SMART UA project

Housing market analysis and identification of best practices

Hungary

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SMART UA

Acknowledgements / Authors

This country report was prepared by Judit Zatykó and Róbert Schumann, researchers at Szociometrum, on the housing opportunities for Ukrainian refugees in Hungary.

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[1] Jesuit Refugee Service, Evangelical Diaconia

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1. Introduction

Since 2022, refugees from Ukraine have been arriving in Hungary in significant numbers in search of safety and a livelihood. One of the most important conditions for permanent settlement is stable and affordable housing, but the structural characteristics of the Hungarian housing system, market processes and the limitations of support mechanisms together pose significant obstacles for Ukrainian refugee households. The aim of this research was to explore the extent to which Hungarian housing options and conditions are able to respond to the needs of refugees, and what practices help or hinder housing and long-term stabilisation.

The study focuses on three fundamental research questions:

1. What are the most important factors hindering refugees' access to housing?
2. How do state, market and civil society actors work together – formally or informally – to provide housing solutions?
3. What support models can be identified that are effective, inclusive and sustainable?

Methodology

Our research is based on a mixed methodology:

- Desk research/secondary data analysis on the macro-level characteristics of the housing system.
- An online self-administered questionnaire survey among refugees, presenting the demand side, housing experiences and needs. The sample size was N=167.
- Focus group discussion exploring the perspectives and practices of municipal, civil society and church actors.
- Interviews presenting good practices, summarising the lessons learned from successful housing support models.

The link to our online quantitative survey questionnaire conducted among refugees was shared by individual support organisations among their clients. In light of this, it is necessary to note that the sample does not represent the population of Ukrainian refugees residing in Hungary,[2] but rather the

[2] Currently, there is no data available on the total composition of refugees residing in Hungary, their place of residence, or the distribution of dual citizens. Accordingly, no representative survey has been conducted (nor could have been conducted) among the target group in previous years.
The number of Ukrainian refugees who have been in Hungary for a longer period of time has been constantly changing since the beginning of the war. It is not possible to give an exact figure, only an estimate, which suggests that the size of the group could be between 80,000 and 100,000 people (TPs, dual nationals, unregistered Ukrainian citizens who arrived after 24 February 2022).

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clientele of individual support organisations. In this sense, the research is a classic Needs Assessment Survey, which focuses on those who are already in the civil support system.[3]

The report

Our analysis links the data sources used in our research in a thematic way: it explores systemic barriers, presents the solutions applied by different actors, and identifies practical examples that promote the housing security, social inclusion and longer-term integration of Ukrainian refugees. The aim of the report is to provide policy makers, service providers and researchers with a clear picture of how the ecosystem supporting the housing of Ukrainian refugees currently works in Hungary and where systemic reinforcement is needed.

Brief reference to the EU context

In March 2022, the EU activated the Temporary Protection Directive 1/55/EC, which enabled the temporary protection of Ukrainian refugees by providing them with residence permits, the right to work, housing and education. The directive requires Member States to provide adequate housing, either in the form of direct state accommodation or housing support.

However, particularly during 2023–2024, most EU Member States introduced restrictions that adversely affected the level or duration of housing benefits. In addition to declining support, the housing crisis affecting large cities has also contributed to the increasing housing difficulties of Ukrainian refugees.

In addition to the responses of Member States to housing challenges, European Social Fund Plus (ESF+) projects play a key role in innovatively adapting social services to the needs of Ukrainian refugees. This report summarises the findings of complex research carried out as part of the SMART UA project.

Terminology note

In this report, different terms are used to describe people who fled Ukraine following the Russian invasion in 2022. These terms are applied deliberately, depending on the analytical or legal context.

The term *"refugees"* is used in a broad, analytical sense to refer to all persons who left Ukraine as a result of the war and are currently residing in Hungary. This includes beneficiaries of temporary protection (TPs) as well as Ukrainian–Hungarian dual citizens.

[3] Needs assessment is a tool that collects information about the differences between the current and desired states of a group or community, helping to identify problems, prioritise resources, and design effective programmes, training programmes or policies by asking stakeholders about their basic needs and existing resources.

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Where legal status, rights, access to employment, social benefits or administrative procedures are discussed, the report uses the term *"beneficiaries of temporary protection"* in line with EU and Hungarian legislation.

Ethical and data protection framework

The research was conducted in accordance with the GDPR, with transparent data management.

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2. Demand analysis

Demographic and household characteristics

In order to understand the housing challenges, difficulties, needs and possible solutions, it is essential to know the demographic and household background of the respondents. However, it is important to note at the outset that, as indicated in the methodology section, the sample does not represent the entire population of Ukrainian refugees residing in Hungary, but rather describes the clientele of individual support organisations.

Half of the respondents are in the 35–54 age group, three-tenths are 18–34 years old, while 20 per cent are over 54. This suggests that the majority have probably left behind an established life in Ukraine and are middle-aged breadwinners. There is a significant gender imbalance: 90 per cent of respondents are women, which is consistent with the fact that it is primarily women and children who have fled the war.

The majority of our respondents live in Budapest, which is related to the concentration of support organisations and the opportunities available there.

Based on the sample's educational background, those with higher education are clearly overrepresented: 59 per cent of respondents have a university degree, and a further 23 per cent have a secondary school leaving certificate. Those with primary education or lower, and those with secondary education without a secondary school leaving certificate, together make up roughly one-fifth of the sample. These proportions do not reflect the educational attainment of the entire Ukrainian refugee population in Hungary, but rather indicate that the households receiving assistance from aid organisations have a relatively high level of education.[4]

Based on length of stay, nearly three-quarters of respondents have been living in Hungary for more than three years; the vast majority arrived in the spring of 2022, in the first months after the outbreak of the war. On the one hand, this corresponds to the temporal distribution of the influx, and on the other hand, it suggests that a large proportion of households receiving civil refugee assistance are still unable to secure their own housing and livelihood without organisational assistance, even three years after their arrival.

In terms of legal status, the majority of the sample (84%) are Ukrainian citizens receiving temporary protection. The proportion of Ukrainian-Hungarian dual citizens is only 11 per cent, which is lower than what we might expect from the wider diaspora. However, this is consistent with the fact that the survey mainly reached clients of organisations whose main resource (Asylum, Migration and Integration Fund)

[4] Furthermore, the dominance of high educational attainment may also be reinforced by the online questionnaire as a research tool in our sample: we assume that those with higher educational attainment were more likely to complete the questionnaire than those with lower educational attainment.

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is specifically intended to support third country citizens. A further 7 per cent have a residence or settlement permit.

There is considerable uncertainty regarding medium- and long-term stays in Hungary. 6 per cent of the sample plan to stay for up to five years, 29 per cent plan to stay for more than five years, 11 per cent would stay until the end of the war, while 54 per cent of respondents were unable to assess their future plans at all. This uncertainty also has a significant impact on housing decisions and commitments.

1. table General characteristics of respondents

Age group of respondents	18-34	28%
	35-54	52%
	Over 54	20%
Gender of respondent	Female	90%
	Male	10%
Highest level of education	Primary or lower	10%
	Secondary education without matriculation	8%
	With secondary school leaving certificate	23%
	Advanced	59%
Length of stay in Hungary	Up to 3 years	28%
	More than 3 years (arrived after 24 February 2022)	72%
Active earner in the household	There is a person who receives a regular income	82%
	No one has a regular income	18%
Place of residence	London	83%
	Other settlements	17%
Household size	1 person	8%
	2 persons	29%
	3 persons	25%
	4 persons	21%
	5 or more persons	17%

Source: our own survey, 2025.

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Only 8 per cent of respondents live alone, while households with 2-3 members account for over 50 per cent, and those with more than 5 members account for nearly 40 per cent. The average household size among the sample of refugees is 3.2 persons.

In terms of household composition, the most common form is the classic nuclear family: wife-husband with child(ren) (30%). This is followed by the mother-child(ren) combination (26%). The third most common type is three-generation cohabitation: wife–husband, child(ren) and parent(s) (10%). People living alone account for 8 per cent. These four household types together cover nearly three-quarters of the sample, while a number of other relative–acquaintance combinations also occur with lesser frequency.

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2. table Household composition combinations

Respondent (lives alone)	8%
Respondent and child(ren)	26%
Respondent, child(ren), parent(s)	5%
Respondent, child(ren), other relative	1%
Respondents, children, other persons	1%
Spouse and child(ren)	30%
Spouse, child(ren), parent(s)	10%
Spouse, child(ren), other relative	1%
Spouse	4%
Spouse, other relative	1%
Spouse, child(ren), parent(s), other relative	1%
Spouse, child(ren), parent(s), other person	1%
Respondent and parent(s)	5%
Respondent, parent(s), other relative	1%
Respondent, other relative	4%
Respondent and other person	3%

When examining households by the age of children, 54 per cent of the respondents concerned (those who live with their children, n=124)[5] have at least one child under the age of 11, while 73 per cent[6] have children over the age of 10 (as well):[7] The proportion of those living with children aged 0–3 is 22 per cent, those aged 4–6 is 21 per cent, and those aged 7–10 is 30 per cent. Those raising children aged 11–14 represent 40 per cent, those living with children aged 15–18 represent 30 per cent, while those living with children over the age of 18 represent 31 per cent of those affected. This suggests that a significant proportion of households have both younger children who require care and older children who are partially independent, which makes their needs in terms of housing size, location, transport and access to institutions more complex.

In terms of health, 43 per cent of respondents indicated that they have a health problem or illness that hinders them in their daily activities. 22 per cent of households have a member who needs daily assistance due to their health condition; this fact directly affects employment and housing opportunities through the burden of care, as it is often the person whose income would be needed to cover housing costs who is unable to take up employment.

[5] Projected onto the entire sample, this represents 40 per cent.
[6] Projected onto the entire sample, this represents 54 per cent.
[7] 28 per cent is the proportion of stakeholders who have children under the age of 11 and over the age of 10 living with them.

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We are unable to compare the socio-demographic characteristics of the sample with official statistics, as there is currently no data available on the composition, place of residence and distribution of TPs and dual citizens in Hungary. However, two non-representative surveys conducted in recent years provide some insight into the context:[8]

- In the summer of 2023, TÁRKI conducted a Multi-Sector Needs Assessment (MSNA) questionnaire survey on behalf of the UNHCR. The survey reached N=682 people during personal interviews. The majority of respondents in this survey were under 60 years of age (92%; of these, 41% were aged 18-34 and 51% were aged 35-59). The survey found that four-tenths of respondents had a higher education degree, while 45 per cent had some form of secondary education. Two-thirds (67 per cent) of Ukrainian refugees who responded were women, while one-third (33 per cent) were men.
- At the end of 2023, Szociometrum conducted an online questionnaire survey (specifically related to their housing situation) among N=460 Ukrainian refugees on behalf of the International Red Cross. Almost all respondents in their survey were women (95%). Twenty-three per cent of the sample had primary education or less, 8 per cent had secondary education without a school-leaving certificate, 33 per cent had a school-leaving certificate, and 36 per cent had higher education.[9] The family composition of refugees arriving in Hungary was determined by mother and child/children combinations: more than 80% of respondents fell into this category. Six per cent of respondents lived alone.[10]

  The latter study, conducted two years ago, also measured the intention to stay in Hungary in the medium and long term, and uncertainty was identified then as well: 12 per cent planned to stay for a maximum of two years, 36 per cent for longer than that, while 52 per cent of respondents were unable to assess their future plans at all (almost the same proportion as in our current 2025 data collection).

