

Help To Buy (HTB) Statistics 2024

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2024, as at 26 February 2025.

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 2024, Revenue received **24,140** 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 2024, **8,541** HTB claims were approved. The total value of approved HTB approved claims in 2024 is in the order of **€225.5 million**, none of which represent retrospective claims (for the period 19 July to 31 December 2016). In 2024, the average property value of approved HTB claims was **€401,300**.

Applications

Month	Number in 2024
January	5,465
February	2,375
March	2,151
April	2,456
May	2,169
June	1,648
July	1,410
August	1,234
September	1,238
October	1,967
November	1,229
December	798
Total	24,140

The above table provides a breakdown of HTB applications in 2024, 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	501	902
February	656	1,191
March	674	1,231
April	705	1,287
May	744	1,343
June	689	1,249
July	849	1,528
August	778	1,379
September	803	1,439
October	816	1,464
November	789	1,408
December	537	965
Total	8,541	15,386

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2024.

Build Type	Number	% of Total
Purchased	6,688	78.30%
Self-Build	1,853	21.70%
Total	8,541	100%

The above table provides a breakdown of the total number of approved HTB claims in 2024, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	51	0.60%
€5,000 - €9,999	214	2.51%
€10,000 - €14,999	463	5.42%
€15,000 - €19,999	635	7.43%
€20,000 - €24,999	854	10.00%
€25,000 - €29,999	1,025	12.00%
€30,000	5,299	62.04%
Total	8,541	100%

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2024.

Property Value:	€0-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%
Q1	169	9.23%	568	31.02%	652	35.61%	442	24.14%	1,831	100%
Q2	155	7.25%	699	32.69%	731	34.19%	553	25.87%	2,138	100%
Q3	180	7.41%	694	28.56%	860	35.39%	696	28.64%	2,430	100%
Q4	117	5.46%	628	29.32%	785	36.65%	612	28.57%	2,142	100%
Total	621	7.27%	2,589	30.31%	3,028	35.45%	2,303	26.96%	8,541	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2024, 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	448	24.47%	261	14.25%	236	12.89%	312	17.04%	574	31.35%	1,831	100.00
Q2	560	26.19%	281	13.14%	324	15.15%	339	15.86%	634	29.65%	2,138	100.00
Q3	616	25.35%	320	13.17%	369	15.19%	386	15.88%	739	30.41%	2,430	100.00
Q4	627	29.27%	315	14.71%	288	13.45%	330	15.41%	582	27.17%	2,142	100.00
Total	2,251	26.36%	1,177	13.78%	1,217	14.25%	1,367	16.01%	2,529	29.61%	8,541	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 2024. 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 2024	Q2 2024	Q3 2024	Q4 2024	Total 2024
Carlow	16	39	32	18	105
Cavan	18	28	33	22	101
Clare	35	43	30	34	142
Cork	312	368	424	361	1,465
Donegal	40	37	37	32	146
Dublin	215	279	460	384	1,338
Galway	78	96	78	75	327
Kerry	15	17	24	19	75
Kildare	169	206	190	152	717
Kilkenny	42	42	82	60	226
Laois	74	76	63	93	306
Leitrim	<10	<10	<10	<10	21
Limerick	75	86	86	86	333
Longford	<10	<10	<10	<10	20
Louth	70	116	131	111	428
Mayo	36	20	42	28	126
Meath	167	199	211	176	753
Monaghan	19	24	20	21	84
Offaly	62	39	38	34	173
Roscommon	21	19	11	13	64
Sligo	12	23	23	30	88
Tipperary	32	29	38	53	152
Waterford	67	72	67	83	289
Westmeath	35	55	78	42	210
Wexford	87	97	98	90	372
Wicklow	122	121	124	113	480
All Claims	1,831	2,138	2,430	2,142	8,541

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2024.

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 2024	Q2 2024	Q3 2024	Q4 2024	Total 2024
Carlow	0.38	0.99	0.75	0.37	2.49
Cavan	0.46	0.70	0.80	0.55	2.51
Clare	0.92	1.19	0.82	0.92	3.85
Cork	8.29	9.82	11.28	9.44	38.83
Donegal	0.95	0.82	0.88	0.83	3.48
Dublin	6.06	7.66	12.52	9.88	36.12
Galway	2.24	2.66	2.20	2.09	9.20
Kerry	0.37	0.44	0.59	0.57	1.97
Kildare	4.68	5.64	5.09	4.27	19.68
Kilkenny	1.19	1.15	1.95	1.54	5.83
Laois	1.95	1.94	1.71	2.33	7.94
Leitrim	0.23	0.07	0.13	0.10	0.52
Limerick	2.01	2.30	2.34	2.21	8.86
Longford	0.09	0.12	0.14	0.23	0.58
Louth	1.88	2.94	3.43	2.81	11.07
Mayo	1.00	0.48	1.11	0.76	3.35
Meath	4.58	5.12	5.47	4.67	19.83
Monaghan	0.50	0.58	0.51	0.57	2.15
Offaly	1.62	1.03	0.98	0.89	4.52
Roscommon	0.58	0.49	0.28	0.36	1.70
Sligo	0.33	0.62	0.57	0.74	2.26
Tipperary	0.85	0.76	0.99	1.41	4.01
Waterford	1.70	1.79	1.65	1.85	6.98
Westmeath	1.01	1.44	1.87	1.02	5.35
Wexford	2.38	2.54	2.34	2.15	9.40
Wicklow	3.47	3.33	3.31	2.97	13.08
All Claims	49.71	56.59	63.72	55.51	225.53

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2024.