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**EUROPEAN NETWORK FOR HOUSING RESEARCH  
THE 1993 CONFERENCE IN BUDAPEST  
REPORT TO USAID ON THE  
PARTICIPATION OF  
EASTERN EUROPEAN SPECIALISTS**

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**European Network for Housing Research  
The 1993 Conference in Budapest  
Report to USAID on the  
Participation of Eastern European Specialists**

On September 7-10, 1993, almost 300 participants attended the European Network for Housing Research annual conference in Budapest, Hungary. The title of this year's conference was "Housing Policy in Central and Eastern Europe in the 1990s: Transformation in the East, Transference from the West." USAID Office of Housing sponsored the attendance of thirty-five people, thirty from Eastern Europe and five USAID consultants currently working in Eastern Europe. (Annex A lists these participants.) Because full participation by Eastern European scholars was the key to a successful interchange on this important topic, USAID assistance in bringing Eastern Europeans to the conference was a crucial contribution.

Each day began with a keynote debate, featuring three speakers with different approaches. The keynote debate topics for the first three days were as follows:

1. The unifying European housing market: the consequences of a unified job market on national housing and real estate markets. Does unification lead to convergence of housing policies? Does lifting of inner borders lead to closing the outer borders (e.g., real estate market, immigration)? Debaters: Duncan McLennan, Bengt Turner, and György Enyedi.
2. The social function of housing: defining the flow of the central state, of the local state and of other organizations in handling non-market needs and correcting market imperfections. Debaters: Raymond Struyk, Hugo Priemus, and Jan Brzeski.
3. The market in housing: what kind of market should operate in the housing sector, a social market, subsidized market, or free market? Which of those should be the target of the emerging market-type housing systems of Central and Eastern European countries? Debaters: Chris Hammet, John Guigley, and Erigen Dick.

Papers were presented within a structure of thirteen workshops — under topics such as Politics and Housing, Privatization, Urban Housing Rehabilitation, Maintenance, and Management, Housing Subsidies and Innovative Housing Finance, and control over housing. Annex B lists all conference papers. (Copies of papers can be ordered from the conference organizers.)

One of the principal themes flowing through the debates and the papers presented was about the speed of reform: in particular, whether slow reform was the only way to be effective or was in fact equivalent to no reform. The two topics cited were rent increases and privatization. Much of the discussion in the privatization workshop, for example, concerned the "next step" after privatization, which has in

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many countries proceeded without a clear picture of the end result. "Going fast" leaves unresolved issues such as deferred maintenance and capital repair, privatization of housing management, restitutions, condominium management, and the lack of finance and exchange systems.

Another major concern was the elimination of state-construction in the housing sector. Will supply adequately respond to the demand for housing at all income levels? Does the market clear with a certain percentage of homelessness?

In the housing finance workshop a strong debate existed between those who advocate waiting until certain prerequisite conditions exist (e.g., strong and enforceable foreclosure laws, lower levels of inflation) before encouraging entry into housing finance, and those who see that it is a political and social necessity to continue home lending and that western assistance should therefore help improve the financial system in the short term.

The workshop on urban housing rehabilitation went beyond its narrow scope to discuss issues relating not just to housing maintenance but also to the renewal of urban communities. Papers were presented describing projects being carried out in a variety of countries on topics such as transfer of ownership and management of public housing to tenants, organization of tenant-based management organizations, and stimulating economic development in vulnerable communities.

In a departure from the normal structure of the ENHR conference, the fourth day of the conference was dedicated to technical assistance. Eight country workshops were presented describing ongoing assistance in Eastern Europe. In addition, there were three debates, one on the potential and constraints of idea transfer from the west, one on the rental housing sector, and one on housing finance.

According to one USAID consultant, the conference benefitted from

just the right combination of academic theory and practical experience. To those of us whose activities are conducted primarily in the practical arena, the conference offered intellectual stimulation through exchange of ideas the welcome opportunity to contemplate our activities in a more analytical framework than our work ordinarily allows. Our experiences in the field — positive and negative — in turn provided the researchers and academics with a "reality check" that should help them focus their efforts toward useful and relevant activities. The conference program encouraged a synergistic, creative dialogue.

Perhaps the most interesting ingredient in the success of the conference was the participation of recipients of technical assistance. Their comments and presentations seemed thoughtful and objective, and

remarkably forthcoming given the presence of the donors. Their perspectives on the transformation their countries are undergoing and the types of assistance they need (and do not need) should serve to guide and inspire those providing technical assistance.

