



Guide for Long Time Rental in Budapest

FIND YOUR ANSWERS HERE!

- ✓ What sort of rent can you afford?
- ✓ Do you know your rights as a tenant?
- ✓ What can you expect from your landlord?
- ✓ What about your deposit?

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Why this Guide

If you are reading this guide it means that you are highly considering making a move to Budapest in the following months. Renting a home in Budapest, particularly for the first time can be daunting. The decisions you make along the way could save you – or cost you - many hundreds of euros.

Although renting gives you greater flexibility to move on as a student or an executive, it still takes time and money to find the right place in Budapest and to move in, so it is worth putting some careful thought into finding somewhere that will suit you.

Remember that when you enter an assured long term tenancy you are entering into a contractual arrangement. This gives you some important rights but also some responsibilities.

This guide will help you to understand what questions to ask, what your rights are, and what responsibilities you have. This will help you create a positive relationship with your landlord, but we also tell you how to get help if things go wrong.

When you rent a home the landlord and we at danubioHomes expect you to make a quick decision, but never to sign documents before you've had time to think about them. We give you a reasonable time to take your decision, but take into account that the best flats in Budapest, (because of low rental, great location, etc.), are rented quickly.

This guide is custom-made for all those who, like yourself, want to make the best of this experience. Hereafter, both data and helpful tips about life in the Hungarian capital can be found, in case any concerns arise in the process.

If you have any questions, you can contact us without any obligation to rent from us. We understand that looking for a flat to rent in Budapest can be daunting when you don't know the place and don't speak the language. We are here to help.

Whether you've got questions about the process, or just want to talk to someone in the know, danubioHomes is on hand to help.

Just get in touch!

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Where to Live in Budapest

If you're a student or an expat relocating to Budapest, then you're probably wondering where the best places for finding accommodation are.

Budapest is one of the most beautiful cities in Central-Eastern Europe and one regional student hub, with thousands of foreign students, expats and executives living in the city. If you intend to move to Budapest, here are some data on the real estate market and the Budapest main districts.

The vast majority of expats in Budapest usually reside within the more central districts of Buda and Pest, which are two parts of the city divided by the Danube river.

The downtown area of Pest is a more lively area, with an abundance of shops, bars, clubs, theaters, and countless attractions, while the more hilly parts of Buda are known for their relaxing atmosphere and more pastoral surroundings. The more popular residential areas in Budapest for those relocating to Hungary are districts 5,6,7,8,9,13 in Pest, and districts 1,2, and 3 in Buda.

Who lives in Pest and who lives in Buda?

Since the international American school resides in Buda, in almost all cases, expats living in this part of the city are families with young children that attend the school. Another preferred district for young families is the 13th district, which although on the Pest side is considered a more "family friendly" area, with many parks and easy access to the schools in Buda.

Downtown Pest is more popular with younger, single expats, who are looking to enjoy the bustling nightlife of the city after working hours.

How much does it cost to live in Budapest?

The capital of Hungary has become one of the most popular cities in the region over the last couple of years, with scores of expats, students, and tourists showing an increasing interest in it. As a result, property prices went up substantially (especially in recent year, which saw an increase of more than 20% in rent prices in the more central parts of the city), which led to many tenants opting to share a room in a flatshare or to find an apartment for rent in Budapest which is located a bit off-center.

It's important to take into consideration that Budapest has a superb public transportation system, with several underground lines connecting with over ground trams and buses, so commute time around the city is quite short.

As for the average rent prices, despite the recent increase, Budapest is still considered quite cheap when it comes to living expenses, especially when compared to other western European countries.

A room in a shared housing in the city center is expected to cost around 250 euro per month, while a furnished 2 bedroom apartment within the inner parts of Pest is



expected to start at around 500 euro per month for rent. On top of that, you'll need to account for the overhead utilities and common costs (the building's maintenance fee), which are calculated per consumption and on a yearly average gets to around 120 euro per month.

So where should you live?

If you're new to the city, it's most recommended to find a place which is on the border of districts 5,6, and 7. This is the most central area and the easiest one to get familiar with and use as a base to get around the city. However, this area might get quite noisy with traffic and constant movement of people, so if you prefer a quieter environment, which is still easily accessible by public transportation, consider the 13th or the 9th district, which are also quite central, yet a bit more "relaxed". Expats with children should focus on a place which is easily accessible to the international school, hence - the friendly and pastoral Buda part will be the recommended choice.

To know more about the districts in Budapest visit this page: [District of Budapest](#)

The best areas to live in Budapest for students

Budapest is a capital city with over two million habitants, divided into 23 districts. The districts straddle Danube River, a national symbol, conforming 6 in Buda, 16 in Pest, and one on the Csepel island. They are numbered in Roman numerals and arranged clockwise. Their size and characteristics vary, however, most of them are fully equipped and offer everything that a student may need.

The preferred areas for student life are distributed in the city center, especially being districts V, VI, VII, VIII and IX. Each area has pros and cons as to why to live in it, and the location of the University in which we will be studying plays a major role in choosing one or another. Anyways, every district is perfectly connected to the main points in the city thanks to the great public transport network of the city of Budapest.



In general, the preferred areas for students in Budapest are usually in the most central districts: V, VI, VII, VIII and IX. Each area within those districts has its advantages and disadvantages. In addition, the preferences based on the Faculty in

which they study and other factors are multiple and varied. In any case, all these Districts are perfectly connected by public transport with the main points of the city.

To know more about the districts in Budapest visit this page: [District of Budapest](#)

Renting Long Term in Budapest

When moving abroad, renting a place to stay is an attractive option that offers a lot of advantages. And the great news: it's a relatively painless process that, in many cases, is similar to renting in your country. For instance, you'll sign a lease (most landlords prefer a year, but six-month contracts can also be found).

You'll also need to put down a security deposit (an extra deposit if you have pets). Probably Budapest has a lower cost of living and in your country, so you'll most likely pay much less than you would in your country for a similar property.

Our main advice is to start your search from home.

We are a good alternative. DanubioHomes has an extensive listing of rental flats in Budapest. We us you'll save a lot of time on the ground, too. Scan the properties available in our site and create a list of potentials. Contact us to organize a meeting in our office in Budapest and to make a reservation for viewing 2 or 3 properties.

If you are an student coming to Budapest of a semester or for a few years almost every Hungarian University counts on the help of the so-called "mentors", students who volunteer to guide and assist new peers in every aspect of moving to a new place: from opening a local bank account to finding accommodation under the best conditions.

