



# The poverty business: landlords, illicit practices and reproduction of disadvantaged neighbourhoods in Czechia

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## Abstract

This paper is guided by the question: How do illicit practices of organized groups contribute to the formation and reproduction of disadvantaged neighbourhoods in Czechia? By asking this question we depart from the dominant understanding of disadvantaged neighbourhoods in the study of organized crime. Instead of seeing them as “breeding grounds of organized crime”, it is explored how regular neighbourhoods can decline as a result of illicit practices carried out by certain organized groups. The context of the paper is the so-called “poverty business”, which refers to the renting of overpriced, substandard housing, financed considerably using housing benefits and thus exploiting the housing need of vulnerable social groups, namely Roma. Using the literature on Roma marginalization and illicit housing practices, an analytical framework that consists of the concepts of speculation, exploitation and liquidation is created and applied to two cases of disadvantaged neighbourhoods: “the Hostel” in Brno and “the Neighbourhood” in Litvínov. In conclusion, the adequacy of the organized crime perspective is critically discussed and the need for further research articulated.

**Keywords** Poverty business · Slumlordism · Rogue landlords · Disadvantaged neighbourhoods · Residential segregation · Marginalization

## Introduction

The study of organized crime and space is usually understood in terms of organized criminal groups vying to control certain territories. The terms employed are territorial control (Valenzuela Aguilera 2013), territorial expansion (Sciarrone and Storti 2014),

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transplantation (Varese 2020) or the defence of space or community (Hazen and Rodgers 2014: 14). In this context, disadvantaged neighbourhoods are often perceived as “breeding grounds” of organized crime (von Lampe 2015: 227). The residents of these neighbourhoods are thought to work for street gangs, drug cartels or the mafia (cf. Hagedorn 2008).

This study inverts this construct by asking how the practices of certain organized groups contribute to the marginalization and stigmatization of regular neighbourhoods. The group in question refers to private landlords and other real estate actors. The real estate market is often described as a money laundering haven for organized criminal groups (e.g., Dugato et al. 2015; Teichmann 2018). Few studies, however, have examined criminal activity in the housing sector in greater detail, focusing on housing infrastructure and its subjection to public regulation (Chioldelli 2019; Schneider and Schneider 2003; Weinstein 2008), or on the role of landlords in recruitment for criminal activity, typically arson (Brady 1983; Sánchez-Jankowski 1991: 123–124).

This article suggests framing private rental housing within the context of organized crime research. To explore this approach, we present case studies on private landlordism in substandard housing, where poor Roma are overrepresented. The term “poverty business” has been widely adopted in Czechia to designate this practice (Lux et al. 2018: 130–131; Kupka et al. 2019). This type of business generates enormous profit and inflicts substantial social harm on the one hand, while helping reproduce the marginalized position of tenants on the other, thereby contributing to urban decline and placing significant strain on the government budget.

The term “poverty business” has certain parallels with academic literature, where “poverty industry” refers to various forms of profit-making both through *and* at the expense of vulnerable populations (Soederberg 2014; Hatcher 2016). For our purposes, however, the more relevant texts are those which reflect the illicit practices of landlords in the context of housing studies. It is this body of knowledge which informs our study, so as to elucidate the rise in substandard housing in Czechia post-1989 and the role of its actors in the marginalization of certain urban spaces. This gives rise to the research question: “How have the illicit practices of landlords contributed to the creation and reproduction of certain disadvantaged neighbourhoods?”

The remainder of the study is structured as follows. The first part posits this study within the context of international research on illicit practices of landlords with a honed focus on “slumlordism” and “rogue landlordism”. This is followed by a description of the research method employed and fieldsite characteristics. The third section summarizes existing knowledge on illicit practices in the provision of substandard housing in a Czech context, and categorizes these practices into three phases. The subsequent section utilizes these phases as the analytical framework for our case study, which is empirically grounded in research conducted in two localities in Brno (“the Hostel”) and Litvínov (“the Neighbourhood”)<sup>1</sup>. Finally, we examine the adequacy of the organized crime perspective and articulate the need for more research in this area.

<sup>1</sup> The name of the localities, individuals and companies we encountered during our fieldwork were pseudonymized. Some of the activities described in this paper and disclosed during fieldwork might, in some cases, serve as grounds for criminal investigation. Some actors will therefore remain fully anonymous to avoid confusion over their criminal liability. It will remain for the court to define the boundaries of their criminal responsibility.

## Illicit practices in private landlordism and their structural conditions

Housing studies shed light on the illicit practices that landlords inflict upon their tenants, such as: discrimination, harassment, including winking<sup>2</sup> and sexual harassment, exploitation and deliberate undermaintenance, retaliatory and/or unlawful eviction and dispossession. With respect to the state, practices such as the avoidance and evasion of security of tenure and rent regulation, tax evasion, abuse of improvement grants and the use of property for illegal activities were reported (Cowan 1999: 423–446; Nelken 2013: 13; Vols and Belloir 2019).

