



POLICY ANALYSIS AND PROPOSAL FOR THE IMPROVEMENT OF THE HOUSING OF BENEFICIARIES OF INTERNATIONAL PROTECTION IN HUNGARY

SOCIAL INTEGRATION OF BENEFICIARIES OF INTERNATIONAL PROTECTION IN HUNGARY – NIEM POLICY BRIEFS

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HOUSING







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Executive summary

At present, the scope of state support provided to beneficiaries of international protection in Hungary in the field of housing does not differ from the support available to Hungarian citizens. However, these are overall extremely limited and mostly benefit the more affluent social groups. The lack of knowledge of the local conditions, the scarcity of information sources due to the language barrier, the difficulties in finding work and prejudice and discrimination against foreigners may cause additional difficulties for the refugees in finding independent accommodation.

The aim of this analysis is to formulate policy proposals based on the experience of the policy measures and housing programs applied in the last decade, which have affected the housing of recognised refugees in Hungary, and which can take into account the wider economic environment and structural conditions affecting the housing market to improve the housing situation of refugees.

1. Introduction

Housing is a particularly important issue in the integration process of refugees, and it is often connected to employment and language skills. The lack of knowledge of the local conditions, the scarce information sources due to the language barrier, the difficulties in finding work and prejudice and discrimination against foreigners may cause special difficulties to the refugees in finding independent accommodation. Their vulnerability is further exacerbated by the fact that refugees, who are usually of working age, often cannot find a job that matches their qualifications, which puts them in a worse labour market position than their qualifications would allow and narrows their sources of income.

The indicators on housing developed by the <u>National Integration Evaluation</u> <u>Mechanism</u> (NIEM) project show that there are basically no targeted public housing solutions or housing policies for refugees and beneficiaries of international protection in Hungary. Most of the housing programs and support listed among the indicators were available in Hungary only on an ad hoc or project basis, in the implementation of non-governmental or church organisations. The range of state support available to refugees in the field of housing does not currently differ from the subsidies available to Hungarian citizens. However, the scope of this support is extremely narrow, so beneficiaries of international protection must cope with the same benefits system of scarce resources and capacities as Hungarian citizens in similarly vulnerable situations. Housing benefits available in Hungary are generally extremely limited - in this respect, the situation of persons with refugee status is no worse than that of other households living in housing poverty. An important limitation in this area is that the social rental housing sector is exceedingly small and is also owned by local governments, which usually limit housing application and allocation systems to long-term local residents. In addition, due to the developments in the Hungarian housing market in recent years, it has become more difficult for all economically disadvantaged social groups to secure their housing. Between early 2016 and 2020 house prices saw the steepest increase in Hungary among the EU member states (Eurostat 2020¹). In the Budapest private rental market, too, rent has risen by 130%. (Habitat 2020²). This has created an increasingly difficult housing situation for refugees, as well.

In view of all this, this document proposes to investigate the circumstances affecting refugees in particular. On the one hand, it describes the various policy measures that have affected the housing of refugees recognised in Hungary over the past decade, as well as housing programs that have specifically targeted or at least openly-supported refugees in some form. On the other hand, the analysis also aims to present these activities in a context that also takes into account the wider economic situation and the structural features of the housing market in particular.

The analysis starts from 2008, which was a turning point in both economic and political opportunities due to the financial crisis as well as a somewhataltered refugee policy in terms of housing. However, the larger part of the analysis focuses on the near past. The primary reason is that after the refugee crisis in 2015 anti-refugee government policy intensified and this radically changed the role of the state in the integration processes and reduced the formerly established system of support.

The second chapter of the analysis examines this rapidly changing public policy environment and how this environment affects the opportunities of various actors. It reviews how the form of state involvement has changed in recent years in terms of financial support and available administrative capacity; when formal cooperation could be effective and when informal contacts between the administration and the social actors were essential to make the measures feasible. This chapter describes the changes over time in the system of state support for the housing of refugees: how long there was no targeted support for refugees and when it was put in place; when a particular aid scheme was developed and when pre-existing aid was withdrawn.

The third chapter consists of two subchapters. As our research shows that recently, mostly market-based solutions to refugee housing problems have

^{1 &}lt;a>www.ec.europa.eu/eurostat/databrowser/view/tipsho40/default/bar?lang=en

² www.habitat.hu/sites/feketelakas/problemak

emerged, one subchapter deals with general housing options: the conditions of the acquisition of property, the conditions of renting. The second subchapter, considering that employment is an important precondition for independent housing, reviews the housing opportunities of refugees in the context of structural changes in the employment market.

The fourth chapter then details the housing programs aimed at or openly supporting refugees that were realised in all these circumstances, by nature of the aid and form of the granting organisation, taking into account the state aid system and its changes, as well as structural aspects. It reviews the ways in which different groups of refugees were involved in one program or rather in another. Special attention should be paid to refugees with specific needs with respect to housing.

Building on the diagnosis of the second and third chapters and the experience of the housing programs described in the fourth chapter, the last chapter aims to formulate public policy proposals that can improve the housing situation of refugees in the future.

From a methodological point of view, we performed a secondary analysis of the relevant legal and policy sources on the one hand and relied on expert interviews on the other hand. A summary table of the latter is attached (**Appendix**).

2. Changes in public policies affecting the housing of refugees in Hungary and active social actors

When reviewing the history of public policy measures concerning the housing of refugees in Hungary and the framework of institutional assistance in terms of guaranteeing the security of housing, a fundamental problem can be identified.

In 2013, in order to make the related EU funds available, the central government prepared a strategic document (Government Decree 1698/2013. (X. 4.) on the Migration Strategy and based on this, the seven-year strategy for the Asylum and Migration Fund to be set up by the European Union in the 2014–2020 financial period, detail see below), which seeks to address in a complex manner, international migration issues, including housing. Despite this fact, the framework of the connected laws and financial support is changing continuously, almost every year or two, since the plan was drawn up. And this makes it almost impossible for decision-makers, executives and social service providers working in this field to develop a stable team with specific knowledge who can help with a good knowledge of the current regulations, routinely and with guaranteed resources. In recent years, there has been a tremendous change in the role played by state or civil actors in assisting refugee housing in specific periods (see below). Based on interviews with relevant social actors, this chapter describes public policy measures aimed to support housing for refugees and how the responsibilities and opportunities of those who play a key role in providing assistance have changed.

