

Contemporary housing activism in Serbia: provisional mapping

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Abstract

This paper aims to provide a provisional map of contemporary housing activism in Serbia. It is part of a broader effort to politicise the housing issue in Serbia, bringing it back to the political arena, and to facilitate connections between existing, atomised struggles in the field of housing. The paper is based on action research, informed by collective discussions with housing activists. The current housing situation in Serbia will be conceptualised in terms of the neoliberal post-socialist condition on the European periphery. The defining characteristics of housing regimes in Serbia and the conflicts around them will be identified by focusing on concrete situations. These include: elite housing mega-developments, spiralling mortgage debts, evictions, a dysfunctional social housing system and energy poverty, along with emerging housing alternatives. In the concluding remarks, we will reflect on the current state of housing activism in Serbia, setting out a framework for debate around the potential of housing activism and challenges it faces in the future.

Keywords: housing regimes, housing activism, neoliberal, post-socialist, peripheral, Serbia

Building a research approach from within the struggles

Our writing about housing activism in Serbia stems from an urge to contribute to the emerging struggles for universal and unconditional housing. Writing this text could be seen as a step towards mapping, describing, analysing and discussing the positions of participants in the “So-called Housing Issue” (Tzv. Stambeno Pitanje) event in October 2015 in Belgrade. This event, set up by “Who Builds the City” (Ko Gradi Grad) and realised in collaboration with the “Ignorant Schoolmaster and his Committees” (Učitelj Neznalica i Njegovi Komiteti) association, was the first attempt to bring together various housing activist initiatives, groups and movements in Serbia. The present research is part of a learning process that can potentially bring us closer to imagining and building structural alternatives.

In working on this article, we consulted current writings on housing struggles beyond the West, which confirmed that the situation in Serbia has not yet been explored. Researchers have focused on urban struggles like the Belgrade versions of Critical Mass or the Pride Parade, or on the movement against the

Belgrade Waterfront development, but without taking the housing perspective into account. Although researchers declare their interest in “low key activism”, case studies still tend to concentrate on the more impressive but less socially focused forms of action. Through its approach grounded in actual social struggles for a home, this paper intends to go beyond the dominant fascination with mass street protests, contributing instead to ongoing efforts to open a debate about urban struggles beyond the West.

This contribution can be aligned with various attempts to bring the housing issue onto the political agenda by framing it as a political field of antagonism in a class-based society. The aim is to show that there are energetic housing struggles in Serbia and to situate them in the broader context of Serbia’s contemporary housing regimes on the periphery of Europe. Based on this approach, this paper intends to contribute to a deeper understanding of the nature of the current complex of “housing crises” in Serbia, partially responding to a general failure to understand the function of housing in Serbian society today. By identifying the discourses, practices and political outcomes of recent and ongoing housing activism, with particular emphasis on the potential for strategic or tactical collaboration between various groups and initiatives, this research sets out to open the debate around the potential of grassroots housing activism on the European periphery and the challenges it faces, in a context of urgent need for radical systemic social change, both at local and global level.

Housing regimes in Serbia

The current housing regimes in Serbia were established on the ruins of the incomplete egalitarian practices of “socialist” Yugoslavia. The latter were based on the initial revolutionary wave that strove to create an egalitarian society. The current regimes, by contrast, are grounded in the war and the period of the so-called blocked transition in 1990 (Bolcic 2003), which was followed by primitive accumulation, social cuts, the destruction of welfare and growing poverty and inequality. This “shock therapy” imposed by the “transition” towards (neo)liberal democracy didn’t bring the expected wellbeing, instead the whole state, and therefore also its housing provisions, ended up in a “periphery trap” (Balunović 2013), unable to develop under the given circumstances. This process was followed by external pressure for internal reforms (EU integration process), debt servitude (borrowing huge amounts of money from the IMF) and the false belief that foreign investment would contribute to growth. Housing regimes in Serbia today are based on the paradigm of private ownership, an absence of coherent social policy and a state apparatus serving the private interest of the economic and political oligarchy. The regimes reflect specific social and housing legislation, a longer-term privatization agenda, debt proliferation at all levels, urban regeneration schemes and the resulting social displacement, conflicts between particular social groups, and not least, the energetic promotion of social values centred on “success” (eg. home ownership) and “failure” (social housing tenancy). These housing regimes are class-based, sexist and racist, as befits their neo-colonial nature.

During the Yugoslav socialist experiment, housing was conceived as a fundamental right within a society based on concepts of social ownership and self-management (introduced in the beginning of 1950s). Apartments were granted for permanent use to workers (regarded as the owners of the means of production in a rapidly industrializing country) on the basis of their work engagement. Housing construction was financed by the Solidarity Housing Fund, to which all the employed contributed a small percentage of their income. At the beginning of the 1990s, socially owned apartments financed by this fund constituted 53% of Belgrade's housing stock. However, this system designed to assure everyone of housing did not function perfectly. Housing provision was delegated to self-managed enterprises in 1965, shortly after which new inequalities began to appear, resulting from a combination of private misuse of the system and simply inadequate provision. Certain groups of workers were often given privileged access to socially owned apartments: usually those with higher education and/or higher job status, employees of the more successful companies and Communist Party functionaries (Archer, 2016). After 1959, those who failed to get a high-ranking position on housing lists were often able to solve their housing problems by means of subsidized loans for materials and credits for the purchase of an apartment (Le Normand 2012:356). Yugoslavia also tolerated the spontaneous development of the “wild” suburban settlements built to house the growing influx of workers into the cities (Milikić et. all 2012). There was also significant unemployment rate (which kept growing after the reform in 1965). Excluded from the work-centered system of socialist housing provision, the unemployed were left to find their own way, whether in a grey private rental sector or by living with extended families in usually overcrowded flats. Neither homelessness nor the unsolved remainder of the housing problem was officially supposed to exist. (Sekulić 2013:28; Rus 1991).