These mentors usually pick several offers and join the viewing of the apartment in order to ensure the deal is the best possible.

However, it is thought not to be the ideal way of finding accommodation since, by the time the international student arrives, the best options are usually already taken. Also, it must be noted that these mentors, despite their invaluable support, are not professionals in rental matters. Best to get in touch with a professional rental agency like danubioHomes.

And another recommendation: don't put down a deposit or send money without seeing the property unless that is fully and quickly refundable if you decide not to rent that flat.

Yes, this might mean the extra expense of staying in a hotel while you narrow down your search. But better that, than discovering the photos on the website don't match up with the supposedly lovely flat in a nice area. Most property managers and owners are honest, but better safe than sorry.



Problems You Should Avoid when Renting

At danubioHomes always like to mention the possible problems of the Budapest rental market from the perspective of tenants. These are:

1.- Tax evasion, which pushes a large number of private rentals into shadow economy. In the case of an “informal rental”, the landlord usually concludes a valid rental contract with tenants, although they often evade tax payments after the rental income.

Widespread tax evasion of landlords pushes a large part of the sector into the shadow economy. This leads, on the one hand to part of the tenancy relationships being undocumented, others dissimulated as free use. In these cases, landlords are willing to charge lower prices but the resolution of legal conflicts becomes very difficult.

2.- Lack of predictable contracts: most issues are left to individual agreements, no clear guidelines in conflict resolution (e.g. who renovates, and who pays for the renovation; what happens if the tenant is late with payment, what happens if landlord refuses to return the deposit etc.).

3.- The current legal regulation is pro-landlord, and does not ensure thorough protection of the tenant in a number of issues, e.g. termination of the tenancy (30 day notice is sufficient for both parties, which makes renting a very unpredictable tenure form for the tenant).

4.- Affordability issues: renting is hard to predict for landlord, as tenants may ‘disappear’ and leave large debts behind. As a result, landlords build the risk of non-payment and arrears into the rent, which raises the level of market rent significantly

Possible Problems to Rent Directly with an Owner

Finding an apartment at the right price with the right legal conditions and, most importantly, with a landlord who will respect the terms of the lease agreement you’ll sign, can be a real challenge in Budapest.

The internet can teach you what is a fair market price, but it’s also important to note that most monthly rents quoted online assume it’s going to be a cash deal. If you ask for an invoice or even state that you’ll need to show your lease contract at the immigration office for your residence permit application, you might find that the original price suddenly rises by up to 40 per cent.

Rental income is taxable in Hungary, folks, and if your landlord wants a cash deal or is not too keen on letting you register yourself in his home, it’s safe to assume he has something to hide from the taxman. Assuming you do a deal on price that’s to your satisfaction and the landlord’s okay for you to register yourself at the address, there are still some potential issues when it comes to the immigration stuff.



One classic example is that at the immigration office you may be asked to prove, by way of a document from the land registry that the person you're renting from is indeed the owner, is perhaps not just one of multiple owners, any which of whom might have the right to throw you out into the street because they didn't sign up to you living there.

Another example is that the apartment has not yet been registered with the state database of properties, a legal requirement before a person can be registered at that address. This is typical for new build properties.

Rental Contracts

Rental contracts usually are for a minimum period of 6 months, but most of them extend for a year. In order to avoid residential and capital taxes, some Hungarians do not sign any contract when a property that they own is rented, which leads to a problematic situation for both parties where the tenant has more to lose.

Therefore, it is vital to have a proof of rental contract and get away from those landlords. Also to note, there have been cases of landlords or representatives of which, whose rental contracts infringe the tenants' rights. It is crucial to thoroughly read all the clauses not to experience certain situations.



The importance of having a legal, valid rental contract to protect your interests and prove your current residence is, therefore, paramount. Here in Hungary, many services require a residence proof, and either the consent of the apartment owner or a legal contract is needed to justify it.

It seems a bit incredible, but there are still owners, usually individuals who want to get out of the system and avoid paying the Hungarian treasury for real estate capital yields. In other words, pretend to feed the underground economy and rent their homes without signing a rental contract.

On the other hand there are also owners or representatives of them, sign rental contracts that violate the rights of tenants. Beware of this type of practice, since they are much more common than they seem according to our mentality.

The importance of having a rental contract in order to safeguard your interests and to show that you live in Budapest is great. In Hungary many services require a temporary or fixed address registration and to do so you need the consent of the owner of some real estate property or a legal rental contract.

The terms and conditions you need to ensure that are included in your lease contract are:

1. - First of all the contract must state the right of all users of the property to live there. If the tenant has family with him/her then at the very least the contract must state "and family" if it doesn't mention those family members by name as users of the property. Failure to do so may cause problems later at the immigration office.
2. The security deposit should be refundable and would typically be an amount of one or two months' rent.
3. In Hungary the tenant is not expected to return the property to the landlord in the condition it was given to them. The law allows that normal wear and tear during the course of a lease is acceptable and should not be recoverable from the security deposit. The definition of what constitutes "normal wear and tear" is quite broad, however, and disputes can easily arise when it comes to handing back the property.
4. It's important to have a clause which states that should anything go wrong with the property it be fixed within seven calendar days, and that any critical losses of service such as power, water supply, heating, etc. be addressed within 24 hours of notification by the tenant.
5. If the tenant has relocated to Budapest for work, it's important to add in what's called a diplomatic clause to the contract. This allows the tenant to break the terms of the lease at one month's notice in the event that his or her position in Hungary is terminated and they can provide proof to that end. The pain of losing your job should not be compounded by having to pay rent on a property you no longer live in.

The Hungarian housing law actually tends to favor the tenant, and any contract clause that contradicts the law is considered invalid. The key of course in all such contracts is to reach an agreement that ultimately avoids the need for resolution via the courts.

Finally, before moving into your new home it's vital to document the condition of the property to avoid any misunderstandings later. Most tenants accept some small fault or imperfection when they move into a property, and to avoid being charged to fix that fault at the end of the lease it's important to write some kind of handover protocol, and ideally to have it witnessed when both landlord and tenant sign it. Ideally you



should also take photographs of every room and specifically of anything that isn't perfect when you move in.

Recommendations for Students

Housing Options for Students

Budapest offers a wide variety of accommodation options, both sharing and living alone. It is important to note that the city has housing available for every situation as long as time is put on the house hunting.

