

The Rationalization of the Registration of Housing Claims and Changes in Housing Economy in Hungary since 1980

By the end of the 1970s the number of people waiting for housing allocation did not change¹ for decades in spite of the great efforts to improve housing conditions, on the contrary the number of claimers increased more and more quickly at the Housing Offices, especially in large cities. Opposed to this the housing problem did not seem so tense in the country, mainly in the villages and the non-privileged towns. The spontaneous selfhelp constructions adapted to needs show the housing problem more settled in the country than in cities. It is true they impose preterhuman efforts on the builders. It is so, even if we don't take the population drawing-effect of towns into consideration. The housing problem seems settled in towns where there is an excess of immigration.

Recent research has shown that the state "distribution" allocation system did not resolve the housing shortage in towns in its earlier form, and redistribution did not work out according to the accepted principles in this field either.²

It happened so, especially if the strongly subsidized council flats were not allocated to those who really needed them. And the inheritability of the council flats only reinforced the so created inequalities. The earlier division and the redistribution only made the proportion of this even worse and it established further contradictions. "Those who live in council flats of good quality get an enormous state support indirectly. The rent paid by these people do not cover the expenses of the simple reproduction of these flats, not even the costs of maintenance." All these facts are proved in numbers by the quoted author Zsuzsa Dániel.³

The practical term for this is different today, but the use of this notion is still very common. That is why it will reoccur in this study later, as well.

The Housing Offices were not capable of decreasing the number of claimers by themselves. At the end of the 70s a large number of claims were registered in proportion to allocations, though executives knew that the majority of these claims were only fictitious.

Let us see the number of claims by the end of the 70s. *Table 1.*

¹ János Komai: *The Shortage*. Közg. Kiadó, Bp. 1982. Housing shortage and rents p. 518—526.

² Zs. Dániel: Council flats, income, state redistribution. *Gazdaság*, 4/1982.

³ *Ibid.*

The total number of registered claims in our⁴ country (1973—1980)

Year	Registered housing claims ⁵		The difference between the 1 st and the 2 nd column
	On 1 st January	31 st December	
	1.	2.	
1973	218,624	240,991	+ 22,367
1974	241,613	283,812	+ 42,119
1975	283,987	326,453	+ 42,466
1976	326,452	340,074	+ 13,622
1977	369,555	396,282	+ 26,727
1978	396,282	413,210	+ 16,928
1979	413,899	432,523	+ 18,624

So the number of claims kept on increasing year to year, decrease was never the case, though more and more people moved to new flats in this period.

1. *The rationalization of the registration of housing claims*

Under the above outlined circumstances came the series of measures of reform from 1980. The first thing was the obliged renewal of claims for the claimers.⁶ This measure sorted the claimers, who had bought or built a flat in the meanwhile, or had moved from the particular city or considered their claim void for some other reason. Since claimers were neither interested in

Table 2.

The decrease of housing claims in different settlements at the 1981 renewal

Settlement category	The number of housing claims		Difference between the 1 st and 2 nd columns
	on 31 st December	on 31 st May, 1981	
	1.	2.	
Budapest	185,845	99,210	— 86,635
County	85,421	49,652	— 35,769
Centers*	166,451	104,563	— 62,251
Total of country	437,717	253,425	— 185,055

* Miskolc, Debrecen, Szeged, Győr, Pécs.

⁴ Source: Annual statistical issues of ÉVM (of the Ministry of Construction and Town Planning).

⁵ The difference between the data between Dec. 31st and Jan. 1st derives from the fact, that the data at the end of the year are calculated of the September—October data. So the at the exact datum end of the year is the one published on Jan. 1st.

⁶ The obligation claim renewal of was modified by decree No. 1018 (1971/II. 8.) ÉVM.

nor obliged to cancel their claims, they went on being registered further on. The closing-date of the renewal obligation was 31st May, 1981, and its regulation resulted in a great proportioned fall of the claim numbers. (See Table 2.)