During the same period, a general reform of the territorial powers of government transferred management functions from central to local political bodies in the name of direct self-management. In practice, however, the mechanisms of self-management were implemented only in part. Workers and citizens did not decide directly on crucial matters such as the channelling of major investments or general development policy (Rakita 2015).

The situation changed dramatically in 1990 with the disintegration of Yugoslavia and the war. The dismantling of social ownership by way of privatisation and the new primitive accumulation created by capital turned “self-managers” into wage-labour, while political managers, in collaboration with entrepreneurs, became the new elites. A new Law on Housing Relations opened the door to the privatisation (expropriation from public ownership) of apartments and their “transition” into commodities within a real-estate market. The entire socially owned housing stock was initially nationalised and brought to state ownership, then in 1992, with the Law on Housing, the flats were offered to the tenants living in them for purchase at bargain prices. These changes crystallised inherited inequalities from the socialist experiment and opened the door for the new ones. As a result, 98.3% of apartments in Serbia today are privately owned, while 10% of the Serbian population can be classified

as homeless under a broad definition and only 0,9 % of housing is in public ownership (RZS 2013). The theoretical benefits of this privatisation were lost to inflation and the decentralised form of the privatisation: the property to be privatized was owned not by the central states but by public enterprises and institutions. The biggest “losers” of this process were those workers who had paid the required percentage into the housing fund but were unable to claim their right to housing before privatisation.

Illegal construction increased throughout the 1990s. Initially this was a self-help strategy among low-income groups, but the practice was later expanded by the nouveau riche. Some built roof extensions on existing buildings (both for personal use and for profit), while others even put up luxurious villas. The state’s withdrawal from housing provision, combined with generally clientelist economic relations, the re-orientation towards profit-making and the absolute rule of the market, made housing in Serbia a fertile ground for all sorts of (tolerated) fraud. This resulted in insecurity for prospective housing buyers, including middle-income purchasers. During this period, speculative housing construction boomed: in the constant search for maximum profit, investors circumvented legislation (mainly at local level), entering the grey economy and relying on informal channels and corruption. Some built without company registration. New developers avoided taking loans from banks, instead operating illegally and transferring their risk onto the life savings of their customers. Until a few years ago there were even situations where single apartments were sold multiple times to different owners while the building itself was still under construction.

Aside from the issue of privatisation, housing was not on the political agenda until the beginning of 2000. Following the so-called democratic changes in 2000, housing was turned into a purely for-profit domain, under an ideology that set up home ownership as the social ideal. The response to the challenge of defining new social housing politics under new conditions was a move from an approach based on solidarity to an approach based on efficiency in providing housing solutions to those who cannot find them on the market on their own (Petrović 2014). With the Law on Public Property of 2011, responsibility for social housing provision became part of the jurisdiction of municipalities, which became the owners of the public land and social housing.

The trouble with the social housing challenge in Serbia is precisely the failure to define in clear terms whom the beneficiaries of housing provision should be. There is no official estimate of the need for social housing and no documentation that would give a clear idea of who is on the lowest income and how much money their income leaves them to pay for rent and utilities. This circumstance made it possible for the focus of social housing provision to shift from those who need it the most, namely the poor, to those on middle and lower middle incomes who cannot compete on the market. Solidarity housing funds existing between 1991 and 2004 provided highly subsidised owner-occupied housing for middle income groups and did not contribute at all to the social housing fund. This tendency continued with the Social Housing Law of 2009,

which defines those in need as everyone who cannot find a solution to their housing needs on the market. Besides providing housing to the middle-income groups, the state also subsidised housing loans for this group, thus decreasing banks' risks and interest income. By 2010, 40 000 loans had been given out. Other indirect subsidies were a tax exemption for first time buyers and tolerance towards illegal housing construction (Petrović 2013). This situation came to a head in 2016 with the new Law on Housing and Maintenance of Building when the very term “social housing” was replaced with the term “housing support”.

Those at the bottom of the social ladder were addressed only rarely, and even then mostly through international donations. Special housing programmes were created for certain vulnerable groups such as refugees or the Roma minority. Refugees from the wars of 1990 and internally displaced persons became the focus of some of these projects, but this provision was not enough to close the collective centres in which some of them continue to live. Among those who were hit the hardest by the so-called transition were Roma households. The post-socialist period accelerated their downward mobility, while the increasing pauperisation of the majority population led to a widespread perception of any provision to Roma as a privilege at the expense of the Serbian majority (Petrović 2013). In 2009, this situation – in combination with the lack of social housing provision and welfare policy and bad labour market condition – led to the introduction of a new type of social housing provision in Serbia: container settlements on the outskirts of Belgrade. This solution was facilitated by infrastructural development sponsored by EIB and EBRD. It led to the displacement of a Roma settlement under Gazela Bridge. Donors accepted this solution, thus contributing to the reproduction of poverty among this minority group. The new Law on Housing and Building Maintenance tends to legalise the existing practice of withdrawal of the state from providing housing for those who have the greatest need. The law did not oblige the Republic of Serbia to house homeless people, to protect people without papers (only those with registered permanent residence in RS) or to provide emergency housing for those evicted for any reason other than “public interest”: unpaid mortgages, ownership disputes, etc. did not qualify. Nor did the law require postponement of eviction where a legal appeal was pending (Law on Housing and Building Maintenance 2016). It would seem that the social dimension of housing was abandoned altogether when the term “housing support” replaced “social housing” in the text of this law (Ćurčić, 2016).