Overall, the Eastern Europeans found the conference to be an extremely productive and stimulating experience. Most were eager to obtain copies of papers, whose distribution was limited by cost. The Albanian delegation in particular were enthusiastic about their participation and issued a statement following the conference:

This is the first time that Albanians have taken part in a conference such as this. Although we had no paper presented, it was of great benefit. Among the things we learned are the following:

- Housing privatization is an important factor in solving the housing problem, by means of creating the housing market and inciting free initiative and investments in the field.
- Housing privatization should take place together with solving maintenance problems; it is not advisable to proceed to privatization without taking into account the problem of maintenance.
- Banks are a very important factor as it is necessary to create the financial means for families to enter the private housing market.

In Budapest, these issues were considered in their complexity.

Conference proceedings including transcripts of the three keynote debates will be forthcoming from Metropolitan Research Institute, the conference organizers.

## **ANNEX A**

### **Conference Participants**

#### **Albania**

Sokol Ademi  
Director  
National Housing Agency

Adem Duka  
Director  
Housing Directorate

Antoneta Fona  
Economist and Financial Specialist  
Housing Directorate

Leila Gjini  
Chief Attorney

Araksi Kurti  
Construction Engineer  
Housing Directorate

Shpresa Leka  
Urban Planner  
Planning Directorate

Iliv Voci  
Director  
Planning Directorate

(All from the Ministry of Construction)

#### **Bulgaria**

Julia Angelova  
Secretary of the Municipality  
City of Rousse

Stoycho Mochev (partial support)  
Housing Research  
National Center for Reconstruction, Development and Housing Policy

Maya Koleva  
Consultant to USAID

Jordan Totev  
Director of Census, Population and Housing  
National Statistics Institute

### **Czech Republic**

Monika Kolderová  
Ministry of Economy

Olga Sedlacková  
Urban Research

Petr Tajcman  
Urban Research

Alexandra Voborilova  
Ministry of Finance

Hana Zelenkova  
Urban Research

### **Hungary**

Gabor Acél  
Director, SEM-IX

Katalin Berey  
VATI — Town Planning Institute

Judit Bodnár  
Department of Sociology  
Budapest University of Economics

Gábor Csanádi  
ELTE Sociological Institute

Gabriella Csépanyi  
Köbányai Family Assistance

János Farkas  
Central Statistical Office

János Ladányi  
Department of Sociology  
University of Economics

Mihály Lados  
MTA Regional Research Institute

Agnes Vajda  
Central Statistical Office

**Poland**

D. Belniak  
Economist  
Board of Directors  
Krakow Real Estate Institute

Jan Brzeski  
Deputy Mayor of Krakow

Edward Kozlowski  
Office Manager for Housing Finance Project Office

**Slovak Republic**

Kloman Ivanicka  
Civil Engineering Faculty  
Urban Research

Jindrich Marek  
Ministry of Transport, Communication and Public Works

Jaroslava Zapletalová  
Housing Institute  
Urban Research

**United States**

Jennifer Daniell  
Michael Hoffman  
Katharine Mark  
Carol Rabenhorst  
Peter Tatian

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**ANNEX B****List of Papers****Workshop 1: Politics and Housing**

Brink, Satya. *Shifting from Public to Private — Housing Policy Under New Political Realities.*

Brown, Timothy John. *The Politics of Strategic Enabling.*

Csomós, József. *Principles of the Hungarian Housing Reform.*

Dourmanov, Vladimir. *Housing Situation in the Country Formed USSR Before and After the Crash.*

Flood, Joe. *Housing Indicators in Australia: A Consultative Method.*

Hegedüs, József and I. Tosics. *Changing Public Housing Policy in a Central European Metropolis (The Case of Budapest).*

Jonsson, Rolf. *Examining Local Housing Policy in Sweden. A Model.*

Kleinman, Mark, H. Priemus, D. Maclennan, and B. Turner. *Some Consequences of the European Economic and Monetary Union for National Housing Policies.*

Kutuzov, Valdimir. *Housing Promotion Forms in Russia — During Transition to Socially Oriented Market Economy.*

