KIT | SELLING IN BUDAPEST

Budapest Seller's Preparation Kit

A sale goes smoothly when the preparation is done before the first buyer walks in. This kit puts that preparation in one place: the documents to gather, a worksheet for your price, a checklist for viewing day, a timeline from decision to handover, the tax taper, and the questions worth asking an agent and a lawyer.

Property address _____

Target listing date _____

Target handover date _____

Documents to gather

Having these ready before you advertise helps the agreed price hold.

- ☐ **Title deed extract** (**tulajdoni lap**): a current copy showing you as owner and any mortgage or other entry. Read it before buyers do.
- ☐ **Energy certificate** (**energetikai tanúsítvány**): required for a sale. Show it by the day the contract is concluded and hand it over by handover day. Valid for five years under Government Decree 176/2008 (text dated 6 January 2026); if yours is older, ask a certifier whether it can still be used.
- ☐ **Electrical safety inspection** (**villamos biztonsági felülvizsgálat**): required for a sale since 2024 unless one was done in the last six years.
- ☐ **Condominium founding deed** (**alapító okirat**), floor plan, and any use or occupancy permit.
- ☐ **Clear accounts:** recent utility bills and a statement from the building manager that the **közös költség** is paid up. Zero-balance certificates (**nullás igazolás**) follow at handover.
- ☐ **Recent owners' meeting minutes** (**közgyűlési jegyzőkönyv**): buyers ask about planned works and the renovation fund.
- ☐ **Your purchase contract and invoices:** transfer duty, lawyer's fee and value-increasing works. These lower the taxable gain.
- ☐ **Your ID and Hungarian tax identification number** (**adóazonosító jel**).
- ☐ **Mortgage payoff statement** from your bank, if there is a loan on the home.
- ☐ **Selling from abroad?** A power of attorney (**meghatalmazás**) in the form your lawyer specifies. Signatures made abroad usually need consular certification or an apostille.

Pricing worksheet

Portal prices are asking prices. Think in a corridor: a starting price, a level with room to negotiate, and your floor.

Comparable home	Size (m^2)	Asking (HUF)	HUF per m^2	Days listed
1.				
2.				
3.				
4.				
Your home				

Your price corridor	HUF	EUR (approx.)
Starting (asking) price		
Price you expect to agree. In Budapest, negotiation is usually around 2 to 4 percent.		
Your floor: below this it is not worth selling		

What you keep

Fill in your figures, or use the calculator at www.hona.hu/sale-calculator.

	Line	HUF
A	Expected sale price	
B	Purchase price	
C	Documented purchase and improvement costs (duty, lawyer, works)	
D	Agent fee: typically 3% to 5% of the price plus 27% VAT	
E	Your lawyer's fee and the energy certificate	
F	Gain = A minus B, C, D and E (if below zero, write 0)	
G	Taxable gain = F x the taxable share from the taper table	
H	Personal income tax = G x 15%	
I	Remaining mortgage	
J	**What you keep = A minus D, E, H and I**	

Tax taper

Personal income tax is 15 percent of the taxable share of the gain. Years are calendar years counted from the year your purchase contract was submitted to the land registry.

Years since purchase	Bought in (for a 2026 sale)	Taxable share of the gain
Year of purchase and year 1	2026 or 2025	100%
Year 2	2024	90%
Year 3	2023	60%
Year 4	2022	30%
Year 5 and later	2021 or earlier	0%: no personal income tax on the gain

Source: NAV, "Az ingatlan-adásvétel adózási szabályai", page dated 14 October 2026. Declare a taxable gain in your personal income tax return by 20 May of the year after the sale. Confirm your own position with a Hungarian accountant, and with an adviser where you live if you are tax resident abroad.

Viewing-readiness checklist

A modest effort stands out, because staging is still rare in Budapest.

