

Case study

Roma housing projects in small  
communities, Slovakia

October 2009

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## Introduction

This case study<sup>1</sup> is part of a series of case studies on specific housing initiatives for Roma and Travellers. It is intended to contribute to a deeper understanding of lessons learned within the context of the larger research project on housing conditions of Roma and Travellers in the EU.<sup>2</sup>

The focus of this study is the development and implementation of housing policy at municipal level to address the needs of Roma in two rural communities, Vaľkovňa and Nálepko, using the existing legal and financial tools provided by the national government. The leadership taken within an environment of public opinion unfavourable toward initiatives aimed at Roma inclusion was crucial for the positive outcome of these housing initiatives.

The case study is based on qualitative information from a wide range of sources, including semi-structured interviews undertaken with 15 respondents in March 2009. Those interviewed included three representatives of local governments of Vaľkovňa and Nálepko, a representative of a regional Roma NGO,<sup>3</sup> three community social workers and nine Roma beneficiaries of the described initiatives. The sample of interviewees contained ten Roma and five non-Roma, ten women and five men. Beyond the respondents with whom the semi-structured interviews were conducted, several other individuals in both municipalities were consulted on particular issues.

The first research stage included a desk review of existing legislation, reports and analysis of data related to the overall housing conditions of Roma in Slovakia. This was followed by a review of specific data related to the Roma communities living in the municipalities concerned and government grants aimed at housing projects for Roma in those municipalities. New primary data was gathered through two three-day study visits to Vaľkovňa and Nálepko in March 2009 which involved face to face interviews with respondents.

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<sup>1</sup> This case study, financed and edited by the FRA, was developed by Mr Marek Hojsik and Ms Tatjana Peric on behalf of the European Roma Rights Centre (ERRC), Budapest, and Pavee Point Travellers Centre, Dublin.

<sup>2</sup> Additional information on the housing situation of Roma in Slovakia gathered within this project can be found in the RAXEN NFP Slovakia (2009) *Thematic Study on Housing Conditions of Roma and Travellers*, available at: <http://fra.europa.eu>.

<sup>3</sup> There are no local NGOs operating in either municipality.

# 1. Background information

## 1.1. Historical and social background

In Czechoslovakia under the communist regime, housing was seen as a social service guaranteed by the state. Between 1945 and 1990 about 3,700,000 new dwellings were built (i.e. two thirds of the existing dwelling stock). During this time, the maintenance of the older housing was neglected.<sup>4</sup> The flats in old residential houses built during the interwar period or earlier were considered to be inferior (because of a lack of modern amenities and poor conditions or old-fashioned architecture) and were predominantly allocated to Roma.<sup>5</sup>

In some cases, Roma from underdeveloped rural settlements were moved to newly-built apartment blocks by the communist authorities. The state carried out this policy without preparing the Roma for living in this new type of urban dwelling.<sup>6</sup> As a consequence, these new flats were sometimes damaged because of inappropriate use, which fed existing negative stereotypes and myths about systematic destruction of new dwellings by Roma inhabitants. Since then, the public perception of any initiative aiming to improve housing conditions of Roma is extremely negative. Thus, such initiatives are seen as politically risky.

The social and economic transition after the fall of the communist regime in 1989 strongly affected Roma. The negative consequences of the economic transformation and subsequent reduction of social welfare had a greater impact on them than any of the new opportunities brought about by economic and political freedom.<sup>7</sup> Roma were among the first to lose their jobs due to their low level of education; the shift in the economy away from the low-qualified labour force; and also racial discrimination.<sup>8</sup>

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<sup>4</sup> E. Havelková, B. Valentová (1998) 'Komparatívna analýza bytovej politiky v Slovenskej a Českej republike v rokoch 1990-1996', in: M. Potůček, I. Radičová (eds.) *Sociální politika v Čechách a na Slovensku po roce 1989*, Praha: Karolinum, p. 234.

<sup>5</sup> A. Mušinka (2003) 'Roma Housing', in: M. Vašečka, M. Jurásková, T. Nicholson (eds.) *Čačipen pal o Roma: A Global report on Roma in Slovakia*, Bratislava: Inštitút pre verejné otázky, p. 385.

<sup>6</sup> A. Mušinka (2003) 'Roma Housing', in: M. Vašečka, M. Jurásková, T. Nicholson (eds.) *Čačipen pal o Roma: A Global report on Roma in Slovakia*, Bratislava: Inštitút pre verejné otázky, p. 379.

<sup>7</sup> I. Radičová (2001) *Hic sunt Romales*, Bratislava: S.P.A.C.E., p. 103.

<sup>8</sup> See for example: Council of Europe: European Commission Against Racism and Intolerance (ECRI) *Third Report on Slovakia, Adopted on 27 June 2003*, (CRI(2004)4), available at: <http://www.unhcr.org/refworld/docid/46efa2e53d1.html> (24.05.2009).

The transformation in the area of housing after 1989 brought important changes in financing of housing and the state's housing policy.<sup>9</sup> Easily accessible loans and repayable subsidies for the development of housing were abolished. Suddenly, housing was no longer a right guaranteed by a 'paternalistic' state (through policies of 'allocated housing') and acquiring it became a personal responsibility, like for any market commodity. State-owned housing was transferred to municipalities and subsequently privatised. Tenants were given the right to buy their dwellings at a low price set by the state. An overwhelming majority of tenants took advantage of that right by the end of the 1990s<sup>10</sup>, and in most cases, only the housing occupied by socially and economically disadvantaged households remained under the ownership of municipalities. This was the case of many apartments inhabited by Roma in the historical town centres. As these centres developed, such properties became attractive, leading to efforts to expel their Roma tenants.<sup>11</sup>

Within the process of decentralisation of public policy-making at the turn of the century, the responsibility for housing policy was transferred to municipalities. They became the competent authority to decide on urban and rural planning, housing development methods and procedures, development of infrastructure facilities, management and maintenance of municipal dwellings, etc. According to the new decentralisation legislation, a municipality shall 'carry out its own investment and business activities in order to satisfy the needs of its inhabitants and its municipal development'.<sup>12</sup> The central government kept only normative powers related to technical and health protection regulations and control over financial support instruments, namely government grants for municipalities.

The centrally controlled system in place under communism was replaced by a set of supportive instruments which aimed at empowering and stimulating individuals and legal entities (mainly municipalities) to acquire accommodation through purchasing or renting housing. These supportive instruments include loans, credits, tax relief, forms of guarantees, saving bonus and other tools. The *Štátny fond rozvoja bývania (ŠFRB) [State Housing Development Fund (SHDF)]*, established in 1996<sup>13</sup> and currently governed according to new legislation from 2003,<sup>14</sup> offers low-interest loans and limited contributions for

<sup>9</sup> E. Havelková, B. Valentová (1998) 'Komparatívna analýza bytovej politiky v Slovenskej a Českej republike v rokoch 1990-1996', in: M. Potůček, I. Radičová (eds.) *Sociální politika v Čechách a na Slovensku po roce 1989*, Praha: Karolinum, p. 237.

<sup>10</sup> See: J. Zapletalova, M. Antalikova, E. Smatanova (2003) 'The Role of Self-government in Housing Development in Slovakia: Local Government and Housing in Slovakia', in: M. Lux (ed.) *Housing Policy: An End or a New Beginning?*, Budapest: LGI Books, pp. 293-351.

<sup>11</sup> M. Hojsík et al. (2007) *Forced Evictions in Slovakia – 2006 (Executive Summary)*, Bratislava: Nadácia Milana Šimečku, available at: [http://www.nadaciamilanasecku.sk/fileadmin/user\\_upload/dokumenty/Evictions\\_ENG\\_-\\_Web\\_version\\_22\\_Jan.pdf](http://www.nadaciamilanasecku.sk/fileadmin/user_upload/dokumenty/Evictions_ENG_-_Web_version_22_Jan.pdf) (22.03.2009).

