

Help To Buy (HTB) Statistics 2022

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2022, as at 20 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 2022, Revenue received **16,886** 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 2022, **6,890** HTB claims were approved. The total value of approved HTB approved claims in 2022 is in the order of **€180.77 million**, none of which represent retrospective claims (for the period 19 July to 31 December 2016). In 2022, the average property value of approved HTB claims was **€364,000**.

Applications

Month	Number in 2022
January	4,348
February	2,831
March	1,612
April	1,326
May	1,173
June	942
July	952
August	975
September	811
October	769
November	724
December	423
Total	16,886

The above table provides a breakdown of HTB applications in 2022, 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	470	859
February	566	1,036
March	660	1,226
April	504	927
May	676	1,259
June	546	1,002
July	536	992
August	658	1,209
September	592	1,092
October	547	1,018
November	671	1,243
December	464	868
Total	6,890	12,731

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated these claims, in 2022.

Build Type	Number	% of Total
Purchased	4,932	71.58%
Self-Build	1,958	28.42%
Total	6,890	100%

The above table provides a breakdown of the total number of approved HTB claims in 2022, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	37	0.54%
€5,000 - €9,999	172	2.50%
€10,000 - €14,999	367	5.33%
€15,000 - €19,999	544	7.90%
€20,000 - €24,999	727	10.55%
€25,000 - €29,999	1,105	16.04%
€30,000	3,938	57.16%
Total	6,890	100%

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2022.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Q1	74	4.36%	400	23.58%	573	33.79%	481	28.36%	168	9.91%	1,696	100%
Q2	59	3.42%	322	18.66%	573	33.20%	596	34.53%	176	10.20%	1,726	100%
Q3	59	3.30%	336	18.81%	581	32.53%	557	31.19%	253	14.17%	1,786	100%
Q4	50	2.97%	245	14.57%	602	35.79%	519	30.86%	266	15.81%	1,682	100%
Total	242	3.51%	1,303	18.91%	2,329	33.80%	2,153	31.25%	863	12.53%	6,890	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2022, 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	345	20.34%	246	14.50%	278	16.39%	347	20.46%	480	28.30%	1,696	100.00
Q2	335	19.41%	222	12.86%	310	17.96%	359	20.80%	500	28.97%	1,726	100.00
Q3	335	18.76%	226	12.65%	298	16.69%	369	20.66%	558	31.24%	1,786	100.00
Q4	339	20.15%	219	13.02%	270	16.05%	339	20.15%	515	30.62%	1,682	100.00
Total	1,354	19.65%	913	13.25%	1,156	16.78%	1,414	20.52%	2,053	29.80%	6,890	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 2022. 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 2022	Q2 2022	Q3 2022	Q4 2022	Total 2022
Carlow	12	15	15	19	61
Cavan	18	10	19	27	74
Clare	23	19	26	27	95
Cork	255	212	261	242	970
Donegal	38	36	50	53	177
Dublin	279	320	302	178	1,079
Galway	79	87	77	100	343
Kerry	28	25	40	32	125
Kildare	245	229	286	269	1,029
Kilkenny	23	26	44	24	117
Laois	42	47	22	41	152
Leitrim	<10	<10	<10	<10	19
Limerick	38	43	45	55	181
Longford	10	<10	<10	<10	28
Louth	91	80	61	86	318
Mayo	51	42	37	43	173
Meath	186	175	134	158	653
Monaghan	22	17	16	29	84
Offaly	47	51	22	30	150
Roscommon	16	15	14	16	61
Sligo	11	14	16	19	60
Tipperary	23	26	34	37	120
Waterford	34	49	44	37	164
Westmeath	14	34	31	24	103
Wexford	73	71	78	68	290
Wicklow	31	73	105	55	264
All Claims	1,696	1,726	1,786	1,682	6,890

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2022.

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.

County	Q1 2022	Q2 2022	Q3 2022	Q4 2022	Total 2022
Carlow	0.31	0.37	0.38	0.49	1.55
Cavan	0.42	0.24	0.40	0.67	1.73
Clare	0.57	0.47	0.67	0.73	2.44
Cork	6.88	5.82	6.98	6.62	26.3
Donegal	0.74	0.82	1.08	1.13	3.77
Dublin	7.99	9.04	8.14	4.96	30.13
Galway	1.92	2.32	2.02	2.75	9.01
Kerry	0.67	0.55	0.88	0.80	2.9
Kildare	6.96	6.29	7.59	7.32	28.16
Kilkenny	0.55	0.70	1.20	0.62	3.07
Laois	1.08	1.22	0.54	1.11	3.95
Leitrim	0.18	0.06	0.07	0.15	0.46
Limerick	0.97	1.20	1.13	1.44	4.74
Longford	0.22	0.16	0.07	0.18	0.63
Louth	2.13	1.92	1.46	2.09	7.6
Mayo	1.26	1.05	0.90	1.03	4.24
Meath	4.97	4.67	3.62	3.97	17.23
Monaghan	0.48	0.41	0.32	0.75	1.96
Offaly	1.16	1.31	0.55	0.78	3.8
Roscommon	0.43	0.40	0.36	0.38	1.57
Sligo	0.27	0.31	0.37	0.49	1.44
Tipperary	0.57	0.69	0.85	0.94	3.05
Waterford	0.90	1.25	1.08	0.97	4.2
Westmeath	0.38	0.95	0.82	0.66	2.81
Wexford	1.61	1.69	1.93	1.68	6.91
Wicklow	0.86	2.01	2.83	1.44	7.14
All Claims	44.46	45.94	46.22	44.15	180.77

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2022.