Those who adopt the above-mentioned practices are often referred to as “rogue landlords” or “slumlords”.<sup>3</sup> Both terms allude to housing services that cause harm to tenants and/or the wider community for the purposes of maximizing profit to the benefit of the landlords (Vols and Belloir 2019; Nelken 2013: 13). However, there are notable differences between the two. Unlike rogue landlords, slumlords are semantically associated with urban spaces characterized by dilapidated housing, overcrowding, poverty and other social problems. The scarcity of available housing in industrial hubs in the nineteenth century, coupled with lacking regulation, gave rise to overpriced, substandard housing, ultimately benefiting property owners, landlords and real estate agents (Lund 2016: 91–93).

After WWII, slums ceased to exist in the global North due to the development of the welfare state, increased standard of living among workers and better housing, including the construction of new housing for the poor and elimination of substandard housing (Vagnby and Jensen 2002; Boughton 2018: 108–138). This was accompanied by the strengthening of tenants’ rights, including rent control policy, housing codes and the criminalization of various predatory housing practices (Segal 1968; Sax and Hiestand 1967; Jackson 2017).

Nevertheless, predatory housing practices have not been eradicated and the advent of the twenty-first century reignited talks of slums returning to Europe. The neighbourhoods in question include Tarwewijk in Rotterdam (Aalbers 2006), Herrgården in Malmö (Lind and Blomé 2012) or Govanhill in Glasgow (Henderson and McWilliams 2017). Three practices in particular were considered instrumental in the “slumification” of these neighbourhoods: speculation, milking, and the exploitation of tenants.

Speculation generally refers to the purchasing of real estate with no intention of long-term use but rather for intensive short-term appreciation and subsequent sale (Aalbers 2006: 1066). Milking can be defined as “the deliberate undermaintenance of a rental property for the purpose of maximising short-run monopoly profits” (Grigsby et al. 1987: 51). Exploitation means overcharging tenants for substandard housing while taking advantage of their marginalized position. This can be attributed to the absence of civil rights for undocumented migrants, the illicit nature of activities performed by drug traders and drug users, or the ethnic stigmatization which impacts social minorities in various facets. Slumlords tend to provide housing for members of social groups who are discriminated against in the regular housing market and thus turn to landlords who offer informal contracts or “no-questions-asked” policies (Aalbers 2006: 1078–1081; Lind and Blomé 2012: 199; Henderson and McWilliams 2017: 9).

<sup>2</sup> Winking is the “offering of financial inducements to tenants so as to persuade them to leave their accommodation” (Nelken 2013: 51). It is legal in Czechia.

<sup>3</sup> Equivalents in other languages include “marchand de sommeil,” “huisjesmelker” or “slumvärd”.

As was the case in the nineteenth century, landlords played an essential role in the formation and reproduction of disadvantaged neighbourhoods in the above-mentioned cases. The purchasing of real estate for questionable use spurred a rise in migration and transformed the population. It also contributed to drug use and trafficking and street crime, which in turn led to the stigmatization of the area. In Tarwewijk, this was exacerbated by the implementation of unprecedented security measures (Aalbers 2006: 1069). However, this was a welcome development for slumlords. The more property owners left, the more they could buy up property and thus maximise their profits.

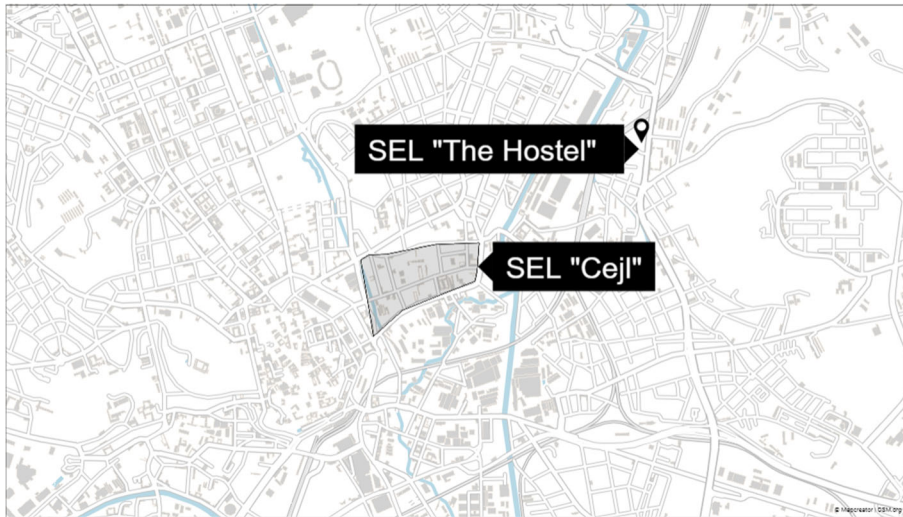
The impact of slumlords is not only contingent upon their intentions but is also shaped by certain structural conditions. In addition to the existence of exploitable vulnerable populations, this mainly refers to the growing commodification and financialization of housing (Madden and Marcuse 2016). The commodification of housing generally means the transformation of housing into “an investment asset integrated in a globalized financial market” (Rolnik 2013: 1059). Financialization refers not only to the process of creating and using financial instruments in order to secure credit-based housing investments, but also to the general transformation of the economy and its actors, characterized by “the increasing dominance of financial actors, markets, practices, measurements and narratives, at various scales” (Aalbers 2016: 2). These processes are the by-product of the neoliberal revolution - a project consisting of deregulation, privatization and liberalization, implemented across various spheres of society so that wealthy interest groups benefit at the expense of the poor (Harvey 2010; Wacquant 2009).