Government Decree 301/2007 (XI.9), uniformly enforced with Act LXXX of 2007 on Asylum, provided refugees and beneficiaries of international protection with a one-off settlement allowance, regular housing allowance to facilitate integration and housing-purpose support (see originally Act 2007/LXXX, Chapter V, Article 37³). From 2008, through amendment of Government Decree 12/2001 (I.31.), it became possible for third-country nationals with a valid immigration or settlement permit to receive state housing support in Hungary, in the same form and manner as Hungarian citizens, without a separate ministerial permit.

Although the amount of various subsidies for integration was relatively low compared to the actual cost of living, after 2008, this system of subsistence support (meaning housing, schooling, health care, etc.) meant stability in any case. If the applicant agreed to attend a 520-hour free of charge Hungarian language course (which the regional refugee office was obliged to provide for the affected persons) the regularly allocated support was available for two years, in each month. The 6 months a person granted refugee status could spend in a refugee camp (with the option of an additional 6 months in case of need) was also fair in terms of the time needed to arrange independent housing. The one-time per person support of 171 000 HUF was enough to pay the deposit a private rental accommodation usually required.

Later, in 2014, the integrated support structure was introduced, one element of which was an individualised integration contract guaranteed by the central government, sought to improve this smaller-budget and fragmented system. By signing this, those with recognised refugee status were able to apply for monthly integration support from the central budget: initially for 6 months in a net amount of HUF 90,000 (for families up to a maximum of HUF 215,000), and then on a declining basis every six months for a maximum of two years. This support could even be rescheduled and partially claimed in advance to cover the initial higher expenses, such as the deposit for renting a flat. However, if the recipient received any income or extra allowance in the meantime, the amount of the allowance had to be reduced to the extent that it would supplement the individual's total monthly income up to the amount of the support due in that period. Another element of the integrated structure was a parallel support system relying on EU funds, the details of which were laid

³ www.helsinki.hu/wp-content/uploads/Met_Vhr_egyseges_szerkezetben.pdf

down in the Migration Strategy adopted with Government Decree *1698/2013*. (X. 4.), and the seven-year strategic plan *document*⁴ connected to the Asylum, Migration and Integration Fund (hereafter: AMIF) created by the European Union in the 2014-2020 cycle. As part of this, 8.75% of the available AMIF funds, that is a budget of HUF 972.5 million according to the preliminary plans, was available to finance programs aimed at improving the housing situation of refugees.

Through the involvement of the new resources from the central budget, as well as EU grants available through the AMIF programs spanning several years, some social actors were given the opportunity to directly improve the housing security of refugees or to take responsibility in this role.

On the one hand, it was the task of local family support workers to guarantee that the social benefits provided under the integration contract reach those who actually need them, in an appropriate manner. On the other hand, NGOs could apply for funds to develop and implement housing plans for refugees and improve the capacities of the existing social infrastructures.

However, in the context of the integration benefits, the range of those family support workers who followed up the commitments of refugees set out in the integration contract weekly, provided compulsory support for them and made weekly reports to the then Office of Immigration and Citizenship (OIC) proved to be relatively small in practice. Partly because the central government did not provide state-financed training in advance to prepare for the new regulatory and practical situation and thus, in the absence of the specific knowledge and skills mentioned above, it was more difficult to effectively assist in the processes stipulated in the contract.

There were some family support workers who, thanks to their previous work experience, were able to bridge this gap with the help of social workers who were more experienced in asylum matters. The more proactive actors turned for help to the NGOs that had more previous experience in refugee matters (interview 10, interview 12).

The territorial concentration of local cooperation dealing with integration contracts was mainly determined by the fact that refugee customers, in the absence of local knowledge, mainly sought the assistance of family support workers close to transport hubs on their way from refugee camps to Budapest (e.g. Keleti (East) Railway Station, Nyugati (West) Railway Station, Kelenföld Railway Station) or the national immigration office in District 11). This was also justified by the scarcity of time, as in the meantime the 6-month period

⁴ See www.belugyialapok.hu/alapok/sites/default/files/MMIA_.pdf

that refugees could spend at reception centres after obtaining the status was reduced to 2 months [interview 6, interview 10].

Since state training was not realised and capacity expansion also remained absent, the processing of official documents became slower in an overburdened bureaucracy. In addition, personal contacts and informal networks between administrators played an important role in the actual assistance of refugees, often due to differing interpretations of legislation at the local level. Therefore, it could happen that the geographical location of family support workers, who were in principle responsible for enforcing integration contracts connected to residence cards, in practice often differed from the location of the family support service belonging to the declared address (named by the refugees still in the refugee camp). As a result, in some districts of Budapest, as well as in some county towns close to the reception stations, in any given period local family support workers had to deal with hundreds of clients after a short transition period and with limited human capacity [interview 10]. In addition, facilitating the integration process often required them to inform the administrators of other relevant state institutions (e.g. health, education, labour, etc.) about the special situation of refugees, sensitise them and explain their relevant legal obligations [interview 10, interview 12].

In addition to the informal contacts of those working in the public administration and the welfare system, informal, sometimes formal, collaborations between family support workers and civil, church or other municipal organisations, which mostly rely on AMIF funding, also played a key role. (See Baptist Integration Centre, Budapest Methodological Social Centre and Institutions (BMSZKI), Jesuit Refugee Service, Reformed Refugee Mission, then Kalunba Social Service Nonprofit Ltd., Maltese Charity Service, various collaborations of the Menedék Association)) [interview 1, interview 4, interview 8, interview 10, interview 12].

Focusing on the issue of organizing self-contained housing, these relationships have helped to reconcile integration grants with participation in housing programs available from AMIF funds. Focusing on the issue of organising independent housing, these relationships have, on the one hand, helped to reconcile integration grants with participation in housing programs available from AMIF funds. On the other hand, their role became important in language learning which was a priority issue in compulsory communication with the family support workers, in the overall promotion of the integration processes but also expressly in the search for housing accommodation. After the changing regulations abolished the state-provided, free access to learning Hungarian as a foreign language, classes were often organised by non-governmental organisations, mostly relying on AMIF funding. And outside Budapest - where the number of both NGOs and language teachers is typically lower - this task was also left to overworked family support workers [interview 12]. Based on our interviews, overcoming language barriers in the search for housing, in contact with real estate agents, and most importantly in contact with landlords, often seemed to be an important factor. Knowledge of the Hungarian language generally strengthened trust and facilitated communication, as the parties did not need to know any intermediary foreign language (e.g. English), and thus it was not absolutely necessary to guarantee a foreign language contract [interview 3, interview 7, interview 11, interview 13].

