

To first give an overview of the general housing situation - there is no single regulation on housing in the Republic of Croatia, nor a housing policy which would comprehensively cover all aspects of housing. The issues of housing, i.e., providing housing for different categories of citizens or social housing, for example for the homeless, socially vulnerable, veterans, persons under international protection, victims of domestic violence and other vulnerable groups, are regulated by special regulations, which makes it difficult to comprehensively consider the issue and propose more effective solutions.

The Ombudswoman has been pointing out for years to the need to adopt a housing policy and correlate it to the economic, demographic and social policies. The policy, in the form of a strategic document, should address the needs of different groups, recognise the importance of building publicly owned property for rent and encourage this way of resolving the housing issue for a wide range of citizens, including, but also not only for the vulnerable groups.

There are not enough adequately furnished city apartments for rent for all interested, especially for vulnerable groups and for social rent, while the state concludes rental contracts with the most favourable bidders, which is too expensive for many. With various advantages and disadvantages, the public rent of city apartments still entails an acceptable price, a written contract and security, so this model should be encouraged and apartments built for this purpose. This is also indicated by the Right to the City association, which conducted a survey on the housing needs on a sample of 1,700 adult citizens of Zagreb in 2021. The analysis indicates that the tenants in the private renting market, pensioners, unemployed, citizens with housing loans, as well as those who do not meet the conditions for obtaining a loan, are in a particularly vulnerable position, which again speaks in favour of the need to invest in public housing funds.

It should be stated that most older persons live in apartments/houses which they or their families own as many people still believe buying an apartment is the most reliable way of solving the housing issue (real-estate ownership is also considered a form of investment). However, low pensions make home maintenance and repairs challenging.

At the same time, one in two persons over 65 who lives alone is at risk of poverty, living on 493,6 EUR or less a month.

Additionally, as many buildings have no elevators, this may impact the mobility of older persons. The Ombudswoman showed her support for the legislative initiative to subsidize installing new elevators in old apartment buildings, noting that independent and unlimited possibility of leaving one's apartments provides access to public and other services, improves quality of life and the level of social inclusion.

Since the 2020 earthquakes in Central Croatia, when thousands of homes were destroyed, a number of older persons have been facing difficulty in relation to adequate housing. It should be stated that the state took over the cost of reconstruction of private houses/apartments, but the progress was initially slow, resulting in the fact that many older people still live in containers next to damaged, unsafe homes.

In terms of accommodation outside their home, the Welfare act recognizes the right to accommodation as a social service that provides intense care and fulfills the basic needs when the same is not possible within the family or through other social services. Accommodation is provided in an LTC facility or a family-type care provider, that has to abide by the prescribed

minimum standards, and with which the relevant Government ministry contracts a certain number of beds. Under the current government plans, 18 centers for older persons will be built in the upcoming period, and the Centers will provide both long-term care and community-based services to older persons in their homes.

Currently, a small minority of older persons live in LTC facilities – 3.6 % of older persons, which is below EU average.

The Ombudswoman has been monitoring rights of older persons in LTC, noting a number of challenges. This particularly relates to the lack of medical staff which impacts older persons in respect of the care they are being provided.

In the context of public transport, for older persons who live in rural areas, lack of public transport results in lower accessibility of healthcare and welfare services. There are some state funded projects for CSO to provide transport to older persons in such areas, and some municipalities/towns have provided once a week transport to county center for their older citizens to address this, but this is not sufficient.

Anyone can submit a complaint regarding transport and infrastructure to either the Ombudswoman of Croatia or to the Croatian Ombudsman for persons with disabilities.