



ROOM 2 ROMA - THE POSITION OF THE ROMA ON THE HOUSING MARKET

Research report

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Content

- 1 Introduction..... 3
- 2 A Brief History of the Roma in the Context of Housing and Discrimination 4
- 3 Housing quality..... 6
- 4 Discrimination against Roma in the international and national context 8
 - 4.1 Discrimination against Roma in the international context 8
 - 4.2 Discrimination against Roma in the national context 12
 - 4.2.1 Czech Republic..... 12
 - 4.2.2 Hungary 13
 - 4.2.3 Poland..... 15
 - 4.2.4 Slovakia..... 16
- 5 Housing systems 18
 - 5.1 Social housing benefits 19
 - 5.1.1 Social benefits in the Czech Republic 19
 - 5.1.2 Social benefits in Hungary 20
 - 5.1.3 Social benefits in Poland..... 20
 - 5.1.4 Social benefits in Slovakia 21
 - 5.2 Social housing 21
 - 5.2.1 Social housing in the Czech Republic..... 21
 - 5.2.2 Social housing in Hungary 23
 - 5.2.3 Social housing in Poland 24
 - 5.2.4 Social housing in Slovakia 24
- 6 Characteristics of the housing situation in selected cities of the V4 countries 26
 - 6.1 Ostrava (Czech Republic)..... 26
 - 6.1.1 Social housing in Ostrava..... 27
 - 6.2 Budapest (Hungary)..... 28
 - 6.2.1 Social housing in Budapest..... 29
 - 6.3. Wroclaw (Poland) 30
 - 6.3.1. Social housing in Wroclaw..... 31
 - 6.4. Bratislava (Slovak Republic)..... 32
 - 6.4.1 Social and affordable housing in Bratislava..... 33
- 7 Results of own investigation 35
 - 7.1 Mystery call 35
 - 7.1.1 Experience from Ostrava..... 35
 - 7.1.2 Experience in Budapest 37
 - 7.1.3. Experience from Wroclaw 37

7.1.4. Experience from Bratislava.....	38
7.2 Interviews.....	39
7.2.1 Experience of respondents from the Czech Republic	40
7.2.2 Experience of respondents from Hungary	43
7.2.3 Experience of respondents in Slovakia.....	46
7.3 Summary.....	47
8 Conclusions and recommendations	49
9 List of resources.....	52

1 Introduction

Housing is a fundamental human right. The right to housing is often classified as a social right and can be found in international documents on social, economic, and cultural rights, such as the International Covenant on Economic, Social and Cultural Rights or the Revised European Social Charter. For example, the European Social Charter states in Article 31 that everyone has the right to housing and that States should take measures to promote the availability of housing of an adequate standard, to prevent and reduce homelessness with a view to its progressive elimination and to set housing prices so that they are affordable to those who lack sufficient resources.

This research report summarises the findings of the research conducted by each partner in the Room2Roma Together Against Discrimination project. The Room2Roma project, ID:22110029, is an international project implemented in the Visegrad Four countries, i.e., the Czech Republic, Slovakia, Poland and Hungary, and is funded by the Visegrad Fund. The main objective of the project is to facilitate access to decent housing for Roma, by reducing prejudice against Roma. The project aims to improve the society-wide perception of Roma as neighbours. The uniqueness of the Room2Roma project lies in the international cooperation of the V4 countries, where all partners join forces to change the majority society's view of Roma as neighbours.

Discrimination against Roma leads to living in undignified conditions and excluded localities, and excluded localities only lead to discrimination again. The Room2Roma project is trying to break this vicious circle. Changing social perceptions is as important as housing itself. The project is launching 4 simultaneous campaigns based on the stories of successful Roma who have managed to find decent housing thanks to our work and our partner organisations.

The aim of the research was to find out whether and how Roma are discriminated against in the housing market. As part of the research investigation, we first focused on a search of available national and international research and documents on this topic, and then we conducted our own investigation. Within the research investigation we used two research techniques, namely unstructured interviews with Roma clients who were looking for housing and then we used the mystery call technique, where we made 20 phone calls (10 to private landlords and 10 to real estate agents). For the purposes of the research, we chose one specific city within each country in which to conduct our research. Within the Czech Republic the city of Ostrava was chosen, in Slovakia Bratislava, in Poland Wroclaw, and in Hungary Budapest.

2 A Brief History of the Roma in the Context of Housing and Discrimination

European repression and discrimination against Roma have a long history in Europe. In fact, it goes back several centuries, beginning just after the migration of Roma from the Indian subcontinent and continuing to this day. Although the history differs slightly in European countries, the essence is the same in all of them. In many countries, the Roma served as scapegoats when things went wrong, and the locals did not want to take responsibility for it. The methods of repression have changed over time, with Roma collectively stigmatised as criminals through extremely generalising statements and laws, and often associated with criminality. Their presence was described as a threat to 'public safety'. For this reason, special anti-gypsy laws and anti-poaching laws began to emerge in many countries¹.

If we talk about the history of the Roma on the territory of the Czech and Slovak Republics, it should be mentioned that the history was almost identical (except for minor differences) in both countries. Until 1993, when the former Czechoslovakia was divided into two separate republics, the same laws, decrees, and regulations applied to the Roma.

Efforts to integrate the Roma took place mainly in the 20th century, but references to "assimilation" can be dated back to the 18th century. One example of efforts to assimilate the Roma minority is Act No.117/1927 Coll. on "Wandering Gypsies"² of 14 July 1927, which prohibited a nomadic way of life. In today's optics, the law itself can be considered racist; the law states, among other things, that "Gypsies wandering from place to place and other vagabonds who are averse to work and who live in the Gypsy manner are considered to be wandering Gypsies under this law, in either case even if they have a permanent residence for part of the year, especially in winter."³

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During World War II, Roma citizens were persecuted, nomadism was banned, and from 1943 onwards Roma were transported to the Auschwitz II-Birkenau concentration camp. Shortly after the end of World War II and after the return of the surviving Roma from the concentration camps, the number of Roma living in Bohemia and Moravia was estimated at approximately 1 000 people. Subsequently, there was immigration of Roma, especially from Slovakia, and their number gradually increased.

In the 1950s and 1960s, a new assimilation policy was introduced. Law No 74 of 1958 on the 'permanent settlement of travelling persons' came into force. In practice, this meant the obligation to settle in the place where Roma was found, regardless of where they had their original residence and family background. The subsequent liquidation of Roma settlements, which took place from 1965 onwards. Based on the resolution, the number of Roma in any one village could not exceed 5%. It should be noted that the liquidation of the Roma settlements was carried out very spontaneously, which led to the uncontrolled migration of Roma from Slovakia to the territory of Bohemia. As a rule, this resettlement took place without knowledge of traditions and family or community ties, and Roma from different groups were moved to one place. In larger towns and cities, new isolated concentrations of Romani people were created, today like ghettos. As a consequence of this forced relocation of Roma, traditional ties within Roma communities have been disrupted in this context, however, we can no longer speak of traditional Roma communities⁴. Although since the 1970s the notion of assimilation has no longer been spoken of, but the notion of integration has begun to be promoted, the Roma have still been "treated as a socially backward group of people who must be brought as close as possible to

¹ Human rights of Roma

² The term Roma has been used in the Czech Republic since 1971

³ Act No. 117/1927 Coll. "on wandering gypsies" of 14 July 1927

⁴ Horváthová, Jana (2002). *Kapitoly z dějin Romů. Člověk v tísní.*

our own image", i.e., to the majority. In other words, the goal has remained the same, but the way of achieving it has changed. Integration was to be achieved through material and social benefits, with Roma being given priority for housing, various social benefits, etc.

Similarly, in Poland, between 1950 and 1952, the state administration began to settle nomadic groups of Roma on the orders of the central authorities. This process included socialisation, the employment of women and men in state institutions, as well as the socialisation of Roma who had previously adopted or led a stationary way of life (for example, the Roma from Bergitka). In March 1964, it was decided to repressively stop the caravans and disperse the Roma families to different towns in the country. In the same month, an action of arrest and forced settlement (the so-called Great Stop) was carried out with the assistance of members of the militia (MO) from Lovara, Kalderash and the Polish Roma group. The Roma were thus forcibly deprived of their traditional way of life, which allowed them to live freely, albeit in difficult conditions. Over the next few decades, the state administration and the MoD devoted many efforts and resources to the final elimination of the seasonal nomadism of the Roma, the allocation of housing, the education of children and the employment of men and women. All this was done to facilitate their adaptation and assimilation into Polish society.

Compared to the pre-1964 period, the entire Roma population was more effectively covered by social and health care. This process lasted until 1980. Although it might seem to an outside observer that there was nothing better for the Roma than to change their lifestyle, move to better living conditions, take advantage of the modern achievements of civilization and medical care, etc., as it later turned out, this campaign also had negative consequences. Although it was advantageous to liquidate the nomads without a stable source of income, seeking their livelihood in various ways, sometimes in violation of the regulations in force, their forced settlement did not sufficiently solve the above-mentioned problem.⁵ However, the campaign carried out in the 1960s marginalised the problem of Roma homelessness in Poland. One can question the living conditions, the effectiveness of the assimilation activities undertaken (there was no talk of integration at that time), social awareness and the sense of citizenship, but homelessness and homeless life on the streets of large cities, such as Wrocław, where the research was conducted, is practically non-existent. And if they do, they are individual cases and do not result from the unavailability of housing, but from secondary factors (unemployment, addiction, social powerlessness).

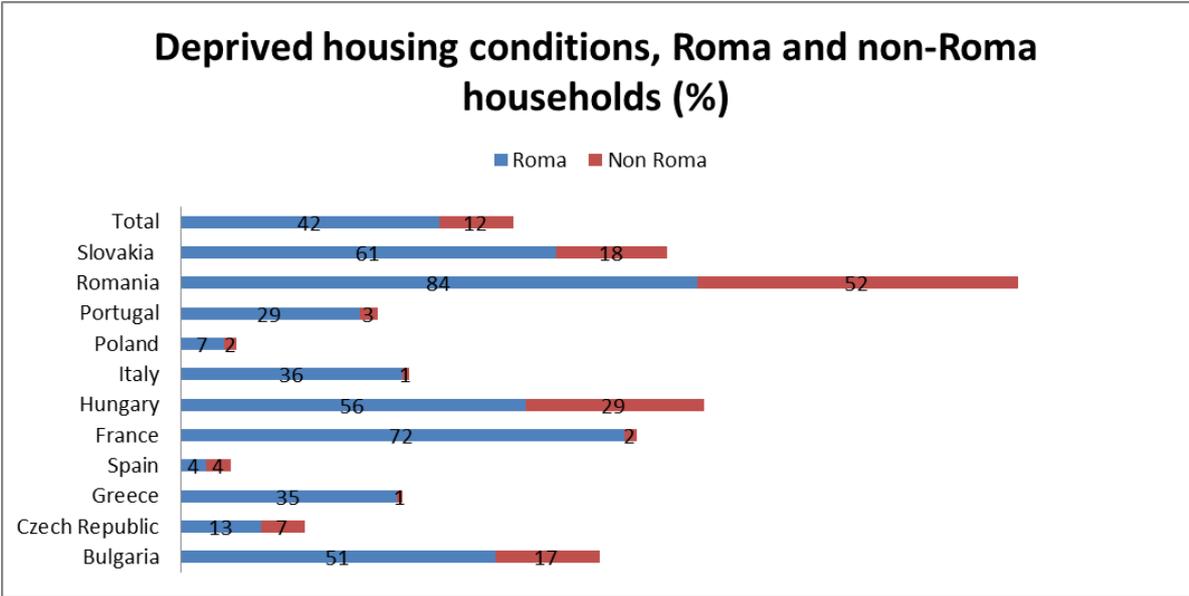
⁵ Agnieszka Caban, Koniec wędrówki –specyfika okresu osiedlania wędrownych Romów w Polsce po 1952 roku

3 Housing quality

Many Romani citizens live in substandard conditions, in socially excluded localities, settlements, in residential hotels or in lower-category apartments, often without access to basic services. Inadequate housing has a direct impact on health, education, employment, financial and other areas, including the environment. Adequate housing in non-segregated areas with access to public services and infrastructure is key to Roma integration. Expert estimates say that more than half of Roma live in standard housing, scattered around the city.

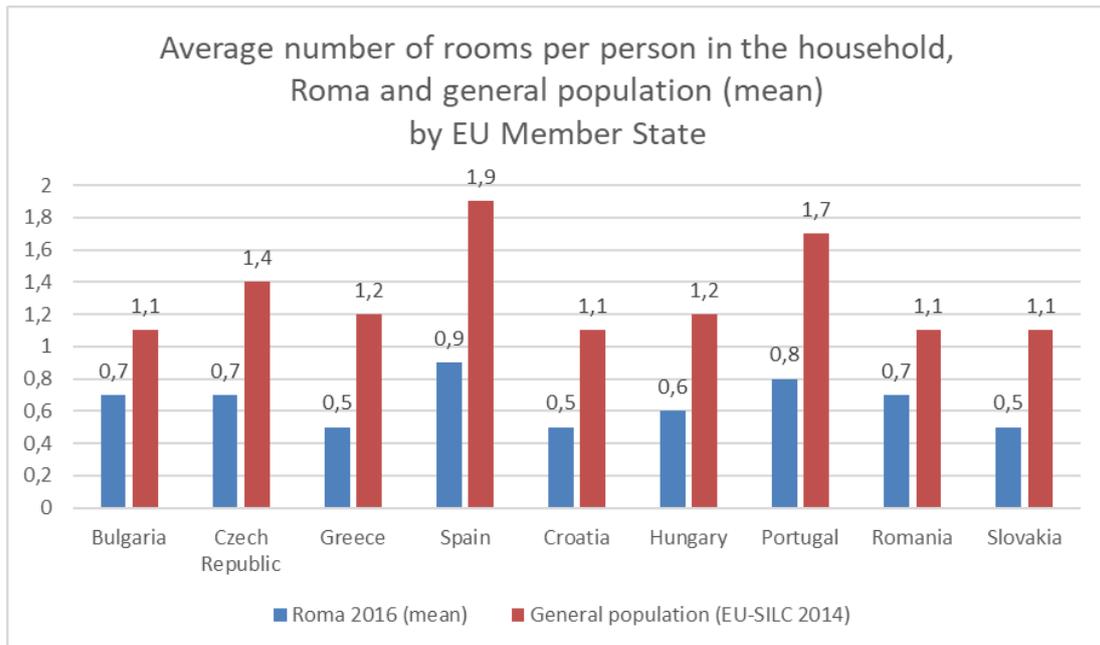
Housing conditions vary from country to country. In Poland and Slovakia, many Roma still live in settlements characterised by lower standards of hygiene and less developed infrastructure. There are often problems with drinking water, connection to public sewerage, electricity supply, etc. Settlements are not typical of the Czech Republic, socially excluded persons, including Roma, tend to live in ghettos and socially excluded localities, which can also be characterised by lower standards of hygiene and infrastructure, as well as in hostels and apartments with a lower technical standard.

The results of a 2014 survey carried out in 11 European Union countries show that many Roma households still face severe housing deprivation, where they are excluded from the right to access adequate housing with running water, sewage, wastewater connections and electricity. Housing deprivation can be defined as a situation where a household does not have running water and/or does not have a connection to a sewerage system or a septic tank and/or does not have electricity. Overall, 42% of Roma compared to 12% of the general population reported that they either do not have running water or sewerage or electricity.



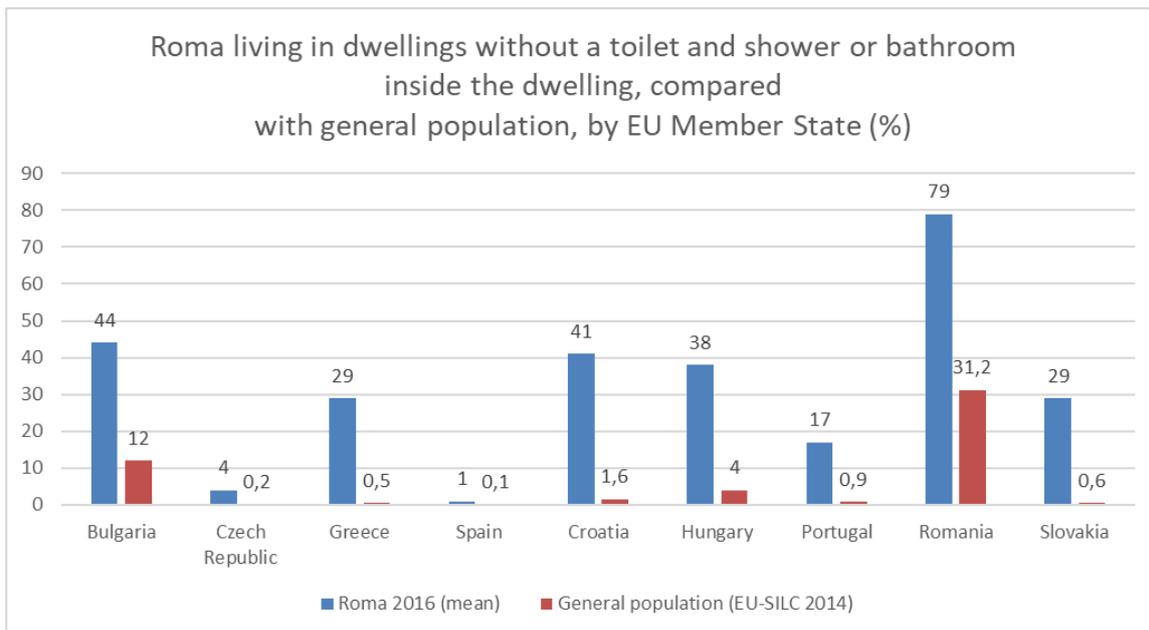
Source: https://fra.europa.eu/sites/default/files/fra_uploads/fra-2014-roma-survey-dif-women-2_en.pdf

FRA research from 2016 summarizes the housing conditions of Romani people in nine EU Member States, including Slovakia, Hungary and the Czech Republic. Poland was not included in this study. According to this report, there are still large differences in the quality of housing between Roma and the general population. The results of the FRA survey were compared with the Eurostat survey from 2014. The survey showed the following data. In all EU countries included in the survey, Roma have much less space per person in their dwellings than the general population.