<sup>12</sup> Slovakia/Zákon č. 453/2001 Z. z. ktorým sa mení a dopĺňa zákon č. 369/1990 Zb. o obecnom zriadení v znení neskorších predpisov a menia a dopĺňajú sa niektoré ďalšie zákony (02.10.2001).

<sup>13</sup> Slovakia/Zákon č. 124/1996 Z. z. o Štátnom fonde rozvoja bývania (27.03.1996).

<sup>14</sup> Slovakia/Zákon č. 607/2003 Z.z. o Štátnom fonde rozvoja bývania (06.11.2003).



construction or purchase of new dwellings and interest subsidies (grants to cover a portion of interest on commercial loans provided by banks).<sup>15</sup> Special grants (covering 30 to 80 per cent of the provision costs) are available for municipalities' rental housing projects.

The Slovak welfare reform in 2003 and 2004 brought radical cuts in social benefits which made many unable to pay rent and utilities. The new social aid system introduced a flat-rate housing benefit regardless of the real costs of housing, which often substantially exceeded the amount of the benefit (even in some cases in social housing). As of the beginning of 2009, the amount of housing benefit was 52.12 EUR per month for a single person household and 83.32 EUR per month for a household of more than one person.

However, only about a half of poor households in Slovakia is actually entitled to housing benefits<sup>16</sup> as a result of the provisions of the Law on Assistance in Material Need,<sup>17</sup> which requires both a legal lease for a dwelling and evidence of regular payment of the rent and utilities or a debt repayment schedule agreed with the owner of the dwelling. The first condition excludes the inhabitants of informal Roma settlements from entitlement to housing benefit. The second condition excludes families that have accumulated large debts.<sup>18</sup> As there are no social services to help tenants clear their unpaid rent debts or other housing-related services, Roma are often forcibly evicted because of their debts.

In the case of misuse of cash benefits intended to cover basic needs (including housing) by recipients, a *osobitný príjemca* [special receiver]<sup>19</sup> can be assigned to collect and spend the cash on behalf of the beneficiary by the *Úrad práce, sociálnych vecí a rodiny (ÚPSVaR)* [Office of Labour, Social Affairs and Family (OLSAF)] upon request by a municipality (and in particular cases even individuals or other legal entities) to a recipient person or family. OLSAF can appoint the municipality (or any individual or other legal entity) as special receiver without the consent of the social aid recipient.

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<sup>15</sup> J. Zapletalova, M. Antalikova, E. Smatanova (2003) 'The Role of Self-government in Housing Development in Slovakia: Local Government and Housing in Slovakia', in: M. Lux (ed.) *Housing Policy: An End or a New Beginning?*, Budapest: LGI Books, pp. 306-307.

<sup>16</sup> By the end of 2008, only 92,082 households were entitled to receive housing benefits, compared to the total number of 153,516 households receiving social benefits; source: Slovakia/Ústredie práce, sociálnych vecí a rodiny (2009) *Štatistiky: Nezamestnanosť a sociálne dávky Február 2009*, available at: <http://www.upsvar.sk/rsi/rsi.nsf/0/E95AC40BA6F6159EC12575660031E9E7?OpenDocument> (25.03.2009).

<sup>17</sup> Slovakia/Zákon č. 599/2003 Z. Z. o pomoci v hmotnej núdzi (11.11.2003).

<sup>18</sup> M. Hojsik et al. (2007) *Forced Evictions in Slovakia – 2006 (Executive Summary)*, Bratislava: Nadácia Milana Šimečku, p. 5, available at: [http://www.nadaciamilanashimecku.sk/fileadmin/user\\_upload/dokumenty/Evictions\\_ENG\\_-\\_Web\\_version\\_22\\_Jan.pdf](http://www.nadaciamilanashimecku.sk/fileadmin/user_upload/dokumenty/Evictions_ENG_-_Web_version_22_Jan.pdf) (22.03.2009).

<sup>19</sup> Slovakia/Zákon č. 599/2003 Z. z. o pomoci v hmotnej núdzi a o zmene a doplnení niektorých predpisov (11.11.2003).

The special receiver is an effective remedy for settling debts and ensuring regular future payments where tenants have accumulated debts or are overdue with payments. It enables an agreement to be reached whereby payments by instalment are made to clear debt, it halts eviction and it enables the special receiver to collect the housing allowance directly in order to secure regular future payment of rent. But many municipalities are unwilling to adopt the special receiver instrument, because they see this as an additional administrative burden. Evictions are regularly initiated by the municipalities without resorting to the special receiver option.

## 1.2. Housing situation of Roma

A large-scale socio-graphic mapping study of Roma communities was conducted in 2003-2004.<sup>20</sup> The following information on the housing situation of Roma is based on the findings of this study, published in the *Atlas of Roma Communities*.<sup>21</sup> The study discovered that approximately 60 per cent of Roma live integrated/dispersed among the general population. The remaining 40 per cent live in urban or rural concentrations (170 communities), in settlements located on the edge of municipalities (338 communities) or in settlements separated from the general population by a distance or a natural or artificial barrier (284 communities).<sup>22</sup>

Only 19 per cent of the settlements have a sewage system, 41 per cent have gas, 63 per cent have a running water distribution system and 91 per cent have access to electricity. These figures only reflect access, as in settlements with access to relevant infrastructure not all the households are actually connected to them. Only 13 per cent of dwellings in Roma settlements are connected to a sewage system, 15 per cent to gas, 39 per cent to water and 89 per cent to electricity (both legally and illegally). Twenty percent of Roma settlements lack standard road access. According to the study, the quality of life in settlements distanced from residential centres of the majority population is lower.

The *Atlas of Roma Communities* defines a segregated Roma settlement as being situated on the edge of a municipality or at a distance from a municipality without access to a water supply network, in which more than 20 percent of the housing is informal. The mapping identified 149 such settlements; more than 80 per cent of them are located in rural areas. Forty-six settlements were found to have practically no infrastructure (no water, sewage or gas system and no road

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<sup>20</sup> The mapping covered 1,087 municipalities in Slovakia and identified 1,575 settlements described by their social environment as Roma. Roma communities have been identified through self-identification of their inhabitants or through identification by their social environment.

<sup>21</sup> M. Jurásková, E. Kriglerová, J. Rybová (2004) *Atlas rómskych komunit na Slovensku 2004*, Bratislava: Úrad vlády SR. Some data are available at the webpage of the OPGRC: <http://romovia.vlada.gov.sk/3554/list-faktov.php>.

<sup>22</sup> See Annex 1, Table 1.

access). Of these 46 settlement units, 12 do not even have electricity. Most of these settlements are located in the regions of Košice and Prešov (eastern Slovakia), which are the poorest regions of Slovakia with the highest percentage of Roma population. These settlements have 4,460 permanent residents.

Concerning housing types, 55.5 per cent of Roma in non-integrated settlements occupy standard brick family houses, 26.1 per cent in dwellings in residential buildings, 14.1 per cent in makeshift accommodation, 2.4 per cent in wooden houses and the rest in non-standard shelters (including tents, green-houses, caravans and others). In settlements located out of municipalities up to 21 per cent of the inhabitants live in makeshift accommodation.

About one third of the households in non-integrated settlements live in informal housing, including a wide range of housing types: from standard brick family houses, wooden houses and inhabited non-residential buildings to makeshift accommodation, caravans, tents or other non-standard housing. The highest ratio (45.4 per cent) of informal housing is in settlements located beyond the boundaries of municipalities. An informal dwelling cannot be legally connected to running water, gas, sewage or electricity, and inhabitants of such dwellings are not entitled to housing benefits.

