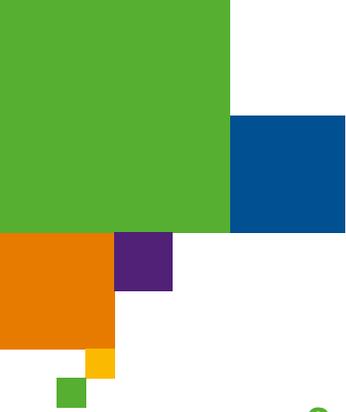


# Habitat for Humanity Hungary's housing programs



**Habitat**  
for Humanity®  
Hungary



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## Dear Partner, dear Friend,

Habitat for Humanity operates in 80 countries around the world to provide healthy, affordable and decent homes for everyone. We at Habitat for Humanity Hungary work for the same in our country. Our goal is to see everyone live in decent housing that allows them to live a healthy and active life.

We provide direct help for many to achieve this. By providing cheap building materials, volunteer labor and trainings, we help families and communities improve their housing conditions and enable them to improve their housing on their own in the future.

Housing poverty affects 1.5 million people in Hungary. Such an immense problem calls for broad cooperation and an efficient housing policy. Habitat for Humanity Hungary has been working on advocacy for many years to convince decision-makers with all our efforts – investigative research on housing poverty, development of professional solutions, presentation of the problems of the poor – that Hungary needs a fair and inclusive housing policy.

We hope to work with more and more partners and supporters to reduce housing poverty, create policies that take into account the interests of the poor and marginalized, and provide decent homes for everyone.

András Szekér  
*Executive Director*  
*Habitatfor HumanityHungary*



## Who We Are

Habitat for Humanity is an international NGO interested in housing poverty, fighting for a fair housing policy and decent homes for everyone. Our first organization was founded in 1976 in the US. Today Habitat for Humanity is one of the biggest international organizations working against housing poverty in 80 countries. Since its foundation our organization has built or renovated over 800,000 houses, and provided simple and affordable homes for 4 million people. Millions of volunteers support our work worldwide.

Habitat for Humanity Hungary has been operating since 1996. Since then we have helped over 2000 families: 150 families could move into a new home, 620 families had their homes renovated, and 1300 families have participated in our trainings focusing on household management and energy efficiency.

Throughout our work we had to acknowledge the fact that we cannot help 1.5 million living in housing poverty on our own, for this could only be accomplished by a housing policy taking into account the interests of the poor and marginalized. Our aim is to support these policy decisions by investigating the key problems and developing their

efficient solutions. We present our suggestions to decision-makers and the public in the belief that through cooperation and mutual understanding, profound changes could begin in Hungarian housing policy.

Our goal with our work is to provide direct support to people living in poverty. In our HabitatPoint program we run field programs in several selected regions to provide families with tools, expertise and materials in order to solve their challenging housing problems. In our Housing First program we renovate vacant social rental housing units for homeless people, and support them with social work in order to help them keep their homes after moving in. Local and international volunteer teams help in construction projects focusing on energy efficiency, where families in need have their houses insulated.

The essential condition of a decent life is a decent home. Thus we are committed to do everything we can in order to provide Hungarian people with appropriate homes. It is our hope that every year we will be able to report on more and more achievements and less families living in housing poverty.





## Advocating for a Fair Housing Policy

The aim of our advocacy work is to introduce housing poverty issues into political and public discourse, and to inform decision-makers about the weight and importance of problems arising from housing poverty, in order for them to make the necessary decisions to solve these problems.

We are striving to articulate housing problems of people living in poverty to advocate for them and represent their interests. Our suggestions are delivered to national and local decision-makers and NGOs, presented in national media, and initiate discussions in order to inform about and to relieve these issues. Our housing reports containing the most recent data on housing poverty are published annually.

We also give special attention to creating and expanding cooperations. It is important to be in close cooperation with NGOs concerned with housing poverty on a national scale and organizations willing to ease these difficulties through local intervention.

With our work in various settlements and with our policy recommendations we would like to contribute to the strengthening of communities living in housing poverty, making them self-reliant in managing their own resources and able to provide local solutions to their challenges.

The housing issues of 1.5 million can only be solved through an integrated regulation of the causes and the reconsideration of the housing support system. In our advocacy work we aim to highlight that there is a need for a housing policy offering complex, sustainable and sensible solutions for those living in poverty, and which enforces government measures on housing in accordance with an integrated policy concept.