Matznetter, Walter. *Housing and the European Communities.*

Tsenkova, Sasha. *Bulgarian Housing Reform and Forms of Housing Provision.*

Van Beelen, Ineke. *Decentralized Housing Policies in the Netherlands.*

Van der Veer, Jeroen. *Metropolitan Government and City-Suburban Cleavages: Differences Between Old and Young Metropolitan Areas.*

Wang, Xiaodong. *An Overview of Housing Reform in China.*

Wieteska, Stanislav. *Principles of the New Housing Policy in Poland.*

Zajda, Zbigniew. *Main Options of Housing Policy in Post-Socialist Poland.*

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**Workshop 2: Tenure Forms**

Bengtsson, Bo. *Housing in Game-Theoretical Perspective.*

Boelhouwer, Peter and H. v.d. Heijden and M. Elsinga. *Between Market and Policy, Development of the Owner Occupied Sector in Western Europe.*

Darke, Jane. *Housing the Next Generation.*

Dieleman, Frans. *Social Rented Housing, Valuable Asset of Unsustainable Burden?*

Elsinga, Marja. *To Buy or Not to Buy, A Burning Question for Lower Income Groups?*

Hagred, Ulrika. *The Changing Role of the Nonprofit Housing Sector in Sweden.*

Harloe, Michael. *Social Housing — Residualization or Reformation.*

Kintrea, Keith. *Whose Partnership? Community Interests and State Investment in Scotland's Housing Schemes.*

Korhonen, Erkki. *Experience of Tenant Participation in Helsinki Council Houses.*

Lindberg, Göran. *Backlash of Decentralization in Housing Management? The Case of Public Housing in Sweden.*

Mandic, Srna and D. Clapham. *The Meaning of Home-Ownership in Slovenia.*

Motev, Stoicho. *Possibilities for Development of the "Voluntary Housing Sector" in Bulgaria.*

Munk, Asger. *A Comparison of Social Housing in Germany (West) and Denmark.*

Neil, Cecily and Cheryl McNamara. *Community Management of Public Housing Stock in Australia.*

Ruonavaara, Hannu. *Home-Owners in Distress: Financial Deregulation and the 1990s Home-Owner Crisis in Finland.*

Scott, Suzie and H. Parkey. *Extending Tenant Management in England.*

Shomina, Yelena. *Organizations of Residents and the Privatization of Housing in Moscow.*

Sveinsson, Jón Rúnar. *Social Owner-Occupation: The Icelandic Workers Dwellings.*

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**Workshop 3: Privatization**

Balchin, Paul, D. Chambers, and F. Gray. *The Privatization of the Rehabilitation of the Older Housing Stock in Britain.*

Bezovan, Gojko. *Evaluation of Public Housing Sale Process in Croatia.*

Buckley, Robert M., P.H. Hendershott, and K.E. Villani. *Rapid Housing Privatization in Reforming Economies: Pay the Special Dividend Now.*

Clapham, David and K. Kintrea. *The Privatization of Housing in Eastern Europe.*

Forrest, Ray and A. Murie. *From Privatization to Commodification: Tenure Conversion and Neighborhood Change.*

Hays, Richard Allen. *Housing Privatization: Social Goals and Policy Strategies.*

Hetzel, Otto and S.L. Schreiber. *Privatization of Multi-Family Housing in Eastern Europe: Utilizing Condominium Law Concepts from the West.*

Lowe, Stuart. *Nations of Homeowners — Private Housing and Welfare States in Eastern Europe.*

Luse, Modrite. *Housing in Latvia — The Heritage of Soviet Time and Problems Arising.*

Marcuse, Peter. *Privatization and Some Illusions About Ownership: Tenure Forms and the Law of Property Rights in Housing.*

Michalovic, Peter. *Privatization of Public Rental Housing on Example of Banska Bistrica City.*

Nixon, Judy. *Privatization of Housing Management and Maintenance: Preparation for Compulsory Competitive Tendering of Local Authority Housing in England.*

Partelpoeg, Prit. *Housing Privatization in the Republic of Estonia.*

Pickvance, Christopher. *Housing Privatization, Housing Protest in the Transition from State Socialism: A Comparative Study of Budapest and Moscow.*

Pugh, Cedric. *Structural Economic Change and the Search for a New Housing Policy in Russia in the 1990s.*

Seferagic, Dusica. *Housing Privatization in Croatia.*

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Siksiö, Ola and L. Tecland. *The Importance of Design and Location in the Privatization of Rental Housing — European Experience and Swedish Expectations.*

