

# Help To Buy (HTB) Statistics 2023

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2023, 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](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 2023, Revenue received **17,880** 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 2023, **6,997** HTB claims were approved. The total value of approved HTB approved claims in 2023 is in the order of **€185.22 million**, none of which represent retrospective claims (for the period 19 July to 31 December 2016). In 2023, the average property value of approved HTB claims was **€388,000**.

## Applications

Month	Number in 2023
January	4,214
February	1,993
March	1,857
April	1,577
May	1,443
June	1,164
July	1,159
August	980
September	931
October	1065
November	935
December	562
<b>Total</b>	<b>17,880</b>

The above table provides a breakdown of HTB applications in 2023, 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	450	847
February	461	857
March	472	851
April	489	903
May	698	1,294
June	570	1,043
July	661	1,209
August	733	1,340
September	628	1,143
October	657	1,191
November	767	1,377
December	411	739
<b>Total</b>	<b>6,997</b>	<b>12,794</b>

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2023.

Build Type	Number	% of Total
Purchased	5,463	78.08%
Self-Build	1,534	21.92%
<b>Total</b>	<b>6,997</b>	<b>100%</b>

The above table provides a breakdown of the total number of approved HTB claims in 2023, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	47	0.67%
€5,000 - €9,999	158	2.26%
€10,000 - €14,999	329	4.70%
€15,000 - €19,999	535	7.65%
€20,000 - €24,999	724	10.35%
€25,000 - €29,999	929	13.28%
€30,000	4,275	61.10%
<b>Total</b>	<b>6,997</b>	<b>100%</b>

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2023.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
<b>Q1</b>	21	1.52%	174	12.58%	499	36.08%	435	31.45%	254	18.37%	1,383	100%
<b>Q2</b>	11	0.63%	181	10.30%	604	34.38%	578	32.90%	383	21.80%	1,757	100%
<b>Q3</b>	21	1.04%	196	9.69%	671	33.18%	688	34.03%	446	22.06%	2,022	100%
<b>Q4</b>	18	0.98%	157	8.56%	634	34.55%	600	32.70%	426	23.22%	1,835	100%
<b>Total</b>	71	1.01%	708	10.12%	2,408	34.41%	2,301	32.89%	1,509	21.57%	6,997	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2023, 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>	266	19.23%	176	12.73%	236	17.06%	264	19.09%	441	31.89%	1,383	100.00
<b>Q2</b>	375	21.34%	193	10.98%	279	15.88%	359	20.43%	551	31.36%	1,757	100.00
<b>Q3</b>	450	22.26%	267	13.20%	342	16.91%	357	17.66%	606	29.97%	2,022	100.00
<b>Q4</b>	429	23.38%	261	14.22%	292	15.91%	282	15.37%	571	31.12%	1,835	100.00
<b>Total</b>	1,520	21.72%	897	12.82%	1,149	16.42%	1,262	18.04%	2,169	31.00%	6,997	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 2023. 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 2023	Q2 2023	Q3 2023	Q4 2023	Total 2023
<b>Carlow</b>	10	22	25	28	85
<b>Cavan</b>	15	13	13	16	57
<b>Clare</b>	22	28	40	35	125
<b>Cork</b>	209	245	311	255	1,020
<b>Donegal</b>	38	33	51	29	151
<b>Dublin</b>	149	187	196	208	740
<b>Galway</b>	67	91	127	82	367
<b>Kerry</b>	15	21	21	21	78
<b>Kildare</b>	251	332	261	236	1,080
<b>Kilkenny</b>	24	39	42	52	157
<b>Laois</b>	41	42	88	73	244
<b>Leitrim</b>	<10	<10	<10	<10	16
<b>Limerick</b>	36	52	72	42	202
<b>Longford</b>	<10	<10	<10	<10	17
<b>Louth</b>	71	74	78	102	325
<b>Mayo</b>	30	37	36	32	135
<b>Meath</b>	131	199	203	176	709
<b>Monaghan</b>	18	17	19	18	72
<b>Offaly</b>	32	30	32	32	126
<b>Roscommon</b>	S	<10	15	15	52
<b>Sligo</b>	17	12	16	19	64
<b>Tipperary</b>	16	29	34	21	100
<b>Waterford</b>	36	79	76	31	222
<b>Westmeath</b>	23	20	30	66	139
<b>Wexford</b>	55	71	85	85	296
<b>Wicklow</b>	59	68	141	150	418
<b>All Claims</b>	1,383	1,757	2,022	1,835	6,997

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2023.

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 2023	Q2 2023	Q3 2023	Q4 2023	Total 2023
<b>Carlow</b>	0.27	0.56	0.66	0.68	2.16
<b>Cavan</b>	0.37	0.33	0.36	0.34	1.40
<b>Clare</b>	0.58	0.78	1.12	0.99	3.48
<b>Cork</b>	5.73	6.62	8.31	6.68	27.34
<b>Donegal</b>	0.84	0.79	1.19	0.67	3.49
<b>Dublin</b>	4.22	5.30	5.44	5.64	20.59
<b>Galway</b>	1.79	2.46	3.42	2.13	9.80
<b>Kerry</b>	0.34	0.53	0.52	0.53	1.94
<b>Kildare</b>	6.96	9.02	7.04	6.29	29.30
<b>Kilkenny</b>	0.67	1.06	1.15	1.40	4.28
<b>Laois</b>	1.10	1.08	2.20	1.86	6.24
<b>Leitrim</b>	0.05	0.14	0.16	0.08	0.43
<b>Limerick</b>	1.04	1.46	1.96	1.20	5.65
<b>Longford</b>	0.08	0.06	0.11	0.24	0.48
<b>Louth</b>	1.88	1.97	1.96	2.58	8.39
<b>Mayo</b>	0.73	0.95	0.97	0.83	3.47
<b>Meath</b>	3.60	5.16	5.21	4.40	18.37
<b>Monaghan</b>	0.43	0.44	0.54	0.41	1.83
<b>Offaly</b>	0.84	0.79	0.81	0.87	3.32
<b>Roscommon</b>	0.31	0.25	0.42	0.34	1.32
<b>Sligo</b>	0.43	0.27	0.41	0.47	1.59
<b>Tipperary</b>	0.41	0.77	0.86	0.54	2.57
<b>Waterford</b>	0.96	1.85	1.87	0.74	5.41
<b>Westmeath</b>	0.64	0.57	0.82	1.68	3.70
<b>Wexford</b>	1.44	1.79	2.03	2.12	7.38
<b>Wicklow</b>	1.70	1.87	3.84	3.88	11.29
<b>All Claims</b>	37.40	46.86	53.36	47.60	185.22

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2023.