

Help To Buy (HTB) Statistics 2018

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2018, as at 18 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.

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 2018, Revenue received **7,799** 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 2018, **4,971** HTB claims were approved. The total value of approved HTB approved claims in 2018 is in the order of **€73.27 million**, of which **€1.47 million** represent retrospective claims (for the period 19 July to 31 December 2016). In 2018, the average property value of approved HTB claims was **€315,700**.

Applications

Month	Number in 2018
January	1,395
February	1,033
March	908
April	892
May	612
June	506
July	493
August	413
September	392
October	511
November	412
December	232
Total	7,799

The above table provides a breakdown of HTB applications in 2018, based on the application start date. The table includes approved and pending* applications but excludes cancelled applications.

*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.

Approved Claims

Month	Claims approved	Applicants
January	350	628
February	365	666
March	400	740
April	397	728
May	463	841
June	445	843
July	431	803
August	418	790
September	391	729
October	443	833
November	515	957
December	353	647
Total	4,971	9,205

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2018.

Build Type	Number	% of Total
Purchased	3,898	78.41%
Self-Build	1,073	21.59%
Total	4,971	100%

The above table provides a breakdown of the total number of approved HTB claims in 2018, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	109	2.19%
€5,000 - €9,999	553	11.12%
€10,000 - €14,999	1,690	34.00%
€15,000 - €19,999	1,925	38.72%
€20,000	694	13.96%
Total	4,971	100%

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2018.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Q1	155	13.90%	336	30.13%	400	35.87%	136	12.20%	88	7.89%	1,115	100%
Q2	148	11.34%	435	33.33%	464	35.56%	178	13.64%	80	6.13%	1,305	100%
Q3	158	12.74%	399	32.18%	419	33.79%	174	14.03%	90	7.26%	1,240	100%
Q4	171	13.04%	422	32.19%	450	34.32%	189	14.42%	79	6.03%	1,311	100%
Total	632	12.71%	1,592	32.03%	1,733	34.86%	677	13.62%	337	6.78%	4,971	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2018, 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	%
Q1	174	15.61%	163	14.62%	159	14.26%	243	21.79%	376	33.72%	1,115	100.00
Q2	181	13.87%	164	12.57%	196	15.02%	309	23.68%	455	34.87%	1,305	100.00
Q3	167	13.47%	140	11.29%	206	16.61%	296	23.87%	431	34.76%	1,240	100.00
Q4	213	16.25%	141	10.76%	192	14.65%	297	22.65%	468	35.70%	1,311	100.00
Total	735	14.79%	608	12.23%	753	15.15%	1,145	23.03%	1,730	34.80%	4,971	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 2018. 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 2018	Q2 2018	Q3 2018	Q4 2018	Total 2018
Carlow	12	S	12	<10	44
Cavan	<10	<10	12	11	40
Clare	15	25	22	15	77
Cork	113	122	155	153	543
Donegal	<10	15	S	17	48
Dublin	412	440	363	376	1,591
Galway	47	52	52	59	210
Kerry	S	<10	11	13	41
Kildare	110	137	122	119	488
Kilkenny	S	11	<10	15	44
Laois	18	22	23	28	91
Leitrim	<10	<10	<10	<10	15
Limerick	25	44	32	48	149
Longford	<10	<10	<10	<10	18
Louth	26	45	52	59	182
Mayo	17	23	18	24	82
Meath	134	162	164	141	601
Monaghan	<10	S	14	14	44
Offaly	11	<10	<10	16	40
Roscommon	<10	<10	11	<10	31
Sligo	14	<10	S	10	40
Tipperary	24	11	21	22	78
Waterford	21	29	24	36	110
Westmeath	17	18	20	16	71
Wexford	12	31	23	28	94
Wicklow	39	50	45	65	199
All Claims	1,115	1,305	1,240	1,311	4,971

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2018.

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 2018	Q2 2018	Q3 2018	Q4 2018	Total 2018
Carlow	0.14	0.11	0.14	0.13	0.52
Cavan	0.07	0.10	0.14	0.15	0.46
Clare	0.16	0.32	0.29	0.20	0.97
Cork	1.72	1.85	2.31	2.31	8.19
Donegal	0.06	0.17	0.12	0.19	0.54
Dublin	6.71	7.43	6.08	6.23	26.45
Galway	0.59	0.67	0.71	0.76	2.73
Kerry	0.14	0.08	0.14	0.15	0.51
Kildare	1.75	2.24	1.96	1.90	7.85
Kilkenny	0.12	0.15	0.14	0.19	0.60
Laois	0.21	0.23	0.28	0.35	1.07
Leitrim	0.03	0.04	0.03	0.05	0.15
Limerick	0.33	0.62	0.43	0.64	2.02
Longford	0.02	0.05	0.07	0.11	0.25
Louth	0.33	0.52	0.54	0.73	2.12
Mayo	0.25	0.29	0.23	0.29	1.06
Meath	1.93	2.29	2.41	2.02	8.65
Monaghan	0.06	0.14	0.17	0.20	0.57
Offaly	0.12	0.07	0.07	0.22	0.48
Roscommon	0.05	0.12	0.13	0.09	0.39
Sligo	0.17	0.06	0.10	0.10	0.43
Tipperary	0.28	0.12	0.27	0.25	0.92
Waterford	0.22	0.33	0.28	0.46	1.29
Westmeath	0.19	0.23	0.23	0.21	0.86
Wexford	0.14	0.40	0.27	0.33	1.14
Wicklow	0.60	0.71	0.71	1.01	3.03
All Claims	16.39	19.37	18.25	19.26	73.27

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2018.