



Experiences of Women Applicants Regarding Access to Social Housing Services in the Municipality of Tirana, Albania

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Abstract

Access to and benefits from social housing programs in Tirana, Albania, have remained a significant challenge for the most vulnerable families, particularly women. In this context, the present study was conducted to assess the accessibility and relevance of social housing programs in the Municipality of Tirana. Tirana was selected because it is the largest municipality in Albania in terms of population, administrative resources, and the number of applicants to social housing programs. The study employed a qualitative research methodology. A total of 78 participants were involved in the assessment, and primary data were collected through 29 semi-structured interviews with women applicants and representatives of the municipal administration. The findings indicate that only limited measures have been taken to address the needs of citizens. Access to social housing services remains highly restricted, especially for women-headed households and women who are survivors of domestic violence. Participants perceived access to these programs as very low due to insufficient information, complex bureaucratic procedures, limited support from municipal officials throughout the application process, and the costs associated with obtaining the required documentation. Furthermore, only one of the six existing social housing programs was found to be partially relevant to the needs of women-headed households and survivors of domestic violence. Based on these findings, recommendations were developed at both the national and local levels. These include improvements to legislation and regulations, increased assistance from municipal officials throughout the application process, and the development of a more responsive and inclusive system that better addresses the specific needs and circumstances of women.

Keywords: Albania; access; relevance; women; social housing

1. Introduction

Albania is an upper middle-income country located in Southeastern Europe. Even though Albania has made progress in improving the living standards in the country, so GDP per capita is 11, 377 USD in 2024 (World Development Indicators, 2024) and has in place a law since 2018, "On Social Housing" (GoA, 2018) still people are facing difficulties in accessing and benefiting from these programs, especially women, even though housing is a right guaranteed in the Constitution of the Republic of Albania, *article 59*, for which the state must intervene to make it accessible and affordable for individuals and families in need, female heads of households, victims of domestic violence and victims of human trafficking are among the groups that can benefit from the status of beneficiary of social housing programs.

According to the data from Directorate of Social Housing at Municipality of Tirana in November 2025, the beneficiary families of Economic Assistance for the Municipality of Tirana are 5093 families, and the social indicator of unemployment aggregated by gender shows that it is the second region with the highest number of female job seekers, after the Fier Region. In the Municipality of Tirana there are 2 residential centers for women victims of domestic violence (one state and the other non governmental organ) and the need for housing is one of the needs for which they need support. The figures show an increase number of reporting the violence and requests for protection orders, in which Tirana is among the areas with a very high number of requests.

The increase in single-parent families as a result of the increase in the number of divorces and the application of measures against domestic violence has led to an increase in the demand for social housing in the Municipality of Tirana. Many of the single-parent families and abused women are unable to pay for housing at market value because they live either on social assistance or on the poverty line. After receiving the protection order, women benefit only from financial assistance and temporary housing from 2 residential centers. Long-term social housing, according to this plan, is still unaddressed.

Despite the fact that the Municipality of Tirana has tried to respond to this growing need of its citizens, there are very few resources and a growing bureaucracy that hinders a rapid response and meeting the need for housing, especially in the cases of women victims of domestic violence or victims of human trafficking, who need immediate housing after leaving residential services, but also in the cases of female heads of households to guarantee long-term and sustainable housing.

The Municipality of Tirana has not been able to provide a database with data on applicants in social housing programs. The Municipality of Tirana reported that is still working. The low level of applications, the ratio between applicants and beneficiaries, the very low access to programs and the relevance of these programs for divorced women, victims of domestic violence and victims of human trafficking, are problems that need to be addressed by the Municipality of Tirana to enable the programs to fulfill the purpose set out in the law "On Social Housing" for these groups.

2. Methodology

To address the paper aim and to respond to the research questions, a qualitative methodology was used, including two instruments of data collection, key informant interviews, and focus group discussions with women, applicants to the social housing programs.

2.1 Aim of the study and research questions

The paper aims to assess access and relevance of social housing programs in municipality of Tirana/Albania from the perspective of women that are single parents, survivors of domestic violence, victims of trafficking or divorced, applicants to these programs. Its research questions were the following:

How was the access of women to social housing programs, which were the main barriers hindering it?

To what extent were social housing programs relevant and adequate to respond to the needs of the women?

