

Help To Buy (HTB) Statistics 2021

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2021, as at 26 January 2022.

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.

Overview of the Incentive

The Help To Buy (HTB) incentive, announced in Budget 2017 (October 2016), is designed to assist first-time buyers with the deposit required to purchase or self-build a new house or apartment to live in as their home.

The incentive provides for a refund of Income Tax and DIRT paid over the previous four tax years, limited to a maximum of 5% of purchase value up to a value of €400,000. The HTB refund is capped at €20,000.

This incentive is available for the period from 19 July 2016 to 31 December 2022.

A temporary enhancement to the existing HTB scheme for the remainder of 2020 was announced in the July Stimulus plan. The enhanced HTB relief provides that where applicants satisfy certain conditions, increased relief is available up to a maximum of €30,000, or 10% of the purchase value. This enhancement has since been extended until 31 December 2022.

Qualifying Properties

For a property to qualify under the scheme it must be purchased or built as the first-time buyer's home and, if purchased, it must be purchased from a qualifying contractor.

For a property to be eligible for HTB it cannot exceed a value of €600,000 in the period from 19 July to 31 December 2016 or €500,000 in the period from 1 January 2017 to 31 December 2022.

Purchase Value	Amount of Relief
Up to €400,000	Up to 5% of purchase price
Between €400,000 and €500,000, from 1 January 2017	Maximum relief will be €20,000
Over €500,000, from 1 January 2017	No relief
Between €400,000 and €600,000, between 19 July 2016 and 31 December 2016	Maximum relief will be €20,000
Over €600,000, between 19 July 2016 and 31 December 2016	No relief

The property must be occupied by the first-time buyer, or at least one of the first-time buyers in the case of multiple first-time buyers, within 2 years and for a minimum period of five years.

Qualifying Contractors

For a contractor to become part of the HTB process, they must first apply to, and be approved by, Revenue to become registered as a 'Qualifying Contractor'.

A full list of [all qualifying contractors](#) is available on the Revenue website.

At end-2021, there were **1,088** registered qualifying contractors.

Applications and Claims

There are two 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.

As of end-2021, Revenue received **68,781** 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.

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. To end-2021, **30,963** HTB claims have been made, of which **30,351** are approved. The estimated total value of approved HTB claims to end-2021 is in the order of **€559.7 million** and the total value of approved and pending HTB claims to end-2021 is in the order of **€569.6 million**, of which **€20.2 million** represent retrospective claims (for the period 19 July to 31 December 2016).

Application Stage

Month	Number in 2021*
January	5,975
February	3,420
March	3,308
April	3,029
May	2,257
June	1,616
July	1,383
August	1,310
September	1,380
October	1,510
November	1,315
December	1,017
Total	27,520

The above table provides a breakdown of HTB applications in 2021, based on the application start date. The table includes approved and pending applications but excludes cancelled applications (cancelled at application stage or claim stage).

	Retrospective	Non-Retrospective	Total	% of Total
Approved	1,602	49,830	51,432	74.78%
Pending**	127	17,222	17,349	25.22%
Total	1,729	67,052	68,781	100%

The above table provides a breakdown of the cumulative total number of HTB applications since 2016 to the end of 2021 (excluding cancelled applications and claims).

* Includes both Retrospective and Non-Retrospective. Retrospective refers to applications and claims in respect of the period from 19 July 2016 to 31 December 2016.

**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.

Claim Stage

Month	Number in 2021
January	367
February	623
March	754
April	620
May	748
June	708
July	706
August	693
September	668
October	590
November	708
December	641
Total	7,826

The above table provides a monthly breakdown of HTB claims in 2021 based on the date at which an application advanced to the claim stage. The table includes both Retrospective and Non-Retrospective claims, as well as approved and pending claims.

Build Type	Number	% of Total
Purchased (Retrospective Claim)	1,075	3.47%
Purchased (Non-Retrospective Claim)	22,065	71.26%
Self-Build (Retrospective Claim)	411	1.33%
Self-Build (Non-Retrospective Claim)	7,412	23.94%
Total	30,963	100%

The above table provides a breakdown of the cumulative total number of HTB claims by build type for claims since 2016 to end 2021, including approved and pending claims.

