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NEW HOUSING ESTATES IN THE SETTLEMENT NETWORK OF ZAGREB – COMMUNITY INFRASTRUCTURE

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NEW HOUSING ESTATES IN THE SETTLEMENT NETWORK OF ZAGREB – COMMUNITY INFRASTRUCTURE

ABSTRACT This paper is a follow-up to the introductory paper (*The Quality Of Living In New Housing Estates In The Settlement Network Of Zagreb*). It carries on with the interpretation of data about the quality of living and housing in Zagreb and three other towns in its settlement network, obtained from the 2014 survey *The quality of living in the settlement network of Zagreb*. The target population were residents of flats or houses in the new housing estates built after 1990. The sample size were 308 respondents living in the City of Zagreb and three other towns in Zagreb County – Velika Gorica, Zaprešić and Samobor. The paper analyses **(1) the household facilities and equipment** and **(2) the neighbourhood services, infrastructure and facilities** at two levels, **primary and secondary** (*primary and secondary household and neighbourhood index*).

The paper presents the housing policy before the 1990s and big changes brought about by the new social system in Croatia and other neighbouring countries. The privatization model from the early period of transition (tenants purchasing socially owned flats) did not solve the housing problem. It only perpetuated the situation from the previous system which was characterized by a housing shortage. That was a fertile ground for numerous private investments in residential and business construction which, persisting throughout two transition decades, reversed the trend and led to the surplus of flats in the City of Zagreb, even overbuilding and destruction of public space. The paper examines housing in post-socialist countries and gives a detailed analysis of survey findings about the quality of housing in the settlement network of Zagreb. The key terms which describe the housing problems are housing *affordability* and housing *accessibility*. Both terms are explained in the Croatian (and broader) context in order to suggest improvements since decent housing is only partially or not at all obtainable

for most people. Social housing, except for the POS estates, practically does not exist in Croatia. Survey data obtained from the towns in the settlement network of Zagreb show the current housing situation in them.

Key words: Zagreb, Zagreb settlement network, Croatia, transition, quality of housing, household facilities and equipment, neighbourhood infrastructure and facilities.

1. The phenomenon of housing and housing policy

The post-socialist or transition period has brought a number of changes in all social spheres, the most visible ones in the way and quality of life in towns, especially in Zagreb and its network of settlements (both urban and rural). In comparison with the previous social system, all urban functions, from work to housing, have undergone radical changes. Housing, an important element of the quality of living, which is a much broader concept, will be analysed in this paper. It will be briefly explained how housing has been affected by the new system and the coming of market mechanisms. Housing presents the basic level of existence for individual members and the whole community. All other levels of individual and collective life depend on the quality and standard of housing. The right to decent housing is also one of the fundamental human rights and it directly influences the quality of living. Housing is “a basic human need and the right to adequate housing is classified as a fundamental human right in most developed countries around the world” (Lux, 2003:5).

In housing policy, which is at the heart of social policy, the state has to play an important supporting role if individuals are not capable of providing decent housing for themselves. “A place to live is a special good which everybody needs, even those who can’t afford it” (Bežovan, 2004:90). Marginalized groups of people (the poor, the handicapped, young families etc.) should be the primary concern of the state. Social housing or public rental housing are some positive examples of this concern. If a state does not provide for the needy, it is fair to say that it does not fulfil its function adequately.

Croatia lags behind developed EU countries and the state only pays lip service to the inhabitants' right to decent housing. In reality, the Constitution of the Republic of Croatia still does not include the citizens' right to housing, which means it is not considered a binding and fundamental human right. In the *Report on the situation in the area of the Republic of Croatia*, housing policy is defined as the assessment and meeting of housing needs. In human settlements most space is occupied by the housing stock and housing is a predominant function of settlements (2003:35). It is clear from the *Report* that housing is only seen through the prism of space utilization; residents are merely users and not given much consideration. Such an attitude is completely unacceptable and, as our analysis and interpretation of research results will show, the approach to the phenomenon of housing today demonstrates serious weaknesses.

1.1. Theoretical framework of the phenomenon of housing today

There are differences, both in theory and practice, between developed European countries and those in transition, regarding the housing problem. Developed countries have a long and powerful tradition in dealing with these issues. There is also the question of prevailing European housing terminology which is almost unknown in Croatia. For example, according to King, "housing policy is all about providing, supplying, buying, managing and generally supporting the housing market" (2009:42). And for Garnett (2000) some of the key terms in describing housing policy are housing *affordability* and housing *accessibility*. Affordability refers to the housing expenditure and income ratio. Accessibility means adequate housing, maintained and cared for in accordance with the household needs (Garnett, 2000; Bežovan, 2004:91). Both terms (affordability and accessibility) are problematic in Croatia. Housing expenses exceed the desired or acceptable percentage of the total household income. Most people's accommodation is inadequate (not enough rooms, poor maintenance, big household bills etc.).

There are other housing problems in post-socialist countries. For instance, Czech author Lux (2003) says that in these countries housing affordability is the main problem simply because there is a shortage of flats,

building costs are constantly rising which leads to higher rents, the state does not sufficiently finance housing etc. Croatia has similar problems. Although each country has specific housing difficulties, it is important to point out that affordable housing provision has been accepted as a general model for most people. “The notion of affordability has generally been accepted as the optimum policy instrument for guaranteeing housing provision“ (Sendi, 2014:239).