The measures⁷ of the obligatory claiming deposit payment drew the registration of claims even nearer to reality, remitting the determination of the deposit in the circumscription of the councils. Because of this there are great differences in the regulation in the particular settlements. The following date have been managed to be collected concerning this fact. (See Table 3.)

Table 3.

The amount of the claim deposit in cities and towns

Area	Claim category			
	council flats	flats sold by the town council	Savings Bank flats	nonsocial council flats*
Budapest and the county of Pest	0 — 6,500	3,000 — 9,000	4,000 — 11,000	1,000 — 10,000
Other towns	0 — 5,000	8,000 — 15,000	10,000 — 15,000	10,000 — 15,000

* This is a new category least subsidized by the government.

Some towns regulated the determination of the measure of the deposit summarily since they determined the due sums only for the categories of council flats and flats sold by the town council (cooperative housing) and Savings Bank flats, change flats and nonsocial council flats. Other councils made distinctions in the amount of the due deposit according to the number of rooms, quality, number of family members etc. within the above mentioned categories. This seems to complicate the registration superfluously. The few hundred forints, distinctions in the amount of the deposits serving housing economy purposes do not mean much for the budget nor for the claimers who have to or should mobilize tens of thousands forints also when paying the occupation charge at the time of allocation. So simpler regulation serves the purpose better, and it is not necessary to employ differentiation for social policies to the extent of several hundred forints.

The deposits have been collected by the National Savings Bank since the 1st January 1983, which meant a revenue of 927 million forints in the country till the 31st Dec. 1983. As an average 5,970 forints were paid on one account country-wide. The major part of payments took place till June 1983, 149,476 accounts were opened and 3092 ceased, the latter was so probably because of allocations.

One important factor in housing economy is also presented by the so-called youth savings deposit. The larger portion of these are paid mostly by

⁷ The § 7 of decree No. 43/1982. (X. 7.) MT.

⁸ The § 14 of decree No. 43/1982. (X. 7.) MT.

parents for their children in hope of obtaining a flat for them, since the present statutory restrictions assure no other reasonable possibilities for buying a flat or a house (one family may own only one flat or house and one weekend-house). This meant a sum — total of deposits of 6 billion 947 thousand forints on 31st December 1983 with 154 thousand depositors.⁹

The introduction of the claim deposits arouse another renewal obligation for the claimers, since only the housing claim of those remained valid who have paid the claim deposit. This meant further rationalization in the registration as well, for the reason, that only the claim of those remained 'alive' who were really in need of the so-called 'allocated' flats, or else they were not interested in investing their money here. The so inrolled money can serve as coverage of expenses in housing economy, too, for it can be utilized for further housing construction investments, and the building of public utilities and other purposes in connection with the housing economy.

The introduction of the claim deposit lowered the number of claims by 45⁰/₀ in the country (See Table 4.).

Table 4.

The number of claims after the introduction of the claim deposit in the different settlements

Settlement category	The number of housing claims				The number of renewed claims in percentage of the claims of the earlier years A/B
	31 st December 1982		30 th June 1983		
	No A	%	No B	%	
Budapest	108,469	37.3	55,607	34.8	51.2
County					
town	56,024	19.2	33,455	20.9	59.7
Other settlements	126,319	43.5	70,755	44.3	56.0
Country total	290,992	100.0	158,817	100.0	54.9

It is worth examining the result of the renewal procedure as a summary to see how the registered number of claims has changed in comparison with that of the starting point of 1st January 1981 (See Table 5.).

Altogether both renewal obligations decreased the existing number of claims to nearly one half at a certain period of time. The data of Table 5. also present proofs that the introduction of the claim deposit was undoubtedly reasonable for half a year after the renewal obligation a strong increase of claims started again. The renewal obligation because of the deposit decreased the number of council flat claims to half, even compared to the data of the already renewed ones and decreased that of the cooperative flats to three quarters. It was only the category of 'others' that decreased only to one third which is perhaps also a desirable fact since it contains mostly a self-help flat claim category and a claim category financed by government credits.

