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Thematic Study Housing Conditions of Roma and Travellers

[the Netherlands]

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Executive summary

- There is little information available on the position of Roma, Sinti and Travellers in general in the Netherlands. The information at hand is generally fragmented and selective, making monitoring considerably more difficult. There is, for example, no substantial database of systematically and annually collected comparable data on the target group in the Netherlands. Now and again fact sheets and/or publications are issued highlighting parts of the target group’s social position. Regional overviews or reports may describe the situation within certain communities or locations. However, systematic data collection essential for thorough monitoring is lacking.

- One of the reasons for this lack of data is that Roma, Sinti and Travellers are not recognised as (ethnic) minorities by the national government. Therefore, a national policy with regards to Roma, Sinti and Travellers does not exist.

- Local governments develop their own caravan policy. In practice this results in considerable differences in attitude and policy between the various municipalities. This in turn may imply legal inequality between members of the same target group.

- However, local differences can also be beneficial. Cities with a long history of centres seem to have a slight advantage; there are examples of pragmatic town councils who are on speaking terms with their Traveller residents and are inclined to listen to their wishes and needs.

- This month (March 2009) it has been 10 years since the Caravan Act was abolished. Looking at the information available one cannot say that the abolishment has put an end to inequality. The shortage of halting sites is still a pressing issue for Roma, Sinti and Travellers in the Netherlands and there is a great back log to make up. Years of focusing on ‘decentralisation’ and ‘normalisation’ have had a restraining influence on the planning of additional halting sites. More often the governments tried to steer people towards living in regular housing instead of mobile homes.

- With regards to enforcement the government has focused its attention on the so-called ‘sanctuaries’. Centres were some times suspected to be engaged in illegal activities but had not seen any law enforcement, the government responded to this in 2004 with much show of strength. Centre residents felt unnecessarily and wrongfully stigmatised and victimised by this approach, in particular because rumors of potential abuse generate a lot of negative media attention. During the majority of raids nothing is found but these images do not reach the media and general public. The ministry – in the position to provide an objective account – does little to adjust this perception.

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1 The Ministry of Spatial Planning defines them as “Groups or locations were the involvement of government is obstructed, leading to an unwanted situation of structural fraud.”
1. Desk research

1.1. Legal and policy framework

[1]. The system of housing allocation in the Netherlands is subject to strict government regulation. This limits landlords in rejecting tenants on the basis of their race or class. The legal framework is provided by the Equal Treatment legislation and the Housing Act, with freedom to establishment being one of its basic principles. Roma and Sinti as well as Travellers are recognised as ethnic minority groups under the Equal Treatment Act and enjoy the same legal protection as other ethnic minority groups in the provision of services and goods. Providing accommodation falls within this definition.

[2]. However, with the Caravan Act in force between 1968 and 1998, Roma, Sinti and Travellers took up a special position in the housing debate until 1999. The aim of the act was to integrate traveling community into civilian society. The act forced Travellers to settle in regionally designated centres. In other words: there was no freedom of settlement.

[3]. The act was adapted several times before being abolished in 1999. It was concluded that the act – despite its aim – had failed to positively contribute to the integration of the Traveller community. Since 1999 Travellers are no longer treated as a separate target group by the national government. Municipalities are now largely responsible for allocating caravan halting sites. As a result municipal policies may differ considerably. To Roma and Sinti (and other Travellers) the halting site policy is the main point of friction with regards to housing. There is a lack of halting sites. However, allocating locations does prove to be problematic for municipalities: residents often protest against the arrival of a caravan centre in their area. Neighbours fear trouble and a devaluation of their properties. As a result Travellers are often allocated remote, unattractive and sometimes even dangerous locations. A phenomenon branded as ‘environmental racism’ in the United States.

[4]. Many municipalities aim to accommodate as many Travellers as possible in regular housing. According to Rodrigues and Matelski long waiting lists and unclear procedures with regards to halting sites contribute to Roma and Sinti accepting regular housing.

[5]. Municipalities and housing corporations tend to no longer build halting sites or rent out caravans. The majority of mobile homes turns out to be privately owned. This pushes up prices and forces the financially weak to leave the
centres. Many municipalities consider the caravan policy to be successful when the general situation in centres is calm and Travellers increasingly change to a ‘regular’ house. Some suggest that the social component in the caravan policy has been forgotten.\(^8\)

### 1.1.1. Housing Act and housing preferences

Despite the abolishment of the Caravan Act and inclusion of the caravan in the Housing Act as legitimate type of dwelling, government officials insufficiently acknowledge or endorse the caravan or housing wishes in that direction. It is in any case rare that individuals who indicate that they wish to live in a caravan are actually accommodated in one.

Roma who came to the Netherlands in the 1970s of the last century were accommodated in eleven host municipalities. At the time the policy was already aimed at ‘normalisation’ and the government did not find it advisable to house new groups in caravans. In addition, the European Roma differed in culture and life style from the Dutch Roma. Thus the Roma of the 1970s were accommodated in regular houses, with only a few being transferred to a caravan centre with the help of a lobby group later on.

### 1.1.2. Equal treatment and discrimination with regards to granting mortgages

Appeals submitted to the Equal Treatment Commission show that from the Travellers’ perspective the housing issue is problematic. Between 2000 and 2009, approximately half of the number of (requests for) decisions in housing cases dealt with the allocation of housing to Travellers. The National Platform Supporting Organisations to Travellers LOSW (Landelijk Overleg Steunfuncties Woonwagenwerk) confirms this problem and is negative about the inequality between buyers of ‘regular’ property and buyers of caravans. It is of the opinion that the government does not do enough to compensate this legal inequality.

With regards to obtaining a mortgage to a ‘chalet’ in a caravan centre it should in addition be noted that buyers are possibly indirectly discriminated when applying for a mortgage. Mortgage lenders seem wary to invest money in ‘mobile homes’ in centres. Up to date there is no decision by the Equal Treatment Commission condemning individual mortgage lenders of such behaviour, although it does state that the current procedures pave the way for exclusion of these groups.\(^9\)

The Liaison Committee for Mortgage Credit Institutions CHF (Contactorgaan Hypothecair Financiers) uses a standard protocol to prevent discrimination, but the practice of anti-discrimination agencies showed that mortgage lenders do not follow the protocol when it comes to granting mortgages for caravans. Anti-discrimination services were in contact with mortgage lenders for some time.

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\(^8\) Overbekking, J. and Ch. Van der Steen. *Woonwagenbewoners, Sinti en Roma: ontwikkelingen en perspectieven*, in; SCOOP 3 2002 p.4

\(^9\) The Netherlands/Equal Treatment Commission/2007-157 (23.08.2007)
about their failure to grant loans for caravans, with the aim to positively influence the policy. However, jurisprudence equally pointed out that certain mortgage lenders form an exception to the rule.

1.1.3. From housing policy to enforcement policy

[11]. From the mid-Seventies onwards, central government pursued a decentralisation policy before withdrawing after 1999. However, the government did give municipalities five policy options. Due to the lack of direction most municipalities continued the policy of decentralisation and discouragement. This policy option – also referred to as the zero option/expansion policy or dismantlement – was given as the first option, followed by reduction (small locations with private caravans), neutral (no policy: maintenance, reduction or expansion upon request), upon request (needs) and finally housing vision (part of an integral housing and target group policy). As said before, most chose the first two options, with some opting for maintaining the status quo or expansion.

[12]. On the contrary, central government did issue clear guidelines with regards to enforcement policy. Inspections by VROM (Ministry of Housing and Spatial Planning) increased and after 200* enforcement and acting against sanctuaries allegedly established at centres was strongly emphasized. In this respect it should be noted that there are indications that there are far less incidents than anticipated.10 This information is however seldomly communicated.

[13]. The Ministry of Housing and Spatial Planning focuses on the physical aspects of the lifestyle of Roma, Sinti and Travellers.11 They are concerned about the group’s lifestyle, in particular its involvement in illegal and criminal practices and its refusal to comply with government regulations. Centres are often subjected to raids by police and utility companies in relation to illegal tapping of electricity in combination with cannabis cultivation. Sometimes checks are carried out with regards to fraud (with benefits). Often the entire centre is searched. Surrounding civil residences are not visited. Even though the police and other services are authorized to do this, the residents often feel ‘singled out’ and further stigmatised.

[14]. The Ministry of VROM regularly checks centres in order to (in its own words) curb sanctuaries. During such inspections the situation is weighed against the Housing Act (building without planning permission or placing of several caravans on one halting site, placing caravans too close to one another, lack of compliance with other legal requirements) and the Spatial Planning Act (placing a caravan that is too big on halting sites, businesses).

1.1.4. Decentralisation and evictions

[15]. In the past years some cases have drawn national attention. In particular when families were forced to leave a centre or municipality because of lack of space or (alleged) trouble, and they involved the media. To many Travellers the

10 De stand van zaken 10 jaar na de afschaffing van de woonwagenwet, Het Wiel 1-2009
11 Jorna, P. Sinti Roma and Travellers in the Netherlands: Policy matters!-update spring ’07 Utrecht: FORUM
division of centres – and subsequently of families and/or communities – is indigestible. In addition they feel powerless against the municipal bureaucracy.