Furthermore, the new law is shifting almost the entire burden of the maintenance of apartment buildings onto residents, thereby perpetuating rather than solving the problems. Most of those who benefited from the purchase of a socially owned apartment in the 1990s now face a range of problems as a result of being unable to pay for the maintenance of the buildings. Instead of finding a way to help tenants, legislators decided to focus on “improving” the management of the buildings. The Law introduced professional building management (for buildings where a tenant manager could not be elected) and “forced management” (in cases where tenants cannot manage to organise

themselves), shifting the focus away from the main reason for the lack of maintenance of the housing stock: the general impoverishment of the population rather than an individual irresponsibility.

For the vast majority of the citizens of Serbia, utility costs are becoming unmanageable, not only because of widespread impoverishment but also as a result of the inadequate and clientelistic operation of energy and other utility providers, and the practice whereby “privileged borrowers”, i.e. large public companies, pay their bills with huge delays or not at all. In Yugoslavia, urban services such as municipal heating were delivered through a universal system of social welfare provision, and heating was to a large extent made affordable for the majority. As a result of austerity measures, clientelism and the neoliberal privatisation of energy spending, inhabitants have been pushed into a defensive struggle against their public utility companies.

The proof that not even those on middle incomes can feel safe on Serbia’s new housing market can be found in the autocratic behaviour of banks. Unilateral changes to interest rates and bank margins have become life-threatening to many housing loan recipients. Hit hardest are those borrowers who took out housing loans in Swiss francs at much lower interest rates than were available denominated in euros or Serbian dinars at the time of borrowing. When the value of the Swiss franc began rising sharply against the euro in 2011, the real amount owed on franc-denominated mortgages increased enormously. This left 21,000 families in Serbia with loan annuities two and a half times higher than at the period of signing the loan contract, which meant some of the affected families depleted their financial resources. The banks foreclosed on the homes of those unable to pay, leaving the affected families without anywhere to live yet still liable for their outstanding debts.

The financialisation of housing that started with the bank loans continues to take over the housing market through new mega-development projects. The government of Serbia further exacerbates new inequalities by supporting and co-financing the construction of private luxury apartments such as the Belgrade Waterfront (a public-private partnership with a newly founded UAE company, designated a project of national interest) and pushing for social cleansing in central Belgrade. The cost of a square metre in this new exclusive development vastly exceeds the payment capacity of local Belgrade residents. The project also led to several legislative changes, one of the most notorious being the introduction of the so-called *Lex Specialise*, a special law on the expropriation of private property in the case of construction not intended for public use. It can be concluded that recent changes to housing legislation and other aspects of public policy were usually fuelled by the demands of European integration processes or by investor’s needs.

Over the last few years, the most conspicuous manifestations of new housing regimes in Serbia have provoked an intensification of activist responses, shedding light on major conflicts in Serbia’s housing situation. The activist resistance attempts to articulate alternatives around which a local housing movement could form. This would make it possible to exert concerted pressure

in a situation of housing emergency by means of radical analyses, cumulative grassroots expertise in housing and an open space for potential housing alternatives.

Major housing conflicts and the political and activist responses

Privatisation as a new slavery

During the “transition”, many of those who couldn’t benefit from the big sell-off of socially owned apartments became like “furniture” to be sold along with formerly socially owned companies. The privatisation schemes of many “self-managed” companies included accommodation that the workers had a right to through their work for the company and their investing into the Solidary Housing Fund of Yugoslavia. Erasing the category of the worker became a major obsession of new post-socialist privatisation and housing regimes (Ignorant Schoolmaster 2015).

The best-known example of this is the case of former workers of the construction company “Trudbenik Gradnja” from Belgrade. Following privatisation, the new owner – the offshore company “Montera” – sold all of Trudbenik’s assets, fired its workers, and started pressuring residents in three locations in Belgrade to move out. As the workers and their families had nowhere to go, they refused to leave. In order to evict them and sell the buildings, the new owner obstructed payments for water, electricity and heating services. Although the workers were paying regularly through “Trudbenik”, “Montera” held onto the money itself, deliberately compounding the tenants’ “debts” to the utilities. Eventually “Montera” went bankrupt and the tenants were brought under the jurisdiction of the Bankruptcy Trustee, but their situation did not change. This time, the state started using private debt collectors, confiscating wages and pensions from the residents in order to settle debts, leaving the “ex”-workers without the basic means of survival. Today the tenants continue to live under the constant threat of eviction, their lives in many ways a series of ordeals.

The struggle of the ex-workers to stay put was supported by the “Association of Workers and Friends of Trudbenik” (mobilising against the eviction through direct action)¹ as well as through the long-time involvement of the “Ignorant Schoolmaster” Association. Through a series of public debates, a bulletin for self-education and social issues (sold as a supplement to the daily newspaper *Danas*) and projects to provide much needed legal support to the workers, the

¹ One of the most effective actions took place in February 2010, following an order to cut the electricity supply to a workers’ apartment building in the neighbourhood of Konjarnik (while outdoor temperatures reached minus 14 degrees Celsius). The “Association of Workers and Friends of Trudbenik” redirected their syndicate demonstrations to the Konjarnik location and threatened to block one of the main city roads. This pressure resulted in re-connection of the electricity supply to the workers’ accommodation. Court bailiffs continue to regularly intimidate residents and accuse them of giving a bad name to the state, implying that they would have to become homeless in order to show their devotion to it.