Source: Survey on Minorities and Discrimination in EU (2016)

The 2016 FRA survey also focused on the quality of housing in terms of the furnishings of the apartment, or the presence of a toilet and bathroom within the apartment.



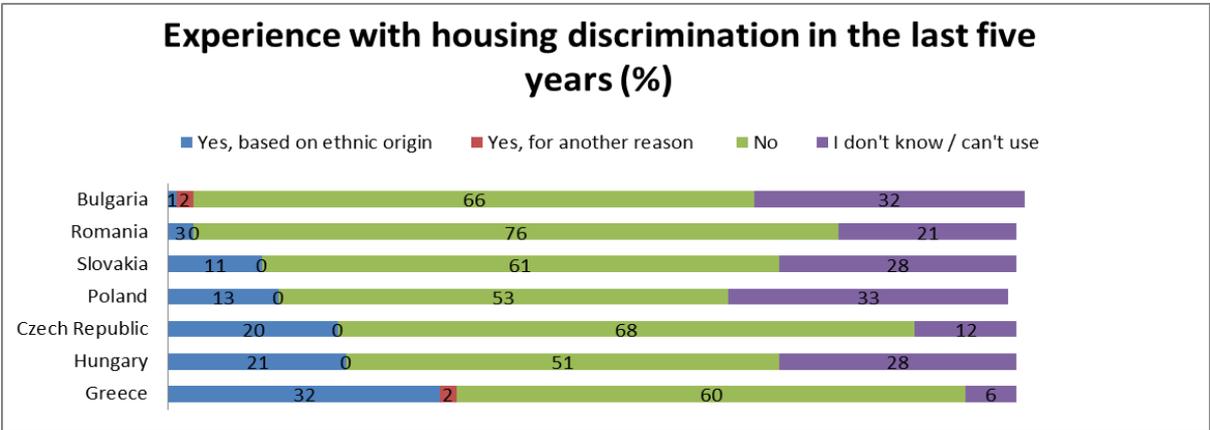
Zdroj: Survey on Minorities and Discrimination in EU (2016)

As the table shows, Romani people are much more likely not to have a toilet or bathroom in their apartment. Very often, these sanitary facilities are located outside the apartment itself, usually shared with several households. This difference is most pronounced in Romania, most pronounced in Hungary and least pronounced in the Czech Republic among the Visegrad Four countries.

4 Discrimination against Roma in the international and national context

4.1 Discrimination against Roma in the international context

Housing has long been one of the most problematic areas in the lives of Roma, and many studies, not only national but also international, point to the ever-present discrimination against Roma in the area of housing, not only within the general public but also within official institutions. The 2005⁶ report of the European Monitoring Centre on Racism and Xenophobia , or the 2018 article by A. Flage discussing ethnic and gender discrimination in the housing market across OECD countries⁷). In 2010, a report by the European Union Agency for Fundamental Rights (FRA) was published. The investigation covered a total of 3 510 members of the Roma community in seven EU Member States where they are a large minority, namely Bulgaria, the Czech Republic, Hungary, Poland, Romania, Greece and Slovakia. According to this study, the responses of Roma interviewed about their experiences of housing-related discrimination in the last five years varied considerably from one Member State to another. Almost no respondents in Bulgaria and only 3 per cent of respondents in Romania indicated that they had experienced housing discrimination in the last five years. Experiences were more pronounced in the Czech Republic and Hungary, where a fifth of respondents reported such experiences. Of those who answered "yes", more than half reported that discrimination had occurred in the last 12 months. Again, Bulgaria and Romania show the lowest rates of discrimination in the last 12 months, with the highest rates recorded in Greece. Of the respondents who experienced discrimination, approximately forty-six per cent of all respondents reported experiencing it on two to four occasions, while twenty-two per cent of respondents reported experiencing it on five or more separate occasions.⁸

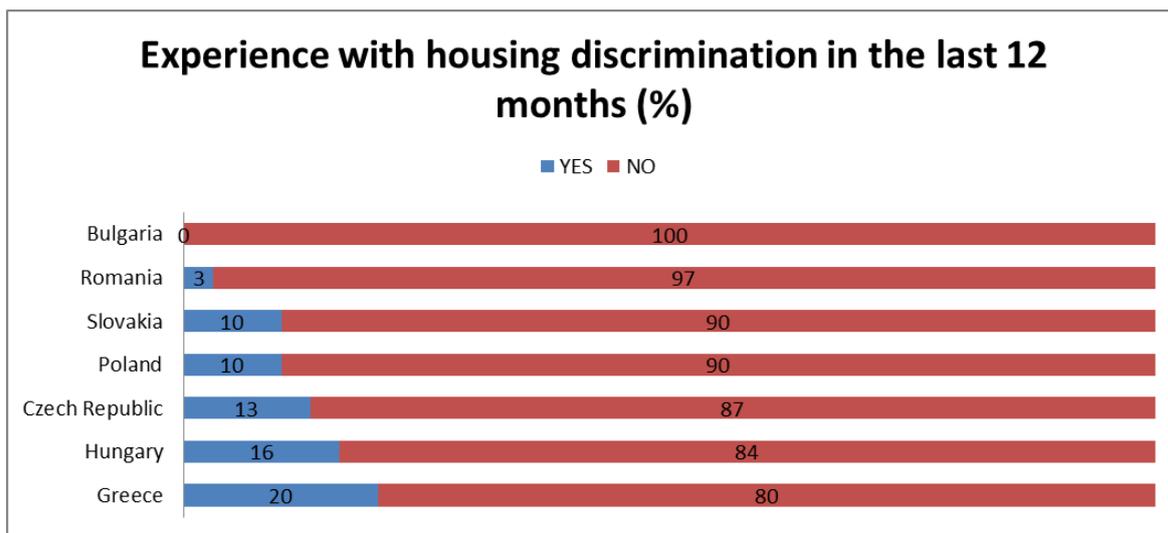


Source: discrimination against Roma in housing in selected EU Member States: analysis of data from the EU-MIDIS survey

⁶ European Monitoring Centre on Racism and Xenophobia (2005) Migrants, Minorities and Housing: Exclusion, discrimination and anti-discrimination in 15 Member States of the European Union, k dispozici na: https://fra.europa.eu/sites/default/files/fra_uploads/188-CS-Housing-en.pdf

⁷ Flage, A. (2018). Ethnic and gender discrimination in the rental housing market: Evidence from a meta-analysis of correspondence tests, 2006-2017. Journal of Housing Economics, 41, 251-27

⁸ Discrimination against Roma in housing in selected EU Member States: analysis of data from the EU-MIDIS 2010. https://fra.europa.eu/sites/default/files/fra_uploads/607-090210-ROMA_Housing_EUMIDIS_CS.pdf



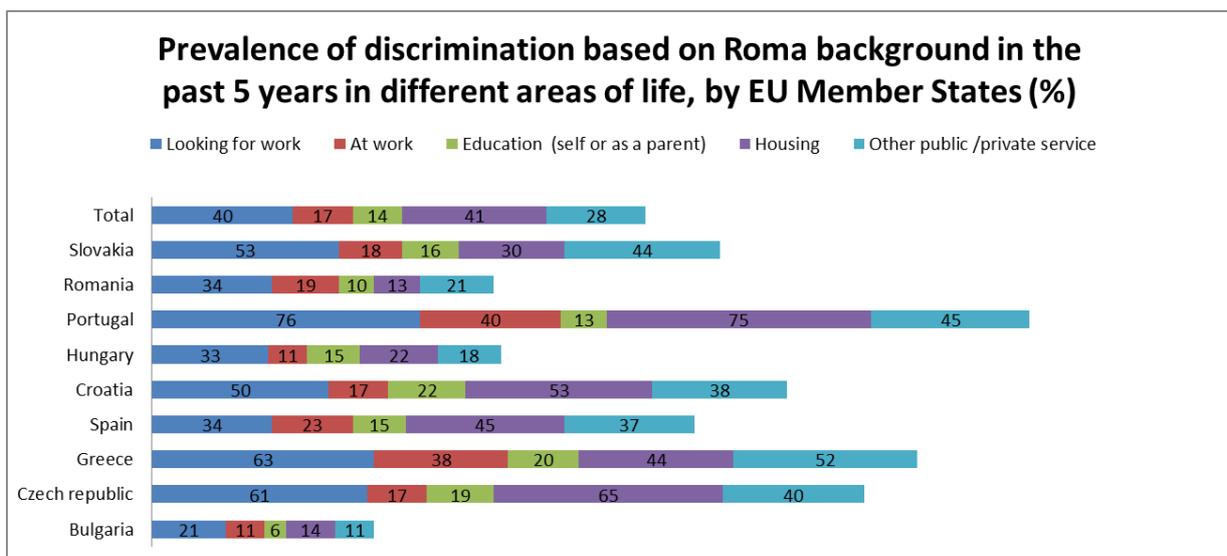
Source: discrimination against Roma in housing in selected EU Member States: analysis of data from the EU-MIDIS survey

In 2016, the European Union Agency for Fundamental Rights (FRA) published the results of its second comprehensive study on discrimination against Roma⁹. It is important to note that the countries surveyed were Bulgaria, Croatia, the Czech Republic, Greece, Hungary, Portugal, Romania, Slovakia and Spain. Unfortunately, Poland was not included in this study and is therefore not included in the graphs and table below. The findings summarised in this report are based on 7,947 individual interviews with Roma respondents in the selected countries. In addition, the survey included information on 33 785 Roma living in the respondents' households. A total of 1 171 Hungarian households, i.e. 4 941 persons, participated in the survey, 817 households in the Czech Republic, i.e. 3 245 persons, and 1 098 households in Slovakia, i.e. 4 978 persons.

Those who had experienced discrimination in any of these areas were asked further questions. 41% of Roma interviewed in the nine Member States had experienced discrimination in at least one of the following areas in the five years prior to the survey: finding work, employment, housing, health and education. The same question was answered in the affirmative by 32% of Roma surveyed in Hungary. In the Czech Republic and Slovakia, 61% and 54% respectively answered in the affirmative. One in four respondents had experienced discrimination in the 12 months prior to the survey, compared to one in five in Hungary and one in three in the Czech Republic and Slovakia.

⁹ EU-MIDIS II: Second European Union survey on minorities and discrimination against Roma - selected findings. European Union Agency for Fundamental Rights. 2016. https://fra.europa.eu/sites/default/files/fra_uploads/fra-2016-eu-minorities-survey-roma-selected-findings_en.pdf#page=33.

Prevalence of discrimination based on Roma background in the past 5 years in different areas of life, by EU						
EU Member state	Looking for work	At work	Education (self or as a parent)	Housing	Other public /private service	Overall
Bulgaria	21	11	6	14	11	22
Czech republic	61	17	19	65	40	61
Greece	63	38	20	44	52	61
Spain	34	23	15	45	37	51
Croatia	50	17	22	53	38	49
Hungary	33	11	15	22	18	32
Portugal	76	40	13	75	45	71
Romania	34	19	10	13	21	29
Slovakia	53	18	16	30	44	54
Total	40	17	14	41	28	41



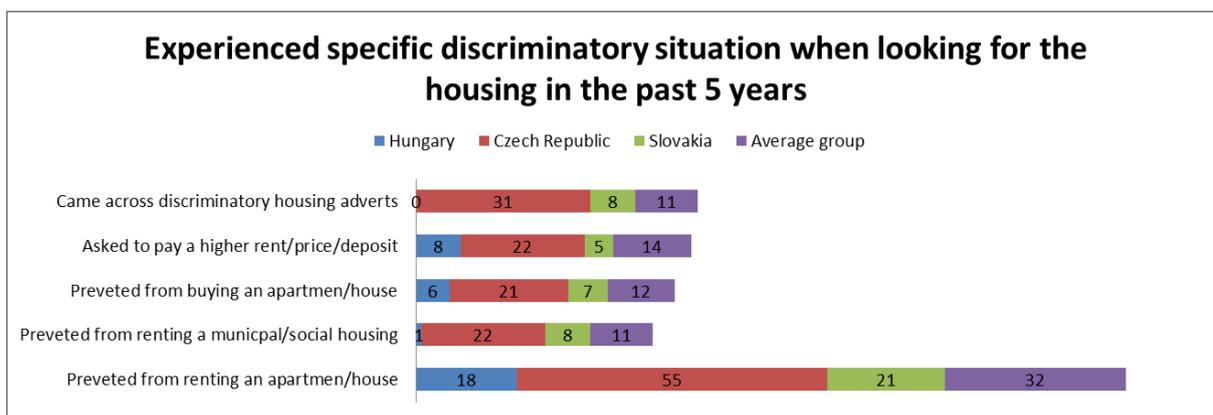
Source: Second European Union Minorities and Discrimination Survey Roma – Selected findings

The following chart shows in which specific cases respondents were discriminated against and in what proportion. The average is the average of the 9 Member States mentioned above. Compared to Slovakia, Hungary and the Czech Republic, the Czech Republic shows higher levels of discrimination in all individual areas, not only compared to the other countries but also in relation to the average.

As can be seen from the table and graph below, the highest proportion of Roma respondents were discriminated against when looking for a rental property. In Hungary, 18% of respondents said this, in Slovakia 21% and in the Czech Republic even 55%, compared to an average of 32% in the 9 Member States. Respondents were less often discriminated against in the municipal rental sector (1% in Hungary, 8% in Slovakia and 22% in the Czech Republic). In Hungary, 6% of people could not buy a property because of their origin and 8% had to pay higher rents. The situation is similar in Slovakia, where 7% of respondents could not buy a property and 5% were required to pay higher rents. In the Czech Republic, the situation is

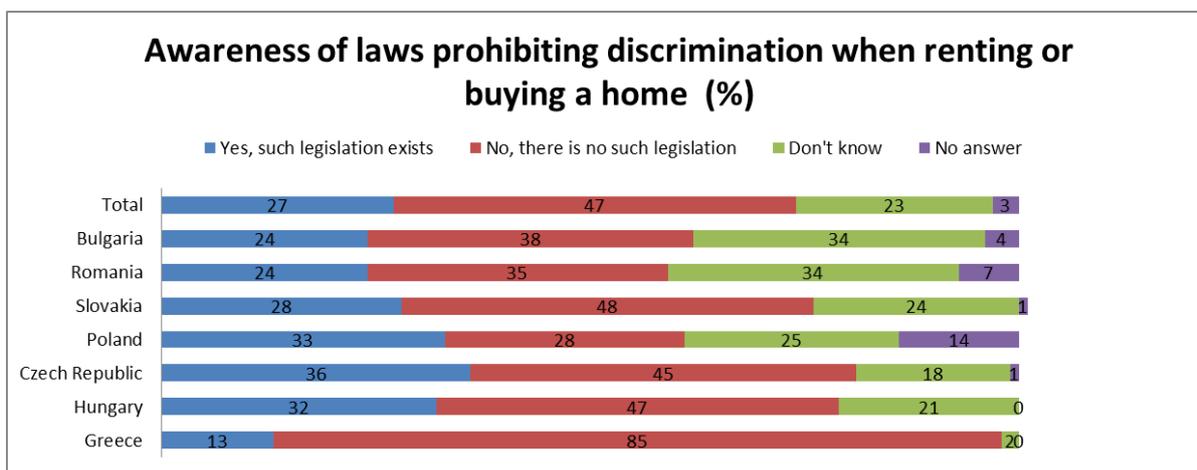
In the other Member States, one in ten respondents had encountered discriminatory housing advertising, and even one in three in the Czech Republic, but none in Hungary. Although we are aware of a specific case that was reported to the Equality Office, these data may also suggest that discrimination is more covert and less tangible in Hungary than in other countries.

Experienced specific discriminatory situation when looking for the housing in the past 5 years				
	Hungary	Czech Republic	Slovakia	Average group
Preveted from renting an apartmen/house	18	55	21	32
Preveted from renting a municpal/social housing	1	22	8	11
Preveted from buying an apartmen/house	6	21	7	12
Asked to pay a higher rent/price/deposit	8	22	5	14
Came across discriminatory housing adverts	0	31	8	11
	more than the average group		less than the average group	



Source: Survey on Minorities and Discrimination in EU (2016)

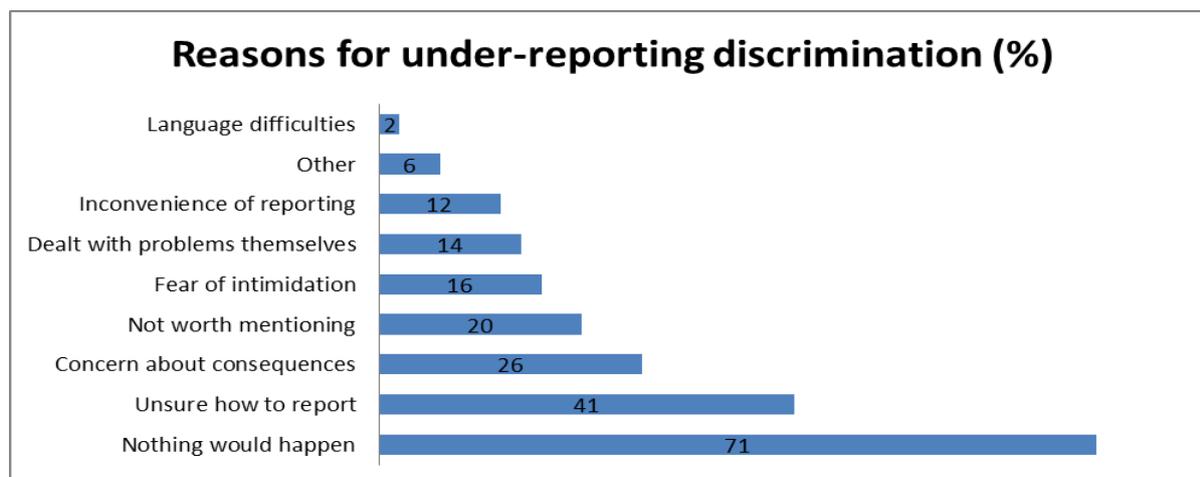
Although discrimination among Romani people in housing is widespread, awareness among Romani people themselves of the existence of laws protecting them from discrimination is very low. The table below summarises a 2006 survey on awareness of the existence of these laws. It is not possible to say with certainty whether ignorance of these laws is related to the low reporting rate of violations of this law.