It is true, however, that recently this model has been less successful due to a global recession. It is evident not only in the post-socialist countries but in other countries of the European Union as well. A lot of authors draw attention to important changes in housing policy and other social policies in the traditional welfare state. Some issues which are becoming increasingly hard to handle are, for example, legal and illegal emigration from European and African countries, economic recession, population ageing and negative demographic trends (e.g. low birth rate). All these developments have negative effects on pension and health care systems as well as complete social systems in various countries. Housing affordability is therefore becoming increasingly difficult to achieve, not only in post-socialist countries but in other European countries as well.

That is why some authors, for instance Sendi (2014), believe that the model of housing affordability should be changed to housing accessibility for everyone. “We are therefore suggesting that instead of *housing affordability*, the focus of the debate (and eventually policy) should be shifted to *housing accessibility*. We are advancing an alternative line of thinking which upholds that the notion of housing accessibility, that is built on the concept of the *right to housing* offers a more comprehensive and equitable basis for dealing with the issues of housing provision. As opposed to the notion of affordability which relies on *ability to pay*, the notion of accessibility is presented as an alternative that guarantees *access to housing for all*“ (Sendi, 2014:241). This intention is certainly difficult to realize but is at the same time closest to the model of social housing which is important not only for the marginalized groups but also for the majority of population. European countries, however, have very different ideas on social housing and housing in general and there is no common understanding of this phenomenon; there are only recommendations and guidelines in the form of charters and similar EU documents.

The *European Charter on Housing* says: "Housing is one of the main social issues in Europe and all member countries accept that everybody's access to proper and decent accommodation at a moderate price constitutes the basis for social integration, inclusion, economic development and ultimately social cohesion" (2007:394).

1.2. Housing in post-socialist countries

Croatia, as part of former Yugoslavia and its abandoned model of the so-called social housing, has not dealt successfully with the issues of housing provision for the majority of its population. "In spite of considerable housing rights in the 1980s, the period was marked by a permanent housing crisis. The realization of housing rights was economically inefficient and it created social inequality" (Bežovan, 2004:94). In developed EU countries social housing was mostly connected with marginal social groups whereas in socialism it was completely different: those who had or "deserved" a social flat were the privileged ones. All data about the distribution of social flats in the republics of former Yugoslavia show that they were given to those who belonged to higher class and worked in higher positions (Petrović, 2004). Others, who did not qualify for social flats or would have to wait too long to get them, were forced to build, usually family houses, on their own. The consequence was a lot of illegal construction, mostly on the outskirts of towns, which the state deliberately turned a blind eye to. There are numerous examples of illegal building in Zagreb and the best known locations are Kozari bok in Žitnjak and blocks of houses near Remetinec, Blato and Savski gaj in New Zagreb. The trend still continues today. "Strict control of the private sector and the underrated importance of individual housing (a family house on its own plot) in urban planning have led to grey economy and illegal building" (Petrović, 2004:69).

In the transition period the state almost entirely stopped caring about the housing problem and left it to the laws of the market. Social housing or public rental housing was kept to a minimum or nearly disappeared. The 1990s model of privatization (purchase of socially owned housing) resulted in a continued shortage of flats. Slovenia and Croatia

witnessed two models of ownership transformation, “purchase of socially owned housing (privatization) and property restitution to those persons whose property was seized by the former government (denationalization)“, (Mandič, 1994:43). According to Serbian author Petrović “the experience of post-socialist countries is unique; in these countries housing functions solely as a consumption and not a production sector. Thus it suffers from manifold irrationalities of the socialist economy and the society as a whole has lost a strong driving force for economic growth“ (2004:67)¹. Other transition countries experienced similar developments in their housing policies (purchase of socially owned housing). However, the existing problems were only partially solved because of a large number of people who did not have the right to purchase social housing or those who were trying to become home owners for the first time but lacked the means. The state did not play its role in ensuring housing subsidies or social housing for the people. In the first transition decade the only option if you needed your own place for living was the housing market and compliance to its rules. There was also a number of flats owned by the city and rented by families on the lowest income or some deserving individuals in politics, science, culture etc.

The process of privatization in most post-socialist countries did not have a favourable effect on many of their citizens. People on lower incomes could not afford to buy flats even at a reduced price and the public rental system could not provide even for the neediest cases. In Hungary, for instance, “privatization had a regression effect on the society. Poor people were imprisoned in the public rental sector, unable to purchase their own home even at favourable prices offered in the privatization model. So this sector became too small and a shelter for the most vulnerable groups“ (Hegedüs, 2011:19).

The state, having lost its previous role, needed to approach the housing issues in a different way. But the result was either stagnation or the non-existence of a national housing policy and eventually, the loss of social housing. Slovenian author Mandič (1994) says that “social housing focuses on the social goals of affordable and decent housing for those

¹ Authors Hegedus and Tosics (1998) state the most obvious irrationalities of the system: for example, in many socialist countries of Eastern Europe housing subsidies were 3-5% of GDP and along with food subsidies constituted the largest consumer subsidies (Petrović, 2004:67-68).

with low income. The state takes part in defining and realizing these goals and by its regulatory and control mechanisms it dictates the operating rules. These refer primarily to the allocation of social housing, the main criteria being the need and justification for accommodation. Then there is the issue of rent, the main criteria being the ability to cover the rent and housing expenses“ (p. 37). The basic idea of social housing are lower housing expenses which make for a bigger household income and consequently a better quality of living. “Social housing (representing the subsidies aimed at decreasing the costs of housing) and housing allowances (representing the subsidies aimed at increasing the income of households) form the pillars of public housing policies in most developed countries“ (Lux, 2003:18).

