

Katalin Ámon
October 2025

Hungary, Budapest: How the Rightwing Populists are Claiming the Topic of Affordable Housing: Fidesz's Housing Policy Plans

*The paper is part of the project titled
“Affordable Housing: Best Practices
from around Europe.”*



Imprint

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Publisher

Friedrich-Ebert-Stiftung
Warsaw ul. Poznańska 3/4,
00-680 Warszawa
<https://polska.fes.de/>

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Introduction

Housing has become one of the key areas of policy-making during the right-wing Fidesz-KDNP governments since 2010. From mortgage relief policies as part of a nationalist freedom fight against the IMF and EU, through family protection, to the creation of a homeowners' society, their housing policy has evolved but remained rooted in the same ideological foundation: housing policy is primarily about middle-class homeownership.

Hungary has been a super-homeownership state since the 1990s. By now, 90.5% of the population lives in their housing property (Eurostat, 2024). The most dramatic shift from rental housing to homeownership occurred during the 1990s for two reasons. Policy-makers relegated the public housing stock and the responsibility of social housing provision and maintenance to the recently formed local authorities (Hegedüs et al., 2013). Local authorities privatized these housing units rapidly due to the need for financial income, on the one hand, and pressure from residents of public housing units seeking to become homeowners, on the other (Hegedüs et al., 2013). This rapid privatization meant that housing units were sold ad hoc, without any state- or even local-scale housing strategy in place. Decision-makers have primarily viewed housing as an individual responsibility rather than a state policy area (Lowe, 2011). This privatization trend and the policy paradigm that conceptualizes housing as an individual responsibility have not changed in the context of municipal rental housing. This had led Hungarian housing policy to focus on home ownership subsidies rather than other forms of affordable housing support.

The state's withdrawal from housing policy lasted until the first Fidesz-KDNP-FKGP government in 1998-2002, when policymakers laid the groundwork for their larger-scale pronatalist-familist housing policy, which was implemented after 2016. During this period, the government attempted to increase fertility rates by subsidizing young married couples' access to homeownership through a state-subsidized mortgage program (Makszin and Bohle, 2020). It is not uncommon for governments to support homeownership through mortgage subsidies. However, in this case, the policy and its justification included a pronatalist element, as couples could take out subsidies based on the number of children they planned to have.

After the left-wing-liberal MSZP-SZDSZ coalition took power in 2002, it drastically reduced the scope of this mortgage subsidy, claiming it was not financially sustainable (Király, 2019; Bohle, 2014). The government, battling with budget deficits, did not introduce any housing policy alternatives to the familist mortgage subsidy and continued to follow a deregulatory approach. This, also led to a lack of regulation of foreign currency mortgage loans – mortgage loans taken out in a foreign currency, mainly the Swiss franc – in Hungary (Király, 2019). As a result, in the aftermath of the 2008 financial crisis, Hungary faced not only the negative consequences of the global recession that affected every other country but also a foreign-exchange mortgage crisis triggered by the depreciation of the Swiss franc (Király, 2019). This led to a high rate of defaulted forex mortgages, which put many people at risk of eviction.

Right-wing populist responses to the financial crisis of 2008

The second Fidesz-KDNP government took office in 2010 and harshly criticized the austerity measures of the previous government. They launched a billboard campaign against the IMF, the EU, and the World Bank (Király, 2019). They offered a right-wing populist interpretation of the crisis in which these organizations, together with internationally owned financial institutions, created an oppressive financial environment for nation-states like Hungary (Király, 2019).

In this context, the government introduced a series of policies to support mortgage debtors, who were perceived as victims of financial capital's greed. First, they created a policy that allowed mortgage debtors to buy out their mortgage loans in a single lump sum after converting them into Hungarian Forint (Bohle, 2014; Csizmady et al., 2019). Second, they introduced measures such as personal bankruptcy, a temporary moratorium on evictions, and protected interest rates to prevent evictions. However, many debtors lacked the resources to benefit from these policies. Only 21% of the mortgage debtors could buy out their mortgage loan (Csizmady et al. 2019, 21). Finally, for debtors without sufficient financial resources to benefit from the previous two policies, the government established the Asset Management Agency (Nemzeti Eszközkezelő Zrt.), which bought apartments with defaulted mortgages from banks, thereby allowing mortgage debtors to remain in their housing units as tenants.