### 1.3. Institutional response to the situation

Many socially excluded Roma do not have sufficient income to either build, buy or rent adequate housing. Their income consists mostly of social welfare benefits, occasionally this is supplemented by cash or rewards for odd jobs. Most Roma in need – young families or people who lost their previous housing – find shelter with their families in overcrowded dwellings. Others build housing themselves, from any materials available on any ground available. Such illegal constructions, often on private property do not meet any technical or safety standards. The majority of such makeshift accommodation in Roma settlements was constructed after the fall of the communist regime.

The main government initiative to improve housing for lower-income families is the *Program rozvoja bývania* [Housing Development Programme], first adopted in 2001,<sup>23</sup> and administered by the *Ministerstvo výstavby a regionálneho rozvoja Slovenskej republiky (MVRR SR)* [Ministry of Construction and Regional Development of the Slovak Republic (MCRD SR)]. It includes several grants, including a scheme for the procurement of municipal rental housing and another for the construction of infrastructure. Only municipalities (or nonprofit organisations established by municipalities) can receive these grants and their involvement is optional. The Housing

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<sup>23</sup> Slovakia/Uznesenie vlády SR č. 335/2001 o k návrhu programu podpory výstavby obecných nájomných bytov odlišného štandardu, určených pre bývanie občanov v hmotnej núdzi ako i technickej vybavenosti v rómskych osadách (11.04.2001).

Development Programme is an example of affirmative action, as part of its annual budget is allocated to improve the housing of marginalised Roma communities. Eligible costs for the construction of infrastructure in Roma settlements are higher than for other projects (due to their remote location). For example, in 2007 the MCDR SR funded the construction of 374 dwellings in 21 municipalities with a total budget of 5,546,306 EUR and the construction of technical infrastructure in 11 Roma settlements with a total budget of 380,668 EUR.<sup>24</sup>

The Housing Development Programme supports the development of two types of municipal rental housing.<sup>25</sup> The first type is the *common-standard housing* (up to 80 m<sup>2</sup> with better fixtures and fittings). Construction grants cover up to 30 per cent of costs<sup>26</sup> and the remainder is covered by the municipality, either from its budget or through a loan. The second, (more common) type is the *lower-standard housing* with a higher share of financial contribution by the MCRD SR and a lower construction cost. The grant for dwellings up to 40 m<sup>2</sup> (where costs do not exceed 496 EUR per m<sup>2</sup>) covers 80 per cent of the cost. For dwellings between 40 and 60 m<sup>2</sup> (with a cost per m<sup>2</sup> not exceeding 473 EUR) the grant covers 75 per cent of the cost. The remaining 20 or 25 per cent of the building cost is covered by the municipality. The original intention of the MCRD SR was for future tenants themselves to help in the construction of their housing, thus acquiring a sense of ownership. However, for several reasons this does not fully work in practice, as will be seen in the cases of Val'kovňa and Nálepkovo.

The second *lower-standard housing*<sup>27</sup> type has considerably more modest fixtures and fittings than the first type. Until 2006, to qualify as *lower-standard housing*, a dwelling had to contain at least the following elements: cement floor, plastering and painting of walls, washbowl, oil paint around washbowl, hot water boiler, shower/bath, flush toilets, local heating system and outlets for kitchen installation. After 2006, some of these elements, such as the shower/bath, flush toilets and the local heating system were not included. The MCRD SR justified this by citing alleged damages by their Roma occupants, though this was not verified through independent monitoring.<sup>28</sup> In 2007, the Bratislava-based *Nadácia Milana Šimečku (NMS)* [Milan Simečka Foundation (MSF)] conducted independent systematic monitoring of almost all municipal housing projects in Roma settlements implemented between 2001 and 2007

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<sup>24</sup> Slovakia/Správa o činnosti Úradu splnomocnenca vlády SR pre rómske komunity za rok 2007 (Informatívny materiál z rokovania vlády SR), Úrad vlády SR (21.05.2008).

<sup>25</sup> Slovakia/Výnos Ministerstva výstavby a regionálneho rozvoja Slovenskej republiky č. V-2/2008 (21.11.2008).

<sup>26</sup> See Annex 1, Table 2.

<sup>27</sup> Slovakia/Výnos Ministerstva výstavby a regionálneho rozvoja Slovenskej republiky č. V-2/2008 (21.11.2008).

<sup>28</sup> Slovakia/Nariadenie vlády SR č. 406/2006 o podrobnostiach o požiadavkách na vnútorné prostredie budov a o minimálnych požiadavkách na byty nižšieho štandardu a na ubytovacie zariadenia (vyhodnotenie medzirezortného pripomienkového konanie) (10.05.2006).

through government grants (83 projects in 68 municipalities).<sup>29</sup> This showed that damages had occurred only in certain individual cases. For example, of 39 cases examined, the washbowl and shower-bath were removed only in 3 cases, the windows in one case and the local heating system in 7 cases. However, it also demonstrated that there were serious problems with the quality of the new housing. In many cases the new dwellings were defective or did not contain the required equipment, for example the houses were missing boilers, shower-baths, heating system, washbowls or even toilets. The poor construction quality seems to have had a stronger effect on the technical condition of the new housing than careless use. The MSF study raises a number of questions and shows the need for systematic independent quality control of construction and delivery of new housing, as well as independent monitoring of tenants' treatment of the accommodation.

The 2005 MCRD SR strategy concerning the housing of vulnerable groups, *Dlhodobá koncepcia bývania marginalizovaných skupín obyvateľstva a model jej financovania* [Long-term Concept of Housing for Marginalised Population Groups and its Funding Model] states that the 'selection of locality for the building may not deepen segregation and has to be a tool for the integration of the concerned community; [t]his can be measured through spatial distance and access to public services used jointly by the majority and minority populations of the municipality'.<sup>30</sup> Yet, in reality, this important principle is not translated into adequately specific evaluation criteria for awarding Housing Development Programme grants.

According to MSF, in more than 90 per cent of cases of construction of new housing for Roma, the degree of segregation was maintained or even increased. The MSF concluded that while the Housing Development Programme in general improved the living conditions of Roma, it did not foster integration of Roma and non-Roma, because it maintained or even deepened spatial segregation.<sup>31</sup>

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<sup>29</sup> See: M. Hojsík (2008) *Evaluácia obecných nájomných bytov v rómskych osídleniach*, Bratislava: Nadácia Milana Šimečku, available at: [http://www.nadaciamilanasidecku.sk/fileadmin/user\\_upload/dokumenty/Ine/Evaluacia\\_FINAL.pdf](http://www.nadaciamilanasidecku.sk/fileadmin/user_upload/dokumenty/Ine/Evaluacia_FINAL.pdf) (27.03.2009).

<sup>30</sup> Slovakia/Uznesenie vlády SR č. 63/2005 (19.01.2005), available at: <http://www.rokovania.sk/appl/material.nsf/0/6B89FF316E70A13EC1256F7B002F2A35?OpenDocument> (27.03.2009).

<sup>31</sup> M. Hojsík (2008) *Evaluácia obecných nájomných bytov v rómskych osídleniach*, Bratislava: Nadácia Milana Šimečku, available at: [http://www.nadaciamilanasidecku.sk/fileadmin/user\\_upload/dokumenty/Ine/Evaluacia\\_FINAL.pdf](http://www.nadaciamilanasidecku.sk/fileadmin/user_upload/dokumenty/Ine/Evaluacia_FINAL.pdf) (27.03.2009).

## 2. The case of Val'kovna

### 2.1. Project description

**Title of the project** is *Construction of social housing in Val'kovňa*.

The **organisation leading implementation** was *Obecný úrad Val'kovňa* [Municipality of Val'kovňa].

The government support provided by the MCRD SR within the Housing Development Programme is a **type of initiative** focused on the development of municipal rental housing for low-income families; the grants are aimed at the construction of new housing and the local technical infrastructure for those dwellings. The **rationale for this project** was to address the necessity of new housing for Roma living in overcrowded private family houses or substandard housing conditions.