Social housing is normally regulated by the national legislation of individual member countries and is not jointly monitored. The concept is therefore not broadly applied in the EU, even less so in post-socialist countries. Its meaning also differs from one member country to another, in developed European countries implying the sector of rental housing as opposed to Croatian subsidized home ownership. Rental housing provides satisfactory accommodation for all those who can't afford homes in the free housing market and their rights are protected by law. In Croatia rental housing comprises a small proportion of the total housing stock. This housing model should be implemented in post-socialist countries because the last few turbulent decades have shown the importance of social housing not only for marginal groups (e.g. the poor and the homeless) but also for most people, especially for the middle class and young families looking for their first homes. Unfortunately, Croatia is the only country in the region without the national housing strategy or law on social housing, which implies social insecurity for most citizens².

² Research results in the following sections show that today's new housing estates are usually not well-equipped or carefully planned unlike old estates or those from the socialist period which relied on the existing plans and the process of urban planning. They had a big number of flats but also an accompanying infrastructure (public services and facilities). Although there were some deviations from plans and their full implementation, most housing estates had satisfying public facilities and services. The research on the quality of life in new estates in socialism mostly criticized dehumanization and alienation of residents (Seferagić, 1988; Čaldarović, 1986). Today it seems that those estates were no worse than the modern ones and in some aspects they were even better.

Some concern for the concept of social housing was shown in 2001 with the introduction of the Programme of Subsidized Housing Construction (POS in Croatian)³. The Agency for Government Real Estate (APN in Croatian) was in charge. “It is social housing only up to a point“ (Franić, Korlaet and Vranić, 2005:199). A lot of towns, however, do not even have this programme⁴ and in Zagreb only three out of nine planned estates have been built, thus failing to provide accommodation for a larger number of residents. According to many professionals, the POS flats are not real social housing in the sense developed European countries define it, but a kind of partly subsidized housing. Besides, the flats are inadequately designed and often placed in distant and unattractive locations. State subsidies are insufficient. Bank loans intended for purchasing the POS flats are still unaffordable for the majority of inhabitants. “Urban plans for the POS housing estates in Zagreb are not detailed enough, e.g. Vrbani III, Oranice, Dubravica-Karažnik. Often the estates are located in plain surroundings or industrial zones, e.g. Sopnica-Jelkovec, Munja“ (Jukić, Mlinar and Smokvina, 2011:43). The POS housing estate Sopnica – Jelkovec is an interesting example. It is situated at an unattractive and remote location on the outskirts of the city, in a former industrial zone, relatively well-connected with the city by public transport. Although it remains inadequate in many ways, its infrastructure and public facilities, absent from other locations, make it a satisfactory new housing estate.

³ The Act on Subsidized Housing Construction was adopted by the Croatian Parliament on 30th November 2001. (<http://www.apn.hr/hr/zakon-i-pravilnici-92>).

⁴ The Act on Subsidized Housing Construction, General provisions, Article 1: (1) This act regulates organized housing construction through public incentives (here in after referred to as subsidized housing construction) in order to meet the housing needs and improve the quality of housing of a large number of citizens and building construction in general. (2) Public incentives in terms of this Act include financial and other resources provided by the Republic of Croatia and local government units to stimulate housing construction.

Article 2: Subsidized housing construction includes residential building organized and carried out in a way that uses public funding purposefully to cover the costs, ensure the return of the funds, allow the sale of apartments by instalments under more favourable conditions in terms of interest rates and repayment period (http://narodne-novine.nn.hr/clanci/sluzbeni/2001_12_109_1794.html).

The city policy concerning social housing (subsidized or rental) remains open and incomplete. Some of the conclusions from the 2008 Bežovan and Rimac report commissioned by the City are as follows: “The construction model in Zagreb is to build inexpensive flats for social or public rental housing for families who are buying their first homes. It is also vital to consult the citizens about relevant questions and encourage their participation in finding solutions so this important segment of social life is not left to uncertain market laws“ (Bežovan and Rimac, 2008:40-41). The fact is that commercial and private building make most of the total housing stock and that POS (social) housing constitutes only a small part. Ever since 2000 Zagreb has witnessed excessive construction which has resulted in surplus flats whose price is unattainable for most citizens. People can usually afford only inadequate flats (not enough square meters). In this way their quality of living is reduced and the problem of accommodation only temporarily solved, especially for families with small children. “For many people, flat ownership in Croatia is inconceivable today. This is proven by tens of thousands of unsold flats left to speculative bank investments. The impossible concept of flat ownership has to be replaced by other housing solutions which can offer a recognizable contribution to Croatia’s economic and social growth“ (Bežovan, 2013).

All things considered, the current situation will not be resolved favourably for the majority of people until the state takes the leading role in housing policy which is inseparable from the total standard of living. For further development it is vital to raise the quality of living and housing. According to Hegedüs (2011) “some solutions to the affordability problem are to increase the household income or to cut the household costs“ (p. 22). Nothing else seems possible while, on the one hand, there are unprotected tenants at the mercy of bad housing loans with high interest rates and, on the other hand, the state with poor economy, indifferent to housing policy because it does not help the investment and fast economic growth. But it is only by securing decent housing for its citizens that the state secures its safe foundations and development, not solely dependant on the market and its destructive mechanisms.

2. Immediate neighbourhood

Housing policy can be seen in the quality of living of people in the city and city neighbourhoods. Each citizen occupies a neighbourhood and a flat or a house in it. The level of satisfaction with life in the immediate neighbourhood, advantages and downsides, illustrate the level of satisfaction with life in the whole city. Contentment with and attachment to the immediate neighbourhood is part of a broader concept of social cohesion. Neighbourhoods are shared by socially heterogeneous groups and individuals who affect each other and depend on each other. “To buy a dwelling means not only to buy a particular dwelling but also to buy the socio-economic status of a neighborhood and the level of accessibility to the place of employment“ (Lux, 2003:6).

