

# Help To Buy (HTB) Statistics 2017

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2017, as at 12 December 2024.

These statistics should be considered as provisional and may be revised.

Updates are provided regularly on the Revenue statistics webpage:

<https://www.revenue.ie/en/corporate/information-about-revenue/statistics/index.aspx>.

Queries of a statistical nature in relation to HTB can be sent to

[statistics@revenue.ie](mailto:statistics@revenue.ie).

Information and guidance regarding the operation of the HTB scheme is available on the Revenue website.

## Applications and Claims

There are three stages to the HTB online process.

### (1) Application Stage:

First-time buyers / self-builders apply online via Revenue's myAccount or ROS systems.

Revenue encourages prospective applicants to file any necessary tax returns, and resolve any outstanding issues, before making the HTB application. This is because the processing time for applications depends on the applicant to resolve any outstanding matters and complete the application.

Compliant taxpayers who complete their HTB application are provided with an Application Number and a summary of the maximum relief available to them under the incentive. A mortgage provider, broker, qualifying contractor or solicitor can use this summary to verify the relief available to the applicant, for the purposes of mortgage approval or drawdown, or signing a house purchase contract.

In 2017, Revenue received **7,807** HTB applications (excluding applications which were cancelled).

### (2) Claim Stage:

Applications will progress to the claim stage only if the applicant decides to purchase a property that is eligible for the scheme. Many applications may never progress to the claim stage because the applicant does not purchase a property or purchases a property not eligible for the scheme.

The decision on whether, or when, to progress to the claim stage rests with the applicant. First-time buyers can submit their claim once a contract is signed for the purchase of a property. In the case of self-builds, the claim can be submitted after the drawdown of the first tranche of the mortgage.

To make a claim, the claimant must confirm and provide documentary evidence of the details of the property, the purchase price, date of completion, mortgage and deposit paid. The claim can then be submitted online.

### (3) Verification Stage

When a claim is submitted, the information provided must be verified by the qualifying contractor or the solicitor acting on behalf of the self-builder. Claims cannot be approved and paid until the qualifying contractor or solicitor has verified the claim. The time taken for this is outside Revenue's control.

For the reasons outlined above, many HTB applications are unlikely to progress to the claim stage and therefore the number of applications does not provide a reliable basis to estimate the likely cost of the scheme.

In 2017, **4,823** HTB claims were approved. The total value of approved HTB approved claims in 2017 is in the order of **€68.95 million**, of which **€16.74 million** represent retrospective claims (for the period 19 July to 31 December 2016). In 2017, the average property value of approved HTB claims was **€305,500**.

## Applications

Month	Number in 2017
January	N/A
February	N/A
March	3,147*
April	725
May	797
June	616
July	626
August	450
September	437
October	478
November	346
December	185
<b>Total</b>	<b>7,807</b>

The above table provides a breakdown of HTB applications in 2017, based on the application start date. The table includes approved and pending\*\* applications but excludes cancelled applications.

\* A monthly breakdown of applications before March 2017 is not available, therefore the data for March includes all applications made on or before March 2017.

\*\* Pending means that the applicants either have to file an outstanding return or address a compliance issue, the application is to be reviewed by a Revenue caseworker, or the applicant needs to finalise his or her application.

## Claims

Month	Claims approved	Applicants
January	N/A	N/A
February	N/A	N/A
March	562*	998*
April	417	736
May	495	880
June	491	888
July	516	947
August	519	945
September	477	868
October	422	782
November	531	979
December	393	734
<b>Total</b>	<b>4,823</b>	<b>8,757</b>

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims in, 2017.

\* A monthly breakdown of claims before March 2017 is not available, therefore the data for March includes all claims made on or before March 2017.

Build Type	Number	% of Total
Purchased	4,034	83.64%
Self-Build	789	16.36%
<b>Total</b>	<b>4,823</b>	<b>100%</b>

The above table provides a breakdown of the total number of approved HTB claims in 2017, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	142	2.94%
€5,000 - €9,999	618	12.81%
€10,000 - €14,999	1,801	37.34%
€15,000 - €19,999	1,661	34.44%
€20,000	601	12.46%
<b>Total</b>	<b>4,823</b>	<b>100%</b>

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2017.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Q1</b>	63	11.21%	176	31.32%	198	35.23%	71	12.63%	54	9.61%	562	100%
<b>Q2</b>	244	17.39%	507	36.14%	404	28.80%	189	13.47%	59	4.21%	1,403	100%
<b>Q3</b>	259	17.13%	558	36.90%	433	28.64%	204	13.49%	58	3.84%	1,512	100%
<b>Q4</b>	202	15.01%	461	34.25%	432	32.10%	175	13.00%	76	5.65%	1,346	100%
<b>Total</b>	768	15.92%	1,702	35.29%	1,467	30.42%	639	13.25%	247	5.12%	4,823	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2017, by quarter.