⁹ These data derive from the annual statistics of the National Savings Bank.

Table 5.

The number of claims during the renewals in the different categories

Claim category	Point of time								
	1st January 1981		31st May** 1981		1st January 1983		30th June*** 1983		
	No	%	No	%	No	%	No	%	%
		1.1 1980 = 100%*		1.1 1981 = 100%		1.1 1982 = 100%		1.1 1983 = 100%	1.1 1981 = 100%
Council flats	145,193	103	96,679	66	120,905	123	67,063	55.5	46,2
Flats sold by the town councils (cooperative flats)	199,600	99.9	94,398	47.3	104,747	101,5	30,251	28.9	15,2
Others	92,614	100.9		67.3	83,404	118,9	62,118	74.5	67,1
Total	437,717	101.2	253,425	57.9	290,992	106,7	159,817	54.9	36,6

* Compared to the given category and not to the total housing claims.

** Deadline of the first renewal.

*** The second renewal because of the introduction of the obligatory deposit payment.

2. The number of housing claims in each claim categories

The above outlined measures for rationalization must appear in the change of the number of the claim categories; i.e. the center of interest ought to be shifted to the self-help housing categories and it ought to result the decrease of the subsidized categories (See Table 6,7,8).

Table 6.

The number of town council flat claims in the percentage of the total number of claimers

Point of time	The number of town council flat claims	The number of town council flat claims in the percentage of all claims
	No	%
1st Jan. 1973	80,660	36
1st Jan. 1974	82,987	34.3
1st Jan. 1975	95,121	33.5
1st Jan. 1976	103,703	31.7
1st Jan. 1977	109,636	29.7
1st Jan. 1978	115,559	29.2
1st Jan. 1979	131,859	31.8
1st Jan. 1980	141,042	32.6
1st Jan. 1981	145,193	33.5
31st May 1981	96,679	38
1st Jan. 1982	97,952	36
1st Jan. 1983	120,905	41.5
30st June 1983	67,063	42.2

Table 7.

The number of claims for flats sold by the council (cooperative) in the percentage of all claimers

Point of time	The number of council sold flats	The number of council sold flats in the percentage of the total claims in the given year
	1st Jan. 1973	118,648
1st Jan. 1974	131,488	54.2
1st Jan. 1975	149,157	52.5
1st Jan. 1976	168,303	51.6
1st Jan. 1977	191,854	52
1st Jan. 1978	201,062	50.7
1st Jan. 1979	198,586	48
1st Jan. 1980	199,871	46.2
1st Jan. 1981	199,600	45.6
31st May 1981	94,398	37.2
1st Jan. 1982	103,167	37.7
1st Jan. 1983	104,747	36
30st June 1983	30,251	18.9

Table 8.

The number of claims in the other types of categories in percentage of all claimers

Point of time	The number of claims in 'other' types of categories	
	No	The number of claims in 'other' categories in the percentage of all claims in the given year %
1st Jan. 1973	19,316	8.8
1st Jan. 1974	27,138	11.2
1st Jan. 1975	39,709	14
1st Jan. 1976	54,446	16.7
1st Jan. 1977	68,068	18.4
1st Jan. 1978	79,661	20.1
1st Jan. 1979	83,454	20.2
1st Jan. 1980	91,791	21.2
1st May 1981	92,614	21.5
31st May 1981	62,348	24.6
1st Jan. 1982	70,123	24.7
1st June 1983	83,404	28.6
30st June 1983	62,118	38.9

So our starting proposition according to which the number of claims must be shifted toward the self-help claiming form, seems proved, since the claims for the self-help housing form show a linearly increasing tendency (which is unfortunately registered only in the 'other' types of categories). The council marketed (cooperative) claiming form however is withdrawing although it was the most preferred form for a long time. It is also true that the claimer who didn't deal with the deeper connections between the claims and distribution, claimed for cooperative flats because this was the category most claimed for by others, too. The lots of advice given to one another spreading as a folk-custom, the extreme support given to the cooperative flats and the hope for getting a flat within a short period of time perhaps the allocation plans of the councils suggested it as well also inspired people to hand in their claims for this waiting-list.