The 2015 refugee crisis marked a turning point in the government's migration policy: the government's responses to the crisis made clear the systematic nature of its anti-immigration policy. The effective date of the integration contracts was changed accordingly: persons with recognised refugee status could apply for integration assistance until the end of May 2016 at the latest; after that date, this possibility was eliminated. Although the system of previouslyrequested support was still in place by the middle of 2018, the role of family support workers was reduced and the expertise accumulated at the local level in the meantime was lost. An important element of the post-2015 processes was also the closure of the Debrecen reception centre at the end of 2015 and the Bicske reception centre at the end of 2016. This significantly reduced the number of places available to asylum seekers and refugees with recognised status, and even if the organisations operating the housing programs with access to AMIF funds could work together to share information, hold informal consultations and improve the situation of individual refugees and people in need with shared responsibilities [interview 1, interview 2, interview 4, interview 8], these measures suddenly further increased the pressure on support organisations.

At the same time, the critical situations experienced in 2015 and the emergence of alternative financial sources through Western European church organisations increased the responsibility of Hungarian churches in supporting refugees - especially in the respect of housing [interview 1, interview 5]. This is when, for example, the Jesuit Refugee Service in Hungary and the Lutheran Diaconia program for refugees started. Specific housing programs will be discussed in more detail in the next chapter. At the same time, it is worth noting that in the same period the central government established the State Secretariat for Assisting Persecuted Christians, which provided state funding for the housing of some Christian refugees recognised in Hungary through the Hungary Helps Program launched in 2017.

Then, 2017 brought a new turning point in public policies affecting the general housing situation of refugees: with the establishment of transit zones, newly arrived asylum seekers had to stay in closed camps, from where they could go to open camps if their refugee status was recognised, but they could only stay

there for a maximum of 30 days. During this time, not even official documents could be obtained reliably, and arranging a private rental accomodation was almost impossible. As a result, direct contacts with organisations providing support in housing opportunities became more valuable. It is typical to this day that the majority of refugees can only move out of the reception centre (especially if they do not already have a pre-existing network of contacts in Hungary) if the staff of the reception centre communicates about the accommodation options with the organisations operating the housing program [interview]]. interview 3]. Thus, the civil housing programs of different NGOs were able to help solve the difficult situation for a short time, but in 2018 this possibility of support was also eliminated or at least greatly reduced. For political reasons AMIF resources became unavailable to non-governmental organisations, so maintaining the housing programs financed from them – which worked smoothly from an administrative point of view according to all stakeholders, in an efficient and formal co-operation with the bodies appointed by the Ministry of the Interior [interview], interview 8] – became impossible. The STOP Soros Act, which entered into force on 1 July 2018 (see T / 333 on the Amendment of Certain Acts on Measures Against Illegal Immigration), in addition to explicitly criminalising civil assistance in support of refugees (see Article 353/A of the Criminal Code), introduced the concept of a 'safe country of transit'. As a result, the proportion of rejected asylum applications increased dramatically. and the number of asylum seekers and refugees able to enter Hungary significantly decreased. This indirectly reduced pressure on the housing programs.

At the same time, church service organisations continued to assist in housing. Mainly from foreign church support, and to a lesser extent from their own resources, but sometimes also with direct domestic state support. Thus, since 2018, there have only been housing programs run by church organisations and church-funded organisations (including Kalunba, which we will refer to as a church organisation, for simplicity). Homeless service provision (individual and family shelters) for refugees has also only been run by church organisations since then. In the homeless care system, the Baptist Integration Centre and the Oltalom Association primarily provide targeted or at least open support to recognised refugees. In addition to crisis accommodation (night shelter), these organisations also provide temporary housing for those in need (singles in a temporary hostel, families in a temporary family home) [interview 8, interview 9]. In the summer of 2020, after the Court of Justice of the European Union in Luxembourg declared theoperation of transit zones arbitrary detention based on international law⁵, the Hungarian government abolished them. For the recognised refugees already living here the central government provides housing or targeted state support specifically aimed at certain groups of refugees almost exclusively through church organisations. The other possibility is that the government provides normative support that can be claimed also after recognised refugees and asylum seekers, but only through the increasingly politically-motivated selection mechanisms enforced between the various church organisations.

In summary, it can be concluded that as a result of political and financial changes, except for a few years (2014–2018), there have been no significant housing programs for refugees. There were some exceptional housing programs before 2014 (for example, organised by the Hungarian Maltese Charity Service and the Reformed Refugee Mission, of which the latter became the satellite organisation of the later independent Kalunba Social Service Non-profit Ltd. [interview 11]), and there was also state-guaranteed housing support, but these programs were typically small-scale.

In the period after the 2015 refugee crisis, the number of integration programs, including housing programs, increased exponentially in response to the needs of a much larger number of refugees arriving in Hungary than before, and with the opening of various funding channels. However, their limitations were mainly due to the fact that in most cases they operated on an application basis and did not have long-term guaranteed resources (see AMIF programs), or in practice they were not as calculable as expected due to overburdened bureaucracy and lack of information. [interview 10] (see disbursement of integration support). On the one hand, this caused significant uncertainty and unpredictability for the operating organisations and responsible social actors [interview 3, interview 11]; on the other hand, it created a non-transparent situation for the beneficiaries, and it also happened that at the end of the support period, residents could not maintain the housing that was available to them for a short period of time [interview 1, interview 8, interview 9]. This, then, easily launched a trend of downward mobility.

All in all, the possibilities to enter Hungary as asylum seekers became extremely limited, so the number of recognised refugees has been steadily declining since 2018. Accordingly, they could not appear as an express target group with housing needs. As housing programs continue to decline as funding opportunities ebb, their analysis cannot be separated from the anti-immigration, antiintegration government policy in a broader sense.

⁵ Directive 2008/115 / EC of the European Parliament and of the Council of 16 December 2008 on common standards and procedures in Member States for returning illegally staying third-country nationals. Directive 2013/32 / EU of the European Parliament and of the Council of 26 June 2013 on common procedures for granting and withdrawing international protection. Directive 2013/33 / EU of the European Parliament and of the Council of 26 June 2013 laying down rules for the reception of applicants for international protection. More detail

3. Structural aspects affecting the housing of refugees

3.1. General housing possibilities

There is no generally available housing support in Hungary; the number of subsidised rental dwellings is extremely limited (the volume of municipal housing accounts for only 2.6% of total housing) and there are few outlets for those living in institutional accommodation (many people remain in the care system for years simply because there are no affordable apartments available for them).⁶ Refugees have to struggle with the same situation. For a few years, when significant grants and public funds were also available, the housing situation of refugees was relatively better than that of those living in general housing poverty [Interview 8]. This is true even though the amounts of support provided under integration contracts could often not be achieved on a reliable schedule due to overburdened bureaucracy, or these sums were not high in relation to the real costs [interview 10]. Housing programs organised from AMIF sources were not a solution for all those in need either [interview 2]. With the abolition of integration support and application funds, refugees who are unable to solve their housing problem on their own are now in a bad situation, similarly to Hungarian citizens living in general housing poverty. There are very few housing benefits available for refugees nowadays, and in the absence of these - and with rising rents the housing situation of refugees staying in Hungary is particularly difficult.