STUDENT RESIDENCES

When it comes to dormitories as we know them, Budapest has two different styles of buildings. On the one hand, those with many rooms and common spaces, which are usually intended for Hungarian students, and not of high quality. The second option is apartment blocks of new construction, self-named residences, which due to its proximity to the main universities are usually the closest to an international residence.

Residences as we understand them in Spain do not exist. Either there are residences for the Hungarian public, mainly of very low standards, or there are new buildings that are self-styled "residences". The latter are generally located in areas close to the Faculties and given the shortage of new construction flats a large number has been rented to international students, so they are the closest thing to a Student Residence.

danubioHomes has flats in this type of buildings. Although they are not luxurious homes precisely, these are newly built apartments, well located and well connected by public transport. The furniture is new and the floors are decently conditioned. Quality-price are a very good option for international students.

NEW CONSTRUCTION FLOORS

It is Buildings with tenants and owners of different classes and categories from students to families. They do not necessarily have to be near Universities. They are usually new-build apartments of higher range than the previous ones, with finishes of higher quality, larger spaces, better common areas, better located, better terraces, better kitchens, better bathrooms ...

The distance between these floors and the previous is sometimes little, less than 5 minutes. Prices for both rent and sale are substantially more expensive in this type of buildings. They are a very good option for international students of wealthy families, who do not want to lose their quality of life due to the fact that they are studying in another country different from their own.

CLASSIC FLATS

Budapest has close to none modern buildings, however, the classic constructions are full of charm. Even though the price range for these flats starts really low, most of them are not renovated, making it harder to live comfortably. These are usually



rented furnished with antique pieces of furniture, therefore it is key to invest some time in searching for a nice, newly-furnished place.

There are flats for all budgets and if you are willing to share you can lower costs (we recommend you do it with people who speak English to improve the language). The apartments that are not remodeled are usually rented furnished and the furniture is very old. It is curious that they are not usually much cheaper than those that are renovated and better decorated, it is a matter of knowing how to search.

By law, it is not mandatory to have access to an elevator when the facilities are four floors or less. Old buildings with four heights or less are not required by law to have elevators. So there are many buildings without a lift in the center.

The entrances work with codes instead of keys -Parisian style-, and the disposition of the rooms tends to be complicated, with kitchens and bathrooms added later on due to the architectural heritage of the Communist Era. In order to avoid misunderstandings when house hunting, especially online, "full comfort" is what we refer to apartments with kitchen and bathrooms included in the Classical flat.

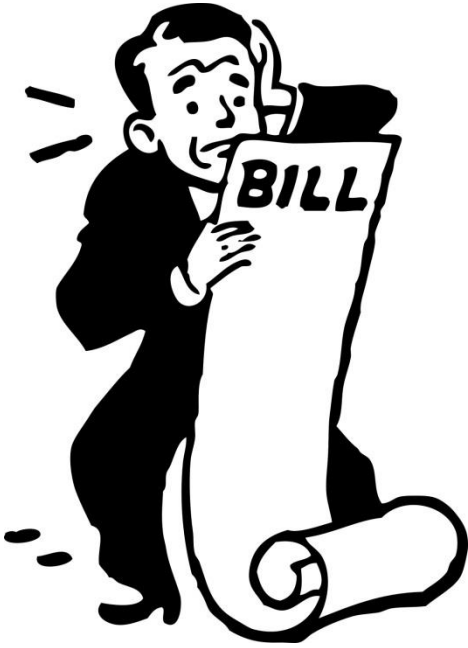


PANEL FLATS

During the Communism, enormous blocks were built, commonly referred as "panels". These served as a shelter for all the countryside population migrating to the city, which by that time offered all the comforts imaginable. Due to the fast building procedures used, the isolation of these infrastructures is not the ideal, therefore heating bills are usually higher than in any other kind of construction.

Along with the Classic flats, it is recommended to take into account that the final monthly rent is going to increase significantly with these expenses, which rarely are included as a fixed amount in the rent price. Nevertheless, we highly recommend seeking rental deals with costs included to avoid unexpectedly excessive bills in the winter time. Lastly, also Community costs are seldom implicit in the price but expected by the owners nevertheless.

Beware of the issue of heating, especially in classic floors and panels. Many times it is not usually fall in the price of consumption. You look at how much the community expenses are, but not beyond ...



Important Advice: The vast majority of newly built apartments have gas central heating with individualized counter. However, in the case of classic floors, or panel houses, they have centralized heating, which means very high costs or a "convector" type system that, on the one hand, can cause a risk of carbon monoxide poisoning and, on the other, Side is also expensive.

We recommend in classic apartments, rent those with "circus" type heating, if you do not want to be surprised when the bill comes. If you rent a panel type floor, bear in mind that although the rent is low, you will pay a lot for "heating".

Added expenses. Before renting a property make sure you pay what you pay for community and consumption to avoid unnecessary contingencies.



Erasmus Students

Over the last years, the number of Erasmus students coming to Hungary has increased strongly.

It is becoming more popular these days to have the opportunity of studying abroad. Hungary has experienced a boom in its community due to the immense affluence of international students, where not only in Hungarian, but courses in German and English are taught on a daily basis.

There are plenty of colleges and universities in Budapest participating in the Erasmus exchange program, and each year thousands of students come here. More and more of the degrees and qualifications offered in Hungary are recognized throughout the European Union and elsewhere. Medicine, dentistry, pharmaceuticals, veterinary programs, and engineering are among the most popular fields of study. There are dozens of universities and colleges here to consider, but these are the main institutions that Erasmus



The country has several universities considered excellent inland and abroad, and many foreign students come to appreciate them as well. In Budapest, a wide range of study fields is offered throughout the more than X universities scattered around the urban area. This international atmosphere provides a perfect background for modern education, where formation joins experiences to create skilled future professionals.

In Budapest, there are international students studying multiple specialties. This multicultural environment is the perfect scenario to facilitate an excellent training, and forge a responsible and independent character, to subsequently succeed in the workplace. The Erasmus experience in Hungary ... will be a before and after in the academic and human preparation of students, it will be a heritage that will remain in those who have the great privilege of living it and will be highly valued by their environment, thus facilitating professional success ...



Erasmus Student Network is one of the most important, nongovernmental, interdisciplinary networks in Europe. Its main goal is helping international students while abroad. Further information can be found at <http://esn.hu>, such as where the 16 offices are situated, as well as the benefits of getting an ESN card, or the different programs for international Students available in Hungary.