While the government departed from the austerity paradigm of the EU-IMF-WB and the previous government, these measures still focused on protecting homeownership. The only exception was the establishment of the National Asset Management Agency, whose program allowed debtors who could no longer keep their homeowner status to become tenants. The Agency nonetheless began re-privatizing its housing stock in 2017 (Csizmady et al., 2019). A few years later, the Agency was dissolved, and its housing stock was transferred to a new entity, the MR Community Housing Fund (MR Közösségi Lakásalap Nkft.), a non-profit organization whose programs are run by religious charitable organizations.

Housing experts criticized these policies because they mainly benefited households with savings (Csizmady et al., 2019; Czirfusz and Jelinek, 2021). According to Csizmady and Hegedüs (2019, 20), an estimated 40% of mortgage debtors suffered considerable financial losses during the 2008 financial crisis in Hungary, despite these measures. According to Csizmady et al. (2019, 19), these policies primarily aimed at: “rearranging power relations within the bank sector, the financial consolidation of the middle class, the pacification of the most vulnerable population, and the political neutralization of alternative movements.” While these measures did not align with the dominant austerity paradigm, they fitted into a nationalist-populist agenda and aimed to strengthen the homeownership middle class rather than to implement long-term, affordable housing policies. The only exception was the National Asset Management Agency.

Pronatalism and familist financialization: Fidesz-KDNP government’s housing policy after 2015 and its consequences

After years of recession, the government’s new housing policy paradigm was framed in the context of family protection. The policies aimed at increasing birth rates to secure the nation’s survival and supporting families with children based on the number of children they have or plan to have. In this sense, the policy has been a continuation of the housing policy of the first Orbán government (1998-2002) (Makszin and Bohle, 2020). However, this time, it has been embedded in family policy measures with a much broader scope than housing, along with a media campaign focusing on families.

The ideological foundations of these policies have already been laid out in 2011, when the government passed Law CCXI of 2011 on the Protection of Families, arguing that “Family support is separated from the social service system based on needs-testing. The state predominantly supports responsible childbearing through social subsidies. The state aims to secure access to the conditions of homemaking and housing for families raising underage children”. The law draws a clear distinction between social services for individuals requiring social support and housing policy,

limiting its scope to subsidies that facilitate the homemaking of responsible families with children.

As a result, from 2015 onwards, the government introduced a series of policies aimed at offering mortgage subsidies and state allowances for families to purchase housing, as well as tax exemptions for the construction industry (Makszin and Bohle, 2020; Czirfusz and Jelinek, 2021).

The government’s signature housing policy was the Family Homemaking Discount (Családi Otthonteremtési Kedvezmény – CSOK) (Government ordinances 16/2016 and 17/2016). This policy was offered for households in which both members had registered employment for at least 365 days within the last two years, were married, and had or planned at least one child. While the discount was available to families with one child and could be used to buy existing housing units, the state subsidy was significantly higher when the family had or promised to have three children and used it to buy newly built housing. The subsidy amount was the same for households buying their first home as for those who already owned a home.

As a result, households within the lowest income groups, who were unable to afford newly built housing units, had to promise to have more children to access higher amounts of subsidies, and even so, received less state subsidy than the families in the higher income ranges, who had enough resources to buy a newly built home (Plöchl and Obádovics, 2021). While households with three or more children could access more generous subsidies, the majority of the recipients had or planned to have two children, bought used housing units, and had to take out additional mortgage loans to afford housing (Plöchl and Obádovics, 2021).

Hence, the Family Homemaking Discount had been criticized for channeling extensive state funding to middle-class families with already existing resources. In contrast, families with lower incomes, those with one or two children, and, especially, those with no children who require housing support, may not benefit from it to the same extent or at all (Czirfusz and Jelinek, 2021). Later on, the government created a new, smaller-scale version of the Family Homemaking Discount (falusi CSOK) for those buying housing in villages with lower housing prices, with more moderate subsidies (Government ordinance 302/2023).