In the sample of the present study, the proportion of people with higher education is higher, two-parent households are more common, and the concentration in Budapest is particularly high. On the one hand, this indicates that a significant number of households with higher human capital are among the clientele

[8] The number of Ukrainian refugees who have been in Hungary for a longer period of time has been constantly changing since the start of the war. Due to various complicating factors, it is not possible to give an exact figure, only an estimate, which suggests that their group may number between 80,000 and 100,000 people (TPs, dual citizens, unregistered Ukrainian citizens who arrived after 24 February 2022).

[9] This meant that both those with higher education and those with the lowest level of education were overrepresented among the refugees.

[10] The above data confirm the presence of a refugee group with a different composition than that observed in Hungary and other EU Member States. The difference is particularly striking in terms of the percentage of graduates and mothers with children, but it is also evident in the number of people with a better financial background. (In Western Europe, it is not uncommon for more than 60-70 per cent of beneficiaries of temporary protection to have a higher education degree (for example, in Germany, the largest host country, the figure is 76 per cent – Brücker et al, 2023).)

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of support organisations. On the other hand, it also points to the fact that housing difficulties do not only affect low-skilled, marginalised groups, but also pose a serious problem among those with formal resources. The high proportion of larger, often multi-generational households with children directly explains the demand for more spacious, stable, easily accessible and service-connected housing, which we examine in detail in later chapters.

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Housing conditions

The vast majority of respondents (74%) currently live in private flats or houses, while a further 11% live in a single room in such a property. Although smaller in number, those living in guesthouses or hostels (7%) still constitute a significant group, indicating a lack of longer-term independent housing solutions. Accommodation provided by employers (3%) and refugee shelters (2%) are also present, but these are particularly low among refugees.

In 77% of cases, these properties are owned by unknown persons, 12% by friends or acquaintances, and the remaining types of ownership remain at the level of frequency of mention (corporate, civil society organisation, church organisation/church, or state-managed properties). This distribution clearly shows that Ukrainian refugees' housing is almost entirely concentrated in the private rental market and relies little on institutional or state housing structures.

3. table Type of residence

Private flat/private house	74%
Room in a private flat/private house	11%
Guesthouse/hostel	7%
Accommodation provided by employer	3%
Refugee accommodation	2%
Other place	2%

There is also considerable heterogeneity in terms of cost sharing. Seventy-two per cent of households cover their housing costs entirely themselves, while 5 per cent cover them partially. However, 23 per cent of respondents do not have to (or are unable to) contribute to rent and utilities at all, as these are covered entirely by other actors, typically civil society or church organisations. Although this dependency may provide temporary security, it also entails significant vulnerability and does not necessarily promote the sustainability of independent housing in the long term.

Civil society and church organisations cover the housing costs of 18 per cent of respondents – 13 per cent in full and a further 5 per cent in part. The proportion of partial funding is small, but typically represents a contribution of 50-70 per cent. The contribution of other actors (relatives, employers, local governments, state organisations) is minimal, amounting to no more than 1 per cent.

For the year 2025 as a whole, housing costs are covered entirely by external actors for one-fifth of respondents, rather than being financed from their own resources. In the few cases where housing expenses are shared with contributions from other actors, these contributions typically cover between 50 and 70 per cent of total housing costs; due to the small number of cases, this information should be interpreted as indicative only.

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Taken together, these findings suggest that a clearly identifiable segment of refugee households is unable to sustain its housing independently, and that the termination of current support schemes would trigger an immediate housing crisis for these households.

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4. table Covering the cost of housing

Covered (in part or in full) by the respondent/his/her family living with him/her	77%
Covered by a civil society organisation/church organisation/international organisation (in part or in full)	18%
Others cover the costs (relatives, acquaintances) – the respondent does not contribute additionally	3%
Covered by employer – respondent contributes partially	1%
Local government covers the cost – respondent does not contribute any additional funds	1%
Covered by the state/state organisation – respondents do not contribute extra	1%
Covered by the Ukrainian diaspora/community – respondents do not contribute extra	1%
Respondent lives in the property on a solidarity basis/no one has to pay for it – respondent does not contribute extra	3%

In addition to financial assistance, supplementary housing-related support – although less common – provides important information about living difficulties and quality aspects of housing. Fifteen per cent of respondents received support for the purchase of furniture or household appliances, and 10 per cent received assistance for home renovation, repairs and maintenance. A further 14 per cent received social work support, 12 per cent received legal advice, and 10 per cent received assistance in communicating with their landlord. This support background is important for understanding that housing problems are not only financial difficulties, but also legal, administrative and lifestyle obstacles.

Other forms of assistance accounted for 22 per cent: the vast majority of these were again financial assistance, which we did not wish to probe further here. However, a smaller number of non-financial forms of support were also mentioned, such as temporary free accommodation, hygiene and cleaning kits, shopping vouchers, general humanitarian aid provided by support organisations, children's camps, Hungarian language courses and assistance with bureaucratic matters. Although these forms of support occurred less frequently, they indicate that alongside initial humanitarian assistance, some respondents also received support aimed at sustaining longer-term living arrangements and everyday integration, in addition to housing support.

Finally, it is important to note that 38 per cent of respondents stated that they did not receive any housing support at all.[11] This group tries to solve their housing problems on their own under market

[11] Of course, they may have received other types of support, as in most cases, those who are clients of civil and church organisations receive complex assistance services. We assume, for example, that the actual proportion of those receiving social work assistance may be higher than the 14 per cent indicated, as respondents often identified this not as separate support but as part of the general assistance relationship with them.

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conditions, typically with limited financial resources, uncertain employment and a vulnerable tenant position. They are particularly vulnerable to price changes, landlords' decisions or any crisis in their life situation.

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Housing needs and preferences

Twenty-five per cent of the sample indicated that they would like to move from their current place of residence in the near future, while a further 37 per cent are still uncertain about this. This uncertainty is closely related to their inability to assess whether they will have long-term opportunities for stable housing and employment.

The group of those planning to move (n = 42) does not allow for statistically valid general conclusions to be drawn, but their responses highlight the factors that shape the housing preferences of refugees. The most frequently cited reasons – in every second case – are financial constraints: the unaffordability of subletting and rising rents. In addition, a significant proportion mentioned the loss of accommodation or the termination of their contract, which could directly threaten four-tenths of those affected.

The size of the flat, lack of privacy, comfort issues (e.g. poor insulation) or damp, mouldy flats were also mentioned as quality issues, albeit less frequently (5-6 people mentioned these individually out of 42). Nevertheless, these indicate that the physical quality of housing is an important factor, especially in the case of larger or multi-generational households.

It is worth noting that security considerations – the safety of the living environment, plans to leave the country, moving to another town for work – did not play a role in explaining the intention to move. This may be due to the small sample size, but it is also possible that housing decisions are currently determined much more by economic and administrative considerations than by mobility preferences.

A broader survey of housing difficulties, which included the entire sample, provides further insight into preferences. The most common problems are high rents (93%) and the resulting constraint that most households can only afford small, crowded flats (70%). Other significant obstacles include the rejection of families with young children (66%), the lack of permanent employment (59%) and landlords' distrust of refugees (49%). Communication difficulties – inadequate knowledge of Hungarian (49%), landlords being unavailable or having to contact them through intermediaries (30%) – also reduce the chances of finding a flat to rent.

Based on the above, it can be deduced that refugees' housing preferences are relatively clear: they are looking for affordable, adequately sized, comfortable and healthy residential properties that allow family members to live together without overcrowding, ensure privacy and have basic amenities. Other preferences include transparent and predictable tenancy arrangements – with a contract and a legally regulated situation – as well as smooth communication with the landlord.

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Income, affordability and solvency

The majority of refugee respondents – nearly eight out of ten – subjectively assessed their financial circumstances as not always sufficient to cover their housing and other expenses ("they have financial problems from month to month" – 33%, and “they barely make ends meet on their monthly income” – 44%).

The economic activity status of the respondents or household members has an impact on housing solutions: 82% of households have one or more persons who earn a regular income from employment. However, this also means that in the remaining 18% of households, there is no such person (i.e. they need regular external help to maintain their household and cope with everyday life).

Narrowing the circle down to respondents from the entire household, the proportion of full-time employees is 23 per cent, part-time employees 10 per cent, and casual workers 28 per cent. A further 17 per cent defined themselves as unemployed job seekers. At least three-tenths of those in employment work without a contract and are not registered, which can make their income uncertain in terms of regularity and amount.

The data presented clearly indicate that the vast majority of households are in a financial situation that does not allow them to build up reserves, and that housing costs represent a significant burden even with a relatively stable income. The lack of regular, declared income from work and unpredictable or low earnings greatly reduce housing affordability, especially when the rental market is characterised by high rents, significant initial costs (deposit, notary fees, lack of furniture) and various risk perception attitudes towards refugees.

Structured data on housing difficulties show that affordability constraints are not merely a question of income, but part of a multi-layered system of barriers:

- rent is high (93%),
- affordable properties are typically too small or of poor quality (70%),
- families with young children and refugees are disproportionately affected by discrimination (66%),
- inadequate language skills and difficult communication with landlords further reduce opportunities,
- the lack of permanent employment (59%) and precarious or informal employment make it impossible to pay rent regularly.

Qualitative data clearly confirms and further nuances this picture. Landlords often:

- rent properties to refugees at above market rates;
- offer them flats that are difficult to sell to Hungarian tenants due to their quality or location;

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- expect a lump sum deposit of several months' rent, which is unaffordable for the vast majority of households;
- avoid signing contracts or registering the address on the residence card, thus placing tenants in a vulnerable position and making them ineligible for certain housing benefits.

The affordability situation is further complicated by the fact that some refugees enter the housing market in a situation where:

- several members of the household have health problems,
- caring for young children limits their ability to work,
- there is a lack of adequate labour market integration (language skills, recognition of qualifications),
- they do not have a bank account or legal employment – which may be conditions for rental contracts.

In the focus groups, experts drew particular attention to the fact that market equilibrium may be distorted by the practice of property subsidies, whereby certain organisations rent "overpriced" flats for their clients from AMIF funds. As clients are often unaware of the actual rent for the flat and are not encouraged by their supporters to save money, they have no chance of continuing to rent the property on their own once the programme ends. This practice reduces refugees' chances of finding independent housing in the long term, while indirectly driving up rental prices in the local market.

Overall, the housing situation of refugees is the result of interrelated factors such as rapid growth in housing market prices, employment instability, unaffordable entry costs, and increased risk perception on the part of landlords. Affordability is therefore not merely an income category, but one of the most important indicators of social integration, determining the long-term security and independence of Ukrainian refugees in Hungary.

Distribution of demand across regions

No detailed statistics are available on the distribution of Ukrainian refugees by place of residence, as official data collection does not cover the tracking of actual places of residence, and a significant proportion of housing is informal or temporary. Furthermore, the spatial distribution of the refugee population is difficult to track because frequent moves are common due to housing insecurity. For this reason, spatial patterns can only be described with limited validity.

However, based on available qualitative sources, organisational experience and programme data, it is likely that Budapest and other large cities (e.g. Debrecen, Győr, Miskolc) will continue to be priority reception areas, primarily due to the labour market and civil service providers. Furthermore, some refugees find accommodation in rural towns and smaller settlements, mainly where prices are lower and

civil support is available. There was a high concentration in areas close to the border during the 2022 wave of arrivals, but this has since decreased significantly as many households have moved on or further inland within the country.

Demand pressure and crowding effects

The housing needs of Ukrainian refugees have caused a noticeable excess demand in the Hungarian housing market, especially in areas where domestic demand is also strong. Although no reliable quantitative data are available on the extent of the demand pressure generated by refugees, several sources unanimously indicate an increase in tensions.

In urban and metropolitan housing markets – primarily in Budapest and larger county seats – the limited supply of rental housing, high prices and discrimination against refugees are collectively reducing the availability of housing options. In these areas, refugee and domestic demand reinforce each other, creating situations of excess demand, which particularly affects the affordable and medium-quality rental housing segments.