Stanovnik, Tine. *The Sale of the Social Housing Stock in Slovenia: What Happened and Why.*

Tomann, Horst. *How to Finance Home Ownership in East Germany. A Case Study in Privatization.*

Twine, Fred and N. Williams. *Privatization of Public Rental Housing in Rural Scotland: Locals, Incomes, and Second Homes.*

#### **Workshop 4: Urban Housing Rehabilitation, Maintenance and Management**

Abrantes, Vitor and R. Calcjo. *Schedule Approach to Improve Maintenance of Public Housing Stock.*

Allen, Barbara. *Paradigms Underlying Public Housing Management.*

Allen, Stephen and J. Hinks. *Critical Appraisal of the Computerization of the Maintenance Management Function.*

Andersen, Hans Skifter. *Processes of Decay and Renewal on the Unregulated Housing Market — What Can We Learn from the American Experiences?*

Beekman, S. and J.J.A.M. Smeets. *From Urban Renewal to Neighborhood Management.*

Bonetti, Michel. *Public Housing Maintenance as a Social Stake.*

Budisteanu, Ileana. *Housing Research within a New Planning System: Morphology Revisited.*

Downey, Daithi. *Pulling Mussels from their Shells: An Investigation and Critique of the Conceptualizations of Public Sector Housing Renewal.*

Elander, Ingemar. *Renewal of Social Rented Housing. A Comparative Perspective.*

Elbers, Alle. *Energy Saving and Housing.*

Förster, Wolfgang. *Social Objectives in Urban Renewal: The Vienna Experience.*

Hansen, Knud Erik. *National Strategies for Housing Rehabilitation.*

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Klingberg, Tage. *The Accountant's Mistake: On Internal Rents in a Situation of Oversupply.*

Leather, Philip and S. Mackintosh. *Strategies for Encouraging Private Investment in Older Housing.*

Quirke, John and B. Reid. *Quality and Social Housing Services in Britain: A Case of Mission Impossible?*

Robertson, Douglas. *Glasgow's Approach to Housing Renewal: Are There Any Lessons for Central Europe.*

Strömberg, Thord and G. Folkesdotter. *Renewal and Preservation. Localism in Sweden, 1950-1970.*

Teule, Rene. *Urban Renewal Policy and Financial Budgets in the Netherlands in the Nineties.*

Walker, Richard. *Putting Performance Measurement into Context: Classifying Social Housing Organizations.*

#### **Workshop 5: Housing Communities**

Bhatt, Vikram. *Learning from the East. Rural Housing: A First Step to Market Housing in China.*

Blauw, Wim. *Culture and Suburbanization.*

Borgegard, Lars E. and R.A. Murdie. *The Social Complexity of the Public Housing Sector in Swedish Metropolitan Areas.*

Brydsten, Monica and R. Mahieu. *Mobility Pattern of Firms and Households in Umea — A Provincial Town in the North of Sweden.*

Den Draak, Jan. *Needs of Elderly People and the Supply of Some District and Neighborhood Facilities in Larger Dutch Cities.*

Fransson, Urban and L. Lundin. *Variations in Living Alone.*

Henning, Cecilia and Mats Lieberg. *Social Care and Local Networks. Application of a Model for Social Planning.*

Keskinen, Vesa. *Expensive Housing is the Main Problem of Young Finns.*

Kullberg, Jeanet. *The Concept of Lifestyle: Towards a Research and Policy Model.*

Linden, Anna-Lisa. *Elderly People and Housing in Coming Decades.*

Musterd, Sako and P.C.J. Everaers. *Changing Residential Patterns in Metropolitan Subareas in the Netherlands during the Eighties.*

Somerville, Peter. *The Construction of Home.*

Symon, Peter, A. Marsh, and M. Riseborough. *The Housing Position of Lone Parent Households in Britain: The Impact of Welfare Restructuring on Housing Outcomes.*

Turgut, Hilya and T.U. Uraz. *Culture, Space and Change. Turkish House Under the Rapid Urbanization Process.*

Van Wegen, Herman. *Aging, Feelings of Insecurity and the Built Environment.*

Werczberger, Ella and Y. Katan. *Housing Policy for the Elderly in Israel.*

### **Workshop 6: Supply of Housing**

Bladh, Mats. *Housing Provision in Sweden after World War II.*

Frank, Tibor. *The Central and Eastern European Housing Sector and Related Supply Opportunities.*