The **objective of the project** at the time it was initiated (early 2000) was to construct 17 dwellings for Roma and the relevant technical infrastructure for those dwellings. Later, after discussions in the municipal council, the project's scope was reduced to ten dwellings in two flat-blocks: one composed of four dwellings and the other composed of six dwellings.

The project included several **main activities**: the selection of construction placement and purchase of the lot by the municipality, the preparation of technical documentation, the construction of the housing and technical infrastructure for the housing and the selection of tenants.

With regards to the **time frame** of the project, the MCRD SR approved the grant for construction in 2000, construction started in 2001 and was completed in 2002; the occupants moved in on 1 January 2009. The technical infrastructure was built simultaneously with the housing.

The **location** was near the municipal office, between the centre of the hamlet of Val'kovňa and four Roma family houses.

The project's **target group** was defined as young families living with their parents in overcrowded family houses and specifically the occupants of a 19<sup>th</sup> century brick house and a barn in the village of Val'kovňa, a small municipality of approximately 360 inhabitants, more than half of them Roma. Most Roma lived in four standard brick family houses built during the communist regime, since they were employed in nearby factories. As the children of the original owners started their own families, the houses became overcrowded. One Roma family lived in a brick house from the 19th century in the centre of Val'kovňa,

which was in a bad state of repair and several related nuclear families lived in an old wooden barn, each occupying one room or one of the new annexes to the house. The building had not been maintained and faced imminent risk of collapse, while also lacking a supply of potable water; residents had to carry water from nearby wells.

The **budget** of the original project of 17 dwellings was 12 million SKK (398,327 EUR); half of which was granted by the SHDF and the other half was sourced through a bank loan. As the municipality reduced the scope of the project, the budget was reduced to six million Slovak koruna (199,163 EUR). The construction was funded by the grant at the beginning and by a bank loan to the municipality since April 2002. The repayment plan is set at 30 years, payable in monthly instalments of 14,500 SKK (481 EUR). Together with the housing, the existing municipal public utilities infrastructure was extended to reach the dwellings. The total budget for the construction of a new sewage plant and connections to the water and electricity supply system was approximately two million SKK (66,388 EUR). The municipality received a grant of 980,000 SKK (32,530 EUR) and the remainder had to be provided by the municipality.

## 2.2. Main elements

Initially the majority of the village and the municipal council strongly opposed the construction of new housing for Roma. **Co-operation with others** was thus crucial for the implementation of the project. The then-mayor managed to overcome initial opposition in the municipal council with the help of OPGRC<sup>32</sup> officials, the regional government and human rights activists who attended several meetings of the municipal council and also spoke with Roma. During the final vote, the then-mayor requested the Roma to be present. Describing the event, the then-mayor said that the Roma ‘were in the room and the others were in front of the municipal office. Each councillor had to vote individually. And then all the councillors had to sign the resolution so that they would not impeach the decision later. That helped.’<sup>33</sup>

**Elements of innovation and creativity:** Unlike the majority of municipalities in Slovakia, Val’kovňa selected the higher *common-standard housing* type, even though this required higher (50 per cent) co-funding by the municipality. The then-mayor explained: ‘From other mayors in Eastern Slovakia, who had experiences in this kind of project, I knew that the future tenants would not be able to work off the 20 per cent of the construction costs as expected by the government. So in the end, the municipality would have to apply for a loan to cover these costs anyway. Thus I decided to ask for a higher loan in order to

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<sup>32</sup> Úrad splnomocnenkyne vlády Slovenskej republiky pre rómske komunity (ÚSVRK) [Office of the Plenipotentiary of the Slovak Republic Government for Roma Communities (OPGRC)]

<sup>33</sup> References to the ‘then-mayor’ quoted from interview with Ms Mária Bobáková, then-mayor of Val’kovňa, 10.03.2009.

build it properly. And the instalments of the municipality's credit are included in the rent.'

Loan repayments amounting to 1,450 SKK – 48.10 EUR are included in the rent of the ten dwellings, as well as an advance payment for the water supply (200 SKK – 6.64 EUR), sewage plant (150 SKK – 4.98 EUR) and contribution to a maintenance fund (250 SKK – 8.30 EUR) for repairs. Thus, the monthly payment totals 2,050 SKK (68.02 EUR), excluding electricity bills.

Applicants for the new housing had to pay *an advance rent* of 4,500 SKK (149.37 EUR) to allow the municipality to start paying loan instalments in April 2002, before they could move in. 'The municipality had a bad cash flow, so I needed some money from the future tenants. Those who gave me 4,500 SKK immediately got the rent lease. Maybe it was not conforming to law, but I needed it, because I did not have the money for the loan instalments,' explained the then-mayor.

Although the project was about the construction of new housing, a **multifaceted approach** can be identified in the broader engagement of the municipality with the local Roma community: 'It is a long-term process. We have established a community centre, a kindergarten, and the children who go there are much more successful in school; teachers acknowledge it. Thanks to all this, no child was placed in a special school,<sup>34</sup> all of them were prepared to go to standard school,' added the then-mayor.

Others echo the view that better housing conditions have a positive impact on education and health: 'The conditions are healthier; family members have more privacy, everyone can find their own place. We see the difference in school. It is silly to concentrate solely on education itself and ignore other spheres [of life]. A child cannot learn in a kennel with trodden earth floor, where it is freezing cold and where rats will eat the school-books.'<sup>35</sup>

The local **Roma community was involved** in project implementation during the phases of flat allocation, housing and infrastructure construction. In order to cope with the compulsory co-funding of the infrastructure construction, the municipality prepared a public works project and submitted it to OLSAF. Using project funds the municipality employed one person on a full time basis from each future family of tenants for the minimal monthly wage of 6,600 SKK (219 EUR) to provide labour for infrastructure construction.

The new housing was intended for two groups: The first group comprising of those living in the old wooden barn and some of the young families from the brick family houses belonged to the same extended family, while the inhabitants of the old house in the village were not related to the first group. The two groups have different lifestyles and this was taken into account in their

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<sup>34</sup> Schools for children with mental disabilities.

<sup>35</sup> Interview with a local authority representative, Val'kovňa, 10.03.2009.



placement as one group lives in the six-dwelling block and the other in the four-dwelling block.

**Interaction between tenants and the municipality** is facilitated by community workers, who intervene in case of problems with paying the rent or other housing costs, but, reportedly, not always effectively: ‘The mayor put the community workers in charge of negotiating with the tenants in order to recover the debts and set up repayment timetables. But the problem is that the tenants do not respect them in these matters, because they know that the dwellings are owned by the municipality and it is up to the mayor to make the decisions. And the mayor does not want to get involved in conflicts with tenants, because they are either his relatives, or potential voters in the election.’<sup>36</sup>

There has been **no specific focus on providing special support to women**: ‘We do not really have any women living alone, they live together with their relatives. The solidarity within the families is very strong.’<sup>37</sup>

The project took into account **disability**, incorporating a special design for one flat and providing a specially designed bathroom for an elderly man with a physical disability, who unfortunately died before he could move into the new housing.

There was no particular focus on **old age**. Professionals working with Roma and the Roma themselves told us that the older generation was not a specially disadvantaged group in these Roma communities, as they had a regular income. In contrast to the younger generation, where unemployment is high, they worked and paid social insurance contributions under the communist regime, so they receive pensions: ‘The elderly have their old-age pensions and disabled persons often have disability pensions. Thus, low income single parents are the most vulnerable group. If there is any selection of tenants for housing, income is taken into consideration in order to ensure that the tenant will be able to pay the rent.’<sup>38</sup>

The **main difficulties** the project faced related to the negative reactions of local non-Roma, as the then-mayor explained: ‘The whole municipality was against me, it nearly cost me my post, and there were rumours that they wanted to physically eliminate me. Nobody gave me support except my family. Also the councillors were asking “Why housing?” Yet all this was happening only because the housing was intended for Roma.’ The project was proposed by the then-mayor and was originally approved by the municipal council. ‘They have done so only because they wanted to have rest from Roma. They wanted to be out of it and make me responsible,’ she said. When the project was approved by MCRD SR in 2000, the council cancelled the project. Finally, after some

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<sup>36</sup> Interview with a non-Roma respondent, 10.03.2009.