Programs are often offered in English, and sometimes German. Most universities have support networks for exchange students, including orientation sessions, a local "buddy system", special websites, and group e-mail systems to answer questions, along with plenty of activities.

After school, Budapest's nightlife is well-known for its huge selection of bars, clubs, live-music venues, and offbeat hangouts, particularly found in profusion throughout downtown Pest's District VII. Students never have cause to be bored, with plenty of options for nights out available every day of the week, which makes it easier to find friends. And on weekends, popular open spaces for picnics, sports, and relaxing include Margaret Island and City Park.

A) Semmelweis University

The university, situated in the heart of Budapest, is the main institution devoted to the study and investigation of Health and Science.

The University of Semmelweis (Budapest) known worldwide, is the main Hungarian institution dedicated to health and has a research and development center of recognized prestige. It has a great tradition welcoming students from different parts of the world. In 1983 he began to teach Medicine in German and subsequently launched a program in English in 1987.

To date of the almost 10,000 (9,454 students registered during the 2015-2016 academic year), almost a third are international students (3,202), among which is a growing number of Spanish

As of today, out of its around 10.000 students (9.454 registered in 2015-2016), almost a third part consists of international students.

The university campus comprises the following Faculties:

Faculty of Dentistry
Faculty of Health and Public Services
Faculty of Health Sciences
Faculty of Medicine
Faculty of Pharmacy
András Petö Faculty

Nearly two thirds of the students of Semmelweis University find employment immediately after graduation or within a month and the knowledge gained at the university is up-to-date and practical. A survey carried out on the usability of the degrees revealed that every fifth student speaks two languages and 10 percent studied abroad during their university years. The nation-wide survey involved former, current, Hungarian and foreign students who were asked about their intentions on



continuing education, their knowledge of languages, scholarships abroad, job search and employment experiences.

To know all the facts about Semmelweis University, please visit its website at: <http://semmelweis.hu/english/>

B) Music Conservatory - Liszt Ferenc Academy of Music

Hungary takes great pride in its long-rooted musical tradition. Among the biggest composers and musicians, several Hungarians are considered references worldwide.

Musical education in Budapest at every level has very good standing all over Europe, therefore it is not surprising finding each and every year more international students coming to the city in order to attend the Liszt Ferenc Academy of Music. These classes are taught in English.

The Liszt Ferenc Academy of Music in Budapest is the only music academy in the world that was founded by Franz Liszt. The piano virtuoso, composer, conductor, teacher, author and philanthropist established the institution in 1875.

The Academy has always taken pride in meeting the standards set by its founders and revered professors. This means students encounter a special and demanding Hungarian style of teaching. Education here focuses on understanding the meaning of music and the art of ensemble playing. Those who enter the Liszt Academy know that attendance involves a serious commitment to a perfectionist approach to music. Studying here means hard and disciplined work under the guidance of professors who are renowned artists, visiting professors at other illustrious universities, jury members of international competitions, for whom teaching is a passion. The Liszt Academy is proud to have outstanding, highly experienced, and even young professors.

Teaching is conducted on a one-to-one basis and in small groups and workshops. The Liszt Academy does not strive to train students in large numbers but respects the individual needs of each talented student. All classical instruments, singing/opera, jazz and folk music, orchestral/choral conducting, music pedagogy, composition are offered as majors.

Musical pedagogy tuition is based on the Kodály concept; the Liszt Academy, with its Kodály Institute, is the place where the pedagogical legacy of Kodály is most authentically maintained.

Students who study chamber music, a tradition of unique richness maintained by the Academy, will be given lots of performance opportunities. The Academy's choir and symphony orchestra maintain rigorous standards, and are conducted by widely renowned guest conductors such as Zoltán Kocsis, Helmut Rilling, and Peter Schreier.

Lessons in the main instrumental/singing subjects are available in English and/or German, based upon prior agreement with the teacher. Group lessons are held in



English. Full-time tuition in non-instrumental majors is offered in English, provided there are a minimum of five international students admitted to a given major in a year.

Full-time tuition is provided for BA (6 semesters) and MA (4 semesters) degrees. For international students, musical teacher trainees and choral conductors, the Kodály Institute of the Liszt Academy in Kecskemét offers comprehensive non-degree, BA and MA degree courses in Kodály Music Pedagogy along with the biennial summer seminars.

The Special School for Exceptional Young Talents is open to especially gifted students of piano, violin and cello aged from 8 to 18 (age limit at the time of application: 13). Those who wish to proceed with their training after graduation may apply to the Academy's DLA, PhD programs.

Non-degree tuition is also available, covering 1 or 2 lessons in the instrumental majors plus 1 optional chamber music lesson per week. Although this course does not lead to a diploma, the student is granted a certificate. Preparation courses are also available, targeted for would-be full-time students to provide potential applicants with the necessary instrumental and theoretical background prior to the highly demanding entrance exam.

Masters in Budapest

Master in Budapest programs are highly regarded and are considered top quality by international standards. Budapest has a long history of graduate education and universities offer a variety of Master in Budapest degree programs. International students can choose to study for a Master in Budapest degree in disciplines such as engineering, computer science, literature, area studies, the hard sciences, linguistics, psychology, economics, and business.

Following the regulations of the Bologna system, both colleges and universities in Budapest may launch Bachelors, Masters and PhD courses that are globally recognized. Other study programs include joint degrees with other European universities, Erasmus Mundus degrees, advanced certificate programs and summer courses.

International students in Budapest can attend a number of pre-university programs, which are built up of special preparatory courses. A successfully completed foundation study is acknowledged with a certificate and ensures admission to the given program at Bachelor's level.

Medicine, dentistry, pharmaceuticals, veterinary studies, and engineering are among the most popular fields for foreigners to undertake in Budapest. There is also the whole range of other options from marketing and business management to international studies, environmental sciences, and creative arts.



For Executives or Expats

For the most part, and much to the surprise of many foreigners, Budapest has shed its socialist past and recaptured much of the cosmopolitan spirit that it had in the first half of the 20th century. Foreign companies have bolstered the economy by establishing regional headquarters and shared service centers in the city, and a thriving international community now exists.



Here are some recommendations for finding the right long term accommodation for expats moving to Budapest to work.

1.- Before You Start Your Rental Search

Make sure you are financially prepared for the rent and for the fees.