Source: Discrimination against Roma in housing in selected EU Member States: Analysis of EU-MIDIS data, 2009

The table below summarizes the most common reasons for not reporting violations of the Anti-Discrimination Act, or discrimination in the search for housing. The results shown are for all respondents from the seven EU countries, without a breakdown by country. Respondents could give multiple reasons for not reporting discrimination. The most common reason given, almost three quarters, was that nothing would change, while over forty percent of respondents did not know how to report such discrimination.

Nearly one-quarter did not report discrimination for fear of possible consequences if they did report discrimination. This reason was very common in Poland (42%) and the Czech Republic (44%). Fear of possible intimidation was also very common in Poland (40%).



Source: Discrimination against Roma in housing in selected EU Member States: Analysis of EU-MIDIS data, 2009

4.2 Discrimination against Roma in the national context

4.2.1 Czech Republic

It is very problematic to determine the exact number of Roma living in the Czech Republic, or in Ostrava, as there are no official statistics on the number of Roma within the Czech Republic, as it is not possible to collect information on ethnicity. Data on ethnicity are thus collected during the census, where people themselves may or may not declare their Roma nationality. The Roma are the largest ethnic minority in the Czech Republic, even though 13 109 people declared their Roma nationality in the 2011 census¹⁰. According to a qualified estimate in the government document Strategy for Roma Equality, Inclusion and Participation 2021-2030, there are approximately 260-300 000 Roma living in the Czech Republic. However, it cannot be said that they are all excluded from housing or socially excluded. According to the Strategy for Roma Equality, Inclusion and Participation (Roma Integration Strategy) 2021-2030, more than half of the aforementioned number of Roma are so-called integrated Roma. The remainder (approximately 110,000 people) are Roma who can be considered socially excluded or at risk of social exclusion¹¹.

Discrimination against Roma on the housing market is regulated by law in the Czech Republic, specifically in Section 1(1)(j) of the Anti-Discrimination Act (Act No. 198/2009 Coll. 634/1992 Coll.) mentions the right to equal treatment and the prohibition of discrimination in access to housing when it is offered to the public or in its provision, Another law that prohibits discrimination in the housing market, especially in the field of business (e.g. real estate agencies) is Act No. 634/1992 Coll, The supervision of compliance with this law is ensured by the Czech Trade Inspection Authority, which has the authority to do so and is entitled to impose penalties in the form of fines if it finds a violation of this law. Such discrimination may be direct or indirect. A form of indirect discrimination may include certain conditions for the allocation of flats, where seemingly neutral wording covertly discriminates

¹⁰ Czech Statistical Office, 2011

¹¹ Roma Equality, Inclusion and Participation Strategy (Roma Integration Strategy) 2021-2030, available: https://www.vlada.cz/assets/ppov/zmocnenkyne-vlady-pro-lidska-prava/aktuality/Strategie-rovnosti--zactleneni-a-participace-Romu-2021--2030---textova-cast_OK.pdf

against a certain group, e.g. the obligation to have income from employment, the impossibility of being on the debtors' register, the impossibility of repeatedly receiving social benefits, etc, taking into account, for example, the lower number of children as a bonus criterion when allocating, or allocating by the so-called 'envelope method' or auction, which is based on the principle that the municipal flat is awarded to the highest bidder per m². In this context, low-income families are at a considerable disadvantage.

In 2019, the Office of the Public Defender of Rights conducted research that provides a more comprehensive overview of the state of municipal housing, the related rules for allocating housing, and an evaluation of these procedures from the perspective of the right to equal treatment. It deals with topics such as housing need, equal access to municipal housing, discriminatory practices of municipalities in allocating housing, as well as social work with people in housing need and the factors that influence its success.¹² Other research deals with the issue of housing in connection with other factors, e.g. focusing on the relationship between poor quality housing and school problems of children from poor families¹³, etc. Various government documents, such as the 2019 State of the Roma Minority Report, draw attention to the fact that persons from socially excluded localities, especially Roma, are discriminated against on the housing market not only in terms of the unavailability of housing or the refusal to rent to Roma, but also in terms of offering housing to Roma when the quality of the apartment does not correspond to the amount of rent. The report states, "Very often we encounter discrimination against Roma on the apartment market - when a client is called by workers/outreach workers to an advertisement related to renting an apartment - the landlord asks if the potential tenants are Roma, once they are told that they are, they immediately hang up the phone or say that they do not rent apartments to Roma; this position has been communicated several times by real estate agencies." Another regional coordinator for Roma affairs adds: "Few people are willing to accommodate clients of Romani origin. Whether because of bad experience or prejudice/discrimination. Some landlords will accommodate persons of Roma origin, but the condition and size of the apartment or house itself does not correspond to the rent."¹⁴

Socially excluded localities are a specific problem. In 2015, a study of socially excluded localities in the whole country was carried out and compared with data found in 2006. According to this study, the number of socially excluded localities has almost doubled, most notably in the Ústí and Moravian-Silesian regions. Although the number of localities where most of the inhabitants are not Romani is increasing compared to 2006, Romani people are still the most frequent inhabitants of socially excluded localities, estimated at up to 80%.

4.2.2 Hungary

The RAXEN 2009 Thematic Study - Housing Conditions of Roma and Travellers - Hungary¹⁵ describes that although we do not have comprehensive data, specific cases show that exclusion of Roma is present in the private rented sector. In the inner districts of Budapest, several landlords have refused to rent their apartments to Roma for fear that they "will not be able to get rid of them". The study also

¹² Ombudsman (2020) Municipal housing from the perspective of the right to equal treatment and the role of municipalities in addressing housing need. Ombudsman Research 2020. Available online: https://www.ochrance.cz/uploads-import/ESO/69-2019-DIS-JMK-vyzkum_obecni_bydleni.pdf

¹³ Prokop, D. „Záleží na bydlení? Vztah nekvalitního bydlení a školních problémů dětí v chudých českých domácnostech“. Sociologický časopis / Czech Sociological Review, 2019, Vol. 55, No. 4: 445–472. Dostupné na: <https://sreview.soc.cas.cz/pdfs/csr/2019/04/02.pdf>

¹⁴ Report on the State of the Roma Minority in the Czech Republic 2019, p. 45. Available: <https://www.vlada.cz/assets/ppov/zalezitosti-romske-komunity/aktuality/Zprava-o-stavu-romske-mensiny-2019.pdf>

¹⁵ RAXEN Thematic Study - Housing Conditions of Roma and Travellers – Poland, 2009

cites specific cases where people or decision-makers in rural settlements have prevented people of Roma origin from buying property.

In May 2021, Minority Rights Group Europe published a report entitled *Roma in Hungary: the challenges of discrimination*¹⁶. Housing discrimination, especially in large urban slums and ghettos in smaller settlements, is a key factor in the emergence of all forms of discrimination. The report was based on focus group discussions in which participants, regardless of place of residence, segregation, education or social status, reported experiencing widespread everyday prejudice. The report highlights the responsibility of the media for the prejudices of the majority. Participants perceived that discrimination (not only in access to housing, but in many areas of life) has increased as a result of the coronavirus epidemic.

Advocacy capacity in Hungary has declined significantly in recent years, with several organisations closing or moving to other countries. "With the loss of advocacy capacity, public interest litigation and proceedings before public authorities that had achieved success and positively impacted the lives of communities, especially in the areas of discrimination in education, housing and health, have almost disappeared."

The report also points out that the government's Roma strategy focuses primarily on social empowerment and omits sections on non-discrimination and the directions it should take.

One of the most effective bodies in the fight against discrimination, the Equality Bureau (EBH), will disappear in January 2020. Its tasks will be taken over by the Commissioner for Fundamental Rights. In 2018, the EBH received a case where a Roma applicant signed a contract with a real estate agency to broker a sublet. Based on the contract, the applicant received offers of subleases mediated by the broker. For some properties, the term "not for Roma" was indicated, which meant that the property was not available for rent to Roma. "The Equality Authority (ETA) found that the company in question had breached the equal treatment requirement in relation to the claimant's Roma nationality by stating in its advertisements that the sublet was not available to Roma. The ECJ prohibited the continuation of the infringement and imposed a fine."¹⁷

As part of a joint project between the Central European University (CEU) and ELTE's Department of Social Psychology, researchers investigated what discrimination means for young Roma in everyday situations such as finding an apartment, shopping or going out. During the project, young people called the advertised rental shops, shared their experiences and then reflected together on what happened.

Young people reported that the most common responses they received from landlords and estate agents after being told by phone that they were of Roma origin were: they would be called back, but in the end they were not; the flat was already rented; the estate agent avoided responsibility and acted as a bystander who was not responsible for the conflict or even for asking the landlord.

During the group reflection, young people talked about their feelings of rejection and discrimination, "It's very bad, it's unpleasant that it's not taken into account." "Get to know us and then decide, not by the colour of our skin." "I thought it was important to state up front that I am of Roma origin so that I would not be confronted with the impression that I would not be given opportunities because of my

¹⁶ Kinga J. K., Gábor B. and Jenő S.: *Roma in Hungary: The Challenges of Discrimination*

¹⁷ <https://444.hu/2021/04/06/alberletvadaszat-vasarlas-vagy-szorakozas-nem-tudnak-szabadulni-a-hatranyos-megkulonboztetetestol-a-cigany-magyarok> A video about discrimination in the rental market can be viewed here: <https://www.youtube.com/watch?v=Wgl98QctqJo>.

background and appearance." "Being Roma here in Hungary today is a bit scary. But I think there are still good people here and that we can change that¹⁸."

There was a change in the attitudes of the young people interviewed: when they first encountered discrimination, they were uncomfortable and there was a lot of anger. But after the first visit there is a kind of resignation: 'I've accepted it, I've got used to it'. Repeated discrimination seems to develop a kind of learned helplessness in many people. A video with young people was shown to disadvantaged Roma who showed a more resigned attitude than if they had accepted the discriminatory treatment: 'Of course you don't want to give it up, I've seen Roma who were messy'.

4.2.3 Poland

The Roma are a recognised ethnic minority in Poland and their rights are protected by the Polish Constitution. Detailed regulations concerning national and ethnic minorities are contained in various subordinate laws. The most important of these is the Act on National and Ethnic Minorities and Regional Language¹⁹.

Article 6 of this law contains a general clause prohibiting discrimination on the grounds of membership of a national or ethnic minority and requires public authorities to take appropriate steps to promote full and effective equality in areas relating to economic, social, political and cultural life between members of national minorities and the majority. The authorities are also obliged to protect persons who face discrimination, hostility or violence because of their minority status. Furthermore, Article 2(2)(21) of the Act requires the Minister with responsibility for religion and national/ethnic minority issues to, inter alia, apply the principle of equal treatment regardless of ethnic origin. However, there is no specific regulation in the Law on National and Ethnic Minorities or in other legislation regarding housing.

Despite the existence of these laws, Roma face discrimination. The causes of this situation for Roma are complicated. Centuries of isolation of this group, both in the form of culturally motivated self-isolation and because of barriers from the majority society, have meant that the Roma are still not a socially integrated group. The cultural specificity, which is clearly different from the majority society, causes resentment in the majority society towards this group, which is perceived as deliberately disrespecting the legal order. (e.g. not sending their children to school, early marriage, etc.), avoiding gainful employment, etc. It could be said that instead of living together, these two groups live rather side by side. The mutual isolation then deepens negative stereotypes.

The shortage of housing on the open market affects Roma the most, who cannot afford housing due to low incomes because of their low qualifications, last but not least, discrimination. Discrimination in housing takes various forms. For example, the EERC has highlighted the discriminatory practice of some local authorities who refuse to register Roma within their administrative units. Given that permanent residence is very often one of the conditions for access to various services - such as social housing, social services and other forms of public assistance - this practice has the effect of denying the basic social and economic rights of Roma. They also highlighted other discriminatory practices such as denial of access to public housing, lower security of tenure and housing rights, and private landlords subjecting Roma to forced and arbitrary evictions, segregation and the creation of ghettos.²⁰

¹⁸ Quote from the project video: <https://www.youtube.com/watch?v=WgI98QCtqJo>

¹⁹ Act on National and Ethnic Minorities and Regional Language, Poland / Dz. U. 2005/17/141

²⁰ Program integracji społeczności romskiej w polsce na lata 2014-2020"

According to a 2009 Raxen research report, non-Roma communities are often very aggressive and hostile towards the Roma community. This is particularly evident when a Roma family is about to move into a new apartment/house. An example of this is an incident in 2005, when protests broke out in the town of Szczecinek in front of the municipal office against a Roma mother with three children who had moved into a municipal apartment from another municipality. In the end, the move took place after interventions by Związek Romów Polskich (Polish Roma Association) at the municipal office, and the mother also had to undergo interviews with social workers. Similarly, in October 2008, 69 people signed a petition that was delivered to the chairman of the municipal council office in the town of Żary, according to which these people opposed the town's plan to house Roma in social housing on Szkolna Street. The petition claimed that 'such actions on the part of the authorities result in the continued devastation and degradation of an already neglected and undignified area'. According to press reports, the city authorities did not share the concerns expressed by the protesters²¹.

For the Romanian Roma community, this procedure is more difficult because communication with the authorities and formal documentation is done in Polish. Moreover, the FDP's experience shows that a significant number of people from the above group are illiterate and their linguistic competence in Polish (especially formal) is at a very low level, which may pose a significant difficulty in the eventual proceedings. Applicants also do not always have valid identity documents, which are a necessary condition for applying for support. Another difficult phenomenon in Poland are the settlements still operating - illegally occupied plots of land or empty buildings with makeshift barracks built by the community. Despite the very difficult conditions (makeshift housing, lack of access to running water or electricity), camps are an important element of the community's daily life. This is mainly because the occupation of a plot of land or an empty building does not require 'formalities', payments (e.g. rent) and gives a good sense of security (thanks to the large number of people, usually more or less related). As can be seen from the above, the allocation procedure itself is not a mechanism of exclusion. FDP assistants also report a great openness and support from the people managing social housing.

Language is a major obstacle, but not an insurmountable one, both because of the assistants and because of the openness of officials. Thus, we do not see a systemic mechanism to exclude people applying for social housing because of their ethnic origin.

In the case of Polish Roma who occupy municipal flats rented from the municipality, the FDP found (based on interviews with Roma assistants and MOPS staff) that many households are in debt. In some cases, the debt is so large that the municipality terminates the lease. Consequently, they occupy their apartments illegally and are charged additional fines, which ultimately worsens the tenants' financial situation. In addition, low legal awareness means low take-up of debt relief options. The extent of this phenomenon is unknown at the time of writing. Our team is currently working with the municipality to assess the problem and develop a systemic solution.

4.2.4 Slovakia

According to studies, there are approximately more than 400 000 Roma living in Slovakia. This is almost four times as many as the results of the last census in 2011 showed. The Strategy for Roma Equality, Inclusion and Participation 2030 draws attention to the persistent disparities between Roma and the majority society in the quality of their housing. Housing is one of the biggest areas of disparity between

²¹ https://fra.europa.eu/sites/default/files/fra_uploads/589-raxen-roma_housing-poland_en.pdf

the majority society, Roma who live dispersed within cities, and those who live in segregated and marginalised areas such as ghettos and settlements²².

Inequalities in housing between Roma and the majority society relate to various areas of housing, such as access to housing, segregation from mainstream society, legality of housing, material quality of housing, overcrowding, amenities, regular municipal waste collection, housing costs in relation to income, etc.

Discrimination against Roma in housing is manifested in various areas. For example, a study conducted by the State Institute for Labour and Family Research (IVPR) reports that some local governments tend to collectively punish people living in segregated localities by refusing to provide them with standard waste collection services on the basis of some families' waste debts. Research by the RC, the NMS and COHRE has shown that four basic types of violations of Roma rights in the area of housing can be found in Slovakia. These are the refusal of permanent residence, the existence of informal settlements, discrimination and segregation when applying for public housing and forced eviction. The various factors can act in isolation or complement each other.²³

One of the major problems in Slovakia is the gradual construction and emergence of ethnically segregated urban ghettos. Municipalities and towns themselves are not involved in their creation, most often motivated by the justification of addressing non-payment. However, it should be pointed out that the construction of social housing in which only Roma tenants are placed points to the goal of racial segregation rather than meeting the housing needs of the population. For example, NGOs have reported that Roma families were evicted from the Roma suburb of Lunik IX in Košice and then set up a temporary settlement in the nearby woods²⁴. At the same time, non-Roma families were evicted from this housing estate to more 'attractive' parts of the city, despite the fact that they were pathological families, and conversely, there were cases where Roma families who did not have rent arrears had their applications for apartments rejected. Another example is the town of Žilina, where Roma were evicted and their houses were subsequently demolished²⁵.

In 2018, the regional court in Prešov issued a precedent-setting decision that the town of Sabinov and the Ministry of Construction had acted in a discriminatory manner and violated the principle of equal treatment in two areas when they treated Roma and non-Roma residents differently when evicting houses in the town centre in 2006. The Roma, regardless of whether they were paying or non-paying residents, were moved to lower-category flats located outside the built-up area of the city. "In its judgment, the court found that the city had made every effort to evict citizens of Roma origin from the city centre without taking into account the specifics of the particular family and without meeting the legal prerequisites. The regional court also agreed with the district court's judgment, which found that although the city declared that it had a program for the social integration of Romani people, the manner in which it evicted Romani residents from Náměstí Slobody segregated them," the court said. The trial, which lasted ten years, awarded each of the eight plaintiffs €1,000 in compensation²⁶.

²² https://www.minv.sk/swift_data/source/romovia/strategia_2030/NRIS%202020-pracovna%20verzia-30112020.pdf

²³ <https://euractiv.sk/section/rovnost-sanci/c/aspekty-porusovania-prav-romov-na-byvanie/>

²⁴ Ďurinová, I. (2016), 'Dangerous suburb Lunik IX' (Nebezpečné sídlisko Luník IX), SME Rómovia, 4 January 2016

²⁵ <https://www.aktuality.sk/clanok/316343/video-romsku-koloniu-v-ziline-zacali-burat-primator-tam-chce-rivieru/>

²⁶ <https://www.parlamentnelisty.sk/arena/261942/sabinov-diskriminoval-romov-pri-vystahovani-rozhodol-sud/>

5 Housing systems

Housing systems are very similar across countries. As a rule, they are private, cooperative, rental, or through various non-profit organisations or specific forms of government programmes (e.g. Poland). Similarly, individual countries have social benefits for citizens who are unable to finance their housing solely from their own income.