In the urban sociology theory, immediate neighbourhood covers the area within a 15-minute walk from the place of living to places where people satisfy their daily needs, e.g. shops, schools or kinder gardens (Kearns and Parkinson, 2001; Jacobs, 1984; Svirčić Gotovac, 2006). If a neighbourhood is well provided with local services, infrastructure and facilities, it is highly valued by the residents and the real estate market. In developed European countries (e.g. England and Howard’s garden cities) housing has been deliberately separated from industry and its undesirable effects ever since the end of 19th century. This suburbanization and deconcentration process which ensures quality housing is perhaps the most important determinant of the quality of living from which everything else follows. “It is all about establishing **what is not** housing suitable for people“ (Rogić, 1992:144.) and then setting up a certain housing standard, such as separating residential areas from industrial zones.

Neighbourhood (a district within a town or a city where people live) was the subject of research of sociologists from the beginning of the last century, such as Tönnies, Simmel and Park. They examined the process of urbanization and its influence on the loss of *community*, social ties and solidarity in big, new towns (mostly American). Tönnies studied community (*Gemeinschaft*) vs. society (*Gesellschaft*), Simmel the fear of big towns and the so-called *blasé* behaviour of individuals in order to be able to cope with alienation and transformation of urban areas into inhuman environment (Park). These ideas still remain alive today when we talk about the urban way of life and the quality of living. They are also

connected with the social cohesion or commitment to one's immediate home area and whether or not it is accepted as one's own neighbourhood.

Modern residents, although not completely dependent on their immediate neighbourhood, nevertheless expect a minimum which satisfies their daily needs. If they should feel a certain connection or even attachment to their neighbourhood, the process of social cohesion is successful. People often identify with their dwellings, which also helps the social inclusion. However, this is not the main condition for cohesion today and “neighbourhoods are not necessarily communities because other aspects may define the social structure and the level of social cohesion in the local place“ (Beumer, 2010:4). For residents, their neighbourhood also has to be attractive enough in terms of business and culture and well connected with other parts of the town on which they depend on a daily basis. It cannot be excluded from the town due to any kind of segregation (ethnic, class etc.). Every kind of segregation usually lowers the quality of life and housing in a neighbourhood and there is less interest for such estates. The absence of social exclusion and inequality, i.e. the tradition of social capital (Putnam, 2000) strengthens the importance of formal and informal social networks among residents and contributes to their social cohesion. Social cohesion primarily implies the existence of solidarity, cooperation and exchange among the members of a society. “Communities that have high social network density and a high level of social capital are considered more cohesive than communities in which these elements are lacking“ (Botterman, Hooghe, Reeskens, 2012:186).

3. Methodology and research results

3.1. *Introductory remarks on methodology*

We have mentioned before that the survey fieldwork *The quality of living in the settlement network of Zagreb* was planned and carried out in Zagreb and its settlement network during 2014. The target population were residents of new housing estates built after the 1990s. The sample size were 308 respondents from four towns: **the City of Zagreb** and three other towns in Zagreb County: **Velika Gorica, Zaprešić** and

Samobor. The respondents were divided in 23 different locations/estates in the settlement network of Zagreb⁵. In the City of Zagreb the survey covered 17 locations and in the satellite towns Velika Gorica, Zaprešić and Samobor two locations were chosen in each town – the total of 23 locations⁶. The choice of locations was not dictated by the 17 city districts into which Zagreb is administratively divided. The key factor was an even distribution of new estates and locations in all parts of the city. Housing estates (later we refer to them as neighbourhoods) are many small parts of city districts, their legal entities being local committees. City districts may have up to 70,000 inhabitants (Sesvete, according to the latest census) or only 12,000 (Brezovica, the smallest city district) and they consist of a number of housing estates or neighbourhoods.⁷

Things were somewhat different in socialism. For urban planners a new housing estate or neighbourhood “was an indivisible and unchangeable territorial unit; several units, connected by traffic, would form bigger units“ (Novak, V., 1958, according to Petrović and Milojević, 2014:168). Seferagić (1988) defines new housing estates in socialism as “collective housing zones with basic urban infrastructure, surrounded by major roads, built relatively fast on the outskirts of big towns to provide

⁵ The settlement network of Zagreb, according to the latest territorial organization, consists of 9 satellite towns. We have chosen three biggest towns for our research (Samobor, Zaprešić and Velika Gorica) because most construction work goes on there and there is the largest number of new locations.

⁶ The research has been carried out in the following new housing estates: **the City of Zagreb:** Ravnice, Vrbani III, Kruge, Vrapče (Ris), Lanište-Jarušića, POS Sopnica-Jelkovec, Gajnice, Sveta Klara (Nova Klara), Selska-Baštijanova Street, Banjavčičeva-Heinzlova-Branimirova-Zavrtnica 2006, Donja Dubrava, Poljanice I-V, Vrbik, Kajzerica, Sveti Duh and Bijenik, Sesvetski Kraljevec (Iver), and Sesvete, Babonićeva Street, Bukovačka Road (Maksimiri), POS Špansko; **Zaprešić:** Novi Dvori, Petrekovića and Tržna Street (center); **Samobor:** Samobor gardens (Prevoj), Anindol Villas; **Velika Gorica:** Stjepana Tomašića and Kolodvorska Street, Andrije Kačića Miošića Street.