A significant proportion of state, municipal and charitable accommodation operating in the humanitarian phase has since been dismantled, while restrictions on state access further increase the pressure on capacities maintained by civil society actors. According to reports from civil society organisations, available temporary and crisis accommodation is permanently full in many areas, and some refugees are often forced into informal or overcrowded housing.

Assumed trends in demand

There are limited reliable data sources on the future housing demand of refugees from Ukraine. International intention surveys paint a mixed picture: according to a 2024 analysis by the EUAA, approximately 40–45 per cent of Ukrainian refugees indicate some intention to return,[12] while longer-term research by the UNHCR suggests that many are expecting a more permanent stay abroad due to the protracted nature of the war.[13] There is no representative data on intentions to remain in Hungary. In our current study, we found that there is considerable uncertainty regarding medium- and long-term stays in Hungary. Thirty-five per cent of the sample is thinking in the longer term, 11 per cent would stay until the end of the war, while 54 per cent of respondents were unable to assess their future plans at all.

Based on available statistics, the rate of arrivals in Hungary has remained stable and low over the past two years. According to Eurostat data, an average of 300–500 new temporary protection statuses have

[12] EUAA (2024): *Monitoring of Intentions and Conditions of Ukrainian Displaced Persons.*
[13] UNHCR (2024): *Lives on Hold: Profiles and Intentions of Displaced Ukrainians.*

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been granted per month since 2023,[14] while in the spring of 2022, this number was still 5–7 thousand per month.[15] Since March 2022, a total of approximately 47,000 decisions granting temporary protection have been made.[16] The low influx of new arrivals suggests that demand growth may remain moderate in the medium term.

From the outset, the majority of refugees have been accommodated in the private rental market or in informal forms of housing, rather than in state-run collective accommodation. Collective accommodation currently only affects a few hundred people, so it will not have a significant impact on future demand. The longer-term housing situation of refugees therefore depends largely on conditions in the rental market and the sustainability of civil society support.

Three scenarios describe the expected demand for housing:

1. Moderate stabilisation: households that find work and have access to EU (AMIF) or other support represent a sustained demand on the rental housing market.
2. Partial return or onward travel may lead to a decline in domestic demand.
3. If rents continue to rise or support options become more limited, some refugees may move into or remain in temporary, informal housing, representing no solvent demand on the rental housing market.

Based on current trends, moderate but stable demand is likely in the rental housing market in the medium term. The greatest factor of uncertainty is the course of the war: any escalation could lead to a rapid and significant increase in demand.

3. Supply analysis (housing supply and institutional environment)

Preliminary methodological note

The experiences presented in this chapter are often based on multiple, non-representative data sources and secondary data analysis (organisational focus group, qualitative interviews, mapping studies, needs assessments). These do not always provide a national estimate, but they do reveal in detail the obstacles experienced by service providers and refugee households, and they describe well the operating logic of

[14] Eurostat*: Temporary Protection Monthly Statistics, 2023–2024.*
[15] Ibid., March–June 2022 monthly data.
[16] Lakmusz (2025*): Ukrainian refugees in Hungary: official figures and facts.* (The article is based on a summary of Eurostat data.)

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the Hungarian housing system. The conclusions are illustrative and support the understanding of structural phenomena.

Profile of the available housing stock

The housing stock in Hungary consists of nearly 4.6 million dwellings, and its structure is primarily determined by the dominance of private ownership: approximately 97 per cent of dwellings are privately owned, while the proportion of municipal rental dwellings is just over 2 per cent (*KSH Census 2022*). This is extremely low by European standards and means that there is virtually no systematic, affordable rental housing sector available for households in need, including refugees from Ukraine.

A significant proportion of the housing stock is old and energy inefficient: more than half of the dwellings were built before 1980, and around three-quarters are more than 30 years old (*Habitat Annual Report 2024*). Due to outdated heating systems and poor energy performance, energy poverty is widespread in many areas.

The size and layout of dwellings vary from region to region. The urban housing stock is characterised by two-room dwellings of 50-60 m², while in rural areas – especially in the case of family houses built during the socialist era – there are many larger properties with several rooms. However, the range of larger flats actually available to refugee households is limited: most flats in good condition and of a suitable size are located in the more expensive urban segments, while a significant proportion of large houses in rural areas are in poor technical condition, outdated or unsuitable for long-term rental (*Habitat, 2024*).

Between 20 and 25 per cent of dwellings have technical or comfort-related problems. An estimated 300,000–400,000 homes are affected by mould or water damage, a further 150,000 have inadequate insulation or heating systems, and around 3 per cent lack basic comfort features such as flush toilets (*Habitat Annual Report 2024*). These problems are mainly concentrated in peripheral, low- -income regions, where prices are lower but the condition of dwellings often does not meet the minimum requirements for long-term accommodation.

According to the 2022 census, 12–15 per cent of the national housing stock, roughly 570,000 dwellings, is vacant (*KSH Census 2022*). Although this could theoretically represent a significant reserve, in practice the range of vacant dwellings is extremely heterogeneous: many of them are used for short-term rentals, function as secondary dwellings, or are only vacant periodically (*Habitat, 2024*). For this reason, only a small proportion of them can realistically be brought into the housing supply quickly and without major investment.

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Overall, the structure, condition and energy characteristics of the housing stock, combined with the lack of affordable municipal supply, mean that the supply side is structurally limited. There are few dwellings in good condition, of suitable size and at affordable prices, while a significant proportion of vacant or underutilised properties would require substantial investment to make them suitable for housing. This results in particularly limited options for refugee households.

Types of accommodation currently available to refugees

State-funded collective accommodation

Since August 2024, state-funded collective accommodation has only been available to refugees arriving directly from areas of Ukraine affected by military operations. Available capacity is low, and a significant proportion of accommodation is located in isolated institutional settings, far from the labour market and basic services. In many cases, social work is limited, so this type of accommodation does not play an integrative role. Currently, a few hundred people (out of approximately 42,000 refugees) benefit from this type of accommodation.[17]

Private rental market

The long-term housing situation of Ukrainian refugee households is largely determined by the private rental market. Supply is limited and expensive, rents have risen significantly, and competition for available housing has intensified. Discrimination by landlords is common, especially against families with young children and refugees of Roma origin. This has resulted in a dual housing market: while better-off families are often offered overpriced rentals, more vulnerable households are mostly offered poor-quality, dilapidated or overcrowded housing.

[17] https://ec.europa.eu/eurostat/databrowser/view/MIGR_ASYTPSM__custom_13244643/default/table?lang=en

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Rental housing supported by civil society and church actors

Civil society and church organisations play a key role in stabilising the housing situation of Ukrainian clients. Based on available data, through AMIF-funded programmes run by civil society and church organisations, the housing situation of approximately 500-600 refugee households can be considered relatively stable (over a period of 1-2 years) at the national level. In addition to the 1-2 year housing programmes, some religious organisations also provide shorter-term rental support, typically for 3-6 months, supplemented by social work.

Some actors also operate small-capacity housing agency models (From Streets to Homes Association) or rental housing management (MR Community Housing Fund), which currently only affect a few refugee families.

Some civil society and church organisations (e.g. Lutheran Diaconia, Hungarian Baptist Aid) also provide short-term crisis accommodation, usually for a few days or weeks.

In addition, there are a few civil society and municipality-run community hostels, which were originally set up for temporary accommodation, but due to the scarcity of housing alternatives, many residents remain stuck in these institutions on a permanent basis. These are typically people who have been pushed out of the rental market and are not eligible for state collective care. Social work is present in the hostels, but care is difficult because residents often start from a position of multiple disadvantages and there are few realistic ways out.

Employment-related housing solutions

Some employers, particularly in labour-intensive sectors such as construction, logistics and assembly plants, provide workers with accommodation. However, these accommodations are often overcrowded or of poor quality and create a strong dependence on the employer.

State housing subsidies are also linked to employment, and the subsidy is claimed by the employer on behalf of the employee, which further increases vulnerability. As the subsidy is linked to a valid tenancy agreement and stable employment, these forms of housing are only a real alternative for a small group of people.

Informal housing market

Some of the housing for refugees takes place in the unexplored, informal housing segment. This includes living with family members or acquaintances, solidarity-based accommodation, which was common in

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the first months of the crisis but has now been reduced to a minimum[18] , as well as room rentals and the informal housing market, where agreements are often non-contractual and difficult to monitor.

These solutions can provide quick and flexible accommodation, but they are also uncertain and risky: overcrowding, unpredictable conditions, disproportionately high fees for poor-quality housing, and "work for accommodation" type agreements that carry the risk of exploitation are common. All this means that for many households, the informal segment is at best a temporary, but not a stable, form of housing.

The role of the institutional environment

The housing situation of refugees in Ukraine is significantly influenced by the multi-layered institutional environment in which state, municipal, civil society and church actors represent different tasks, capacities and operating logics.

The state's role is primarily reflected in the entitlements associated with temporary protection status and the regulation of collective accommodation. The latter has undergone a significant transformation: while it provided a large number of places in 2022, it was gradually phased out by 2023–2024, and then the legislative amendment of August 2024 not only narrowed the circle of eligible persons, but also introduced a time limit for state-funded collective accommodation.[19]

Local governments played an active role in the humanitarian phase: several municipalities mobilised their own capacities, and then, through the Defence Committees, local government-run institutions also became involved in providing collective accommodation. Large cities – primarily Budapest – continue to operate certain accommodation capacities (e.g. Budapest Methodological Centre of Social Policy and Its Institutions), but these provide temporary accommodation and do not serve the specific purpose of refugee integration. The municipal social housing stock is limited, so they can only play an ad hoc role in the accommodation of refugees, mostly in cooperation with civil and charitable organisations.

The vast majority of housing subsidies are linked to civil society and church organisations. Their role has become crucial because they can provide tailor-made support and, in many cases, they are the only point of entry into stable rental housing and its maintenance. At the same time, it is well known that

[18] In the first months of the 2022 wave of arrivals, some of the refugees were given temporary accommodation by private individuals as part of a spontaneous solidarity initiative. According to national surveys, 2–3% of Hungarian households took in Ukrainian refugees. (Sources: Tárki 2022; TK–CEU DI–Medián 2022; Szociometrum 2023)

[19] Only refugees arriving from areas of Ukraine affected by military operations are eligible for state-funded collective accommodation, and they can receive this assistance for a maximum of 30 days, which can only be extended in exceptional and justified cases, based on individual assessment.

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civil society capacities are fragmented, their institutional stability depends on project funding (e.g. AMIF), and their capacity is insufficient to provide a systemic solution.

According to experts, there is close, bottom-up cooperation between civil society and church organisations: regular consultations, case discussions and informal referral systems help to manage housing situations. In contrast, there is no meaningful cooperation or coordination with the state, and there are no formal housing integration mechanisms. As a result, the system is fragmented, and civil society organisations rely on their own networks to compensate for the lack of coordination.

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4. Access barriers

Access to housing for refugee households is determined not by a single factor, but by a system of mutually reinforcing, multi-layered barriers. Affordability issues, documentation and contractual barriers, patterns of discrimination, language and information barriers, overcrowding, and the specific situation of particularly vulnerable groups are closely interrelated and shape housing opportunities.

Affordability barriers

Affordability is the strongest structuring factor in access to housing. Based on the survey, the vast majority of respondents live in financial circumstances that do not allow them to build up savings, and in which housing costs represent a disproportionately high burden even with a relatively stable income.

According to the structured data:

- rental costs are high – 93 per cent of respondents identified this as a problem;
- affordable properties are typically too small or of poor quality (70%);
- the lack of permanent employment (59%) and precarious or informal employment significantly undermine the security of regular rent payments.