“Ignorant Schoolmaster” Association made a breakthrough in naming and conceptualising the problem that workers faced after privatisation. In 2014 they filed a criminal charge against all parties involved in the privatisation of the “Trudbenik gradnja” and “Rekord” companies, including members of the government of 2004-2006, the head of the privatization agency and various private consultancies, alleging *human trafficking*. “Ignorant Schoolmaster” argued that the privatisation and restructuring process that resulted in workers' comprehensive loss of present management rights and future hopes constitutes a form of *slavery*.² With this new practice of naming, the association exposed an essentially faith-based entrepreneurial ideology raised to the level of cultural hegemony: a promise of freedom that in practice merely individualized responsibility and undermined the prospect of coming together to formulate a common interest.

The “Ignorant Schoolmaster” Association developed a clear anti-capitalist perspective, setting out to rethink the past and present experience of workers in Yugoslavia and Serbia and to consider possible alternatives. The group worked within the “productive misunderstanding” between the different political orientations and experiences of participants in the discussions, in such a way that its politics and engagement transcended the traditional activity of an NGO. Besides an intensive programme of debates organised in Belgrade the members were also actively taking part in the debates organised by housing groups in other cities, including public media debates, and so actively contributed to the public politisation of housing issue.

New developments as sites of new urban conflicts

In the last decade, new developments became a means of “improving the image” of “(post-)transitional” Serbia. This urban optimism has been promising a new European Serbia and a renewed Belgrade as a competitive European capital ready to join the family of progressive European cities. Perusing this appearance of progress was regularly followed by new exclusions, displacement and oppressions.³

² The legal base for this charge was a list of workers that was an integral part in purchase contract.

³ It could be said that the massive international student sporting event 25th Summer Universiade, held in Belgrade in 2009, became the first symbolic instrument of a new regeneration practice in Belgrade. Preparations for the event included the construction of the new commercial-residential complex Belville in New Belgrade, which was given the temporary function of housing visiting athletes, accompanied by new traffic infrastructure. The conflict arose when city authorities started to clean up the plot next to the Belville athlete's center, inhabited mostly by Roma (from Belgrade, but also including refugees from Kosovo) and some of the most vulnerable communities in the country. Demolition of their improvised houses began following a decision by the Belgrade Secretariat for Inspections, without giving proper prior notice and without providing alternative accommodation for the families. The bulldozing of around forty houses started while residents were still inside. Despite significant rebellion, during 2012 the settlement was gradually erased and inhabitants were moved to container

One of the most striking indicators of new urban governance in Serbia is the Belgrade Waterfront project, the mega urban redevelopment of the de-industrialised waterfront of the Sava River. The project emerged as the result of a public private partnership with the freshly founded company Eagle Hills from the United Arab Emirates. Besides the elite housing that is being built at the moment, the plan includes new business spaces, luxury hotels, shops, the largest shopping mall in the Balkans. Belgrade Waterfront was announced by Aleksandar Vucic, the current prime minister and elected president of Serbia, during his candidacy for Mayor of Belgrade in 2012. In 2015, the project was declared to be of national significance, claiming to resolve the unemployment problems with unsecured jobs in construction and in the service sector and announcing the creation of a new clean, safe and beautiful European capital. What the people of Serbia actually got is the socialisation of the expenses of the project preparations, including social cleansing. Millions of Euros of public money are being invested in preparing planning documentation, clearing the terrain and infrastructural works. Preparation for this project also meant the expropriation of a number of privately owned houses and small businesses.

During the first phase 224 families had to be displaced. Most of the people living in the displacement areas Savamala and Bara Venecija were ex-workers of the Railways Company. The city has divided the population into “legal” (those who own property, including people with user status for homes that are not purchasable) and “illegal” (those who, for various reasons, do not have proper legal documents). It divides those who will be granted an unequal compensation in the expropriation process, from those who will end up in emergency accommodation –leaving them under threat of future homelessness.

Since mid 2014, the “Don’t Let Belgrade D(r)own” (Ne da(vi)mo Beograd) Initiative, a diverse coalition of middle-class urbanities, NGOs, activists, architects, journalists and creatives has been concentrating on revealing the irregularities of this project by action research, analysis, attempting to use the existing mechanisms of participation, publishing the initiative’s bulletin, organising street actions and street protests. Their mobilisation framework resides in the Right to the City reference, which attempts to mobilise citizens to participate in pressuring the state to respect existing regulations and laws. The initiative did an important job in addressing issues of deregulation, problematizing the investor’s driven urbanism, and state corruption – the state suspended its own laws to meet the demands of the foreign investor. From 2016 after the overnight illegal demolition of private barracks in Savamala, which featured restraining guards and the absence of a police response, the Initiative started an anti-corruption campaign targeting the city and state establishment and ruling party’s crony policies. The initiative managed to mobilise around 20 000 people on protests, people who were dissatisfied with the government but until now the establishment did nothing to bring those responsible to justice.

settlements on the outskirts of the city, where they still live as of 2017. Here eight members of a family share a single container of 14 square meters.