⁷ On the official pages of the City we can read this about the city districts: “They were founded within the City of Zagreb as urban, economic and social units connected by the common interest of their citizens. Eleven out of seventeen city districts are located fully within the boundaries of Zagreb. Four city districts encompass the peripheral parts of Zagreb and some smaller surrounding settlements or parts of such settlements.“ (<http://www.zagreb.hr/default.aspx?id=12913>).

everything necessary for everyday life on the local level“ (p. 28). This definition/model of a new housing estate is no longer true for most new estates built in the transition period in Zagreb, except partly for the POS estates. Usually, newly built estates are *not* well designed urban entities which integrate housing into the community infrastructure, with projected numbers of flats and residents, determined building density and other carefully defined urban parameters.

Until 2014 there was no research on the quality of living in Zagreb and its surroundings (in new housing estates or interpolated blocks of flats within the existing estates). It was therefore very important to examine the problems, advantages and drawbacks of life in them. The main goal was to determine the quality of living in new flats and estates at two levels, primary and secondary, regarding **household facilities and equipment** and **neighbourhood infrastructure and facilities**. We continued the previous research on the quality of living done by the Institute for Social Research in Zagreb, using similar methodology, terminology and data processing. So before, for example, the data on *household facilities and equipment and neighbourhood facilities* were called the *well-being index* (Lay, 1991) or the *household facilities and equipment index* (Seferagić, 1988; Svirčić Gotovac, 2006). In the 2014 research, they were called the **primary and secondary household and neighbourhood index** and were determined for four sample towns in the settlement network of Zagreb (Zagreb, Velika Gorica, Samobor and Zaprešić). Obtained data on *household facilities and equipment and neighbourhood infrastructure and facilities* at primary and secondary level are presented next in the paper. These data are also called the *objective level* of the quality of living. The working hypothesis was that all new estates in towns surveyed and especially in Zagreb, would have worse primary and secondary household and neighbourhood indexes than should be expected, the main reason being overbuilding on the outskirts of Zagreb and additional pressure put on the existing infrastructure by new residents. The expectations for satellite towns were somewhat higher. The *subjective level* of satisfaction with life in the estates was also examined. Both levels (objective and subjective) are taken into consideration when deciding on the total quality of living in the four towns today.

3.2. Household facilities and equipment in new estates - survey results

Household facilities and equipment at primary level can be fully or only partially satisfactory. In the research sample we expected them to be fully satisfactory at this level because buildings were built 10 or 20 years ago. The primary level refers to the following basic elements: public water supply, electricity, heating, sewage collection system, fridges, cookers etc. (Seferagić, 2005; Svirčić Gotovac, 2006). It is logical that at this level targeted flats/houses should completely fulfil expectations and needs.

The secondary level are technical devices and appliances typical for modern consumer society. In the secondary household index we surveyed whether households had dishwashers, Internet connection, satellite (cable) TV, personal computers (Ipad, laptop), air conditioning - anything above the basic, primary level. The secondary level of household equipment in flats and houses is different, depending on the age of buildings, the total household income and a lot of other socio-economic indicators. Still, in the new estates from the targeted sample, this level also proved satisfactory as can be seen in Table 1.

The secondary household index (Table1) is the highest in Velika Gorica (88.9%) and the lowest in Zaprešić (65.2%). For all four towns from the research sample, good index is 74%. All flats in Velika Gorica were built after 2000 which definitely explains modern household equipment and people's satisfaction with it. In other towns flats are about ten years older and not so well equipped, the oldest being in Zagreb and Zaprešić. Generally speaking, the results are very good which means that most households have all modern appliances.

Table 1.
SECONDARY HOUSEHOLD INDEX (%)

Town	Bad index	Middle index	Good index	Total (%)
Zagreb	3.5	23.5	73.0	100
Zaprešić	13.0	21.7	65.2	100
Samobor	10.7	14.3	75.0	100
Velika Gorica	3.7	7.4	88.9	100
Total	4.9	21.1	74.0	100

The *luxury index* (Table 2) refers to the best equipped, elite households. It shows that new flats rarely have luxury elements such as floor heating, security systems, libraries (more than 100 books) or jacuzzis. In Zagreb there are only 4.3% luxury households. In Zaprešić and Samobor there are no such households and in Velika Gorica, interestingly enough, there is the biggest number - 18.5% households. So Velika Gorica is the champion because in the total number of flats and houses it has the most luxury homes! One explanation could be a big building boom in Gorica which started rather late in comparison with other towns (after 2000). New buildings have higher standards than those built 10 or 15 years before.

Table 2.
LUXURY HOUSEHOLD INDEX (%)

Town	Bad index	Good index	Total (%)
Zagreb	95.7	4.3	100
Zaprešić	100.0	0.0	100
Samobor	100.0	0.0	100
Velika Gorica	81.5	18.5	100
Total	95.1	4.9	100

3.3. Immediate neighbourhood infrastructure and facilities - survey results

Neighbourhood infrastructure and facilities at primary level

The primary neighbourhood index measured the following basic infrastructure elements in a neighbourhood: public transport stops or stations (bus/tram/train), parks, green areas, children's playgrounds, public lighting, sidewalks. These are fundamental elements of a neighbourhood infrastructure at primary level.

In towns, this type of index (Table 3) which measures fundamental infrastructure is expectedly good and almost the same in all four towns. In Zagreb it is good for 88.3% of all respondents, in Zaprešić for 95.7%,

in Samobor for 89.3% and in Velika Gorica for 85.2% of all respondents. It is the highest in Zaprešić, 95.7%.