Affordability problems are further exacerbated by start-up costs: several months' deposit, advance payment obligations, notary fees and the costs of furnishing and equipping the flat. According to our qualitative data, raising several months' deposit is a particularly significant obstacle and often makes it impossible to move in.

Landlord practices also reinforce affordability constraints. Based on the responses:

- it is common for properties to be rented to refugees at higher prices than to Hungarian tenants;
- they are offered flats that would be difficult to rent out to Hungarian tenants due to their quality, location or condition;
- landlords expect several months' rent to be paid in a lump sum, which is unaffordable for most households.

Seventy-seven per cent of households cover their housing costs themselves or partly themselves, while in nearly a quarter of cases, housing costs are paid in full by other parties (mainly civil and church organisations). Where shared costs were reported, the organisational contribution is typically 50-70 per cent – this is more indicative than anything else due to the small number of cases, but it shows that a clearly definable proportion of refugee households would not be able to maintain their housing

independently, and the termination of the support system would lead to an immediate housing crisis in their case.

Housing support is almost exclusively linked to civil society and church organisations. They are often the only "entry point" to stable rented accommodation and its maintenance. At the same time, the capacities of these organisations are fragmented, their funding is heavily project-based, largely dependent on MMIA resources, and their volume is insufficient to provide systemic solutions. According to the focus groups, certain support practices may undermine refugees' chances of finding independent housing in the long term, as they do not encourage saving and artificially push up rents in the relevant segment.

Documentation and contractual barriers

Another key factor in accessing housing is the system of documentation and contractual conditions. Twenty-six per cent of respondents specifically identified the lack of a residence card, bank account or employment contract, which landlords often require, as a problem.

The employment situation further complicates the picture. Among respondents:

- 23 per cent were employed full-time;
- 10 per cent were employed part-time;
- 59 per cent did not have a permanent job.

Although 82 per cent of households have someone who receives a regular income from work, a significant proportion of employment is informal or semi-formal. At least three-tenths of those in employment work without a contract and are not registered, and a further proportion may be present in the ‘grey economy’. This results in an income situation that is invisible and "unverifiable" for landlords, which increases their caution.

Inadequate Hungarian language skills, lower levels of education (especially in the case of Roma households in Transcarpathia) and complex legal language often lead to difficulties in concluding contracts and interpreting the law. Support organisations try to compensate for this: 12 per cent of respondents received legal advice and 10 per cent received specific assistance in communicating with their landlord.

Some of the accommodation for refugees takes place in the unexplored, informal segment: staying with family members or acquaintances, renting rooms, or informal agreements that often operate without contracts and are difficult to monitor. These can provide quick and flexible accommodation, but they also carry significant risks: lack of legal protection, sudden termination, overcrowding, disproportionately high fees paid for poor-quality housing, and easily exploitative agreements such as "housing in exchange for work".

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Discrimination and prejudice

Not only high prices and initial costs are obstacles in the rental market, but also various patterns of risk perception and discrimination against refugees. Half of the respondents (49%) reported that landlords explicitly do not want Ukrainian (refugee) tenants. There is a significant difference between refugees with dual citizenship and those with Ukrainian citizenship: this type of rejection was experienced twice as much in case of Ukrainian citizens (54%) compared to Ukrainian-Hungarian dual citizens (27%).

Discrimination is not exclusively linked to citizenship. According to 66% of respondents, landlords are reluctant to rent to families with young children. This is not specifically "anti-refugee", but a general phenomenon in the Hungarian rental market, which particularly affects refugee households due to their children. Based on qualitative data, people with pets are also often rejected, which is also a general market feature, but makes it even more difficult for refugees to navigate the already limited supply.

Mistrust of refugees may be reinforced by anti-refugee messages in government communications and legal and administrative uncertainty (temporary protection, residence status, uncertainty about future plans). All of this further increases landlords' sense of risk and narrows the range of available properties.

Language and information barriers

An important dimension of access to housing is the presence of language and information barriers. For about half of the respondents (49%), inadequate Hungarian language skills pose a serious difficulty in finding accommodation; this proportion is even higher among refugees of Ukrainian nationality.

Language barriers cause particular problems in the following areas:

- understanding advertisements and property descriptions;
- interpreting rental contracts, annexes and legal texts;
- administrative procedures (registering your address, residence permit, applying for benefits);
- direct communication with landlords, reporting problems, requesting repairs.

There is also incomplete or fragmented information available about the functioning of the local housing market: market prices, standard contractual practices, realistic expectations. This increases the risk that refugees will rent poor-quality or over-prized properties.

Support organisations try to mitigate these barriers by providing interpretation, language and legal advice, and assistance in communicating with landlords. Nevertheless, language barriers significantly slow down both housing and employment integration.

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Overcrowding

Overcrowding is not just a subjective feeling for some refugee households, but an objective housing problem. Seventy per cent of respondents believe that the rent they can afford only allows them to find accommodation that is smaller than their needs, which is particularly critical in the case of larger households with several children or multiple generations.

Overcrowding is exacerbated by

- the high proportion of households with 3-4 members
- the significant presence of households with 5 or more members (17%),
- the fact that many households have both young children and older children over the age of 10, as well as elderly relatives.

Among respondents planning to move (25% of the sample) – although only indicative due to the small sample size – the small size of the home and the lack of privacy are mentioned.

Bureaucratic and legal issues

Access to housing is also hampered by several interrelated factors from a bureaucratic and legal perspective. According to our measurements

- It is difficult to contact landlords, often only possible through intermediaries (30%).
- some landlords are unwilling to sign a rental agreement (26%);
- 25% of respondents indicated that it is a problem if they do not have a residence card, bank account or employment contract, which the landlord would require.

The lack of a residence card and related documents – although required by law – is often delayed or difficult to obtain in practice. The interrelated obstacles of registering a residence, renewing status, obtaining tax and social security identification numbers, and opening a bank account directly hinder the conclusion of rental contracts and the retention of housing. In a complex and often changing legal and bureaucratic environment, a significant proportion of refugees can only navigate their way through with the help of organisations, which further increases the burden on these organisations.

Barriers affecting vulnerable groups

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Access barriers do not affect all refugee households in Ukraine equally: certain groups are particularly vulnerable

- 43 per cent of respondents have a health problem or illness that hinders their daily activities.
- Twenty-two per cent of households have a member who needs daily assistance due to their health condition.
- Single mothers account for 26 per cent of households, of whom around two-thirds are in work, while one-third are not, putting them in a particularly vulnerable position in terms of housing.
- In the case of large families, households with several children or multi-generational households, affordability and overcrowding problems reinforce each other.

For members of households who are elderly, chronically ill, disabled or have long-term care responsibilities, access to housing is not only a question of income, but also of physical and organisational issues. For them, the location of the home (accessibility of health services), accessibility (lack of stairs or lifts) and the availability of everyday assistance are also key factors.

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5. Support programmes

State programmes

In Hungary, housing support for Ukrainian refugees is limited and fragmented, and there are few truly long-term, systematic state resources available. The support structure is based on two main elements: state-funded collective accommodation and employment-related housing subsidies.

However, the EU-funded Asylum, Migration and Integration Fund (AMIF), which is 25% co-financed by the Hungarian state, plays a decisive role in providing independent housing for refugees. Since 2022, complex housing programmes have been implemented under the Fund, providing Ukrainian citizens housing support for 1-2 years on the private rental market, accompanied by social work. Although these cannot be considered classic state housing policy instruments, they are the most significant form of housing support available to refugees (only for TPs) due to state co-financing.

Access to municipal rental housing is possible in principle, but due to the extremely low number of flats and strict eligibility criteria, it is only an alternative for Ukrainian refugees in exceptional cases. There is no general, nationwide cash assistance related to housing affordability, so the vast majority of refugees do not receive targeted state housing assistance.

State collective accommodation (in-kind support)

The only direct state housing provision available to refugees from Ukraine is collective accommodation, which provides accommodation and basic care in designated institutions. However, the system has been significantly reduced in recent years. From August 2024, access to state-funded collective accommodation will only be available to those arriving from Ukrainian territories affected by military operations. The service is time-limited and provides only temporary accommodation; the exact maximum length of stay is not public, but in practice it can be considered a short-term form of assistance. The accommodation is often located in peripheral areas, the level of service is limited, and it primarily serves humanitarian rather than integration purposes. Due to the narrowing eligibility criteria, collective accommodation capacities have been significantly reduced, with only a few hundred people currently eligible for such care nationwide.

Forms of housing support linked to employment

In certain sectors (e.g. construction, manufacturing), employers may provide workers with accommodation. Although this is not specifically an option for Ukrainian refugees, it is nevertheless a

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common solution among Ukrainian refugees working in these sectors. However, workers' accommodation creates a direct dependency on the employer: housing is dependent on employment, so termination of employment carries the risk of immediate loss of accommodation. The available online surveys are not representative, so it is not known how many Ukrainian refugees live in such accommodation.

There is also a state housing allowance available, which is requested by the employer and is linked to valid employment and a valid sublease agreement. In this scheme, the employer applies for the allowance, which also creates a dependency, as housing becomes dependent on maintaining employment. The prevalence of the use of this subsidy is unknown; despite a public interest data request, we did not receive any information on the number of people affected. As it was shown earlier, based on our survey, accommodation provided by employers is law (3%).

Municipal housing and social rental housing

Hungarian municipal rental housing accounts for less than 2 per cent of the total housing stock. Social rental housing is saturated, with long waiting lists, making it virtually inaccessible to refugees.

Although many local governments provided community accommodation during the humanitarian phase of refugee reception, and some local government-run community accommodation facilities are still in operation (e.g. Municipality of Budapest), these are stopgap solutions that do not have separate state funding for the long-term accommodation of Ukrainian refugees. Furthermore, as social institutions, they have few resources for refugee integration.

Loosely linked to the municipal sphere, the MR Community Housing Fund cooperates with municipal institutions and civil organisations in certain settlements and has provided rental accommodation for a limited number of refugee households. Although these initiatives represent an important additional capacity, their volume is very low and does not significantly change the fact that municipal housing channels do not represent a realistic access option for refugees at the systemic level.

State programmes encouraging the reception of refugees

Even at the beginning of the crisis, there were no hosting programmes in Hungary that would have supported the reception of refugees by the population or the involvement of landlords with state incentives. The accommodation funding available from spring 2022, which was available to service providers offering accommodation and meals for at least 20 people, provided the financial basis for collective accommodation and enabled a larger number of state, local government, charitable and some market actors (e.g. tourist accommodation providers) to provide care for arriving refugees. The system shrank significantly in 2023–2024, and eligibility restrictions introduced in August 2024 further reduced

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access. The remaining capacities are now coordinated by the Maltese Charity Service, as the state care system's key charitable partner.

Despite all this, in the first months of the war, tens of thousands of Ukrainian refugees found temporary accommodation in Hungarian households – completely spontaneously, without any state encouragement – but these placements were mostly short-term, as a significant proportion of those affected moved on within a few weeks.

Due to the above limitations, state and municipal housing channels are only available to a small number of people and are unable to meet the massive needs of Ukrainian refugee households. As a result, the majority of housing support for refugees is shifting towards civil and church initiatives.

Initiatives by civil society and religious organisations

Civil society and church organisations are the most important providers of housing support for Ukrainian refugees, as state resources are scarce and targeted housing support is not available. The largest capacity is provided by AMIF-funded housing programmes, which provide support for 1-2 years to approximately 500-600 households nationwide to maintain their existing rented accommodation; the programmes cover a smaller or larger portion of the rental costs and are supplemented by social work and other services. In addition, several religious organisations provide 3-6 months of rent support to financially vulnerable households living in existing rented accommodation; these operate from more flexible sources and can therefore also be used to support dual nationals.