3.1.1. Homeownership

As referred to earlier, market borrowing and state housing support programs have been available to recognised refugees and Hungarian citizens on the same terms since 2008. However, the legal practice differs on the point that when buying a home, third-country nationals are obliged to apply to the territorially competent office for permission to acquire real estate (See Act LXXVIII of 1993 on Residential and Commercial Leases, Article 1/A (2)). But it is common knowledge also for non-refugee foreigners that this permission is granted relatively easily. Even so, in our interviews both NGOs and church organisations, as well as other respondents interviewed reported that refugees could rarely acquire their own housing [interview 3, interview 4, interview 6]. Buying a home with cash is an option for very few, and is only conceivable if the capital saved can be taken out from the issuing country in some way. In addition, in view of the recent explosion⁷ in house prices in Hungary, an extremely large amount is needed for the purchase. Buying a home with a loan is not a real-

⁶ www.habitat.hu/mivel-foglalkozunk/lakhatasi-jelentesek/lakhatasi-jelentes-2018/alberletek-also-szegmense

⁷ www.habitat.hu/sites/lakhatasi-jelentes-2020/megfizethetoseg

istic option for refugees because banks do not approve mortgage applications from those with fixed-term, low-wage employment. If someone already has a long-term stable and better paying job, a bank loan becomes a possibility.

Refugee families were also entitled to the state housing support introduced in 2016 (that is a subsidy for families with children for buying property – CSOK in Hungarian), but a change of Government Decree 16/2016. (II. 10.) annulled this possibility from March 15, 2018 onwards.

3.1.2. Rental market

The private rental market is the segment of the housing market where most refugees and families solve their housing problem, either individually or through some subsidised program. Although refugees also have the theoretical possibility to participate in municipal rental housing applications, their real chances are negligible based on the experience of social professionals [interview 1, interview 2, interview 8]. Therefore, the extremely small segment of social rental housing (2.6% nationwide, 4.5%) is not actually available to them. Meanwhile, the private rental market is very underregulated in Hungary: this creates a risky situation for both parties and leaves every tenant in a difficult situation (see Habitat Feketelakás (Black housing) 3.0%). An additional difficulty for refugees is that they do not speak the language, have no local knowledge, face discrimination and are in a precarious position in the labour market. Establishing an official address¹⁰ is also a common problem in the Hungarian private rental market: landlords often do not allow their tenants to declare a rental property as their permanent address, although this would be a condition for many social benefits. In the case of refugees, this is of particular importance because if one wishes to apply for citizenship, it is conditional on an uninterrupted, proper residence status of at least three years (eight years in the case of beneficiaries of international protection).

The private rental market is also of particular importance for refugee housing because organisations implementing housing programs for refugees also rent apartments almost exclusively on the market (see Chapter 4). Thus, the structural difficulties of the private rental market also apply in their case. These difficulties stem in large part from the ownership structure and under-regulation of the private rental market. In contrast to the institutional homeown-

⁸ www.ksh.hu/thm/2/indi2_7_7.html

⁹ www.habitat.hu/sites/feketelakas

¹⁰ www.utcajogasz.hu/szakmai-anyagok/lakhatas-es-lakcim

ers typical of Western European countries¹¹, the vast majority of rented flats in Hungary are owned by private individuals, who (can) also enforce a number of individual aspects when renting a home. Due to regulatory shortcomings, individual trust is also attributed greater value [interview 8, interview 9, interview 11]. According to representatives of organisations implementing housing programs, this also means in practice that many landlords do not want to rent out their homes to refugees or foreigners in general; or at least they request more guarantees. [interview 6, interview 11, interview 13]. The lack of a common language is often a particular aggravating factor in this system of relationships. Even if the refugee person or the organisation supporting him or her manages to rent the apartment, the refugee tenants are still in a vulnerable position in many respects - especially when they are already out of the support programs.

3.1.3. Institutional accommodation

It is generally characteristic of housing poverty in Hungary that, in the absence of affordable housing, many people live in long-term social institutions providing housing (e.g. temporary homes for families, homeless shelters), the original purpose of which would only be to resolve crisis situations.¹²And because there are no affordable housing options for vulnerable groups, there are no genuine ways out of these institutions either. And the gap between the reimbursement rates of social institutions and the level of market rents also makes it exceedingly difficult for working but low-income individuals and families to leave institutional accommodation.

This situation also affects refugees and beneficiaries of international protection, as they also tend to end up in institutional housing because of the limited capacity of targeted housing programs. Another difficulty is that many social care institutions feel inadequately prepared to receive foreigners (e.g. due to a lack of knowledge of the language or special procedures related to refugees) or are already overburdened at system level [interview 8]. Therefore, in practice, primarily two social care institutions receive refugees and families (more on this in Chapter 4), although other institutions are also willing to provide accommodation in the event of a crisis.

In the case of placement in a homeless hostel or in a temporary home for families, the situation of Hungarians and refugee families in difficult housing situations can differ particularly sharply [interview 8, interview 9]. A significant portion of those Hungarian families entering the social care system will not be able

12 www.habitat.hu/mivel-foglalkozunk/lakhatasi-jelentesek/lakhatasi-jelentes-2018/alberletek-also-szegmense

¹¹ These are non-profit or market organizations that specialize expressly in the construction, management, and rental of homes; in Hungarian they are usually called housing companies (lakástársaságok). The nonprofit housing companies dominate the social rental apartments sector (they receive state, local municipality support and in return, they rent out their apartments in a socially targeted manner), and the market-based housing companies create a more easily regulated situation in the private rental market too.

to get out of it for many years due to the lack of genuine exit routes and affordable rental housing. Whereas for refugee families, this form of housing can indeed be temporary, as they are often adults of working age – they are less likely to get in such crises of lost housing with the exhaustion of employment opportunities, which can only be resolved through institutional placement also in the long term [interview 8].