- a) Ownership housing - a person is the owner of an apartment/house, the ownership is registered by the Land Registry and proven by a so-called title deed. The owner is obliged to pay property tax to the state (on his/her ownership). The owner is the owner of the flat and can freely dispose of it, e.g. he/she can sell it, rent it out without the consent of the other owners in the house, modify and reconstruct it without the consent of a third party (subject to compliance with the relevant building and related regulations). If the owner rents the apartment, he is obliged to pay taxes on the rent.
- b) Rental housing - a person lives based on a rental agreement; the details of the rental agreement are regulated by Act. law also lists the situations in which rental housing may be terminated before the expiry of the agreed rental period. Rental housing can be in both municipal/communal housing and with a private landlord.
- c) Co-owned - a person is housed under a lease agreement but is not the owner of the dwelling, only the membership interest. In other words, the owner of the building is the housing cooperative, and then rents the apartments to individual members. Co-owned ownership entails certain specifics, e.g. under certain conditions, a member of the co-operative may even have his/her lease terminated and be expelled from the co-operative, thus losing his/her apartment. The owner of a cooperative flat can sublet his flat, but only with the consent of the cooperative. Similarly, all building alterations and renovations are only possible with the consent of the relevant cooperative.
- d) Sub-tenancy - a person lives under a sub-tenancy agreement, which has a lower status than a tenancy agreement. Within the law it is defined very vaguely, its termination is much easier than for a tenancy agreement, therefore it is considered less advantageous and secure. Sublease housing can be within co-operative housing, city/municipal housing (a tenant of a city apartment can only sublet the apartment with the city's approval) or with non-profit organizations.
- e) Housing on the basis of a housing contract - usually used in hostels, where a short-term contract is usually concluded with a person (often for 1 to 3 months). This housing is very insecure and unstable and is not considered a form of standard housing.
- f) Housing from the government's Byt Plus (Polish: Mieszkanie Plus) programme, which is intended for people with a lower economic status whose income does not allow them to achieve credit eligibility to buy or rent a property on their own (a new programme in Poland). The conditions for applying are an income that allows timely payment of rent and the absence of previous debts, e.g. due to unpaid bills or loans (mandatory verification with the Office of Economic Information).

5.1 Social housing benefits

5.1.1 Social benefits in the Czech Republic

If a person does not have sufficient income to be able to pay for housing entirely from his or her own income, or if he or she is completely without income, he or she may benefit from social benefits. In the Czech Republic, housing benefits are basically twofold, namely housing benefit and housing supplement.

- a) Housing supplement - it is a benefit of material need, it is a non-contributory benefit, which may or may not be granted. It is paid from the municipal budget. This benefit can help persons who cannot benefit from the housing allowance, e.g. because they are living under a sublease or accommodation contract or do not have permanent residence in the housing.
- b) Housing allowance, this is a state social assistance benefit paid from the state budget. It is an entitlement benefit, i.e. it is paid to all those who meet the conditions defined by law. The condition for drawing it is permanent residence in the house/apartment in question. It is paid in the case of both rental and owner-occupied housing.

The conditions for the payment of these benefits are specified in the law, namely Act No. 111/2006 Coll. on Assistance in Material Need and Act No. 117/1995 Coll. on State Social Support. The amount of the allowance is variable, depending on the number of persons in the household and the amount of income.

In 2017, the Act on Aid for Material Needs was amended, which gave municipalities the power to introduce measures of a general nature - the so-called "no-fee zones", which define an area with an increased level of socially undesirable phenomena. This provision was presented as a tool to fight against poverty traders, and many city councillors presented the measure as one of the effective tools to prevent the influx of so-called "inadaptable" citizens into localities with an increased incidence of sociopathological phenomena. The essence of the amendment was that newly arrived citizens in places where tax-free zones are declared are not automatically entitled to housing benefit. However, this amendment did not apply to those who were already living in the area under contract.

At the end of 2018, surcharge-free zones had already been declared in 52 municipalities, but in some municipalities they were abolished by regional intervention. Some municipalities and towns have declared only specific locations, streets or houses with a certain description number as a tax-free zone, while others have applied this measure to the entire municipality. Research by the Platform for Social Housing has shown that instead of effectively addressing the issue of housing and housing need, this measure has led to increased migration of vulnerable persons and the creation of new excluded localities. The problem was also manifested by the impossibility of moving from a socially excluded location to a so-called 'better address', especially in cities where a tax-free zone was declared throughout their territory²⁷.

Fee-free zones were also one of the reasons for the collective complaint lodged against the Czech Republic in February 2020 by the European Federation of National Organisations Working with Homeless People with the European Committee of Social Rights. In the Final Report of the 2019 inquiry on the Czech Republic, the UN Committee on the Elimination of Racial Discrimination recommended that the Czech Republic stop the declaration of tax-free zones by municipalities. In 2017, a group of

²⁷https://www.vlada.cz/assets/ppov/zalezitosti-romske-komunity/aktuality/Strategie-rovnosti--zaclesneni-a-participace-Romu-2021---2030--textova-cast_OK_2.pdf

senators filed a motion to repeal the relevant provisions of the law, and in 2021 the Constitutional Court of the Republic granted the motion and repealed the relevant provisions.

5.1.2 Social benefits in Hungary

While local authorities may provide financial assistance to support housing costs in the form of a local allowance (települési támogatás), there is no national housing allowance system. This was abolished in 2015. Budapest, as the capital, does not have the power to provide local housing allowances; only districts can do so.

However, there is a specific housing allowance benefit for jobseekers. The district authorities have discretion in determining its amount and duration. Housing benefit can be used to pay rent, including utility bills. The housing allowance may be granted to a jobseeker and to a person who is on the register of jobseekers on the day before the conclusion of the employment contract and who:

- has no residential property in the place of employment (or within 60 km of the place of employment),
- has been registered as a jobseeker for at least one month (the length of registration provision does not apply to new employees),
- enters into an employment relationship lasting at least 6 months for 20 hours/week,
- the new employment relationship is with a new employer if the place of employment with the old employer is different, (the provision does not apply to new entrants),
- the distance between the place of residence and the place of work is more than 60 km;
- intends to rent a property at the place of employment or within a radius of 60 km,
- does not receive any financial support for housing or utilities at the date of application.
- The upper limit of the gross monthly wage must not exceed 300 % of the minimum wage;
- A valid employment contract containing the place of employment;
- Rent is justified by a contract for at least half of the benefit period, for a property located at the place of employment.

20

The amount granted may not exceed HUF 100 000 per month. In the case of two persons it is HUF 150 000/month and in the case of three persons HUF 200 000/month. This amount is then divided equally between all these eligible persons. As regards the duration of the allowance, it is limited to 12 months and can only be granted again 24 months after the end of the allowance²⁸.

5.1.3 Social benefits in Poland

Housing benefit is intended for low-income families and is paid by local authorities, but this benefit is not part of the social assistance system. This benefit is subject to income and size testing and is paid to house owners, flat owners or tenants. The benefit is paid on the basis of the difference between what is considered a reasonable cost for the family and the actual cost of housing. The housing costs may not exceed a maximum amount, which is calculated on the basis of the size of the family and the size of the dwelling.

The reasonable cost of housing shall be determined by the size of the house as follows:

- 35 m² - one person (up to a maximum of 45,50 m²)
- 40 m² - two persons (max. up to 52,00 m²)

²⁸ <https://www.oecd.org/els/soc/TaxBEN-Hungary-2020.pdf>

- 45 m² - three persons (max. up to 58,50 m²)
- 55 m² - four persons (max. up to 71.50 m²)
- 65 m² - five persons (max. up to 84.50 m²)
- 70 m² - six persons (max. up to 91.00 m²)
- each additional person - 5 m² (15 m² for a disabled person in a wheelchair or a disabled person with a requirement for a separate room).

The area of the house must not exceed these limits by more than 30%. To calculate the estimated housing costs, the cost per square metre of the house must be calculated and then multiplied by the estimated size of the house.

The allowance is granted for a period of 6 months, with the possibility of re-granting it if the conditions are met. In terms of income, the individual must have an income of less than 175% of the minimum old-age pension and, in the case of a family, less than 125% of the minimum old-age pension per person. The income tested includes gross income from employment, unemployment benefits and family benefits. If the specified criteria are met, the benefit is not tied to employment status.

5.1.4 Social benefits in Slovakia

Housing benefit is a benefit of material need. It is intended to partially cover housing costs and amounts to: EUR 58.50 per month for a household with one member, EUR 93.40 per month in the case of a household with more than one member or where the dwelling is rented out to more than one tenant. Its provision is regulated by Act No 417/2013 Coll. on aid in material distress and on amendments and supplements to certain acts. Its amount is set at a flat rate, regardless of the actual housing costs incurred.

The housing allowance is paid if one of the household members is the owner or co-owner of an apartment or the owner or co-owner of a family house used by the household for living purposes, a tenant of an apartment, a tenant of a family house or a tenant of a living room in a permanent housing facility used by the household for living purposes (e.g. If the household lives in a home for the elderly, in a facility for the elderly, in a social services home or in a specialised facility if social services are provided to an adult natural person there all year round, in an asylum, in a halfway house, in a crisis housing facility or in a crisis centre, or in an apartment or family house on the basis of a right of easement for lifetime use of the property; proof of payment of the costs of housing services is not required. The housing allowance is granted only once per apartment, family house or living room in a permanent housing facility, regardless of the number of households using the apartment.

5.2 Social housing

The European Union does not have a single definition of social housing. One of the reasons for this is the diversity of housing policies in each country, housing policy is the responsibility of each individual country. This implies that there is a wide range of definitions of social housing, which is linked to specific issues in each country or to a particular country.

5.2.1 Social housing in the Czech Republic

According to Act No. 128/2000 Coll., on Municipalities (Municipal Establishment), municipalities are obliged to ensure that the needs of their citizens are met in the area of housing. Specifically, Section 35 states that "... The municipality, in its territorial jurisdiction, shall furthermore take care, in accordance with local conditions and local customs, to create conditions for the development of social

care and for meeting the needs of its citizens. This includes, in particular, meeting the needs of housing, the protection and development of health, transport and communications, the need for information, education and training, general cultural development and the protection of public order." However, there is no stipulation as to how, in what form and to what extent it must provide this.

Within the Czech Republic, the concept of social housing has not been defined in Czech legislation as of the date of this report and there is still no law on social housing in the Czech Republic. A partial definition of the concept of social housing can be found in the "Concept of Social Housing of the Czech Republic 2015-2025", according to which "it is a service in the public interest provided by the state to citizens in need on the basis of legislation and a set of housing and social policy instruments. This public service is implemented by the state through the municipality". Three basic concepts are mentioned in this strategy: crisis housing, affordable housing and social housing.

- a) Crisis housing will take the form of a social service, provided on the basis of a social service contract. The priority group for crisis housing will be persons who are at significant risk to their health or life. These persons will be provided with continuous and compulsory social work to help address the individual situation of the person or household. Optimally, crisis housing should be provided for a period of 6 months, after which the person or household should move to affordable or social housing.
- b) Affordable housing is a form of social housing, it will be a standard licensed space designated under the relevant laws for permanent and standard housing. The social work here will be carried out voluntarily and only in justified cases. Affordable housing is intended for people who have sufficient competences to live without support and scheme. The priority group for this form of housing should be the elderly, the disabled, families with children, single mothers and single parents in situations defined in ETHOS or meeting the income condition (more than 40% of disposable income spent on housing); victims of domestic violence; persons leaving institutions (e.g. children leaving children's homes); persons leaving foster care, households with children at risk or where family reunification is necessary.
- c) Social housing - should be a form of social housing. It will be a licensed premises designated under the relevant laws for permanent housing. It will differ from affordable housing, e.g. in terms of size, furnishings, etc. The social housing should be intended for persons for whom it will be necessary to provide compulsory intervention, especially in the form of compulsory social work. If the person fails to comply with the conditions set out in the social work and does not comply with the regime, he/she will lose the right to be provided with a social flat. At the same time, social housing is intended for persons who do not have sufficient competence to live without support. Social housing may also be designated for persons with rent arrears. The priority group for this form of housing should be families with children and people surviving outside²⁹.

Although social housing does not yet exist in the Czech Republic, several projects are being implemented that target people at risk of housing need, including Roma. However, Roma are not the only target group of these projects, as others include people with mental illness, the elderly, young families, etc. Currently, 13 projects of municipalities or non-profit organizations from the OPZ Call No. 108 Housing First are being/ were implemented until 2022 in 17 cities of the Czech Republic.

²⁹ Social Housing Concept of the Czech Republic 2015-2025, available online: https://www.mpsv.cz/documents/20142/225517/Koncepce_socialniho_bydleni_CR_2015-2025.pdf/4f243307-649b-ecf3-a191-3d89d33717c4

5.2.2 Social housing in Hungary

Social housing in Hungary is regulated by the Act on Residential and Commercial Leases (No. LXXVIII. of 1993), which, although it does not include a definition of social housing, refers to social housing as rental housing owned by local governments and allocated on the basis of social criteria.

Local authorities are responsible for local housing policy, including the setting of rents, the management of housing stock and the provision of housing services. They are also responsible for determining the system for allocating social housing, such as the establishment of waiting lists or allocation on a case-by-case basis, etc. Social rental flats are mostly owned by local governments, smaller towns usually manage the housing stock themselves, larger towns very often set up companies (joint stock companies or limited liability companies) owned by local governments, only a very limited number of social flats are owned by non-profit organisations or public companies. Hungary is one of the countries that allows tax exemptions for private landlords if they rent out their apartments to municipalities for people in need for at least 36 months. However, these cases are rather isolated. Public housing is financed from the municipal budget, with the municipalities themselves setting the rent. This can vary, and is usually low, but there can be considerable differences between cities and municipalities depending on the quality of the housing stock.

Although the law states that social housing should be allocated on the basis of social criteria, these criteria are nowhere specified. In general, the target group for social housing is young families, single parents and low-income families³⁰.

Another problem with social housing in Hungary is the fact that some municipalities continue the trend of privatising their housing stock. This mostly affects low-income tenants who do not have enough money to buy their apartments. Many municipalities have also introduced a minimum income condition in their criteria, which again affects the poorest households, who are thus excluded from access to housing³¹.

However, some municipalities are aware of this and are open to working with NGOs to provide housing for vulnerable groups. An example of this is the "From Street

to Home Association', an NGO that specialises in helping homeless people access housing and acquires some houses for its clients from municipalities. The NGO renovates housing units and engages in social work to help clients get jobs and pay for housing costs. The Hungarian branch of Habitat for Humanity also runs similar programmes.

The Maltese Charity Service has an agreement with the city of Veszprém in Hungary, where the Charity oversees the management of the city's housing stock. In addition to city-owned flats, it also seeks out private rental flats to use for public tasks (social rental agency model) and has its own social housing units. The novelty of their model goes beyond its integrated management of the different sub-sectors of affordable housing; it also integrates housing management and social work, which increases the efficiency of their work.

EU affordable housing programmes are usually small-scale pilot projects. These programmes targeting marginalised and excluded social groups (homeless and Roma) have not yet led to substantial changes in the housing and living conditions of excluded groups³².

³⁰ file:///C:/Users/nedom/AppData/Local/Temp/HER%202012%20EN%20web2_1.pdf

³¹ file:///C:/Users/nedom/AppData/Local/Temp/10_Social_Housing_in_Post_crisis_Hungary_A_Reshaping_of_the_Housing_Regime_under__Unorthodox__Economic_and_Social_Policy_1_(1).pdf

³² file:///C:/Users/nedom/AppData/Local/Temp/10_Social_Housing_in_Post_crisis_Hungary_A_Reshaping_of_the_Housing_Regime_under__Unorthodox__Economic_and_Social_Policy_1_(1).pdf

5.2.3 Social housing in Poland

Social housing (commonly known as social housing) is a form of state assistance to the poorest citizens. Obligations related to social housing are borne by municipalities and the legal framework in this respect is specified in the 2001 Act on the Protection of Tenants' Rights, Municipal Housing Funds and Amendments to the Civil Code (Journal of Laws 2001 No. 71, item 733, as amended).

As it is a generally binding legal act, its provisions have national scope. Article 22 provides a statutory definition of a contract for the lease of social premises, which is to be understood as a contract for the lease of premises suitable in terms of their equipment and technical condition for living, whereby the area of the rooms per member of the tenant's household may not be less than 5 m², or 10 m² in the case of a one-person household, but the premises may be of a lower standard.

A lease contract for social premises may be concluded with a person who has no legal right to the premises and whose household income does not exceed the amount laid down in a resolution of the municipal council (Article 23(2)). The amount of rent for social premises may not exceed half of the lowest rent binding on the municipality's housing stock.

According to the provisions of the Act, it is the task of the municipality to create the conditions for meeting the housing needs of the local community. The municipality, on the basis of the principles and in the cases provided for by law, provides social rented premises and alternative premises and meets the housing needs of low-income households. The provisions of the Act also regulate other issues, including the prohibition of the deposit when concluding a social rental contract.

The obligations of the landlord (municipality) include:

- a) to keep the premises and facilities of the house, which are intended for the common use of the residents, and its surroundings in order and cleanliness;
- b) carrying out repairs to the building, its premises and equipment;
- c) restoring the damaged building to its original condition, whatever the cause, with the tenant being liable to pay for any damage caused by his fault;
- d) repairs to the premises, repair or replacement of equipment and technical equipment to the extent that is not the responsibility of the tenant, in particular:
 - repair and replacement of internal installations: water, gas and hot water - excluding fittings and equipment, as well as repair and replacement of internal sewerage, central heating with radiators, electrical system, communal antenna - excluding fittings,
 - replacement of heaters, window and door joinery and flooring, floor coverings and carpets and plastering;

The Act requires municipalities to define and establish:

- A multi-year programme for the management of the municipality's housing stock;
- principles for renting out premises that are part of the municipal housing stock, including principles and criteria for renting out social premises.