Once the landlord decides you will be a good tenant, you will need to pay fees to set up the tenancy to cover the cost of references, credit checks and arranging your rental.

Before you move in you will also pay a security deposit and probably one month's rent in advance.

These initial checks establish that you can afford the rent and therefore will make a good tenant.

Other things to consider

How long do you want the tenancy for? A tenancy is usually a minimum of 6 months. If you are not sure, you can ask for a tenancy to be extended but remember there are costs involved in extending your fixed term tenancy agreement.

Start gathering together documents that your agent will need to confirm your identity, immigration status, credit history and possibly employment status.



2.- How to Find a Place to Rent Before you Start looking

Have a careful think about what sort of property you want and which best suits your current lifestyle

- ✓ Do you have a car and therefore need off street parking or a garage?
- ✓ Do you own a lot of furniture so need an unfurnished rental, or own a little so part-furnished would be more appropriate?
- ✓ Have you just left university and have no furniture so need a fully furnished place?
- ✓ If you choose a furnished or part furnished you will have to look after the furniture or will lose some or all of your deposit to cover damage.
- ✓ Do you want or need a garden for yourself, children or pets?
- ✓ Do you need to be close to work or your children's school?
- ✓ If you don't drive do you need to be close to public transport links?
- ✓ Do you want to be close to town for nights out?

Where should I look?

DanubioHomes offers a number of ways to find rental property that is available now. Use our rental search and adjust the filters and advanced features to narrow down the search to find exactly what you want where you want.

3.- Arrange Viewings

The only way to really get a feel for the kind of property you might rent is to arrange some viewings. Go through your list of favorite properties arrange viewings with danubioHomes through its website.

Take your list of criteria with you on the viewings to make sure the property is a good match. It is also a good idea to make a list of questions to ask – here are some important ones:

- ✓ How much is the rent per calendar month?
- ✓ What is included in the rent?
- ✓ What additional bills are there? What is the likely cost? If it's a house-share, how are the bills split and who pays them?
- ✓ How much deposit is needed? Where will my deposit be protected?
- ✓ What fees do I need to pay to set up the tenancy?
- ✓ Are there fees further down the line if I choose to renew the tenancy?
- ✓ How long is the contract?
- ✓ What notice period is needed when I want to leave the property?
- ✓ Who should I contact in the case of an emergency?
- ✓ What insurance does the landlord have to cover the property? What insurance do I need to cover myself?



Tips for viewing rental property

When you're looking for a new home to rent, making the most of the viewing is crucial. Use our top tips to help.

1. - Get there quick

The competition for good rental properties is high, and the best properties will be snapped up quickly. To be sure you don't miss good properties, try to get there quick and be the first to view. Sign up to email alerts to be ahead of the crowd.

2. - Be prepared

What's important to you? What questions do you need to ask? Make a list, because it can be easy to forget these things once you're making a viewing.

3. - Take a friend

Never go to a viewing alone. Take a partner, a friend, or attend the viewing with a letting agent. It's safer, and you'll have someone to ask for a second opinion.

4. - Meet the new housemates

Looking at a house-share? Make sure you meet all of your potential new housemates. It's hard to tell in just a few minutes whether you'll be able to live with someone, but you do learn a lot from first impressions. Check the bills.

Ask to see utility and council tax bills so you know what to expect. Is anything included in the rent? If it's a house-share, ask how the bills are split.

5. - What's included?

Is the property furnished, or will you need to bring your own bed? You need to know as this could be a significant additional cost that you may not have budgeted for.

6. - It's all in the details

A modern kitchen and a huge garden can be scene stealers. But don't forget to look at the details too. Check all doors are secure. Check the water is running properly in the kitchen and bathroom. Look for smoke alarms in every room.

DanubioHomes can help you find a new rental home! Our property search lets you search thousands of properties available to rent across Budapest. And you can book online a viewing through our local office.

4.- Budget for Your Tenancy

You will have a few significant outgoings when you first set up a new tenancy:

- ✓ A tenancy set up fee charged by your letting agent to conduct a credit check, seek references from previous landlords and employers, setting up the tenancy agreement and protecting your deposit. (Tenant fees do not apply in Scotland.)
- ✓ Your first month's rent.
- ✓ Your deposit which will be at least the same amount as one month's rent, and is often more.



In addition, you may encounter other initial fees (not applicable in Scotland), such as: an additional person fee charged for every other person included in the tenancy and a guarantor fee. You may need a guarantor (usually a parent or guardian) if you cannot provide appropriate references (for example, students who have never rented a property before).

Other initial outgoings might include the purchase of furniture if you rent an unfurnished or part furnished property

Once you have moved in, you will have ongoing costs:

- ✓ Your monthly rental payments.
- ✓ Your council tax payments. Sometimes these may be included in the rent.
- ✓ Your utilities including gas, electricity and water. Sometimes these may be included in the rent.
- ✓ Phone bills, broadband and line rental.

Make sure you take all of these costs into account when you're thinking of renting a property.

5.- Tenant Application Process

Read your written tenancy agreement carefully to understand your rights and responsibilities. If you have any concerns about the agreement, seek advice before you sign.

Agree an inventory (or check-in report) with your landlord and, as an extra safeguard, make sure that you take photos. This will make things easier if there is a dispute about the deposit at the end of the tenancy. If you are happy with the inventory, sign it and keep a copy.

Remember to take meter readings when you move in. This will help make sure you don't pay for the previous tenant's bills.

Make sure that you have the correct contact details for the landlord or agent and you keep them handy. These should be given to you.

6.- Documents Your Landlord or Agent Must Provide

There are a number of documents that your Landlord or Agent must provide you with at the start of your tenancy, by law. Use the below list as a checklist, and make sure you do receive a copy of each.

A gas safety certificate. The landlord must provide one each year, if there is a gas installation.

Deposit paperwork. If you have provided a deposit, the landlord must protect it in a government approved scheme. Make sure you get the official information from the scheme, and that you understand how to get your money back at the end of the tenancy. Keep this information safe as you will need it later.



The Energy Performance Certificate. This will affect your energy bills and the landlord must provide one (except for Houses in Multiple Occupation). If your landlord doesn't provide these, they can't evict you until they do.

A record of any electrical inspections. All appliances must be safe and checks every 5 years are recommended.

7. - Tenant Responsibilities Your Responsibilities As a Tenant

Your number 1 responsibility is to pay your rent in full and on time. Not doing so would put you in breach of your tenancy agreement and at risk of losing your home. Look after the property. Keep it clean, and take care of any furniture and appliances.