Amount Claimed	Number	% of Total
€0 - €4,999	567	1.83%
€5,000 - €9,999	2,487	8.03%
€10,000 - €14,999	7,589	24.51%
€15,000 - €19,999	8,952	28.91%
€20,000	2,978	9.62%
€20,001 - €30,000	8,390	27.10%
Total	30,963	100%

The above table provides a breakdown of the claim amounts of the cumulative total HTB claims since 2016 to end 2021, including approved and pending claims.

Property Value:	0-€150k		€151-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Up to end December 2020	387	1.67%	2,219	9.59%	7,294	31.53%	7,988	34.52%	3,731	16.13%	1,518	6.56%	23,137	100%
To end March 2021	403	1.62%	2,333	9.38%	7,863	31.60%	8,575	34.46%	4,074	16.37%	1,633	6.56%	24,881	100%
To end June 2021	420	1.56%	2,468	9.16%	8,463	31.39%	9,285	34.44%	4,543	16.85%	1,778	6.60%	26,957	100%
To end September 2021	432	1.49%	2,582	8.90%	9,069	31.25%	10,022	34.53%	5,006	17.25%	1,913	6.59%	29,024	100%
To end December 2021	450	1.45%	2,682	8.66%	9,614	31.05%	10,675	34.48%	5,445	17.59%	2,097	6.77%	30,963	100%

The above table above provides a cumulative breakdown of the value of properties for HTB claims since 2016 to end 2021, based on the date at which an application advanced to the claim stage, including approved and pending claims.

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	%
Up to end December 2020	3,407	14.73%	2,589	11.19%	3,479	15.04%	5,500	23.77%	8,162	35.28%	23,137	100%
Jan-21	3,475	14.78%	2,638	11.22%	3,538	15.05%	5,587	23.77%	8,266	35.17%	23,504	100%
Feb-21	3,577	14.83%	2,716	11.26%	3,641	15.09%	5,722	23.72%	8,471	35.11%	24,127	100%
Mar-21	3,709	14.91%	2,809	11.29%	3,780	15.19%	5,891	23.68%	8,692	34.93%	24,881	100%
Apr-21	3,839	15.05%	2,885	11.31%	3,895	15.27%	6,022	23.61%	8,860	34.74%	25,501	100%
May-21	3,954	15.06%	2,996	11.41%	4,047	15.42%	6,196	23.60%	9,056	34.50%	26,249	100%
Jun-21	4,105	15.23%	3,105	11.52%	4,178	15.50%	6,340	23.52%	9,229	34.24%	26,957	100%
Jul-21	4,234	15.31%	3,184	11.51%	4,316	15.60%	6,490	23.46%	9,439	34.12%	27,663	100%
Aug-21	4,367	15.40%	3,290	11.60%	4,458	15.72%	6,623	23.36%	9,618	33.92%	28,356	100%
Sep-21	4,484	15.45%	3,391	11.68%	4,579	15.78%	6,773	23.34%	9,797	33.75%	29,024	100%
Oct-21	4,613	15.58%	3,483	11.76%	4,681	15.81%	6,892	23.27%	9,945	33.58%	29,614	100%
Nov-21	4,743	15.64%	3,604	11.89%	4,819	15.89%	7,033	23.19%	10,123	33.39%	30,322	100%
Dec-21	4,875	15.74%	3,693	11.93%	4,943	15.96%	7,153	23.10%	10,299	33.26%	30,963	100%

The above table provides a cumulative monthly breakdown of the loan-to-value ratio of properties for which HTB claims have been made since 2016 to end 2021, based on the date at which an application advanced to the claim stage, including both approved and pending claims. 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.