Some organisations operate small-capacity subsidised rental housing or housing agency models (e.g. From Streets to Homes Association, MR Community Housing Fund), while others provide short-term crisis accommodation for a few days or weeks. In addition, there are community hostels run by civil society and local authorities, which were originally intended to provide temporary accommodation, but due to the scarcity of housing options, some households remain stuck there permanently; structural barriers limit the possibility of moving out.

The flexibility of civil care – rapid response, intensive social work, personalised support – makes it possible to reach households that are excluded from market or state care. However, the system is fragmented and project-based, and its capacity depends mainly on AMIF resources and church donors, so it can only address housing needs to a limited extent. Housing retention is made possible by complementary services – administrative assistance, legal and labour market support, psychosocial care, language training and community programmes.

Lack of systemic cooperation: although AMIF projects are partly co-financed by the state, there is no structured cooperation in Hungary based on a joint housing model involving the state, local authorities

and civil society organisations. Coordination is typically informal or project-based, reflecting the fragmentation of the housing provision system.

Support received

77 per cent of households cover their own housing costs, while 23 per cent of respondents have their housing costs covered in full by other actors (mainly civil society and church organisations). This shows that a significant proportion of refugee households would not be able to maintain their housing independently, and the termination of the support system would lead to an immediate housing crisis in their case.

In addition to financial assistance, supplementary housing support – although less common – provides important information about living difficulties and the quality of housing. Fifteen per cent of respondents received support for the purchase of furniture or household appliances, and 10 per cent received assistance for home renovation, repairs and maintenance. A further 14 per cent received social work support, 12 per cent received legal advice, and 10 per cent received assistance in communicating with their landlord. This support background is important for understanding that housing problems are not only financial difficulties, but also legal, administrative and lifestyle obstacles.

Less frequently, non-financial support was also provided, such as temporary free accommodation, hygiene and cleaning kits, shopping vouchers, general humanitarian aid from charitable organisations, children's camps, Hungarian language courses and assistance with bureaucratic matters. Regardless of their frequency, these indicate that, in addition to housing support, some of the respondents also received more complex assistance to support their livelihood.

The 2023 Szociometrum survey examined in detail what kind of assistance respondents received from various civil and church organisations, not only in the area of housing. Although this research recorded experiences closer to the outbreak of the war, it provides important context for the results of the present study, especially given that three-quarters of our current sample were already in Hungary at that time.

In the 2023 survey, the highest proportion of respondents reported receiving assistance with the purchase of basic foodstuffs (32%). Thirteen per cent of respondents received organisational assistance in finding and arranging accommodation, housing and sublets, i.e. not in the form of financial support, but in finding and organising housing solutions. Eight per cent received support in obtaining information about medical care and organising it; and the same proportion (8%) received assistance in finding language courses and arranging various types of assistance. Five per cent reported receiving organisational assistance in finding a school or nursery and enrolling their child(ren). Assistance in opening a bank account (3%), arranging official residence matters (3%) and obtaining personal documents (e.g. passports) (3%) was lower but still significant.

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In the survey at that time, 40 per cent of respondents indicated that they had received no organisational assistance at all during their stay in Hungary. This percentage is consistent with our current findings that a significant proportion of refugee households are still trying to find housing under market conditions without organisational support, often with limited financial resources and an uncertain existential background.

Needs and recommendations

Housing-related needs are not limited to paying rent or covering initial costs: according to respondents, stable and sustainable housing also requires additional support that addresses everyday life, housing quality and the administrative burdens associated with housing.

Based on the needs expressed by respondents, expanding housing support would be most relevant in the following four areas:

1. Affordability – maintaining or expanding financial contributions to housing costs.
2. Infrastructural conditions – provision of furniture, household appliances and basic equipment.
3. Administrative and language support – interpreting, legal advice, assistance with administrative procedures.
4. Mentoring, social and health orientation – especially for those who are unable to cope independently due to legal, health or lifestyle difficulties.

Based on our quantitative data, the most important need continues to be financial support (92%), which corresponds to the dominant role of affordability constraints presented earlier. At the same time, additional needs clearly show that maintaining housing is a more complex task than simply covering the rent.

Respondents see support that is lacking or insufficiently available in the following areas, with varying degrees of importance:

- Support for the purchase of furniture and household items (22%) – this is consistent with feedback that many households do not have basic furnishings when they move.
- Translation and interpreting services (20%) – language barriers affect almost all areas of housing, from understanding rental contracts to dealing with administration.
- Help with finding accommodation (16%) – due to limited supply, high prices, discrimination and documentation barriers, many households are unable to find suitable accommodation on their own.
- Social work and mentoring support (11%) – can play a significant role in everyday life issues, administrative matters, legal interpretation and crisis management.

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- Assistance with tasks related to the condition of the flat (repairs, maintenance 10%) – several respondents indicated that landlords avoid their repair obligations, leaving tenants to bear these burdens themselves.
- Legal advice (10%) – essential for interpreting contracts, legal consequences, address registration, status and tenant rights.
- Liaising with the landlord (3%) – for a small but clearly defined group, mediation or conflict management is a support need.

This feedback shows that the shortcomings in housing support are not only financial or legal in nature, but also affect the daily functioning of refugee households.

According to organisations providing housing services to refugees from Ukraine, the housing security of their clients is currently most limited by structural deficiencies: there are no state standards, state collective accommodation does not serve integration and is only available to a very small number of people, and the rental market is expensive and discriminatory. Civil society actors are thus permanently forced to play a "system-replacing" role, while their capacities and funding are project-based.

According to the organisations, change is most needed in three areas to reduce housing insecurity:

(1) Stable and predictable funding: The cyclical nature of project funding and delays in tendering processes hinder meaningful, long-term case management. *"The availability of on-off services increases client uncertainty. (...) If there were a state-standard, it would be more predictable and clients could be accompanied more consistently."*

(2) More intensive social work: According to the organisations, social work plays a significant role in maintaining housing, but the funding framework does not allow for this. *"The most vulnerable groups, especially large families and Roma households, would need longer-term and more intensive support. Due to administrative burdens, the AMIF financed projects spend much less time with clients than would be beneficial for integration."*

(3) Expansion of affordable housing alternatives: According to civil society organisations, the market rental sector is inaccessible to many clients due to high prices, deposits and discrimination. There is therefore a great need to make subsidised rental housing or housing agency models more widely available. *"These subsidised and stable forms of housing could reduce long-term vulnerability."*

The experiences of both respondents and organisations show that housing support can be effective if it addresses affordability, structural, legal and lifestyle barriers in a comprehensive manner and is based on stable, long-term mechanisms that can reduce the housing vulnerability of refugee households. In the current situation, housing insecurity affects not only housing, but also livelihoods, employment, schooling and access to healthcare – thus, the issue of housing is not simply a social problem, but a central structural factor determining the integration of refugees.

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6. SWOT analysis

Based on available data and field experience, the housing situation of Ukrainian refugees is currently characterised by a fragmented, predominantly civil-based and mostly short-term support structure, as well as high market prices and a limited supply of rental housing. The strengths of the current support landscape stem primarily from the flexibility of civil society and church actors, the willingness of refugees to work, and the availability of complementary services that extend beyond housing support.

At the same time, the weaknesses and threats are predominantly structural in nature: the lack of normative, predictable state housing support, project-based and uncertain funding, the scarcity of affordable rental housing, and discrimination in the housing market together create an environment in which a significant proportion of refugee households live in permanent housing insecurity. The following SWOT analysis summarises this situation in four dimensions, highlighting the strengths, weaknesses, opportunities and threats inherent in the system.

Strengths

Below are the factors that are already in place and that support the housing security of refugees, albeit to a limited extent:

1. Significant civil and church presence in the field of housing support

- AMIF-funded programmes currently provide 1-2 years of housing support, accompanied by social work, to 500-600 households nationwide.
- Religious organisations' flexible 3-6 month rent support schemes reach particularly vulnerable groups.
- There is close, informal cooperation between civil society actors (referrals, case discussions).

2. Flexible and responsive civil society support system

- Civil society actors are able to intervene quickly in crisis situations, provide temporary accommodation, assist with administrative procedures and provide interpretation services.
- Many service providers reach households that are excluded from state or market channels.

3. The majority of refugee households have an employed member – based on the data from the current survey

- 82 per cent of households have income from employment, which is a basic requirement for access to market housing.

4. The geographical diversity of the rental housing market creates some room for manoeuvre

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- Certain segments of the rural housing market are still more affordable and can therefore offer an alternative for lower-income refugee households.

5. Access to lifestyle support services beyond housing assistance

- Social work (14%), legal assistance (12%), maintenance support (10%), support in communicating with landlords (10%).

Weaknesses

These are the internal, systemic shortcomings that currently hinder stable and affordable housing:

1. Minimal state involvement in housing

- Collective accommodation is very limited, time-bound and does not promote integration.
- There is no normative housing support and no integrated state housing programme.
- The municipal rental housing stock is less than 2 per cent and is practically inaccessible to refugees.

2. Civil society capacity is low and funding is uncertain

- Programmes are project-based, cyclical and unpredictable.
- According to service providers, the time available for social work is a fraction of what is needed.

3. High housing costs and unaffordability

- Refugees report that rents are too high and affordable flats are often too small.
- Many households live from month to month and are unable to build up savings.

4. Legal status, documentation and mistrust caused by informal employment

- One third of those in employment work without being registered.
- The lack of a bank account or employment contract can be an obstacle to signing a contract.

5. Discrimination in the rental market

- Half of refugees say that landlords are reluctant to rent to them.
- At least two-thirds of families with young children experience rejection.

6. Overcrowding and poor housing quality

- Refugees can often only afford small, overcrowded flats.
- In many cases, the flats available to them are in poor technical condition.

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Opportunities

The following are external, future opportunities that could improve housing prospects:

1. Opportunities offered by the EU funding cycle (e.g. continuation of AMIF)
    - New, longer-term housing programmes could be launched.
2. Mobilisation of vacant housing stock
    - Some of the 570,000 vacant dwellings could be involved through housing agencies and municipal cooperation.
3. Expansion of housing agency models (From Streets to Homes Association, MR Community Housing Fund)
    - These models provide subsidised housing for the target group.
4. Civil-state cooperation could become more structured
    - Developing a joint housing strategy and dividing tasks.
5. Improving employee integration and language learning
    - This would increase stable income and reduce vulnerability due to employment status.
6. Involvement of social enterprises and social housing renovation programmes
    - The housing stock in poor energy condition could be partially renovated.

Threats

These cover external factors that are unpredictable or negative and could significantly worsen the housing situation:

1. Further increases in rents, inflation risks
    - Refugee households are already teetering on the edge of affordability.
2. Decline in civil funding or reduction in AMIF resources
    - Subsidised housing could be discontinued abruptly, affecting hundreds of households.
3. Another wave of refugees could strain the already limited supply
    - The rental housing market and civil and municipal infrastructure are already saturated.
4. Recession, job losses
    - Housing tied to employment may result in immediate loss of housing.
5. Social tensions, increased discrimination

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- This may further reduce the number of rental properties available, especially for refugees with young children and Roma refugees.

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7. Review of policy and legislation

The housing situation of people with temporary protection in Hungary is determined by policy and legal frameworks that are fundamentally based on humanitarian care and only provide limited long-term housing solutions that support integration. The most important legislation directly relevant to housing is listed below.