In terms of the housing issue, the Initiative focused mainly on the unaffordability of the newly built apartments for Belgrade's mid-income citizens. And even though it has attempted to make contact with inhabitants of the area who face expropriation and eviction, it did not recognise that their struggles could be related. In their attempt to halt the project, the Initiative saw the struggle of these people as one of "individual interest" (looking for a better deal with the city), while the goals of the Initiative were seen as "general". "Don't Let Belgrade D(r)own" neither had the appetite nor capacity to address the complex issues of housing, beyond housing as a mere real-estate issue. It claimed to work in the interests of all but failed to articulate the interest of those most affected by the financialisation of housing, by privatisation and the new anti-social aspirations in society.

The struggle for the truth about social housing regimes in Serbia

Insufficient social housing in Serbia leads to a permanent housing crisis. Today just 0.8 % of housing units in Serbia are in public ownership (1% in Belgrade). The lower strata inhabitants became "losers" in the housing privatisation of the 1990s, and many of them are today living under inadequate conditions or in collective emergency housing, waiting for proper accommodation. On the other side the inadequate amount of existing and planned social housing indicates the incapability of this social housing system to offer stability and security to its tenants. To provide social housing, the Serbian state mainly relies on foreign donations and human rights based fundraising. The projects are usually mediated through multiple governmental (established in 2011) or non-governmental agencies which are altogether failing to provide adequate solutions. Ghettoization, blaming victims for their misery and divide-and-rule methods became the triggers for existing race and class-based conflicts to escalate in violent riots. In a system based on the paradigm of profits, market logic, and land grabs, a dysfunctional social system is the logical outcome.

The Kamendin neighbourhood in Zemun Polje, one of the City of Belgrade's sporadic social housing projects, laid-out as a satellite settlement, stands for a signifier of the general problems of the social housing system in Serbia, and not a local specificity, as the media wanted us to believe. The Kamendin was intended to house socially vulnerable individuals (with household incomes of less than 60% of the national average), those displaced from slum settlements, severely disabled persons, and persons in need of care and assistance. The situation in Kamendin escalated in a reactionary racist protest in Zemun Polje against its underclass of Roma tenants. Representatives of the citizens' groups that initiated the protest sought to stop further settlement of socially vulnerable Roma residents in Kamendin and in the container settlements between Zemun Polje and nearby Batajnica. This example illustrates an important phenomenon when right-wing rhetoric and politics get the spontaneous support of a larger number of people; in this case, impoverished "white" inhabitants attacking the socially weakest, which they consider to be the source of a threat. The event provoked a wave of humanitarian/philanthropic responses from different state

and civil society actors but the real problems of Kamendin stayed unclear and hidden underneath shocking media representations that were feeding racism.

As a result of the inability to produce an understanding of the very logic of this situation, the project Kamendynamics (Cultural Centre Rex: Nebojsa Milikić, Tadej Kurepa) started a year's long discussion with tenants and the general public (a year and a half after the events mentioned above). Soon after it became clear that such protests were working in mutual support with government attempts to remove "undeserving beneficiaries" from social housing in Kamendin. Activist research conducted both through individual consultations with tenants, city officials, and NGO representatives and public talks revealed that a significant number of tenants accumulated debt because their income didn't allow them to keep up with expensive rent and utility bills payable to the municipal utilities company. To the present day these people live under a permanent threat of eviction, and they have no means of sustaining themselves because their income is nullified by their debts. During the course of the research phase it became evident that the authorities do not want to discuss the inability of these people to pay their housing costs: they declared those living in worsening conditions (mainly Roma) to be irresponsible, calling them bad beneficiaries who accumulated debt and damaged apartments through uncivilized use.

This project Kamendynamics became a small campaign, fighting against the politics that proclaims poverty to be rooted in cultural differences and individual preferences. This campaign works in parallel with tenants' individual and collective self-organised attempt by means of legal charges, public protests and petitions to defend their rights, acting as individual amateur legal experts or in collaboration with human rights organisations offering legal support to the tenants (Praxis, YUCOM). Mutual discussions consequently resulted in a sketch for a future mural representing a class pyramid of Serbian social housing including Roma tenants that carry on their backs media, NGOs, government institutions, politicians and on the very top the EU institutions and EU politicians overseeing the efficacy of social housing in Serbia conceptualised as a "pull factor" meant to control migrations. This analysis was presented at the Cultural Centre Rex and within the frame work of the international art project Actopolis.

This research revealed the utter violence of the social housing system and of the systemic individualization of responsibility which prevents tenants to organize around mutual problems. Under the mantle of care, the state was taking part in the ghettoization and marginalisation of social tenants, and burdened them with unexpected debts. Kamendynamics became an attempt to radicalise the story that is the reality of Kamendin and to generate an understanding of the current situation as the concerted destruction of social housing and its replacement with neocolonial-peripheral projects.

Organising against energy-related impoverishment: calling institutions to accountability

Energy poverty has become a general phenomenon in post-socialist countries (Bouzarovski, 2010). In the last decades, the concept of energy poverty has gained prominence in Serbia, as a result of the inherited situation, austerity measures, clientelism, energy insufficient housing stock, the neoliberal privatisation of energy expenses and the abolishment of subsidies for district heating. Energy related services represent the biggest share of household costs. It is estimated that between 60 and 70% of households in Serbia are affected by energy poverty (Petovar 2016). The problem is aggravated in privatized multi-unit buildings, housing 25% of Serbia's population, by the fact that utility companies made the situation impossible for those who cannot pay the bills and want to get off the grid.