[16]. According to some, division of centres can also have its advantages. A study among former Travellers who were forcibly integrated in residential areas 25 years ago showed that the number of group members on benefits and involved in crime had decreased and that more people held a paid job. Furthermore, the vast majority of the former dwellers said to be happy with their current living situation. Only a few wished to return to a large caravan centre. The respondents and authors of the study saw the fact that the negative perception and stigma of Travellers was slowly decreasing as an additional advantage.

[17]. Relations between local governments and Travellers are generally ambivalent. There are for example disagreements between Travellers and municipalities on designated locations, and between Travellers and neighbours when new locations are chosen. Travellers are generally not seen in a very positive light by government and citizens. In addition, there is mutual distrust between Travellers on the one and the government and ‘civilian society’ on the other side.¹³

1.2. Quantitative data on the housing situation of Roma and Travellers

[18]. The Roma and Sinti population in the Netherlands has a diverse make-up. In 2008 their number was estimated at 10,000.¹⁴ The Dutch Traveller population is estimated at 23,000. One often assumes the group to be ‘homogeneous’, but appearances are deceptive. Besides the fact that Roma, Sinti and Travellers differ from one another, there are considerable differences within the various sub-groups. This holds in particular true for Roma, about whom more information later.

Table 1. No. of Roma, Sinti and Travellers in the Netherlands, 2008

[19]. The demographic make-up of all three sub-groups is young. In 2003 the National Platform Supporting Organisations to Travellers (Landelijk Overleg Steunfuncties Woonwagenwerk) provided the following percentages.

Table 2. Demographics of Roma, Sinti and Travellers in the Netherlands, 2003

[20]. The last official count was in the period before 2000. Taking into account the lack of available data in the Netherlands on Roma/Sinti and Travellers, the focal point in the Netherlands prefers to include these data for the sake of completeness, even though they fall outside the reporting period for this study.

¹³ RS for focal point in the Netherlands Analytical 2007
¹⁴ www.forum.nl/roma-sinti/docs/factsheets-roma-sinti.pdf [13.01.09]
Looking at the counts in 1997, two-thirds of the Traveller community lives in the West and South of the Netherlands. The three Northern provinces accommodate the least Travellers.

At the time the following was published on the group’s demographic make-up (without supporting statistics), Travellers are on average younger than the rest of the population. Their number increases through natural growth only. Until March of this year (1997 Editor’s Note) only those who grew up in a caravan were given permission to live in one independently.\[15\]

Accurate data on Roma and Sinti in the Netherlands are not available. The group of mostly Sinti but also several Roma families, which have been present in the Netherlands from times immemorial, lived a nomadic existence similar to the Travellers up to the Sixties of last century. It is estimated at 2,500\[16\] individuals, and the Travellers at 35,000.\[17\]

The Roma can roughly be divided into three groups. In the Netherlands around 140 households are included in the group indicated as ‘Roma 1900’. They predominantly live in Noord-Brabant and Limburg, with one additional family living in Groningen. They are not represented at other centres. They have always lived in caravans and have so far managed to avoid accommodation in regular housing.\[18\]

There is very little statistical information available on the group indicated as ‘Roma 1978’, but key persons indicate that they know of around 550 households belonging to this group. They usually live in large groups in the 12 host municipalities designated at the time. The Roma 1978 almost all live in regular houses since 1978, with the exception of the municipality of Ede where several households have been allocated a caravan centre.\[19\]


\[17\] van der Ree, van den Hurk and Timmermans, Als niet kan wat moet, dan moet wat kan. 2001, p.4

\[18\] Stichting Eerherstel

\[19\] Overbekking. Sinti en Roma in Nederland; een inventarisatie. 2007 P.15-16
1.2.1. Data on housing conditions

Sinti and Roma distinguish themselves from Travellers in language (Romanes), culture and sometimes in type of dwelling and geographical origin. They form small heterogeneous populations spread out over approximately 100 municipalities. On the housing situation it is written in 1997 that “on average, a caravan accommodates 2.8 persons”. Half of all caravan locations are in the municipal periphery, 38 per cent can be found around the town centre and 12 per cent are located in the outskirts.

Table 3. Position of caravan sites

1.2.2. Data on housing tenure

As far as is known to the focal point in the Netherlands the last large-scale study into the socio-economic position of Travellers was carried out in 2002. This study was a second measurement to monitor the situation of Travellers in the Netherlands. In this context Travellers are defined as: individuals living in a caravan (on an approved or non-approved official halting site) and those having a right to a halting site, of which part has moved to a residence and may wish to return to a caravan. The study has no national coverage but focuses on four regions, namely: West-Overijssel, Haaglanden, Zuidoost-Brabant and Zuid-Limburg. Most caravans are owned by their residents. In 2002 it was estimated that 26 per cent of all caravans were rental caravans.

Table 4. No. of caravans in the Netherlands

Table 5. No. of halting sites in the Netherlands

The organisation also points out that the position of caravan dwellers is not equal to that of property buyers because it is almost impossible for them to obtain a mortgage with a bank. This is due to the fact that most caravans do not stand on private land but on a halting site belonging to the municipality. It is the policy of municipalities not to make halting sites available to private owners. They are reluctant to sell halting sites to the target group. This influences their chances on a mortgage negatively as mortgage lenders, partly

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21 Monitor Maatschappelijke en economische positie woonwagenbewoners Een tweede meting. 2002 p.3
due to this fact, prefer not to provide mortgages to caravans. This unequal starting position may (potentially) result in discrimination of Travellers.

1.2.3. Number of Roma/Sinti/Travellers living in regulated encampments

[29]. Approximately 80 per cent of Dutch municipalities have one or more caravan locations, varying in size from a single to over a 100 halting sites. In total there are 1,140 caravan locations and 8,089 halting sites. There is a shortage of 3,000 sites.  

[30]. In 2006 a (draft) report by research agency Regioplan was published on the policies of municipalities with caravan locations. According to the report, of all municipalities having one or more locations 43 per cent has 1 location, 45 per cent had two to five locations and 12 per cent had six or more locations.

Table 6. No. of municipalities holding caravan sites

Table 7. Municipalities holding one or more caravan site

[31]. The municipality owns 60 per cent of all locations, housing corporations 35 per cent and other institutions 5 per cent. The centres are generally managed by corporations (39 per cent), the municipality (34 per cent), private agencies (22 per cent) or caravan boards (5 per cent).

1.2.4. Number of Roma/Travellers living in unregulated encampments

[32]. According to the focal point there are no unregulated encampments known in the Netherlands, although illegal residency does take place in regulated encampments. For example by ‘illegally’ parking an additional caravan on an existing halting site. The duration of such a situation depends on actions taken by the local government (against ‘illegal’ residency) and on the availability of additional halting sites.

[33]. The NFP has found no data with regards to the number of Roma/Travellers living in segregated settings, and number of such areas in the country, with approximate duration of residence.

[34]. The NFP has found no data with regards to household type and size, including overcrowding, national room and space standards relating to overcrowding, and comparable room and space data for Roma and non-Roma.

1.2.5. Data on conducted forced evictions

[35] There are several media records on forced evictions as the following examples show. In the autumn of 2008 Travellers were asked to leave a centre in the municipality of Alblasserdam. The industrial estate would not be suitable for living. The group was going to be split in four and eventually be located on new build locations. The plan met with resistance from the Travellers because they wanted to stay together in the future. In addition they do not agree that part of the dwellers is forced to buy the land before being able to park their caravans on it.

[36] In 2004 a similar situation evolved in Eindhoven. There, an imminent forced eviction even led to arson and deployment of police and riot police in order to calm people’s feelings.

[37] In 2007 the last dwellers of a centre in Utrecht challenged their forced eviction in Court. It (temporarily) prevented the municipality to start the eviction procedure.

[38] Currently (spring 2009) the last remaining residents of a former large centre in The Hague are challenging the municipality’s decision to forced eviction. Beginning of February eight households were still living in the centre which in earlier times housed a small community of 62 caravan households.

1.2.6. Data on access of Roma/Travellers to public utilities

[39] The NFP has found no data on Roma/Travellers access to public utilities, broken down per residential type.

1.2.7. Data on available and needed halting sites

[40] The NFP has found no data with regards to halting sites nor the estimated number of halting sites needed to ensure legal space for all Roma and Travellers, as well as the technical criteria halting sites should conform to.

1.2.8. Data on the impact of housing conditions

[41] As far as is known to the focal point in the Netherlands, no data on the influence of housing on the right to education or health care are available.

With regards to employment it should be noted that measures facilitating legal trade and the establishment of businesses have been implemented to enable people to support themselves. However, no statistical data in this regard are known to the NFP.
1.3. Qualitative information on the housing situation of Roma and Travellers

[42]. In 2002 SCOOP, a special edition on Travellers, Sinti and Roma of a welfare magazine, was published. One of the organisations behind the publication was Prisma Brabant. It described, amongst other things, the position, developments and perspectives of the above-mentioned target group. The housing policy was one of the topics highlighted in this special edition. It stated that “the specific housing situation is causing friction almost everywhere, in particular because the shortage of sites is growing and quality is becoming more expensive.”

[43]. The administrative responsibility and power had been further decentralised, making municipalities primarily responsible for developing and executing policies.

[44]. The authors also noted that the hand-over of ownership and management of caravans to housing corporations was taking place with difficulty and that all sorts of tasks were being delegated to specialised management agencies. In addition, municipalities and housing corporations were considering to stop building additional sites and renting out caravans. The financially weak Travellers were in this way pushed away from living in a caravan by the rich residents. According to the authors, they subsequently moved to regular housing and disappeared in anonymity. Most municipalities measured the success of a policy by assessing whether ‘things would remain peaceful in the centre’ and whether more Travellers were changing to regular housing.

