



NEWS REPORT

Date:	4 January 2011
Expert:	András Kádár
Title:	Ethnic discrimination found in the value assessment of real estates
Country:	Hungary
Context	
Issue at stake:	Placing houses of Roma families in a lower price category amounts to ethnic discrimination
Ground of discrimination:	Race/ ethnic origin
Source:	National equality body EBH 795/2010
Field:	Access to goods and services
Legislative provisions:	Article 8 of the Equal Treatment Act

Content

Case: A company performing the value assessment of houses for bank loans placed the houses of two Roma families into the category “C” (for “not negotiable or hardly negotiable” houses). They claimed that the reason for this was their Roma origin. During the investigation, it turned out that the company categorised the real estates without actually visiting the scenes. The company alleged that earlier assessments on the streets where the houses were located showed the low prestige of the neighbourhood which later substantiated the downgrading categorisation.

Decision: The Authority requested information from the bank which commissioned the company to perform the assessment. The bank stated that seven real estates had been assessed in the concerned streets, and only two had been placed in the category C. The Authority also visited the scene, and established that neither the neighbourhood, nor the condition of the houses substantiated the categorisation. Based on this, the Authority came to the conclusion that the reason for the disadvantageous categorisation was indeed the ethnic origin of the families living in the houses. The Authority refused to accept the company’s argument that no disadvantage was suffered by the families, as they were provided with a bank loan by another

bank. In fact, the Authority regarded as further evidence that the houses were negotiable. Against this background, the Authority established the violation of the requirement of equal treatment, ordered the publication of its decision on its website, and imposed a fine of HUF 300,000 (EUR 1,070) on the company.

Internet link source and additional information:

<http://www.egyenlobanasmod.hu/zanza/795-2010.pdf>