THINKING ABOUT HUNGARY?

Your 2025 Quick Start Guide to Residency, Relocation & Holiday Homes

BY ANIKÓ WOODS



INTRODUCTION: LET'S GET STRAIGHT TO IT

I'm Anikó. I moved to Hungary from Toronto, Canada with my British husband, Andrew. I had some family roots here and a bit of familiarity from visits growing up, but my language skills were terrible. For Andrew, of course, everything was completely unfamiliar. What we both discovered is that no amount of background fully prepares you for the reality of actually living here.

Since 2017, we've bought property, started businesses, navigated more offices than I care to count, and helped my family relocate across different immigration categories. Along the way, I've answered hundreds of questions from people trying to figure out if moving to Hungary is actually doable, or if they've lost their minds for even considering it.

That's why I created **HOW TO HUNGARY**. I don't sell property. I don't sell visas. No one is paying me to promote anything. This isn't sponsored content. It started as a way to pull together clear, accurate information based on real experience, and it's grown into an ongoing resource and community for people who want to build a life here, with fewer surprises along the way.

I do work with trusted experts, lawyers, accountants, and relocation professionals to verify the information I share. Rules change, and I stay in touch with the people who watch those changes closely. What you'll find here is based on real-world experience and current law, not outdated blog posts or third-hand forum advice.

Whether you're looking at full-time relocation, buying a holiday home, accepting a work assignment, or just Hungary-curious, this Quick Start Guide will give you a clear picture of where things stand in 2025. If you decide to take it further, I'll point you to the full guide where the real details live.

The goal is simple: I want people who come here to actually integrate, not just arrive. And if this saves you some time, frustration, or paperwork along the way, even better.

WHO THIS GUIDE IS FOR

Hungary attracts all sorts of people, and if you've downloaded this, chances are you fall somewhere in the mix:

The Relocator

You're looking at Hungary as your next home. Maybe full-time, maybe long-term. You need to understand what's involved before you commit to shipping your life across a border.

The Holiday Home Dreamer

You've fallen for the idea of that holiday house, vineyard cottage, or Balaton hideaway. The thought is lovely. The process is more complicated. This will give you a proper preview.

The Remote Worker or Digital Nomad

You're not tied to one country and Hungary is on the shortlist. The White Card sounds promising. So do the cafés. Less promising: the paperwork. Start here.

The Work Transfer or Company Assignment

Your company has sent you. Congratulations and good luck. This will give you a realistic idea of what's involved beyond your HR department's handout.

The Hungary Curious

You don't know yet if this is the right move. You're researching, fact-finding, and trying to get a sense of whether you can actually pull this off. That's exactly what this Quick Start is designed for.

RESIDENCY: THE SHORT VERSION (2025 RULES)

Residency in Hungary depends entirely on who you are, where you're from, and what you're planning to do here. What follows is a simplified version of the system as of June 2025 to give you a proper starting point. If you want to see the fine print (and there's plenty of it), the official government resources are: National Directorate-General for Aliens Policing (OIF) at oif.gov.hu and the Enter Hungary Application Portal at enterhungary.gov.hu. These are the correct, official sources for up-to-date information on all residence permit categories.

VISITORS (SHORT STAY - 90/180 RULE FOR NON-EU CITIZENS)

Nationals of countries like the United Kingdom, Canada, the United States, Australia, New Zealand, and several others may enter Hungary and the wider Schengen Zone visa-free for up to 90 days within any 180-day period. This applies across Europe, not just Hungary. After 90 days, you must either leave the Schengen Zone or obtain legal residency to remain. The complete list of countries eligible for visa-free short stays is maintained by the European Commission and should be checked before travel, as agreements may change. See:

European Commission Visa Policy

EU/EEA/SWISS CITIZENS (AND RETURNING HUNGARIANS)

No visa is required to enter Hungary. You may stay up to 90 days without registration. If staying longer than 90 days, you must register as a resident and obtain an EU Registration Card. This card remains valid as long as you remain legally resident. You must also register your address and obtain a Lakcímkártya (Address Card). As of 2025, Hungary is introducing digital address verification via the DÁP app, but the physical card is still required for most official procedures. Administrative tasks are managed through Hungary's digital platform: Client Gate+ (Ügyfélkapu+), with DÁP being gradually introduced for address management.

THIRD-COUNTRY NATIONALS (NON-EU/EEA/SWISS CITIZENS, INCLUDING UK POST-BREXIT)

Hungary's rules for third-country nationals have become significantly more restrictive in 2025. Residence permits are issued based on your personal situation.

Family Reunification Permit is available for spouses and qualifying family members of Hungarian or EU citizens, subject to legal definitions.

The White Card (Digital Nomad Permit) is for remote workers earning income from outside Hungary. Minimum income requirement is €3,000 per month. No family reunification under this permit; dependents must qualify separately.