In the case of urban housing, commodification and financialization deepen socio-spatial inequalities and thus result in population relocation in response to changes in housing availability. In this context, this process typically takes the form of gentrification. Rising housing costs prompt members of the middle class to relocate to less attractive neighbourhoods, which in turn drives out the former residents of these areas who can no longer afford to live there. Tarwewijk, Herrgårdén and Govanhill, however, reflect a different dynamic, characterized by attractive or ordinary neighbourhoods being transformed into spaces of urban decline. As a result of a variety of factors, namely cuts made to public funding or the banking sector, those who could afford to do so would leave the neighbourhood and the economically disadvantaged and socially stigmatized would take their place in return, thereby fuelling the slumification spiral even further (Aalbers 2006: 1074–1078; Lind and Blomé 2012: 198; Henderson and McWilliams 2017: 9). In a Czech context, as shall be explored below, the creation of slums was spurred both by gentrification and slumification, whereby the economic transformation after the fall of state socialism played a formative role.

## Method and field characteristics

The authors of this paper have spent more than 10 years engaging with the issue of disadvantaged neighbourhoods. This study draws on a case study of the Hostel<sup>4</sup> in Brno and the Neighbourhood in Litvínov, which we have visited several times over the

<sup>4</sup> Hostel is the English equivalent for the Czech word “ubytovna,” which refers to any building used for temporary accommodation. Hostels for the poor in Czechia are similar to houses of multiple occupancy (HMO) in the UK.



**Fig. 1** Location of the Cejl locality in Brno, from where the inhabitants were displaced to the Hostel in Brno (created with Mapcreator)

past 4 years. In 2016, we interviewed the residents of both localities regarding their victimization experience. In 2017, we spent 1 week visiting the Hostel in order to study the living conditions and resistance of the residents towards their landlords. In 2018, we interviewed the residents of the Neighbourhood regarding their social networks and 2 years later returned in order to conduct interviews on their experience with landlords.

On our last visit to the Hostel and the Neighbourhood, we obtained a total of 20 interviews with residents, housing activists, social workers, municipal and state officials, landlords and other actors. These data serve as the backbone of our analysis, alongside research reports, media coverage, information from the cadastre of real estate, real estate websites, court decisions and fire statistics requested from the courts and the Fire and Rescue Service. For the Hostel, we also analysed several hours of footage featuring its residents and landlords, courtesy of a documentary filmmaker. It is thus clear that this study draws on interpretations of interpretations (cf. Geertz 2000), thereby imposing certain limits on the veracity of our conclusions.

The Hostel and the Neighbourhood are considered to be socially excluded localities (SEL) – a term used in Czechia to refer to disadvantaged neighbourhoods, characterized by the segregation of poor Roma and substandard housing (GAC 2015). The Hostel is a four-storey building with hundreds of residents. It was built in the 1950s in a residential area as a hostel for railway workers. It was later taken over by the Zbrojovka Brno arms factory and was privatized in the 1990s together with the company. In 2005, the building was sold to Jan Novák's company J. Newman Property. By then, poor Roma were gradually replacing the local and foreign workers who had lived in the hostel, rendering the Hostel an undesirable location, with residents who were both resented for being anti-social and victimized by their landlords (Svobodová 2007; VeryVision 2008: 88).

In 2017, the Hostel was owned by J. Newman Real Estate, whose managing director was also a tenant and facility manager of the hostel, and thus signed all contracts pertaining to the operation of the building. The Municipal Court in Brno (2019: 12)

would later describe him as a “straw man”. The real owner and operator was believed to be Novák, who was forbidden from serving as executive of any company due to convictions of fraud and money laundering in an organized group in 2015. A female resident of Novák’s hostel was also involved in this scheme, though the court only considered her to be a “straw man” under Novák’s control (High Court in Prague 2015: 67). In 2019, Novák was also punished for illicit practices against tenants of the Hostel, for the unauthorised interference with the right to a house, apartment or non-residential premises (Municipal Court in Brno 2019). Prior to the trial, tenants had pressed criminal charges against Novák for exploitation, with support from local civil activists (Klepáč 2017) (Fig. 1).

The Neighbourhood is situated on the outskirts of Litvínov and has a prefab housing estate built in the late 1970s for approx. 10,000 people. Residents primarily consisted of miners and factory workers from the chemical plant. In the 1990s, the demographics underwent a significant shift, comprising predominantly families with children, most of them poor and Roma. The more affluent tenants gradually moved out of the Neighbourhood (Socioklub 2009: 15; Wanatowiczová 2007). While in 2008, 9038 people had permanent residence in the Neighbourhood, this number nearly halved 10 years later. One fifth of Litvínov’s population currently lives in the Neighbourhood and Roma are estimated to make up 70% of its residents (ASZ 2018a: 12–13).