# Annual Report on Housing Poverty

Habitat for Humanity Hungary publishes annual reports on housing poverty in Hungary. The aim of these reports is to provide regular accounts on the status and trends in housing poverty, and to analyze annually how and to what extent each year's policies have contributed to its reduction. Furthermore, our aim is to elevate the issue of housing poverty into the proper position in public discourse, and to support the development of a fair and inclusive housing policy.

Housing poverty is defined by housing conditions that do not fulfill the adequate criteria for housing, e.g. there are affordability problems, primary services and access to infrastructure are not provided, or the dwelling is poorly located or inadequate either in qualitative or quantitative terms.

In our latest report analyzing the data of 2013, we have found that 33.5% of Hungary's population is challenged by the threat of poverty and social marginalization. While the number of the poor grows constantly, incomes are further polarizing.

Although the quality of nearly 4.4 million registered homes has improved in recent years, masses of people still lack essential infrastructural services. There are almost 200 thousand units without a bathroom or emergency housing units in Hungary, 145 thousand homes lack running water, and 1.1 million homes have no access to the public sewerage system. 70 percent of homes are outdated in terms of energy efficiency,

thus the utility costs of residents living here are also higher. One-third of the homes of children (around 620 thousand children) are dank, moldy and hazardous to health.

Housing costs are an ever growing burden for families: households pay more than a quarter of their expenditures on utility and rent costs. In 2013, one quarter of the Hungarian population were in arrear (in credit repayment, house rent and utility debt), which was more than two and a half times the Union average. The situation of those living below the poverty line is even worse: in 2013, over 60 percent had some kind of debt, and with this figure we have attained the worst position among Union members.

The stock of foreign currency loans past due 90 days has grown during the year. About 500 thousand enforcement proceedings are initiated yearly and 1% of debtors lose their homes or their most important personal properties every year. In 2013 25% of homeless people lost their homes because they were unable to pay for expenditures.

Although housing subsidies reach a proportionally large number of households, this does not provide substantial support (its average monthly amount was HUF 3700 [about \$18]in 2013). An appropriate degree of normative housing subsidies is needed, which would take into account actual housing costs and household incomes.

In our opinion, families in danger of losing their homes need to be provided with complex solutions, that would help them pay back credit and utility arrears, thus getting them out of the debt spiral.





## Social Housing Agencies

In the recent years we have recognized from our advocacy work that owning a private home is becoming increasingly unaffordable for a growing number of people. In spite of this, the practice of housing policy supporting the acquisition of owner-occupied housing has still remained unaltered. In our opinion, the public utilization of private rental housing would relieve the housing issues of many ten thousands of families. This is the aim of our project developed in collaboration with Metropolitan Research Institute, in which we work for the introduction of Social Housing Agencies.

Rental housing in Hungary is very scarce compared to the need. While there are almost 400,000 vacant apartments in the country, approximately 300,000 families are in need of rental housing. In our view, a much wider, better utilized and more affordable rental housing sector should be developed than presently is. An extended social housing sector would be the solution to credit-damaged and arrear families, those with distant employment opportunities, young people delaying founding a family due to lack of parental support, those leaving state child care, or some homeless people.

Vacant apartments mean regular costs also for the owners. Our model would guarantee permanent tenants and steady income for apartment owners, a favorable legal contractual relationship, the partial reimbursement of possible losses, and more steady enforcement proceedings in case the tenant misses payment.

Habitat for Humanity Hungary and Metropolitan Research Institute suggest that apart from housing in local and central government property, privately owned vacant apartments should also be included in social rental housing. The inclusion of private rental housing should proceed through Social Housing Agencies. These agencies may be founded by local governmental institutions, business organizations owned by the local government, or non-profit organizations.

According to the concept, these agencies would mediate between the apartment owner and the welfare-reliant tenant, thus taking over or sharing risks connected to rent with the owners. With the introduction of this model families in need would gain access to more reliable and affordable housing.

The advantages and risks of Hungarian Social Housing Agencies can only be assessed clearly by practical experience. Therefore Habitat for Humanity Hungary and Metropolitan Research Institute propose the rapid initiation of an experimental program involving a number of municipalities and non-profit organizations. The project would enable the testing of institutional and functional mechanisms, and the resulting experience would also support the development of more suitable legal frameworks.