One form of housing between social institutions and independent housing is the workers' hostel, which refugees sometimes also use. In the labour shortage period of 2017-2020, employers frequently provided this form of accommodation for their employees.¹³ According to one of our social worker respondents working in homeless care, this could also be a solution for refugee workers (e.g. in the construction industry) [interview 9].

A special form of institutional accommodation is reception centres, where asylum seekers and refugees stay in the initial period. At the same time, as described in the first chapter, the length of time spent at the reception centre has been steadily declining, which has increased both the compulsion to enter the housing market and the degree of vulnerability.

¹³ www.youtube.com/watch?v=oC1-maZ13nU

Table 1.

Periodic summary of housing and employment parameters

Period	National average rent ¹⁴ (HUF/m2)	Budapest average rent (HUF/m2)	Gross average monthly ear- nings nationally (HUF/month)	Gross average monthly earnings of sectoral labour ¹⁵ , nationally (HUF/ month)
2008–	911 ¹⁶	1 406 ¹⁸	211 366 ¹⁹	167 246 ²⁰
2013	[100%] ¹⁷	[100%]	[100%]	[100%]
2014–	1 272	2 500	249 597	197 441 [118% //100%]
2016	[140% // 100% ²¹]	[178% //100%]	[118%//100%]	
2017–	1 620	2 910	313 480	245 569
2018	[178% ²² // 127% ²³]	[207%/ /116%]	[148%//126%]	[147%/ /124%]
2019– 2020	n.a. ²⁴	n.a.	381 617 ²⁵ [180%//153%]	290 842 ²⁶ [174%//147%]

14 The average rents shown in this table are based on statistics <u>published</u> by Habitat for Humanity Hungary which rely on data received from Jófogás.hu. As regards the Jófogás data, it's important to note that they reflect current advertised prices and the actually paid average rents are lower (as rents paid under previously concluded contracts are generally lower). At the same time, we consider the advertising rents published on the Jófogás page to be more relevant to the problem outlined above, as anyone looking for an apartment at a given moment is faced with these advertising prices.

15 Calculated from construction industry, hospitality and transport industry averages

16 Due to lack of data, we could only calculate with average prices between 2010 and 2013.

- 17 Taking it as the first base period.
- 18 Due to lack of data, we could only calculate with average prices between 2010 and 2013.
- 19 Calculating the average of the period between 2008 and 2013
- 20 Calculating the average of the period between 2009 (!) and 2013
- 21 Taking it as the second base period.
- 22 Base index compared to the first period.
- 23 Base index compared to the second phase.

24 The data of Jófogás.hu are available till May 2018. The relevant Central Statistical Office (CSO) database is not available in square meter breakdown. At the same time, on the basis of wage index data, it can be said that in 2019 and early 2020 – still in line with the previous trend – apartment rents continued to increase. Stagnation or decrease in the average rents nationwide and in the capital can be experienced only from March 2020 – <u>in Budapest, to greater extent</u>

- 25 2020 data are only available for the January-August period
- 26 Due to lack of data, only calculated with 2019 data at sectoral level

3.2. Dynamics of housing and employment in relation to each other

Housing, work and language skills are interrelated basic conditions for integration, of which education and health background are the mainstays. In this subchapter, in the context of housing opportunities, the employment situation is highlighted because in Hungary, the political and economic environment and structural conditions of housing and employment have seen the most radical changes in the past decade - even if not in the same way. While there was a short period of political support for the integration of refugees in the housing sector, which was subsequently completely emptied with the withdrawal of financial resources, the labour market situation for refugees steadily improved during the same period, before the crisis caused by the coronavirus epidemic [interview 2, interview 3, interview 11].

If we consider this together with the development of rents and break down to phases over the last ten to twelve years (see Table 1), we see that in the first period, in the difficult employment situation caused by the 2008 crisis, with the availability of modest but reliable state subsidies and relatively cheap rents there was a good chance of renting an apartment on the market as a recognised refugee in Hungary. The start of the second phase was marked by the sharp rise of apartment prices and rents from 2014-2015, while the employment situation did not improve significantly. This, together with the central government's anti-migration policy following the 2015 refugee crisis and the consequent intensification of prejudice, made it particularly difficult to acquire private leases on their own or even with the help of an organisation [Interview 2].

As fewer refugees arrived in the country with the introduction of transit zones from 2017, and the number of Hungarian emigrants remained significant (especially those employed in the hospitality, transport and construction sectors), the structural conditions of the next, third phase of the housing situation was relatively favourable [interview 11]. At that time, housing programs operated from AMIF funds and, to a lesser extent, integration support were still available. After 2018, however, rental prices peaked, while the rental market also shrank due to the increased role of Airbnb accommodation. By that time, not even the increased employment opportunities could compensate for the difficulties - especially with regard to the employment structure of refugees, where most could only find employment in typically low-paid jobs due to language barriers, unrecognised qualifications or lack of skills.

Thus, in the fourth phase in 2019-2020, with opportunities taking a downwards slope, the situation worsened. Housing benefit programs were discontinued, and unemployment rose due to the coronavirus situation. This trend mainly affected those sectors where formerly most of the refugees could find employment (e.g. hospitality, transport, construction industry) [interview 3, interview 11]. In this situation, it is increasingly difficult to pay rent even if reduced rent may be achieved through the mediation of NGOs [interview 4], and despite the fact that the price-boosting effect of Airbnb accommodation and tourism is easing. The result is that refugees more easily find themselves in such marginalised situations where only homeless shelters remain as the last resort for their housing crisis [interview 2, interview 10]. This problem and the conditions of the earlier housing programs are discussed more in detail in the next chapter.

4. Housing programs supporting the refugees

Due to the factors described above, refugees and beneficiaries of international protection find it difficult to obtain housing without targeted housing programs, especially in the first period after moving out of the reception centre [interview 3]. Most of the programs operated from grant sources for a few years only - most between 2016 and 2018, when larger volumes of AMIF funds were available for this purpose. Other programs currently in operation also select participants on a case-by-case basis and access to them is rather ad hoc; there is no form of housing support available at the system level, in a predictable way and in the long run. It is also important to point out that there is no state housing allowance at all specifically for refugees (and across-the-board state housing support, which currently means mainly CSOK, are not accessible to refugees for the reasons described above). All the programs described below are being implemented by civil society or charity organisations(in a single case by local municipality organisations). The lack of housing benefits reinforces the trend towards further migration, meaning that a significant proportion of refugees arriving here do not stay in the country for lack of real integration opportunities. Below we summarise the various housing programs available in Hungary for people with refugee and protected status identified in the research.