What were the lessons learned and best practices for future considerations?

3. Methods

Semi-structured interviews were carried out with key informants that were women, applicants to social housing programs, civil servants working at the municipality of Tirana at the directorate of social housing and the directorate of social protection services and representatives of organizations working in the field of women's rights.

3.1 Participants

In total, 78 participants were involved in the assessment, of them, 29 were key informant interviews and 3 were focus group discussions.

The key informant interviews and focus group discussions were tape-recorded and transcribed, in order to ensure higher accuracy of the data. The confidentiality of the interviews and anonymity of responses were preserved. The data were coded around the main categories of primary data collection. Sub-codes were further developed, merged, and rearranged based on the variations and new insights that emerged during narrations. The findings were analyzed and harmonized with the literature review and methodology sections.

4. Literature Review

Social housing has become a central policy instrument for addressing housing affordability, social inclusion, and urban inequality across Europe. While European *Union' member* states have developed diverse social housing systems over several decades, Albania's social housing sector remains relatively young and continues to evolve in response to post-socialist economic transition, urbanization, and growing housing needs. This literature review examines the evolution, policy frameworks, challenges, and emerging trends of social housing in Albania and the EU, highlighting similarities, differences, and lessons for future policy development.

4.1 Historical Context

Albania's housing system has undergone profound transformation since the collapse of the communist regime in the early 1990s. During socialism, housing was largely state-owned and centrally allocated. The transition to a market economy led to extensive privatization of the housing stock, resulting in one of the highest homeownership rates in Europe. However, this transition also reduced the availability of publicly supported housing options. The literature suggests that rapid urbanization, migration to major cities such as Tirana, informal settlements, and limited public investment contributed to growing housing affordability challenges during the post-transition period.

4.2 Policy and Legal Framework

A significant milestone was the adoption of Albania's Social Housing Strategy 2016–2025, which aims to provide affordable and adequate housing solutions for low- and middle-income households unable to access the private housing market. The strategy emphasizes principles of availability, accessibility, affordability, and adequacy. Further legislative progress occurred through Law No. 22/2018 "On Social Housing," which established clearer procedures for planning, financing, administration, and allocation of social housing programs. The law seeks to create opportunities for affordable housing while considering beneficiaries' payment capacities and social needs.

4.3 Housing Need and Demand

Research conducted by the United Nations Development Programme highlights a substantial gap

between housing demand and available social housing supply in Albania. Vulnerable groups frequently identified in the literature *include*: a) Low-income households; b) Young families c) Roma and Egyptian communities; d) Persons with disabilities; e) Victims of domestic violence; f) Return migrants; g) Homeless individuals

Studies reveal significant unmet housing needs, especially in urban municipalities where housing costs have increased rapidly. Local governments often face financial and administrative constraints that limit their ability to respond effectively.

4.4 Challenges in Implementation

Several recurring challenges emerge from the Albanian literature: limited housing stock compared with many EU countries, Albania possesses a very small social housing stock, Municipalities frequently lack sufficient housing units to meet growing demand. Brasha identified a significant low result from the implementation of the social housing programme, underlining in his report, that the 3% social housing obligation was supposed to be a mechanism for social justice, not a formal obligation on paper (Brasha, 2025). He reveals that, though the obligation of 3% of social contribution of the developers according to law of 2018, started to be implemented only in 2023, Tirana Municipality collected 4.4 billion lek in two years, but housed only 40 families. an indicator that exposes the very low use of the created fund.

Furthermore, the municipality of Tirana has benefited about 83.326 m² of construction area, as a result of the application of 3% of the social housing law, but it does not use it (Kryeziu, 2024). The impasse for the implementation of the housing of this large construction fund comes as a result of the non-calculation of the rent by the National Housing Authority.

Morea et al (Transform Network, 2025) underlined that at this low implementation level, the groups most vulnerable that can't benefit from social housing programs are: individual with impairment, young people, Roma and Egyptian communities and domestic violence victims.

4.5 Financing Constraints

Local governments often depend on central government funding and external donor support, restricting long-term program sustainability.