Among local governments participating in the development of this model, Szombathely was the first municipality to have initiated an experimental Social Housing Agency in June 2014. These experiences will provide useful information for starting up an experimental project of Social Housing Agencies.





## Roundtable for Settlement Planning in Mátaverebély

The housing conditions of roma people in Hungary are significantly worse than the national average. Many are affected by residential segregation and the complete disintegration from non-roma population, which leads to additional problems and the worsening of opportunities for housing. In our country there are a total of 1,600 slums of poor or roma, where 300 thousand people live in a segregated residential environment.

Mátaverebély is a settlement of 2000 inhabitants in Nógrád County, where the majority of the roma population lives segregated. We initiated our project with the Alliance of Nógrád County Roma Minority Representatives and Spokespersons (Nógrád Megyei Cigány Kisebbségi Képviselők és Szószólók Szövetsége) in order to identify the key problems and to develop suggestions to solve them. In addition we have founded the Roundtable for Settlement Planning (Terelülésfejlesztési Kerekasztal), and also conducted research in Mátaverebély.

The aim of the Roundtable for Settlement Planning is to create a form of cooperation between different actors of settlement life in order to give space to discussing problems, confronting views, grounding experience with the help of experts, finding the solutions and setting up priorities.

The members of the group are representatives of the roma community, executives of the local government and the social provision system, executives of the Church and NGOs, and the project's experts and researchers. The key to the success of this method is for settlement leaders to participate in workshops, to accept jointly developed suggestions, and to become committed to their achievement.

In order to discuss concerning problems the roundtable has met on seven occasions, for one day every two weeks. These meetings have helped in learning about the situation of Mátraverebély's inhabitants, and in mediating information between the leaders of the settlement, the representatives of the segregation and the experts. The group also formulated suggestions for local social policy and the settlement's development concept. The roundtable meets regularly even after the planning period, and seeks to develop partnerships and adapt good practices from settlements challenged by similar problems.

Along with the group's work in Mátraverebély, we also started a research project to investigate the effects of national and local policies, the enforcement of housing rights, the housing conditions of low status roma population, and the most important problems faced by roma inhabitants in the settlement.

Habitat for Humanity Hungary plans to apply the method developed in this project in other settlements also. In Mátraverebély, we are also starting our HabitatPoint program to support people living in housing poverty with cheap building materials, tools and expertise.





## HabitatPoint

We have started the HabitatPoint program in the second half of 2012 in Bag (Pest County), in a cooperation with BAGázs Association.

In this program we provide cheap building materials, tools if required and technical advice for the participating families living in extreme poverty, who work on the renovations themselves, in cooperation, helping each other.

HabitatPoint enables families in need to buy the necessary materials for the maintenance of their homes at a reduced price. We reward work done for the community: those who participate in renovating the houses of other families are granted extra discount from the price of building materials. The money raised is then spent on operating the project, purchasing necessary materials, shipping and storage costs.

The program operates according to clearly defined rules to help the acquisition of financial planning, and also provides experience in decision-making and team work.

We also build communities so that people living in a specific place can work together in cooperation, and become strong enough to mobilize their own internal and external resources in order to help them in changing their lives.

HabitatPoint also gives assistance in producing cheap and environmentally friendly fuel. The facilities necessary for producing bio briquettes from agricultural waste by the community are also built by members of the local community under the supervision of Habitat's construction team.



HabitatPoint collects excess or scrap building materials – from individual or corporate donors, building material manufacturers and distributors – and provides them to families living in extreme poverty. Through this process the program also reduces waste getting in the environment. In the next period we are to increase the number of clients of HabitatPoint, and thanks to our supporters we can now spread the program to other settlements also.



## Housing First

In recent times there has been much debate on the issue of homelessness. The parliament has declared habitual residence in public places a violation, and although it was criticized heavily by international organizations and the Constitutional Court, sadly the legislation was not changed. In our opinion, punishing people living in the streets will not abolish homelessness, as their criminalization will not solve their housing problems. Real solutions could only be provided by promoting self-reliant and sustainable housing.

Throughout the world many professionals and organizations agree that homeless shelters do not necessarily provide real solutions for homeless people living in public space to break out from homelessness. Neither is private rental housing affordable for them. This is why our Housing First (Elsőként Lakhatást) program prepares homeless people living on the streets to live a self-reliant life. The aim of the program is to enable homeless people living persistently in public space to maintain their rented apartments, get employed and gradually reintegrate into society.