Lados, Mihaly. *Tax on Urban Land as an Instrument of Urban Land Management.*

Spaans, Marjolein. *European Integration and the Implementation of Large-Scale Urban Projects.*

Tortorici, Giovanni. *Supply for Housing: Facilities for Handicapped People.*

Türel, Ali. *Housing Provision in Turkey with Limited Credit Support.*

### **Workshop 7: Control Over Housing**

Boelhouwer, Peter. *Skewness in Dutch Housing Distribution and the Effects of Allocation Policy.*

Eriksson, Jan. *European Housing Design.*

- Karn, Valerie. *The Control and Promotion of Quality of New Housing in Britain.*
- Kleinman, Mark. *Meeting Housing Needs through the Market: An Assessment of Housing Policies and the Supply/Demand Balance in France and Great Britain.*
- McConnell, Shean. *Planning Obligations: A Tool for Implementing Housing Policies.*
- Munro, Moira. *Wealth and Inheritance in Britain's Housing Market — Impacts, Future Possibilities.*
- Reid, Barbara. *Interorganizational Relationships and the Delivery of Housing Services.*
- Slipher, Allan. *The Public Service Counter: Finance and Design of Public Real Estate Information Services.*
- Van Oostrom, Matthe. *An Evaluation of the Development in Housing Policy Instruments and the Use of Structural Surveys in the Netherlands.*

### **Workshop 8: New Approaches to Gentrification**

- Alisch, Monika. *Family Gentrification in Hamburg.*
- Cameron, Stuart James. *Housing Neighborhoods and Urban Regeneration in the UK.*
- Clark, Eric. *Toward a Copenhagen Interpretation of Gentrification.*
- Munk, Anders. *Neighborhood Change — The Case Copenhagen.*
- Sykora, Ludek. *Local Urban Restructuring as a Mirror of Globalization Processes: Prague in 1990s.*
- Van Kempen, Ronald and J. van Weesep. *Housing Policy, Gentrification and the Urban Poor: The Case of Utrecht, The Netherlands.*
- Verhoeff, Rene. *Living Near the Theater.*
- Verlic Dekleva, Barbara. *Structural Housing Shortages: Housing Gentrification Through Privatization — The Case of Slovenia.*

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**Workshop 9: Future of High-Rise and Other Problematic Housing Estates**

Knorr-Siedow, Thomas. *Proposal for a European Network on the Improvement of Large Housing Estates in Eastern Europe and Eastern Germany.*

Turkington, Richard and J. Low. *The Refurbishment of High-Rise Blocks in the UK — The User's Perspective.*

Vestergaard, Hedvig. *Improvement of Problematic Housing Estates in Denmark — An Evaluation of Results.*

Wassenberg, Frank. *Trends in Post War Housing Policy in the Netherlands.*

**Workshop 10: The New Urban Poor**

Dangschat, Jens. *The Creation of a New Urban Underclass — Concentration of Poverty in the Landscapes of the "Boomtown" Hamburg.*

Huttman, Elisabeth. *A Cross-Country Review of Policy Alternatives to Germany's Present Housing Arrangements and Location for Asylum Seekers and Immigrants.*

Kennett, Patricia. *Modes of Regulation and the Urban Poor.*

Lee, Peter William. *Housing and Spatial Deprivation: Relocating the Underclass and the New Urban Poor.*

Osenberg, Hanno. *Rehousing the Homeless, New Model Projects in Germany, East and West.*

Özsoy, Ahsen. *Improving the Environmental Quality in the Squatter Settlements.*

Quilgars, Deborah. *Young Single Homelessness in Britain in the 1990s: Evidence from a Recent Survey.*

Sahlin, Ingrid. *Housing Clients, Housing for the Homeless and Those Considered "Incapable of Independent Living."*

Tapada Berteli, M.T. *An Anthropological Approach of the Urban Relocation Experiences. Some Cases in Spain.*

Van Kempen, Eva T. *The Dual City and the Poor.*

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**Workshop 12: Housing Subsidies and Innovative Housing Finance**

Adair, Alastair, J.N. Berry, and W.S. McGreal. *Financing Mechanisms and Inner City Housing Provision in Ireland.*

Barlindhaug, Rolf. *Peoples Attitudes to Releasing Housing Equity in Old Age.*

Bramley, Glen. *Supply Subsidies Versus Housing Allowances: The Policy Tradeoffs Between Output, Affordability and Dependency.*