4.6 Institutional Capacity

Research identifies weaknesses in data systems, beneficiary assessment mechanisms, and housing management capacities at the local level. *Although researchers as Feshti et al (Feshti et al, 2019) at the beginning of the implementation of the law on social housing were optimistic about the results especially on vulnerable groups, it results in not a positive impact 8 years later due to very limited institutional capacity of local government.*

4.7 Informality and Urban Growth

The expansion of informal settlements and rapid urban development have complicated housing planning and social housing provision.

4.8 Recent Research Directions

Recent studies have explored innovative construction technologies, including sustainable prefabrication method, as potential solutions for reducing housing costs and increasing social housing supply (Shylla, 2021). Researchers argue that modern prefabrication systems could improve affordability, construction speed, and environmental performance. Other scholars emphasize integrating housing policy with broader social services, neighbourhood development, and community-based approaches rather than focusing solely on housing units.

5. Comparative Analysis: Albania and the EU

The literature suggests differences in historical development, stock, providers, financing actors and policy maturity if a comparison is explored between EU countries and Albania. There are identified difference in challenges and trends, which need to be explored further. *Though, if we compare elements such as historical development, social housing stock, providers, financing and policy maturity there are significant differences between EU and Albania, showed at Table 1:*

Table 1: Social housing differences between EU and Albania Source: Sota, M. 2026 (developed in the framework of this study)

Dimension	European Union	Albania
Historical development	Long-standing welfare-state tradition	Post-socialist development since the 1990s
Social housing stock	Large in several countries	Relatively limited
Providers	Municipal, non-profit, cooperative, private	Primarily municipalities and state-supported programs
Financing	Diverse and institutionalized	Limited public resources and donor support
Policy maturity	Highly developed in many countries	Developing framework
Major challenge	Affordability crisis and aging stock	Supply shortages and limited institutional capacity
Emerging trends	Cooperative housing, sustainability, energy efficiency	Expansion of housing programs and innovative construction methods

The literature suggests that Albania can draw lessons from successful European experiences, particularly regarding diversified financing, non-profit housing associations, cooperative housing models, and integrated housing policies. However, adaptation to Albania's institutional and economic context remains essential.

5.1 Research Gaps

Several gaps emerge from the reviewed literature: limited longitudinal studies assessing the long-term outcomes of social housing programs in Albania; insufficient evaluation of the implementation effectiveness of the 2018 Social Housing Law; lack of comparative studies between Albania and neighbouring Western Balkan countries; limited research on tenant satisfaction and social integration outcomes; emerging cooperative and community-led housing models remain underexplored in the Albanian context.

6. Conclusion of Literature Review

The literature demonstrates that social housing plays a crucial role in promoting housing affordability and social inclusion across Europe. While EU countries have developed diverse and mature social housing systems, Albania continues to strengthen its institutional and policy framework in response to growing housing challenges (Lang & Giovannini, 2025; Pittini, A. 2012). Recent legislative reforms and strategic planning have laid important foundations for expanding social housing provision. Nevertheless, limited housing stock, financial constraints, and institutional capacity challenges continue to hinder implementation.

7. Results

7.1 Strategic documents

Social Housing Strategy 2016-2025 and the Action Plan are the main strategic documents that determine the necessary actions in the legislative and executive aspects at the central and local levels, to guarantee housing for those groups that cannot secure housing under market conditions.

The functions of the local self-government unit are identifying housing needs; drafting long-term housing programs; planning funds; creating a database of applications made for social programs; ensuring the construction of social rental housing; organizing information campaigns for citizens about application opportunities; etc. The law also provides for application, evaluation, selection and appeal procedures for applicants to these programs.

Although the legislation and regulations are in place, Municipality of Tirana lacks a database of social housing applicants and the 5-Year Housing Plan, which the law obliges the local self-government unit to adopt. In the case of the Municipality of Tirana, this document has never been adopted and creates a major deficiency in terms of local policies for social housing.

7.2 Access

Although there are 6 social housing programs, 2 of them are active, from which female heads of households and victims of domestic violence can benefit a) Rent subsidy and b) Loan Interest Subsidy Program. Rent subsidy is one of the programs that most assists female heads of households and victims of domestic violence, according to General Directorate of Social Services' representatives, for two reasons: a) it covers up to 100% of the rent payment and b) it is the program that guarantees faster solutions in time compared to other programs.