5.2.4 Social housing in Slovakia

Social housing in Slovakia is defined in Article 21(1) of Act No. 443/2010 on subsidies for housing development and social housing. The basic characteristic of social housing in Slovakia is its direct link

to public finances. Thus, social housing includes all flats, houses or residential buildings for the acquisition of which public funds have been used or the housing and accommodation is financed using public funds and meets the conditions under the Act on Subsidies for Housing Development and Social Housing. In practice, two basic definitions of social housing can be found, which differ mainly in the method of financing, the type of users and the standard of facilities. In a narrower sense, social housing can be understood as housing for clearly defined households (e.g., those with low to zero income) or who have experienced a sudden change in their life circumstances (e.g., natural disasters, various crisis situations, etc.). In a broader sense, social housing can be defined as rental housing provided by local government that is not for profit and is supported by public funds. It is therefore any housing where public money has been used to build or operate it.³³

Social housing is intended for disadvantaged groups on the housing market, including low-income households, young families, large families, the elderly, single parent families, women at risk of violence and victims of violence, foreigners and migrants, homeless people, households living in socially excluded localities or slums. It also includes groups of people who, for various reasons, are so disadvantaged that they are unable to meet their housing needs. This includes both financial disadvantage and disadvantage linked to life-cycle phases, health (disability), socio-economic status, but also discrimination based on ethnicity or the label of 'problem or inadapted' citizen.³⁴

The process of allocation of social housing is not determined by legislation in the Slovak Republic. The municipalities, through their elected representatives, have full competence to determine the method of allocation of housing. Therefore, the process of allocation of social housing is fully within the competence of municipalities, which, in addition to the conditions defined by law, may also set their own criteria. In many cases, however, these very conditions can form a barrier to entry into social housing, especially if the criteria include a deposit requirement, making it more difficult for low-income families to access the housing. Other conditions often include permanent residency in the municipality or a minimum length of residency, no debts to the municipality, not only in the sense of housing debts, but any debts (e.g. dog tax), even in the past. Some municipalities even consider the upbringing of the household, the attendance of children at school or the applicant's contribution to the municipality (in terms of cultural, social, economic, etc.).

The aforementioned conditions for the allocation of social housing greatly reduce the availability of social housing for vulnerable groups, in particular the criteria of permanent residence and income often prevail over membership of the target group, which is often not defined in municipal ordinances. In this context, certain groups of people whose reasons are purely social are often excluded from applications, which goes against the purpose of social housing.

³³ https://fses.uniba.sk/fileadmin/fsev/uvp/knihy/Socialne_byvanie_publikacia.pdf

³⁴ Máchová, L. Overview of the social housing system in selected countries

6 Characteristics of the housing situation in selected cities of the V4 countries

6.1 Ostrava (Czech Republic)

The Statutory City of Ostrava is a regional city of the Moravian-Silesian Region, located in the north-eastern part of the Czech Republic. In terms of area and population, Ostrava is the third largest city in the Czech Republic. The population as of 1 January 2021 was 283,320. The city of Ostrava consists of 23 municipal districts, which have independent jurisdiction.

As mentioned above, it is not possible to say with certainty how many persons of Roma nationality live in Ostrava; according to qualified estimates, their number is around 30 000, of which approximately up to 10 000 Roma live in localities and residential hotels. The 2017 Report on the State of the Roma Minority in the MSK states that approximately 12 400 to 12 900 Roma live in socially excluded localities in Ostrava. Within the framework of the mapping of socially excluded localities in the Czech Republic, a total of 13 such localities were identified in Ostrava. These localities are located in various city districts, namely Mariánské Hory and Hulváky (2), Moravská Ostrava and Přívoz (2), Poruba (1), Radvanice and Bartovice (2), Slezská Ostrava (6) and Vítkovice (2).

As part of the preparation of the material Concept of Social Housing of the Statutory City of Ostrava, residential hotels in the city were mapped in 2017. According to this document, there are a total of 42 hostels in the city with approved operating rules and a total capacity of 7,241 beds. It should be mentioned that out of the total number of 42 hostels, 5 of them are intended for students, mainly youth hostels, boarding house or hostel for students with a total capacity of 370 beds. The quality of the hostels varies, ranging from hostels with separate housing units with their own sanitary facilities and kitchen or kitchenette, to hostels with shared kitchen and sanitary facilities. These hostels are characterised by lower standards of hygiene, mould, damp, and bedbugs. Accommodation contracts are usually short-term, 1 to 3 months. This type of housing is not a form of standard and secure housing. These hostels are usually, but not always, located in socially excluded areas.

The city of Ostrava has approximately 133 465 flats of which about 9 830 are unoccupied. This figure was valid as of 2011, the date when the census results were available, the actual results from the 2021 census are not currently available. It should be noted that the number shown is the total housing stock for the City of Ostrava, regardless of which district it is located in. Different districts have different sizes of housing stock. The largest housing stock is in the Ostrava-South district with 5 259 flats. This is followed by Slezská Ostrava with 1 275 flats, Moravská Ostrava and Přívoz with 1 580 flats, the Vítkovice district has 698 flats in its possession and then the Ostrava Poruba district with 838 flats.

The individual districts have their own authority to set the conditions for the allocation of urban flats, which can therefore be very different. Here are selected parts of the regulations on the allocation of urban flats in selected districts. This is for illustrative purposes only, the exact wording can be found in the links to the regulation. Potentially discriminatory criteria are highlighted in bold: for example, the municipal district of Moravská Ostrava and Přívoz³⁵ has in its conditions no debt to the existing housing provider for the applicant, i.e. the existing landlord, accommodation provider, etc. and no debt to the Statutory City of Ostrava including all individual municipal districts as of the date of application. In addition to this, persons who receive recurrent material hardship benefits (does not apply to citizens who receive social welfare benefits for special aids for the severely disabled or state social support

³⁵ <https://moap.ostrava.cz/cs/radnice/urad/odbor-majetkovy/oddeleni-spravy-majetku/formulare/Kezveejnn.pdf>

benefits paid by the Labour Office or sickness insurance benefits) for a continuous period of six months preceding the date of the RF are excluded from applying for housing in this district. In the case of renting on the basis of a tender procedure, the Ostrava-South district also offers flats on the basis of concluding an agreement on accession to the debt or a part thereof, in addition, it requires from those interested in the flat an extract from the Central Register of Executions, which is kept, operated and administered by the Executor's Chamber of the Czech Republic (the extract must not be older than 30 days as of the date of submitting the application for renting a municipal flat)³⁶. The Ostrava Poruba municipal district has the same condition, according to which the applicant must not be bankrupt and at the time of submitting the application must not have had any overdue liabilities to the Statutory City of Ostrava and its municipal districts for a continuous period of twelve months prior to the submission of the application. In the application, the applicant is obliged to indicate the amount he/she proposes to contribute to the Fund, in accordance with the published intention to lease a municipal flat³⁷. Ostrava Vítkovice, in addition to being debt-free to the municipal district, offers flats to the City of Ostrava under the tender procedure in two ways, namely, without repairs at the future tenant's own expense and with repairs at the future tenant's own expense³⁸.

Given the mechanisms in place, the flats may be unaffordable for a large proportion of low-income people. This is especially the case when the apartment is allocated on the basis of the highest rent per m², the willingness to accept repayment of the debt on the apartment that already exists or the willingness to invest in the repair of the apartment, when this investment is around CZK 100 000. These approaches assume that the apartment will be allocated to the person who offers the most financially advantageous bids, where low-income people are practically eliminated from this option.

Another limiting criterion is the existence of debts, not only in relation to the previous tenant or the city itself, but also the existence of any debts at all, registration in the debtors' register or repayment of debts in the form of insolvency. The option not to rent the apartment or to decide on another tenant, which some districts retain, may also appear problematic. This represents a space that could be exploited if an 'unsuitable' bidder wins.

Rental housing is not only offered within public housing, but also in the private housing market, whether it is owned by an individual or a corporation. The largest owners of housing in the city of Ostrava include Heimstaden, s.r.o., which owns approximately 15 000 flats, as well as housing cooperatives such as the Vítkovice Housing Cooperative, which manages approximately 12 000 flats and owns 10 000 flats, the Nová hut' Housing Cooperative, which owns 5 950 flats, and the Hlubina Housing Cooperative, which manages approximately 5 500 flats.

6.1.1 Social housing in Ostrava

The City of Ostrava has long been interested in the issue of social housing. This is evidenced not only by the projects implemented by the city itself, but also by the long-term support of non-profit and contributory organisations dealing with this topic and offering various forms of housing to their clients.

Individual municipal districts usually allocate part of their housing stock to provide housing for people in difficult social situations. These may be barrier-free flats for people with disabilities, accessible flats, social flats, crisis flats or flats intended for dealing with sudden disasters (fire, etc.). Their number,

³⁶ <https://nemovitosti.ovajih.cz/wp-content/uploads/2018/10/zasady-pronajmu-bytu-ucinne-od-01-06-2021.pdf>

³⁷ <https://poruba.ostrava.cz/cs/obcan/nabidky-pronajmu-bytu/vseobecne-podminky>

³⁸ <https://vitkovice.ostrava.cz/cs/radnice/urad/odbor-bytovy-a-majetkovy/zivotni-situace/zasady-hospodareni-s-bytovym-fondem-statutarniho-mesta-ostavy-sverenym-mestskemu-obvodu-vitkovice>

location and conditions of allocation may vary according to individual city districts. As a rule, they are allocated outside the system of regular applications for renting a municipal flat.

In the period 1.10.2016 - 30.9.2019, the City of Ostrava implemented a project called Housing Concept and its pilot verification in the City of Ostrava, the aim of which was to ensure the availability of non-segregated housing for persons from the target group on the territory of the Statutory City of Ostrava (hereinafter SMO) and to strengthen the role of the Municipality of Ostrava as a key actor in the field of housing. The project consisted of several key activities, namely: the creation of the concept of social housing of the Statutory City of Ostrava, pilot testing of the so-called crisis, social and affordable housing and, last but not least, the evaluation of the project itself. The evaluation study is available on the project website.

This project was followed by a new one, called Social Housing in the City of Ostrava, implemented in the period 1.10.2019-30.6.2022, so the project is still under implementation. The aim of this project is to build a system of social housing in the territory of the Statutory City of Ostrava, which means ensuring the availability of standardized, non-segregated housing for households in housing need, anchoring the Municipality of Ostrava as a central actor in the field of housing and provider of social work. It is intended primarily for homeless persons according to the ETHOS typology of homelessness, i.e. for persons: homeless (persons surviving outside or in a dormitory); homeless (persons living in hostels or institutions, e.g. In insecure housing (people living in temporary housing with family or friends, housing without legal title, people at risk of eviction or at risk of violence); in substandard housing (people living in makeshift or unusual dwellings, uninhabitable housing or overcrowded flats).

As already mentioned, several non-profit organisations in Ostrava are also involved in addressing housing issues. For example, the Salvation Army in the Czech Republic, CENTROM z.s., Diocesan Charity of Ostrava-Opava, Charity Ostrava, etc. Some municipal districts in the city rent out their flats to non-profit organisations, which then offer them to clients (mostly persons at risk of social exclusion). They are mostly in need of social supervision) who are dealing with housing problems. This method is usually based on the concept of 'house-ready'. Often, the flats obtained in this way are located in a socially excluded locality, the client is a subtenant, thus losing the possibility to receive one of the types of social benefits - housing benefit.

Romodrom o.p.s. in cooperation with Nová možnosti, z.ú. is implementing the project "Housing first" within the Moravian-Silesian Region, where several flats are located in Ostrava. These flats were acquired in cooperation with private owners, i.e. on the open flat market.

6.2 Budapest (Hungary)

Budapest has 1.756 million inhabitants. Considering wider agglomeration the number of inhabitants could count up to 3.5 million people. According to the 2001 census only 12.266 people declared themselves Roma in Budapest. (The Roma population of the agglomeration was not measured or assumed). According to all available previous data and any experts' expectations, the ratio of Roma population is much higher than the census data would suggest. Regarding to the Hungarian Central Statistical Office's 2021 poll at least 874.000 people in Hungary are of Roma origin, and 14,3% of them are living in Budapest, which would mean 124.000 people - ten times more than the census data.

Budapest has its own Municipality, and the 23 districts of it all also have their local governments. Apart from these, there is also the system of the state government's district offices, called "Járási Hivatal", which abstracted many tasks from the original local government system and left it strongly defunded.

Roma population is more concentrated in specific districts, and within that, neighbourhoods of the city. The highest ratio of Roma inhabitants are living in the 8th, 10th and 20th and the neighbouring districts, basically mostly in the inner, and south-eastern parts of the city. Yet there are segregated streets and neighbourhoods in many of the districts, even where the ratio of Roma population is otherwise low. (3, 4, 15, 22 districts).

The reason for the concentration of low income and Roma families being high in the areas surrounding the city center dates back to the late 40's and early 50's. Then under the soviet occupation there was a forced socialization of private property, and most of these areas big upper class rental apartment houses with its typical circular corridor arrangement. These huge flats were often divided into smaller ones and given to newly brought families from liquidated gypsy settlements in the countryside to Budapest. The previous population was forced to move out on its own because of the changed neighborhood. It made by the decades that these houses became in poor condition without any major renovation. This procedure happened mainly in the 6th, 7th, 8th, 9th districts, but because. The condition of many of these flats recently doesn't allow them to be habitable, and because of the shortage of the budgets of the owner local governments the renovations used to be postponed. The local governments often announce a tenders where the new renter can deduct the costs of the renovation from the rent.³⁹

6.2.1 Social housing in Budapest

According to the data published by Mayor's Offices Social Policy Department on May 31, 2021, the City of Budapest has 1,246 municipally owned apartments, excluding apartments dedicated to and available only for old age pensioners it is 855 apartments. These apartments do not include the social housing system, because it is run by the district's local governments. These social housing programs are share few similarities, their conditions are defined separately in each district, adapted to local characteristics and economic situation. The districts own apartments in a high range between 25 to 4500 each, the number they offer for social housing from this is regularly changing.

To be able to get an apartment by the social housing system in Budapest's districts is particularly difficult due to the number of applicants and the lack of habitable apartments. The given by all the district's is based on the amount of the old-age pension, mostly the income of the applicant cannot be more than 300 or 400 percent of the minimal amount of old-age pension. Also the all value of the owned properties mostly cannot reach the 30-35 times of the minimal amount of old-age pension. Many districts give this rent for 5 years for the first time, and then if the renter paid his bills on time and completely, then they just lengthen it again. Districts ask for local registered addresses of all applicants to be eligible for applying for social rentals, many municipalities ask for a registered address of at least 5 yrs.

Some districts already set up Housing Agencies, like the 1st, where they can add social considerations to the renting system; the Budapest City Hall promises to set it up too within 2 years.⁴⁰

³⁹ Ladányi J., 1989: A lakásrendszer változásai és a cigány népesség térbeni elhelyezkedésének átalakulása Budapesten. Valóság. volume 8. page 79-89.

⁴⁰ <https://budapest.hu/Lapok/2021/bemutattak-a-fovarosi-lakasugynokseg-cselekvesi-tervet.aspx>

6.3. Wrocław (Poland)

Thanks to the experience gained by the Peace House Foundation (FDP) in the implementation of community tasks for the Romanian and Polish Roma communities within the framework of the government programme (both tasks are ongoing), we can conclude that the knowledge about the functioning of the Wrocław Roma community is fragmented and fragmentary. No institution has reliable information on the number of Roma in Wrocław, its fluctuations and social structure. This is mainly due to legislation that prohibits the collection of data on ethnicity. On the other hand, the existing data, i.e. the 2011 national census, gives the number of 1606 members of the Roma community by type and order of national and ethnic identification. However, these data refer to the entire Lower Silesian Voivodeship and due to the time distance it is difficult to state their adequacy to the current situation. It is worth noting that at the time the report is being written (July-August 2021), a subsequent national census is underway, which will provide up-to-date data at a later date.

On 21 September 2019, the Wrocław Romani Bacht Association ceased its activities, which in effect meant that the community ceased to have any organised form of representation equipped with additional knowledge.

In conclusion, there are numerical institutional data, as the collection of these data is entrusted to individual institutions. However, there is no comprehensive, complementary knowledge that could serve as the basis for a comprehensive and long-term strategy. The only quantitative data available are from the Department of Education and the Municipal Social Welfare Centre (MOPS). According to the former, 159 Roma children (including pre-school children) attended primary schools in the 2020/2021 school year and 3 children attended secondary schools. The MOPS records show that 73 families (191 persons) use the support of the centre.

The data does not reflect the actual size of the community and its basic needs. Firstly, they only refer to Roma with Polish citizenship and do not take into account Romanian Roma who live in large numbers in Wrocław. Moreover, the data on education do not provide information on the needs of students, schools, or even how many of them "dropped out" of the system due to the distance learning introduced during the pandemic and what the reasons were for this. For obvious reasons, data on welfare recipients focus only on families who apply for such support.

The number, social structure, needs and difficulties in the context of the Romanian Roma community living in Wrocław are also not systematically classified. The existing database is largely based on information obtained by the Peace House Foundation (FDP). In 2016, when we started the programme, the Roma community in Wrocław lived either in the so-called camp (Koczowisko in Polish) on Kamieńskiego Street (100-200 people, depending on the period) or in the specialised Centre for Families run by the MOPS in Wrocław (about 30 people).

In connection with the process of camp dispersal, some families moved to temporary housing managed by the FDP, some left Wrocław (mainly to other cities in Poland, to Germany or returned to Romania). One group decided to organise a place of residence independently within the Wrocław community. In 2020, two families have obtained social housing and the vast majority of the remaining ones have also submitted such an application and are currently waiting for allocation. Depending on the period, the number of people living in different locations varied and ranged between 150-200 persons. Currently, less than 50 persons are benefiting from the Programme.

In summary, at the time of writing this report, there is no institution in Wrocław that has comprehensive data on the Roma communities living in the city. This will be changed by the research carried out within the framework of the Roma Integration Programme 2021-2030 (managed by the

Ministry of Interior and Administration), the result of which is to be a comprehensive numerical picture of the above-mentioned community, including Roma communities in specific housing estates in Wrocław and a map of their needs.