Don't attempt any repairs or decorating without first contacting your Landlord or Agent to seek permission and guidance. If you notice any issues contact your Landlord/Agent to arrange repair. Not reporting minor issues that turn into major problems can be a risk to your deposit.

Get familiar with how the boiler and major appliances work. Find out where the stop cock, fuse box and any meters are located. Much better to know now, than wait for an emergency to try and find them. Ask your Landlord or Agent if you need to.

Last but not least be considerate to the neighbors. Anti-social behavior could get you evicted, so just be considerate of the neighbors.

8.- Your Landlord's Responsibilities

Your Landlord/Agent has responsibilities to you as a paying tenant:

- ✓ Maintain the structure and exterior of the property.
- ✓ Insure the building to cover any damage from flood or fire.
- ✓ Install smoke alarms on each floor.
- ✓ Fit carbon monoxide alarms in rooms using solid fuels (coal or wood for example)
- ✓ Deal with problems related to water, electricity and gas supply.
- ✓ Maintain appliances and furniture they have supplied.
- ✓ Carry out most repairs. If something is not working, report it to the landlord (or their agent) as soon as you can.
- ✓ Arrange an annual gas safety check by a Gas Safe engineer (where there are any gas appliances).
- ✓ Give a minimum of 24 hours' notice of visits for repairs or maintenance.
- ✓ Get a license for the property, if it is a licensable property. This applies to properties where you rent a room in a shared house known as HMOs.

9.- Extending Your Tenancy

Should you wish to extend your tenancy after any initial fixed period, there are a number of important issues to consider.

- ✓ Do you want to sign up to a new fixed term? There will likely be costs for this, check with your Landlord or Agent.



- ✓ It is sometimes possible to be on a 'rolling periodic tenancy'. This means you carry on as before but with no fixed term – you can leave at any time by giving one month's notice. Or your landlord can end the contract at two months' notice.
- ✓ Your landlord might want to increase your rent. Your landlord can increase your rent by agreement, or as set out in your tenancy agreement, or by following a procedure set out in law.

10.- Ending Your Tenancy

If you or the landlord wants to end the tenancy, there are things that both landlords and tenants must do at the end of the tenancy:

Giving Notice

It is a legal requirement for landlords to give you proper notice if they want you to leave. Normally, the landlord must allow any fixed period of the tenancy to have expired, and they must have given at least two months' notice. Your tenancy agreement should say how much notice you must give the landlord if you want to leave the property – one month's notice is typical.

Return of deposit

Try to be present when the property is inspected to check whether any of the tenancy deposit should be deducted to cover damage or cleaning costs (a 'check-out inventory').

If you do not agree with proposed deductions contact the relevant deposit protection scheme.

Outstanding Rent

Make sure that your rent payments are up to date. Do not keep back rent because you think that it will be taken out of the deposit.

Outstanding Bills

Do not leave bills unpaid. This might have an impact on your references and credit rating.

Clean Up

Remove all your possessions, clean the house, take meter readings, return all the keys and give a forwarding address. The landlord is entitled to dispose of possessions left in the property after, typically, 14 days.

11.- Moving Out of Your Rented Home

Cleaning costs and unpaid rent are the top reasons why deposit money is withheld when a tenant moves out of a rented property.

So before you move out, make sure you have paid any remaining rent that is due. Keep in mind that if you are paying by check it will take a few days for the payment to clear, so pay in plenty of time so that by move out day all monies have cleared and no rent is owed.



Give the property a thorough clean before you leave so it is in 'move in' condition for the next tenant.

If you have rented a property that is full or part furnished, inspect the furniture and check for any damage. If you have caused any accidental damage then do get it repaired professionally.

Tips to help avoid Problems

- 1.- Check the property against the condition report from when you moved in.
- 2.- Compare the property now to any photos taken at the start of the tenancy.
- 3.- Take photos when you leave.
4. - Don't forget to give your energy suppliers plenty of notice that you are moving out so they can organize a final bill. It is also a good idea to take meter readings on your final move out day for your records.
- 5.- Inform any other suppliers that you are moving out such as Phone, Internet or TV.

Consider redirecting your mail and leaving a forwarding address with the landlord or agent.



Miscellaneous

Visa for Students



Since 2004 Hungary is a member of the EU and since 2007 is a member of the Schengen Area, to which 22 of the 27 EU members belong (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, Latvia, Lithuania, Luxembourg, Malta), Spain, Sweden, France, Germany, Greece, Hungary, Italy, Holland, Poland, Portugal, Slovakia and Slovenia) plus Norway and Iceland.

Based on this agreement, no Schengen citizen needs a visa to travel to Hungary. This means that, for example, Spanish

students can enter Hungary without sealing their passports at customs and without the need for a visa. However, this legislation is only valid for the first 90 days of stay in Hungary. Before the deadline, students should go to the Immigration Office to acquire a residence permit that enables them to remain in the country until the end of their study period.

(At present, 26 states, 22 of the 28 member states of the European Union, as well as Norway, Iceland, Liechtenstein and Switzerland are part of the Schengen Area. On the other hand, several members of the European Union, i.e. Bulgaria, Cyprus, Romania and Croatia do not yet participate in the Schengen cooperation. The United Kingdom and Ireland opted out the Schengen area.)

Significant changes subsequent to Hungary's Schengen membership are: visas and residence permits issued by one of the Schengen States are valid for Hungary, visas issued by Hungarian representations abroad and residence permits issued by Hungarian national authorities are also valid for the entire Schengen Area.

The visa sticker, designed with the same appearance for all Schengen States, bears the words "valid for Schengen States". The Schengen visa and entry regulations are only applicable for a stay not exceeding 90 days within a 180 days period. Rules relating to stays exceeding 90 days are laid down in the national law of the member states concerned.

Persons with the Right of Free Movement and Residence

Right of entry and residence for a period not exceeding 90 days Citizens of the EEA (EU + Norway, Iceland and Liechtenstein) and Switzerland may enter the territory of Hungary with a valid travel document or personal identification document and have the right of residence for a period not exceeding 90 days from the date of entry.

Family members of the above mentioned citizens who are not citizens of EEA states but are citizens of third countries and family members of a Hungarian citizen or an EEA citizen may enter the territory of Hungary with a valid travel document and – unless otherwise prescribed by any directly applicable EU legislation or an international agreement – with a valid visa.