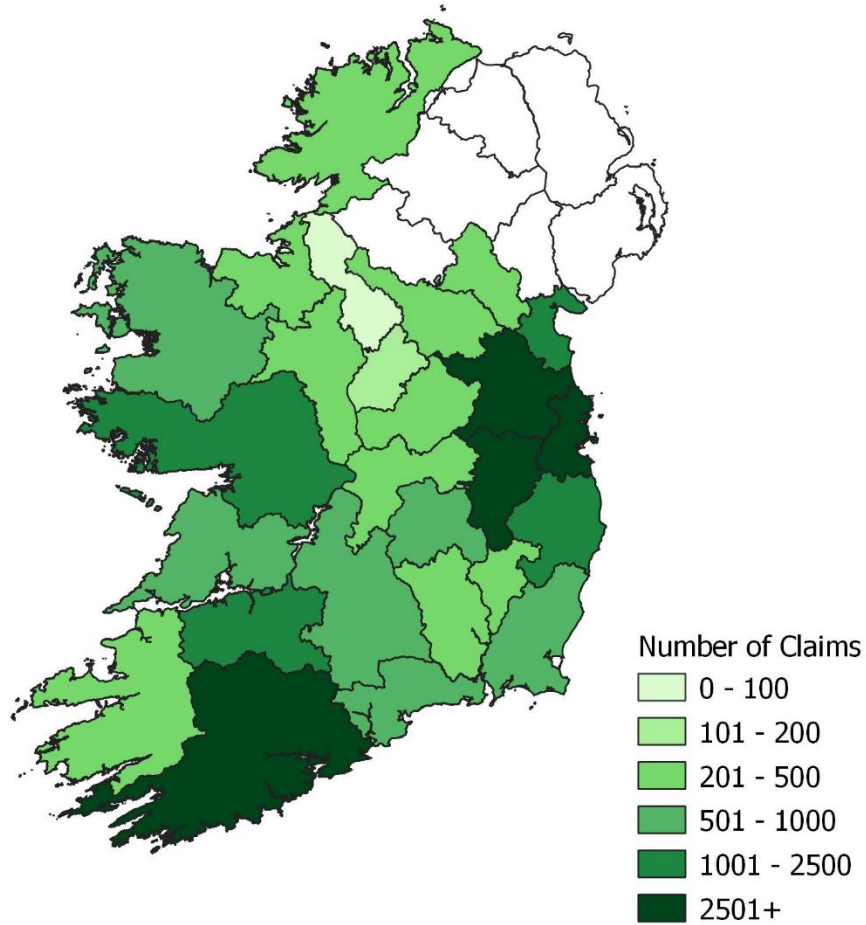
County	End Dec-2020	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Carlow	192	194	199	212	221	226	237	242	248	269	280	289	301
Cavan	207	212	218	228	233	239	248	257	269	274	280	291	298
Clare	370	380	400	416	424	438	452	472	486	503	510	525	538
Cork	2,699	2,745	2,849	2,944	3,032	3,150	3,265	3,376	3,466	3,556	3,640	3,738	3,827
Donegal	303	306	313	336	348	360	365	375	381	401	418	435	453
Dublin	6,437	6,492	6,598	6,712	6,827	6,956	7,047	7,146	7,260	7,336	7,386	7,481	7,564
Galway	1,060	1,083	1,120	1,170	1,197	1,232	1,271	1,305	1,340	1,367	1,406	1,450	1,489
Kerry	272	280	283	289	302	314	324	332	337	351	358	371	381
Kildare	2,443	2,494	2,579	2,670	2,765	2,871	2,955	3,029	3,118	3,189	3,269	3,381	3,439
Kilkenny	319	323	331	347	358	372	380	388	396	405	418	429	443
Laois	383	398	412	432	455	474	505	526	546	562	574	596	614
Leitrim	58	60	63	66	68	71	74	76	78	79	83	85	88
Limerick	750	770	790	809	825	844	869	897	926	952	970	990	1,011
Longford	94	94	97	100	102	105	107	109	110	113	115	119	123
Louth	731	749	770	795	816	850	887	916	932	971	1,013	1,045	1,078
Mayo	427	434	452	471	482	496	503	518	536	551	564	575	592
Meath	2,803	2,853	2,926	3,017	3,069	3,138	3,225	3,326	3,421	3,496	3,551	3,608	3,683
Monaghan	214	217	224	235	244	252	256	268	277	287	294	307	316
Offaly	232	235	236	243	251	262	277	291	313	330	345	359	370
Roscommon	194	198	203	210	220	227	234	241	242	249	255	265	276
Sligo	162	164	169	174	189	194	199	207	214	223	227	235	239
Tipperary	383	389	393	402	412	426	444	462	472	484	496	506	517
Waterford	553	555	570	602	619	639	659	674	695	712	721	732	749
Westmeath	313	322	330	343	350	360	369	384	389	395	405	407	411
Wexford	531	544	567	590	606	629	656	677	707	740	766	797	837
Wicklow	1,007	1,013	1,035	1,068	1,086	1,124	1,149	1,169	1,197	1,229	1,270	1,306	1,326
All Claims	23,137	23,504	24,127	24,881	25,501	26,249	26,957	27,663	28,356	29,024	29,614	30,322	30,963