This conflict escalated in the city of Niš, due to an almost 100% increase in district heating prices within a few months, as a result of the change from billing per square meter to a billing based on actual consumption and to the non-transparent management of the public heating company. Facing inevitable heating debts, affected tenants in Niš self-organised and shortly after registered the "Movement of free tenants and owners of private buildings" (Udruženi pokret slobodnih stanara i vlasnika privatnih zgrada) to demand the possibility to collectively disconnect from the municipal heating network. Since officials did – in contradiction to the law - not allow this option, claiming that the purchase of an apartment with municipal heating automatically included the obligation to pay the heating expenses, an open conflict with the city authorities has arisen. Niš tenants mobilised against the management of the city by party factions and public companies, emphasising that the relevant legal framework is routinely flouted, including their disrespect of the legal framework in this area. These practices, the tenants argue, are "what prevents the law and the state from doing their jobs". The initiative encourages critical responses to an authority alienated from the interests of the citizens, and speaks out against omnipresent servility. The Association organised massive street protests in front of the City Heating Plant and City Hall followed by individual and collective legal charges against the public utility company and later, in 2017, against city authorities for breaking the new Law on Energy, the Law on protection of competition and the Consumer protection law.

As a result of this public pressure, tenants won several victories. In 2015, the city authorities made it possible for tenants to temporarily disconnect from the grid and heating prices have been lowered to a more affordable level. Furthermore, the Association has been granted a seat on the supervisory board of the City Heating Plant – a potential transparency mechanism in citizens' control. The greatest success of this initiative, and a milestone in local housing struggles, has been the overcoming of the apathy of the atomised local population through this mass mobilisation. Also significant was its successful politicisation of the housing issue, partly through the organisation of existing tenant assemblies, as the previously atomised building representatives

(presidents) came together in a civil organisation. The Association managed to establish an organisation funded entirely through membership fees, contrary to the dominant model of NGO-subsidised work.

Mortgage fraud: a “side effect” of housing regimes

The entry of foreign banks into the Serbian market and the introduction of housing loans in the early 2000s changed the entire housing landscape significantly. The autocratic behaviour of banks through unilateral changes to interest rates and bank margins has become life-threatening to many housing loan recipients. Banking fraud has emerged as yet another source of problems in Serbia. Hit hardest are those borrowers who took out housing loans in Swiss francs at much lower interest rates than were available denominated in euros or Serbian dinars at the time of borrowing. When the value of the Swiss franc began rising sharply against the euro in 2011, the real amount owed on franc-denominated mortgages increased enormously. This left 21,000 families in Serbia with loan annuities two and a half times higher than at the period of signing the loan contract, which meant some of the affected families depleted their financial resources. The banks foreclosed on the homes of those unable to pay, leaving the affected families without anywhere to live yet still liable for their outstanding debts.

In 2011 the Association of Banking Clients “Efektiva” was formed, bringing together those burdened with toxic housing loans. Their approach was based on numerous individual court cases against banks, trying to prove that the banks used an unconstitutional currency clause, which transferred all of the risk to the bank clients. After unsuccessful negotiations with the state, the Association started staging protests: apart from a long-term camp in front of the Serbian government building, the Association also organised protests inside banks to get the attention of the public and of officials.

Their messages, however, neither gained recognition nor generated solidarity among the wider public. One reason may be that the majority of impoverished residents in Serbia have very low credit scores and no eligibility for loans, and those indebted to banks are therefore considered to be part of the privileged middle class. Furthermore, “Efektiva” is in essence a consumer protection association, with its objective being a fair treatment for all its indebted members and fair business conditions. This focus stops them from being able to criticise banking and housing fraud on a systemic level, leaving their struggle opportunistic and isolated. On the other hand, Efektiva’s motto “better to rent than take out a loan” suggests an awakening, leading to the recognition of enslavement through loans as the only paradigm in a neoliberal society.

Politicising tenants: attempts in urban self-governance

Tenants’ self-governance in Serbia has been systematically weakened, neglected and endangered as part of the new housing regimes in Serbia. This includes

both the inherited non-functional top-down model implemented in “socialism” (Rakita 2015) and the effects of the post-socialist conversion of collective buildings into private units, the new partisan nature of Local Community (Mesna zajednica) and the growing alienation and absence of communication among residents (Stanar 1-4, 2015/16).

In conceptual terms, one of the most interesting current attempts at self-organization has been pushed through by the “Local Politics and Urban Self-Governance” (Lokalne Politike i Urbana Samouprava) project in the Detelinara neighbourhood in the city of Novi Sad. This has been an exceptional case of self-organisation not driven by a direct existential threat. The project was initiated by the Center for New Media_kuda.org and the Group for Conceptual Politics (Grupa za Konceptualne Politike), both motivated by the wish to foster critique and debate and to reaffirm civil society as the basis of democratic politics. The fundamental conviction of the project is that housing policies should be created by tenants. Their vision is grounded in a critique of state domination over all domains of life. This is seen as the very reason for the weakening of civil society and the placing of politics exclusively in the realms of party and state. The focus of this project is placed on creating the conditions for a politics away from the state.

The “Local Politics and Urban Self-Governance” project has been using the potential and forms of an NGO to restore the will of residents to act collectively. The problems that this project has faced are to do with the established conviction, that an NGO should provide services to citizens and not serve as a place where politics emerge. In order to create the basis for real impact by residents, the project proposed the foundation of the “Initiative for the Association of Assemblies of Residential Buildings” (Inicijativa za Udruživanje Skupština Stanara) with a long-term goal to prevent members of political parties from running for the Council of Local Community (Skupština mesne zajednice). After two years, the project announced the failure of this initiative due to the inertia of tenants and their inability to take over this platform as a basis for the production of politics (Stanar 4 2017). The newly chosen focus of the project is situated within the existing civil society milieu in Serbia in pursuit for a space to think beyond state and party.