As familist housing policies put much pressure on the state budget; hence, from January 2024, the government modified the Family Homemaking Discount and the Baby-Expecting Loan schemes. The latter is relevant to housing because many households use it as an additional source for financing their mortgage loans (Ámon, 2024). The government introduced the CSOK Plusz policy in place of the existing versions (Government Ordinance 518/2023). CSOK Plusz offers higher interest rate subsidies than previous policies and provides debt relief if two children are born in

the household (Czirfusz, 2024). However, only families planning to have more children are eligible (Czirfusz, 2024).

It is important to emphasize that, along with other government programs in the area of family protection and housing, their policies are not distributed on a needs basis. According to Czirfusz (2023; 2024), 90% of government spending on housing is not socially targeted, which means that a considerable proportion of government spending on housing support – the highest yearly amount so far was 639,6 billion HUF in 2023 according to Czirfusz (2024) – has been spent on households that socially might not have needed it. This means that subsidies can exacerbate social inequalities by disproportionately benefiting higher-income households.

The policy was introduced during a period of economic growth, when real estate prices began to rise again after the recession. The Family Homemaking Discount, due to its lack of restrictions and focus on newly built housing, exacerbated this growth rate. Both the growth rate of housing and rental prices in Hungary over the past 15 years exceeded the European Union average (Eurostat, 2025) (see picture below). According to the Hungarian Central Statistical Office, housing prices tripled from 2015 to the beginning of 2025: the Housing Price Index was reported at 338,7% in March 2025. According to Banai et al. (2019), housing price growth absorbed about 75% of the housing subsidies.

It is unclear how many people became new homeowners, as the policies were not explicitly targeted at them. According to Census Data (KSH, 2022), the number of homeownership households grew from 3,516,311 to 3,615,217, which does not reflect a considerable growth in homeownership (Hungary has a population of 9,5 Mio.). From 2016 to 2024, 263,036 households benefited from the Home-Making Discount, valued at 649.2 billion Forint (KSH, 2024). Those buying newly built units received a higher average subsidy (4,8 million Forint) than those buying used apartments (3,8 million Forint) (KSH, 2024). According to the 2023 study by the IDEA Institute, approximately 4 percent of the total Hungarian population could have benefited from the Home-Making Discount (IDEA Institute, 2023). However, Plöchl and Obádovics (2021) estimate that only 38 percent of the claimants used it to buy their first home.

It is also important to note that the Home-Making Discount did not result in a notable increase in new housing supply. Between 2010 and 2024, 231,080 new residential housing units were built, significantly fewer than during the period from 1995 to 2009, when 460,495 units were constructed (KSH, 2024). Only one-third of the Home-Making Discount has been claimed for purchasing newly built housing (KSH, 2024), despite the subsidies for these housing units being significantly higher and accounting for a considerable portion of the budget for mortgage subsidies. At the same time, the subsidies drove up real estate prices for both used and newly built housing units.

Overall, the government's familist and pronatalist housing policy scheme views the middle-class family with children as a fundamental social unit, and the role of social policy, including housing, is to reward households for having more children. As a result, government spending on housing has increased, but housing subsidies are not distributed according to social need; instead, they are allocated based on demographic goals.

Despite its impact on housing prices, the Home-Making Discount has been one of the most well-known and supported policy measures of the Fidesz-KDNP government. In 2023, 75 percent of the adult population was familiar with the conditions of the Home-Making Discount (IDEA, 2023). A 2016 survey of the Hungarian Demographic Research Institute (HDRI, 2016) showed that 72 percent of respondents were in favour of it. According to the 2019 survey by the IDEA Institute (IDEA, 2019), the Home-Making Discount was one of the most popular social support policies among the 30-40-year-old population. Research indicates that governing parties have garnered more votes in small villages where the Home-Making Discount for small settlements or falusi CSOK was available (Policy Agenda, 2019). Additionally, there are more Fidesz voters among Home-Making Discount claimants than among those supporting the opposition (IDEA, 2023). However, it is unclear whether the governing parties gained more popularity and votes due to the Home-Making Discount or if the Home-Making Discount was more popular and available among people who were already Fidesz voters. When the government introduced restrictions on the scope of the Home-Making Discount, 53 percent of the population disagreed with the measure (Publicus, 2023). Interestingly, more opposition voters (64 percent) than Fidesz supporters (29 percent) disagreed with narrowing down the scope of the Home-Making Discount (Publicus, 2023).