- [ ] **Declutter and depersonalise:** clear surfaces, store excess furniture, take down very personal items.
- [ ] **Fix the small things:** bulbs, a dripping tap, a scuffed wall, a loose handle.
- [ ] **Clean thoroughly,** including windows, the bathroom and the kitchen.
- [ ] **Light staging:** neutral textiles, a few plants, good lighting in every room.
- [ ] **Photos in good daylight,** verticals straight. Consider a professional for a mid-range home or above, and a short video or virtual tour.
- [ ] **Stairwell and entrance:** tidy what is yours, and choose a time when the building shows well.
- [ ] **Book viewings for the best light,** and air the flat beforehand.
- [ ] **Document folder on the table:** title deed, energy certificate, floor plan, recent bills and the **közös költség** statement.
- [ ] **Answers ready:** monthly costs, heating type and winter bills, planned building works, what stays in the flat, and your preferred handover date.
- [ ] **After each viewing,** note the buyer's name, how they would pay (cash or mortgage) and their timeline.

Timeline: from decision to handover

1

Decide and prepare

Gather the documents on page 1, order the energy certificate and set your price corridor.

Who: you

Planned | Done | Notes

2

Choose how to sell

On your own through the portals, or with an agent. Agree the mandate terms in writing.

Who: you, the agent

Planned | Done | Notes

3

Line up a lawyer

The buyer's lawyer normally drafts the contract. Your own lawyer can review the payment schedule and handover terms, and holds your power of attorney if you are abroad.

Who: you

Planned | Done | Notes

4

Advertise and show

Photos, listing, viewings. Time on market depends mostly on pricing.

Who: you or the agent

Planned | Done | Notes

5

Agree the price and screen the buyer

Weigh the offer, how the buyer pays and the timeline. A non-EU buyer's acquisition permit has a 45-day decision deadline.

Who: you, the buyer

Planned | Done | Notes

6

Contract and foglaló

The contract is signed and the buyer pays the foglaló, typically around 10 percent. Check that it says foglaló or előleg.

Who: both sides and the lawyer

Planned | Done | Notes

7

Balance paid

From the buyer's own funds or a bank loan. A mortgage on your home is repaid from the price. A straightforward cash purchase usually completes in about one to one and a half months.

Who: the buyer, the banks, the lawyer

Planned | Done | Notes

8 **Handover (birtokbaadás)**

Keys, meter readings and photos, a signed handover record and zero-balance certificates. Utilities move to the buyer within about 15 days.

Who: you or your representative

Planned | Done | Notes

9 **Tax**

Declare any taxable gain by 20 May of the following year.

Who: you or your accountant

Planned | Done | Notes

Questions to ask an agent

- [ ] What commission do you charge, and is the 27 percent VAT included? Typical commission is 3 to 5 percent plus VAT.
- [ ] Is the mandate exclusive, how long does it run, and how can I end it?
- [ ] What happens if I find the buyer myself?
- [ ] What asking price do you suggest, and which recent sales or listings is it based on?
- [ ] Which portals will you list on, and who takes the photos?
- [ ] How do you check that a buyer can finance the purchase?
- [ ] How often will you report to me on enquiries and viewings?

Questions to ask a lawyer

- [ ] Are you registered with a Hungarian regional bar, and do you work in English?
- [ ] What is your fee in writing, including VAT, and what does it cover?
- [ ] Will the contract say foglaló or előleg, and what payment schedule do you recommend?
- [ ] Will the price pass through your escrow account (**ügyvédi letét**), and when is it released?
- [ ] How will my mortgage be repaid and the bank's charge removed?
- [ ] When does the handover take place relative to the last payment?
- [ ] If I am abroad: which form of power of attorney do you need, and do you offer video identification?
- [ ] Who can help me declare the gain to NAV?

Euro figures are approximate, at about 365 HUF per EUR (ECB reference rate, 30 October 2026); check the live rate against any real offer. Tax taper from NAV (14 October 2026); commission and timings from www.hona.hu/costs and www.hona.hu/buying. Figures and steps are taken from the guide at www.hona.hu/selling, where each one is sourced and dated. This is general information, not legal advice. Rules and fees can change, so confirm anything that matters with the relevant office or your own lawyer.