[45]. A contribution by social workers shows that, at the time, women were plagued by feelings of insecurity about their future as there was much uncertainty about halting sites. There was also irritation about the random way in which the freed sites were redistributed. Residents complained about the communication with municipalities, stating that they were insufficiently involved in the municipal plans. They advised local governments to “improve communication, build trust and provide clarity on the housing situation” in their dealings with the target group. In addition, social workers indicated that the elderly and handicapped in particular make very little or no use at all of services designed for them. Often they were unfamiliar with such services.

[46]. In November 2007 the Foundation for the Rehabilitation of Sinti and Roma (Stichting Rechtsherstel Sinti en Roma) and Foundation Zet from the Centre for Social Development Brabant (Stichting Zet - Centrum voor Maatschappelijke Ontwikkeling Brabant) issued a brochure describing the social position of Roma and Sinti in the Netherlands. This inventory was based on municipal contacts with over 15 Roma or Sinti households. The inventory shows that the group of Roma and Sinti has a rather diverse make-up, and that the housing situation is

25 http://www.hetnieuweleren.nl/assets/Paragraph/4451/Assets/4521/Scoop%20downloaden.doc
27 Overbekking, J en Ch. Van der Steen. Woonwagenbewoners, Sinti en Roma; ontwikkelingen en perspectieven, in: SCOOP 2002 p. 4-5
only one of the many social issues at hand. With regards to the housing policy distinction is made between the Sinti and Roma 1900, and Sinti and Roma 1978. The first group predominantly lives in caravans. In 1975 a policy of decentralisation of large caravan centres, handing over responsibilities from categorical services to general services and a normalised approach of the group was put in place in order to diminish their distance to civilian society. Many Roma and Sinti were in principle not averse to decentralisation, as long as it allowed them to live amongst family. The shortage of sites is now a problem as it puts this wish to community living under pressure. Few municipalities are nowadays building sites and most aim to house everyone in regular housing or intermediate housing forms.30


With regards to the Roma 1978 another policy is in place. They were taken care of by 11 municipalities who, up to date, still house a considerable Roma population. In the area of housing normalisation was the aim, but still today problems such as anti-social behaviour, illegal residency and rental debts are being reported in these municipalities. In several municipalities evictions received national media coverage. Following low points such as these, some municipalities argued that national consultation should be reinstated.31


Magazine “Het Wiel” (The Wheel) appears 7 times a year, targeting Travellers, Sinti and Roma in the Netherlands. It discusses various topics such as raids carried out to curb so called sanctuaries, evaluates policies and regulations, gives historic overviews and holds interviews with residents. A recent publication described the implications of the abolishment of the Caravan Act, now 10 years ago. This article too, mentions the shortage of stands as the most important bottleneck.32 In addition, the author states that municipal policy pays insufficient attention to the wish to live amongst family, which overrides the wish to live in a caravan. A 2001 study shows that 8 per cent of the residents would live in a house, of which 5 per cent would do this on the condition of living amongst family only.


The author of the article states that the government has a lax attitude with regards to the shortage of sites. It recognises a shortage but takes no action to solve it.

According to Bram van Duinen, advisor in caravan affairs at the Overijssel support office, both the quantity and quality of caravans is insufficient. According to an article in the same publication of Het Wiel33 95 per cent of Travellers would like to live in a caravan. A quality caravan that is, providing sufficient space with the possibility of a bedroom and study for the children – as is the norm in regular housing – well-isolated, exploitable and with the possibility to obtain a mortgage. Bram van Duinen disagrees that the caravan is an outdated type of dwelling and says that the government has failed to build in a guarantee in existing legislation, thus preventing quality caravans from being built. Also the building act hardly indicates any norms for caravans, which

33 Serieus werk maken van standplaatsen. Het Wiel 1-2009.
according to him results in municipalities purchasing cheap and bad-quality caravans.

[51]. The media incidentally report on Roma, Sinti and Travellers in the Netherlands. For example following incidents, or as a reaction to certain perceptions of the group.

[52]. A recent article in the press (February 2009) reported that upon inquiry with institutions, politicians, lobby organisations and residents it appeared that Travellers still experience discrimination. They would still often ‘be seen as criminals’ and ‘have trouble obtaining a mortgage’. In addition, municipalities are still trying to accommodate Travellers in regular housing against their wish, even though the abolishment of the Caravan Act should have changed this practice.34

[53]. There is mutual distrust between government and Travellers. Governments sigh that Travellers have become ‘policy-resistant’. Travellers are of the opinion that government policy (or the lack thereof) is based on dismantlement. Formally the caravan has been recognised as a type of dwelling equivalent to regular housing. With the abolishment of the Caravan Act every citizen is allowed to live in a caravan. In practice however living in a caravan centre is often considered undesirable.

[54]. Various politicians and lobby organisations are concerned with the fate of Roma, Sinti and Travellers and are putting these issues on the political agenda. They argue that there is sufficient reason for concern. Besides the housing issue, health, education and employment levels lag behind those in civilian society. With government funding to lobby organisations failing to materialize, an official dialogue between the community and government is lacking. Ministers are usually not open to discussing these issues when put on the national political agenda. They refer questions to local governments arguing they have no authority or responsibility with regards to this target group.

[55]. The ECRI (European Commission against Racism and Intolerance) has criticised the Dutch government’s policy with regards to Roma and Sinti in the Netherlands on several occasions. In 2008 the ECRI stated that it is “almost impossible to effectively tackle the inferior position and discrimination of Roma and Sinti without long-term, visible and active coordination by central government. According to ECRI neglect and discrimination are apparent on almost all levels: education, employment, justice, housing and access to the public domain. Roma and Sinti are hardly represented in the public domain or government positions, and education and management training are urgently needed. Complaints are seldom reported which, amongst other things, is related to the vicious circle of (mutual) mistrust and prejudice. The ECRI advises the Dutch government to develop an integral strategy with clearly defined goals at central level to tackle neglect and discrimination in the above-mentioned policy

34 www.telegraaf.nl/binnenland/3319956/discriminatie-woonwagenbewoners [24.02.2009]
areas, to allocate sufficient financial means to this end and to develop methods to evaluate progress.\textsuperscript{35}

1.4. Case law and complaints relating to the housing of Roma and Travellers

1.4.1. Public bodies that record and process complaints

[56]. There are various organisations supporting Roma, Sinti and Travellers in lodging housing-related (discrimination) complaints. In first instance there are the lobby groups for Roma, Sinti and Travellers, such as the National Platform Supporting Organisations to Travellers (\textit{Landelijk Overleg Steunfuncties Woonwagenwerk}) with its secretariat in Almelo, and the National Sinti/Roma Foundation LRSO (\textit{Stichting Landelijke Sinti/Roma Organisatie}) located in Best. Protection of the group’s interests is their main task. Neither of these organisations have formal procedures in place with regards to registration or handling of complaints, as a result of which it is unknown to outsiders how many complaints are received on an annual basis.

[57]. LRSO acknowledges that Roma and Sinti are little inclined to share their experiences with discrimination publicly. Incidents of discrimination are not reported to anti-discrimination agencies, let alone the police. Mutual distrust between Roma and Sinti and the Dutch population would play a major role in this. In addition, language is a problem and they fear that complaining will worsen the problem instead of solving it.

[58]. Anti-discrimination agencies occasionally receive complaints from Roma, Sinti and Travellers. These are not filed separately under the heading ‘Roma/Sinti/Travellers’ but usually registered under ‘race’. It is impossible to retrieve the number of complaints in the past years from these raw data. Several examples can however be found. See Annex 3)

[59]. In the past years the Equal Treatment Commission has issued several decisions on discrimination in housing of Roma, Sinti and Travellers – approximately one or two every year. In 2006, for example, a traveller family made up of three generations complained that the municipality discriminated on grounds of race by not including caravan residency in their housing policy.

[60]. Most other cases were related to (mortgage) lending to Travellers, with credit institutions refusing to grant mortgages on ‘chalets’ (caravans).

1.5. Good practices

[61]. The Dutch NFP has been able to find one measure that could be termed a good practice. There have been no major national initiatives aimed at the housing situation of Roma, Sinti and Travellers, after the abloishemnt of the Caravan Act in 1999.

1.5.1. Code of Conduct mortgage loans

[62]. On 1 January 2007 a new code of conduct36 regarding mortgage loans came into effect. In this code of conduct, which applies to all mortgage loans, the article on prevention of discrimination has been sharpened. This should help to bring the occurrence of indirect discrimination on the grounds of race and nationality when granting mortgage loans -as found in an investigation by the Equal Treatment Commission – to an end.37 This code of conduct was sharpened after intensive contact between the CHF, the Equal Treatment Commission and the Anti Discrimination Agency Amsterdam following a case submitted by the latter on behalf of a family who was refused a mortgage on a caravan by a bank.

