

# Country profile: SLOVAKIA



## Country facts

- Capital:**  
Bratislava
- Main country facts:**  
Joined NATO and the European Union in 2004
- Population:**  
5.5 million
- Urbanization:**  
56 percent live in cities
- Life expectancy:**  
75 years
- Unemployment rate:**  
12 percent
- Population living below poverty line:**  
21 percent

## Habitat facts

- When the program started:**  
Partnership with a local nonprofit organization began in 2004
- Highlights:**  
Whirlpool corporate team worked on the build in Moldava nad Bodvou in 2009
- Families served:**  
More than 1,000
- Global Village volunteers hosted:**  
More than 30
- Housing solutions:**  
Small home-improvement loans  
Working with vulnerable groups  
Financial education training

## Habitat for Humanity in Slovakia

Since 2004, Habitat for Humanity has been working in Slovakia in partnership with a local nonprofit organization, Environmental Training Project (ETP) Slovakia. At first, it was providing small home-improvement loans for a Roma community in the east of the country. Later, Habitat activities expanded to several towns and villages in the same region.

## The housing need in Slovakia

According to the official data, the Roma minority constitutes about 2 percent of the population in Slovakia. Unofficial estimates put this number much higher. One of the most visible manifestations of general poverty the Roma suffer is their substandard housing conditions. Most Roma settlements have no access to clean drinking water and proper sewage systems. Adults and children often live in one-room shacks and share just one bed. Roma settlements are mainly located in the east of the country, which is the least economically developed region and has a much higher unemployment rate.

In rural areas of Slovakia, many homes are not properly insulated and protected from harsh winter conditions. Low-income families cannot afford to renovate their homes and install proper windows and doors. They are forced to pay lavish sums for heat, as prices for utilities have risen sharply. At the same time, they cannot obtain loans from commercial banks, as they are deemed unreliable clients.

## How Habitat addresses the need

Habitat, in cooperation with a local nonprofit organization, is providing small, affordable housing loans to allow members of the Roma community to upgrade their homes. It is also providing low-income families with financial education courses that help them manage their income and loans more effectively.

Here are some examples of Habitat projects in Slovakia:

### ***Microloans for home improvements***

In cooperation with ETP Slovakia, Habitat is offering low-income families small loans for home improvements as well as construction advice on properly insulating homes, thus keeping heat in winter while cutting energy consumption. Partner families use loans to replace old wooden doors and windows, or to install proper flooring. Families receive construction training and supervision during such reconstruction projects.

### ***Financial education***

In partnership with the Citi Foundation, Habitat for Humanity is providing financial education trainings to new, potential or existing Habitat homeowners who, through the training, gain the skills and tools needed to become more financially literate and capable. By attending FE workshops designed to teach credit, savings, and money management the families are better prepared to gain access to and manage microfinance loan products for housing and microenterprise and to manage their financial assets more effectively.

---

### **Meet a Habitat family**

Helena Hudakova, her daughter Judita and three grandchildren used to live in a truck on the streets of Moldova nad Bodvou, in eastern Slovakia. They were happy for this roof above their heads.

When her husband was alive and taking care of the family, Helena used to have a cozy two-bedroom apartment with central heating. *“All of a sudden, with all the changes and transition to the market economy, housing expenses skyrocketed. With the death of my husband, we could not pay electricity for heating and cooking any longer,”* Helena said.

The widow had to move into a smaller apartment, hoping to save on utilities. Within a couple of years, she changed apartments numerous times, each time choosing smaller and smaller spaces, but she could not outrace the bills. Finally, the family was evicted. For months they lived on the streets, until a charity offered them an old AVIA truck. Now, with the help of Habitat for Humanity, Judita and Helena have moved from the truck into a simple, decent home. *“This time, it’s also energy-efficient, so that history does not repeat itself,”* Helena said.



## **DONATE**

Support Habitat for Humanity in Slovakia by donating through: [www.habitateurope.org/donate](http://www.habitateurope.org/donate)

Choose to **designate your gift to SLOVAKIA.**

## **CONTACT**

**Feike Dik**  
**Program Development Office**

Habitat for Humanity  
Europe&Central Asia  
e-mail: [fdik@habitat.org](mailto:fdik@habitat.org)  
tel: +421 911 045 815

**Barbora Fričová**  
**Marketing Specialist**

Habitat for Humanity  
Europe&Central Asia  
e-mail: [bfricova@habitat.org](mailto:bfricova@habitat.org)  
tel: +421 911 045 836

Habitat for Humanity International is a global charity dedicated to eliminating poverty housing. Since its foundation in 1976, Habitat has built and renovated more than 400,000 houses worldwide, providing simple, decent, affordable shelter for 2 million people.

In Europe and Central Asia Habitat for Humanity International works with families in need in 23 countries, building and repairing houses, offering housing microfinance services, improving water and sanitation, working on disaster response and advocating for affordable housing. In this region, Habitat has served more than 11,000 families together with volunteers and homeowners. Find out more at [www.habitateurope.org](http://www.habitateurope.org).