Collective accommodation and regulatory changes

a) The fundamental right to temporary protection (TP)

- Act LXXX of 2007 on the recognition and legal status of TP people – in particular: Section 17 (right to basic care), Section 28 (care provided at reception centres)

b) Regulations governing the operation and financing of collective accommodation

- Government Decree 86/2022 (III. 7.) on the provision of state and municipal accommodation in crisis situations caused by mass immigration
- Government Decree 101/2022 (III. 8.) on the accounting rules for accommodation facilities receiving TPs (original regulation of the daily reimbursement limits of EUR 20-60)
- Government Decree 298/2024 (VII. 3.) on the restriction of collective accommodation from 1 August 2024, according to which state-funded care can only be provided to those arriving from areas of Ukraine affected by military operations
  - on the introduction of a time limit for care
  - the re-regulation of capacities

c) Withdrawal/restriction of accommodation funding

- Decree 29/2022 (II. 28.) HM on the conditions for supporting service providers accommodating TPs (2022–2023), followed by several amendments in 2023–2024, which regulated the gradual reduction of funding.

Subsistence allowance

Subsistence support is available to TPs who are not gainfully employed:

Decree 30/2022 (II. 28.) BM on subsistence support for TPs specifies the monthly support amounts for adults (HUF 22,000) and children (HUF 13,000), as well as the eligibility and payment conditions.

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Family allowance and other basic benefits

TPs are entitled to certain elements of the Hungarian family support system, such as family allowance and basic benefits for children (e.g. school subsidies).

- Act LXXXIV of 1998 on family support

Employment-related housing allowance

Regarding the allowance:

- the employer may apply for housing allowance for the TP employee;
- the support may be granted for subletting or other certified forms of housing;
- the amount of the support and the conditions of payment (based on the current amendments);
- the condition for eligibility is registered employment;
- it can only be granted with a valid, personalised rental contract;
- the allowance is not paid to the employee, but is reimbursed to the employer retrospectively.

Related legislation:

- Government Decree 101/2022 (III. 8.) – housing support for TPs that can be claimed by employers.
- Government Decrees 220/2022, 542/2022, 176/2023 and 298/2024 amendments – detailed rules on housing allowances.

8. Conclusion

The results of the study show that the housing situation of Ukrainian refugees in Hungary is permanently uncertain and is essentially shaped by a narrow, expensive and discriminatory private rental market and a fragmented, predominantly civil-based support system. The sample is not representative, but it clearly shows that the majority of the clientele of support organisations are middle-aged, relatively highly educated households with children, mostly living in Budapest – the average household size is 3.2 persons, and in every fourth household the main breadwinner is a single mother. In 43 per cent of households, there is a person whose health problems hinder their daily life, and in 22 per cent, someone needs daily assistance – meaning that in many cases, the issue of housing is intertwined with care and health risks.

Refugees' housing is almost entirely determined by the private rental sector: 74 per cent of respondents live in private accommodation, while a further 11 per cent have only one room. The cost structure is divided: 77 per cent of households cover their own housing costs (often at great sacrifice), while nearly a

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quarter of respondents have their housing costs covered entirely by other actors, mainly civil society and church organisations. For the latter group, the expiry of support programmes poses a direct risk of losing their homes.

Affordability is a central problem according to almost all responses and indicators: 93 per cent of respondents cited high rents, while 70 per cent cited affordable housing being too small or of poor quality. Although 82 per cent of households have an earner, a significant proportion of employment is informal or precarious; at least one-third of those in employment work without a contract. The burden of several months' deposit, initial costs, furnishing and additional administrative burdens can result in the majority of refugees living from month to month, without savings and with high housing costs.

There are multiple barriers to access: discrimination – against Ukrainian citizens, especially families with young children and Roma – and inadequate Hungarian language skills reinforce each other, limiting the range of available housing.

While the state's involvement in housing is minimal, the main arena for addressing housing insecurity is the civil and church sectors. AMIF-funded complex housing programmes lasting 1-2 years provide relatively stable support for only 500-600 households nationwide. Shorter-term rental subsidies financed by foreign church funds target those who are excluded from the AMIF programme. The latter also include social work, legal and labour market counselling, interpreting and other services; however, their funding is not secure in the long term and their volume falls short of needs.

Based on demand trends, moderate but stable solvent demand can be expected in the rental housing market in the medium term, primarily from those who find work and have access to subsidies. At the same time, the outcome of the war, the future of EU and domestic funding frameworks, and the development of subletting prices are factors of uncertainty that could further exacerbate the fragile situation. If support programmes are reduced or rents continue to rise, some refugee households may remain permanently stuck in the informal, overcrowded, poor-quality housing segment or even become homeless.

One of the most important lessons of the study is that housing is not just one social problem among many, but a key to integration: the lack of a stable home directly affects employment, children's schooling, access to healthcare and social integration. In the current structure – where market housing is expensive and scarce, civil society support is fragmented, and state intervention is marginal – the majority of refugee households remain in a state of housing vulnerability in the long term. Consequently, any policy intervention aimed at expanding the supply of affordable rental housing, strengthening housing agency models, stabilising civil-state cooperation and developing normative housing support is not only a humanitarian effort but also a long-term social and economic investment.

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9. Good practices

Introduction – three good practices in relation to the housing integration of Ukrainian refugees

Objective and focus

The aim of presenting these good practices is to identify and analyse Hungarian models that have been proven to support the housing and social integration of refugees from Ukraine in Hungary. The focus is not on mapping the entire range of services, but on documenting in detail those solutions that may be relevant to professionals working at the domestic and international level based on their effectiveness, replicability and learning value.

The three good practices presented come from different professional backgrounds – experience-based housing support, integrated disability care, and personalised social and housing assistance – but what they have in common is that they all build on the organisation's own strengths to provide stable and accessible housing solutions for refugee clients.

The following chapters present these models in a uniform structure, highlighting the profiles of the actors, the methods of accessibility and inclusion, the sustainability frameworks, the involvement of refugees and the possibilities for replication.

Sources and selection

The identification of best practices was based on a coordinated analysis of multiple sources. First, desk research was conducted, reviewing available documents, literature and project reports on domestic housing and integration services. This provided the background knowledge on which subsequent data collection phases could be based.

This was followed by a mapping phase in the summer of 2025, during which we collected information on the housing and housing support services currently operated by the organisations. At this point, the organisations had already identified the elements they considered to be good practices in their own operations.

During the focus group discussion in autumn 2025, the organisations involved jointly reflected on their experiences, compared their methods and identified the interventions that have a real impact on the housing stability, integration and independence of refugees.

From these sources, the following three selected good practices were identified, reinforcing each other:

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1. the peer mentoring model of the From Streets to Homes Association,
2. the Strázsa Farm's complex, disability-focused housing support, and
3. the dedicated labour market services of Lutheran Diaconia.

Following the selection of good practices, separate interviews were conducted with representatives of all three organisations, specifically for the purpose of exploring and documenting the good practices in detail.

Together, these three models cover the key areas of housing stabilisation: personal support, complex needs-based care, and employment integration as a basic condition for housing sustainability.

Good practice 1 – From Streets to Homes Association peer mentor service

Organisational profile

The From Streets to Homes Association (ULE) is one of the most innovative players in the Hungarian housing civil sector, which, as a pioneer of the "Housing First" approach in Hungary, has been working for a decade to support people living in housing poverty. When refugees arrived from Ukraine in 2022, the organisation responded quickly: first by connecting people offering solidarity housing, then from the summer of 2022 onwards, it continued its work with a structured model based on rent support and social work.

This system includes peer mentoring, which essentially means that refugees are helped to integrate by mentors who have come from similar life situations and are able to build bridges of trust between clients and service providers through their own experiences. The mentors include Ukrainian and Transcarpathian Roma refugees, as well as Hungarian people who have previously experienced housing poverty.

In 2023–2024, a total of approximately 150–200 Ukrainian refugee clients benefited from the ULE housing programme. These programmes typically involved 10–12 peer mentors, each working with 3–8 clients. The mentoring process typically lasts from 6 months to 2 years – the process continues as long as it is needed.

Accessibility

The peer mentoring model is also accessible to the most vulnerable refugees, as there is no formal screening or administrative qualification required to enter the programme: families and single adults

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who are already in the ULE housing support system and who are identified by social workers as likely to benefit from a peer relationship are accepted into the programme.

Access is facilitated by several factors:

- linguistic and cultural proximity: Ukrainian or Roma mentors can provide a relationship of trust for Ukrainian and Transcarpathian Roma;
- flexible contact: mentors are available according to their own schedules, often in the evenings;
- intensive fieldwork: mentors also visit their mentees at home, thus ensuring contact with clients who are hindered for some reason;
- Cooperation between diverse groups: joint case discussions between mentors affected by housing poverty in Hungary and refugee mentors reinforce mutual learning.

The inclusive nature of the model is well demonstrated by the fact that mentors also reach many clients who do not share sensitive information with social workers due to trauma, shame, language barriers or distrust of institutions.

> *"There are things they tell us first, and we often notice sooner when there is a problem. There have been times when I have alerted social workers that something was wrong with a family, and we were able to take the matter further together."*

Involvement of refugees

One of the most important innovations of the peer mentoring model is that refugees are not only beneficiaries of the programme, but also active participants. This involvement takes place on several levels, reinforcing each other. A significant proportion of the mentors are former or current clients of ULE themselves, whose life situation has stabilised and who are recommended for the role by social workers on the basis of their skills, motivation and reliability. Because they know from their own experience the administrative, emotional and practical challenges of being a refugee or experiencing housing poverty, they are able to build a relationship of trust with the families they mentor, which is often more difficult for professionals to achieve. The non-hierarchical, partnership-based relationship is particularly important for clients who are distrustful of formal institutions or who find it difficult to ask for help due to feelings of shame; many report that they find it easier to open up to someone in a similar situation, whether it be about housing problems, workplace conflicts or family tensions.

However, involvement takes place not only at the individual level, but also at the community level. At weekly mentor group meetings, refugee and Hungarian mentors discuss cases together, exchange experiences and develop a common professional language that reduces cultural distance and strengthens shared responsibility. The mentors also reflect honestly on their own assumptions —

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several mentioned that it was during their work in the group that they first encountered Roma people or war refugees as partners, which significantly shaped their attitudes.

The third level of involvement is advocacy. Peer mentors are increasingly appearing at professional events, round tables and training courses, where their personal stories and experiential knowledge bring a new perspective to the discourse on refugee and housing policy. In doing so, they not only amplify the voice of their own community, but also contribute to broader social awareness.

How peer mentoring works in practice

Peer mentoring is one of the most important and innovative elements of the housing programme run by the Association. The mentors are people who know from their own experience the uncertainty of being a refugee, the vulnerability of the rental market and the daily difficulties of housing poverty. It is precisely this shared experience that makes them credible and approachable: clients often turn to them more openly and honestly than to formal helpers.

> *"Because I travelled a lot for my cleaning job, and also with my child, I got to know the city, and that's why the ULE social worker thought that I already knew everything, all the streets. Because there are families who don't know anything, they don't know how to go to the doctor. Even if the address is written down, they don't know, they are more disadvantaged. They haven't found their way like we have."*

The primary goal of mentoring is housing stability: mentors provide low-threshold, partnership-based support that helps with everyday administrative tasks, reduces housing tensions and recognises crisis situations in time. The service is particularly important in ULE's "semi-market" housing system, where the Association covers about half of the rent and the clients pay the rest. In this arrangement, uncertainty arising from communication misunderstandings or administrative obstacles can easily lead to loss of housing — the presence of mentors prevents this.

In practice, mentoring is based on weekly contact and regular face-to-face meetings. Mentors are available by phone or text message at any time — this flexibility allows problems to be identified before they arise. The support provided is extremely varied: assistance with paperwork, social security and health matters; accompanying clients to government offices or doctors; arranging nursery and school placements; mediating between tenants and landlords; providing information about benefits, donations and free accommodation options. In addition, mentors often simply provide social support — listening to clients, alleviating isolation and boosting self-confidence.

The key element of the system is the mentor group itself. Mentors meet weekly for case discussions, where they talk about problems, successes and dilemmas in a safe, non-judgmental space. Brainstorming is especially valuable when a mentor gets stuck with a family — the group can then offer a new perspective or a concrete solution.