<sup>37</sup> Interview with a local authority representative, Val'kovňa, 10.03.2009.

<sup>38</sup> Interview with a local authority representative, Val'kovňa, 10.03.2009.

turbulent discussions, the council approved a more limited plan for the construction of ten dwellings.

The then-mayor believes that her attempt to help the Roma cost her the electoral support of non-Roma residents.<sup>39</sup> ‘The entire street was alarmed, there was a petition against [the housing]. They were not interested what kind of Roma had to move in; in fact decent people live there,’ agreed another respondent.<sup>40</sup> When the construction works started, several cases of sabotage were recorded. ‘Construction machines were damaged, cars’ tires intentionally punctured, material stolen at night, the police had to watch the site’.<sup>41</sup>

No formal **impact assessment or other evaluation** of the project has been conducted by local authorities or by the MCRD SR. The essential element for the success of a housing project for Roma is, according to the then-mayor, close contact with the Roma community throughout the design, promotion and implementation stages.

There is no evidence that lessons learned from this project had any direct **impact on law and policy** at national or regional level, although the case of Vaľkovňa is often cited by the MCRD SR as an example of good practice of local policy of housing for Roma and evidence of efficiency and effectiveness of the national Roma inclusion policy.<sup>42</sup>

A key element for the **sustainability** of the project was the prevention of problems with the payment of rent and the other housing costs. This was achieved by ensuring that rent is lower than the housing benefit, which is paid by the state welfare system. In this way if a household qualifies for the benefit, it will be able to pay the rent without depending too much on its own income. Together with the ‘special receiver’ procedure, which is applied when tenants have problems paying the rent regularly, this ensures that the municipality can repay the loan it took for the new housing.

The then-mayor solved problems of irregular rent payments by applying the special receiver procedure: ‘If somebody stopped paying, the municipality

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<sup>39</sup> A similar situation occurred in the Svinia municipality in Slovakia. The municipality of Svinia was included in a PHARE project SR 0103.02 ‘Infrastructure Support for Roma Settlements’. The municipality was due to receive a grant of 1.5 million EUR for the construction of infrastructure for the Roma settlement, which would be beneficial for the whole population as no infrastructure was accessible in the village, where Habitat for Humanity would organise the construction of housing for Roma. However, in 2002 the majority population withdrew support to a reform-minded mayor who supported pro-Roma projects in order to stop the initiatives. See for example: Chee-Hong Brian Chung (2005) *Habitat for Humanity in Slovakia: The Roma of Svinia A Case Study*, available at: [http://elearning.hfhu.org/hfhu/documents/case/HFHU\\_Slovakia.pdf](http://elearning.hfhu.org/hfhu/documents/case/HFHU_Slovakia.pdf) (29.04.2009).

<sup>40</sup> Interview with a local authority representative, Vaľkovňa, 10.03.2009.

<sup>41</sup> Interview with Ms Mária Bobáková, then-mayor of Vaľkovňa, 10.03.2009.

<sup>42</sup> In 2002, the Vaľkovňa housing project was awarded with the first prize of MCRD SR sponsored competition *Progresívne a cenovo dostupné bývanie 2002, V. ročník* [Progressive and Cost-Accessible Housing 2002, 5<sup>th</sup> Volume] in the category ‘Different standard housing’.

became the special receiver and got the whole amount of the welfare benefit. When the debt was settled, or if it would soon be settled, the person was again entitled to get the housing benefit too, which covered the rent.<sup>43</sup>

The main features of the present initiative which are worthy to serve as an example for other similar initiatives aimed at housing of Roma or other vulnerable groups represent the project's **transferability** potential. Interviewees identified these as: the choice of a location within the mainstream population, which prevented the creation of a ghetto and enabled access to public services; the use of the *common-standard housing* design rather than the *lower-standard housing*; and an ingenious combination of the diverse tools available (government grants, bank loan, public interest works project, special receiver mechanism), which enabled the achievement of positive results through quality materials and good construction.

When speaking about the **most important lessons learnt** within the present project, the interviewees pointed out the importance of the strong personal commitment and effort of the then-mayor who was the motivating force behind the whole project.<sup>44</sup> She was able to undertake such a project because of her strong position as she had been in this post for a long time and could rely on several other persons. But ultimately, it seems that the initiative cost her the post of mayor. It is possible that the problems which occurred could have been avoided through more intensive dialogue with the non-Roma.<sup>45</sup>

Additionally, families grew and the dwellings were at risk of becoming overcrowded. Each family was given a flat, yet in the meanwhile, in two households, the second generation of tenants started their own families, while living with their parents. Before long, the new housing will be insufficient again and the problem of the lack of housing capacity in the village will resurface.

## 2.3. Reflections

The example of Vaľkovňa is not a typical case. It demonstrates the crucial role of the **personal commitment** of a local leader and the **strategic use of existing tools**. The system of social assistance in the area of housing in Slovakia is based on the initiative of local government to ensure that action corresponds to actual local needs. However, this entails the risk that local political leaders might avoid engaging in 'unpopular' initiatives, such as improving Roma housing.

In the case of Vaľkovňa, the then-mayor met with **resistance from the non-Roma majority**, but managed to get support from government agencies and a Bratislava-based NGO *Liga aktivistov pre ľudské práva* [League of Activists for

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<sup>43</sup> Interview with a local authority representative, Vaľkovňa, 10.03.2009.

<sup>44</sup> Interview with several Roma and non-Roma respondents, 10-11.03.2009.

<sup>45</sup> Interview with a Roma respondent, 11.03.2009.

Human Rights] using their influence and pressure from the beneficiaries to promote the project at the municipal council.

Three particularly positive aspects of this project can be highlighted: the decision to treat Roma equally by providing **higher quality housing**, the choice of a location within the **central zone of the municipality** to avoid segregation and setting the **rent below the level of the housing benefit** to make this type of housing affordable by poorer families.

The application of **clear rules and sanctions** for non payment, such as applying the special receiver procedure and/or the non-renewal of the lease, supports the **sustainability of the project** provided that these rules are rigorously applied.

In the long term the need to provide subsidised housing capacity will return, as the majority of local Roma are unemployed. Regional economic development leading to increased employment opportunities is therefore necessary for a long term sustainable solution to the housing problems.

## 3. The case of Nálepkovo

### 3.1. Project description

The **title of the project** is *Rómska osada Nálepkovo* [Roma Settlement Nálepkovo] – phases I to III.

The **organisation leading implementation** was *Obecný úrad Nálepkovo* [Municipality of Nálepkovo].<sup>46</sup>

The **type of initiative** is the development of municipal rental housing for low-income families with government support provided by the MCRD SR within the Housing Development Programme; the grants are aimed at the construction of new housing and local technical infrastructure to those dwellings. The **rationale of the present project** was the necessity of new housing for the Roma living in overcrowded private family houses or substandard housing conditions. Nálepkovo has approximately 3,000 residents, more than 45 per cent of whom are Roma, who live in the core zone of the village in old houses, often very overcrowded and in three segregated settlements. The place of residence is important as it contributes to the determination of social status within the Roma community.

The **objective of the initiative** was to provide Roma in need with adequate new housing by constructing housing in three phases: the first phase included 16 new detached and semi-detached houses in Grün; the second 28 flats in seven blocks in the same location; and the third phase 20 flats in five blocks in Píla.