Similar programs also exist in Hungary, and deriving experience shows that if homeless people living in public space are provided with a real housing alternative, they are able to build an autonomous life with proper support.

In our Housing First projects we renovate uninhabitable social rental housing, partly with the help of volunteers. We joined the City for All (A Város Mindenkié) group's initiative in Kőbánya in helping the renovation of municipal rental units for homeless people to move in. In collaboration with the Twist Oliver Foundation (Twist Olivér Alapítvány) we also support homeless people whose shacks were devastated by the flood in 2013 to move into social rental housing.



Those moving in are also supported by complex and intensive social work to help them in keeping their homes. In cooperation with NGOs working in similar programs, we would also like to help homeless people move into apartments with our advocacy work.





## Volunteer Program

Habitat for Humanity traditionally builds and renovates homes with the support of volunteers all over the world. Our organization's international volunteer program provides volunteers an opportunity to help families in need with their physical labor, and to take the inspiring experience of volunteering and caring support home. Working together with the locals volunteers get a chance to get to know the local community and culture better than an average tourist trip would allow, often finding life-long friendships.

Most international teams come from the USA and Canada, and we also work with corporate and international school teams from Europe. Our generous volunteers not only cover all costs involved, but also support our work with a donation.

The majority of Hungarian volunteers participate in constructions as corporate team members. Companies supporting our projects usually also contribute to the renovations or other Habitat programs with donations. We also work with an increasing number of individual Hungarian volunteers who work with us on constructions either on open volunteer days or by joining an international team.



Volunteering has always been a core activity and the heart of Habitat. In Hungary we are especially grateful to our volunteers as they set an example to and inspire many people in a country where volunteering doesn't have a tradition like in the US. Although there are more and more people volunteering in Hungary, community service is yet to become a natural way of giving back.





## World Habitat Day

The number of people living in slums is on the rise worldwide. Today approximately 1 million live in slums all over the world, but according to forecasts this number will double in the next two decades. An increasing number of people in the world think that this trend should be put to an end. One way to achieve this is to enlighten more and more people about the escalation of housing poverty and its consequences.

The first World Habitat Day was held by the UN Centre for Human Settlements on October 6, 1986. Since then, this world day is held every first Monday of October, and raises awareness to the fact that every human being deserves a decent home. Habitat for Humanity commemorates World Habitat Day in many countries across the world including Hungary.

From year to year on this day we reach out to the wider public by organizing programs which aim to present the situations and challenges people living in housing poverty have to face in an understandable and sensible way. In our awareness raising actions we try to engage everyday people, and bring the media's attention to the most pressing housing problems. On our professional forums organized for the world day we approach experts, and initiate discussion and cooperation in our ambition to relieve housing poverty.

In 2013 we held an action at Blaha Lujza square in Budapest to raise attention to the fact that today in Hungary every third family is unable to heat their apartment, every tenth family in villages lack piped water, and hundreds of thousands of families are in danger of losing their homes due to utility debts. In the square we built a house-like installation named Fire-Water-Home (Tűz-Víz-Otthon), its one side representing decent housing, the other side housing poverty. In 2012 we presented the severest challenges of housing poverty at a public photo exhibition, while earlier we had involved bystanders into community house building, opening discussions on housing problems.





Help us build hope and a warm home  
for families living in poverty!

## Over 1.5 million people are affected by housing poverty in Hungary.

Hundreds of thousands of families live in unheated and unhealthy homes without any comfort, and with no hope of changing their conditions. Support Habitat for Humanity so that with your help we can give a chance to people living in housing poverty!

### With your help

- we can help the homeless move into local government owned rental housing,
- we can insulate the houses of families in need,
- we can help families living in extreme poverty to gain access to cheap building materials and expertise to repair their houses,
- we can fight for fair and inclusive housing policy to provide 1.5 million people living in housing poverty with decent and affordable homes.

# Support our work with your donations and help families in need!

[www.habitat.org/donate/hungary](http://www.habitat.org/donate/hungary)

Using the QR code you can donate with only a few clicks!



Thank you for your support!



**Habitat for Humanity Hungary works for a fair housing policy and a decent home for everyone.**

You can help us to build hope and warm homes, too!

**PLEASE SUPPORT OUR WORK!**

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