The housing stock, comprising 27 buildings up to 8-storeys, is owned by a number of entities. In 2018, the majority belonged to the construction and housing cooperative Co-op and the company FB Flats (ASZ 2018a, b: 26). The Co-op is the largest housing cooperative in Czechia. In addition to housing, it provides property management for residential and non-residential spaces. In 2020, the company owned 493 apartments (approx. 30% of the housing stock) and was the primary property manager. FB Flats is the second largest provider of rental housing in Czechia and belongs to FB Property Group, owned by a Czech billionaire. Today, the company owns 6 buildings in the Neighbourhood with 134 apartment units, though this is a drop from the 420 units they owned in 2018 (25% of the housing stock), which they bought from Homes Company in 2010, along with 192 other units. The difference between the years 2020 and 2018 is due to the sale of four abandoned buildings to the municipality, which plans to demolish them.

The rest of the apartments are privately owned. These entities – natural and legal persons – own between one and several dozen units. Some reside abroad, in countries such as Russia, Ukraine, Israel and UAE. Some owners were punished for organized crime offenses against vulnerable people such as usury and fraud committed outside of the Neighbourhood (Municipal Court in Brno 2016). The majority of the owners do not live in the neighbourhood and purchased the units as rental investments. Buildings with privately owned units (condominiums) have “homeowners associations,” which are legal entities that are established exclusively upon the consent of all unit owners in accordance with the relevant bylaws. The associations’ primary role is to manage the building, including utilities in common areas, repairs and construction – costs which are financed using regular payments made by unit owners or via loans.

The Neighbourhood, just like Tarwewijk, Herrgården and Govanhill, is generally associated with significant social decline, widespread and long-standing unemployment, high indebtedness, unstable housing, substance abuse, criminality and heightened social tensions (ASZ 2018a: 12, 2019: 4–5). Many of the apartments are in terrible

condition, often with no kitchen counter, bathtub or entrance door. Heating and hot water have been switched off in many cases. Many of the buildings are infested with mould, rodents, cockroaches and bedbugs. Nine of the buildings are abandoned and dilapidated, with four awaiting demolition. With the exception of the buildings bought from FB Flats, the city of Litvínov does not own any apartments (ASZ 2018a: 31) (Fig. 2).

## The role of private rental sector actors in the formation of SEL

The creation and reproduction of SEL has primarily been explained by structural factors related to the transition from state socialism to neoliberal capitalism. Together with the rise in unemployment and indebtedness spurred by economic restructuring, these factors include path dependency in terms of already-existing social inequalities and spatial disparities, privatization of housing, rent deregulation, absence of social housing laws, weakening of tenants' rights or tightening restrictions for social aid (cf. Baršová 2003; IPSI 2020; Lux et al. 2018).

For our purposes, it is important to highlight the agency of private landlords, which have largely been glossed over in favour of other actors, primarily municipalities and residents of SEL. Residents tend to be racialized and “Roma culture” is used as a blanket explanation for urban decline. In terms of housing, this stigma manifests as discrimination towards Roma applicants, thereby increasing their housing need. This applies to a number of municipalities which have driven Roma tenants out of their apartments and/or concentrated them in extremely substandard housing. Even though these empty apartments were intended for rent defaulters, the Roma identity of the applicants was often the deciding factor (Baršová 2003: 48–54; Moravec 2006).

These and other factors gradually forced poor, unemployed and indebted Roma into a specific segment of the private rental sector which provides substandard housing to vulnerable people. While in 2006, most of the housing stock in SEL was owned by the



Fig. 2 Location of the Neighbourhood in Litvínov (created with Mapcreator)

municipality, it predominantly shifted to private ownership within a decade (Toušek et al. 2018: 42–43). The development of this segment may be described with respect to the activities of its actors, which impact the formation of SEL. Three phases are identified here in line with the chronological sequence of these activities. The apartment speculation phase took place primarily from the 1990s to the mid-2000s. This was followed by the exploitation of tenants, and as of 2015, which saw tightening restrictions on housing benefits, has also been accompanied by the liquidation phase. Such a distinction is more analytical in nature, as there is evident overlap at an empirical level. Illicit practices characterize each of the phases.

**Speculation phase** The privatization of the housing stock led new owners to see some tenants as obstacles in the appreciation of their newly acquired property. The strong protection of tenants inherited from the previous regime (Lux and Sunega 2018) prompted owners to resort to non-standard practices if they aimed to remove unwanted tenants. Many lost their housing in this manner, although the court ruled in favour of the tenants in certain cases of fraud and harassment (Frištenská 2000; Baršová 2003: 17–20).

The purchasing of cheap apartments in less desirable locations to serve as alternative housing for tenants of lucrative apartments highlights the speculative aspect of such activity. Entrepreneurs and real estate agencies would additionally incentive tenants by promising to pay their rental and utility debt or offer financial compensation for vacating (winkling). They thus acquired a vacant unit either for themselves or their client, which could be sold for a hefty profit. This simultaneously led to the concentration of poor residents into areas with a lower quality of life, which contributed to the formation of certain SEL (Jára 2006: 70; ASZ 2018b: 4).