4.1. Housing programs by nature of housing benefit

4.1.1. Accommodation in apartments owned by an organisation

This housing solution is rare; only one of the church organisations operating a 'refugee program' owns 1-2 apartments organisationally, in which refugee families are accommodated. Previously, two other church refugee services had such a solution. In addition to these programs, some church leaders or institutions admitted refugee or asylum-seeking families on an ad hoc basis [Interview 4, Interview 5, Interview 11].

4.1.2. Accommodation in apartments rented by organisations (organisational responsibility)

In the case of such programs, refugee support organisations rent apartments from the market for which the organisation takes responsibility, pays the owner the rent, and arranges for those to live there for the period in question. This form is considered relatively rare because most organisations, for various reasons, did not want to enter into tenancy transactions as a contracting party. Primarily at the Kalunba Social Service was this form a defining framework of the housing program; where precisely this organisational responsibility was one of the main keys to success. Apart from the Kalunba, the Jesuit Refugee Service (1-2 apartments), the Lutheran Diaconia (earlier they had one apartment rented from the market, two rented from a Lutheran church; and they also rent hostel accommodation for the refugees) and the Maltese Charity Service maintain a few apartments in this way for refugees [interview 1, interview 5, interview 8, interview 11].

4.1.3. Housing support through an organisation but for an apartment rented by the refugee

This was the most frequent type of housing program: most of the apartments were included through such programs, especially in the period of the AMIF grants. Between 2016 and 2018, the BMSZKI and the Baptist Integration Centre had program that provided direct financial support to refugees to cover housing costs. In the former programs, together with the family members, over 100 people received support over two years, and in the latter, there were more than 90 beneficiaries [interview 8, interview 9]. These two programs ended in 2018. In addition, the Lutheran Diaconia has been providing housing assistance for a few months in such a scheme continuously since 2015, annually approximately to 200 people. This support can be used primarily for rent or deposit payment, in rather flexible frameworks [interview 1]. The Maltese Charity Service also support the home rental of their refugee clients. The common feature of these types of programs is that, if necessary, the organisation helps to find the apartment to rent, but the supported person contracts directly with the landlord and only receives the money (or part of it) to be spent on it from the supporting organisation.

4.1.4. Institutional placement

Primarily, the Oltalom Association and the Baptist Integration Centre provide crisis accommodation for refugees in night shelters, and the latter also places refugees in temporary accommodation (some reserved rooms) and in temporary homes for families. The Baptist Integration Centre opened the Temporary Home for Families in 2014, whose operation was initially financed from AMIF funds; and on average, half of the places were occupied by refugees (this meant some 40 places of the initial 80). In the period after 2015, it frequently

happened that the refugee families first moved into this temporary home and went on to some supported housing program from there. These two temporary homes burnt down in 2017, and since then this type of accommodation has not been available. The Baptist Integration Centre opened its new temporary shelter in 2020, which is also open to refugees, but now they see that there is much less demand for it than earlier [interview 9]. Besides these, the Jesuit Refugee Service provides a few places in the Jesuit hostel for students with refugee background [interview 5], and the Lutheran Diaconia occasionally transfers the supported refugees to one of its social care institutions [interview 1].

4.1.5. Information

In addition to specific housing solutions, several organisations help in the housing search process, for example with telephone calls and information sharing. The Menedék Association also set up a mediation platform in 2015 where homeowners can offer their homes to refugees and families [interview 2].

Furthermore in the spring wave of the coronavirus epidemic in 2020, most refugee support organisations helped mediate between homeowners and refugee tenants to reduce rents. The Helsinki Committee also supports the refugees with legal representation in housing matters [interview 4].

Apartments rented individually vs. with institutional guarantees

As written in the previous section, most housing programs that support refugees operate by renting apartments from the market for this purpose. The important difference is whether an organisation enters into a contract with the landlord, or the supported person. This issue is highlighted in the writing in the box.

Opportunities provided by individual contracting – BMSZKI, Baptist Integration Centre, Lutheran Diaconia, Menedék Association

It was the firm position of several organisations that the supported persons themselves should conclude the apartment lease contract. This was partly due to the fact that the organisation could not or did not want to provide a financial guarantee of such magnitude, and partly that the organisations did not have the capacity to perform the relevant operational tasks (1). On the other hand, these organisations considered it more forward-looking for the assisted refugees to take responsibility for their own homes and for the management of related matters (along with receiving support from a social worker), which could also speed up the integration process. [interview 8] (2); thus the housing program does not 'infantilise' the beneficiaries (3). From the point of view of homeowners, the relative advantage of this arrangement is that, since they provide service to non-legal entities, in practice the obligation to conclude a contract can be avoided (4); its drawback is that the organisational guarantee is not as powerful as when the organisation acts not only an intermediary but also a contracting party. Menedék Association could only help in mediation, recruitment of owners, overcoming language barriers, writing contracts, etc.; other organisations also provided financial support.

Opportunities provided by institutional contracting (quasi-housing agency) -Kalunba, Maltese Charity; to a lesser extent Lutheran Diaconia, Jesuit Refugee Mission.

The primary advantage of this arrangement that it builds more trust in homeowners, so there is a greater chance of successfully finding apartments to rent. Here, the organisation can undertake a guarantee for the payment of the rent and for keeping the condition of the apartment (which often means that they must perform minor repairs). This type of program can work very well if the organisation can provide sufficient mentoring and social work capacity in addition to the amount spent on rent [interview 11]. This arrangement certainly promotes long-term lease, as it bridges the problem that while refugees often move on from Hungary and thus the user of the lease changes, the contract between the landlord and the organisation remains constant (1), and it also provides opportunities (2) to reduce prejudice, and (3) overcome language barriers. During the period of state integration support (until 2014/16), one of the advantages of this type of rental arrangement was that, as it was considered support provided in kind, it did not reduce the amount of integration support available to refugees (4); and it also guaranteed that the support is used in a targeted manner, in contract to financial support.

In the case of both types of organisational participation, the aim was for refugees to be able to maintain the apartment in which they lived on their own at the end of the support period, although this aim was not always achieved. In this respect, an important factor was their ability to find an apartment for them at low, or at least at a realistic price considering the employment situation, at the start of the support period. Another important aspect was in both forms the assistance provided to the refugees to overcome the language barriers. The lack of a common language with homeowners is one of the biggest obstacles for refugees (and foreigners in general) looking for housing under purely market conditions.