6.3.1. Social housing in Wrocław

Social housing (commonly known as social housing) is a form of state assistance to the poorest citizens. Obligations related to social renting are borne by municipalities and the legal framework in this respect is specified in the 2001 Act on the Protection of Tenants' Rights, Municipal Housing Resources and on Amendments to the Civil Code, together with the resolution of the City Council - Resolution No. XXII/601/20 of the Wrocław City Council of 30 April 2020 on the rules of renting residential premises included in the housing resource of the City of Wrocław, as amended;

Pursuant to the above mentioned regulations, persons who are members of the Vratislav self-governing community, have no legal right to other premises and meet the income criterion specified in the resolution may apply for a social rental contract. Income criterion for applicants - documented average monthly income for 3 consecutive months preceding the application per household member not exceeding: 100 % of the lowest old-age pension for single-person households - currently PLN 1 250,88 or 70 % of the lowest old-age pension for multi-person households - currently PLN 875,62. The application procedure is free of charge.

Required applications and documents:

- Housing application form - certified by the competent administrator;
- a declaration of the household members' income for the three months prior to the submission of the declaration;
- declaration of the household members' financial circumstances;
- certificate, credentials or other relevant documents confirming affiliation to the municipality of Wrocław, e.g. certificate from a workplace, university, school, kindergarten, etc. (registration within the administrative territory of Wrocław is verified by the municipality);
- documents, certificates, income statements of the applicant and all persons mentioned in the application, showing gross income for the last 3 months preceding the date of submission of the application, detailing tax deductible expenses, personal income tax payable, social security contributions not included in tax deductible expenses and health insurance premiums;
- with regard to marital status - in the case of divorce or separation, a court judgment (for review);
- when submitting health certificates:
 - declaration of processing of personal data concerning the applicant/participant's health,
 - declaration of processing of personal data relating to health (family member, cohabitant).

Applications are processed on the basis of a completed verification questionnaire submitted within the time limit and on the basis of the scores set out in the Annex to the Resolution. The number of points obtained determines the priority for the conclusion of rental contracts. The standard of social housing is low, but fully meets basic living needs (the flats are equipped with basic facilities and connected to utilities).

This procedure is also available to Romanian Roma who, as EU citizens, have the right to benefit from it at the same level as Polish citizens. The only additional condition is registration of residence with the

voivodeship office. According to the Act of 14 July 2006 on the entry into, stay in and exit from the territory of the Republic of Poland of citizens of the Member States of the European Union and their family members (Journal of Laws of 2014, item 1525), the following is applicable to citizens of the Member States of the European Union and their family members in Poland

EU citizen may stay in the territory of the Republic of Poland for a maximum period of 3 months - if the stay lasts longer, the EU citizen is obliged to report his/her stay in the Republic of Poland.

CASE STUDIES In 2021, two Romanian Roma families benefiting from the FDP were provided with social housing. In both cases, the waiting period (from the submission of documentation) was 3 years. In both cases, the families were families with many children, which allowed for additional points in the process. They were also awarded for the time they used the FDP.

Family X - a three-generation family, which currently has 8 people (one child has been born since the decision to allocate the apartment), was granted a social apartment of about 70 m² (three rooms, hall, kitchen, bathroom and toilet). Fees associated with the operation of the premises: rent less than 500 PLN and utilities (costs depending on consumption). The family benefits from social support in the form of a housing allowance of 523 PLN.

Family Y - a three-generation family of 7 persons, obtained a social flat of about 60 m² (three rooms, hall, kitchen, bathroom with toilet). Charges related to the operation of the premises: rent less than 500 PLN and utilities (costs depending on consumption). The family benefits from social support in the form of a housing allowance of over 500 PLN and an energy allowance of 20 PLN/month.

6.4. Bratislava (Slovak Republic)

Bratislava is the capital of the Slovak Republic with approximately 500,000 inhabitants. It is complicated to determine the exact number of Roma living in Bratislava, but it is estimated that there are approximately 9,950 Roma living in Bratislava, which is approximately 2.3% of the population of Bratislava.

Bratislava is divided into five districts (Bratislava I to Bratislava V), which are further subdivided into a total of seventeen districts. The Bratislava I district consists of the Old Town; Bratislava II consists of Ružinov, Vrakuňa and Podunajské Biskupice; Bratislava III consists of Nové Město, Rača, Vajnory; Bratislava IV district has the largest number of districts with a total of 6 districts, namely Karlova Ves, Dúbravka, Lamač, Devín, Devínska Nová Ves, Záhorská Bystrica. The last district, Bratislava V, consists of the districts of Petržalka, Jarovce, Rusovce and Čunovo. The Petržalka district is known for its higher crime rate compared to other districts, and is particularly associated with drug crime.

The City of Bratislava currently has approximately 877 rental flats. Rental housing in Bratislava is very neglected, it is the worst of the V4 capitals and has the lowest number of urban rental flats. Only about 1% of all flats in Bratislava are urban rental flats. The city is trying to address this situation in a number of ways, including the reconstruction of flats and houses it owns or has taken ownership of that are empty and in poor physical condition; the construction of new rental flats on its own land; and cooperation with the private sector on affordable rental housing. One option is the acquisition of new private housing for the city's rental housing portfolio, the other is joint projects with financial institutions.

Both the City Hall and the municipal authorities of each district manage the general housing stock through specialised management organisations. The individual municipalities may set the criteria for the allocation of the municipal flats they own, but in the case of flats owned and managed by the

Statutory City, they must comply with the General Binding Regulation of the Capital City of Bratislava No. 1/2006 on the rental of flats and living rooms in permanent housing facilities. Bratislava addresses the housing needs of its inhabitants primarily by allocating municipal flats outside projects. In accordance with the Statute and the approved Decision of the Mayor of the Capital City of Bratislava No. 24/2016, which regulates the procedure for the allocation of municipal rental flats owned by the Capital City and not entrusted to the administration of the municipal district, lease contracts are concluded for a maximum of 2 years with the possibility of repeated extension under the conditions resulting from Regulation No. 1/2006 and the lease contract. The maximum duration of the lease is not limited in time, provided that the specified conditions are met, it is a permanent housing solution for citizens.

The applicant must meet several conditions, including the need for permanent residence in the city, or at least proof that he/she has resided in the territory of Bratislava for at least five years (e.g. by means of a work contract), has not lost his/her housing through his/her own fault and receives an income of at least 1.2 times the minimum subsistence level established by Act No 601/2003 Coll. on the minimum subsistence level and on amendments and supplements to certain acts, as amended⁴¹. Almost all municipalities have adopted in their policies the condition of permanent residence in the municipality and the minimum income level. The Petržalka municipal district has the strictest conditions, which has inserted into its regulations the condition that the applicant for an apartment, or his relatives with whom he was living at the time, must not be classified as inadaptable in the sense that they have lost their housing in the past due to rent arrears, gross violation of the lease agreement or destruction of the apartment or house furnishings. In addition, the applicant must have a net monthly income of twice the minimum subsistence level, sign a notarial enforcement clause (eviction notice) and pay a deposit of one month's rent⁴².

As can be seen from the individual regulations, some of the criteria set out, in particular the minimum net income requirement, or proving that the applicant did not lose the apartment through no fault of his/her own, may constitute an obstacle to access to housing.

The City of Bratislava itself operates two hostels, the Fortuna and Kopčianska hostels. Although it is declared on the city's website that the hostel is intended for families and single parents with dependent children without housing, children from children's homes after leaving institutional care (up to 35 years of age), abused persons and victims of domestic violence on the basis of a written recommendation from the crisis centre, where they were provided with professional residential assistance and staff, the capital city and employees of organisations under the jurisdiction of the capital city, the Urban Housing Policy Concept 2020-2030 states that it is a hostel that accommodates socially excluded families. However, the conditions in these hostels are completely unsatisfactory in all respects. Both hostels provide residents with transitional housing and basic social counselling⁴³.

6.4.1 Social and affordable housing in Bratislava

The City of Bratislava and its individual districts may allocate part of their housing stock to address the housing needs of different target groups. These are so-called emergency and social housing.

⁴¹ <https://bratislava.sk/sk/najomne-byty-mesta>

⁴² https://www.petrzalka.sk/wp-content/uploads/2020/07/Zasady_hospodarena_s_bytmi_vo_vlastnictve_mestskej_casti_Bratislava-Petrzalka.pdf

⁴³ file:///C:/Users/nedom/Downloads/Koncepcia%20bytovej%20politiky_2021-1.pdf

Emergency housing is used to provide immediate assistance to persons who are in a crisis or emergency situation which makes it impossible for the person to stay in their place of residence and have no other accommodation option. For example, because of a fire, flood, serious accident, etc. The lease period is granted for the necessary period, but for a maximum of one year.

The social flat is intended to help persons who find themselves in a difficult social situation and have no place to live because they are neither owners nor tenants of the flat and have caused this situation through no fault of their own, and who are unable to secure adequate housing because of their low income. Individual municipal districts can set their own target group, most often single persons over 55, recipients of old-age pensions, low-income families with dependent children, persons with severe disabilities, etc. Some municipalities also set a maximum income level that a person can receive to qualify for social housing. This amount may vary according to the municipality. The duration of the lease in social housing is set at one year, with the possibility of extending it up to twice for two years, for a maximum of five years in total.

The project of affordable housing with social support is intended for vulnerable groups who are in social and housing need and whose current situation requires social support. On the basis of the housing concept, low-income families, young families, persons with disabilities, seniors, single parents, women at risk of violence and victims of domestic violence, individuals leaving foster care or protective education, foreigners and migrants, homeless people, members of marginalized Roma communities, and other groups such as drug users and the long-term unemployed have been identified as vulnerable groups. The whole project is based on the concept of Housing First⁴⁴.

The city has so far allocated 9 housing units for this project. These are the first nine flats out of a total of twenty-two that were in an unsatisfactory technical condition for conventional renting. The City renovated these apartments and subsequently included them in the affordable housing project. In the first phase, the City would like to house six individuals and three families. The project also includes the provision of social work with regard to the needs of the person concerned, with a focus on the prevention of housing loss. In providing social work, the city plans to work with non-profit organizations that have been working in this area for a long time⁴⁵.

⁴⁴ file:///C:/Users/nedom/Downloads/Koncepcia%20bytovej%20politiky_2021-1.pdf

⁴⁵ <https://bratislava.sk/sk/dostupne-byvanie>

7 Results of own investigation

The aim of the research was to determine whether and how Romani people are discriminated against on the housing market. As part of the research investigation, we first focused on a search of available national and international research and documents on this topic, and then we conducted our own investigation.

Within the research investigation we used two research techniques, namely unstructured interviews with 5 Roma clients who were looking for housing and then we used the mystery call technique, where we made 20 phone calls (10 to private landlords and 10 to real estate agents).

7.1 Mystery call

We made 10 calls to estate agents and 10 calls to private landlords in each city as part of the mystery call process. As with mystery shopping, these were not actual phone calls or telephone interviews. During the call, we describe an imaginary situation to the caller and observe how they react to it. During the call, we introduce ourselves as workers who are looking for housing for our clients. By mutual agreement, the family was introduced as a couple where they are both employed, childless, non-smokers, have no pets, and have the finances to pay the security deposit and first rent. In one case the family was a non-Roma family, in the other a Roma family. We wondered whether there would be any change in the negotiations, or what kind of change. None of the interviews was recorded, but careful notes were taken in a recording sheet during the interview, and the caller also recorded as carefully as possible the individual statements of the real estate agents and owners.

Rental offers were searched on the Internet, and apartments up to 45 m² (studio, two small rooms or a separate apartment) in Ostrava, Wroclaw, Budapest and Bratislava were selected. If we received a positive response and were offered the opportunity to view the apartment, we informed that we would discuss and arrange a suitable date with the family, call back and provide feedback. On each occasion we called back, thanked the respondents and informed them of the withdrawal of the offer. It sometimes happened that if the caller was told that the offer was no longer valid, another person would verify this by calling from another phone. Detailed results are given below.

7.1.1 Experience from Ostrava

Within the individual interviews we identified significant differences in the approach of real estate agents when it came to Roma families. When we contacted real estate agents of leading Czech real estate companies and stated that we were looking for housing for our family, who belonged to the majority society, in all cases we were offered a tour of the apartment. On the contrary, in the case of a Roma family, we were offered a viewing in only one case. In one case, we were told that the family had to call themselves. This was justified by the need to fill in a personal questionnaire before the meeting with the real estate agent, and the need to check whether the interested party was not in the debtors' register, whether they had no foreclosures, etc. For this reason, we contacted one more real estate agent.

Very often the real estate agents referred to the owner's wishes, telling us that the owner did not want Roma in his apartment. For example, one of them said, "The owner from Prague wants them to be

Roma, even if I invite them to see the apartment and propose them to the owner, he will not sign a contract with them. I don't have a single client who would be willing to rent an apartment to a Romani family." One broker said ... "the owner does not want Roma", and another broker said ... "the owner does not want Roma..." The two estate agents tended to distance themselves from this behaviour of the owners, stating that they could not do anything if the owner did not wish it, while stressing that they did not mind the Roma. Another broker said ... "you know, if it were up to me, I wouldn't have a problem with it, but the owner, well..." RK5 offered us that if they had an apartment on offer that the owner was willing to rent to Roma, they would definitely contact us. ... "but maybe something will turn up in time..."

In one case, the moment the real estate agent found out that it was a Romani family, he refused to communicate with us any further, said he would not comment over the phone and hung up on us. ... "I can't comment on the phone..." ... "the apartment is occupied..." On a second call by another worker, who was looking for housing for a family from the majority, the same real estate agent told us that the apartment was still available and was ready to move in immediately.

Only in one case did the real estate agent tell us that Romani nationality was not a problem and invited our fictitious prospective buyer to visit the property. He added that if it didn't work out, he would look for another apartment for the applicant..." ...that's not a problem..." ... "if it doesn't work out, we'll look elsewhere..."

Almost all the brokers informed us that they would contact us again. In the case of the non-Roma family this was the case in all cases, in the case of the Roma family two agents contacted us again, one told us that the owner did not want Roma, one offered us a viewing date and in two cases they told us straight away that they would not contact us again. In one case, the agent promised to contact us again, but did not get back to us.

In one case, the broker asked detailed questions about the family, asking whether they were employed, how many children they had, whether they wanted to set up a permanent address in the apartment, whether they were in debt, etc. He did not ask about their nationality, i.e. whether they were a Romani family.

The experience in mystery calls with private owners is very similar to that of real estate agents. If we were looking for housing for a majority family, we were refused a viewing in only one case. The owner told us that he already had several people interested in the apartment and had no need to invite our family to view. ... "I have plenty of applicants, I can choose" ... "I don't need your family..." This same owner reacted irritably and aggressively when the Roma family was mentioned: ... "I don't want gypsies in my apartment, they will ruin it for me, there are problems with them...", then told the worker that although he had never rented an apartment to Roma, he knew "people" who had problems with them. He then hung up the phone.

In one case, the owner agreed to inspect the apartment, arranged a date, ... "when will we meet for the inspection? How convenient?..." but at the end of the conversation he asked if it was a Roma family. ... "but aren't they gypsies?"...In this case, we didn't call him back and told him straight away that they were. After this information he cancelled the search. ... "No, I'm not interested.."

In one case, the owner did not immediately refuse us, but referred to the need to consult her husband: ... "I need to consult my husband, what he has to say..." This owner, although she was informed about the family, made several inquiries about whether the family was really working and whether they really had no children: ... "and they are working? And how many children do they have?"...,

One landlord told us that he would rent the flat to Roma, but he was afraid that his neighbours, or rather the owners' association, would have problems with it. Then the owner apologized to us that he already had more people interested in the apartment.: ... "I have a lot of people to choose from, so don't be angry..." Only one of the private owners offered us a tour of the apartment for a Roma family. In the other cases, as already mentioned, the tour was refused to the Roma family.

7.1.2 Experience in Budapest

A third of the owners and estate agents we approached were open to our invitation and offered the couple a specific time to view the property. Among the landlords there were some who had already clearly stated in the description of the advertisement what kind of tenants they would like to rent the apartment to: informed tenants, couples, girls or single people, students.

Those who refused for indirect reasons were called again, in the person of another interested party, so that we could verify whether the reason for refusal was Roma origin. We spoke to one of them, a real estate agent, who told us after hearing about the Roma couple that they had already signed a contract with another interested party. He did not mention this in a subsequent phone call. Similarly, the other owner said in the first phone call that he was open to a meeting, but pointed out that he did not decide on the lease, but that it was necessary to meet the owner, who was "quite a worm", insisted that the contract be signed in front of a notary and that the apartment was only for long-term rent. On the second phone call, when we contacted him on behalf of a non-Roma couple, the property owner did not raise these issues.

We spoke to one landlord who openly said that he does not rent to Roma or foreigners ("migrants") even if they have sufficient income. Some real estate agents played the role of outsider, avoiding responsibility and claiming that the owner decides and that there is nothing they can do about it.

"Unfortunately, the owner has very strong ideas, so that won't work" - "They both earn well, we can also provide proof of income" "I'm sorry, but that won't be necessary either, I don't think you need to show people how they are."

Some expressed sympathy: "Hmm, I'm sorry, but the owner doesn't want to rent it to a Roma couple. Another said that the owner wanted to rent the apartment to students, although this was not stated in the advertisement. Some offered to help find a rental with similar parameters and then call us, but in the end no one called back.

7.1.3. Experience from Wroclaw

In individual phone calls to private persons, six owners refused to provide an apartment to a person of Roma origin, two owners agreed and two responses were unclear. In the case of real estate agents, the ratio was better, with six real estate agents agreeing to rent or view and four refusing.

Only 20% of private individuals and 60% of estate agents decided to proceed with the letting process, representing 40% of the whole sample. This difference may be due to the lengthy decision-making process in the case of brokerage (obtaining the consent of the original owner, wanting to present the apartment, etc.). It is worth noting that in one case the intermediary offered to sign the contract immediately at a distance.

Renting an apartment to a Roma couple was refused by 60% of the private persons and 40% of the intermediaries, representing 50% of the whole sample. The reasons for not renting were varied,

generally they were reluctant to rent apartments to foreigners, often based on negative experiences (4 apartments: 2 private, 2 agency), with the most frequent being "Ukrainians recently demolished my apartment." "I am not prejudiced, I was even friends with the Lakatusz family, but we had problems with previous tenants and now we are more cautious." In the case of real estate agents, they referred to the owners' wishes "The owner did not want to rent to foreigners" "After the demolition of the apartment, Ukrainians no longer rent to foreigners". There was a reluctance among private landlords to rent apartments specifically to Roma. "Ukrainians? No, Roma - thank you, I'm not interested." "... "my brother doesn't want to rent it to Gypsies".