Table 3.
PRIMARY NEIGHBOURHOOD INFRASTRUCTURE INDEX (%)

Town	Bad index	Middle index	Good index	Total (%)
Zagreb	5.2	6.5	88.3	100
Zaprešić	0.0	4.3	95.7	100
Samobor	0.0	10.7	89.3	100
Velika Gorica	0.0	14.8	85.2	100
Total	3.9	7.5	88.6	100

In our analysis of neighbourhood facilities at primary level we examined the existence of the following elements: supermarkets, local health centers, post offices, pharmacies, kinder gartens, primary schools, churches/places for religious services. *The primary neighbourhood facilities index* (Table 4) is somewhat lower than the primary infrastructure index which was to be expected. It shows that in new estates there are not enough public facilities. Most of them date back to socialism and the new ones have not been built. When we look at the number of people who have come to Zagreb and places around Zagreb since the 1990s, it is obvious that these facilities are overstretched and the level of satisfaction with them relatively low. This should be significantly improved.

The highest primary neighbourhood facilities index is in Velika Gorica (66.7%) and then in Zagreb (48.7%). It is the lowest in Samobor where only 32.1% of all neighbourhoods have a good index. This means that only one third of residents in Samobor believe that they have enough basic local services, such as healthcare centers or kindergartens. The index is higher wherever new estates are woven into the existing town fabric. Samobor is the only place where new estates are built outside the town and therefore isolated, so people sometimes have to travel some distance away, to older estates, where public services are available. Even when the facilities and services are overstretched as is the case in the new estates which lean on older neighbourhoods, residents rate them better. The index is not much higher in Zaprešić (39.1%) which shows

that new estates there also lack the necessary facilities. These estates are also isolated and located on the town periphery which certainly affects the number of facilities and the residents' satisfaction with them.

Table 4.
PRIMARY NEIGHBOURHOOD FACILITIES INDEX (%)

Town	Bad Index	Middle index	Good index	Total (%)
Zagreb	8.3	43.0	48.7	100
Zaprešić	0.0	60.9	39.1	100
Samobor	17.9	50.0	32.1	100
Velika Gorica	0.0	33.3	66.7	100
Total	7.8	44.2	48.1	100

When we put together all primary neighbourhood index data (infrastructure and facilities), we get the *total primary neighbourhood index* (Table 5). It is the highest in Zaprešić (69.6%) and Velika Gorica (63%) and the lowest in Samobor (32.1%). We can assume that in these four towns of Zagreb settlement network, inhabitants are only partially satisfied with the situation in their neighbourhoods. The total good index (56.5%) for all four towns surveyed does not indicate a very high level of satisfaction with the local community infrastructure, facilities and services.

Table 5.
TOTAL PRIMARY NEIGHBOURHOOD INDEX (%)

Town	Bad index	Middle index	Good index	Total (%)
Zagreb	6.5	36.1	57.4	100
Zaprešić	0.0	30.4	69.6	100
Samobor	3.6	64.3	32.1	100
Velika Gorica	0.0	37.0	63.0	100
Total	5.2	38.3	56.5	100

Neighbourhood infrastructure and facilities at secondary level

Elements measured in estates surveyed for the *secondary neighbourhood index* (Table 6) are the following: specialized stores, dental clinics, vet stations, cultural centres, green markets, libraries. This is a higher level of local services and it is therefore not surprising that the majority of them do not exist in most estates. Obtained data show that the secondary level of facilities is worse than the primary level in all neighbourhoods surveyed.

In all four towns only 23.4% of all neighbourhoods have a good secondary neighbourhood index. The highest index is in Zaprešić (30.4%, bad index 56.5%). The lowest is again in Samobor (good index 14.3%, bad index 67.9%). In all locations and in all four towns the secondary good index is quite low and the bad index is quite high. In the City of Zagreb the good secondary index is 23.5% which points to the insufficient provision of necessary services and facilities. The total bad index is very high, 47.1%. All these data speak about the present day situation which has to be substantially improved. Unfortunately, none of these things seem to be on the local authorities' priority lists.

Table 6.
SECONDARY NEIGHBOURHOOD INDEX (%)

Town	Bad index	Middle index	Good index	Total (%)
Zagreb	44.3	32.2	23.5	100
Zaprešić	56.5	13.0	30.4	100
Samobor	67.9	17.9	14.3	100
Velika Gorica	40.7	33.3	25.9	100
Total	47.1	29.5	23.4	100

3.4. Residents' satisfaction with their neighbourhood – some subjective views

We surveyed the problem of commuting, satisfaction with public transport and reasons for moving to new housing estates. We also examined some subjective views of residents, for example, how they compared facilities in their neighbourhood to those in other neighbour-

hoods or how pleased they were with the location of their estates (Tables 7 to 11).

Table 7 shows what residents think about the neighbouring estates in comparison with the ones in which they live. In all towns surveyed most people believe that the estates are similar and there is no big difference among them (41.9%). They do not consider some estates much better than the others and they are generally not satisfied with provided services and community infrastructure. However, 29.5% of all respondents say that the situation in the neighbouring estates is worse than where they live.

Table 7.
Neighbouring estates – local services, infrastructure and facilities (%)

Town	Much better than in my estate	Better than in my estate	The same, just like in my estate	Worse than in my estate	Much worse than in my estate	Total (%)
Zagreb	8.3	20.0	38.7	30.9	2.2	100
Zaprešić	0.0	8.7	52.2	39.1	0.0	100
Samobor	14.3	10.7	50.0	17.9	7.1	100
Velika Gorica	7.4	14.8	51.9	22.2	3.7	100
Total	8.1	17.9	41.9	29.5	2.6	100

The next subjective element we examined was residents' satisfaction with the location of their estates (Table 8). In all towns surveyed 82.2% of people are mostly satisfied or very satisfied with the place where they live. The largest percent of very satisfied people live in Zaprešić (65.2%) which also comes out among the best when we look at some objective indicators of the quality of life. But, regardless of somewhat poorer objective indicators, subjectively residents of other towns are mostly satisfied with their place of living.