The **main activities** of the first phase included the construction of a water supply system, sewerage system and plant, and road access, as well as the construction of a community centre in Grün, which now serves as a kindergarten. An important element of the project was the establishment of a micro-loan scheme for home improvement or furniture.

According to the information provided by a municipal officer, in 1938 there were no Roma living in the village. According to the land registry at the time they lived in makeshift accommodation in the area called then *Cigánska osada* ('Gypsy Colony'), two kilometres away from the village. This area is today called *Grün*. During the communist period, almost all its inhabitants moved either to the village or to the other municipalities where they worked, or into a 24-unit apartment block built by the government in the 1970s, halfway between the *Grün* and the village. After the fall of the communist regime, ownership of the block of flats was transferred to the municipality, which transformed it into municipal rental housing. Next to it, some Roma families built four brick family

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<sup>46</sup> [www.nalepkovo.sk](http://www.nalepkovo.sk) (13.11.2009).

houses by themselves, and during the 1990s several makeshift homes appeared. The 16 new dwellings built in Grün were intended for some of the inhabitants of the overcrowded flats in the old communist era building.

The first phase started in 1994 and was completed in 1998. In the second phase, 1997-2004, another 28 dwellings were constructed there. In the third phase, 2004-2006, the municipality built 20 new dwellings in Píla located by the main road between Nálepko and Gelnica, approximately 1,5 kilometres from the municipality. This new housing, consisting of five blocks with four flats each, was constructed between an old wooden house next to a stream, occupied by about 80 Roma, and an old farm owned by a non-Roma, who eventually sold it and moved to the village.

In the winter of 2008 the stream flooded the old wooden house and the municipality accommodated its Roma occupants temporarily in army tents behind the new buildings at Píla and demolished the old house. The Roma spent the winter in tents using small iron stoves for heating and shared one cold water hydrant and one latrine between about 80 people. This situation attracted media attention and the municipality moved some to four mobile wooden cabins. Now the municipality is considering undertaking the fourth phase of the construction of new housing for Roma to address the urgent cases of those living in tents and cabins.<sup>47</sup>

When the first phase of the initiative started in 1994, the SHDF<sup>48</sup> had not yet been set up and the municipality ensured **funding** for the project through joint grants from the former *Ministerstvo výstavby a verejných prác Slovenskej republiky (MVVP SR)* [Ministry of Construction and Public Works (MCPW SR)], the EU pre-accession fund PHARE-PALMIF (Pro-Active Labour Market Intervention Fund) and the municipality's own budget. In order to make the project eligible for the PHARE-PALMIF, the municipality created 20 jobs for a period of two years; those workers were trained and participated in the construction of the new settlement. The overall budget of the activities in Grün between 1994 and 1998 (first phase) exceeded 18 million SKK (597,490 EUR), where the direct investment of the municipality amounted to ten million (331,939 EUR) and the government grants amounted to 7.5 million SKK (248,954 EUR). The second phase was funded from SHDF grants to the amount of 20.5 million SKK (680,475 EUR) and co-funded by the municipality. Within the third phase the SHDF provided a grant of more than 10.3 million SKK (341,897 EUR).

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<sup>47</sup> Interview with a local authority representative, Nálepko, 17.03.2009.

<sup>48</sup> *Štátny fond rozvoja bývania (ŠFRB)* [State Housing Development Fund (SHDF)].

## 3.2. Main elements

The municipality engaged in **cross-sectoral co-operation** with the *Fakulta architektúry Slovenskej technickej univerzity (FA STU)* [Faculty of Architecture of the Slovak University of Technology (FA SUT)], which developed a study of the new settlement in Grün in 1995. In 2005, the municipality co-operated with an NGO in a microcredit project provided for both Roma and non-Roma residents, aiming at the improvement of their housing. This project *Skvalitnenie bývania rodín s nízkymi príjmami v Nálepkove* [Improvement of housing conditions of low-income families in Nálepkovo] was introduced in 2005 by the Košice-based nongovernmental organisation ETP Slovakia and funded by Habitat for Humanity and the Open Society Institute.<sup>49</sup> The project benefits both Roma and non-Roma inhabitants of the village and provides accessible interest-free micro-loans of up to 40,000 SKK (1,327.76 EUR) to furnish or renovate housing. The loan contracts are signed between three subjects – ETP Slovakia, the receiver and the municipality which guarantees the repayment of the loan. Another option provided by the project for Roma families is a saving scheme for a specific aim determined in advance. Families save between 300 SKK (9.96 EUR) and 1,500 SKK (49.73 EUR) monthly and after an agreed period receive a 100 per cent bonus to the aggregated sum of money thus stimulating a ‘saving behaviour’ and improving the management of personal or family resources.

According to a local authority representative, the loans helped to build **mutual trust** between the Roma and the municipality: ‘There were no cases in which the receiver intentionally quit repaying the loan, although sometimes he/she did not receive the benefit and was delayed.’<sup>50</sup> In the case of problems with the repayment of the loan, the municipality applied the special receiver procedure.

Some tenants in Píla, however, were not happy that the municipality used part of the loan to equip the homes. A Roma respondent argued: ‘They told me that I got a loan of 38,000 SKK (1,261.37 EUR), but only gave me 19,500 SKK (647.28 EUR). They said that for the rest we got the cooking range and the fitting in the bathroom; that they had bought it for us. But sometimes we were not happy with the equipment. We were forced to accept it. Those who wanted to live in these houses had to do so.’<sup>51</sup>

In its efforts to provide **innovative and creative solutions**, a FA SUT<sup>52</sup> team prepared several alternative designs for the new settlement, including a circle-shaped cluster of houses with a common fireplace in the centre and blacksmith hearths in the individual houses. The architects designed a wooden house

<sup>49</sup> For more information on ETP Slovakia (‘Centre for Sustainable Development’) see: <http://www.etp.sk/en/index.php>.

<sup>50</sup> Interview with a local authority representative, Nálepkovo, 17.03.2009.

<sup>51</sup> Interview with a Roma respondent, 17.03.2009.

<sup>52</sup> *Fakulta architektúry Slovenskej technickej univerzity (FA STU)* [Faculty of Architecture of the Slovak University of Technology (FA SUT)].

project, which was intended to reflect Roma needs and cultural traditions, based, arguably, more on romantic stereotypes rather than knowledge of current needs of Roma: ‘They wanted to adopt it to the Roma culture. It is all nice, but it does not work like this anymore.’<sup>53</sup>

Only one wooden house was built according to the innovative design of the FA SUT, and according to respondents it is not functional: ‘The inhabitants of the wooden house are desperate, all the rooms in the house are triangular, so they are unable to furnish it properly; they would have to buy made-to-measure furniture, but they do not have money for that.’<sup>54</sup> After that experience, the municipality continued building using more conventional design.<sup>55</sup> Some were later published by the MCRD SR and used in many other municipalities. The municipality also tested new construction technologies within the first phase.

A **multifaceted approach** was not designed as an integral part of the housing project and was applied only after the first and second phase of the construction had been completed and tenants had moved in. Since 2004, the ETP Slovakia also operated a community centre at Grün: ‘They helped establish informal groups, taught people how to prepare projects. Together with people living in the village, they prepared a project for the embellishment of their streets, with benches and greenery.’<sup>56</sup> Now the community centre is closed and in its place a kindergarten operates at Grün. The ETP Slovakia’s micro-credit project also offered household financial management courses.