**Exploitation phase** In conjunction with a reduction in tenant protection, rent deregulation and the introduction of housing benefits to compensate for these processes (cf. Lux and Sunega 2018), it proved profitable to rent out cheap real estate for exorbitant prices (up to twice the market value) and in often unsatisfactory technical and hygienic conditions.<sup>5</sup> What made this sphere of real estate so profitable was primarily the rather generous wording of housing benefit laws together with low acquisition costs and the limited options of tenants. Due to the pivotal role of public resources here, this is more an example of rent-seeking than standard market exchange.

This type of business also involved other practices, including those illicit in nature: oppression (Dvořáková 2015: 21), frauds (ASZ 2014: 48), sexual harassment (Pelikánová and Šmoldas 2013: 33), loansharking (ASZ 2015: 37) or drug production and trafficking (Štěpánková and Lomozová 2015: 16). Landlords would often victimize or extort their clients. According to one of the victims, tenants often “practically become slaves because they have no other means to pay such high rent” (Demeterová and Vágai 2019).

**Liquidation phase** The increasing restrictions imposed on government benefits after 2015 lowered the ceiling of housing benefits so that they no longer covered 100% of

<sup>5</sup> As an example, the cost of rent for one room in a hostel with a shared bathroom and kitchen totalled at 15,000 CZK (584 €) including utilities (Dragoun 2019). For comparison, this amounts to the price of rent, including utilities, for a one-bedroom apartment in one of Prague’s more desirable areas (Adamcová 2019).



the costs and also eliminated such benefits in selected municipalities for tenants with newly concluded contracts, rendering these areas “supplement-free zones”. Some hostels across the country were thus shut down, fuelled by growing concerns of the owners regarding their profitability. Housing supplement is usually the only form of housing benefit in such hostels (Švihel 2020).

In 2018, the Ministry of Labour and Social Affairs published a document titled “15 measures to combat the poverty business” and further restrictions on housing aid are currently in the works (MPSV 2019; Samec and Trlifajová 2019). The waning trend in the substandard housing business is thus expected to continue. The reactions of such landlords have not yet been fully mapped. It appears that their main recourse has been to shift their focus from hostels to apartments which are less regulated in terms of housing supplements and allow for other forms of housing aid (Šrajbrová 2015). However, the following section reveals that the spectrum of potential reactions of apartment and building owners is much broader.

## Illicit practices in the Hostel and the Neighbourhood

### Speculation phase

Apartment speculation affected the Hostel indirectly in connection to the privatization of municipal housing, when it became the site of alternative housing for residents of Cejl street and the surrounding area in the centre of Brno, where many Roma still reside today. Privatization began in 1997 and the new owners evicted a large number of former tenants (Brožovičová 2015). Displacement was usually incentivized using winkling, where tenants were offered cash to vacate lucrative properties without being offered alternative housing (Souralová 2008: 44). The cash payment was not enough to secure new housing. Municipal apartments were mostly unattainable due to strict policies, leaving the private rental sector as the only option. A number of those evicted found accommodation in the substandard housing sector, which includes hostels such as the Hostel (Souralová 2008: 43–46; VeryVision 2008: 87–88).

Contrary to the Hostel, the Neighbourhood became a direct target of speculation, enabling the privatization of municipal apartments. First, from 1992 to 2001, the apartments were privatized via housing cooperatives, including the Co-op, which offered to sell the units to tenants. The units that were sold were often rented out or sold to real estate agencies. These agencies were then accused of housing poor Roma tenants from more desirable parts of the country where they took over their apartments via winkling or other methods. There were even cases reported where up to several families moved into a single unit in the Neighbourhood (Kučerová 2007; Prosková 2008).

In December 2005, in what was dubbed the “event which triggered the deprivation of the housing estate” (Socioklub 2009: 11), the municipality auctioned off 612 units in the Neighbourhood which the tenants were not interested in purchasing. The units were bought by a company named Nelson, registered in Prague, renamed to Nelson Property after acquiring another 2000 apartments in Litvínov by purchasing A.L.E., the subsidiary of a chemical plant. It later founded the company Homes Company to manage its properties (Procházková 2006). This company “pushed a certain type of

tenant [into the Neighbourhood], and would allegedly sell this tenant's former apartment, usually from another part of the country, at a substantial markup" (Socioklub 2009: 11). This allowed for the large-scale implementation of a business model previously employed by real estate agencies.

### Exploitation phase

The Hostel landlords systematically exploited their tenants by providing substandard housing and utilities at exaggerated prices, predominantly financed via housing benefits. According to our informants, the building generated up to 400,000 CZK (15,191 €) monthly. The landlords also subjugated their tenants to illicit practices. They would keep utility overpayments that tenants were legally entitled to or demand tenants to pay for excessive utility consumption, which the tenants would later find out were entirely fabricated, as confirmed by the service providers. One tenant described such fabricated debts as follows:

He suddenly started recording energy consumption every day. Whoever used more than 5kW had to pay 500 CZK [19 €] every day or 1,000 CZK [38 €] for those who used more than 8. He did this every day, never gave our money back and kept it for himself [...] He never gave us any receipts. If you didn't have the money, your electricity would get turned off. Sometimes for a week.