The more intensive building of more self-financed National Savings Bank (NSB) flats financed by state credits and the fact that more flats were planned to be allocated in this category encouraged claimers estimating chances more relevantly to apply for getting onto this list. The everyday experiences also proved that the opportunity of getting a flat is quicker for those who claim for NSB flats. It is a fact that the owner is granted great credits from the state, but this type of claiming in the so-called allocation system requires the highest private invest and the monthly repayment also bind salaries to a great extent (in one-person households it can reach 40%). Even people with low salaries enrol on this list, who otherwise, would be entitled to council flats, they incur great debts in hope of acquiring flats more quickly. The changes are already reflected in the council allocation projects as well, planning to present a growing number of flats for NSB allocations.

Hardly any allocations are planned for allocation in the housing distribution projects from the already built new flats on the council tenement budget, since the allocation of these latter types are wished to be solved by revolving the existing state flats, and substitute them by the allocation of temporary stateowned one-room flatlets.*

It is interesting to note the rise of claims for council flats. This is against our starting proposition. So the number of claims is rising on the two ends. However this fact already raises a social problem, i.e. it is hard to explain why more and more people wish to move into "highly subsidized" flats. This requires further investigation and conclusions must be drawn at later rationalising measurements. The number of council flat claimers is increasing in spite of the fact that the rise in rents¹⁰ which are aimed to get closer to the real operation, maintenance and renovation costs, is already well known by the claimers.

It is worth examining the conditions of claimers according to the number of family members closely with the claimers registered at the time of the two renewals since that seems the most realistic registration. On 31st May 1981 40% of all claimers are young married couples with equable dispersion:

council flats:	40.7%
cooperative flats:	45.4%
other types	43.6%

The equality is caused by the fact that the category of young married couples is the most advantageous layer at the allocation in all claimforms.

Single people	22.7%
Families with two members	21.5%
Families with three members	31.1%
Families with four members	20.5%
Families with five members	3.4%
Families with six or more members	0.9%

of all claimers.

On 30th June 1983 42% of all claimers are young married couples.

The breakdown of all claims by the numbers of family members

Single	28.1%
Families with two members	25.6%
Families with three members	26.5%
Families with four members	16.3%
Families with five members	2.3%
Families with six or more members	0.8%

of all claimers.

The different temporary allocations have not been noted on yet.

The number of these increased mostly at the end of the 70s by the introduction of the different blocks of flatlets and it has risen since the 80s as well by the introduction of new possibilities. (E.g.: Temporary allocations in provisional flat especially in case of needy people till the time they can get on the name list whose decision lies within the competence of the Social Boards.

* Where the claimer is able to save up.

¹⁰ The decree No. 45/1982. (X. 7.) MT on rents of flats and rents of beds, and the decree No. 19/1982. (X. 7.) ÉVM for the execution of the above mentioned decree.

3. The trend of allocations and housing investments in the 80s

The effect of the rationalization process can be well observed in the trend of allocation proportions. The proportion of allocations in rising compared to total number of allocation is decreasing (See Table 9.).

Table 9.

The number of allocations compared to all claims

Point of time	No of allocations	Proportion to all claimers %
1980	62,213	14.2*
1981	43,012	11 * 18.9**
1982	58,865	21.6*

* The number of allocations in the given year compared to the number of claimers registered on 1st January.