Loan to Value Ratio:	70%-74.99%		75%-79.99%		80%-84.99%		85%-89.99%		Over 89.99%		All Properties	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Q1</b>	37	6.58%	59	10.50%	99	17.62%	211	37.54%	156	27.76%	562	100.00
<b>Q2</b>	163	11.62%	136	9.69%	220	15.68%	440	31.36%	444	31.65%	1,403	100.00
<b>Q3</b>	189	12.50%	193	12.76%	252	16.67%	384	25.40%	494	32.67%	1,512	100.00
<b>Q4</b>	187	13.89%	138	10.25%	222	16.49%	331	24.59%	468	34.77%	1,346	100.00
<b>Total</b>	576	11.94%	526	10.91%	793	16.44%	1,366	28.32%	1,562	32.39%	4,823	100.00

The above table provides a quarterly breakdown of the loan-to-value ratio of properties for which HTB claims have been approved in 2017. The loan-to-value ratio is the amount of the mortgage as a percentage of the purchase value of the house or apartment. In order to avail of the HTB incentive, the loan-to-value ratio must be 70% or more.

County	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Total 2017
<b>Carlow</b>	<10	<10	S	12	27
<b>Cavan</b>	0	<10	S	16	30
<b>Clare</b>	<10	18	19	S	52
<b>Cork</b>	59	113	139	144	455
<b>Donegal</b>	<10	13	<10	14	40
<b>Dublin</b>	255	552	544	486	1,837
<b>Galway</b>	16	57	62	48	183
<b>Kerry</b>	<10	<10	14	16	40
<b>Kildare</b>	60	160	145	120	485
<b>Kilkenny</b>	<10	<10	14	<10	34
<b>Laois</b>	<10	22	18	S	57
<b>Leitrim</b>	<10	<10	<10	<10	11
<b>Limerick</b>	15	44	51	48	158
<b>Longford</b>	<10	<10	<10	<10	16
<b>Louth</b>	<10	S	48	33	120
<b>Mayo</b>	0	12	15	24	51
<b>Meath</b>	59	149	185	157	550
<b>Monaghan</b>	0	<10	S	13	27
<b>Offaly</b>	<10	18	18	<10	46
<b>Roscommon</b>	<10	<10	<10	15	29
<b>Sligo</b>	0	<10	<10	<10	19
<b>Tipperary</b>	<10	S	40	21	78
<b>Waterford</b>	17	40	25	41	123
<b>Westmeath</b>	<10	16	S	15	52
<b>Wexford</b>	<10	15	22	S	56
<b>Wicklow</b>	38	82	81	46	247
<b>All Claims</b>	562	1,403	1,512	1,346	4,823

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2017.

Note: In cases where the number of claims is less than 10 this is presented as '<10' in the above table. The exact number cannot be provided, in line with Revenue's obligation to protect taxpayer confidentiality. Relatedly, in cases where providing the exact number of claims for all other quarters would allow for the identification of a value presented as '<10' the quarter with the next lowest number of claims (greater than 10) is suppressed and is presented as 'S' in the above table.

County	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Total 2017
<b>Carlow</b>	0.01	0.05	0.11	0.12	0.28
<b>Cavan</b>	0.00	0.04	0.11	0.19	0.34
<b>Clare</b>	0.02	0.19	0.25	0.17	0.62
<b>Cork</b>	0.88	1.65	1.94	2.08	6.55
<b>Donegal</b>	0.06	0.12	0.08	0.14	0.40
<b>Dublin</b>	4.30	8.76	8.41	7.71	29.17
<b>Galway</b>	0.19	0.76	0.81	0.59	2.35
<b>Kerry</b>	0.01	0.11	0.16	0.22	0.51
<b>Kildare</b>	0.90	2.48	2.21	1.75	7.34
<b>Kilkenny</b>	0.08	0.12	0.20	0.09	0.48
<b>Laois</b>	0.02	0.22	0.18	0.16	0.57
<b>Leitrim</b>	0.03	0.01	0.07	0.02	0.13
<b>Limerick</b>	0.18	0.51	0.61	0.55	1.85
<b>Longford</b>	0.02	0.06	0.04	0.09	0.20
<b>Louth</b>	0.09	0.38	0.53	0.40	1.41
<b>Mayo</b>	0.00	0.14	0.17	0.33	0.64
<b>Meath</b>	0.82	1.97	2.52	2.23	7.54
<b>Monaghan</b>	0.00	0.03	0.11	0.14	0.28
<b>Offaly</b>	0.02	0.16	0.22	0.10	0.50
<b>Roscommon</b>	0.02	0.10	0.06	0.21	0.38
<b>Sligo</b>	0.00	0.04	0.09	0.09	0.22
<b>Tipperary</b>	0.01	0.18	0.47	0.24	0.90
<b>Waterford</b>	0.16	0.41	0.27	0.47	1.31
<b>Westmeath</b>	0.10	0.20	0.16	0.18	0.65
<b>Wexford</b>	0.05	0.15	0.25	0.17	0.61
<b>Wicklow</b>	0.59	1.19	1.16	0.73	3.69
<b>All Claims</b>	8.57	20.02	21.20	19.16	68.95

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2017.