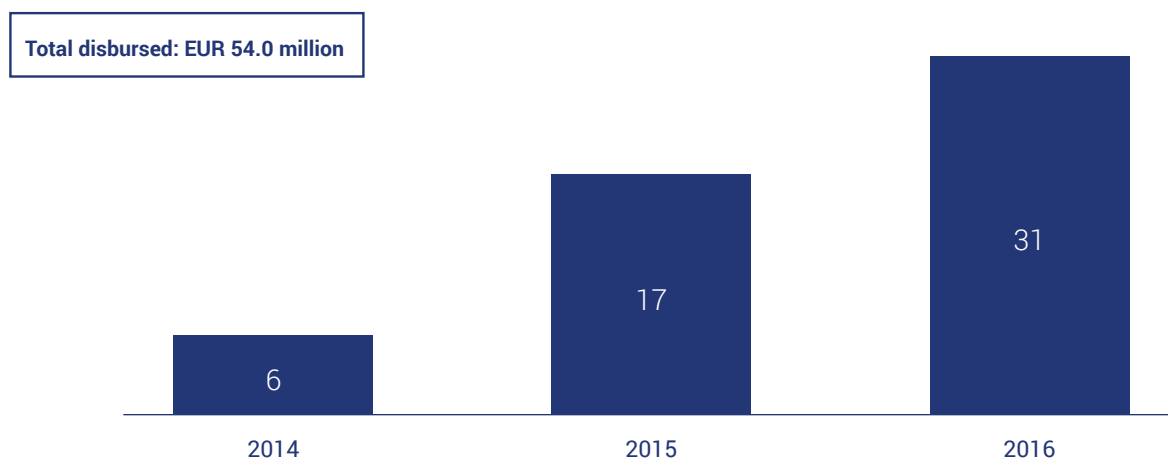
## DISBURSEMENTS TO PARTNER COUNTRIES

At end-March 2017, the total volume of disbursements since the start of the Programme amounted to EUR 54 million. Of this total amount, EUR 26 million, or 49%, were disbursed to Serbia, a figure that is in line with its share of the Programme. In effect, Serbia accounts for the majority of RHP grants approved so far, i.e. EUR 87 million out of EUR 155 million, or 56%.

The significant increase in disbursements to Partner Countries since the start of the Programme is demonstrated by the following annual figures:

### Disbursements to Partner Countries

(per year, in EUR million at end - December 2016)



# Regional Activities

## 19TH REGIONAL COORDINATION FORUM HELD IN PODGORICA

On 1st of February 2017, the 19th Regional Coordination Forum was held in Podgorica, Montenegro. The meeting was attended by the RHP Partner Countries Bosnia and Herzegovina, Croatia, Montenegro and Serbia, RHP Donors EU and the U.S.A, as well as the implementing partners UNHCR, OSCE and CEB.

The meeting was opened by an introductory speech given by the Montenegrin Minister of Labor and Social Welfare, Mr Kemal Purisic, who reminded that the RHP contributes to the reconciliation, cooperation and coexistence in the region. Mr Stephan Sellen made the introductory remarks on behalf of the Council of Europe Development Bank. He was pleased to note that thanks to the continuous support of all Donors and in particular the European Commission, the RHP can now envisage a "second phase", which will increase the number of final beneficiaries that will receive durable housing solutions.

The Partner Countries presented their achievements to date and together highlighted the close and fruitful cooperation that RHP has brought along, and which has resulted, among other things, in cross-border verification of the data of thousands of RHP beneficiaries. The RCF's particular focus was on discussing the sustainability of the housing financed under the RHP. The Partner Countries reported on their follow-up actions in relation to the RHP sustainability matters. In particular, they presented their analysis on the current situation and gaps identified.

This was seen as a follow-up on the Regional Workshop on Sustainability (held in November 2016 in Podgorica) conclusions and action points.

UNHCR and OSCE work with the Partner Countries on the design of monitoring activities and on the ways to assess the effectiveness of the projects financed. All the actors were also reminded and encouraged to make use of the UNHCR/OSCE proposed indicators for beneficiary selection and social sustainability, as well as the sustainability reporting format outline.