[63]. The Liaison Committee for Mortgage Credit Institutions CHF is the umbrella organisation in which mortgage credit institutions (banks, Insurance companies, pension funds) have agreed a code of conduct. The CHF was founded in 1990 by the Netherlands’ Bankers Association NVB (Nederlandse Vereniging van Banken), the Dutch Association of Insurers (Verbond van Verzekeraars), the Dutch Association of Industry-wide Pension Funds (Vereniging van Bedrijfstakpensioenfondsen) and the Building Fund Mortgages (Bouwfonds Hypotheken B.V). The NVB runs the secretariat for the CHF. One of the aims of the CHF is to monitor compliance with the Code of Conduct. The Liaison Committee for Mortgage Credit Institutions is located in Amsterdam, Singel 236, 1016 AB Amsterdam, tel 003120555-2888.

[64]. The code of conduct is aimed particularly at preventing discrimination on grounds of race and nationality. Attention was asked for indirect discrimination of Travellers. Upon inquiry with the Discrimination Complaints Office in Amsterdam it appeared that compliance is not (actively) tested. The CHF did commit itself to the non-discrimination policy and brought the code of conduct to the attention of its members once more, but also indicated not to be in a position to check compliance with the rules. Ultimately it is the banks who interpret the process.

[65]. When developing the code of conduct cooperation was successfully sought with Art. 1 and the Equal Treatment Commission but failed with the lobby organisations for Roma, Sinti and Travellers after lodging the initial complaint which got the ball rolling. Feedback to the group was also limited. Because the number of complaints lodged with anti-discrimination agencies with regards to mortgage lending is still limited, an appeal to report such complaints was recently published in magazine Het Wiel.

36 www.ingbank.nl/ownloadables/product_parti/gedragscodehypfin.pdf
Field research - interviews

1.6. Bottlenecks with regards to housing: shortage of halting sites and laborious mortgage provision

With regards to housing the interviewees point out a number of problems. Firstly the great shortage of halting sites. Written sources estimate the shortage at approximately 3,000. According to the interviewees it is a conservative estimate as those who have been accommodated in regular residences as a result of the decentralisation policy and may have a wish to return to a caravan (or their children) have not been included in the figure. The interviewees state that governments and policy makers have an interest in keeping the group as small as possible. The smaller the group, the less attention it needs.

The caravans that are rented out are often overdue maintenance. As a result new tenants are difficult to find when the old tenants leave. If renovation is not undertaken timely, the caravan will be demolished and even more scarce halting sites will disappear.

In practice the shortage of halting sites does lead to problems in the centres, such as overcrowding and illegal residency. In case of addition to the family quite often a small mobile home or caravan is purchased and placed next to that of the parents when an independent site in the centre is not available. There is a strong sense of living with the family which explains the preference for ‘adding’ living space. This results in overcrowding in the centres and sometimes fire hazards. In addition it is questionable whether and for how long such situations are tolerated and what happens after inspections.

Mortgage grants on caravans. Some dwellers are in the position to buy a caravan but mortgage lenders are wary to grant mortgages to so-called ‘chalets’. This puts Travellers in a disadvantageous position from regular property buyers. Firstly, because a caravan is often placed on land that belongs to the municipality. Mortgage lenders use this argument as a reason to apply different rules. Secondly, they argue that a caravan does not categorize as a sustainable build but as a wooden structure and is therefore subject to different rules.

An interview with an anti-discrimination agency that submitted a similar case to the Equal Treatment Commission on behalf of a family showed that there are more signs such as these but that only few people take action and report a case to an anti-discrimination agency or the ETC. Still, it is important to record these signs in order to make a case and ultimately influence policies in a lasting way. Because even though the complainants had essentially been put in the right, they ended up empty-handed as the Commission argued that the credit institution could in all fairness not be expected to serve such a small segment of the market. Following this decision the Discrimination Complaints Office in cooperation with Art. 1 did work with the CHF in sharpening the code of
conduct and the non-discrimination policy, but ultimately nobody emerged to be responsible for monitoring compliance by the associated yet independent credit institutions.

1.7. Types of dwelling and housing preferences

[71] Following the abolishment of the Caravan Act each citizen may apply to live in a caravan. The application procedure is equal to that for regular housing. One indicates the desired type of dwelling and will be placed on a waiting list. Due to the shortages as described earlier the waiting lists are considerable. According to the interviewees freed-up caravans are usually claimed by family members living in with the person(s) moving out of the caravan. This goes as follows: the (grand) daughter moves in with the grandfather and/or grandmother to care for them and formalises the residency with the corporation. When the grandparents eventually move out to nursing homes the granddaughter can legally claim the caravan on the basis of the term she demonstrably lived at the address. According to the Travellers the number of applicants outweighs the number of sites. There are on average 20 nieces and nephews waiting to take over the caravan of one set of grandparents.

[72] The interviewees also point out that living in a caravan coincides with the wish to maintain a certain lifestyle; it is about living with the family. A site in another centre – with another family – is therefore usually not an option. Besides living with the family, Roma, Sinti and Travellers furthermore admit that the freedom to travel forms an important part of their culture and lifestyle. This freedom to travel has been curbed considerably in the Netherlands. And with the shortage in halting sites it is no longer possible to stay with family members living elsewhere in the country for short periods of time (for example in case of illness, marriage or death).

[73] The elderly, youngsters, people with a handicap and the financially weak are mentioned as the most vulnerable groups by the interviewees. In particular the elderly often live in caravans falling under council housing. Given that the majority of these caravans were delivered in the Seventies, they no longer meet today’s requirements and have been written off. Even with the prospect of renovation and new build this group often still moves to a nursing home prematurely instead of being cared for within their own community, as is more common in this culture. From the interviews it transpires that municipalities are reluctant to endorse renovations to caravans which would enable the elderly and less mobile to live independently or be cared for at home by family for a longer period. According to the respondents government officials often urge people to move to regular housing where special services are more easily installed instead of staying in their caravan. Such requests often take a long time and in the meantime the family will have to come up with interim solutions.

[74] The financially weak find themselves in an even more difficult position as waiting lists for council housing caravans are considerable. In addition, the
shortage of sites seems to be pushing up asking prices for caravans, which further reduces their chances of buying one.

[75]. According to the interviewees the position of women is not necessarily more vulnerable. Independent housing is often in sight at the time of marriage. In case of lack of space a small caravan will temporarily be parked illegally next to the parents’ caravan or one decides to live with the (grand)parents and eventually take over their caravan. Because of the lack of sites one usually lives with (grand)parents for a longer period of time or is forced to move to regular housing after all.

[76]. According to the respondents few government officials realise that the wish to live in a caravan is founded on the right to live in a caravan. To them it is not a generally accepted type of dwelling and they feel that therefore they don’t always have to comply with this wish. They are hardly familiar with the rights and obligations protecting this group. National legislation and international treaties insist that adequate housing is found for Roma and Sinti in particular. One of the respondents, in his previous job, lobbied for the right of the Roma who had come to the Netherlands in the Seventies and had been forcibly placed in a house to be accommodated in a centre several decades later.

1.8. Municipalities and local governments

[77]. With the abolishment of the Caravan Act in 1999 the national policy framework disappeared as well. Responsibilities were decentralised and municipalities given the freedom to develop their own policy with regards to Roma, Sinti and Travellers. Central government did however provide a number of policy options. The minimum variant was the zero-option, which effectively came down to a policy of dismantling centres, and the most elaborate variant was the ‘housing vision’ in which Roma, Sinti and Travellers were included in a target group policy. In between these extremes there were a number of other variants. According to the residents the overall policy is to let the housing and living culture ‘die a peaceful death’ through bureaucracy and regulations.

[78]. The way in which municipalities interpreted and still interpret this policy differs from town to town, as well as in time. According to respondents the effects of the decentralisation policy which came into force in the Seventies lingered on for years. Municipalities were primarily interested in small centres, spreading people and families as much as possible and housing them wherever possible in ‘brick houses’. According to the respondents this meant in practice that centres were no longer renovated nor extensions added. In this way the turnover rate rose and the new generation – through lack of halting sites - was forced to move to regular housing.

[79]. However some municipalities, for example those who had a longer experience with centres and consultation with their residents, chose a different route. According to the respondents these municipalities preferred a more pragmatic approach and denounced the destruction of capital and past investments in building relationships and renovating/building sites and caravans. These municipalities were aiming to get more ‘return’ out of this rather expensive housing form and vulnerable population group.
Many respondents see a similar change in thinking in other municipalities, following the strict policy of the past years in which the Ministry of VROM concentrated on enforcement and action against the alleged sanctuaries. In this period the focus was on gripping alleged abuses such as fraud and illegal practices which received ample media coverage. The respondents insist however that the number of abuses is limited, but that the government is reluctant to divulge any statistics.

By and large the respondents are of the opinion that the normalisation policy with regards to the position of Roma, Sinti and Travellers as promoted by the government has only sparsely changed the government’s own attitude towards the group. Many governments still consider the caravan as an undesirable type of dwelling and find it difficult to deal with the residents. Handing over the maintenance and management of centres – a task of the local government – to private institutions is an indication of this uneasiness. Respondents generally praise the good work of particularly the large managing agencies because of their involvement and ‘know-how’ in dealing with and lobbying on behalf of the group. Still, they find it remarkable that governments do not dare, wish or cannot take up these tasks themselves, and state this is a clear sign that the process of normalisation has not yet affected the government.