Right of residence for a period exceeding three months

Students who are EEA citizens can reside in Hungary for more than three months if they are enrolled at an education institution offering accredited programs. Within ninety-three days from the time of entry, such students have to register at the regional directorate of the Office of Immigration and Nationality.

At the time of registration, students should be able to present a certificate of admission issued by the education institution or any other document for the verification of their student status. The registration certificate has no expiry date, and is valid together with a valid travel document or personal identification document.

The spouse and children of students who satisfy the above-mentioned requirements shall have the right of residence for a period exceeding three months.

Third Country Nationals (Non-EU & EEA citizens)

Third country nationals are required to have a visa for entering the territory of Hungary and also for a stay of up to 90 days within a 180 days period if they come from a country that is under visa obligation according to the Schengen acquis. It is worth to check, if your country has a bilateral agreement with Hungary, because in this case there is no need of getting a visa. The visa application has to be submitted to the Hungarian Consulate in the country where the permanent or temporary residence of the applicant is located or in the country of the applicant's nationality.

If third country nationals wish to stay longer than three months, they need to have a valid travel document, the necessary permits for return or continued travel and they should be able to verify the purpose of entry and stay. They should have both accommodation and enough financial resources to cover their costs plus a full healthcare insurance or sufficient financial resources necessary for taking out healthcare services.

A residence permit authorizes third-country nationals to reside in Hungary for a period of minimum 90 days but not exceeding two years. The application for a residence permit should be submitted to the Hungarian Consulate in the country where the permanent or temporary residence of the applicant is located or in the country of the applicant's nationality and will be judged by the competent Hungarian regional directorate. Those already residing in Hungary can submit their application directly to the competent regional directorate.

Students who are third-country nationals can obtain a residence permit if they have full time legal student relationship with a registered Hungarian public educational institution working in line with the public education information system. The same rules are applied in the case when third country nationals wish to stay in Hungary in



order to carry on full time studies organized by a state-recognized higher education institution, or to participate in a preparatory course for studies organized by a state-recognized higher education institution and can prove to meet the language skill requirements.

Hungary is an EU member since 2004 and belongs to the Schengen Area since 2007. 22 of the 27 countries from the latter are also in the EU (Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, Latvia, Lithuania, Luxembourg, Malta, Spain, Sweden, France, Germany, Greece, Hungary, Italy, the Netherlands, Poland, Portugal, Slovakia, and Slovenia), plus Norway and Iceland.

According to this Treaty, no citizen of the Schengen Area needs a visa to move to Hungary. However, the legislation is only valid for the first 90 days of residence in the country. Before the period is over, students should register at the Immigration Office to receive a Residence Permit in the country throughout their student period.

Health Care for Students

For students finding medical care in Budapest can be frustrating if you don't know the system. Not everyone speaks English and it can be hard to find out what services are available and where they are. This guide will explain how you can get care, whether it's an emergency or you just need to see a doctor. Costs can vary based on a whole range of factors, so make sure you understand what coverage you have before seeking help.

Students have three different options in order to receive medical assistance while in Hungary:

- 1.- Contract for private insurance from their home country.
- 2.- Healthcare with the mediation of the host University
- 3.- Application of the TSE (European Health Card): As a member of the EU, students have the right to receive free health care carrying the TSE. Thanks to this document, beneficiaries have the same access to public health as any citizen of the host country. If the student required a treatment not free in Hungary, the Spanish Health would reimburse the amount without any cost

Hungary provides full medical coverage for residents. Foreigners who are resident and working or studying in Hungary are considered insured and they are issued with a national health insurance and a health insurance number by the National Health Insurance (OEP). The employer or the further education institute in question should take care of the necessary paperwork, or it can be requested from the OEP customer service department (website in Hungarian).

The following documents are needed to apply for health insurance:

- ✓ ID card or passport
- ✓ Address card
- ✓ Residency permit
- ✓ Proof that the health insurance contribution has been paid

- ✓ If the card has to be reissued because the previous one was lost or damaged a fee must be paid.

Private health insurance

There are also private insurance companies in Hungary which many people use for additional health insurance, and private hospitals are available.

Most state-employed doctors and specialists also have private practices, which many Hungarians choose in order to receive a better and more comfortable treatment, especially in the case of dental treatment, gynecology and childbirth. Doctors very often treat their private patients in the state hospitals where they practice.

If you would like to go to a hospital by yourself, there are a few options, but keep in mind not all hospitals have doctors on-call to take patients that just drop in. In Pest, near Keleti train station, there's the **Péterfy Sándor Hospital and Casualty Center** (Budapest 1081, Fiumei Street 17). On the Buda side, visit the **Szent Imre Hospital** (Budapest 1115, Tétényi Road 12-16).

Unless it's an emergency, hospital treatment requires a doctor's referral. Some emergency doctor clinics (*éjszakai orvosi ügyelet*) are open nights and on weekends when general-practice clinics are closed. There are clinics in most districts. There are also some 24-hour pharmacies.

Pharmacies

Pharmacies – called “*gyógyszertár*” or “*patika*” – are easy to find citywide, and sell many medicines over-the-counter along with filling prescriptions. Pharmacies in Budapest are generally marked by green signs or a flashing cross and are often open till about 6pm or 8pm. If you need to find a pharmacy out-of-hours (nights or weekends) look for an “*Ügyeletes Gyógyszertár/Patika*”.



Purchasing & Renting

Shall I buy or rent a flat in Budapest? When applying for a Hungarian residence permit, you are required to have an address in Hungary so the authorities can contact you. Many of our clients at danubioHomes ask us sooner or later this question. The answers lays in the amount of time you are going to stay in Budapest or if you want to invest a little capital for a few years.

Most of the students obviously decide to rent instead of buying, however in the last year we have experimented an increasing interest in buying a flat in Budapest for those students that are going to stay one or more years at University.

Some of them buy a flat and later rent a couple of rooms to students from their own country, so that pay part of the mortgage and maintenance. Other prefer to live on their own and rent the flat when they are not there. They all see the purchase of a flat in Budapest as a real estate investment to 3- 4 years. In fact danubioHomes has helped to purchase and a few later helped to sell the same flat the person bought thought us.

They usually are students that remained in a Budapest University for 2 – 3 years or more.

When applying for a Hungarian residence permit, you are required to have an address in Hungary so the authorities can contact you.