** Compared to the number of registered claimers on 31st May, 1981.

The question is complicated because a certain part of allocations is given to some people who are not included in the waiting-list. In 1981 36.7⁰/₀, in 1982 47.2⁰/₀ of all allocations. This number will grow in the future also as a consequence of the operation of the established Flat Exchange Departments.

Construction of flats has shown a decreasing tendency since 1975 (the finishing year of the 15 years program aiming at the ceasing of housing shortage) (See Table 10.).

Table 10.

The construction of flats in the different settlements¹¹

Settlement	Year			
	1975	1980	1981	1982
Budapest	19,916	16,908	16,938	16,848
Other towns	41,910	40,618	32,290	32,124
Villages	32,762	31,539	27,747	26,548
Total	99,588	89,065	79,975	75,556

The decrease is more significant in the case of the state financed flat buildings (see Table 11.).

The most significant decrease can be seen with the cooperative flat building category, similarly to the number of claims. However there is a significant fall in the construction of council flats as well. The construction of these types could be replaced by the greater flat exchange opportunities and by the quickening of renovations.

¹¹ These data derive from the Statistical Year-books.

Table 11.

The construction of flats financed by the state

Category	Year			
	1975	1980	1981	1982
Town council flats	16,916	18,097	13,037	11,638
Flats sold				
by the council	17,321	9,508	7,301	5,660
Others financed				
by the state	3,720	2,732	2,434	1,794
Financed by the state	37,957	30,337	22,772	19,092

The number of self-help housing constructions is increasing (see Table 12.) in certain categories against the construction of flat subsidized by the state.

Table 12.

The number of self-help housing constructions

Category	Year			
	1975	1980	1981	1982
In the investment of the National Savings Bank	13,892	16,248	14,985	18,044
Financed by the state by NSB credit	36,708	37,342	37,468	36,707
Without government (NSB) credits	11,031	5,138	1,750	1,713
Self-help housing construction				
Total	61,631	58,728	54,203	56,464

So the number of housing constructions in the investment of the National Savings Bank and with NSB credits has increased, and the number of dwellings built without NSB credit absolutely decreased. The number of government and self-help construction is the following (see Table 13.) in the country.

Table 13.

The number of government and self-help constructions in the percentages of total constructions

The category of finance	Point of time			1982
	1975	1980	1981	
1. Total state investments	38.1	34.1	29.6	25.2
2. Self-help housing total	61.9	65.9	70.4	74.7

So the difference between the two subsidized categories is becoming greater and greater. In 1980 63.2% of all dwellings were owned privately, 6.1% were private flats in collective buildings and 5.1 were housing cooperative flats. The other 25% were government council flats. However the local differences raise special difficulties since 57.8% of all flats in Budapest are council flats, while in other towns this number is only 30.7% and only 7.6% in other villages. There are special difficulties in the distribution of the running, maintaining and renovations costs of the council flats. It is sufficient to prove this by underlying the data in the activity of the Communal Management Enterprise (See Table 14.).

Table 14.

The costs spent on the renovation (repairing) of council flats compared to the inrolled house-rents

Year	The amount spent on repairing of dwellings	The sum of the inrolled rent
	in millions forints	
1970	2,363	908
1975	3,607	2,987
1980	6,331	4,410
1981	7,298	4,549
1982	8,687	4,674
From this (in 1982)		
Budapest	5,363	2,792
Other towns	3,069	1,782
Villages	255	100

These data also show that the maintenance of council flats cause what budget tension and it is how profitable to live in council flats for the tenants. This benefit however is not enjoyed by 3/4 of the population who live in private flats and their costs to be spent on their flat are a lot higher, i.e. they have to cover the expenses of running, maintenance, renovation, not to mention the costs of the construction. The average balance levelling would be advisable in the case of council flats. Especially at those social layers which are not in real need of this "high subvention"¹² but live in council flats.

There is another question to be mentioned in connection with this topic: the interest of the Building Industry in housing construction, as it has created great capacity for this. Generally nearly half of the flats built as a consequence of the settlement-like council housing programmes were constructed by Building Companies earlier.