The Loan Interest Subsidy Program is also one of the most popular programs and is applied for by female heads of households and/or women victims of domestic violence. This program is a program that presents numerous challenges for applicants, among the main challenges is that the final decision is made by bank system, Municipality of Tirana did not provide us with any data showing how many of the beneficiaries of this program over the years are female heads of household or victims of domestic violence. This program has several limitations, the most important limitation being the income level required by the application criteria as well as the criteria for loan approval. The income level required by this program prevents a large number of female heads of household from being beneficiaries of this program, because they are below the average income level.

Regarding the Social Rental Housing Program, the municipality has no apartments in its stock under its administration and leaves the burden of finding the Social Owner and executing the Social Rental Contract to the applicant, which has proven almost impossible for women.

"I applied 3 times for rental housing program and 3 times I was declared the winner, but I was unable to secure a Rental Contract and I have been living in the homes of friends who accepted me for over 2 years." S.

Regarding the Social Rental Housing program, the Municipality of Tirana has not made available to applicants for this program the "List of Social Owners in the Municipality of Tirana" even though this is an obligation of the Municipality of Tirana according to the law.

"I can't find anyone to provide me with a formal contract; no one agrees to be a social owner. I convinced my uncle, but then he backed out and I couldn't resolve anything." B.

From the interviews and the information provided, it turned out that the municipality of Tirana has no identified social owners and there is no agreement signed for this purpose. Procedural aspects are one of the issues that can hinder applying and subsequently receiving benefits from specific programs.

Accessing documentation from the E-Albania portal requires special skills, which disadvantaged groups do not always have. The lack of telephones/digital devices makes access difficult, and the lack of

telephone numbers is also a problem for this group.

Assistance from local units where the application is made is almost non-existent, despite the fact that the law assigns them the task of providing information, orientation on social housing programs tailored to the woman's needs, and completing the application documentation.

Many of the women interviewed for this study indicated that they had applied to the Loan Interest Subsidy Program, had been declared winners on the municipality's list, but had been excluded from the bank because: a) some had not been able to provide the necessary collateral to obtain the loan; b) the loan installment was high to pay; c) they were unable to find apartments that could be purchased with the value of the loan.

*"I applied and was declared the winner by the Municipality of Tirana. I went to discuss with the bank. First, I had no way of providing collateral, but even if I had collateral, when I looked for houses on the market it was impossible to find. The owners refused to enter into an agreement with the bank."*K.

8. Relevance

Although there are several social housing programs, they don't address the needs of specific groups. Female heads of households and victims of domestic violence are a group that has a profile with very low financial opportunities and is often in urgent need of housing. Analysis of housing programs and data from the Municipality of Tirana show that very few programs operate for these groups. Thus, the largest number of women apply and benefit from Rent Subsidy program, while in other programs very few or none.

Women heads of households and victims of domestic violence have common but also individual characteristics, and the design of social housing programs should be tailored to the needs of all subgroups within this large group. The Municipality of Tirana, within the framework of the work on the 5-Year Housing Plan, should assess how well the programs and procedures foreseen responded to these groups.

Within the group of female heads of households and victims of domestic violence, there are also subgroups that are even more disadvantaged, such as: women from the Roma and Egyptian communities, women with low education, and women living below the poverty line. The analysis shows that these groups have more difficulty than others in accessing and completing documentation and following procedures.

Tirana has a high demand for rental houses and apartment prices in Tirana have been increasing. A study conducted by 2 organizations representing the Roma Community (Romano Kham, 2019), concludes that high house prices in Tirana and the lack of social housing make living in Tirana difficult, especially for women and girls.

Supreme State Audit Office (SSAO, 2019) regarding the necessary calculation of the adequacy of income with housing prices argues that data from INSTAT on average income is missing and the lack of this element hinders the full implementation of social housing programs.

Supreme State Audit Office, at the same report, concluded that "first, the final decision-making in the selection of beneficiaries lies with the bank, while municipal councils only approve the lists; second, it does not offer municipalities any solution to alleviate housing problems, as the contingent included in the soft loan lists does not belong to the most needy categories and social strata".

The Rent Subsidy Program is the program that is considered to be the fastest to access by applicants compared to other programs. This is also evident in the number of female beneficiaries from this program, which is higher. However, the time limits for procedures take 1-2 months, which leaves especially women victims of domestic violence at risk and without other shelter options, after they have left temporary shelters.

