

# Help To Buy (HTB) Statistics 2019

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2019, 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](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 2019, Revenue received **10,441** 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 2019, **6,593** HTB claims were approved. The total value of approved HTB approved claims in 2019 is in the order of **€101.13 million**, of which **€0.46 million** represent retrospective claims (for the period 19 July to 31 December 2016). In 2019, the average property value of approved HTB claims was **€328,300**.

## Applications

Month	Number in 2019
January	1,663
February	1,406
March	1,208
April	1,160
May	966
June	770
July	686
August	546
September	579
October	728
November	422
December	307
<b>Total</b>	<b>10,441</b>

The above table provides a breakdown of HTB applications in 2019, 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	337	642
February	381	715
March	536	1,000
April	498	932
May	557	1,044
June	563	1,062
July	650	1,211
August	653	1,230
September	619	1,155
October	684	1,262
November	637	1,178
December	478	882
<b>Total</b>	<b>6,593</b>	<b>12,313</b>

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2019.

Build Type	Number	% of Total
Purchased	4,786	72.59%
Self-Build	1,807	27.41%
<b>Total</b>	<b>6,593</b>	<b>100%</b>

The above table provides a breakdown of the total number of approved HTB claims in 2019, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	115	1.74%
€5,000 - €9,999	542	8.22%
€10,000 - €14,999	2,039	30.93%
€15,000 - €19,999	2,861	43.39%
€20,000	1,036	15.71%
<b>Total</b>	<b>6,593</b>	<b>100%</b>

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2019.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Q1</b>	126	10.05%	336	26.79%	456	36.36%	233	18.58%	103	8.21%	1,254	100%
<b>Q2</b>	124	7.66%	500	30.90%	617	38.13%	248	15.33%	129	7.97%	1,618	100%
<b>Q3</b>	151	7.86%	562	29.24%	749	38.97%	316	16.44%	144	7.49%	1,922	100%
<b>Q4</b>	166	9.23%	525	29.18%	683	37.97%	315	17.51%	110	6.11%	1,799	100%
<b>Total</b>	567	8.60%	1,923	29.17%	2,505	37.99%	1,112	16.87%	486	7.37%	6,593	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2019, 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>	193	15.39%	156	12.44%	159	12.68%	267	21.29%	479	38.20%	1,254	100.00
<b>Q2</b>	254	15.70%	176	10.88%	226	13.97%	369	22.81%	593	36.65%	1,618	100.00
<b>Q3</b>	299	15.56%	189	9.83%	280	14.57%	445	23.15%	709	36.89%	1,922	100.00
<b>Q4</b>	274	15.23%	212	11.78%	253	14.06%	380	21.12%	680	37.80%	1,799	100.00
<b>Total</b>	1,020	15.47%	733	11.12%	918	13.92%	1,461	22.16%	2,461	37.33%	6,593	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 2019. 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 2019	Q2 2019	Q3 2019	Q4 2019	Total
<b>Carlow</b>	<10	19	S	19	55
<b>Cavan</b>	<10	S	18	23	61
<b>Clare</b>	12	29	32	46	119
<b>Cork</b>	134	178	241	229	782
<b>Donegal</b>	<10	S	30	23	83
<b>Dublin</b>	400	419	533	384	1,736
<b>Galway</b>	56	74	87	82	299
<b>Kerry</b>	13	20	22	27	82
<b>Kildare</b>	101	146	200	210	657
<b>Kilkenny</b>	10	27	24	27	88
<b>Laois</b>	11	20	28	24	83
<b>Leitrim</b>	<10	<10	<10	<10	10
<b>Limerick</b>	37	54	60	55	206
<b>Longford</b>	<10	<10	14	11	35
<b>Louth</b>	49	54	48	73	224
<b>Mayo</b>	25	30	39	53	147
<b>Meath</b>	153	253	219	217	842
<b>Monaghan</b>	<10	S	18	25	66
<b>Offaly</b>	S	<10	20	14	54
<b>Roscommon</b>	<10	S	18	20	61
<b>Sligo</b>	21	10	11	16	58
<b>Tipperary</b>	23	31	34	27	115
<b>Waterford</b>	25	33	41	41	140
<b>Westmeath</b>	20	21	18	21	80
<b>Wexford</b>	46	41	58	48	193
<b>Wicklow</b>	62	80	95	80	317
<b>All Claims</b>	1,254	1,618	1,922	1,799	6,593

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2019.

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 2019	Q2 2019	Q3 2019	Q4 2019	Total 2019
<b>Carlow</b>	0.08	0.23	0.18	0.25	0.74
<b>Cavan</b>	0.09	0.14	0.22	0.34	0.79
<b>Clare</b>	0.16	0.40	0.41	0.57	1.54
<b>Cork</b>	2.11	2.88	3.87	3.61	12.47
<b>Donegal</b>	0.09	0.20	0.30	0.24	0.83
<b>Dublin</b>	7.10	7.31	9.20	6.71	30.31
<b>Galway</b>	0.83	1.10	1.35	1.22	4.50
<b>Kerry</b>	0.17	0.24	0.28	0.37	1.05
<b>Kildare</b>	1.69	2.33	3.22	3.32	10.55
<b>Kilkenny</b>	0.10	0.41	0.38	0.39	1.27
<b>Laois</b>	0.14	0.26	0.38	0.31	1.09
<b>Leitrim</b>	0.04	0.02	0.02	0.05	0.12
<b>Limerick</b>	0.50	0.79	0.88	0.80	2.97
<b>Longford</b>	0.05	0.08	0.17	0.15	0.45
<b>Louth</b>	0.61	0.72	0.66	0.91	2.90
<b>Mayo</b>	0.31	0.40	0.48	0.70	1.89
<b>Meath</b>	2.25	3.77	3.29	3.22	12.54
<b>Monaghan</b>	0.12	0.20	0.23	0.30	0.84
<b>Offaly</b>	0.16	0.13	0.32	0.20	0.80
<b>Roscommon</b>	0.08	0.23	0.23	0.29	0.83
<b>Sligo</b>	0.22	0.13	0.14	0.20	0.69
<b>Tipperary</b>	0.29	0.42	0.44	0.35	1.50
<b>Waterford</b>	0.33	0.39	0.50	0.53	1.74
<b>Westmeath</b>	0.28	0.30	0.26	0.30	1.14
<b>Wexford</b>	0.59	0.52	0.73	0.60	2.44
<b>Wicklow</b>	1.04	1.33	1.48	1.28	5.13
<b>All Claims</b>	19.40	24.89	29.60	27.23	101.13

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2019.