Following these changes to the Home-Making Discount, the government introduced new policies to address the rising rental prices. In 2024, Márton Nagy, the Minister of National Economy, put housing affordability on the political agenda. He discussed skyrocketing rental prices and referred to the current situation as a housing crisis (Telex.hu, 2024). However, he also argued that tourist rentals were to blame for the rising prices, which primarily affected Budapest (Telex.hu, 2024), despite the problem not being concentrated in Budapest. Following his comments, a new policy has been adopted to curtail these rental arrangements in Budapest and increase the taxes related to them (Modifications to Law CXVII of 1995 and Law CLXIV of 2005 of October 21, 2024). Since then, the government has also announced plans to channel funding into the construction of dormitories for university students and to establish a 300 billion Hungarian forint fund to subsidize real estate developers who build rental housing units (Telex.hu, 2025). However, it has remained unclear how these policies were to affect rental prices, which have continued to increase by July 2025 (KSH, 2025).

The emergence of a dual regime: Affordable housing policies by religious and charitable organizations

While family policies have always been at the top of the government's housing agenda, over the past three years, they have begun to engage with housing affordability issues. In 2022, the government launched the FETE program in the most impoverished settlements in Hungary to develop infrastructure and help inhabitants access affordable housing (Fete.hu, 2025). Affordable housing is partly provided through social housing units, partly by supporting families accessing the government's mortgage subsidy scheme, *falusi CSOK*. Some of the housing units of the MR Community Housing Fund (MR Közösségi Lakásalap Nkft.) mentioned earlier are also not mobilized to offer affordable rental housing for low-income households. The leading implementers of these programs are large religious organizations, such as the Hungarian Maltese Charity Foundation (Magyar Máltai Szeretetszolgálat) and the Hungarian Reformed Charity Service (Magyar Református Szeretetszolgálat) (Mrkl.hu, 2025; Fete.hu, 2025), but, in the case of the FETE program, the partners are more diverse (Fete.hu, 2025).

The partially EU-funded FETE program focuses on the 300 poorest settlements in Hungary, and has three main elements. First, it offers low-cost renovations to families living in dangerous housing conditions. Second, it aims to create new social housing units, primarily by purchasing houses in villages and apartments in towns with better job opportunities, and then renting them out at affordable prices to low-income families. According to an interview with György Király, housing expert at the Hungarian Maltese Charity Foundation, conducted on September 24, 2025, the original plan was to build 2000 housing units by the end of 2026. However, only 670 will be completed by June

2026. Third, the program enhances low-income households' access to the state's homeownership support policies („*falusi CSOK*”, Baby-Expecting Loan, *CSOK Plusz*) by providing information and administrative support to families who would otherwise not be able to access them.

The MR Community Housing Fund (MR Közösségi Lakásalap Nkft.) has far fewer funding and housing units than its predecessor, the National Asset Management Agency, but still provides a considerable number of social housing units for low-income households across the country. It has 6400 housing units and recently launched a special rental housing program for young people who grew up in foster care.

While these programs are key to providing housing support to households, their scope is much narrower than that of familist policies. FETE focuses on a couple of hundred small settlements, and the government support provided to the MR Community Housing Fund amounted to 4 billion Hungarian Forint in the 2023 state budget (Czirfusz, 2024). These amounts are incomparable to the hundreds of billions spent on mortgage subsidies since 2016. In addition, these programs are not embedded in a strategic policy and discourse on housing affordability, and non-religious charitable housing NGOs are not offered any similar state subsidy schemes or EU funding opportunities to create affordable housing programs.