4.2. Housing programs according to the form of the organisation operating the program

4.2.1. Church organisations

In the field of refugee housing, organisations operating under the auspices of a church or in partnership with or under church funding are decisive (almost exclusive). The source of funding for their housing programs is primarily by their Western European and North American sister churches and related organisations. To a smaller extent, they finance their programs from the state and their own sources.

In addition to these organisational programs, some church actors also intervened in person: they received asylum seekers from camps or transit zones into church properties. This type of assistance was of great importance in acute crisis situations.

4.2.2. NGOs

NGOs primarily provide housing assistance by helping their clients find housing on a market basis (or in another organisation's supported housing program). This can mean individual mentoring, administration, information provision, mediation. EU funding for integration programs has also provided significant financial backing for such capacity building.

4.2.3. Local government organisations

The involvement of local governments was previously implemented (during the period of state integration support, until 2014–2016/18) through local family support services, but housing support was not provided directly here. The only large-scale housing program for refugees implemented by a municipal organisation was the AMIF-funded program of the Budapest Methodological Centre of Social Policy and Its Institutions (BMSZKI) between 2016 and 2018.

In this program the BMSZKI provided support to its refugee customers to rent a home on the market for two years. Most of the apartments was found BM-SZKI staff, and in addition to rent subsidy, they also offered help in the form of intensive social work. As the BMSZKI is primarily an organisation providing housing for the homeless, it was the most purely "housing" program included in the survey, which means that the other elements of integration (e.g. language learning) received less emphasis here (the position of the organisation was that the beneficiaries could more easily access these services elsewhere). After the AMIF support was discontinued, the BMSZKI also discontinued this activity and did not launch other targeted programs for refugees either [interview 8]. A controversial element of the housing programs supporting refugees is that since they rent housing almost exclusively from the market (whether rented by the organisation or by the refugee with support), the resources flow to the homeowners. The money leaves the system and can only exert its effect once. Between 2008 and 2018 the money flowed from the state to the market through the housing and integration support. Between 2014/16 and 2018 resources travelled from the EU through the central and local governments and civil actors to market players. After 2015 and even more so after 2018, the money from western church organisations, and to a smaller extent, central government support flowed to the homeowners.

Moreover, since in these programs, organisations typically rented apartments at market prices, a unit of resources was enough for fewer apartments than if it had been possible to include lower-rent apartments (e.g., municipal rental apartments) in the program. An even better solution would be to implement housing programs in support of refugees in some public or communal property, or to motivate social housing rentals through regulatory changes (e.g. tax burden reduction), which would help use the resources designated for housing purposes more efficiently or keep them within the system.

4.3. Situation of different groups of refugees according to housing assistance

Beyond all this it should also be highlighted that, as with any legally defined category (see refugees, asylum seekers, beneficiaries of international protection), beneficiaries of international protection cannot be considered as a homogeneous group, even though their social status is similar. Moreover, this diversity was further enhanced by the fact that the modes of assistance provided in the housing programs also differed (not all housing programs were equally accessible to all beneficiaries of international protection). Refugees of different ages, genders, marital status, or special status based on their country of origin, occupational status, or health condition were able to receive some assistance in specific housing programs.

Naturally, there were refugees who did not need housing assistance: either because their financial situation allowed it, or because they were able to organise their housing independently with the help of family or possibly friends [interview 6]. However, in our interviews with representatives of municipal, NGO and church organisations, we focused on the housing difficulties of refugees who needed help. From this point of view, it was perceptible that some groups may have different housing needs, and the housing programs and benefits available to them may also differ. Even though we could not name a specific social group whose members were systematically excluded from existing housing programs, we perceived that the assistance network was not always prepared to meet the special housing needs of the relatively few single women who came to Hungary as refugees. It was also a challenge to enforce restraining orders²⁷ for women who suffered abuse within the family, that is if the problem was at all articulated and the perpetrator could be prosecuted [interview 8].

Also, it was found that arranging housing for elderly refugees presented more difficulty, because they were no longer of working age, and were also unable to take advantage of certain housing benefits together with their relatives under the rules, given that (grand)parents do not count as next of kin in the respect of certain social services and thus a party eligible for care [interview 9].

Reviewing some of the other differentiated elements of the care system, it can be highlighted that in the field of institutional care, homeless shelters are typically available to single men. Temporary accommodation for single women is only available in exceptional situations. In general, neither families, couples, nor children can get help from homeless shelter providers. As a consequence, if an organisation operating a temporary home for families wants to help families who arrive at different times and want to live together, through family reunification, it has to treat the relevant regulations flexibly. If it does not do this, it may easily happen that for example while one member of the family is in a homeless shelter, one parent and one child are in a temporary home, while the other child is in the children's home in Fót where unattended minors are placed linterview 9]. (The latter children's home provides secure housing for minors to the extent that they can remain in this institution until the age of 21, provided they also receive aftercare.) However, the above-described scenario is also rather likely because, if people arrive with the purpose of family reunification, the regulatory requirement is to ensure a specific number of square metres of housing per capita (see Government Decree 114/2007 (V. 24.) on the implementation of Act II of 2007 on the Admission and Right of Residence of Third-Country Nationals, Article 29, 3b), which can only be guaranteed in case of independent housing. In addition, the availability of an additional source of income must be demonstrated [interview 4].

Although the housing problem of people staying in Hungary without proper documents or illegally does not seem significant, those few people who avoid the radar of the authorities or against whom the extradition order cannot be enforced, also often appear in the already-overburdened homeless care system - although social benefits are officially only available to them to a limited extent [interview 9].

²⁷ See 2009/LXXII. tv. - www.net.jogtar.hu/jogszabaly?docid=a0900072.tv

These special target groups should be paid special attention to in the development of housing programs and the provision of institutional accommodation. It should be emphasised too that, in addition to the programs of the formal organisations, informally functioning ethnic relations according to the similarity of the country/mother tongue or religious affiliation can sometimes help to solve the housing problem of the refugees. This also depends on how long foreign citizens have been coming to Hungary from the given country, whether they can operate an informal social network within the opportunities and limitations created by themselves. Assistance based on such informal contacts could include the employment of refugees (e.g. an Afghan construction contractor), the provision of crisis accommodation (e.g. the Somali community), shared private renting and ,favour accommodation', and accommodation in a workers' hostel [interview 2, interview 3, interview 4, interview 7].

In addition, 'foreignness' as solidarity-building factor also appeared in a more general form of assistance: experience has shown that when it turned out that an apartment would be rented by refugees, foreign landlords were generally more open, or those Hungarian citizens who themselves had also emigrated and thus had first-hand experience of the difficulties of finding a home outside their country of origin [interview 2, interview 6].