30.2% (the major proportion) of their capacity is spent on dwelling and hotel-like constructions. The following question rises if self-help housing comes into foreground, what the Building Companies will do to make use of their existing building capacity (the same concerns the Designing Companies

¹² Zs. Dániel: op. cit.

"left" without orders) how they will meet the builders. The elaboration of this will be an important question of the future for the Building Industry and they also have to find the more rational ways of utilization of their capacity, as well.

4. The rationalizing measures and their consequences

Further rationalizing measures must follow the so far introduced ones from now on with increased adaptability to the changing conditions. To mention some of the so far introduced ones:

(a) In the field on flat allocations

(1) More social interference must be assured in the housing allocations with the stronger cooperation of social board.¹³

(2) The greater distinction in the occupation fees, certain layers may pay raised fees from now on.

(3) The introduction of the category of non-social council flat claim form (for those who have flats already, but would like to live in council flats).

(4) "Key money" must be paid for those who move out from council flat.

(b) Reform measures for council flats.

(1) The increase of the mobility of people who live in council tenement flats and the rationalization of the mobility,¹⁴ the creation of flat-exchange departments.

(2) The tenants should be made interested in renovation, maintenance, running.

(3) The gradual raise of rents to near the necessary expenses the rents raise by 14⁰/₁₀ from the 1st July every year, and they will reach the full amount in 1988.¹⁵

¹³ Zs. Dániel: 'Just' and 'Unjust' Distribution of flats, Valóság, 4/1980.

¹⁴ See: Tibor Liska: The conception of the trade of council flats. Valóság, 1/1969, Péter Mihály: Owner from a Tenant, Valóság, 2/1981; J. Dávid G.: Housing problems: the market and norms, Valóság 8/1981, J. Hegedüs—I. Tosics: The Housing Policy and the Housing market. Valóság, 7/1981.

¹⁵ The rents of council flats.

The rate of comfort	The rent	
	old	new*
	Ft/m ²	
Self-contained flat with central heating	6.4	15
The same with individual heating	5.4	12
Flat with running water (and lavatory but without bath)	3.6	7.5
Flat without any modern convenience	2.4	4.5

At present the IKV takes 30% (the first half-year of 1984) of the new rents. IKV = Communal Management Enterprise.

(4) The new regulation of the marketability of the council flats.¹⁶

(c) In the field of housing constructions.

(1) In the investments our building industry and companies should make attempts at joining to the construction of family houses (e.g. made of concrete panels).

(2) Enterprises for the construction of flats in garret-spaces in larger cities, mainly by self-help invest.

(3) The better support of self-help constructions.

(d) In the field of Communal management.

(1) The attempts of the Council Communal Management Enterprises for rationalization (the formation of the community of occupants to handle the operation duties, the rents should be lowered for this, better cooperation with people living in council flats for the modernization and renovation of flats, collaboration in the organization of public works association, and the possible engagement in self-help housing constructions etc.).

(2) The possible participation of the claimers in the renovation and renewal of council flats (for those claimers who can afford it; this means an opportunity of obtaining a flat).

The enumeration of course is not full, rather exemplary. The full range collection of the rationalizing measures would require the writing of a special study. Practically the introduction of the new legal measures raises a lot of problems of law interpretation as well, their solution can be impaired by serious financial efforts even now for the citizens.

For this reason it would be necessary for the jurisprudence to devote more importance to the interpretation of legal measures, for the better help of practise, which sometimes explore in the darkness among the many new legal provisions, an because of the contradictory solutions are born, too.