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"We are always learning from each other; if a solution has worked for someone, we can carry it forward."

The group operates under clear but flexible rules that help maintain emotional and professional boundaries while allowing for personalisation.

Mentors receive modest remuneration — a fixed monthly allowance plus an additional amount per family — but most of their motivation is non-financial. For them, mentoring is an opportunity to belong to a community, to use their own experiences and to boost their self-confidence. For many of them, this is the first role in which they are present not as recipients of support but as helpers — this change of identity is one of the most important effects of the programme.

Peer support is flexible, personal, requires little infrastructure, and is based on deep trust. This is why it is able to reach client groups that often remain invisible to traditional social services.

Results and impacts

Peer mentoring has been operating in ULE's housing programmes since the end of 2022, and based on the first years of practice, several factors can be identified that may have a stabilising effect on the daily lives of refugee households. Regular contact with mentors means that a number of minor and major difficulties – such as administrative bottlenecks, booking medical appointments, school or nursery issues, and communication problems with landlords – come to light at a relatively early stage. This makes it easier for social workers to provide timely assistance.

The presence of mentors is particularly useful for families who start out with significant language or information disadvantages. In such cases, practical support – such as accompanying them to government offices or healthcare providers, interpreting documents, and providing information on tenancy issues – provides tangible assistance and reduces the risks arising from misunderstandings or lack of information.

Experience shows that the impact of mentoring is most noticeable in the following areas:

- fewer situations involving the risk of losing one's home reach an advanced stage, as difficulties often become apparent in time;
- the number and severity of crisis situations are reduced, especially when the problem can be addressed at an early stage through the mentors;
- there is less tension in communication between landlords and tenants, as mentors often mediate or help to clarify situations;
- clients become more confident in basic administrative processes, which can lead to gradual independence;

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- the workload of social workers is reduced, as mentors take on more practical tasks and filter out situations that require more intensive professional intervention.

Overall, peer mentoring does not replace social work, but as a complementary and stabilising element, it contributes to the more effective functioning of housing support, especially for client groups who would otherwise find it more difficult to access formal services**.**

Funding and sustainability

In recent years, ULE's refugee housing programme has been built on a support base consisting of multiple sources. The organisation has been supported by major international donors such as UNHCR, EPIM, SHO, World Habitat, ERSTE Stiftung and United Way. These resources enabled them to respond quickly in the first months of the war and then gradually build up the housing support system on which peer mentoring is based.

The long-term embedding of the model is ensured by the AMIF Plus "Reception and Autonomy" project, which will be implemented between 2025 and 2026 and will finance housing support for 50 households and related services, including mentoring. Within the framework of the project, mentoring is not a separate element but an integral part of housing stabilisation.

Field experience shows that the available resources for social work do not always cover actual needs: the administrative burden is high, while the intensity of client work is also high. In this environment, peer mentoring plays not only a complementary role, but also one that increases efficiency and expands capacity. In practice, this means that mentors:

- significantly reduce the workload of social workers,
- take over the tasks of accompanying, providing information and basic administration,
- use their personal approach and flexibility to reach clients who would often remain invisible to other services.

The peer model thus increases the capacity and depth of the programme in a cost-effective way, while strengthening the independence of clients and the humane, trust-based nature of the service. This makes the model a key element of housing stabilisation, not only from a professional point of view, but also from a financial perspective.

Adaptability

The ULE peer mentoring model has several features that allow for its wider application in other organisations and service areas. One of the model's greatest advantages is its low infrastructure requirements: it does not require a separate institution or extensive material resources to operate, only

the recruitment, coordination and ongoing professional support of mentors. This flexibility makes it easy to integrate the programme into projects with different profiles, whether they involve housing, labour market or general social services.

The practice of mentoring can be spread in a chain-like manner: other civil or church organisations could adapt it relatively quickly after receiving appropriate methodological training. The experience accumulated at ULE, as well as the existing training and case discussion structures, provide a professional background that can be transferred and further developed.

Peer support is particularly valuable in situations where traditional social work finds it more difficult to build trust, such as in households living in hidden housing poverty or among refugee families who are isolated due to social mistrust. Through their own life experiences, mentors are able to open doors that often remain closed to other professionals.

However, continuous professional and emotional support for mentors is an important prerequisite for the replicability of the model. The system can only be maintained in a healthy way if regular supervision, weekly case discussions and professional support are provided to prevent overload and burnout. If these conditions are met, peer mentoring can be easily adapted and used as a high value-added method in the practice of other organisations.

Good practice 2 – The integrated model of Strázsa Farm: complex support for refugees with disabilities from Ukraine

Organisational profile

The Strázsa Farm Social Cooperative was established in Szabadszállás in the 2010s, originally as a recreational and community space. Young people with intellectual disabilities soon joined the programme, and the cohabitation gradually developed into a complex, inclusive development and housing model. Over the years, the Farm has developed a unique professional profile: a natural, family-like environment where development, care and housing support are provided in an integrated manner in one place.

After the Russian invasion in 2022, Strázsa Farm was among the first to take in refugees from Ukraine — especially children and adults with disabilities, serious injuries, psychological issues or special needs, for whom there were virtually no alternative forms of care in Hungary at the time. The first group arrived on 8 March 2022, and within a few weeks, more than 40 people were cared for, and by the end of the year, nearly 170.

The Farm's professional team consists of developmental educators, special needs teachers, carers, psychologists and social workers who are able to develop personalised development and accommodation plans. The environment is particularly suitable for children and adults who are sensory sensitive, have experienced trauma or require intensive, ongoing development.

With the launch of the 2024-2027 AMIF Plus project, Strázsa Farm now provides not only temporary shelter but also structured housing support to refugee families: some of them live on the farm, others in external accommodation, typically rented, but everyone has access to the same professional team and development services.

Accessibility

Strázsa Farm's services are specifically aimed at Ukrainian refugees with disabilities or serious injuries and their families, for whom there are few other truly inclusive care options in Hungary. Admission is flexible and does not require complex documentation, which is particularly important for those who arrive from disrupted care or uncertain circumstances due to the war.

The Farm provides an environment where even people with high support needs are safe: daily care, special education and mental health support are available on site. The service is tailored to the needs of refugee families, whether it be medical accompaniment, medication procurement, communication support or psychological stabilisation. The multi-level care is particularly important for parents who

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previously relied on support from grandparents or institutions and are now completely alone in Hungary.

Participation is also financially accessible, as the programme is funded by the AMIF Plus programme and church donations, among others, so families do not have to bear the cost of care themselves.

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Involvement of refugees

In the Strázsa Farm model, the involvement of refugees is limited but clearly noticeable. The service is primarily based on refugees with disabilities and their accompanying family members. Involvement is mainly informal: family members help each other to find their way around, support new arrivals or establish daily routines.

There is a Ukrainian-speaking staff member working at the farm, which makes it easier for refugee families to have a say in their own care and development processes and to understand the decisions that affect them.

Another natural area for involvement is community life: refugee families living at the Farm participate in the development and organisation of community programmes. This is not formal decision-making, but rather joint brainstorming, which strengthens trust and helps integration into the community.

Overall, involvement is not institutionalised, but rather stems from everyday coexistence, but this form of participation fits well with the family-like, small-scale operation of the Farm.

How the model works

The Strázsa Farm model offers a safe, complex care environment specifically designed to support Ukrainian refugees with disabilities or special needs and their family members. The approach is based on the idea that housing, daily care, development and administrative assistance can be provided in one place by a coordinated team of professionals in a way that the separate institutions of the formal Hungarian system would not be able to provide.

The organisation provides basic accommodation and food, daily care and supervision, as well as life management and administrative support for those living at the farm. Staff help them navigate the Hungarian healthcare system – for example, with medical examinations, obtaining medication or accompanying them to hospital – and also provide psychological, spiritual or crisis support when needed. Children and young people take part in developmental and special education classes, and the organisation actively supports their integration into schools and nurseries.

All this is run by a team of around 15 professionals: social workers, special needs teachers, teachers, nurses, psychologists and Ukrainian-speaking staff who facilitate communication and emotional security. Volunteers are also involved in the operation of the service, particularly in community and recreational programmes.

One of the unique features of the model is that it also takes on tasks that are not covered by the traditional institutional system, such as complex guardianship administration, long-term health care, or, in serious crisis situations, coordinating post-death arrangements. More than half of the 86 people

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supported in the 2023–2024 period were children and young people, all of whom received education or development support.

Strázsa Farm fills a gap in the Hungarian service landscape: there is currently no other organisation that provides organised, comprehensive reception and support for refugees with disabilities. The model bridges the gap between sectors – social, educational, health and development – that often operate separately in the formal system. Acceptance is also supported by the local community's prior acceptance.

Results and impact

Since 2022, Strázsa Farm has supported more than two hundred refugees, including a significant number of children, young people and adults who, due to their disabilities, chronic illnesses or psychological stress, would have found it difficult to find appropriate services in the Hungarian care system. More than half of the 86 people supported by the 2023–2024 AMIF project were children or young people, all of whom had access to some form of developmental, special educational or educational support.

One of the most important achievements of the Strázsa model is that it can take on tasks that formal institutions typically do not have the capacity to perform, such as guardianship administration, regular health monitoring, procurement of medicines, or comprehensive support for families in serious crises. For the most vulnerable refugees, this means that they receive a level of security and predictability that would not be available in other environments.

Success at Strázsa cannot be measured by a single yardstick: due to the specific characteristics of the target group, in many cases the realistic goal is not independent living or entering the labour market, but stabilising their condition, supporting their development and ensuring their long-term, secure care needs. Nevertheless, in the 2023–2024 period, around 30 per cent of those receiving care were later able to move into some form of independent housing or work, while for the rest, Strázsa remained a suitable and safe environment.

> *"The strength of the model is demonstrated by the stories of several families. In 2022, for example, a young boy with autism and his mother, who required a high level of support, came to us. With Strázsa's support, the child was enrolled in a special needs school, the mother found a job, and within a year and a half, they were able to move into their own rented accommodation. The mother has since returned as a volunteer to help other refugee families."*

The relationship with the local community is a key factor in the operation of Strázsa Farm. Thanks to many years of work with people with disabilities, Szabadszállás has developed a kind of openness towards diversity, which has also helped in welcoming refugee families. Although community participation is not continuous, donations and volunteer offers come in from time to time.

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Funding and sustainability

In the first months of providing care for refugees, Strázsa Farm relied solely on its own resources, volunteer work and ad hoc assistance from the local community to welcome refugee families. At that time, operations were still completely unfunded, relying on the organisation's savings and loans. Subsequent stabilisation was made possible by the fact that, from the second half of 2022, several domestic and international partners — including SOS Children's Villages, IOM, the Baptist Charity Service and UNHCR — joined the circle of supporters, partially covering the costs associated with care.

These partnerships also laid the foundation for Strázsa Farm to receive multi-year, continuous state funding through AMIF programmes:

- 2023–2024: AMIF project, which supported the care of 86 people;
- 2024–2027: AMIF Plus project, providing complex housing, development and care services for at least 100 people.

However, sustainability remains a challenge. Strázsa Farm cares for people—refugees who are severely injured, chronically ill, mentally affected, or in need of development—whose support intensity and costs far exceed the normative funding framework of standard social services. Long-term operation therefore requires multi-year, flexible funding that can keep pace with changes in the condition and needs of those receiving care.

Adaptability

Certain elements of the Strázsa Farm model are easily adaptable for other organisations, particularly the approach of providing housing, development, health care and administrative support in a coordinated manner in one place. The flexible, needs-based approach, which tailors the content of support to the current situation of each family, can be applied in other contexts and can provide guidance to organisations working with clients with high support needs.