Buckley, Robert, P. Hendershott, and K. Villani. *Mortgage Finance in Transitional Socialist Economies: What Should Be Done with the State Savings Banks?*

Conon, Johan. *The Debacle with the Dynamic Cost Principle in the Netherlands: The Failure of an Innovative Financial Instrument.*

Corgel, Jack, A. Jaffe, and R.T. Lie. *Modelling the Economics of Leasing Provisions: Some Cross-Cultural Comparisons of European Contracts.*

Gibb, Kenneth and D. Maclennan. *Changes in UK Experiences of Home Ownership and Affordability, 1988 to 1993.*

Haffner, Marietta and A.J. Menkveld. *Housing Expenses of Tenants and Owner-Occupiers in Western Europe.*

Hegedüs, József, I. Tosics, and K. Mark. *Restructuring Housing Subsidy System in Hungary.*

Horváth, Balázs and R. Kovács. *Inquiry into the Reasons of Getting Delinquent in the Case of Hungarian Housing Loans.*

Kosareva, Nadezhda and R. Struyk. *Developing the Russian Housing Finance System.*

Kosonen, Katri. *The Universality of the Universal Bank Model in Housing Finance.*

Lea, Michael J. and R.M. Ravicz. *Mortgage Pricing in Russia: A Methodological Introduction.*

Montagnana, Manfredo, F. Prizzon, and F. Zorzi. *A Dynamic Model for the Housing Market.*

Nordvik, Viggo. *The Connection Between Prices and Price Expectations in the Norwegian Market for Owner-Occupied Housing.*

Pettersson, Ann. *The Swedish Allowance System, Effects and Effectiveness.*

Pryke, Michael and C. Whitehead. *Private Finance Plus Social Housing — Radical Change?*

Stephens, Mark. *Responses to Recession: The Housing Slump in Britain.*

Turner, Bengt and P.H. Hendershott. *The Roles of Nominal House Prices and Lender Recourse in Mortgage Default: Contrasting the American and Swedish Experiences.*

**Workshop 13: Capitalization of East European Metropolises, Suburbanization and Residential Mobility**

Douglas, Michael. *The Privatization and Growth of Grocery Stores in Gödöllő, Hungary.*

Emmi, Philip and L. Magnusson. *The Predictive Accuracy of Residential Vacancy Chain Models.*

Kaganova, Olga and M. Berezin. *Real Property Market as Capitalization Factor of Russian Cities.*

Kovács, Zoltán. *Social and Economic Transformation in Budapest.*

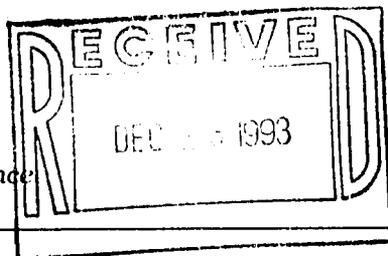
Meulenbelt, Karin. *Upgrading and Downgrading Within the Metropolitan Regions of Amsterdam and Rotterdam, 1970-1990.*

Milanovich, Natasa. *The Role of Central European Cities in the Transformation Process: Housing and Urban Policies in Central European Capital Cities.*

Portnov, Boris A. *Increase in Town Territories Effectiveness Under Changing Socio-Economic Conditions.*

Savitch, Hank and P. Kantor. *City Business: An International Perspective on Marketplace Politics.*

Seassaro, Loredana. *Historical Identity and Uncertain Prospects for Economic Change: The Housing System in the Metropolitan Area of Genoa.*



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**Papers for Technical Assistance Workshops**

Ambrose, Peter. *The British Know How Fund Housing Advisory Programme in Bulgaria — Progress so Far.*

Baar, Toni and K. Zsámboki. *Privatization of Housing Management in Eastern Europe: Establishing a New Relationship Between the Ownership and Management Entities.*

Kozłowski, Edward and J. Laszek. *Housing Finance Project of the Government of Poland and the World Bank.*

Mark, Katharine and I. Tosics. *Anatomy of Technical Assistance Project: USAID Sponsored Technical Assistance to Reformulate the Rental Sector of the City of Szolnok in Hungary.*

Ptchelintsev, Oleg S. *The Unprecedented Russian Case: "Private Means Criminal."*

Slootweg, Sef. *Dutch Technical Assistance in Housing — The Case of the Czech Republic.*

All inquiries for the papers should be sent to:

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