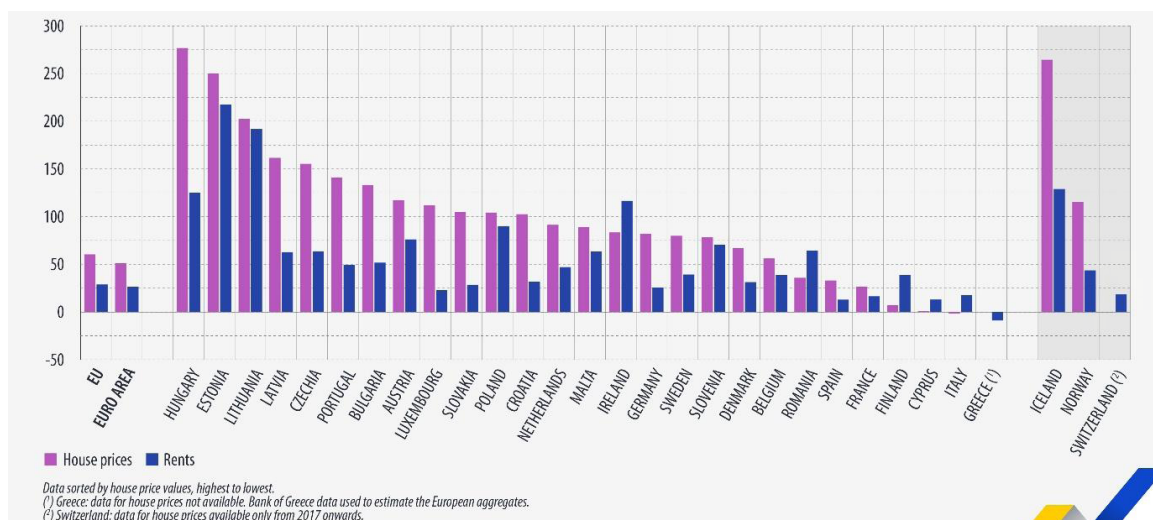
Consequences and new policy directions

Skyrocketing real estate and rental housing prices have become a widely discussed issue in Hungary, prompting housing affordability to be placed on the policy agenda.

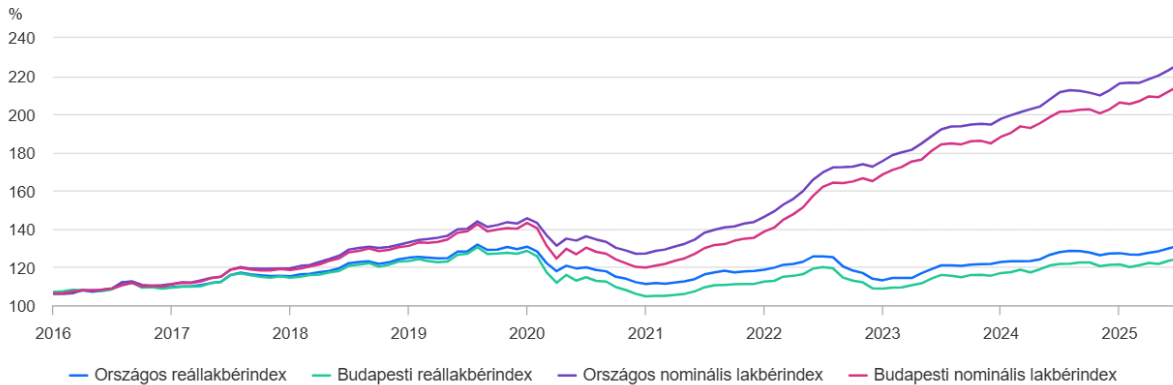
Not only has the housing market, but also rental prices, increased significantly in Hungary over the past 10 years.

Chart 1

House prices and rents, change between 2010 and 2025



Hungarian Rental Price Index, 2016-2025



Source: KSH, July 2025

The graph prepared by the Hungarian Central Statistical Office illustrates the real and nominal growth rates in Hungary (marked with blue and purple colours) and in Budapest (marked with green and red colours).

According to data from Ingatlan.com, a popular real estate portal in Hungary, rental prices rose by 129.8% nationwide and 123.3% in Budapest (KSH, 2025).