Imagining alternatives: cooperative housing

High prices and the inability to access bank loans mean that many people reach their forties still living with their parents, and cannot start an independent life. According to Eurostat data published in 2016 69,5 % of young people from age 18 to age 34 in Serbia still live with their parents. Keeping in mind that over 10% of the Serbian population is structurally homeless (RZZS 2011) it is more than clear that there is a huge need for housing alternatives.

As a response to the lack of affordable options, the “Smarter Building” (Pametnija Zgrada) initiative, of the platform “Who Builds the City” in Belgrade, started to research possible alternatives in 2012. Through a number of public

sessions, the group dissected house pricing, explored forms of direct democratic decision-making, outlined the legal aspects of a collectively run organisational model, and imagined possibilities to introduce the notion of equality (to a society based on inequality). As a result, a main undisputable framework was set. “Smarter Building” is to showcase collective self-development and use of housing, for substantially lower price than on the market, and including different income groups (together with people without income). It is to be non-speculative and possible to replicate.

Although “Smarter Building” did not start from a prescribed idea of what the organisational model for housing should be, the cooperative form soon emerged as a viable legal and organisational entity for undertaking a collective endeavour. The initiative is looking at both Serbian and Yugoslav experiences of cooperative housing⁴ and at West European experiences and practices⁵. This attempt could be located within the broader global renewed interest in cooperative housing. The politically sensitive aspect of this and similar approaches comes from the possibility of (re-)claiming the production of housing by citizens themselves, thus taking it out of the realm of profit making, and effectively cutting out the middlemen – developers, investors, real estate agents, contractors and ultimately, commercial banks.

After 5 years, the project is still at the discussion table without any concretely planned steps to be taken. The basic concern is how to make this project possible in financial terms. In the current situation, it would be necessary that municipalities, cities and state bodies recognise the importance of such a model of housing and offer land for use under favourable terms, or possibly without compensation altogether – conditions that the state has already been willing to offer to foreign investors. Another route would be to avoid public authorities all together, and instead raise funds or save a significant amount of money, which would take considerably more time and resources and would jeopardise the replicability of initial model houses. The group is committed to general openness and political “neutrality”, which makes it even harder to make decisions. In 2017, faced with the general absence of housing issues from public discourse in Serbia, Who builds the City decided to turn to more general housing campaigning, believing it would prepare the terrain for this kind of model in the future. Nevertheless, while it may provide a possibility for a part of the urban population, at the moment cooperative housing could only offer one

⁴ On the one hand housing cooperatives are a known organisational form that has been present in Serbia from 1870. It was practised in socialist Yugoslavia as well, parallel to the much more common model of socially owned apartments. The downfall of housing cooperatives started at the end of 1980's and the start of 1990's, when they received the exclusive right to extend existing collective residential buildings. From here on, and following the paradigm shift in terms of housing ownership, housing cooperatives slipped into corrupt, market driven practices and consequently became mistrusted. Today there are only a few functional housing cooperatives in Serbia, none of which actually practise cooperative principles. This can be traced back through 20 years of institutional neglect, privatisation and the intentional obstruction of cooperatives in all areas of society.

⁵ Such as e.g. the Mietshäuser Syndicate in Germany.

possible strategy for action and survival, and is far from being a comprehensive solution to the wider housing issue.

The old is dying and the new cannot be born

Housing activism in Serbia is shaped by the country's post-socialist peripheral conditions. Keeping in mind that inequalities and social injustices were partly inherited from "socialism", the so-called "democratic-transition" has terminally let down most of the citizens, trapped in a social framework with limited possibilities. Generally speaking, housing activism can be described as dwellers trying to cope with neoliberal capitalist paradigms and thinking beyond the aspirations of the previous system and the scarce possibilities of the present one.

Today's housing activist landscape in Serbia is characterised by varieties of conflicts around many issues. Identities, politics and goals, including ways of organising, remain diversified and stuck in the subsequent fragmentation of the housing struggle. Years of atomisation, individualisation and privatisation have created a situation in which tenants have become distrustful, both towards state and state institutions as well as towards civil society organisations. Therefore it is clear that an organisation's capacity is limited in regard to resources and people power at their disposal (many active members belong to multiple groups and initiatives), but there have been significant changes at the level of networking between different initiatives as well as significant successes at the level of more massive grassroots mobilisations and in-depth reflection and attempts of new political articulations of problems and alternatives.

Self-help organising around singular issues today appears as most prevalent in the housing field. It is based on perusing practical solutions in given circumstances that will protect individual interests of organised individuals through legal and public pressure. These individuals have a potential to develop grassroots expertise around a given issue and sometimes they manage to succeed in lifting some of the previously existing limitations, thus preparing the terrain for future struggles. In general, however, most of these struggles are fought in their own isolated spheres due to the absence of an overarching understanding of housing within the framework of social relations shaped by contemporary housing regimes. An important cause of fragmentation can also be found in the individualisation of responsibility for affected groups, which leaves them vulnerable and atomised.

In the last few years there have been some attempts to partially break this framework by channelling mass mobilisation of those who have lost out, and by mobilising support from other initiatives. These mobilisations marked the new strength of civil society that manages to articulate their struggle in broader terms. The problem of these groups on the other hand lies in the absence of a clear political concept. Their mobilisation horizon is based on cautiously avoiding "any compromised ideology" and refusing any political theory. They thus end up relying on existing prejudices, experiences and interests with

demands that do not go beyond the demand for efficient public administration. In their brightest moments, they can go as far as formulating demands against corrupt party-factional elites and state and capitalist oligarchy and for “true democratic participation”.