The inability to pay such debts became grounds for extorting and evicting tenants. When one of the female tenants refused to pay the fabricated utility debt, he replied: "Go work the streets then". The fear of losing their home forced some tenants to turn to loan sharks. One of our informants had to borrow 35,000 CZK [app 1329 €] from them, and still had to "beg Novák every day to be let in the building". Prior to that she was only allowed in the hostel between 10:00 p.m. and 7:00 a.m.

Various eviction methods were employed, including violent ones. Sometimes other tenants were even coerced into helping in order to keep their tenancy. The use of violence to evict tenants is described by one informant detailing the account of a woman who refused to vacate the hostel:

They had her beaten up by some women from the building. She didn't want to leave because she had nowhere to go, so the women beat her up so she would leave. They threatened to shut off these women's electricity unless they did it. Everything comes at a price here.

"At a price" refers to the system of obligations created by the landlords in order to better manipulate tenants and make them easier to evict. Certain tenants would sometimes benefit from this, for example by getting a discount on rent for carrying out certain jobs, such as violently attacking uncooperative tenants. Such a system was predicated upon the unbalanced relationship between the landlords and tenants, underscored by their dependence on the housing. The landlords reinforced this dependence by lending money in exchange for the termination of the lease agreement, thus making them easier to evict. One of the informants, a tenant, describes this unbalanced exercising of power against vulnerable tenants:

He lends tenants money. A thousand CZK. In exchange they sign a contract indicating their termination of the lease agreement. He has them on the hook by making them effectively sign that they are leaving the apartment, so he's covered if they don't cooperate or whatever.

This system manifested itself clearly in the spring of 2017, when several tenants filed criminal charges against Novák for unlawful interference with tenancy rights for repeatedly shutting off electricity, for which he was punished by a court (see above). This ignited interest in the resistance of tenants among the public, which led landlords to placate certain tenants by lowering their rent, offering them cash or alcohol. Others were instead threatened, including with violence. Some of the tenants indeed abandoned the resistance or later changed their testimony during trial.

The landlords did not only harm tenants, but allegedly also the state, by way of tax evasion. When filing taxes, invoices billed to deceased tenants were falsely labelled as services and commodities necessary for the operation of the hostel. One informant provided heating services as an example here. First, tenants were sent to shopping centres to collect or request receipts from construction companies which served as invoices confirming operational costs of the hostel. If they refused, they took another route:

They asked us who died over the past year. We gave them names and last week on Friday I found out that they were issuing invoices on behalf of our dead tenants. For example for firewood deliveries. They definitely don't use any firewood here, just broken furniture.

Tenants are also exploited by way of milking. The Hostel building stands out as a dilapidated looking building. Undermaintenance, however, extends to the interior as well, which is characterized by moisture, mould, bedbugs and cockroaches. The building has a solid fuel boiler and is heated using coal or old furniture, which is stacked up near the building.

The upswing of rent-seeking in the Neighbourhood in connection to the provision of substandard housing was impacted by the media coverage of the housing estate as one with the cheapest apartments in the country and high number of tenants on housing support (Lidové noviny 2012; Vltavský 2019). The promise of a significant ROI, projected at 50% and a 2 year break-even period (Lazarevič 2018), attracted many "risk-takers," in the words of one of our informants.<sup>6</sup> A large number of apartments went for sale after the "Battle of the Neighbourhood," where police clashed with several supporters of the far-right Workers' Party, who attempted to assault the Neighbourhood's Roma residents after a demonstration organized by the party on November 17th 2008.

The exploitative practices of the Neighbourhood's landlords exhibit many parallels with those in the Hostel. Tenants are defrauded when signing lease agreements, issues

<sup>6</sup> The average price of real estate in the Neighbourhood on May 1st 2020 was 288,000 CZK, regardless of the size. The units can be bought for even half of the price, as our informants purchased apartments for under 100,000 CZK (approx. 3,690 €). The average rent was estimated at 10,000 CZK (approx. 369 €) per month (ASZ 2019: 6).

in the apartment remain unresolved, debts are fabricated, overpayments are not reimbursed, and some tenants are illegally evicted. Nevertheless, the spectrum of illicit practices is much broader in terms of the type of housing stock and how it is managed. Another characteristic trait of such practices is that they not only impact tenants, but also other apartment owners and, ultimately, society, which suffers the repercussions.

These practices include the failure to pay for shared utilities (gas and electricity, central heating, drinking water, wastewater drainage etc.) and/or the failure to pay into the association's repair fund, which covers costs associated with the management of the property, including repairs, window replacements, insulation etc. Both may be considered types of milking, whereby the costs of providing substandard building are reduced at the expense of other owners. If certain unit owners refuse to pay the above costs, the other members of the association are pressured into paying the increasing debts and possible resulting penalties in order to avoid insolvency or being cut off from service providers, namely heating and hot water, thus letting the building fall to waste. A state official describes this situation:

The owner does not contribute to the homeowners association. The association is not an institution the owner is a part of, but rather something s/he ignores or profits from. If s/he does not pay into the fund, others have to bear the cost. The point is that this is not merely an accounting process, but rather one which inflicts real damage onto the other owners. Some members of the association are freeloaders. They do not pay into the system and if they want to keep the building afloat, the others have to cover the costs. In the Neighbourhood, very few of the owners actually live in the apartments, meaning the majority are freeloaders. Those who had the chance have moved out.

