

# Help To Buy (HTB) Statistics 2020

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2020, 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 2020, Revenue received **11,970** 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 2020, **6,106** HTB claims were approved. The total value of approved HTB approved claims in 2020 is in the order of **€120.34 million**, of which **€0.29 million** represent retrospective claims (for the period 19 July to 31 December 2016). In 2020, the average property value of approved HTB claims was **€329,600**.

## Applications

Month	Number in 2020
January	1,707
February	1,271
March	703
April	462
May	456
June	587
July	772
August	2,456
September	1,188
October	1,102
November	754
December	512
<b>Total</b>	<b>11,970</b>

The above table provides a breakdown of HTB applications in 2020, 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	346	651
February	504	935
March	660	1,224
April	281	525
May	288	546
June	408	753
July	338	630
August	376	701
September	679	1,246
October	763	1,400
November	848	1,537
December	615	1,117
<b>Total</b>	<b>6,106</b>	<b>11,265</b>

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2020.

Build Type	Number	% of Total
Purchased	4,421	72.40%
Self-Build	1,685	27.60%
<b>Total</b>	<b>6,106</b>	<b>100%</b>

The above table provides a breakdown of the total number of approved HTB claims in 2020, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	86	1.41%
€5,000 - €9,999	358	5.86%
€10,000 - €14,999	1,318	21.59%
€15,000 - €19,999	1,586	25.97%
€20,000	588	9.63%
€20,001 - €24,999	380	6.22%
€25,000 - €29,999	499	8.17%
€30,000	1,291	21.14%
<b>Total</b>	<b>6,106</b>	<b>100%</b>

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2020.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Q1</b>	119	7.88%	478	31.66%	505	33.44%	300	19.87%	108	7.15%	1,510	100%
<b>Q2</b>	84	8.60%	335	34.29%	325	33.27%	178	18.22%	55	5.63%	977	100%
<b>Q3</b>	100	7.18%	440	31.59%	497	35.68%	264	18.95%	92	6.60%	1,393	100%
<b>Q4</b>	150	6.74%	656	29.47%	787	35.35%	472	21.20%	161	7.23%	2,226	100%
<b>Total</b>	453	7.42%	1,909	31.26%	2,114	34.62%	1,214	19.88%	416	6.81%	6,106	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2020, 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>	234	15.50%	148	9.80%	215	14.24%	322	21.32%	591	39.14%	1,510	100.00
<b>Q2</b>	161	16.48%	106	10.85%	135	13.82%	216	22.11%	359	36.75%	977	100.00
<b>Q3</b>	199	14.29%	143	10.27%	205	14.72%	328	23.55%	518	37.19%	1,393	100.00
<b>Q4</b>	347	15.59%	251	11.28%	348	15.63%	538	24.17%	742	33.33%	2,226	100.00
<b>Total</b>	941	15.41%	648	10.61%	903	14.79%	1,404	22.99%	2,210	36.19%	6,106	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 2020. 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 2020	Q2 2020	Q3 2020	Q4 2020	Total 2020
<b>Carlow</b>	14	13	18	17	62
<b>Cavan</b>	16	12	16	21	65
<b>Clare</b>	27	22	23	40	112
<b>Cork</b>	179	124	197	322	822
<b>Donegal</b>	29	23	25	40	117
<b>Dublin</b>	357	141	243	418	1,159
<b>Galway</b>	72	81	77	96	326
<b>Kerry</b>	17	33	14	32	96
<b>Kildare</b>	170	102	190	304	766
<b>Kilkenny</b>	32	25	35	47	139
<b>Laois</b>	26	28	33	54	141
<b>Leitrim</b>	<10	<10	<10	<10	19
<b>Limerick</b>	57	31	41	83	212
<b>Longford</b>	<10	<10	<10	<10	23
<b>Louth</b>	50	30	39	66	185
<b>Mayo</b>	28	28	24	42	122
<b>Meath</b>	176	115	165	291	747
<b>Monaghan</b>	14	11	14	26	65
<b>Offaly</b>	19	11	24	25	79
<b>Roscommon</b>	25	<10	20	S	63
<b>Sligo</b>	<10	<10	<10	16	37
<b>Tipperary</b>	28	21	16	33	98
<b>Waterford</b>	44	29	25	69	167
<b>Westmeath</b>	29	12	29	25	95
<b>Wexford</b>	35	34	42	58	169
<b>Wicklow</b>	49	28	63	80	220
<b>All Claims</b>	1,510	977	1,393	2,226	6,106

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2020.

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 2020	Q2 2020	Q3 2020	Q4 2020	Total 2020
<b>Carlow</b>	0.18	0.17	0.32	0.37	1.04
<b>Cavan</b>	0.19	0.16	0.25	0.38	0.97
<b>Clare</b>	0.37	0.34	0.45	0.90	2.06
<b>Cork</b>	2.88	1.99	4.15	8.08	17.09
<b>Donegal</b>	0.35	0.28	0.42	0.68	1.73
<b>Dublin</b>	6.29	2.47	5.72	11.38	25.86
<b>Galway</b>	1.08	1.27	1.61	2.42	6.39
<b>Kerry</b>	0.20	0.45	0.26	0.60	1.52
<b>Kildare</b>	2.85	1.73	4.29	7.67	16.55
<b>Kilkenny</b>	0.43	0.34	0.68	1.01	2.45
<b>Laois</b>	0.32	0.33	0.61	1.05	2.31
<b>Leitrim</b>	0.02	0.06	0.06	0.13	0.27
<b>Limerick</b>	0.85	0.47	0.86	1.97	4.15
<b>Longford</b>	0.10	0.05	0.11	0.05	0.32
<b>Louth</b>	0.67	0.39	0.63	1.53	3.21
<b>Mayo</b>	0.32	0.39	0.45	0.77	1.94
<b>Meath</b>	2.69	1.78	3.27	6.95	14.69
<b>Monaghan</b>	0.20	0.15	0.20	0.54	1.09
<b>Offaly</b>	0.28	0.16	0.40	0.57	1.41
<b>Roscommon</b>	0.35	0.12	0.40	0.22	1.08
<b>Sligo</b>	0.08	0.05	0.13	0.32	0.59
<b>Tipperary</b>	0.42	0.28	0.29	0.61	1.60
<b>Waterford</b>	0.52	0.36	0.50	1.44	2.81
<b>Westmeath</b>	0.45	0.16	0.51	0.57	1.69
<b>Wexford</b>	0.47	0.47	0.69	1.23	2.86
<b>Wicklow</b>	0.80	0.43	1.47	1.94	4.64
<b>All Claims</b>	23.38	14.85	28.72	53.38	120.34

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2020.