The above table provides a geographic breakdown of the location of properties for which HTB claims have been made since 2016 to end 2021, based on the date at which an application advanced to the claim stage, including both approved and pending claims.

County	End Dec-2020	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21
Carlow	2.7	2.7	2.8	3.1	3.3	3.4	3.6	3.7	3.8	4.2	4.4	4.6	4.8
Cavan	2.7	2.8	2.9	3.1	3.2	3.4	3.5	3.7	4.0	4.1	4.3	4.5	4.7
Clare	5.3	5.6	6.1	6.5	6.7	7.0	7.3	7.9	8.2	8.6	8.8	9.1	9.4
Cork	46.1	47.2	49.8	52.2	54.5	57.6	60.7	63.5	65.7	68.1	70.3	72.8	75.2
Donegal	3.6	3.7	3.8	4.1	4.3	4.5	4.6	4.8	5.0	5.3	5.6	6.0	6.4
Dublin	114.1	115.6	118.5	121.7	124.9	128.5	131.0	133.8	137.0	139.1	140.4	143.0	145.3
Galway	16.6	17.2	18.1	19.3	20.0	20.9	21.8	22.7	23.5	24.2	25.2	26.3	27.3
Kerry	3.8	3.9	4.0	4.0	4.3	4.5	4.8	5.0	5.1	5.5	5.6	5.9	6.1
Kildare	43.4	44.6	46.8	49.2	51.8	54.6	56.8	58.7	61.1	63.0	65.1	68.1	69.7
Kilkenny	5.0	5.1	5.3	5.7	5.9	6.3	6.5	6.6	6.9	7.1	7.4	7.7	8.1
Laois	5.1	5.4	5.8	6.2	6.8	7.1	7.8	8.3	8.7	9.1	9.4	9.9	10.4
Leitrim	0.7	0.7	0.8	0.9	0.9	0.9	1.0	1.1	1.1	1.2	1.2	1.3	1.3
Limerick	11.4	11.9	12.4	12.9	13.3	13.7	14.4	15.2	16.0	16.6	17.1	17.6	18.1
Longford	1.3	1.3	1.4	1.4	1.5	1.5	1.6	1.6	1.7	1.7	1.8	1.9	1.9
Louth	9.9	10.3	10.8	11.4	11.9	12.6	13.7	14.2	14.6	15.5	16.4	17.1	17.9
Mayo	5.8	6.0	6.4	6.9	7.1	7.4	7.6	8.0	8.4	8.7	9.0	9.3	9.6
Meath	44.6	45.9	47.7	50.0	51.3	53.0	55.3	57.8	60.1	61.9	63.3	64.6	66.7
Monaghan	2.9	2.9	3.1	3.3	3.5	3.7	3.8	4.1	4.3	4.5	4.6	4.9	5.1
Offaly	3.4	3.4	3.4	3.6	3.8	4.1	4.4	4.7	5.2	5.7	6.0	6.3	6.6
Roscommon	2.8	2.9	3.0	3.1	3.3	3.5	3.7	3.8	3.8	4.0	4.1	4.3	4.6
Sligo	2.0	2.1	2.2	2.3	2.6	2.8	2.9	3.0	3.2	3.4	3.5	3.6	3.8
Tipperary	5.1	5.2	5.3	5.5	5.7	6.0	6.4	6.8	7.1	7.4	7.7	7.9	8.2
Waterford	7.4	7.4	7.8	8.5	9.0	9.4	9.9	10.2	10.7	11.0	11.2	11.4	11.8
Westmeath	4.5	4.8	4.9	5.3	5.5	5.8	6.0	6.3	6.4	6.6	6.8	6.9	7.0
Wexford	7.3	7.7	8.1	8.7	9.0	9.5	10.2	10.6	11.2	12.0	12.5	13.2	14.1
Wicklow	16.9	17.1	17.7	18.5	19.0	20.0	20.7	21.3	22.0	22.8	23.9	24.8	25.3
All Claims	374.4	383.5	398.9	417.5	433.0	452.0	469.9	487.4	504.8	521.4	535.6	553.2	569.6