At least one other special group should be mentioned from a housing point of view. Recently many people came to Hungary as students, who can otherwise be considered to have refugee background. Although they can apply for help during their studies in several ways - mainly thanks to dormitory accommodation - after completing their studies, they find themselves in the same difficult situation as refugees of working age in general in Hungary [interview 5].

5. Policy recommendations

Building on the lessons and experiences described above and reviewed policy measures and housing support programs for refugee housing in Hungary implemented since 2008, and taking into account structural aspects of particular relevance to housing in Hungary, also discussed earlier, in this closing section we articulate some policy proposals, which are designed to improve the housing situation of beneficiaries of international protection recognised in Hungary. We have grouped our proposals according to the social actors they target.

5.1. Central government

Targeted increase in central government financial support for housing programs

Based on past experience, it is considered good practice for assistance to be provided at local level from the central budget or EU funds, supported by social work and followed up so that the support is used properly. At the same time, this requires qualified human resources that also have the necessary capacities available. Thus, the predictable financial support of civil, church and local government organisations, with appropriate experience and timehonoured mode of operation, is necessary in order for the housing programs of these social actors helping refugees to be sustainable in the long run. We suggest that state support for housing purposes be used primarily to finance the acquisition of social property by organisations / municipalities, as well as the implementation of a contracted housing lease, which can be a form of rent subsidy with an institutional guarantee.

Support provided through regulation to organisations implementing housing programs

In addition to direct financial support, the central government can also help refugee housing through regulation: by providing targeted tax breaks or, in well-defined cases, by waiving the obligation to pay duties, where institutions supporting refugees purchase housing or lease housing for socially-responsible purposes. The provision of these types of benefits can be facilitated by the creation of organisations that can think in terms of building a "rental housing portfolio" (i.e., acquiring a larger number of housing properties).

Technical support, coordination and capacity building

Based on the implementation of previous programs, it also seems good practice that the aid organisations implementing the programs receive not only financial support but also technical support from the relevant bodies of the central government. Equally important is central assistance for accurate knowledge and uniform interpretation of the regulatory environment. We also consider it important for the state to facilitate the overall coordination of cooperation with other relevant social actors: the relevant state bodies should consult with the organisations working in the field during the development of the individual programs and policies (vertical coordination), and should establish communication forums for the coordination of these actors (horizontal coordination). Also, considering that Hungarian language skills have proved to be key in the organisation of independent housing for refugees, homeowners and non-governmental organisations alike, we think it would be best to provide language education centrally and in kind instead of direct financial support.

5.2. Local municipalities

Increase the number of flats owned publicly by communities or organisations running housing programs

This analysis has yielded the important lesson that an enormous amount of resources has flowed to market homeowners through housing assistance programs. This was mainly due to the structural characteristics of the Hungarian housing market, as this was the only way to obtain housing easily and relatively flexibly. On the other hand, we would consider it a much more advantageous solution if these programs were implemented in organizationally or publicly owned (e.g. municipal) properties. In this way, the same amount of resources could be spent more sustainably, as affordable housing can be provided from a given amount of support for a longer period of time. Besides, with lower rent, maintaining an apartment could be a more realistic option for refugees bevond the program period, too. In addition, the money spent would go to an actor serving the public interest (e.g. local government). Municipal rental housing can also be integrated into refugee housing programs in such a way that it is rented in the long run by an organisation and it provides housing in them for refugees. In this way, the local municipality is in a contractual relationship with the organisation.

Municipal organisations' own programs

A good example of the housing program for refugees is the one implemented by BMSZKI. It shows how a municipal institution can implement a special housing program. The European Union's new 2021-2027 budget cycle may open up new opportunities for local authorities to implement similar projects. It is worthwhile to find out about the funding possibilities and to prepare projects that can be financed from this source.

Organising institutional accommodation for special groups of refugees

It is also important to respond to the needs of particularly vulnerable groups of refugees, such as women arriving alone, those arriving in Hungary through family reunification, those who may be particularly isolated, trauma survivors or those with other health difficulties, limited working capacity, and the elderly. In their case, it may be justified to maintain special institutional accommodation places, in which municipally maintained institutions can be partners - even by providing a few places.

Financial support, information point

Municipal cash benefits can be integrated with benefits specifically targeted at refugees. In addition, municipal bodies can help a lot by sharing information and mediating with relevant organisations.

Renting out office / community space for organisations

Many NGOs and church organisations struggle with the lack of affordable space, so a municipal space rented at an affordable price for an office or community space can also be a significant support.

5.3. NGOs and church organisations

Institutional vs. individual contract: ensuring the operation of housing agencies and the conditions for direct grants in a timely manner

If it is not possible to implement housing programs for refugees in organisational or public property and housing rented from the market is involved, then - especially in the initial phase of integration - the conclusion of a contract by the organisation with an organisational guarantee seems to be a more advantageous solution from the point of view of implementation of the program and the beneficiaries, respectively. This creates a more a transparent situation both for the homeowner and the supported refugee. If the integration process of the refugee person is more advanced and finding an apartment is no longer a problem for them, a scheme in which they receive only financial support to pay the rent can be operated better.

Coordinated resource management: consultation with existing organisations in immigrant communities

In addition to institutional assistance, help received through immigrant communities to find housing solutions for refugees is also important. This often happens through various formal or informal organisations of the alreadymore-integrated immigrant communities living in Hungary. Therefore, it would be desirable to systematically explore and initiate cooperation with those immigrant communities / organisations that play / have played a role in improving the housing of refugees in Hungary. The NGOs that have extensive field experience and contacts with immigrant communities can play a key role in this.

Appendix - Anonymised list of the interviews

ID	Type of organisation	Position	Date
1	church organisation	project coordinator	2020.08.31.
2	civil organisation	project coordinator	2020.08.26.
3	civil society organisation	social worker	2020.09.11.
4	civil society organisation	lawyer	2020.09.07.
5	church organisation	project coordinator	2020.09.11.
6	civil society organisation, education program	volunteer and coordinator	2020.08.19.
7	civil society organisation	project coordinator	2020.09.02.
8	municipality social institution	methodological assistant	2020.09.18.
9	church social institution	head of institution	2020.09.18.
10	municipality social institution	staff member	2020.08.18.
11	church organisation	project coordinator	2020.10.02.
12	municipality social institution	staff member	2020.09.23.
13	private individual	-	2020.09.15.