### Regional differences

As said before by the respondents, regional differences do exist – in municipalities in Groningen, Overijssel en Brabant things go relatively well. One respondent thinks that the long presence of traditional centres may have something to do with this. There, things would be better organised than in the smaller centres which were erected following the decentralisation policy. In those smaller centres families were placed together without taking into consideration specific wishes or potential differences in background and this often caused friction. There was relatively little protest when they were closed. In areas with traditional centres the group was seen as a given and considered part of the local population, and one was more sensitive to their wishes and problems.

Civil disobedience is another factor contributing to regional differences. One of the respondents mentioned that a municipality had remarked that they were quite far removed from “The Hague” (the political centre) and that it could therefore take time before The Hague policy would penetrate their area. The municipality was leaning more towards continuing its own policy. Other municipalities refused to bow to the enforcement policy set out by The Hague and held parallel talks with the group on what improvement could be made. Sometimes this meant building additional sites, even though no other municipality reverted to this measure as most preferred the caravan to disappear as a type of dwelling.
1.10. **Good examples**

[84]. Respondents found it difficult to come up with good examples, even though there most certainly are some. They stress that good examples depend on interpretation and time. The Vinkenslag centre near Maastricht for example used to be a good example but after some time became a bad example (its image in any case). A strict enforcement policy was imposed based on alleged troubles in the centre which were seen as indicative for the situation in other centres. In the eyes of the residents and the respondents those inspections and show of force by the police have severely damaged mutual trust and general perception of the group.

[85]. In November 2008 a site visit was conducted in centre De Hendrikskade in The Hague, which is well-managed. It is an example of satisfactory cooperation in the centre between the municipality, residents and the private management agency. At the same time there is an ongoing struggle in the same municipality with regards to another centre at the Escamplaan from where many people have been (forcibly) evicted already and the last remaining are currently fighting eviction.

[86]. Some housing corporations make an effort to meet the Travellers’ housing wishes. Housing corporation Domein in Noord-Brabant, for example, has developed a number of small centres (replacing the old centres) in close cooperation with the National Roma and Sinti Organisation. Housing corporation De Woonplaats in Enschede is developing a site bordered by 12 brick houses with space for 40 caravans in the middle, having gained experience with a small centre at another location. De Woonplaats is even exploring the idea to start a caravan corporation and presented several plans to this end in the summer of 2008.

1.10.1. **The Travellers’ perspective.**

[87]. As part of the study we spoke to two residents. The outcome does not give a representative image but their experience and perception as residents ‘on the inside’ is essential to understand the underlying problems. The following is a short impression of their account: “Nothing is left of our nomadic existence, and if living in a caravan surrounded by family is taken away from us as well nothing will remain for the following generations.” This is what worries S. and what she lobbies for. Not for personal benefit, but on behalf of the next generations. “(Grand) parents used to hand over their caravans to their children. With the current shortage of sites there may now only be one site for approximately 20 grandchildren.” This means that the other 19 Roma, Sinti and Travellers, their partners and future generations can no longer live in the traditional way and will disappear into civilian society anonymously.

[88]. According to S. and K. municipal policy is ultimately geared to this, even though there are municipalities who stand out in a positive way and work together with residents in building additional sites. K adds that a number of municipalities take the middle road. They build small centres with several rental caravans on them. Residents are practically forced to make use of this offer,
even though it doesn’t match their needs. It is not possible to place your own caravan on those sites, which makes the approach rather inflexible. S states that people have different housing needs in each phase of their lives: “When you get married you will move into a caravan with your husband, and buy a slightly bigger one once the children arrive. When growing older you move back to a smaller size caravan and hand over your big caravan to your children or sell it. This way of living is also very environmentally friendly.”

[89] What is it like for grandparents when their grandchildren cannot stay in the centre? According to the respondents the older generation suffers in silence. Their grandparents lost family in Auschwitz during the Second World War, went in hiding, and were forced to give up their nomadic existence after the war. Then they were moved around as a result of the different caravan policies. It has filled them with sadness and a sense of injustice, about which they don’t tend to speak in public.

[90] S. paints a picture of her centre. There are 33 caravans on the designated halting sites and, for lack of spaces, around 6 caravans in-between. Due to the lack of sites it is not uncommon that grown-up children – sometimes even while married – live with their parents until well into their twenties.

[91] S. mentions the example of another centre where the municipality, in order to physically prevent illegal parking, has placed high barriers next to the sites. It solves the symptoms but not the problem.

[92] S. explains that she sometimes regrets the abolishment of the Caravan Act. The act did give them a certain status and protection which they now seem to have lost. They are not acknowledged as a group and according to K. their ‘cultural heritage is slowly but surely destroyed through bureaucracy and regulations.’

[93] There is considerable mistrust against the government, also stemming from feelings of powerlessness. A participatory body does not exist and discussions on the target group as well as the development of policies take place without involvement of those concerned. According to S. this is in violation with recommendations given at European level on developing policy in consultation with the target group and making funds available to tackle the problem of shortage of halting sites.

[94] S. herself is busy lobbying for improved housing and living conditions for Roma, Sinti and Travellers. In order to preserve their culture more sites are needed. In addition, she has plans for the development of centres where the focus lies on both their own culture and interaction with civilian society. There are also plans to combat unemployment by enforcing one of the strong characteristics of the community: trading. She discussed her plans with the mayor of Amsterdam as she noticed that the city hardly paid any attention to halting sites for Travellers in its many project development plans.

[95] K. concludes by remarking that, from a European perspective, it is sad that the freedom to travel has been curbed so rigorously by the Dutch government. In France for example, this is not at all the case. According to him, the freedom to travel is at least as important as the caravan itself: ‘It is in our blood; it is difficult to explain how important this is to us.’
Annexes

Annex 1 - Tables and Statistics

Table 1: No. of Roma, Sinti and Travellers in the Netherlands, 2008

<table>
<thead>
<tr>
<th>Residents (estimates)</th>
<th>November 2008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Roma and Sinti (variable)</td>
<td>5,000-10,000</td>
</tr>
<tr>
<td>Dutch Travellers</td>
<td>23,000</td>
</tr>
<tr>
<td>Total population Netherlands</td>
<td>16,474,060</td>
</tr>
</tbody>
</table>

*Source: Statistics Netherlands CBS*

Table 2. Demographics of Roma, Sinti and Travellers in the Netherlands, 2003

<table>
<thead>
<tr>
<th>Age</th>
<th>Roma/Sinti/Travellers</th>
<th>‘percentage of population’</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;40</td>
<td>69%</td>
<td>54%</td>
</tr>
<tr>
<td>&gt;40</td>
<td>31%</td>
<td>46%</td>
</tr>
</tbody>
</table>

*Source: Landelijk Overleg Steunfuncties Woonwagenwerk*

Table 3. Position of caravan sites

<table>
<thead>
<tr>
<th>Area</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>periphery</td>
<td>49%</td>
</tr>
<tr>
<td>centre</td>
<td>38%</td>
</tr>
<tr>
<td>outskirts</td>
<td>12%</td>
</tr>
</tbody>
</table>

*Source: S. Dekkers et al Feitenonderzoek vrijplaatsen op woonwagenlocaties Regioplan Amsterdam 2006 p. 10.*
Table 4. No. of caravans in the Netherlands

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Owned by residents</th>
<th>Owned and let by municipality</th>
<th>Owned by municipality, managed by corporation</th>
<th>Owned and managed by corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>8947</td>
<td>5714 (64%)</td>
<td>1764 (20%)</td>
<td>532 (6%)</td>
<td>658 (7%)</td>
</tr>
<tr>
<td>2001</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>689</td>
</tr>
<tr>
<td>2002</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>703</td>
</tr>
<tr>
<td>2003</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>706</td>
</tr>
<tr>
<td>2004</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>259</td>
<td>687</td>
</tr>
<tr>
<td>2005</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>227</td>
<td>790 (^{38})</td>
</tr>
</tbody>
</table>

Source: Landelijk Overleg Steunfuncties Woonwagenwerk

Table 5. No. of halting sites in the Netherlands

<table>
<thead>
<tr>
<th>Year</th>
<th>Number</th>
<th>Owned by residents</th>
<th>Owned and let by municipality</th>
<th>Owned by municipality/corporation, managed by private agency</th>
<th>Owned by municipality, managed by corporation</th>
<th>Owned and managed by corporation</th>
</tr>
</thead>
<tbody>
<tr>
<td>2000</td>
<td>9618</td>
<td>367 (4%)</td>
<td>5846 (61%)</td>
<td>-</td>
<td>532 (6%)</td>
<td>1854 (19%)</td>
</tr>
<tr>
<td>2001</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1843</td>
</tr>
<tr>
<td>2002</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2017</td>
</tr>
<tr>
<td>2003</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>2072</td>
</tr>
<tr>
<td>2004</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>972</td>
<td>2131 (^{39})</td>
<td></td>
</tr>
</tbody>
</table>

Source: Landelijk Overleg Steunfuncties Woonwagenwerk

Table 6. No. of municipalities holding caravan sites

<table>
<thead>
<tr>
<th>No. of municipalities</th>
<th>Absolute</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hold caravan locations</td>
<td>373</td>
<td>80%</td>
</tr>
<tr>
<td>No caravan locations</td>
<td>95</td>
<td>20%</td>
</tr>
<tr>
<td>Total</td>
<td>468</td>
<td>100%</td>
</tr>
</tbody>
</table>


### Table 7. Municipalities holding one or more caravan site

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 location</td>
<td>43%</td>
</tr>
<tr>
<td>2-5 locations</td>
<td>45%</td>
</tr>
<tr>
<td>&gt;6 locations</td>
<td>12%</td>
</tr>
</tbody>
</table>