Alternatively, they made it a condition to provide certain documents, in particular an employment contract; this was requested by both one private landlord and two estate agent representatives. "We need two things: an employment contract and a notarial certificate that they have somewhere to move to if necessary." "This will be a problem, when signing a contract, employment documents are needed. The owner has to report it to the tax office. They have to report it to the office, plus 8% tax. We will need their residence cards (...) We will not sign the contract without employment." Alternatively, they preferred a different type of bidder, or the owners themselves did not want Roma as neighbours. "I don't think so. It's an apartment next to my house, I was thinking more of a couple/family with a permanent job, for a longer period of time."

7.1.4. Experience from Bratislava

Similarly to other cities, in Bratislava we have encountered different attitudes towards applicants for apartments from the majority and Roma communities. There were also significant differences between the approach of real estate agents and private owners. This was particularly evident in the labelling of the Roma group, where real estate agents tended to use the term "Rom", while many private owners referred to those from the Roma minority as "gypsy" or "degesh". For example, one of the Romani private landlords said of the Roma applicants, "I'm not going to take any degesh like that into my house... I know that, I'm going to take them in, and then they'll live there with all their cousins and aunts and I don't know, aunts from the third knee.... Then they'll ruin the place for me, they'll break it down, I know them, they're scum... they don't even have water where they live, they never really have water..." Which may point to the fact that prejudice against Roma does not only occur within the majority society.

When we were looking for an apartment for a Roma buyer, only three of the real estate agents we approached offered to show us the apartment. However, two of them warned us in advance that the final decision had to be made by the owner. "No problem, we can arrange to come and take a look, but the owner still has to say if he does." "Yeah, well, I'll show you the apartment, but I don't know if the owner will be ok with it." In one case, we encountered a situation where the estate agent wanted a larger deposit than the advertisement, where the advertisement stated a deposit of 200 euros, but the estate agent demanded a deposit of 400 euros from a family from the Roma community. In the case of a majority family, however, he did not point out this fact or agreed to 200 euros. "Yes, they have money for the first rent and the 200 euros for the deposit"... "Not 200, the deposit is 400" "But in the advert you have 200 euros" "But that would be a mistake, the deposit is really 400 euros. I don't know why it says 200. I didn't write it." In one case, we encountered a situation where the real estate agent did not refuse to give us a tour for Roma applicants directly, but rather started to talk us out of our interest, pointing out the negative neighbourhood and that this place might not be suitable for our family. "They are a young couple. There are only pensioners living in that house. Nobody young. They won't have much to say to them. And they're the retirees, they complain about everything, they're probably not going to be comfortable living there. So consider it." In one case (a Roma family), the real

estate agent told us that if we didn't hear from them in two days, they weren't interested. In the case of the non-Roma family, the estate agents were more helpful, one even offered us that if the family did not have enough money, they could double the deposit. We did not receive this offer from the same broker in the case of the Roma family.

We have had similar experiences with private landlords. One of them, as mentioned above, although Romani himself, acted very aggressively towards the Romani minority, and during a phone call he was verbally abusive to the Roma. The workers therefore preferred to end the call with a thank you. During a subsequent phone call by another worker regarding the possibility of renting an apartment to a non-Romani family, he no longer acted aggressively and immediately offered us a possible date for a visit. However, the two owners had no problem with the Romani family, and were open to the possibility of offering housing to a Romani family. One said that a Roma family already lives in the house and, in his words, "it works" "There is no problem with them. I lived there for a long time and there was no noise." The second owner also agreed, but stated that he would make the first contract for a shorter period of time. "The contract would be for 3 months and if everything is ok I would extend it for them." The two owners strictly refused the possibility of a visit in the case of the Roma family. "Not really Roma. I have a bad experience with them." The other, politely declined. "In the case of the non-Roma family, we were offered a viewing by all the people we approached, both real estate agents and private owners.

7.2 Interviews

Unstructured interviews were carried out with a total of 15 different persons from the Roma minority, 5 clients of the Romodrom o.p.s., (Czech Republic). All 5 interviewees were selected randomly, by drawing lots. Subsequently, they were contacted by a worker with a request to participate in the research, when they were informed of the general name of the research, namely Roma on the housing market. If the contacted person did not agree, a substitute was drawn. The characteristics of the respondents varied, with respondent 1 being a Mixed couple where they have two children, the boyfriend is employed, the respondent is from a majority ethnic group, and her boyfriend is Roma. The second respondent is a woman, single, employed, in care of a young son, respondent 3 is a man, living with his girlfriend and two children. The fourth respondent is a man of Roma origin, he and his wife are a mixed couple. The last respondent is a woman, a single mother with 3 children. All of the respondents have experienced housing distress, having lived for some time in a hostel or in technically inadequate housing.

Another 5 respondents were selected by Street to Home! Association and Shelter Foundation. Three of the five respondents were women and two were men aged between 24 and 40. Their marital status varied: a male member of a family with one child, a single mother with several children, a single man, and a female member of a young couple. All of them were looking for a rental apartment in Budapest, and three of them are still living there, currently in municipal rental apartments and court-ordered apartments. One respondent had returned to her parents in the countryside and another had moved abroad. Their education levels ranged from primary school to university. All are active in the labour market. The last five respondents were identified through the headmistress of a primary school, with the interviewer being introduced to the locality by a local social worker.

All participants were guaranteed anonymity, and the interviewer did not use the names of the interviewees during the interview. The interview was unstructured, with all participants being asked

one question at the outset, namely, "Please describe your experience when you were looking for housing." The question was deliberately asked in a neutral form, the aim being to find out whether or not the interviewees themselves would talk spontaneously about possible discrimination, or whether this topic was at the forefront of their minds. The unstructured interview allowed the interviewer to react flexibly to information that came up in the interview, or to ask questions about things she did not understand during the interview. All interviews were recorded and later transcribed and analysed.

7.2.1 Experience of respondents from the Czech Republic

The reasons why respondents were looking for housing varied. For some, it was the termination of the lease, too high housing costs that they were no longer able to cover, the need to become independent from the original family and the desire to start their own family, moving for work, the size of the housing being inadequate, etc. Many respondents spontaneously talked about their original housing, very often referring to high costs, poor location and generally expressing dissatisfaction. R2: ... "I lived with a private landlord, well he said he was going to redecorate, that they were going to be standard flats and he wanted a net rent of 16,000 + utilities. So for me it would be 25,000 a month. I was working, but I didn't have that kind of paycheck. So I had to move out." ... R3: I was living in a six in an excluded area. By the grammar school, there were an awful lot of, what they call, inadaptables living there." ... R1: ... "So I found an apartment with this Mr. P., it was horrible and terrible. But again, it was five minutes to work. So we sort of stayed there, for about six months." In contrast, after moving, all respondents expressed complete satisfaction with their housing, rent and location. Most appreciated the quietness of the location, the safety and the establishment of friendly relationships in the area. Parents then praised the quality and standard of the school their children now attend. R1: ... "I have lived here for 3 years and I am happy here. It's a good location, it's quiet, my boyfriend works here." ... R2: ... "It's going to be my fourth year living here now. I am happy with the owner. I can't complain about her. She is a nice woman, so. I'm happy here, who wouldn't be happy, I'll pay the rent, even though I don't have as much money as I used to have, because I have the little one in care, so I have less money. But the most important thing is that I pay my rent and I have a roof over my head. And that I'm living, that I'm not out on the street somewhere with the little one." ... R4: ... "So far the housing looks okay, we've lived here for two years so far and it's okay. Our bills come in normally, we pay what we use, and of course we are debt free here, otherwise he probably wouldn't have left us here. The landlord is happy, beyond I think." ... R5: ... "I'm living here now, I'm happy, the children are happy beyond measure because they have friends here. And not only the children, but I have friends here, friends, they go to school here. The school is nice." ...

All of our respondents said that they had experienced some form of discrimination, and repeatedly. According to their statements, five to six rejections were no exception. This discrimination was not only experienced by respondents who were already living in sub-standard housing, such as in an asylum house, a hostel, etc., but discrimination was also encountered by respondents who were living in a standard apartment, but which was no longer sufficient for their housing needs and who applied for a replacement apartment with the same company. R1 stated ... "I first lived in a flat of company H, 2+1, with my boyfriend and two children. I wanted an exchange but they wouldn't give it to me. There were policemen every minute, I lived near a pub, there were parties every minute, problems. They didn't want to deal with it, I wanted the exchange and they said that nobody would give me the exchange, that I wouldn't have the exchange..."

Some respondents also linked the refusal to the location they wanted to move to. According to their statements, these were localities that are outside the excluded locality and where, according to their statements, they do not want Roma. They put this in the context of large housing owners in particular.

R3 ... ". Most of those flats were behind the road, further away from the Handball (stadium) and they don't really want Roma there. That's my opinion." R1 ... "I would also say that when I wanted the exchange, I wanted to go to the Cihelní school where my children go. So they told me that they wouldn't give it to me, that they didn't want us there because I have a friend of Roma origin."

Many respondents stated that they had tried to search for housing in various ways, when, according to their statements, they were assured that the apartment was available when contacted by phone, but were refused when contacted in person. Most of them attributed this to the fact that they are Roma. R2 ... "I started looking for apartments on the internet, so when I called, they told me it was no problem, that they had apartments available and invited me to view them. And when I went to the viewing they just normally turned me down. That I'm Romani, that I shouldn't be angry, but that they don't want Romani families. I said that I was decent, that I was working, but they said no. That they just don't want Roma. They told me so, well." R4: ... "On the phone they tell you that the apartment is available. You ask, you talk to them normally, you make an appointment, but when you come, on that first appointment...we Roma can tell on the white ones. We can sense it from that person, that they don't like us, that we have a different skin color. And that's a massacre."... R5... "Or maybe that I'm Roma. That too. They were afraid, maybe I don't know if they had bad experiences, but just that I'm Roma again. They didn't let me live."... .. "The other thing was that maybe they invited me to the visit, but they saw that I was Roma, so they politely told me that they just didn't want to. And I had to leave. They politely told me that I was Romani and that they just didn't." R3: ... "We applied for an apartment, it used to be called RPG, we had several meetings, we were refused every time. I think it was because I'm Roma. I can't prove it, but every time I was refused."

One respondent pointed out that it also depends on the style of communication whether or not he gets the apartment. ... "It makes a difference how you speak. Me, I sort of talk to the person, they'll sort of put me down, but the looking through their fingers, it's a massacre, really."

One respondent put more socio-economic and socio-demographic aspects to the forefront, such as debts, work, number of children, before mentioning nationality: R5: " Which was, they found out and I have these foreclosures, I had very big financial problems, like for one, two foreclosures, so they said you can't go live for that either." R5 ... The third time I went, I went with my kids, I have 3 kids, so maybe everything was good, but when you look at the fact that I have 3 kids and the apartment was like 2+1, also, that there should be two parents with one child in that kind of apartment. They didn't give me that either." R5: ... "Or maybe I'm not working. I told them that I'm after an operation, that I have to rest for a year before I go back to work. So they didn't. That there was a rent, like 10,000 and how I was going to pay it. So I told them I'd sort out my housing benefit, like a lot of other people do nowadays if they don't have a job. They didn't want that either. They just don't want people who aren't working, even though I told them that if I sorted out the benefit I'd have it sent to their account, they didn't have to worry about it either. It's just, if I didn't show a work contract then nothing."

The economic aspect was discussed by more respondents, with debt, lack of finances, the need to save money, unemployment and too high a deposit cited as barriers to accessing housing. R1 ... "They told me directly that if you have foreclosures they know. I asked them how they know, that they found out, that you gave us your birth number, and so on. Normally, that's all they wanted me to do, and that's how they found out everything about me. Well, they just said if you have foreclosures, you can't go live. That's not long ago, like two years ago. They're still doing it today." These experiences of the respondents correspond with the statement of one of the real estate agents, who stated that personal contact with the prospective homebuyer to obtain all identifying information is necessary in order to be able to thoroughly check the prospective homebuyer, especially in the debtors' register. R5: ... "The other thing was that they want completely unaffordable deposits. They want three tenancies as a

security deposit and rent, so unless a person is some rich person and has some money in their deposit book, at least 50,000, they just don't get the flat." R3: ... "we couldn't save money, there was no work. It was over the winter, I couldn't work because I'm not an apprentice"... R1: ... "I just, if I didn't show a work contract, nothing."...

Discrimination in the search for housing was also experienced by respondents from mixed couples. Both respondents from mixed couples reported that they left it to their partners to negotiate with landlords or estate agents after being turned down several times. However, they added that if they and their partner attended the viewing together, they were often rejected. R4" ... " I have a white wife, they talked to her differently, they acted differently, they didn't look down on her. Everything was fine." R1: "And when we went there for the visit, they looked at my friend, that he was Roma and they didn't want us anymore. ... For example, I perceived that R. as, like, when they saw the boyfriend they were like, well he's Roma."

As some respondents noted, if they had managed to find housing, they had in some cases encountered discrimination or suspicious attitudes from neighbours. R3: ... Well, a realtor offered us an apartment. We lived there for a month because they wrote a petition against us, even though we didn't do some of those things. I don't get it. After a month we had to move out. They gave us 3 months' notice." Another respondent R4 reported a similar experience with neighbours, ... "Well, the neighbours were scared of course. I invited friends and people I know from work to help me when I moved. Most of them were ours, Roma. You could see the terror in their eyes, who was moving in and whatnot." As they reported, they had to make a lot of effort to "win over" the neighbours ... "But then they saw that we were living there decently, we cleaned up the place, even the hallway, we took care of the house, and eventually we won over the neighbours. And we normally work together and everything works as it should."

One respondent said that he felt discrimination not only in finding housing but also in finding employment. ... R4: ... But I'll tell you, it's the same thing as with work. I, when I was looking for a job, I started making phone calls, they were promising me everywhere, they were taking me everywhere, everything was fine, come, but as soon as I came, they saw me, and again just the look. Only a dark person can see that."

Many respondents talked about feelings related to discrimination, mostly expressing that they felt frustrated, humiliated, desperate to resigned, but also angry. This is evidenced by statements such as R4 ... "We can sense it from the person that they don't like us, that we have a different skin colour. And that's a massacre." ... and again, just the look. Only a dark person can tell. It's ugly..." R5: I had this feeling like you don't work, you don't have the right to live. And what was a lot was that they were lustering me,..." R3: ... "As a person, when you apply for something, both for an apartment and a job, you feel completely humiliated because, it's not fair to us." R2: ... "Well, and they kept rejecting me. I didn't know where to go anymore." R4: ... ". I was looking for an apartment for two years and it was a problem. We always gave up, I gave up"...

They often expressed frustration at being judged not, as individual beings, but as a group as a whole. They themselves referred to the diversity of people throughout the interview, not avoiding the topic of problem behaviour. According to their testimonies, among the Roma community there are both hardworking people and those who cause problems and coexistence can sometimes be problematic. R4 ... "There are a lot of normal people among us. And those who say that gypsies don't want to work, let them go for a drive somewhere along the road, on some construction sites, everywhere they see gypsies working. And they are hard workers. I'm not saying all of them, but they still go to work and they work." R1: ... "They lump us together, that because they are of Roma origin, they all do bad things.

But it's not so, not everyone is the same." R2: ... "I don't condemn Roma, they are different, some bad, some good, but when I lived in Ostrava, it was horrible and terrible.

There were frequent references in testimonies to the problems of losing housing, particularly to the lack of interest and support from the municipality, which should be concerned with this. Many respondents said that after losing their housing they had tried to address the situation in cooperation with the city, especially the housing department, but had been rebuffed. R5: ... "The city did not help at all. I went there once, to the housing department, and I told them that we were broke with our kids, and they sent us to the Salvation Army, where you get food once a day, but they don't care where the kids are going to sleep, that maybe they won't go to school because they won't have snacks, or they'll be dirty, nobody just didn't care."

They received help mainly from family members or found temporary accommodation in commercial hostels. They cited non-profit organizations as the most supportive. R5: ... "We were just homeless in that city if it wasn't for my parents."... K3: ... "We had nowhere to go then because we put all our money into that apartment. Then we had to go to a hostel" ... R4: "Well, we wanted to go back to where we were living about 5 years ago, before the emergency came so bad that I lost my job and everything and that's how I ended up with my parents."

It was the NGOs, according to the respondent's statement, that were the most supportive and helped them find housing. R2: ... "Well, one friend told me to go to this organization, so I told them everything, that I don't know what to do anymore, that I have children, that I don't have enough money to pay that kind of rent here, that I would get into debt, and that I would get kicked out anyway, the owner. Well, they helped me out there. I can't complain, the women in that organization are great. They're reliable, they really help when you're their client. And finally they found me a place to live in Karvina." ... R3: ... "Well, at the hostel I approached Mrs. K. to help us, to find some accommodation. She found me an apartment, they gave me a 2+1, we lived there for some time, of course, they wrote a petition against us again, but Mrs. K didn't give up on us. We are very grateful for that. Now we live here. We have a great place to live, we have lived here for a year and we can't complain about anything."...

7.2.2 Experience of respondents from Hungary

The respondents came to their current housing situation through different paths: some were in state care as children, others lived for some time in a homeless shelter. We also spoke to respondents who came from a well-off family and were planning to buy their own home.

- "That apartment, the one before, was it hard to get from the municipality?

- Yes, surprisingly... I guess it was difficult, but I didn't experience it like that. I guess it was hard, but I experienced it as something that came easily, like it was natural. But we had to fight for it, we had to go for it, we negotiated a lot, we talked a lot with the local councillors, with the local government. It was hard to move, it was hard to live with the uncertainty of what was going to happen. We were living in a shack in the forest in Kőbánya, which the local government threatened to demolish, and we didn't know if they would help us now. We made it, so in retrospect I can say it was easy, but it wasn't easy."