The principle of **non-discrimination and equality is not evident in the selection of the location, and the Roma community was not involved in this process.** Although the remote location was arguably chosen as there were no other available sites closer to the centre of the village, the municipality built two *common-standard* rental housing blocks occupied only by non-Roma, one in the very centre of the village and the other at the edge of the village in the direction of Píla. The Roma community became involved in the allocation of housing, which a Roma respondent confirmed: ‘People had to indicate where they wanted to live, to choose their neighbours in order to avoid conflicts among them. We are all relatives living in these flats next to each other.’<sup>57</sup>

**Regular interaction** with the municipal Commission on Housing and Social Affairs takes the form of regular inspections of Roma families living in new municipal rental units. According to a respondent, ‘The committee inspects the condition of the flats, because after the first phase was completed, some families removed and sold some of the equipment. Now we want to keep watching, so that something similar does not happen again.’<sup>58</sup> Roma inhabitants

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<sup>53</sup> Interview with a local authority representative, Nálepkovo, 17.03.2009.

<sup>54</sup> Interview with a Roma respondent, 17.03.2009.

<sup>55</sup> Interview with a local authority representative, Nálepkovo, 17.03.2009.

<sup>56</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

<sup>57</sup> Interview with a Roma respondent, 17.03.2009.

<sup>58</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.



complain that these inspections do not help them to resolve problems: 'If something breaks down or if there is mould on the walls, we indicate it to the committee. They record it in their papers, but nothing happens.'<sup>59</sup> There is no information about similar inspection visits to non-Roma tenants in municipal dwellings.

The project did not include any **specific focus on vulnerable subgroups** of Roma. Within the selection of the future tenants, the condition of financial capacity implicitly excluded single-parent households who live only from the parental benefits or low social benefits: 'Such people live together with their parents; they would not have enough money to live on their own. If they got new housing, they got it together with their parents.'<sup>60</sup> For persons with disabilities, one of the conditions for the SHDF grants is to reserve at least one per cent of the new dwellings (or at least one dwelling) for the disabled and to make it accessible. As there is no such tenant today, the barrier-free dwelling is occupied by a non-disabled tenant. 'Within each of the three phases, there was one barrier-free flat. The leases are for a limited period of time, for one year. If there is a disabled applicant, we will have to accommodate him/her and the tenant in the barrier-free flat will have to leave. According to a respondent, 'There was no request by elderly Roma for special assistance from the municipality, probably because of the strong family solidarity among Roma where relatives always take care of the elderly.'<sup>61</sup> No special attention was given to gender aspects.

The **main difficulty** in the implementation of the housing project relates to the conditions of government grants requiring that future tenants work off a portion of the construction costs. Some respondents expressed doubts if this would be feasible: 'It is impossible for them to cover 20 per cent of the costs. As they are generally unskilled workers, there were no qualified workers for the necessary tasks; they can only dig foundations for the housing and move materials. This work can represent ten per cent of costs at most. So the municipality paid the difference in cash. The situation is different with the infrastructure. There the grant is only up to 70 per cent, but Roma are able to work off the remaining 30 per cent of the costs.'<sup>62</sup>

No formal **impact assessment or other evaluation** of the project has been conducted either by local authorities or the MCRD SR who provided the grant. However, the tenants of all Roma settlements were critical of the long distance to the village. As Píla is located on the main road, there is a bus connection to the centre of the village, but those living in Prvý hámor or Grün, including school children, have to walk. 'I am afraid that children might trip up over the scrap next to the road when they go to or from school. I used to accompany my children, but now I cannot so they have to go alone,' complained a Roma

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<sup>59</sup> Interview with a Roma respondent, 17.03.2009.

<sup>60</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

<sup>61</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

<sup>62</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

woman.<sup>63</sup> Another Roma respondent said, ‘It is too far. You cannot just walk to the village when you need something. A woman cannot go alone for shopping. ... [A]t least there should be a sidewalk; now we must walk on the main road, where there are cars. Four or five months ago a car killed a boy there.’<sup>64</sup> Roma tenants also highlighted the inferior construction quality, especially mould, which appears in the walls of many dwellings.

The municipality of Nálepkovo was among the first in Slovakia to design and implement a Roma housing project; at the time national housing policy did not systematically deal with this issue. Thus the Nálepkovo experience had an **impact on the formation of a specific national policy** on Roma housing. Tools, such as the SHDF grant scheme for municipalities, were inspired by this pioneering project. According to a local authority representative, ‘when we started the first phase, the building authority did not want to give us the authorisation for construction, because they said the dwellings were too small and cannot be considered as housing; in 1992 the concept of social housing was unknown. So we built them without authorisation and made them legal post facto. Then the legislation changed and the second phase was already built in line with the regulations of MCDR SR.’<sup>65</sup> On the other hand, the new support system did not favour individual houses, which, according to the respondent, are more suitable for Roma: ‘SHDF grants have strict limits and everything exceeding them must be paid by the municipality. We started with individual houses, but then had to continue with blocks of several dwellings, because it is cheaper.’<sup>66</sup>

Some of the projects used in Nálepkovo were **mainstreamed** by the MCRR SR, which published a catalogue of model plans for low-cost housing, to be used by other municipalities taking into consideration the financial constraints of the grant scheme.

The municipality is aware of the **limited sustainability** of the initiative due to the demographic growth of the local population and its limited capacity to afford to use their own funds to buy or build houses by themselves: ‘If they do not have sufficient income, they are wholly dependent on the help of authorities. In the local Roma community, only four persons are employed.’<sup>67</sup> Another related issue is the high demand for maintenance.<sup>68</sup>

On the other hand, some respondents believe that the experience and interaction between the Roma and the municipality, especially concerning the micro-credit scheme, had a **positive effect in developing mutual trust**: ‘They really got to know each other. The municipality doesn’t perceive the clients who regularly

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<sup>63</sup> Interview with a Roma respondent, 16.03.2009.

<sup>64</sup> Interview with a Roma respondent, 17.03.2009.

<sup>65</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

<sup>66</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

<sup>67</sup> Interview with a Roma respondent, 17.03.2009.

<sup>68</sup> Interview with a local authority representative, Nálepkovo, 16.03.2009.

repay the loan as before. He or she starts to be considered more reliable by the municipality.<sup>69</sup>

Some of the innovations tested in Nálepkovo were **transferred** to other municipalities. Besides the project documentation, which was published in the MCRD SR catalogue, the micro-credit scheme was implemented by the ETP Slovakia in other places (e. g. Svinia, Moldava nad Bodvou, Šimonovce).<sup>70</sup> However, according to a former ETP staff member, the other municipalities were afraid to act as guarantors in loan contracts. They were concerned that if Roma tenants stopped repaying the loans, the municipality would be responsible for it.

Perhaps the most **important lesson** learnt from the Nálepkovo experience is the crucial role of micro-grants: 'Municipalities must build housing for Roma. But it is extremely challenging for the municipal budget. The intensity of the SHDF support was reduced to 75 per cent of the costs and people are not able to work off the rest. For that money you can only build empty rooms, without equipment, without any fittings. So the tenants have to participate, either they have to save money or take out a loan.'<sup>71</sup>

### 3.3. Reflections

The case of Nálepkovo is a rare example of a **proactive and innovative approach** implemented with a **long-term perspective** by a relatively small municipality. The municipality has invested a considerable amount of money from its **own municipal resources** into the housing projects and did not rely entirely on the financial assistance from the central government. This is quite an exception, as the majority of municipalities in Slovakia usually consent to be involved in projects focused on Roma only under the condition that it will not cost them anything and that the whole initiative is in the hands of another agent, typically NGOs. The municipality of Nálepkovo was able to combine a range of existing funding sources in order to achieve its objective.

The experience of **co-operation between the municipality and an NGO** active in the area of housing improvements was particularly positive. The principle of multi-source solutions was transferred to the individual level, when the tenants of the new dwellings were provided with basic equipment, which they can complete with the help of accessible micro-loans and savings programmes. This idea of using minimum government standards and the personal engagement of tenants to make improvements merits being transferred to other municipalities.

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<sup>69</sup> Interview with a local authority representative, Nálepkovo, 17.03.2009.