New efforts have started for the better involvement of the population in housing economy. Among others, citizens are urged to strive after greater accumulation of dwelling costs in their savings. Because if it is possible to get a flat almost free as a state benefit, or if it is hopeless to obtain it by self-help finance, this kind of cost hardly appears in people, they spend on other things. But the budget is unable to cover housing expenses in this way. However it is not logical to exclude the most interested layer from the saving process. If it becomes attainable to get a flat by self-help finance, then in the savings, it will get to the first place to get a flat and it will take off great expenses from the budget, which can operate itself only inflexibly, in this field.

The quality of the obtained flats could get closer to the requirements, because nowadays if somebody gets a National Savings Bank flat allocation, they cannot interfere in which part of the town, which block, what floor, what exposure their flat should be.

So the people who have moved in new flats will be new claimers in the Housing Offices soon after the allocation, since the obtained flat doesn't meet their own ideas, not to mention human factors here (i.e. large families and friendship are broken up, the people moving in are placed in strange surroundings, their situation is made even more difficult by the fact that there are hardly any services in the new housing estates, the surroundings are

¹⁶ The decree No. 52/1982. (X. 7.) MT on the modification of the government decree No. 32/1969. (IX. 30.) Korm. concerning the regulation of the alienation of the State house-property.

full of the sings of the constructions, there are no playgrounds, parks though the occupants are usually young families with small children.). The dimensions of the allocated flats meet only the basic conditions of existence.¹⁷ There are no studies, hobby-rooms in them — but these are rather foreshadowing facts. So a lot of factors force us to change the so far created system of our housing economy, and to look for new ways.

The 15-year-old housing project with its distinguished 1 million 50 thousand built up flats in Europe, the complete cessation of the quantity shortage did not take place. New problems have risen and a good portion of the old ones remained.

The great demaging effect of the demolitions for reconstruction programmes queries the further development of housing estate constructions. This effect is presented by the damage of large quantities of dwellings, destroying the result of new constructions, and demolitions destroy values and a certain way of life for. That is one of the reasons why the construction of housing estates does not seem feasible. The 'Family houses with gardens' culture was a lot more useful way of dwelling for the economy than the new settlement-like construction where large 'nobody's' territories are produced and wasted, since the dwellers are not interested in the cultivation or taking care of the land. The economic calculations have shown that the settlement-like constructions cost much more in their today's form than the family house constructions, and their land exploitation is not very advantageous either, as one would think for the firts glance.¹⁸

So the started reform also raised questions about how to go on.¹⁹ What should happen to the industrial capacity established for the construction of settlement-like housing estates, how the investment and distribution of council flats should work out in the future. Is it possible at all, to distribute flats justly, to settle the town and country subventional contradictions. The question of the income of citizens who will bear greater burdens from now on and the further increase of their opportunities and rights to interence in the housing economy also rise, just to grasp some of the accumulating questions. Solutions must be found to all these in the near future. An even more rationalized housing economy should be formed, which would be more adaptable to the economic conditions and the requirements of the citizens. The withdrawing factors should be studied more and avoided, so that the original purpose of the ceasing of quantity and quality housing shortage can be more accessible.

The stopping of quantity housing shortage may be a near purpose, but the surmounting of quality shortage is perhaps still just a hope, since the level of the requirements of a given era usually are more ahead to the reality generally here just as well. Hardly have we reached a certain level in the comforts and room-number of flats, a new purpose has risen worldwide, i.e. to establish more humane towns with even more philanthropical surroundings and dwelling.

¹⁷ Judit Merai: Housing Estate Conception, Valóság, 10/1982.

¹⁸ Szabolcs Szunyogh: Then-storey Village Valóság, 4/1983. János Dávid: The financial sources and conditions of the construction of self-help dwellings. Valóság 10/1970.

¹⁹ 'What measures are needed to create a well-working housing economy system?'. Answers to an all-round inquiry. Társadalmi Szemle 11/1971. Zs. Dániel: Distribution of the income and flats, social inequality. P. Mihályi: The Outline of a Housing Reform. Both are from Valóság 2/1981. Molnárné, Júlia Venyige: Thoughts on the housing problems.