

Help To Buy (HTB) Statistics 2025

The statistics in this release are based on analysis of Help To Buy (HTB) applications and claims in 2025, as at 11 February 2026.

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 2025, Revenue received **27,899** 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 2025, **9,575** HTB claims were approved. The total value of approved HTB approved claims in 2025 is in the order of **€252.9 million**, none of which represent retrospective claims (for the period 19 July to 31 December 2016). In 2025, the average property value of approved HTB claims was **€418,500**.

Applications

Month	Number in 2025
January	4,976
February	3,079
March	2,469
April	2,490
May	2,117
June	2,550
July	2,430
August	1,786
September	1,500
October	1,633
November	1,727
December	1,142
Total	27,899

The above table provides a breakdown of HTB applications in 2025, 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	489	884
February	741	1,348
March	824	1,486
April	801	1,432
May	867	1,548
June	877	1,569
July	918	1,648
August	841	1,505
September	837	1,497
October	845	1,498
November	869	1,545
December	666	1,191
Total	9,575	17,151

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims, in 2025.

Build Type	Number	% of Total
Purchased	7,872	82.21%
Self-Build	1,703	17.79%
Total	9,575	100%

The above table provides a breakdown of the total number of approved HTB claims in 2025, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	64	0.67%
€5,000 - €9,999	242	2.53%
€10,000 - €14,999	498	5.20%
€15,000 - €19,999	733	7.66%
€20,000 - €24,999	919	9.60%
€25,000 - €29,999	1,103	11.52%
€30,000	6,016	62.83%
Total	9,575	100%

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2025.

Property Value:	€0-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%
Q1	100	4.87%	507	24.68%	826	40.21%	621	30.23%	2,054	100%
Q2	113	4.44%	617	24.24%	1,003	39.41%	812	31.91%	2,545	100%
Q3	82	3.16%	559	21.53%	1,011	38.94%	944	36.36%	2,596	100%
Q4	70	2.94%	555	23.32%	895	37.61%	860	36.13%	2,380	100%
Total	365	3.81%	2,238	23.37%	3,735	39.01%	3,237	33.81%	9,575	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2025, 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	215	10.47%	195	9.49%	259	12.61%	442	21.52%	943	45.91%	2,054	100.00
Q2	286	11.24%	215	8.45%	324	12.73%	566	22.24%	1,154	45.34%	2,545	100.00
Q3	283	10.90%	195	7.51%	322	12.40%	516	19.88%	1,280	49.31%	2,596	100.00
Q4	265	11.13%	161	6.76%	291	12.23%	507	21.30%	1,156	48.57%	2,380	100.00
Total	1,049	10.96%	766	8.00%	1,196	12.49%	2,031	21.21%	4,533	47.34%	9,575	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 2025. 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 2025	Q2 2025	Q3 2025	Q4 2025	Total 2025
Carlow	<10	26	22	S	73
Cavan	17	22	26	21	86
Clare	39	49	59	61	208
Cork	330	427	415	369	1,541
Donegal	39	50	43	34	166
Dublin	291	366	427	355	1,439
Galway	106	125	100	149	480
Kerry	26	38	23	37	124
Kildare	157	217	264	238	876
Kilkenny	41	54	63	59	217
Laois	89	120	125	82	416
Leitrim	<10	<10	S	<10	22
Limerick	83	108	83	60	334
Longford	<10	<10	<10	<10	19
Louth	176	166	183	142	667
Mayo	25	49	40	37	151
Meath	186	178	210	232	806
Monaghan	11	20	14	24	69
Offaly	27	25	30	29	111
Roscommon	17	13	14	33	77
Sligo	20	34	29	25	108
Tipperary	42	69	54	65	230
Waterford	74	57	86	69	286
Westmeath	50	57	64	57	228
Wexford	67	99	97	117	380
Wicklow	127	166	108	60	461
All Claims	2,054	2,545	2,596	2,380	9,575

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2025.

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 2025	Q2 2025	Q3 2025	Q4 2025	Total 2025
Carlow	0.10	0.64	0.54	0.58	1.86
Cavan	0.45	0.57	0.65	0.51	2.17
Clare	1.08	1.37	1.57	1.63	5.65
Cork	9.00	11.46	11.00	9.63	41.08
Donegal	0.94	1.19	1.08	0.80	4.02
Dublin	7.67	9.79	11.45	9.26	38.16
Galway	3.02	3.29	2.77	3.91	12.99
Kerry	0.73	0.96	0.61	0.96	3.26
Kildare	4.45	6.02	6.96	6.20	23.63
Kilkenny	1.11	1.41	1.65	1.64	5.82
Laois	2.33	3.19	3.28	2.13	10.93
Leitrim	0.14	0.08	0.28	0.03	0.54
Limerick	2.26	2.90	2.29	1.69	9.14
Longford	0.14	0.19	0.11	0.09	0.54
Louth	4.59	4.22	4.56	3.54	16.91
Mayo	0.71	1.34	1.13	0.98	4.15
Meath	5.18	4.79	5.65	6.09	21.71
Monaghan	0.28	0.48	0.39	0.50	1.66
Offaly	0.77	0.67	0.75	0.73	2.92
Roscommon	0.49	0.33	0.42	0.89	2.13
Sligo	0.54	0.87	0.70	0.59	2.70
Tipperary	1.06	1.84	1.41	1.75	6.05
Waterford	1.75	1.51	2.17	1.59	7.02
Westmeath	1.37	1.49	1.69	1.54	6.09
Wexford	1.74	2.55	2.42	2.81	9.52
Wicklow	3.36	4.42	2.94	1.57	12.29
All Claims	55.26	67.56	68.47	61.64	252.93

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2025.