Source: S. Dekkers et al Feitenonderzoek vrijplaatsen op woonwagenlocaties Regioplan Amsterdam 2006 p. 9.
## Annex 2 – Case Law

<table>
<thead>
<tr>
<th>Case title</th>
<th>The Netherlands/Equal Treatment Commission/2006-222</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decision date</td>
<td>06.11.2006</td>
</tr>
<tr>
<td>Key facts of the case (max. 500 chars)</td>
<td>Petitioners belong to the traveller community. They have been on the municipal waiting list for housing. However, the waiting list does not provide for specific housing needs for travellers. Petitioners are of the view that this absence of a separate waiting list for caravan sites is discriminatory.</td>
</tr>
<tr>
<td>Main reasoning/argumentation (max. 500 chars)</td>
<td>The Commission considered that the distribution of houses falls under the Housing Act; this is considered to be a form of social protection and thus falls under the scope of the Equal Treatment Act. There is a case of indirect discrimination. The Commission states that the intensity with which government policies such as these may be tested, depends on the margin of appreciation mandated to the governmental department in question. In this case, the right not to be discriminated against, as described in case law of the ECHR (in particular the case of <em>Timishev vs Russia</em>) must be weighed against the freedom of the government to take public policy measures. The Commission considers that it should test the measure with a limited intensity. The CGB reaches the conclusion that the measure is objectively justified and that the Equal Treatment Act has not been violated. No violation of the law.</td>
</tr>
<tr>
<td>Key issues (concepts, interpretations) clarified by the case (max. 500 chars)</td>
<td>Scope of the equal treatment legislation in relation to government policies; indirect discrimination, objective justification; definition of social protection.</td>
</tr>
<tr>
<td>Results (sanctions) and key consequences or implications of the case (max. 500 chars)</td>
<td>The CGB can not impose (financial) sanctions.</td>
</tr>
<tr>
<td>Case title</td>
<td>The Netherlands/Equal Treatment Commission/2007-157</td>
</tr>
<tr>
<td>---------------------</td>
<td>---------------------------------------------------</td>
</tr>
<tr>
<td>Decision date</td>
<td>23.08.2007</td>
</tr>
<tr>
<td>Key facts of the case (max. 500 chars)</td>
<td>Petitioners belong to the traveller community and are representend by the anti discrimination agency in Amsterdam. The couple applied for a mortgage loan for their mobile home or ‘chalet’, through the internet branch of a large insurance company. The loan was refused, because the lender does not give loans to moveable property in general and ‘chalets’ in particular. Petitioners stated that it concerned a case of indirect discrimination on grounds of race, because the majority of occupants of a ‘chalet’ belongs to the traveller, the Roma or Sinti community.</td>
</tr>
<tr>
<td>Main reasoning/argumentation (max. 500 chars)</td>
<td>The Commission considered that there is a case of indirect discrimination. However, as a result of the specific type of mortgage, with special low lending rates that was offered on the internet, the lender could not be expected to investigate the individual circumstances of the request. The refusal was therefore proportional and necessary and the measure is therefore objectively justified. No violation of the law.</td>
</tr>
<tr>
<td>Key issues (concept interpretations) clarified by the case (max. 500 chars)</td>
<td>Scope of the equal treatment legislation; indirect discrimination, objective justification.</td>
</tr>
<tr>
<td>Results (sanctions) and key consequences or implications of the case (max. 500 chars)</td>
<td>The CGB can not impose (financial) sanctions.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Case title</th>
<th>Caravan policy The Hague</th>
</tr>
</thead>
<tbody>
<tr>
<td>Decision date</td>
<td>12.03.2008</td>
</tr>
<tr>
<td>Reference details</td>
<td>LJN: BE0050, Rechtbank 's-Gravenhage , 278323 / HA ZA 06-4092 (District court The Hague)</td>
</tr>
<tr>
<td>Key facts of the case (max. 500 chars)</td>
<td>Civil case. Occupant of a caravan at a traveller centre in The Hague requests the municipality to allocate him a replacement site for his caravan. The previous centre will be closed and used for new urban construction. The municipality states that the petitioner had never obtained a permit for his previous site and that it is not required to give him a replacement, unlike others at the previous centre who did have a permit. The petitioner states that his site has been tolerated for many years without the municipality taking action action against him, and that he therefore has obtained staying rights.</td>
</tr>
<tr>
<td>Main reasoning/argumentation (max. 500 chars)</td>
<td>The court follows the municipality. It has been communicated to the petitioner that while the development of the new centres was going on, he would not be evicted. This does not create the right to be allocated a replacement site. The court recognizes the legitimate interest of</td>
</tr>
</tbody>
</table>
petitioner in his specific way of living, but weighting it against the general interest, represented by the municipality, the interest to build more houses on the same plot tilts the scale towards the general interest.

<table>
<thead>
<tr>
<th>Key issues (concepts, interpretations) clarified by the case (max. 500 chars)</th>
<th>Toleration by local government of a situation does not create rights; the rights and interests of a member of the traveller community are weighed against the general interest of urban housing an spatial planning.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Results (sanctions) and key consequences or implications of the case (max. 500 chars)</td>
<td>No sanctions involved.</td>
</tr>
</tbody>
</table>
Annex 3 – Interviews

Interview 1

Interview with S. and K.
Date: 11 March 2009
Duration: 50 minutes
Interview consent on tape.
Interviewer: Rita Schriemer

[96]. S. and K. are both residents of a centre in Amsterdam. S. is currently involved in the ‘Travellers in Action’ (Woonwagenbewoners in Actie) campaign. K. is her elder cousin who she often consults for advice.

[97]. They have decided to do the interview together.

[98]. Both indicate that the shortage of sites is the most pressing problem with regards to housing Roma, Sinti and Travellers in the Netherlands. According to K the government pursues a ‘dismantling’ policy with the ultimate goal to accommodate as many people as possible in regular housing and thus ‘take away our cultural heritage and destroy it’. Nothing is left of their nomadic existence, and if living in a caravan amongst family is taken away from them as well nothing will remain for the following generations. This is what worries S and what she lobbies for. Not for personal benefit, but on behalf of the next generations. (Grand)parents used to hand over their caravans to their children. With the current shortage of sites there may now only be one site for approximately 20 grandchildren. This means that the other 19 Roma, Sinti and Travellers, their partners and future generations can no longer live in the traditional way and disappear into civilian society anonymously.

[99]. According to S. and K., municipal policy is ultimately aimed at this, even if there are municipalities that distinguish themselves in a positive sense by working together with residents on the creation of additional sites.

[100]. K. adds that some municipalities take the middle road. They create small centres with several rental caravans on them. Residents are practically forced to make use of this offer, even though it doesn’t match their needs. It is not possible to place your own caravan on those sites, which makes the approach rather inflexible.

[101]. S. states that housing needs differ for each phase in life. When you get married you move into a caravan with your husband, and buy a slightly bigger one once the children arrive. When growing older you move back to a smaller size caravan and hand over your big caravan to your children or sell it. “This way of living is also very environmentally friendly” she adds.

[102]. I ask S. and K. what it is like for grandparents when their grandchildren cannot stay in the centre and only a few can maintain the life style that
characterizes their culture. According to them the older generation suffers in silence. Her grandparents lost family in Auschwitz during the Second World War. During the war they went in hiding, and after the war was over they were forced to give up their nomadic existence. They were then moved backwards and forwards due to the different caravan policies. It has filled them with sadness and a sense of injustice. But they don’t tend to speak about that in public.

[S. paints a picture of her centre. There are 33 caravans on the designated halting sites and, for lack of spaces, around 6 caravans in-between. Due to the lack of sites it is not uncommon that grown-up children – sometimes even while married – live with their parents until well into their twenties.]

[S. mentions the example of another centre where the municipality, in order to physically prevent illegal parking, has placed high barriers next to the sites. They effectively solve the symptoms but not the problem.]

[S. explains that she sometimes regrets the abolishment of the Caravan Act. The act did give them a certain status and protection which they now seem to have lost. They are not acknowledged as a group and according to K. their ‘cultural heritage is slowly but surely destroyed through bureaucracy and regulations.’]

[There is considerable mistrust against the government, also stemming from feelings of powerlessness. A participatory body does not exist and discussions on the target group as well as the development of policies take place without involvement of those concerned. According to S. this is in violation with recommendations given at European level on developing policy in consultation with the target group and making funds available to tackle the problem of shortage of halting sites.]

[S. herself is busy lobbying for improved housing and living conditions for Roma, Sinti and Travellers. In order to preserve their culture more sites are needed. In addition, she has plans for the development of centres where the focus lies on their own culture as well as on interaction with civilian society. There are also plans to combat unemployment by enforcing one of the strong characteristics of the community: trading. She discussed her plans with the mayor of Amsterdam as she noticed that the city hardly paid any attention to halting sites for Travellers in its many project development plans.]

[K concludes by remarking that, from a European perspective, it is sad that the freedom to travel has been curbed so rigorously by the Dutch government. In France for example, this is not at all the case. According to him, the freedom to travel is at least as important as the caravan itself: ‘It is in our blood; it is difficult to explain how important this is to us.’]
Interview 2

Interview: Jos Overbekking
Date: 26 February 2009
Interviewer: Rita Schriemer
Duration interview: 1 hour

[109]. What characterizes the housing situation in the Netherlands?