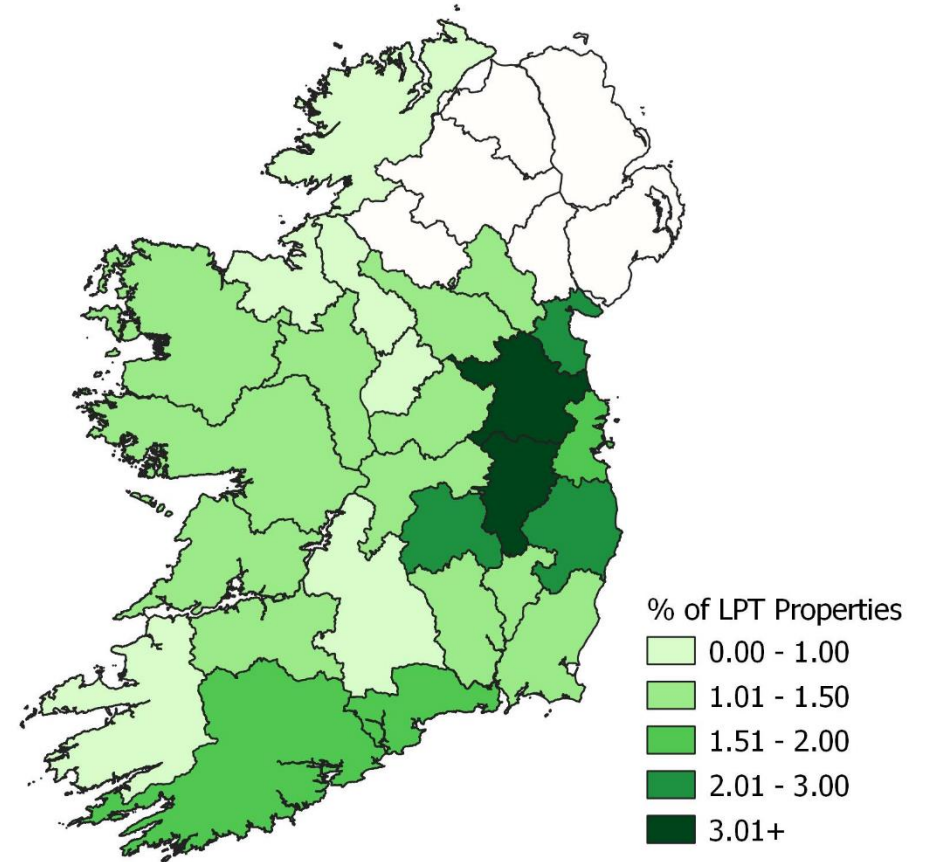
The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been made since 2016 to end 2021, based on the date at which an application advanced to the claim stage, including both approved and pending claims.

Help to Buy Claims by County



The above chart shows the cumulative number of HTB claims up to the end of 2021 by county.

Number of Help to Buy Claims as a percentage of LPT Registrations



The above chart shows the cumulative number of properties for which HTB claims were made up to the end of 2021 as a share of the number of properties in each county (the number of properties is based on Revenue's Local Property Tax (LPT) registrations data).