The Guest Self-Employment Permit requires proof of annual business income exceeding 24 times the Hungarian minimum wage. For 2025, with the minimum wage at HUF 290,800 gross per month, this equals at least 6,979,200 HUF per year. Applicants must also show savings and full business registration. The income requirement is no longer a flat euro figure.

The EU Blue Card is for highly-skilled employment with a Hungarian company. The minimum salary threshold is 883,671 HUF per month, but certain occupations may require higher income levels depending on their FEOR code (Hungary's official classification system for job categories). The Blue Card allows for family reunification and can lead to long-term settlement.

The Hungarian Card is available to nationals of certain neighbouring countries under bilateral agreements.

General Work Permits (Employment Residence Permit) are harder for most third-country nationals as of 2025. Only citizens of Georgia, Armenia, and the Philippines remain eligible under Hungary's capped 35,000 permit system.

The Guest Investor Program (GIP) often referred to as Hungary's "Golden Visa", closed at the end of 2024. However, a new investment residency route remains: investors and their closest family members can obtain Hungarian residency for 10+10 years based on an EUR 250,000 investment in a government approved real estate fund.

Residence permits in Hungary are rarely simple. You will deal with paperwork, translations, legalisation, multiple appointments, and in many cases, professional guidance. Choosing the wrong permit at the start can have long-term consequences for your ability to stay, work, or bring family later.

This Quick Start gives you the broad overview. For full details and the most current information, always refer to the official government sites at oif.gov.hu and enterhungary.gov.hu. If you need expert legal assistance, I include my trusted recommendations inside my full HOW TO HUNGARY guide, along with detailed step-by-step instructions, documents, and practical advice based on real experience.



PROPERTY OWNERSHIP QUICK LOOK

When my husband and I first started looking at property in Hungary, I expected the usual complicated restrictions foreigners often face elsewhere. In reality, property ownership here is surprisingly open - as long as you understand which category you fall into and you're willing to handle the paperwork. Real estate agents are optional; many transactions are handled directly between buyer, seller, and legal counsel.

EU/EEA/Swiss citizens and returning Hungarian citizens may purchase residential property in Hungary without special permission. The process still requires a Hungarian property lawyer, and a fair amount of paperwork, but no state acquisition permit is necessary.

Third-country nationals, including UK citizens post-Brexit, Canadians, Americans, Australians, and others, may still buy property, but require an acquisition permit from the local government office. This applies to most residential purchases. The permit process typically takes 30 to 60 days, though longer waits are not unusual. The permit is tied to the individual buyer, not to the property.

Agricultural land, vineyards, and forest land remain heavily restricted. These specific land classifications may only be purchased by Hungarian citizens and qualifying EU nationals who meet agricultural licensing requirements. For most foreigners, this type of land is not available. This does not affect typical residential properties that happen to include a garden, a small orchard, or even chickens - those are not considered agricultural parcels under Hungarian law.

Hungary's property registration system is transitioning to fully digital in 2025, but as of June, both digital and paper-based processes are still in use. Deeds continue to be registered at the Land Registry (Ingatlan-nyilvántartás). In practice, you'll still want a Hungarian-speaking legal professional guiding you through the filing.

If you're buying property as a holiday home or a residence, it's important to understand that ownership does not give you the right to live in Hungary full-time. If you plan to stay beyond 90 days, you'll still need a valid residence permit. You cannot get residency through direct investment in real estate.

Local municipalities may apply additional restrictions. Under Hungary's new property legislation (often referred to as the Identity Protection Law), some villages and towns now have authority to restrict property sales to foreigners under certain conditions. This applies primarily in commuter and resort areas. I've covered these developments in detail on my blog and in social media videos.

My full HOW TO HUNGARY 375-page guide includes detailed property buying steps, costs, legal contacts, tax obligations, maintenance expenses, property types, renovation considerations, real estate sites, neighbourhood guides, and regional advice for both city and countryside properties.



BUREAUCRACY PREVIEW: THE PAPER TRAIL

Hungarian bureaucracy has a reputation, and not entirely by accident. The system works, eventually, but requires patience, paperwork, and usually multiple attempts to get everything filed exactly the way the office wants it. When I set up my own business here, it took three separate tries to finally get my healthcare (TAJ card) sorted.

Every residency, property, or business process comes with documents, translations, stamps, and copies. You will be asked for forms you thought you already submitted, and occasionally for documents you didn't know existed. Originals are often required, along with certified translations for anything not in Hungarian.

Documents typically required for most major processes include valid passports, birth certificates, marriage certificates (if applicable), address registration papers, lease or property contracts, proof of income or savings, health insurance, and tax identification numbers.

Certified translations must be done by authorised translators or the Hungarian Office for Translation and Attestation (OFFI). Casual Google Translate printouts won't be accepted.

Hungary's government has made progress on digital administration, but don't expect a fully online system. Many procedures still require in-person appointments, physical signatures, and face-to-face verification of documents - especially for foreigners. The newer Client Gate+ (Ügyfélkapu+) platforms handle some online tasks, but you'll still spend time at government offices. Appointment systems exist, but queues remain part of the experience.

