

7 KEYS TO CITIZENSHIP - HOME

NEZÁVISLÝ = NÁŠ ŽIVOT



Summary

Home: People are held back by the lack of rental and accessible/adaptable flats, banks' concerns about granting mortgages, and long waiting times for housing. Higher quotas of adaptable flats, more rental housing, and fairer loans would help.

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Key findings from the roundtable:

People with disabilities often cannot obtain the kind of housing they need.

The main barriers include the lack of rental, accessible and adaptable flats, long waiting times, and high rents and housing costs.

Obtaining a mortgage is difficult. People with disabilities often have lower incomes, fewer employment opportunities, and banks often see them as high-risk clients.

This is also linked to concerns about whether they would be able to repay the mortgage.

Neighbours sometimes do not allow modifications to shared spaces, such as a ramp or a lift.

If people with disabilities are to obtain suitable housing, it is necessary to increase the share of accessible and adaptable flats, to genuinely monitor compliance with these requirements in construction, and to expand the supply of rental housing under more affordable conditions.

It is also important to create more favourable mortgage and loan conditions for people with disabilities and to cooperate with developers who take their needs into account.

Examples of good practice include transparent rules on who receives rental housing, for example in Hradec Králové, adapted houses leased to social services in the South Moravian Region, and the development of the Independent Living Support service, for example in Lučenec or Žilina.

Brief summary in Easy-to-Read language (ETR)

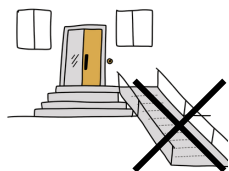


People with disabilities often do not have the housing they need.



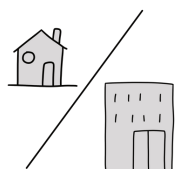
The most common barriers are:

- too few rental and accessible flats
- rent is expensive
- people earn too little
- It is hard for them to get a mortgage
- They are afraid they will not be able to repay the mortgage
- Neighbours sometimes do not allow modifications (a ramp, a lift)



What helps:

- more accessible rental flats
- cities and developers thinking more about the needs of people with disabilities
- better access to mortgages and loans also for people with disabilities

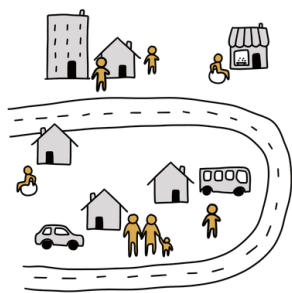


It works well in places:

- where there are clear and public rules about who gets a rental flat (for example in Hradec Králové)
- where there are adapted houses leased to social services and people with disabilities can live in them (for example in the South Moravian Region)



Brief summary in Easy-to-Read language (ETR)



It works well in places:

- where the service Independent Living Support is being developed (for example in Lučenec or Žilina)



People with disabilities must have housing that matches their needs.

This is important for a dignified and independent life.