Therefore, when deciding if you want to rent an apartment or a house or buy one, there are several questions to consider. Do you plan to spend a lot of time there? Would you also use it as your office? Would you prefer to be able to use it for a vacation rental when you are not using it yourself?

Renting a small apartment

If you are not planning to spend a lot of time in Hungary, especially in the initial period while your residency application is evaluated, it might make more sense to rent a smaller place. This will help keep your costs in check, since you will need to pay less for rent and utilities, and it also offers more flexibility than buying: you can usually cancel rental contracts within a month's notice, unless you are renting for a fixed term. You can choose whether to rent a furnished or unfurnished apartment, and, since you are not spending much time there, you can also keep to a smaller size.

Buying a bigger property

If you are planning to spend a considerable amount of time living in Hungary, or if you are bringing your family to live with you, you might look into buying a property in Budapest. This gives you more freedom and more stability: you can renovate or furnish the apartment any way you want, and you do not have to worry about the landlord terminating your contract.

Buying an apartment can also function as an investment; since Budapest is very popular with tourists, you can use your apartment for a vacation rental when you are



not living in it yourself. And, since property prices have are steadily rising in Budapest, there's a good chance you'll make a profit should you decide to sell your apartment after a few years. DanubioHomes offers a variety of packages for renting, buying and property management, so you'll be sure to find the one that suits your needs.

Advantages and profitability of buying instead of renting

The prices for rent in Budapest with respect to the purchase price of the houses are expensive, or in other words, the rental yields in Budapest are high. This aspect stands out especially in the Pest area, which is preferred by international students and expatriates who come without families and want to live in the center of Budapest.

The demand for rental of newly built homes is very high given its scarcity. That is why this is an excellent time to buy if you want to make an investment that provides good returns and significant revaluation forecasts.

Prices according to areas near the university district

It is very complicated to make a table with prices per square meter and areas in Budapest. As we say, the differences between some streets parallel to one another, some qualities or others, make the price of apartments in Budapest vary enormously.

Everything has its price and what we like is to explain clearly the advantages and disadvantages of each type of property, of each area, ... depending on the budget you have.

However as a range we can say that the prices of useful surface built in Budapest in interesting areas range between 1,000 and 3,000 € per square meter.

The huge foreign investment in Budapest, a rise in tourist and student numbers, a weak local currency and a strong rental market, make Budapest a great place to invest in property.

Budapest's location is very central in Europe making it an ideal place for a base when exploring surrounding countries, with Vienna and Bratislava only a 2 hour drive away, most European countries are 2 hour flight away and beach or skiing destinations around 6 hours by car.

A rise in low cost airlines serving Budapest's Liszt Ferenc Airport means that tourist numbers are on the up and a tourist season that is year round bringing a boom time to the short term rental market.

Foreigners faced with rising cost of living in their home countries are choosing to buy Budapest apartments as an ideal retirement option as living costs are much lower here.

Particularly with the massive citywide renovation all around the city and vast improvements to the already amazing public transport system. The motorway network has doubled in recent years and the new metro line 4 was completed in 2014.



Buying Budapest apartments can be one-fifth of the cost of a comparable property in London, Madrid or Paris.

A Property purchase in Budapest is seen as a safe and profitable long-term investment with long term buy-to-lets bringing a return of 5% to 7% and short term lets even more. A shortage of well-renovated properties in Budapest means investing in the renovation of your own property can result in a high rental return.

Culture in Budapest is world class with tickets for the opera or ballet costing a fraction of other major European cities. Some people come to Budapest just for the winter season to indulge in the high quality of performances.

Budapest is a safe, fun and exciting place to live with very friendly locals and a huge expat community, there has never been a better time to buy a Budapest apartment whether you are an investor or a student that is going to stay in Budapest for a few years.



How to purchase an apartment in Budapest

Hungarian law requires that real estate purchases shall be concluded through private contract (purchase agreement) countersigned by a lawyer. Non-Hungarian citizens are further obliged to gain the approval of the relevant Administrative Office in order to purchase property as a private person. According to regulations most foreigners should receive a permit within 2-3 months.

Most lawyers advise foreign nationals to set up a company registered in Hungary in order to purchase property. In this case, no permit is needed. This is a fairly swift and easy procedure (taking 1-2 days), and all expenses can be written off.



The steps to purchasing

Once a property has been chosen, negotiate (agents usually over-value their listings).

It is highly recommended that a lawyer/solicitor be employed for the conveyance. Note that this lawyer does not represent only the buyer but also the seller, though the former pays for his services. Title searches are usually included in the services lawyers offer, so check. A structural and/or architectural survey of the apartment and building are recommended.

When an agreement is reached between the buyer and the seller, the lawyer will start the process of securing local government approval of the purchase (unless the buyer is setting up a company).

Title search and property valuations are then set in motion.

When the title has been declared clear from encumbrances, the purchase agreement is drafted by the lawyer. This written contract, countersigned by the lawyer, is necessary to validate the transfer of property.

A meeting between the seller, buyer, and lawyer is then arranged, at which the contract is signed in the presence of the parties and a representative of the real estate office. Now the buyer is expected to hand over 10% of the agreed price as down payment (deposit).

After signing the contract, the buyer has to pay the lawyer's and the agent's fees. The purchase agreement has to be submitted to the competent land registry office within 30 days of signing.

Because of the permission process, closing usually takes place 60-90 days after initially signing the Purchase Contract. The buyer must notify the seller immediately after receiving the purchase-permission from the Administration Office.

Closing usually takes place within a week. The most important step is when the buyer and seller sign the Closing Statement, which is a declaration that the purchase price has been paid in full and possession transferred. The buyer then takes possession. The final registration of ownership rights takes about six months.



As a final word avoid these mistakes when buying a flat in Budapest

1. Comparing prices only online. You need to visit a few flats and compare location, building quality and price.
2. Purchasing directly from the owner. This approach does not guarantee to save you money. On the contrary; it may bring you problems afterwards.
3. Choosing an unprofessional real estate agent. Ask for service and expect a good service.
4. Not inspecting in depth the premises before buying. One of the reason you need a professional real estate agent
5. Not crunching the numbers with all the expenses included. Another reason why you need a professional real estate agent.

Speak to the experts

Contact danubioHomes Resource Centre

Whether you've got questions about the process, or just want to talk to someone in the know, danubioHomes is on hand to help.

danubioHomes

Just get in touch!

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