Our informants also mentioned other illicit practices which qualify as milking in terms of misusing the institution of authorized representatives. The representatives are elected by the assembly of association members to act on behalf of the association with third parties and manage its common funds. In the Neighbourhood, many of the associations are virtually defunct, as certain owners fail to participate, meaning the representative often cannot be removed in the case of misconduct. In the case of functional associations, these elections can be manipulated, resulting in the appointment of a straw person with interests elsewhere.

The authorized representative's power can be abused via milking in three primary ways. Firstly, there is the embezzlement or misappropriation of the association's funds. Funds were also extracted through the purchasing of overpriced services from property management companies and attorneys. Lastly, loans were obtained for the association without the knowledge of the other members and subsequently embezzled. Such practices proved particularly damaging when coupled with the above-mentioned freeloading of certain association members, as detailed by our informant below:

Using a power of attorney from the authorized representative of the association, the property management company took out a loan for the partial reconstruction of the building. No meetings were held regarding such a loan, and the management company only submitted falsified records from fabricated meetings. Some reconstruction work was done, but it was carried out by friends of the

management company which never invoiced said work to the association. The work carried out nowhere near corresponded to the amount that was billed. The association didn't do anything about it, or about the loan that wasn't being paid. At the time, the association members were speculators who had no interest in the association. Due to the activities of the speculators who did not pay any service fees, the building gradually became uninhabitable and amassed debt.

Such misuse of the authorized representative's power coupled with the association's collective failure to pay repair and utility fees recently resulted in the closure of two buildings with a total of 277 apartments.

### **Liquidation phase**

The Hostel is still in operation. The only perceptible change is the continued effort to cover up the real operator/owner of the Hostel, which makes it more difficult to detect illicit practices. When the tenants rose up against the owner, J. Newman Real Estate was moved to a trust fund, allowing for the owner to remain undisclosed. The trust is officially managed by Novák's wife and his colleague. This change ties into the appointment of the building's tenant and manager to company director, as mentioned above. Novák thus has no official ties to the hostel.

In the Neighbourhood, on the other hand, shutting down business is a varied and at times destructive process. The low purchasing costs of the apartments, high profitability stemming from exploitative practices and the dilapidation of apartments have created a situation in which many of the owners no longer rent out their units, do not maintain them and have severed contact with the locality altogether. They thus do not contribute to the repair fund, pay for shared utilities, or help pay off any debts the association may have incurred. The owner's failure to fulfil his/her obligations, which is a form of milking, contributes to the gradual decline of the entire association.

Another practice is the selling of apartments to new investors without declaring debts on either the apartment or the association. Owners who have lost interest in their apartments, either by vacating or selling them, are often a sign of existing debt.

According to one informant who was thusly defrauded, the management company that controls the authorized representative plays a role here. While the contract stated that the apartments being sold were not burdened with debt, the accounts stipulated that the debt was incurred by the new buyer. The informant maintained that he "did not undertake to incur these debts". Other informants called attention to the "strange" practices that accompanied the termination of management contracts or in the failed attempts of owners to get information about the management's activities, seeing this as a way to cover up illegal practices. This included the unwillingness to hand over paperwork to the new manager or falsification of invoices.

Furthermore, there were cases where the former owner collected rent from his tenants several months after selling the apartment to a new owner and concealed this information from both parties. On at least one occasion, the tenants were consequently identified as debtors and thus evicted.

According to our informants, vacant and dilapidated apartments were also used to provide permanent residence to foreigner workers by Czech and foreign companies. The apartments were partially reconstructed and offered to Eastern European workers

who needed a lease agreement or other proof of housing to obtain permanent residence. However, the workers did not really reside in these apartments, which means circumventing the law in this context.

One way to appreciate investments is via arson. According to the statistics of the Fire and Rescue Service, 80 fires were officially recorded in the Neighbourhood between 2010 and 2019. Two buildings in particular stand out here. In 2014, 12 fires were recorded in a building on Blue Street and 11 fires were recorded in a building on Red Street in 2018. 10 of the 11 fires happened during 2 weeks in July, when the building was still occupied. The police investigation was shelved in all of the cases.

The informants interpreted the causes of the fires as follows. Firstly, they were seen as cases of insurance fraud for property that had depreciated in value. The second explanation could be seen in the attempts of some of the smaller landlords to evict rent defaulters, concentrating paying tenants into a section of the building that had not been cut off from water and electricity. The third interpretation considers the interests of one of the primary landlords in securing tenants in his housing stock at the expense of the competition in order to monopolize his position in the Neighbourhood. The last interpretation suggests that the fires were intended to divert attention away from the embezzlement of the association's funds.

All of the above interpretations share the conviction that the residents themselves started the actual fires. The general understanding is that the residents were extorted by certain individuals or organized groups to do their bidding. As the quotation below demonstrates, the flooding of apartments functions similarly to arson:

We know who did it [flooding the apartments] now, but we don't know for whom. It was a tenant who had ties to groups that got him to run down buildings. So I moved a few doors down and fixed up this other apartment. They burned it.

