

Hungarian Government Announces Home Start Loan: 3% Fixed-Rate Mortgage Program for First-Time Buyers

Hungary launches Home Start Loan: a subsidized 3% fixed-rate mortgage for first-time buyers, as housing costs surge across the country.

BUDAPEST, BUDAPEST, HUNGARY, July 24, 2025 /EINPresswire.com/ -- The Hungarian government has officially published the conditions of the new [Home Start Loan](#) (Otthon Start Hitel), a landmark housing initiative designed to support first-time homebuyers.

Home Start Loan offers up to HUF50 million (~€125,000) at a fixed 3% interest rate over a 25-year term. The program is set to launch this September and aims to improve housing accessibility for young adults and low-to-middle income earners. The government-subsidized mortgage comes at a time of mounting pressure in Hungary's housing market, with property prices rising at the fastest rate in the EU.

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Unlike earlier housing subsidies, the Home Start Loan does not require marriage or children, making it more inclusive. Applicants must have at least two years of continuous social insurance coverage, pass the bank's credit score and meet maximum property value and square meter price. The required down payment is 10%, half of the [Hungarian mortgage](#) prerequisites.

“The government's intention is to take another major step toward making homeownership more accessible,” commented Peter Gergely, founder of [BiztosDontes.hu](#), a leading personal finance platform in Hungary. “However, the Home Start Loan is likely to further inflate housing

costs. Every time the government introduced a subsidized mortgage, real estate prices skyrocketed” the credit expert reminded.

The Home Start Loan is the latest in a series of government-backed housing subsidies



introduced in recent years, including Family Home Loan (CSOK Plusz), Rural Family Home Loan, Baby Expecting Loan and Young Worker's loan. The announcement comes just months ahead of Hungary's 2026 general elections, as housing affordability remains a key issue for voters across the country.

More details, including a full breakdown of eligibility criteria and comparisons with other Hungarian programs are available at <https://www.biztosdöntes.hu/home-start-loan-hungary>

Peter Gergely

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