Discrimination in the housing search

One young man came with a deposit in his pocket to look at flats but was continually turned away. Landlords were willing to call him but refused to meet him. They never said they were rejected because they were Roma. The landlords gave him reasons such as that he was too young, that he must be a party person, that he had a lot of people coming to his place, and that was why they refused to rent

him an apartment. Eventually he found an apartment in a hotel that was empty because of the coronavirus epidemic. "I was looking to rent for a month, so 10 rentals in one month. I don't know, I thought, I don't know what to do, it's his flat, he decides who he gives it to. So that's really it. ... One person said, we know that Roma have a lot of relatives and a lot of people come to them, they come to you... Sometimes it happened, sometimes it didn't... they didn't say it specifically, but of course I knew it wasn't because I was young, they rent apartments to students."

- "How do you react in these situations when you get rejected, especially so many times in a row?"

- Listen, I've gotten used to this. So, it's like this everywhere... In workplaces, so even when we were studying, learning, I don't know, it's still like this... I once applied for a job in a bank and I had a higher education than the girl and she said she had no problem with gypsies, but customers did, and that's why she didn't take me. So I'm so used to it that I'm not... I'm a very positive person."

The second male respondent had experienced discrimination mainly in his job search. He had done a course in property guarding but he was not employed anywhere. He does not know whether this was because of his background or because of his thin build. In shops he is always closely watched by security guards. He experienced many rejections and after a while he deliberately avoided them and ran away from situations where he was at risk of further rejection. By his own admission, he has let the problem go and no longer deals with it. The group Everybody in the City helped him move on. This is how she remembers the prejudice of her neighbors when she moved from the woods to her first council flat:

"I didn't have time to deal with it. Of course, I was a little scared, but I've completely gotten over it and tried not to dwell on it."

It was in the group Everybody in the City that he was given the opportunity to really stand up for himself and not allow himself to be discriminated against. "I was prone to that, I always liked to stand up for what was right, I knew I deserved it, I deserved better than what I was living in. I've always fought for that. AVM has given me the opportunity to interact with people who really help me in a meaningful way. I've tried to participate in it myself and fight for it. Of course they helped me in the preparation, they were personally present for a few discussions, but I would say that together we succeeded."

One of the single women interviewed looked at a lot of rentals in and around Budapest in 2018. She kept getting rejected, she said, because of her children and her Roma background. The landlord who eventually rented her an apartment asked for her photo to see who was interested. "I hadn't even gotten home yet and I already got a call saying that my husband and I had agreed not to do it. ... rather not with the baby. But they knew I was going to go with the baby. ... A lot of people said a room and a half was too small for that many children."

"I don't think any of them were easy. With three kids, I would say it's a drag. When you have kids, it's a hassle. ... Some people say they just renovated... I started with older kids who don't destroy anything."

He was never openly told he wouldn't get an apartment because he was Roma. "Nobody tells you openly. ... But you can see it in people, you can see it. You can tell by eye contact what's the reason and what's not."

One of our interviewees was a lady who had no problem finding her first apartment in Budapest. She considers herself lucky because of this, "But yes, I have friends who can't find a sublet. Yes, they can have a dog, but not a child and so on. ... There are a lot of them. ... Some people look at the face, some people look at whether or not there are children, some people are racist."

Searched the internet, found it in a week. He got the first lease he looked at. The landlord immediately agreed and they signed a lease. "I got a really nice lady who was understanding and didn't mind that I was Roma." "I think that for Roma, the dominant issue in this rental thing is whether they are children or not. I don't have children yet, and that's more than likely why they said yes."

Several people said that communication and the attitude with which you go about the rental search is important. According to one respondent, discrimination also depends on how one enters the situation. If you come in feeling hurt, hostile, and carrying with you previous failures, you are guaranteed to be rejected again. The same applies to relations with neighbours: 'Human relations start with how you treat people. I emphasize this because we used to feel so hostile towards them because they obviously come from a different situation that we approached them a little hostile. They're not friendly neighbours, you don't get to talk to them much, you don't go to them for coffee during the day, but basically there's no problem with them. They have fun, we don't live in a good neighborhood.'

According to one respondent, the municipality also discriminates by creating ghettos where only Roma live. He lives in one such apartment building where the municipality moves only Roma families. For this reason, he no longer applies for another rental apartment because he thinks the situation would be the same there. It is also very bad for their child, the school in the district is segregated, so they have enrolled him in another district school.

Another respondent thinks that something can be done about cases where the advertiser is already openly discriminating in the text of the advertisement. Since the Office of Equal Protection has been abolished, these owners or realtors cannot be held liable. It is the landlord's decision to whom he rents out his flat and there is nothing that can be done about it. He understands if someone does not want to rent out their flat, because there are many bad examples. "For those who are not inclusive, open-minded or I don't know, all it takes is such an example, such an incident, to never rent an apartment to a gypsy again in their life."

Experiences of people living in institutional housing

From the street to an apartment! Association, we conducted group interviews in the summer of 2021 with people living in housing need, including institutional housing (temporary family homes and temporary shelters). The interviews covered the difficulties of finding accommodation and the experiences of Roma participants in particular. The experience of people in institutional housing is rather negative, with people of Roma origin with children entering less frequently, but it also depends on personal sympathies:

"But the point is that not just one person is looking at the rent, but several. The landlord calls together people who are interested in renting. I don't understand it, I think it's stupid, but unfortunately that's how it works. Well, they pick the person. Who's likeable, or I don't know. Believe me, I've tried it or we've tried it more than once."

"This is true. Because even if you have a sublet, they'll say no, because no matter how you dress, they'll see you're a gypsy, okay, no."

"Well, there are plenty of flats in the Pest region, of course. But either you can't marry a child, or you can't marry a dog, or you can't marry a parrot, or you don't like it."

In terms of rental experience, children came first and Roma origin came second as a barrier. The experience of Roma participants was that they were often (un)rented because of their background. In line with the experiences mentioned earlier, there were responses from landlords that they had

already rented the flat or that they would negotiate with a few other people and then get in touch, which did not happen.

"Or if they say they will give you up, you will come there, they will see that you are Roma and say no. ... They say five more people will come to you." "What I do is I take my mother with me, who is Hungarian (laughs)."

Given that focus group participants mostly live in households with children, we consider it important to show that they consider the presence of children to be a greater barrier than their origin. This may also be of interest for our research, as it is easy to conflate these two aspects in landlords' communication about discrimination.

7.2.3 Experience of respondents in Slovakia

Like respondents from the Czech Republic and Hungary, respondents from Slovakia also experienced discrimination when looking for housing. One respondent said that she had not only encountered discrimination when looking for housing, but also when securing housing while studying at a boarding school, where she was the only one who had a separate room, even though it was intended for more than one person. I was the only Roma and the only one alone in the room. The others lived in twos, threes..."

Two respondents said that it makes a difference whether you communicate with the owner or the real estate agent on the phone or in person. As both agreed, it is much easier for them to talk on the phone when the other person cannot see them, and often they cannot tell that the person is Romani. ... "On the phone, they are ok, but not in person." "When I called, they promised everything, nothing was a problem, but when we met, I knew right away that they wouldn't give it to me. The way he looked at me..."

Many respondents stated that they felt inferior, overlooked and often judged as a whole group by those around them when interacting with the majority, regardless of who they were... "... not a word would be lost on me." "He made it look like I wasn't even there. He only talked to his girlfriend, not to me at all." "They take it that gypsy kids are something less, but our kids are beautifully dressed, poor but clean." "They often talk about us that gypsies steal"

Respondents perceived multiple barriers to accessing housing. They perceived money, or lack thereof, as one of the biggest barriers to access. As they themselves stated, they have low incomes, or they are in debt or cannot find work. "My daughter is in a hostel, she has no money for an apartment" "We would like to buy a plot of land, but it takes money" "You need to have a job, to save for a deposit for rent, but there is no work" "Many people here live from pay check to pay check". Some respondents also pointed out that even when they have money to rent or buy a plot of land, they encounter reluctance to rent or sell their flat. "There is no, gadjo will not rent an apartment to a gypsy" "A white will not sell an apartment to a gypsy" "The mayor here refuses to sell land to gypsies."

If they were able to find an apartment, it was usually with the help of a third party, whether it was a partner, an acquaintance, an NGO or a school. "My second daughter is studying; she wants to be a hairdresser. She lives in the city, the school principal helped her with housing. Thanks to her, she can live there." "My daughter moved to Bratislava. A friend helped her" "My grandson lives in Bratislava; his friends helped him. They didn't want to rent it to him, but to his friends they did, because they are white. So they rented it, and my grandson lives with them" "When I was looking for a place to live, my boyfriend came to see me. They didn't give me an apartment, I don't know why, maybe because I'm

Roma, but I don't really know. They gave it to him right away, he's not Roma." "The mayor, he won't sell me the land here because I'm Roma. So my friend will buy it and then sell it to me. There's nothing else to do. He's a terrible racist."

Very often during the interview, respondents also expressed fears about losing their housing and the possible consequences. They linked these fears primarily to the current situation of the Covid-19 pandemic and the threat of job loss and reduced income. "You know, now that Covid has been, a lot of people have lost their jobs." "If you live in a sublet and you lose your job, you end up on the street. Nobody can help you." "It's hard here, often what happens is they give you a job for three months, then they fire you and hire new people, again only for three months. Then you can't save, nothing." Concerns were also associated with not getting used to the new environment. "Me to the apartment building, no. I wouldn't get used to it." "Here, if you have a problem, others will help you. Maybe they'll fold for a funeral, I'd miss that. I'd miss the mutual aid." "If I could go to the family house, I would, but not to the apartment."

Respondents mentioned segregation more often than discrimination. They described their neighborhood as "us" and "them," that is, as two separate groups. "Gypsies live here separately and whites live here separately." "It doesn't work. The local neighbours are fine, but the rest of the people, it's awful." This segregation was not just about housing, but also about other public services, including religious services. According to them, they have limited access to some shops, pubs, even church. "Here a gypsy is not even allowed to go to the pub. So we set up our own." "We can't go to church either, so the parish priest from another village comes here" This segregationist attitude is not only applied to adults, but also to children. "Children are not allowed in the shop. In the morning they are given a basket in front of the shop, and they have to choose from what is there. They can't go inside." "There's an all-Gypsy school and then a whites-only school."

7.3 Summary

Our experience, both from the mystery call and from interviews with respondents, shows that Roma are still discriminated against on the housing market. Experiences across countries are very similar. During the mystery calls we encountered different behaviour towards majority and Roma applicants, with Roma being rejected much more often than majority applicants.

We did not observe too much difference between real estate agents and private landlords in terms of willingness to rent an apartment to Roma. In the case of private landlords, we more often encountered direct discrimination, i.e., that they outright said they would not rent to Roma. In the case of real estate agents, there is very often a reference to the owner's wishes, but it is not possible to verify unequivocally whether this is actually the owner's wishes or the proactive actions of the broker. However, the actions of brokers are contrary to the law, where equal opportunity must be maintained and such actions may be fined by the trade inspectorate or other governmental authority. In the case of the owners, we have also encountered a refusal to appeal to another instance, namely the unit owners' association (HOA⁴⁶).

As can be seen from the interviews, the respondents' experiences correspond with our experience from mystery calls, when most real estate agents and owners refused to rent an apartment to persons

⁴⁶ It should be noted here that a privately owned apartment can be rented out without the consent of a third party. The unit owners' association may in its statutes impose the obligation of consent of the other owners to rent out the flat, but this applies in particular to short-term accommodation, e.g. in the form of an AIRNB, where this form is based on the provision of accommodation rather than the fulfilment of a housing need, and it must be substantiated that this action interferes with the operation of the house and the enjoyment of the right to housing of the other owners (applies in particular to the Czech Republic).

from the Roma minority, even though they had enough money to pay the security deposit, the first rent and employment. Respondents reported that they saw not only discrimination, but also the number of children, debts, unemployment, etc. as obstacles to obtaining housing. Some respondents pointed out that the municipality itself often commits discrimination, whether overt or covert, and is itself involved in creating ghettos by moving Roma into one location. Respondents also described their feelings about frequent rejection by landlords or real estate agents. Very often they spoke of feelings of inferiority, humiliation, frustration, and anger.

Respondents said that they rely on their family, friends and acquaintances, or NGOs, rather than on public institutions, especially municipalities and their social departments, in case of difficulties or when seeking help. The respondents did not feel any interest and willingness to help from the municipalities, on the contrary, in many cases they pointed to their direct lack of interest.

8 Conclusions and recommendations

A key factor in the integration of the Roma minority into society is to close the gap in housing and basic services between Roma and other members of the population. Specific measures should include support for non-discriminatory access to housing, including social housing, and measures should be comprehensive, i.e. integrated, including education, health, social work, employment, security and especially activities aimed at desegregation. Regional and local authorities should be involved.

As the research has shown, different countries have different tools to combat discrimination and provide housing for vulnerable groups. This is the case at supranational, national, and local levels. International documents include the Charter of Fundamental Rights and Freedoms, the International Covenant on Economic, Social and Cultural Rights, the European Social Charter, etc. Within national documents, these are mainly legal regulations, all countries have laws prohibiting discrimination in their legislation, have established institutions to monitor compliance and various strategic documents. With the exception of the Czech Republic, all other countries have also defined the notion of social housing in legislation, set out the conditions for the allocation of social housing, including support for social work. Each country has also set up systems of benefits that can be used in cases where a person is unable to fully finance their housing from their income. These include housing benefit, housing supplement (Czech Republic), energy allowance, 500 Plus programme (Poland), etc.)

It should be said that all four countries have developed some kind of strategy for the integration of the Roma minority, with housing being an integral part of it. One of the points within these strategies is the fight against discrimination and segregation. Nevertheless, a search of available research and our own investigation shows that, although the situation of the Roma has improved in many ways over the last 20 years, the Roma minority is still discriminated against (not only) on the housing market. This discrimination manifests itself both directly and indirectly. Most often, Romani people encounter direct discrimination when looking for housing, i.e., direct rejection by landlords, real estate agents, and often also by municipal officials. The reasons for rejection vary, many openly state their Roma affiliation as a reason; if not, they look for alternative reasons, such as foreclosures, unpaid work, a higher number of children, etc.

Romani people encounter direct and indirect discrimination not only on the commercial housing market, but also within towns and municipalities, especially in connection with the system of allocating municipal housing. Our research, based on a study of the conditions of housing allocation, has shown that indirect discrimination is particularly widespread within the Czech Republic (Ostrava) and Slovakia (Bratislava). Indirectly discriminatory conditions include, for example, the condition of permanent employment, minimum income level, being debt-free, not only to the municipality, but also the impossibility of being in foreclosure or insolvency, the impossibility of repeatedly receiving social benefits, the willingness to agree to pay off the debt on the apartment or the willingness to reconstruct the apartment at one's own expense, etc. These mechanisms, even if they are not directly aimed at the Roma minority, can be discriminatory for several reasons: firstly, many clients from the Roma minority have low incomes that do not allow them to agree to pay off debts or to reconstruct their flat at a high cost, which prevents them from applying for a flat and thus being excluded from public supply, and they often do not meet the condition of being debt-free or employed on a main job.

Regarding municipal housing, it should be mentioned that in addition to discrimination, the barrier to access housing. Many municipalities have privatized their housing stock, the lack of municipal housing then results in long waiting periods. This is particularly evident in Poland, where the Romanian Roma community finds the process more difficult, as communication with the authorities and formal

documentation is done in Polish. Moreover, the FDP's experience shows that a significant number of people from the above group are illiterate and their linguistic competence in Polish (especially formal) is at a very low level, which may pose a significant difficulty in the eventual procedure. Applicants also do not always have valid identity documents, which are a necessary condition for applying for support.

Another difficult phenomenon in Poland and Slovakia are the settlements still operating - illegally occupied plots of land or empty buildings with makeshift barracks built by the community. Despite very difficult conditions (makeshift housing, lack of access to running water or electricity), camps are an important element of the community's daily life. This is mainly because the occupation of a plot of land or an empty building does not require 'formalities', payments (e.g. rent) and gives a good sense of security (thanks to the large number of people, usually more or less related). On the other hand, illegal buildings or staying on illegal land is an obstacle to receiving social benefits, where illegals are not entitled to them.

The findings from the literature are consistent with our findings in our own research, both from mystery calls and interviews with respondents. During the mystery call we encountered different attitudes of landlords and real estate agents towards Roma applicants. Our experience was confirmed by the respondents themselves. All respondents told us that they had experienced some form of discrimination when looking for housing. Whether it was direct, when they were rejected on the basis of their ethnicity, or indirect, on the basis of other justifications. For example, the number of children, age or even the fact that they are single parents. However, these reasons are ultimately, in the opinion of the interviewees, clearly based on Roma origin, which may or may not be revealed in the following discussion. Apart from ethnic origin, children, especially if the number of children is higher, as well as indebtedness and unemployment, represent a significant obstacle to finding housing. Repeated rejection has a negative impact on respondents they face feelings of inferiority, humiliation, anger, frustration and even resignation.

There are several ways to combat housing discrimination and homelessness in general. However, these activities need to be systemic and not just local. In the Czech Republic, this is particularly the adoption of the law on social housing. Other systemic measures include consistent attention to compliance with anti-discrimination laws, funding for watchdog and advocacy activities. Encouraging clients themselves to report violations of the anti-discrimination law or representing them in court proceedings.

In the case of limited access to housing, there is also funding for non-profit organisations implementing social housing and support for social housing in general, for example by creating a guarantee fund that would provide private owners with certain guarantees, or creating social real estate or rental agencies.

Social sensitisation is also one way of combating discrimination against Roma in the housing sector. Apart from social campaigns, the best way of sensitisation is to create opportunities where members of minority and majority societies, Roma and non-Roma, can meet, make personal contact, tell their stories and get to know each other's stories (e.g. the Living Library). The lived and processed experience - in this case of discrimination - can become a source of information and one of the most powerful tools for sensitization and activism. Furthermore, the use of peer workers in the context of working with clients who have experienced housing distress and achieved standard housing. Peer workers can provide support and motivation to clients, reduce their fear of possible housing changes, etc.

According to one respondent, who is also an ombudsman, the biggest problem is that discrimination is in most cases legally untenable. He made specific suggestions for effectively combating discrimination against Roma: testing subletting using hidden cameras and mystery calls, pointing out examples of good practice: landlords who rent their apartments to Roma, people with children, people

with dogs, foreigners. Landlords could share their experiences e.g. in a video interview, make videos for tenants: how to find an apartment to rent? How to rent an apartment for rent?

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