<sup>70</sup> See: [www.etp.sk](http://www.etp.sk); *Projekt ETP: Rómovia z východného Slovenska si budú sporit' na zlepšenie budúcnosti*, Romano Nevo L'il (02.07.2007), available at: <http://www.rnl.sk/modules.php?name=News&file=article&sid=6885> (24.05.2009).

<sup>71</sup> Interview with a local authority representative, 16.03.2009.

The implementation of the micro-loan project would be much more risky without the municipality's guarantee.

The main drawback of this project is that it failed to address the problem of **segregation**. Whether intentional or not it does not contribute to integration and Roma inclusion.

The **low quality of housing** is another issue. While some of these problems could be due to testing new technologies, the municipality should have taken corrective action. The well-intentioned co-operation with experts from the FA SUT in the planning phase should have relied more on consultation with future tenants to better inform them of the real needs of the Roma and allow them to develop realistic and innovative solutions, such as, for example, modular housing models, which can be extended as a household grows.

Similarly as in the case of Val'kovňa the **sustainability** of the project's effects is doubtful, because of the rapid rate of population growth. Thus, a sustainable housing policy needs to be supplemented by policies fostering economic growth that led to more employment opportunities and anti-discrimination measures to ensure that Roma are not excluded.

## 4. Lessons learned

Given that the structural disadvantages facing a large number of Roma persist, assistance in housing from public authorities will be necessary. The experience from the implementation of housing projects, such as these presented here, could provide important insights regarding improvements to the existing grant system, for example the need to include Roma more actively in the design and implementation of housing projects, to empower and facilitate local government to overcome local prejudice and opposition and to stimulate social inclusion and desegregation.

Strong leadership can overcome popular disagreement, but it is also necessary to include the mainstream population in the activities and benefits of the project, or at least to balance the activities focused on Roma and non-Roma. A unilateral focus on one group can provoke a counter-reaction from the other. Furthermore, it is important to remember that what may appear as one Roma community can in reality be several diverse communities, each with different social solidarities, norms and controls and internal relationships.

Municipalities often lack the necessary knowledge or experience to develop effective and sustainable housing projects that can facilitate Roma inclusion. They therefore need support in developing a local housing policy with a clear desegregation and inclusion dimension. The high financial cost of such projects may also discourage local authorities; therefore technical assistance in the form of applying innovative financing methods, such as public-private partnerships, would be useful.

Finally, it is important to note that the outcome of housing projects can only provide useful guidance for the future, if it is independently evaluated through standardised formal monitoring and evaluation instruments.

## Annexes

### Annex 1 – Tables

**Table 1 – Figures on Roma housing and its occupiers**

Region	integrated dispersed	number of persons	integrated dispersed	number of persons	settlements on edge of municipality	number of persons	settlements out of municipality	number of persons	settlements in total	number of persons
Košice	171	23 053	43	9 835	105	27 683	111	23 705	430	84 276
Prešov	122	25 952	27	5 202	131	33 503	85	20 639	365	85 296
Banská Bystrica	233	36 798	41	8 185	55	6 053	63	4 780	392	55 816
Žilina	18	2 212	12	1 861	5	396	5	886	40	5 355
Nitra	117	19 317	17	3 115	14	1 327	4	250	152	24 009
Trenčín	46	3 005	4	880	7	440	0	0	57	4 325
Trnava	55	8 938	27	3 468	16	1 544	10	397	108	14 347
Bratislava	14	1 607	6	1 025	5	773	6	123	31	3 528
<b>Total</b>	<b>776</b>	<b>120 882</b>	<b>177</b>	<b>33 571</b>	<b>338</b>	<b>71 719</b>	<b>284</b>	<b>50 780</b>	<b>1 575</b>	<b>276 952</b>

Source: M. Jurásková, E. Kriglerová, J. Rybová (2004) Atlas rómskych komunít na Slovensku 2004, Bratislava: Úrad vlády SR.

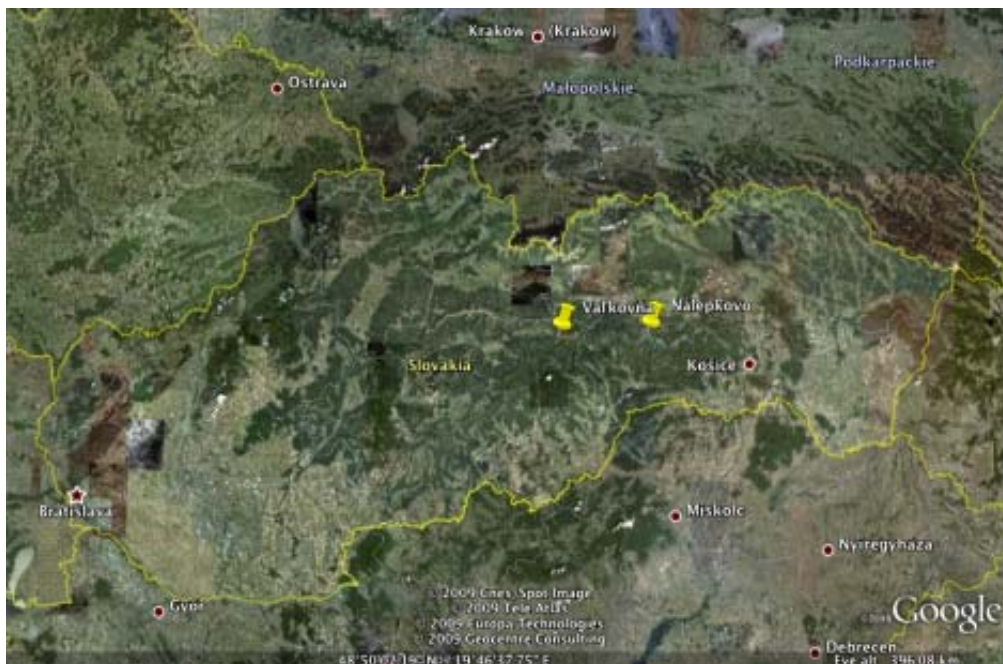
**Table 2 – Cost of construction of municipal housing**

Dwelling	Maximal cost per sq. m.	Maximal costs (total)	Grant (per cent)	Grant	Municipal co-funding
Standard 50 sq.m.	860 EUR	43 000 EUR	30	12 900 EUR	30 100 EUR
Standard 65 sq. m.	836 EUR	54 340 EUR	25	13 585 EUR	40 755 EUR
Standard 80 sq. m.	801 EUR	64 080 EUR	20	12 816 EUR	51 264 EUR
Lower-standard 40 sq. m.	496 EUR	19 840 EUR	80	15 872 EUR	3 968 EUR
Lower-standard 60 sq. m.	473 EUR	28 380 EUR	75	21 285 EUR	7 095 EUR

Source: Slovakia/Výnos Ministerstva výstavby a regionálneho rozvoja Slovenskej republiky č. V-2/2008 (21.11.2008).

## Annex 2 – Maps and photo documentation

**Figure 1 – Location of Vaľkovňa and Nálepkovo in Slovakia**



*Source: Google Earth*

**Figure 2 – Municipality of Vaľkovňa**



*Source: Google Earth*

**Figure 3 – Hamlet of Vaľkovňa**



*Source: Google Earth*

**Figure 4 – Vaľkovňa, housing built within the project (view from the road)**





**Figure 5 – Vaľkovňa, housing built within the project (view from the yard)**



**Figure 6 – Vaľkovňa, former wooden barn (copy of a historic photo)**



**Figure 7 – Nálepково**



*Source: Google Earth*

**Figure 8 – Nálepkovo, settlement Grün (view from the road)**



**Figure 9 – Nálepko, wooden house in Grün**



**Figure 10 – Nálepko, the first phase of housing project in Grün**



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