Table 8.
Satisfaction with the location / neighbourhood (%)

Town	Zagreb	Zaprešić	Samobor	Velika Gorica	Total (%)
Very dissatisfied	3.5	0.0	0.0	3.7	2.9
Mostly dissatisfied	4.3	0.0	7.1	3.7	4.2
Neither satisfied nor dissatisfied	13.0	8.7	3.6	0.0	10.7
Mostly satisfied	50.9	26.1	50.0	59.3	49.7
Very satisfied	28.3	65.2	39.3	33.3	32.5
Total	100	100	100	100	100

Regarding daily commuting, the respondents were asked to rank their satisfaction with the public transport network connections (Table 9) and to mention the aspects of service which mostly annoy them during their passenger journeys. Findings in all towns surveyed show that more than 50% of all residents are very or mostly satisfied with the network connections.

Table 9.
Satisfaction with public transport network connections (%)

Town	Zagreb	Zaprešić	Samobor	Velika Gorica	Total (%)
Do not travel	9.1	17.4	7.1	7.4	9.4
Mostly dissatisfied	3.9	0.0	0.0	3.7	3.2
Dissatisfied	11.3	0.0	17.9	3.7	10.4
Neither satisfied nor dissatisfied	24.3	17.4	7.1	7.4	20.8
Mostly satisfied	33.5	26.1	35.7	48.1	34.4
Very satisfied	17.8	39.1	32.1	29.6	21.8
Total	100	100	100	100	100

For most people the most annoying aspect of their daily journeys are traffic jams (Table 10). Traffic jams are the worst problem for people in Zaprešić (65.2%) and Zagreb (55.7%). Bad roads are the next aspect of traffic that bothers the residents of Samobor (21.4%) and Velika Gorica (14.8%).

Table 10.
The most annoying things about the traffic (%)

Town	Zagreb	Zaprešić	Samobor	Velika Gorica	Total (%)
Do not travel	11.7	17.4	14.3	11.1	12.3
Traffic jams	55.7	65.2	46.4	55.6	55.5
Bad roads	10.0	8.7	21.4	14.8	11.4
Inadequate public transport vehicles	4.8	0.0	7.1	7.4	4.9
Length of journey	7.0	8.7	7.1	11.1	7.5
Low service frequency	8.7	0.0	3.6	0.0	6.8
Irregular service	2.2	0.0	0.0	0.0	1.6
Total	100	100	100	100	100

Table 11 shows the reasons for moving to the present location. For 49.4% of all people surveyed the main reason were better living conditions (purchase of a flat, a cheaper flat etc.). In Samobor this percentage is the highest, 67.9%. People moved to the new housing estates hoping to improve their living conditions. Their expectations were high and have been only partially met as can be seen from the bad primary and secondary neighbourhood index for Samobor.

Table 11.
Reasons for moving from the previous place of living (%)

Town	Zagreb	Zaprešić	Samobor	Velika Gorica	Total (%)
Did not move	1.3	0.0	3.6	3.7	1.6
Better living conditions (purchase of a flat, a cheaper flat, a better flat...)	48.3	47.8	67.9	40.7	49.4
Education of children	1.7	0.0	0.0	0.0	1.3
Family reasons (inheritance...)	20.4	21.7	10.7	25.9	20.1
Marriage	10.4	17.4	7.1	14.8	11.0
Work	7.0	4.3	3.6	11.1	6.8
Feeling of discontent in the previous location	0.4	0.0	7.1	0.0	1.0
Something else	10.4	8.7	0.0	3.7	8.8
Total	100	100	100	100	100

4. Conclusion

In Croatia, and especially in Zagreb, the transition period was marked by privatization and a new model of housing governed by market laws. With the new political system, social ownership and socially owned flats became history. Beside privatization and commercialization as key social processes, the city housing policy was also influenced by the Homeland War which affected the whole of Croatian society. The first transition decade, the 1990s, was a period of adaptation to the new circumstances. In the second transition decade, after 2000, a lot of people (refugees and displaced persons) arrived in Zagreb and there was a large wave of construction in the City of Zagreb and its settlement network. In most cases

it was uncontrolled private building which turned the previous shortage of flats into surplus flats usually unaffordable for most citizens because of high prices per square meter. Such intensive construction work was not accompanied by adequate provision of local services, infrastructure and facilities. Our research was based on the assumption that new housing estates in all towns surveyed did not have the expected infrastructure and facilities at both primary and secondary level. It was proved by research findings. The situation in new housing estates continuously causes problems to residents in their daily life.

According to research findings in the four towns of Zagreb settlement network, residents of new estates express different views on the quality of life in their households and their neighbourhoods. Although things could be better in new flats/houses in which most people live, they express greater satisfaction with their household facilities and equipment than with their local neighbourhood facilities. But these are the responsibility of local authorities and people cannot influence their decisions very strongly. According to objective indicators or indexes, Zaprešić has the best primary neighbourhood infrastructure index and the best secondary neighbourhood index. Subjectively, people in Zaprešić are also the most satisfied of all respondents with their neighbourhoods. So, Zaprešić rightly comes first on the list of all towns surveyed.