The wage growth rate has not kept pace with rising real estate prices. The Average Gross Monthly Salary of people employed full-time grew by 279.8% from 2015 (KSH, 2022) to 2025 (KSH, 2025). Housing prices have risen much faster. Rising real estate prices disproportionately affect households in different income brackets. According to Eurostat data, 5.9% of Hungarian families experienced difficulties in accessing affordable housing, and 8.5% of the population spent more than 40% of their income on housing (Eurostat, 2024). Affordability problems are more severe among the population with an income below 60% of the median income: 33.5% of this population is affected by housing cost overburden (Eurostat, 2024). Affordability issues do not affect only people without access to housing. There are hundreds of thousands of homeowners in Hungary living in dilapidated, overcrowded buildings or in vacation homes used for permanent living in remote areas (Lukács, 2024).

In the summer of 2025, less than a year before the 2026 general elections, it became apparent that these programs and discussions about affordable rental housing would not play a prominent role in the government's housing policy agenda. In July 2025, the government announced a new homeownership subsidy program called Home Start (Otthon Start) (Kormany.hu, 2025). According to the government's statement, the country requires a homeownership subsidy scheme designed for households planning to purchase their first home (Kormany.hu, 2025). The subsidy is available to all first-time homebuyers, and in many cases, the monthly mortgage payment may be lower than the average rental price. The new policy offers a mortgage subsidy of up to 50 million Hungarian forint for up to 25 years at a fixed interest rate of 3%. Notably, being married, having children,

or planning to have children does not affect eligibility (Kormany.hu, 2025). Another important difference is that there is a cap on real estate prices: it cannot be used for apartments above 100 million Hungarian forint and houses above 150 million Hungarian forint (Kormany.hu, 2025).

While the Home Start is not socially targeted, it offers an opportunity to access mortgages at below-market prices. According to Portfolio.hu's calculations, the Home Start mortgage loan's monthly payments are 29.8% lower than those of market-based mortgages (Portfolio.hu, 2025). According to Prime Minister's Office state secretary Miklós Panyi the Otthon Start Programme has attracted the attention of more than 50,000 potential participants between its start at September 1 and October 15. Around 3,000 loan applications had already resulted in completed contracts and disbursements. A further 14,000–15,000 applicants have signed purchase contracts and are awaiting loan approval, while preliminary contact has already been made with banks in an additional 8,000–10,000 cases. (HAC 30.10.25) According to MBH, a Hungarian bank, the average age of the initial applicants is 38 years; approximately half of the claimants apply for Otthon Start alone, but many use it to purchase a second home for themselves or their children (Portfolio.hu, 2025).

Like all mortgage subsidies over the past decade, the increased demand on the housing market due to the introduction of Otthon Start has driven up market prices without a significant increase in the housing stock (Pénzcentrum, 2025). This could be the reason why the Otthon Start program is less popular than the Home-Making Discount was: in September 2025, 41 percent of the population strongly disagreed or somewhat disagreed with the introduction of Otthon Start (IDEA, 2025). To sum up, while the government departs from the pronatalist-familist policy direction, state funding continues to be directed toward non-targeted mortgage subsidies. In contrast, socially targeted policies are often outsourced to religious charitable NGOs, which have considerably smaller budgets and limited scope.

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About the author



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Hungary, Budapest: How the Rightwing Populists are Claiming the Topic of Affordable Housing: Fidesz's Housing Policy Plans



Housing has become one of the key areas of policy-making during the right-wing Fidesz-KDNP governments since 2010. From mortgage relief policies as part of a nationalist freedom fight against the IMF and EU, through family protection, to the creation of a homeowners' society, their housing policy has evolved but remained rooted in the same ideological foundation: housing policy is primarily about middle-class homeownership.



The government's signature housing policy was the Family Homemaking Discount. This policy was offered for households in which both members had registered employment for at least 365 days within the last two years, were married, and had or planned at least one child. While the discount was available to families with one child and could be used to buy existing housing units, the state subsidy was significantly higher when the family had or promised to have three children and used it to buy newly built housing.



In July 2025, the government announced a new homeownership subsidy program called Home Start. According to the government's statement, the country requires a homeownership subsidy scheme designed for households planning to purchase their first home. While the Home Start is not socially targeted, it offers an opportunity to access mortgages at below-market prices.

Further information on this topic can be found here:

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