[110]. According to Mr Overbekking the housing situation of Roma, Sinti and Travellers in the Netherlands is most characterized by the fact that a relatively large group lives in a caravan. Mr Overbekking says this is partly due to an urge in the Netherlands to regulate and influence through policy development. The housing policy has similarly tried to influence people’s behaviour.

[111]. Mr Overbekking gives a historic overview. A hundred years ago the first Caravan Act came into effect in order to prevent Travellers from confiscating public greens. In the Sixties a policy of large centres with extensive services was put in place, but reconsidered shortly after. Midway through the Seventies decentralisation was the trend, and preference was given to smaller centres. The dismantling of large centres was carried out with varying success. Centres which had been created ‘artificially’ by merging small centres were dismantled without many problems. People did not mind being separated again. But resistance was met at the historically grown large centres.

[112]. Involvement ZET

[113]. Zet is a provincial support institution which supports the social infrastructure in Noord-Brabant in the areas of housing, welfare and care. Until eight years ago providing support to Roma, Sinti and Travellers was an active task of ZET. However, with the abolishment of policy the involvement in this area decreased as well. Since the withdrawal of the state, the provinces have followed suit. Mr Overbekking is still involved but has limited capacity in his range of duties. Incidentally he deals with requests for studies and evaluations.

[114]. Regional differences, policy and good examples

[115]. Regional differences do exist; in Enschede, Nijmegen, Groningen and Zeist there are still a number of large historic centres. Why was decentralisation not implemented here? Mainly due to local politics. Some municipalities decided to keep a certain distance from national policy. In Groningen someone remarked: By the time the noise from The Hague arrives in Groningen, new policies will have been formulated again. Enschede described it as ‘destruction of capital’. In previous years they invested considerably, both in a social sense by networking with the community, as in a material sense through provision of services, land and caravans in the centres.

[116]. The abolishment of the decentralisation policy meant the end to policy development in general and the employment of specialists in the area of Roma, Sinti and Travellers. From a principle viewpoint Mr Overbekking can understand the abolishment of policy, even though it has negative effects as well. At the time qualified and experienced people were coming up with sensible policies.
Now governments and housing corporations seem to avoid having to deal with the target groups and are increasingly delegating tasks to management agencies. The government no longer involves specialists, municipalities are “tired of gypsies”, and consultations between the government and municipalities are rare. The topic is no longer ‘sexy’, nor does it give any ‘credit’.

But exceptions do occur. Contrary to the trend, the municipality of Deventer built several halting sites. And the municipality of Zwolle built extra halting sites following a recommendation in a needs survey among Travellers. It decided to take the needs of the population as a starting point instead of current policy.

Most significant points of friction

Back to the specific points of friction with regards to housing: the lack of halting sites. The situation is as follows: With the abolishment of the Caravan Act the situation is comparable to regular housing. When a site becomes available (people grow old and move to a nursing home or pass away) interested parties can register and apply to live in the caravan. The residents were shocked to hear this as they feared that ‘citizens’ would now be able to bid for these popular sites as well. In practice this doesn’t seem to be the case and sites generally don’t become available in the above-described way anyway. It usually goes as follows: the (grand)daughter moves in with the grandfather and/or grandmother to care for them. When the grandparents eventually move out to nursing homes, the granddaughter can legally claim the caravan on the basis of the term she demonstrably lived at the address. Another common ‘solution’ in case no sites are available to purchase an old ramshackle caravan and park it illegally alongside the parents’ caravan. This situation is often tolerated, or is at least able to continue for the short or medium term.

According to Mr Overbekking there is an evident shortage of sites. The building of new sites is not in step with the natural population growth, especially since the number of sites currently in use is insufficient to house all those who wish to live in a caravan. Even if the government bases the natural population growth on the number of people born in a caravan who wish to live in a caravan, this doesn’t give an accurate figure as part of this group is now forced to live in a house. It doesn’t take into account those for whom there were no sites available in the past but who still wish to return, possibly with their family and/or children.

In practice local governments try to keep growth figures low in order to have the least people possible living in a caravan.

Vulnerable groups

Mr Overbekking labels the elderly and financially weak as specifically vulnerable groups. In the Eighties the Ministry of VROM made many rental caravans available. These caravans have now been written off, resulting in the elderly living in caravans that do not meet the quality standards. Corporations are not interested in renovating these caravans or building new ones, so once the older residents leave quietly and no new residents take over, the site is dismantled and no new caravan put in its place. In this way valuable sites are lost.

Special or Normal
[125]. Mr Overbeekking concludes by saying that, 30 years after launching the normalisation campaign, the government doesn't seem to have adapted this attitude itself. Municipalities and state keep passing issues with Travellers to and fro, like hot potatoes. Housing corporations, officially responsible for the rental and management of (social) caravans also seem to delegate their task to third parties. One of those specialised management agencies has found a gap in the market by convincing municipalities and corporations that ‘special groups need a special approach’ and is making good money out of it.

[126]. Mr Overbeekking indicates that not only has he done much research into Travellers, but he has lived in a caravan himself. He knows the situation from inside out and knows ‘his people.’

Interview 3

Interview: Peter Jorna Forum
3 March 2009
Interviewer: Rita Schriemer
Duration interview: 1 hour

[127]. 1) Most significant characteristics of the housing situation

[128]. One of the most significant problems is the shortage of halting sites, but this is hardly monitored, nor are interventions made to change this.

[129]. With the abolishment of the Caravan Act (in 1999) in view, Parliament requested the government in 1995 to monitor a number of sites. This has happened only twice since 1999. The Ministry of VROM is expected to monitor demand and supply but it is running away from its responsibility. VROM’s inspection department is able to provide information as the cell dealing with enforcement issues does keep a register of its visits to the centres. In the past years enforcement has been intensified as the government wants to act against what is commonly known as sanctuaries. The government has less attention for the discrepancy between supply and demand of sites, neither does it stimulate municipalities to do something about this. The picture of a diminishing number of sites versus a growing interest among Travellers emerges from sources such as Het Wiel, magazine for Travellers.

[130]. The fact that most municipalities choose a policy of dismantlement is the most significant reason for the shortage of sites. Mr Jorna regrets this and states that dismantlement is effectively in violation with the law as caravans are an acknowledged housing form falling under the Housing Act. Government officials wrongly assume that the right to live in a caravan was annulled with the abolishment of the Caravan Act in 1999.

[131]. According to Mr Jorna regional differences certainly exist. Municipalities and corporations all have a different tradition in dealing with this housing form and
with the target group. In some places contact is generally good and pleasant, in other locations relations are more strained.

[132] Vulnerable groups also exist. Elderly, cared for by family, are often placed in a separate caravan with a younger generation made responsible for the care. But parking an additional caravan is often not legal as it doesn’t stand on a legal site. It depends on the tolerance levels of management agencies and municipalities how long a situation can continue to exist.

[133] 2) The efforts of FORUM with regards to Roma, Sinti and Travellers

[134] Mr Jorna thinks it a great shortcoming that Roma, Sinti and Travellers are not in regular contact with the government. At municipal level contacts are fairly ad hoc and difficult to realise, not counting exceptions. At national level nothing remains since the abolishment of the Caravan Act. One reason may be that one no longer wishes to be involved with this ‘small and divided group’. Mr Jorna regrets this and, from 2005 onwards, has taken it upon him to get the topic back on the national agenda through the Council of Europe. The Netherlands are constantly reminded of the Roma and Sinti by Europe, whether they acknowledge them or not. In 2008 ECRI issued an important critical report with regards to the position of Roma, Sinti and Travellers in the Netherlands. The High Commissioner for Human Rights visited and was inclined to discuss this particular topic. The expertise in this area probably lies with the Ministry of Foreign Affairs. VROM considers the issue mainly a ‘pain in the backside’ according to Mr Jorna.

[135] The current state of affairs is as follows: A managerial meeting between municipalities has been reinstated and a support office for Sinti en Roma will be established at national level. This means that the various departments don’t pay attention to the issue but delegate their responsibility to the support office, which will act as a service provider to municipalities for all issues concerning Roma and Sinti. This is effectively a compromise because central government does not want to return to ‘the pre-1995 categorical times’. It wants general, mainstream policy without ‘special focus’. Still, there are calls for special attention to certain groups such as Sinti and Roma in Parliament. In the support office Roma, Sinti and Travellers ought to get a voice as well. Mr Jorna is curious to see to which extent one succeeds in giving this involvement life.

[136] Roma, Sinti and Travellers are equally condemned to one another. Together they form a group of about 50,000 people; without counting the Travellers the Roma and Sinti are a negligible group in numbers. All three groups share the same housing wish, life style/culture and housing form. But there are equally considerable differences with regards to culture, language and background.

[137] Housing the target group: task of municipalities and corporations.

[138] Municipalities pursue different policies that can be divided into 5 categories, ranging from the zero-option (dismantlement) policy to a dialogue on wishes and possibilities with regards to housing form and life style.

[139] Municipalities delegate many tasks to corporations and private management agencies, which in itself is not wrong but in practice does take away responsibility from municipalities.
To corporations centres are an expensive housing form. Expensive in maintenance and very complex, more difficult than housing the average resident in a problem area. Still, Mr Jorna wonders whether the centres should actually be compared to problem areas, or to ‘areas with potential’.

