Habitat for Humanity in Hungary

Habitat for Humanity has been serving families in Hungary since 1996. That year, former U.S. president Jimmy Carter and more than 500 volunteers came to build 10 homes in a week in Vác. Since then, Habitat for Humanity has supported more than 1,300 families through a variety of initiatives, ranging from new construction to home improvements and financial education.

The housing need in Hungary

Thirty years after the fall of communism, Hungary is still struggling to improve its housing stock and find housing solutions for low-income and vulnerable citizens. One out of four houses in the country is overcrowded, and the poor quality and affordability of housing also are problems.

Housing privatization of the late 1980s hurt most low-income families. First, the social housing sector shrank, resulting in home waiting lists for more than 10 years. The small percentage of homes in the public sphere consist mainly of one room without basic amenities. Second, the majority of privatized houses had been built from low-quality, prefabricated materials. Although people could buy this property, they cannot afford to maintain it. The situation is aggravated by skyrocketing utility costs. Home maintenance can be as high as 50 percent of household income.

How Habitat addresses the need

In 2009, as a result of the economic crisis, the Hungarian government scrapped housing benefits for low-income families. Without the state support, many Hungarians cannot afford to take out mortgages. Many continue to live in overcrowded and low-quality homes. Habitat Hungary is trying innovative ways of supporting low-income groups by working on the rehabilitation and extension of private and social housing units.
Here are some examples of Habitat projects in Hungary:

**Serving vulnerable groups**
Mentally or physically disabled people are often dependent on the care of others. On the other hand, state institutions are often overcrowded or unable to address the personal special needs of their clients. This project seeks to assist institutions providing housing services to these vulnerable groups. By providing affordable loans and mobilizing volunteers, the project allows these institutions to repair 30 existing housing spaces or to create new capacities at lower costs and thus better the quality of life and services available to disabled people.

**Condominium renovations**
Most Hungarians live in condominium apartments that are old and of low quality. Most of the buildings have been poorly maintained since their construction 40 years ago and thus are in bad technical state. These buildings were massively privatized during the 1990's and it is now the responsibility of the tenants to keep the premises maintained. This can be costly and difficult, yet needed. Habitat provides tenants' associations with loans and professional construction assistance to help residents improve basic building structure and common areas.

**Complex poverty relief**
Partner families take part in a saving program and are provided financial and energetic education as well as construction technical assistance. Reaching the target amount by saving the family is entitled to a matching fund and a loan. The total amount can be used for the renovation of the family’s home. Our target is to help 100 families in the framework of this program.

**Disaster response**
Minor natural disasters such as flooding are quite common in Hungary. Habitat recognizes the need to undertake in-depth study that will help to monitor the situation and minimize the impact disasters have on housing conditions of people. The study will also focus on setting up disaster protocols and a body of volunteers responsible for disaster mitigation, readiness and action in the event of a disaster.

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**Meet a Habitat family**

Ildikó Tóth is a single mother of four, living in a 2-bedroom social rental unit in a small village of Berekfürdő. She has two boys, György and Bence Tóth and two girls, Hanna and Tamara, who has special needs. The only income of the family is the maternity benefit; family allowance and child support (yet only paid for the two boys). This is often insufficient when unexpected costs occur. Their current accommodation is safe, yet it needs better insulation as mold in the house is an ongoing problem. Habitat will help Ildikó’s family renovate their home and she hopes that after the intervention their bills will reduce (especially during the winter months) and that the mold will finally disappear.

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

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