## Concluding remarks

This paper tried to demonstrate how the practices of landlords contribute to the creation and reproduction of disadvantaged neighbourhoods. Case studies on the Hostel and the Neighbourhood were conducted for this purpose. These areas have experienced significant urban decline in the context of post-socialist neoliberalism where space has been re-hierarchized in a new way and private landlords emerged as major providers of housing to the stigmatized poor. Marginalization in the housing market has produced a "contractual" relationship that is characterized by the relative dependence of tenants on landlords. Various data sources were utilized in order to identify a number of illicit practices which were then analysed using a framework of three concepts: apartment speculation, exploitation of tenants, and business liquidation.

Apartment speculation based on winkling contributed, either directly or indirectly, to the formation of both studied localities. Exploitation helped reproduce their disadvantaged status, not only in the form of overpriced rent and various forms of harassment, but also via property milking, consisting of undermaintenance and a broad spectrum of fraud against other property owners, including embezzlement and loan fraud. Business liquidation, in addition to covering up exploitative behaviour, also includes other profit-

making opportunities, including insurance fraud. The concentration of these practices, namely the failure to pay repair and service fees essential for the operation of the homeowners association and the embezzlement of its funds, adversely impacted the housing stock. In at least two cases, services were disconnected, tenants gradually left, and the building was devastated. The buildings are now to be demolished, something which is financed via public funds.

In both localities, the illicit practices described above were continuously carried out by numerous profit-driven actors and often involved the use or threat of violence, including arson. Some had even been convicted of financial crime in the past for either profiting off of vulnerable residents or involving them in their illicit activities. Novák was charged with fraud and money laundering in an organized group. Another group of landlords was convicted for organized housing fraud outside of the investigated locality. During our study, several criminal reports were filed by victims or witnesses of illicit practices in connection to housing providers and the management of housing funds. This suggests that there are relatively organized groups in the investigated localities which engage in criminal activity as part of their business dealings.

Space is important in the sense that the business is embedded in material and symbolic realities. It is not conceivable without the availability of more cheap-to-buy dwellings and stigmatized and marginalized groups concentrated in certain areas. Although the main goal is profit rather than the control of territory per se, landlords exercise control over their properties and tenants. In the Neighbourhood where a number of landlords operate and some of them own dozens of apartments, control seems more formalized. The service of real estate agencies or residents is often used to ensure the smooth operation of the business. The Hostel also revealed the system of obligations that resembles the patron-client relationship typical of the mafia-type groups (Albini 1971; Weinstein 2008: 27). However, can such entrepreneurship be considered organized crime, or rather, does this serve as a legitimate subject of interest for researchers of organized crime?

Several perspectives may justify an affirmative answer to this question. The cooperation of more people, focus on profit, continuity, division of labour, illicit activities and the use of violence are all basic features of a criminal organization, whether understood in an academic or colloquial sense (von Lampe 2015: 26–29). In addition to the fact that it targets vulnerable clients, the provision of substandard housing is characterized by involving a large number of actors, their high turnover, low transparency and weak regulation. This renders this market segment vulnerable to infiltration by organized crime, which in other contexts qualifies as a legitimizing incentive for organized crime researchers (e.g. Vander Beken and Van Daele 2008). Lastly, the provision of substandard housing in disadvantaged neighbourhoods paves the way for specific forms of criminal activity which involve recruiting the residents themselves (see Brady 1983; Sánchez-Jankowski 1991: 123–124). According to von Lampe (2015: 245–246), examining illicit practices as a furtherance of legal business is an interpretive framework that can prove fruitful for the field of organized crime research.

Nevertheless, moderation must be exercised here. Similarly to other studies examining businesses that operate in grey areas (Chiodelli et al. 2017), this one too is largely based on information which often obscures the line between legitimate interpretation and urban legend. The perspective of organized crime may help create a “sense of order on clusters of unruly disjointed episodes” (Hobbs and Antonopoulos 2014: 110). There was generally very little room here to explore the complex circumstances of these illicit

practices. One must also consider that the urban decline in the Neighbourhood may be a product of more factors, including the agency of the tenants themselves, where the illicit practices of landlords only play a small role. The Hostel, however, points to the opposite conclusion. This study should be supplemented with additional research, as only with sufficient information can we assess the true nature and scope of the “poverty business”.

Further research should also take criminalization into account (Schneider and Schneider 2008). The provision of substandard housing has not been criminalized in Czechia as of yet, despite the fact that the illicit practices associated with such activities are public knowledge and have prompted the government to respond by tightening restrictions on housing benefits. This may be explained by the lack of interest of victims to report such practices, as they are often highly dependent on the housing or other services being provided by private landlords. Even if these illicit practices were reported, one must consider the general level of prejudice directed against residents of excluded localities which ends up undermining their credibility with public authorities, including the police. It is also worth considering the number of respected public figures involved in this type of business, including national and local politicians (e.g. Mikulcová and Guryčová 2019; Šujan 2018). Nevertheless, if such activities were to be criminalized - considering that a number of criminal reports have been filed - it would be appropriate to address such a development. What qualifies as organized crime is ultimately the domain of the government rather than scholars.

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