Mr Jorna has noticed a changed mentality at VROM which now thinks sanctuaries are not so problematic. The arrow points to normalisation once again, with the approach equaling the general neighbourhood approach. Mr Jorna thinks that when you talk about normalisation, you have to act in its spirit as well. Besides concentrating on VROM inspections and combating sanctuaries, the housing issue should also be addressed - by trying to meet certain wishes and tackle points of friction.

Social integration

Housing is not just finding a house, but has other aspects as well, such as being integrated in the community. According to Mr Jorna this is no longer a problem in the Netherlands.

Good examples

* Zuidoost-Brabant

Housing corporation Domein; in consultation with Sinti about wishes and types of housing.

* In November 2008 a site visit was conducted to the Hendrikskade centre in The Hague with representatives of the Council of Europe – a well-managed centre with few problems (contrary to the Escamplaan centre). Following the visit a brochure with the title ‘Education and schooling for Roma and Sinti in the Netherlands’ was published.

* Enschede had a plan to establish a corporation specifically for Travellers. The housing corporation’s director presented his plan for a caravan corporation which would address housing, education, work and integration integrally.

Examples focusing on community integration

In some centres in municipalities such as Den Bosh, Eindhoven, Groningen and Velthoven integration in the community has been successful. According to Mr Jorna these municipalities develop long-term policies and acknowledge living in a caravan as a housing form – a pragmatic approach based on respect for the target group.

According to Mr Jorna good examples very much depend on time and interpretation. For a long period Vinkenslag near Maastricht was a good example, with a flourishing, tax registered trade, which turned into a bad example because the government was too tolerant for too long. In addition there are examples of municipalities tackling certain issues, such as the distance to the labour market, while leaving other issues such as housing untouched. It is difficult to find a municipality that is successful on all fronts.

Roma living in houses are least integrated. They would have liked to remain in caravans in the Seventies, but as this wasn’t possible at the time they mostly
ended up in emergency housing in Amsterdam (and 10 other municipalities). They are ‘invisible’ as they are not registered as Roma or as living in a caravan, nor are they mentioned on waiting lists. The government prefers it this way, also because their culture and life style differs slightly from that of Dutch Roma. A number of families successfully invoked their right to live in a caravan and moved to Ede.

### Interview 4

**Interview with Jeroen Hoogbergen**  
*From: Nijbod consultancy*  
*Date: 2 March 2009*  
*Time: 13.00*  
*Duration: 1 hour (with small interval because of a telephone interruption)*  
*Interviewer Rita Schriemer*

**[153]**  
*Key problems*

**[154]**  
According to Mr Hoogbergen there is little attention in municipalities for the housing problems of the target group since the abolishment of the Caravan Act in 1999. The municipalities’ primary goal at the time was (and often still is) integration into civilian society through accommodation in regular housing. According to the respondents this is however not what the target group wants. One prefers to: 1) live amongst family 2) in a caravan, but municipalities fail to meet these needs. They want people to move to regular houses as much as possible and, for this reason, keep the centres small. In practice this results in young adults living with the family in additional small caravans without official site. The result? “Overcrowding, with all its consequences.”

**[155]**  
The shortage of halting sites is a burning issue according to Mr Hoogbergen and occurs throughout the Netherlands. The shortage is estimated at 3,000.

**[156]**  
Municipalities deal with the problem in different ways. Some are compliant and look at the needs of the residents, others stick to a policy of enforcement and prohibit ‘illegal residency.’

**[157]**  
Currently a large centre in The Hague is being dismantled. According to Mr Hoogbergen the policy is at odds with art 31 of the ***, which stipulates that adequate housing should be provided to the target group Roma, Sinti and Travellers. In their eyes adequate housing means a caravan. In addition, they prefer to live amongst family. When one is forced to leave a centre, moving to another centre is often not an option and people are forced to move to regular housing against their will.

**[158]**  
The organisation Mr Hoogbergen is part of is specialised in management of locations and renovation/building of centres. They are one of the few organisations in this area and currently the largest. They have been doing this work since 1991.
Regional differences

Both Apeldoorn and Den Bosch have in the past years invested in the renovation and building of new sites. In Den Bosch 15 additional sites were created. Mr Hoogbergen encourages such initiatives, but states at the same time that they are ‘like drops in the ocean’, when taking into consideration a shortage of 3,000 sites. What makes municipal policies differ from one another? According to Mr Hoogbergen it is the will of government officials and local councils to take action, as well as a constructive approach from housing corporations. If these parties are interested in working on structural solutions for the target group, there is hope.

Mr Hoogbergen does think that housing corporations are generally better in dealing with (the needs of) the target group than local councils. The rental of caravans is not very profitable for housing corporations, because the construction and maintenance costs are usually not covered by the rent. However, the acknowledgement of the caravan as a legitimate type of dwelling is more widespread amongst corporations than amongst municipalities, the latter preferring the group to be accommodated in ‘regular’ housing.

According to Mr Hoogbergen, good policy rests on two pillars: enforcement policy and housing policy. As long as the emphasis lies on enforcement only and nothing is done to solve the acute shortage of sites, chances are that the situation will escalate.

Target groups

Experiences of Travellers with special needs show that municipalities can be quite inflexible or even unwilling. Applications for adaptations to the caravan by people with a handicap, as well as applications for regular housing, are taken into consideration reluctantly. There are examples of municipalities who urge families who wish to care for elderly to move to ‘regular’ housing. Take, for example, the family caring for a demented grandmother who needed a special toilet in the caravan instead of the current one which is located outside. The municipality refused to cooperate and suggested that the family either move to a ‘regular’ house or have the older women admitted to a nursing home. Other examples with regards to adapting caravans to electronic wheel chairs equally met with resistance and a lack of understanding at counters executing WMO-policy throughout the country. Procedures are ‘slow and often take months if not years’ according to the respondent.

Good examples

According to Mr Hoogbergen, Roma, Sinti and Travellers are a forgotten group, but there is hope. The attention for the group seems to be growing and the new Minister of Housing, Communities and Integration seems to have an interest in the group as well. This is in sharp contrast with the VROM inspections which concentrate on a rigid enforcement policy and a policy that focuses on accommodating as many people as possible in regular housing. The Minister of Housing, Communities and Integration may be able to structurally improve the housing situation of the target group through a two-pillar policy of enforcement and housing. In addition, there are corporations in Brabant and Zeeland who
distinguish themselves in a positive sense and understand that the situation needs to change and attempts made to meet the housing needs of the target group.

**Interview 5**

**Interview: Fleur Poot**  
MDRA (Discrimination Complaints Office Amsterdam)  
2 March 2009  
**Interviewer:** Rita Schriemer  
**Duration:** 30 minutes

[167]. The most important problem identified by the anti-discrimination lobby is the practice of granting mortgages. Roma, Sinti and Travellers indicate that it is impossible or difficult to finance caravans. Where lays the problem?

[168]. 1) Mortgage lenders don’t consider caravans as regular housing but as recreational accommodation. In order to get funding for a recreational property the applicant has to meet stricter income requirements. This makes it more difficult for people with a low income to obtain funding.

[169]. 2) Some mortgage lenders put in place specific requirements, for example that no mortgages will be granted to ‘homes on wheels’. This excludes caravans even though, strictly speaking, they often are not mobile.

[170]. 3) A third funding criterion is that the property should stand on its own land. In the Netherlands most sites are owned by the municipality, so only few caravan buyers are able to meet this criterion. This results in an unequal starting position between buyers of caravans and buyers of regular properties.

[171]. 4) In addition Fleur Poot suspects that red lining (post code discrimination) is included in mortgage assessments. Caravan centres may be registered as ‘unfavourable post code areas’.

[172]. Another argument sometimes used is that mortgage lenders only fund ‘brick’ houses and no ‘wooden’ structures.

[173]. Fleur remarks that, since the abolishment of the Caravan Act, caravans come under the Housing Act and have comparable status to regular housing. According to Fleur practice shows however that distinction between (mortgage) funding of houses and caravans does exist.

[174]. In 2007 the Discrimination Complaints Office Amsterdam received a complaint from a Traveller whose mortgage request had been turned down. Suspecting this rejection could be discriminatory the Complaints office submitted the case to the Equal Treatment Commission. The Commission decided eventually that, indeed, (indirect) unlawful distinction had been made on grounds of race. However, it did not ‘condemn’ the defendant arguing that the concerned credit institution was
only a small player who, in all fairness, could not be expected to serve such a small segment of the market.

[175] In other words: a fundamental case, which the complainant and Discrimination Complaints Office Amsterdam took up hoping to influence mortgage lenders and banks. They approached the CHF and corresponded extensively with them. The CHF did commit itself to the non-discrimination policy and brought the code of conduct to the attention of its members once more, but also indicated not to be in a position to check compliance with the rules. Ultimately it is the banks who interpret the process. Fleur calls it a tough and not entirely transparent process. You don’t know which arguments are true and which are used to cover up discriminatory policy.

[176] When developing the code of conduct cooperation was successfully sought with Art.1 and the Equal Treatment Commission but failed with the lobby organisations for Roma, Sinti and Travellers after lodging the initial complaint which got the ball rolling. Feedback to the group was also limited. Because the number of complaints lodged with anti-discrimination agencies with regards to mortgage lending is still limited, an appeal to report such complaints was recently published in magazine Het Wiel.
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