At the same time, there is an identifiable tendency to try to think of alternatives in practical, legal and ideo-political terms against mainstream ruling mechanisms. This tendency exists in a productive misunderstanding with other approaches and carries with it an important potential to imagine and push the existing limited framework towards meaningful alternatives. At the moment, the process includes the rethinking of some of the still potent concepts that were conceptualised but never materialised in the socialist experiment including social property as property without an owner and self-management instead of participation. These attempts in thinking alternatively inevitably create new potentialities in collision with reality.

Regarding organising models, we are witnessing the end of the “classical” period of NGO-isation. After the 1990s, housing activism emerged as part of the tendency to impose a Western model of civil society, with Western assistance, in so-called transitional countries. This saw the emergence of non-profit professionals focused on organisational capacity, providing services and professional advocacy, rather than communal mobilisation for self-help. In contrast to this situation, today we have new organisations emerging from the existential needs of the oppressed groups of individuals. These organisations’ finance mechanisms tend to be based on membership or individual donations, and they build their approach on a distance to Western foundations and their agendas.

Nevertheless, NGOs constrained by money flows continue to be a significant manifestation of the neoliberal post-socialist peripheral housing regimes in Serbia and continue to be significant actors in housing struggles. The problem with this form of organising is that it is not intended to change the world, but rather to adapt and improve in the context of the existing regime. At the same time, it currently seems that the only progressive and emancipatory ideas and actions related to housing stem from this activist-opportunist space and public function. The state is outsourcing very important questions to NGOs, thus creating the illusion that attention and focus is imparted on important social, political, and cultural issues. Therefore, it is very crucial to understand and consider whether or not NGOs are just contributing to the ruling mechanisms, or whether are they embryos of another political philosophy and practice. The NGO sector usually has access to funds only for the articulation of and reflection on very acute social problems. That’s why it is important to scrutinize the impact of these funds on the activities and the ideologies of organizations or groups that directly rely on them. The other challenge of this situation is how to connect emerging radical political philosophy with political and activist actions that tend to avoid radical analyses and behave within the mainstream framework.

Housing antagonisms are too often blurred and continue to reproduce as such in housing activism. Some groups refuse to acknowledge that housing issues stem from class society, blaming the corruption of ill-functioning institutions as main culprit or focusing on repairing the ill-functioning parts of the housing system for the exceptional groups. On the other side, there is a lack of understanding in the attempts to generalise housing problems that housing oppression is not experienced uniformly. None of the mentioned groups has acknowledged the specific experiences of women in housing and racism does not appear in most of the analyses as a structural problem.

The distance between privileged and marginalised groups often seems unbridgeable. This is partly a result of authorities deliberately setting them up against each other, and partly because of the praxis, developed among (professional) middle class activists, of cultivating homogeneity among the residents, by representing them all as victims of a destructive autocracy, thus intentionally obscuring the deep class divisions among residents, as well as the distribution of power within society. What seems to be outside the scope of the “citizenism” based approach in Serbia is those who cannot afford to respect the law.

On the housing activism side, there is currently an ongoing tendency towards tactical alliances between different groups with different strategic positions around singular events or issues, mutual or mutually inclusive projects, as well as on a more long-term base in new broader housing initiatives (as Citizens front). A recent example of a rare housing profiled coalition came into being as a result of the “So-called Housing Issue” event, in October 2015 when 14 organizations decided to jointly take part in the process of amending the new Law on Housing and Building Maintenance. This ad-hoc coalition for the right to housing called for the withdrawal of the proposed Law and for opening a broad public dialogue on a range of topics: affordable housing, the role of the state and citizens in providing adequate and affordable housing, and creating mechanisms towards its actual implementation. This first of its kind housing “rainbow alliance”, temporarily united against an unfavourable Housing Law, had considerable visibility but it just managed to prove once more that the existing mechanisms of participation are nothing more than imitation of democratic procedure.

After the new version of the law entered the parliamentary procedure, the same group withdrew from criticizing individual articles of the law and decided to focus on the particular economic problem behind this law. This could be seen as an important step towards overcoming the idea of a failure of the law as a result of incompetent and uninformed bureaucrats and party cadre, to exposing the law as a concrete political and ideological project that in the bourgeois state is always a tool for maintaining the status quo, or letting it deteriorate, but always against the majority. Until this exposure has been achieved, however, this kind of weak reaction continues to stay in the domain of missed opportunities for clearly articulated political work.

As long as there are people who have been excluded from the right to housing or the city, be it through silencing, a lack of solidarity or the exclusion from decision making, and as long as there is a lack of clear political demands towards a society conceived on principles of equality for all, including the articulation of alternatives, activist practices will hardly be able to accomplish their transformative potential. Until we confront the problem as a whole – including the current regime of urban redistribution that has turned our homes into currency – the system and the related housing problem will not be touched “where it hurts the most.” The challenge of today’s housing activism is to open up a space for imagining alternatives that will allow for the residents to create just housing politics and confront existing power and housing oppression. Instead of a current tendency to exclude and devalue the attempts of revolutionary or radical thinking and stay in a comfortable zone of what’s “possible”, new trust should be put in the radical analyses and new brave alternatives coming from political philosophy beyond the betrayed promises of democracy in capitalism. These alternative politics have to include as their minimum: decommodification of housing, definancialisation of housing, communing of the empty dwellings, housing self-management, and new intersectional mechanisms that will prevent oppression and exclusion.

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