Finally, the representative of the European Commission, Ms Liselotte Isaksson, informed all participants that the European Commission continues to support the RHP and that, in line with the announcement made at the December RHP Steering Committee, a further EUR 84 million is foreseen to be committed to the Programme in order to fulfil the EU pledge. The funds are foreseen to be committed in 2017 and 2018. The closing of RHP is set at the end of 2020 when activities in all housing sub-projects must have been completed. This deadline is final and has to be respected, as it is evident that the longer the Programme lasts, the more costs it entails. The speed of implementation should be maintained in the next few years; therefore, the maturity of any future sub-projects is of crucial importance.

## RHP People

Appointed as the new **UNHCR Regional Representative for South Eastern Europe and Representative in Bosnia and Herzegovina**, **Ms Anne-Christine Eriksson** will coordinate UNHCR operations in the Western Balkans, including the UN Refugee Agency's engagement within the RHP. Ms Eriksson's career spans 30 years of work for UNHCR, including in various executive positions, in India, Turkey, Sweden, Germany and the United States, as well as at the UNHCR Headquarters in Geneva and on emergency missions in Africa, Europe and Southeast Asia. Before taking the helm of the UNHCR Regional Office for South Eastern Europe in Sarajevo, she was heading UNHCR's Ethics Office, in Geneva. Ms Eriksson is not new to the region, having served in different posts in the 1990s in FYR Macedonia, Croatia and in Pristina.

**Ms Francesca Bonelli** joins the RHP team in the capacity of the **UNHCR Deputy Regional Representative for South Eastern Europe**. Ms Bonelli brings 19 years of experience of humanitarian work for the UN Refugee Agency on behalf of refugees and displaced persons, many of them in emergency operations in Afghanistan, Pakistan, Angola, Kenya, Sudan and Uganda, but also at UNHCR Headquarters. Prior to taking up assignment in Sarajevo, Ms Bonelli worked as the Senior Field Coordinator in UNHCR Representation in Serbia, liaising with authorities, NGOs, UN Agencies and donor community, but also managing operational interventions in the field, in the context of the European Refugee Emergency.



# Upcoming Activities (April - June 2017)

## RHP Visibility Events

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### **6 April 2017**

Start of construction works on a 20-apartment building (SRB2), Paracin, Serbia

### **7 April 2017**

Start of construction works on an apartment building (MNE4), Berane, Montenegro

### **21 April 2017**

Start of construction works on a 20-apartment building (SRB2), Vrsac, Serbia

### **26-27 April 2017**

20th Regional Coordination Forum and 15th Technical Committee, Sarajevo, Bosnia and Herzegovina

### **Mid May 2017**

Start of delivery of building material (SRB2), Serbia

### **18 May 2017**

Launch of construction works on additional 51 housing units (MNE2), Podgorica, Montenegro

### **End May 2017**

Completion of works on a home for elderly and disabled people (HR3), Glin, Croatia

### **June 2017**

Delivery of houses reconstructed under BiH2, Bosnia and Herzegovina

### **June 2017**

Completion of works on two residential buildings (HR2), Knin, Croatia

### **27-28 June 2017**

10th RHP Steering Committee and 15th RHP Fund Assembly of Donors, Belgrade, Serbia

### **End June 2017**

Start of works on renovation/reconstruction of 62 family houses (HR6), Croatia



Bosnia and  
Herzegovina



Republic of  
Croatia



Montenegro



Republic of  
Serbia

The Regional Housing Programme is financed and supported by the international community.



The Regional Housing Programme (RHP) was set up to offer durable housing solutions to vulnerable individuals who became refugees or displaced persons following the 1991-1995 conflicts on the territory of former Yugoslavia. The RHP is implemented by Croatia, Bosnia and Herzegovina, Montenegro and Serbia and mostly financed by the international donor community. The main donor is the European Union. The other donors are the United States of America (U.S.), Germany, Italy, Norway, Switzerland, Denmark, Turkey, Luxembourg, Cyprus, Romania, the Czech Republic, the Slovak Republic and Hungary.

[www.regionalhousingprogramme.org](http://www.regionalhousingprogramme.org)