Cases of women, applicants of social housing programs (shown below), who were interviewed during the study illustrate low access and insignificant relevance of social housing in municipality of Tirana.

Rental Bonus Program-Case 1

S. is a woman, head of household with a 3-year-old child. She has completed her higher education

and is employed as an assistant with the minimum wage. She was a resident of the Farkë Local Unit and made her first application as homeless to this unit. She has applied 3 times to the BSQ program and has been a winner of this program 3 times. She has never been able to benefit from the program because she has found it impossible to secure a rental contract in the conditions when there is no list with social owners in the Municipality of Tirana.

S. after leaving the marital home, received a protection order on 5.12. 2018 and divorced in June 2019. She initially lived after the divorce with her parents' family and her brother's family. After she started having problems because her ex-husband was disturbing her brother's family, she sought shelter at the National Center against Domestic Violence in Lapraka. She stayed in this service for only 1 week because she indicated that it was not suitable for her and her young child. She left this center and returned to her brother. She then lived with other families who offered to help her, a situation that lasted about 3 years.

S. applied for the fourth time, also at the Farkë Local Unit, in January 2021 and was declared the winner for the fourth time from this program and managed to secure a Social Owner and Lease Contract, helped by a friend and civil activist.

She managed to notarize the Rental Contract and complete all the documentation regarding the Social Owner (bank account, etc.) and the payment was approved. The payment that was approved is 19,980 Lekë for a 1+1 apartment in a suburban area, the payment for this apartment is higher, in fact she pays more.

S. is not happy with the apartment because it is too far from her daughter's kindergarten and work, which makes her life as a parent and employed impossible. S. says that she needs to change her living area because with her current choice she cannot work and take care of her daughter at the same time.

She says that her biggest problem has been finding a social landlord and a rental contract, which has left her without housing for 2.5 years. Only after several interventions and the commitment of her friends was she able to secure housing through the Rental Bonus Program.

The challenge he faced was the lack of information in the Farka Local Unit, almost all the information he received from the Municipality of Tirana (General Directorate of Social Services). He also received information from the Information Desk of the Municipality of Tirana.

She continues to be concerned about the lack of information about the functioning of the program, she was only notified by phone that she was approved as a winner and that the payment to the social landlord had been made, but she does not know the time of approval of the rental bonus, her obligations, tax payment, etc. She says that it would help if there was a contact (responsible employee) for the program who could help her if she had any questions, problems or needs during her stay in the program.

Loan Interest Subsidy Program-Case 2

F. is a woman with two children. She has been divorced for 8 years. She first applied to the Loan Interest Subsidy program in 2018 and was a winner on the list approved by the Municipal Council. She followed the procedures at the bank and was unable to obtain the loan because she could not provide collateral for the loan. She applied for the second time in 2020 and was not a winner in the program. She did not receive a response stating the reasons for not being included in the program. However, she thinks she will apply again to this program because she managed to provide collateral by borrowing from a relative.

Loan Interest Subsidy Program-Case 3

A. is a divorced woman who has been living with her adult son and her mother for many years. She applied for this program in 2018 and was declared the winner. She had many difficulties while looking for an apartment to buy because the loan did not cover the purchase of an apartment with sufficient area and the prices were very high. Also, after the calculations made at the bank, the loan installment would be high (considering her income) and for this reason she withdrew from the application.

9. Conclusion

The study findings show that though several measures were introduced by the national and local government, in order to respond to the needs of citizens and the most vulnerable groups about social

housing, there were limitations regarding access to these programs due to the lack of information provided beforehand; bureaucracy in documentation needed to apply in these programs; selection of the programs in the application by specific groups; the response of the municipality structures to the received application. Although the law on social housing entered in force since 2018, government of Albania didn't manage in time to issue the implementing regulations listed in specific law.

Single women that are heads of households, domestic violence survivors, Roma and Egyptian women, are the groups that struggle to apply in social housing programs and to succeed with their application.

The relevance of social housing programs is perceived as very low because of not tailored programs for women in the conditions as head of households or domestic violence survivors, number of beneficiaries from such programs is very low.

Overall, the findings show that the national and local government of Tirana/Albania did not manage to provide accessible and relevant social housing programs for women that are head of households or victims of domestic violence.

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