You'll hear a lot about the importance of your Hungarian Address Card (Lakcímkártya). This little plastic card connects to nearly every process - from tax ID numbers to healthcare enrolment to opening bank accounts - and your official address must match for most systems to process your paperwork correctly.

My full HOW TO HUNGARY ebook goes into far more depth on exactly which documents are needed for which processes, who can help, and how to avoid the most common paperwork traps before they turn into delays.

A FEW REALITIES PEOPLE OVERLOOK

Hungary can be wonderful but many people arrive with a few common misunderstandings that eventually catch up with them.

Property ownership doesn't give you automatic residency. You can buy a house here without living here full-time, but if you want to stay more than 90 days, you'll need proper legal residency, even if you own property.

Healthcare isn't automatic for most newcomers. Your residence permit may not automatically enroll you into public healthcare. Many people start with private insurance while sorting out eligibility for Hungary's public health system (NEAK), which requires a TAJ card (the national health insurance identification card). Eligibility depends on your residency status, work permit, or permanent residency. The rules differ sharply depending on which permit you hold. Private healthcare in Hungary is widely used even by locals, offering faster access, more English-speaking doctors, and shorter waiting times. Public healthcare exists, but waitlists for specialists can be long, and administrative processes are often slower.

Schooling is available, but you'll need to choose carefully. The public system is Hungarian-language based and highly structured. International schools exist, but places can be limited and tuition fees are substantial. Homeschooling is heavily restricted in Hungary and generally not an option for most families. For those with school-age children, advance planning is essential.

Hungarian administration still leans heavily on in-person appointments, original documents, and physical cards. While some systems are moving online, expect a hybrid of digital and paper-based processes - especially for foreigners.

The language barrier is real. Even basic tasks, like opening a bank account or registering utilities, may involve Hungarian-only documents and staff with limited English. Apps and translators help, but they don't replace speaking the language, something I'm still working on after years of living here.

Hungary changes the rules regularly. Immigration, property, and tax laws shift often, sometimes with little notice.

This Quick Start guide gives you the broad overview. For full details, step-by-step instructions, and my trusted resource lists, you'll find everything inside my full HOW TO HUNGARY guide - including over 500 verified links covering daily life, connections, services, and those practical details that make settling in smoother once the paperwork is done.



SPECIAL OFFER - SAVE 25% ON THE FULL EBOOK

You've started here, now go the rest of the way with the full 375 page HOW TO HUNGARY: Budapest & Beyond guide. It's packed with 500+ links and answers you won't find anywhere else. Buying it keeps the updates coming (and the free blog and social content too).

What's Included:

- Immigration & Residency The real process, step-by-step, without the confusion
- Banking & Finances Setting up accounts, sending money, pension help, and tax info
- Healthcare & Insurance Public vs. private, getting a TAJ card, and how to find an English-speaking doctor, home and life insurance
- Finding (or Buying) a Home Renting, buying, and what no one tells you about utilities
- Schooling & Education Public vs. private, international schools, and homeschooling
- Shopping & Services Supermarkets, specialty stores, restaurants, and where to find familiar favourites
- Motoring & Getting Around Driving in Hungary, license conversions, road tolls, and car ownership explained
- Making Connections Finding your tribe, networking, and how to actually build a life here

HOW TO HUNGARY eBOOK Use code: THANKYOU25 at checkout to save 25%

I created HOW TO HUNGARY because I know exactly how overwhelming this process can feel. Even with family roots here, I had to learn how the system really works, and it's not always what the websites tell you. That's why I've pulled together not just the rules, but the real-world details: who to call, where to go, what to expect, and what's likely to change next. It's the kind of resource I now share every day with people in my HOW TO HUNGARY community and you'll have access to it all.

CONTACT, LEGAL & NEXT STEPS

ABOUT THE AUTHOR

I'm Anikó Woods. A Canadian-Hungarian, tech specialist, digital strategist, and the person behind HOW TO HUNGARY: Budapest & Beyond. In 2017, I swapped Toronto traffic for Hungarian bureaucracy, and since then I've been deep in the paperwork trenches, researching, fact-checking, interviewing experts, and figuring out how this system really works. HOW TO HUNGARY pulls all of that together to help others navigate the realities of life here. You'll find me sharing updates, answering questions, and breaking down what's changing (and what isn't) across my website, Facebook, Instagram, and TikTok (@how.to.hungary).

DISCLAIMER

All content in this Quick Start Guide is based on my personal experiences, thorough research, and insights from trusted local sources as of June 2025. However, I am not a lawyer, immigration specialist, real estate agent, or financial advisor. For important decisions, permits, property, business setup, always consult appropriate professionals or official sources for the latest advice.

While every effort has been made to ensure accuracy at the time of writing, I cannot guarantee the information provided will remain unchanged indefinitely. I am not responsible for any omissions, changes, or surprises you might encounter. Official information and processes in Hungary can often vary significantly.

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