However, the model cannot be copied exactly. Strázsa requires specialised expertise (special needs education, psychological support, nursing) and continuous personal presence, which requires significant capacity. In addition, the model's success was aided by its local roots, as disability services were already operating in the community, which increased its acceptance and stability.

Overall, Strázsa Farm can be seen more as a conceptual framework that shows how to provide safe, integrated and personalised support to refugees with disabilities or other special needs, the main elements of which can also be found in the practices of other organisations.

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Good practice 3 – Lutheran Diaconia's personalised housing support

Organisational profile

Lutheran Diaconia is the social service network of the Evangelical Lutheran Church in Hungary, which has been working with refugee clients for more than two decades. Their housing programme became an independent service unit in 2017 and has been operating continuously ever since, even between project cycles. The organisation's work is supported by a stable church background, experienced social workers and an extensive network of partners.

Following the Russian invasion in 2022, Diaconia became one of the most important providers of housing stabilisation services for Ukrainian refugees. The organisation is capable of responding quickly and providing tailored, long-term support while maintaining predictable professional principles. One of the unique features of its operation is that it does not view housing support as merely financial assistance: it always combines it with intensive social work.

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Accessibility

Diaconia's housing model has a particularly low entry threshold, which allows those who have difficulty accessing formal services due to language barriers, lack of information or administrative obstacles to receive assistance. No complicated documentation or prior status is required to receive support; each client's situation is assessed on a case-by-case basis. Decisions are not based on standard amounts or time frames, but on the income situation and risks of the household in question and the feasibility of the chosen housing solution.

The flexibility of the model is particularly important in crisis situations. Diaconia is able to respond quickly when a client who has been abused, exploited or threatened with eviction asks for help and can provide temporary accommodation. Accessibility is also enhanced by the fact that the organisation personally inspects each flat before providing support. This practice provides protection for those who are exposed to hidden exploitation.

Although Diaconia operates with a church background, there are no religious conditions attached to receiving support. The organisation often takes in clients who have been rejected elsewhere. Thanks to this inclusive approach, Diaconia often reaches refugees living in the "invisible zones" of housing poverty: families who move from one precarious, short-term rental to another, who have to find a new place to live from one day to the next, or who are trying to escape an abusive environment and are unaware of the options available to them. The model therefore functions not only as a service but also as a safety net, especially for those who would find it difficult or impossible to access other institutions.

Involvement of refugees

In Diaconia's housing model, refugees are not merely supported, but are active participants in the service. The organisation employs several Ukrainian refugees as social workers, some of whom were themselves clients of Diaconia. This practice not only creates labour market opportunities for them, but also strengthens the organisation's cultural competence and trust capital: Ukrainian-speaking staff play a key role in communication, conflict resolution and helping clients understand the Hungarian system.

At the same time, inclusion is also crucial in the day-to-day process of social work. Support is based on ongoing dialogue with clients: decisions about lifestyle, housing and employment are always made by the client, with the social worker providing support, information and professional guidance in the decision-making process. This partnership-based approach increases clients' autonomy, strengthens accountability and promotes long-term stabilisation.

Much of the field experience—such as landlords' attitudes or labour market barriers—comes directly from refugee clients. This feedback continuously shapes the operation of the service and helps Diaconia to quickly adapt the housing support system in response to real-life situations.

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Practice shows that the presence of refugee staff not only creates a safer and more understandable environment for clients, but also bridges the difficulties arising from linguistic and cultural differences for the organisation. Involvement thus serves both integration and the improvement of service quality — a model that increases the efficiency and capacity of the system in the long term.

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How the model works

Diaconia's housing model is a flexible and needs-based system that has developed over many years, with the close integration of housing support and social work at its core. The aim is not to cover the entire cost of housing, but to stabilise clients' independent housing in the long term.

Support is always based on individual assessment. There is no predetermined amount or duration: the decision is made based on the client's income situation, family composition, housing risks, motivation and the quality of the selected accommodation. Support is usually granted for one month and can only be extended if there is real progress towards the jointly agreed goals, such as finding a job, transparent cost planning or saving money. The basic principle of partial support is that the family's own contribution is key to strengthening responsibility and independence.

The model is based on intensive social work. Staff members evaluate the goals set jointly with clients on a monthly basis, and support includes not only administrative assistance, but also mapping the functioning of the family, conflict management, coordinating moves, and maintaining contact with employers. Social work thus provides both practical assistance and stable support, which is the basis for maintaining independent housing.

One of the most important protective elements of the model is that Diaconia personally inspects every supported flat before signing a contract. This helps to filter out exploitative or undignified conditions and ensures that the client signs a rental contract under real, safe conditions.

Rapid crisis intervention is also an integral part of the system. When a client is at risk of eviction, suffers abuse or is the victim of employer abuse, Diaconia can intervene immediately in justified cases: it covers the costs of temporary accommodation and seeks a safer, longer-term solution within a short period of time.

The operation is supported by a well-established network of partners: the organisation regularly cooperates with other church service providers, civil society organisations and local actors, so that it can quickly refer clients or provide additional services when necessary.

Results and impacts

One of the most important results of Diaconia's housing support model is that the majority of supported clients are able to keep their rented accommodation on a long-term basis or move to another stable rental property at the end of the support period. Flexible, individual decision-making and regular social work enable families to find secure housing not only temporarily but also in the longer term.

However, the effects are not limited to housing. Regular, personalised social work helps clients to make their budgets more transparent, understand legal and administrative procedures more clearly, and manage their affairs with greater confidence. In many cases, stable housing creates the conditions for family members to take on work, children to attend school, or a process of saving to begin.

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Financing and sustainability

The sustainability of Diaconia's housing model is ensured by several complementary sources of funding. The organisation currently participates in the integration activities of the AMIF programme, which provides a stable framework for the regular operation of housing subsidies. In addition, European and American church supporters play a significant role by providing more flexible resources, which enable, for example, rapid crisis response or the assumption of temporary accommodation costs.

The background of Diaconia's maintainers is a particular advantage: the service is not exclusively tied to project cycles, but can continue to operate even when the funding environment is uncertain. This stability is particularly important for clients who require longer-term support.

The sustainability of the model is therefore based on multi-channel funding, the organisation's strong institutional background and a professional approach that integrates housing support with social work.

Adaptability

Diaconia's housing model contains several elements that can be easily transferred to other domestic civil and church service providers. The strength of the model is that it does not require special infrastructure or a large apparatus: the key is consistent social work, flexible support logic and rapid response.

One easily adaptable element is the preliminary, personal inspection of flats, which acts as an effective protective mechanism to filter out unworthy, exploitative or overcrowded housing conditions. The principle of partial support, which is based on sharing responsibility rather than full financing and results in more stable housing in the longer term, is also easily transferable. Decision-making linked to monthly target assessments, in which the maintenance or modification of support is aligned with the client's progress, can also be an effective methodological tool for other organisations.

Rapid crisis response and the close integration of housing support and social work are operating principles that work in a broader context and are particularly useful for client groups facing rapidly changing life situations or increased vulnerability.

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Common lessons based on the three models

The lessons learned from the three models presented are worth interpreting in the broader context of the housing situation that has existed since 2022. After the rapid civil and church cooperation in the first months of the war, the vast majority of refugees tried to find a permanent solution in the increasingly expensive, untrustworthy and often unpredictable Hungarian rental market. The depletion of savings, rising rents and the risk of losing their homes became widespread, not only among the most vulnerable groups, but also among average refugee families. In this environment, civil society and church actors who were able to move from rapid humanitarian response to structured, long-term housing solutions became particularly valuable.

The three good practices presented – the peer mentoring model of the From Streets to Homes Association, the complex disability-focused care provided by Strázsa Farm, and the personalised housing support system of Lutheran Diaconia – are based on slightly different target groups and methodological traditions, but several common lessons emerge that are generally applicable to creating housing stability for refugees. These lessons not only apply to the practices of the three organisations, but also form the basis for broader, systemic conclusions.

The most important correlation is that personal, continuous support is the basis for housing stability in all cases. Whether provided by experienced mentors, social workers or special education and health professionals, this presence helps to identify problems in a timely manner, address misunderstandings and navigate the maze of administrative, educational and health systems. The three models implement this in different ways, but what they have in common is that housing support does not work on its own, but is embedded in a service environment based on strong human relationships.

It is also a recurring experience that partial support yields better results in the long term. In the case of ULE and Diaconia, families usually contribute to housing costs themselves, which strengthens their sense of responsibility and reduces the risk of long-term dependency. Strázsa Farm's client group with special needs requires a different financing logic, but here too it is clear that the aim of the support is not merely to provide care, but to promote independence in line with the client's condition. All three models indicate that housing is sustainable when both financial and non-financial resources are mobilised.

The integration of services is another key factor. In all organisations, housing support is closely linked to other elements: social and mental health support, administration, development, health and education support. Without this complex approach, housing can easily become unstable. The work of the three organisations also highlights that integration is not only a professional issue, but also an organisational one: systems that ensure housing stability work well where multiple sectors – social, health, education, community – work together in genuine cooperation.

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A key lesson is the role of trust. Refugees seek help in a timely manner when they feel safe and are not afraid to share their uncertainties. At ULE, this is ensured by the peer support system, at Strázsa by the long-term, inclusive community environment, and at Diaconia by relationships built on consistent social work. In all cases, trust reduces the number of crises and significantly increases housing sustainability.

The experience of all three organisations also clearly shows that the sustainability of housing integration is strongly influenced by the funding structure. The current system is project-based and cyclical, which makes long-term planning unpredictable. Although the organisations are flexible in their approach – and often operate their infrastructure at low cost – stable, multi-year funding would be a fundamental prerequisite for strengthening services that support refugees' housing pathways.

Finally, an important common lesson is the importance of refugee involvement. Whether through peer mentors, refugees working as social workers, or community programme organisers, involvement contributes to the cultural sensitivity of services and enables organisations to respond to real needs. The three good practices also highlight that refugees are not just beneficiaries, but active and valuable participants in the development of services.

Overall, a comparison of the three models shows that the success of housing stabilisation for refugees depends primarily on the quality of personalised, integrated support, trusting relationships, the encouragement of partial responsibility and a stable funding base. These are common lessons that can provide guidance to other organisations and decision-makers on how to develop truly sustainable and effective housing solutions.

Final conclusions

The refugee situation that arose after 2022 highlighted that housing integration in Hungary cannot be understood in isolation as a purely financial issue. Based on the experiences of refugees from Ukraine, stable housing is always linked to accessible information, trust-based relationships, coordination between services and, in many cases, targeted treatment of social or health vulnerabilities. The common lesson from the three good practices examined is that housing retention is most successful in models where support is flexible, personalised and based on multiple professional pillars.

At the same time, the good practices also highlight the weaknesses of the system. In the case of peer mentoring, there is a lack of experiential support from the formal care system; in the Strázsa Farm model, there is a nationwide lack of services tailored to refugees with disabilities; and in the practice of Diaconia, market and administrative barriers that exacerbate the housing crisis indicate that housing integration today rests primarily on the shoulders of civil society and church actors. These organisations make up for the lack of social work capacity, provide rapid crisis response and, at times, perform tasks for which there is no official provider.

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Together, the three models show that the key to effective housing support systems is personalisation, trust, systemic flexibility, and support that reflect the household's overall life situation — from labour market participation to mental health to family functioning. Furthermore, the models examined not only address acute crises, but are also capable of stabilising refugee families in the medium term, thereby reducing the institutional burdens resulting from homelessness.

Overall, good practices point in one direction: the housing integration of refugees works sustainably when the financing and policy environment allows for personalised forms of support, recognises the value of experiential knowledge, and strengthens civil-state cooperation. These models are not only responses to a humanitarian crisis, but also provide systemic lessons that can serve as guidelines for addressing housing poverty more broadly.

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