Research results generally show that residents of small satellite towns are more satisfied with life there than people in Zagreb and the most satisfied are residents of Zaprešić and Velika Gorica. This is not unexpected because the idea of suburbanization is to improve the quality of living in satellite communities, compared to big cities, in this case, Zagreb. However, Samobor has the worst primary neighbourhood facilities index and the secondary neighbourhood index. Although a very desirable town on the real estate market, Samobor presents an unexpectedly unappealing picture of its new housing estates. The local authorities should soon get involved in solving the existing problems of dissatisfied residents.

Velika Gorica has the best secondary household index and the best primary neighbourhood facilities index. These figures demonstrate that both accommodation and immediate neighbourhood facilities are at a very satisfactory level. There are no problems concerning kindergartens or schools. All buildings were made after 2000 and have modern household equipment.

The City of Zagreb does not stand out in any way in research findings and its citizens are relatively satisfied with the household equipment, neighbourhood facilities and the location of their housing estates. When a neighbourhood is badly provided with certain services or facilities, residents are obliged to use those in the neighbouring, often older, estates. Zagreb has a much bigger housing stock and a lot more new buildings than the satellite towns which understandably increases the pressure on neighbouring estates with better services and facilities. Suburbanization has not been as intensive in the settlement network or region as it has been on the outskirts of Zagreb where new estates have sprung up within the tram zone. New construction has not spread deeper into the network and has not touched smaller nearby towns. Statistics and census data for the last few decades show that the trend of suburbanization has never been particularly strong in the existing settlement network of Zagreb.

In conclusion, the quality of living in new housing estates in the City of Zagreb and Zagreb County is not much better than it was in the previous system or first transition decade. There is some evidence that it is even worse. So the question is what can be done about the lowering of housing standards. This obvious consequence of transition is a trend which cannot be easily stopped. Both civil and professional actors have already analysed and criticized the transition context of urban development of Zagreb and Croatia but, unfortunately, there has been no visible progress so far. "Life in urban areas based on current principles has undoubtedly shown that the quality of living in towns is constantly declining. Here is the question: is it possible in the chain of planning, designing, building, managing and finally occupancy of a housing estate make decisions and take actions which will not lead to a decline in the quality of living?" (Pušić, 2001:165).

All things considered, both objective and subjective findings are generally good and residents are mostly satisfied with their households and their neighbourhoods. The problem of neighbourhood infrastructure and facilities, especially at secondary level, remains a goal to be achieved. Local authorities and citizens themselves should be more involved in these issues in order to avoid the stagnation trap and further discontent. Additional pressure put on older estates well provided with community facilities decreases the quality of living there too, so it is vital to provide new estates with everything necessary for people's daily lives.

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Opremljenost novostambenih naselja u zagrebačkoj mreži naselja

SAŽETAK Rad koji slijedi svojevrsni je nastavak dosadašnje obrade podataka o kvaliteti života i stanovanja objavljenih u uvodnom radu (*Kvaliteta života u novostambenim naseljima i lokacijama u zagrebačkoj mreži naselja*). Podaci su dobiveni iz anketnog istraživanja Kvaliteta života u zagrebačkoj mreži naselja provedenog u Zagrebu i zagrebačkoj mreži naselja tijekom 2014. godine. Istraživanjem je obuhvaćena ciljano odabrana populacija stanovnika koja živi u novostambenim naseljima/lokacijama (stanovima, kućama) izgrađenima nakon 1990-e godine. Veličina uzorka bila je 308 ispitanika u četiri grada zagrebačke mreže naselja: grad Zagreb i tri grada u Županiji zagrebačkoj - Velikoj Gorici, Zaprešiću i Samoboru. U radu se dalje obrađuju podaci o dvije razine opremljenosti: **1) opremljenosti kućanstva** i **2) opremljenosti susjedstva** ili neposredne okoline života, i to na **primarnoj i sekundarnoj razini** (tzv. *indeksi opremljenosti*).

S obzirom da je novo društveno uređenje u Hrvatskoj od 1990-ih donijelo značajne promjene i u području stanovanja i stambene politike u daljnjem radu stoga će se prikazati i kakvo je stanovanje bilo u prošlom sustavu te kakve su promjene nastale s postsocijalističkim periodom, kako u Hrvatskoj tako i susjednim zemljama. Model privatizacije dotadašnjih društvenih stanova (tzv. otkupa) početkom tranzicije je, primjerice, nastavio trend iz prošlog sustava vidljiv kroz nedostatak stanova. To je potaknulo brojne investicije privatnog tipa u području stambene, ali i poslovne izgradnje koje su kroz dva desetljeća tranzicije preokrenule trend manjka stanova u trend viška stanova u Gradu Zagrebu te čak dovele do fenomena preizgrađenosti ali i destrukcije prostora, naročito javnog. O fenomenu i kvaliteti stanovanja u radu se detaljno raspravlja, od pregleda postojećeg stanja u postsocijalističkim zemljama do analize dobivenih podataka za zagrebačku mrežu naselja. Ključni pojmovi kojima se opisuju problemi u stambenom zbrinjavanju stanovništva jesu: priuštivost (*affordability*) i pristupačnost stanova (*accessability*). Oba se pojma nastoje pojasniti u hrvatskom, ali i širem kontekstu kako bi se sugerirala poboljšanja jer većini stanovnika pristojno stanovanje postaje teško ili samo djelomično dostupno. Uzrok tome je i što tzv. socijalno stanovanje, izuzev tzv. POS-a u Hrvatskoj praktički ne postoji. Podaci na razini zagrebačke mreže i gradova iz uzorka pokazuju kakvo je trenutno stanje u području stanovanja u njima.

Ključne riječi: Zagreb, zagrebačka mreža naselja, Hrvatska, tranzicija, kvaliteta stanovanja, opremljenost kućanstva, opremljenost susjedstva.