

Hungary is to Launch Home Start Loan: 3% Subsidized Mortgage for First-Time Buyers

Hungarian Government Introduces Home Start Loan: 3% Fixed-Rate Subsidized Mortgage Scheme for First-Time Buyers

BUDAPEST, BUDAPEST, HUNGARY, July 28, 2025 /EINPresswire.com/ -- The Hungarian government has officially announced the details of the [Home Start Loan](#), a major new housing initiative aimed at supporting first-time homebuyers.



Launching this September, the Home Start Loan ([Otthon Start Hitel](#)) offers up to HUF 50 million (approximately €125,000) at a fixed 3% interest rate over a 25-year term. The scheme is designed to improve housing affordability for young adults and middle-income earners, amid the fastest-rising property prices in the European Union.

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Unlike earlier housing subsidies, this new loan does not require marriage or children, making it more inclusive. To qualify, applicants must have at least two years of continuous social insurance coverage, meet the bank's credit requirements, and fall within maximum property value and per-square-metre price limits. The required deposit is 10%, significantly lower than Hungary's usual 20% mortgage requirement.

“The government's intention is to take another major step toward making homeownership more accessible,” said Péter 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,” he warned.

The Home Start Loan joins a series of government-backed housing initiatives rolled out in recent years, including the Family Housing Subsidy (CSOK Plusz), the Rural Family Home Loan, the Baby

Expecting Loan, and the Young Worker's Loan. The announcement comes just months before Hungary's 2026 general election, as housing affordability continues to be a central issue for voters nationwide.

Full eligibility criteria and comparisons with other Hungarian housing schemes are available at: <https://biztosdontes.hu/home-start-loan-hungary>

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