

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 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 2021, Revenue received **17,344** 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 2021, **7,605** HTB claims were approved. The total value of approved HTB approved claims in 2021 is in the order of **€190.17 million**, of which **€0.22 million** represent retrospective claims (for the period 19 July to 31 December 2016). In 2021, the average property value of approved HTB claims was **€335,700**.

Applications

Month	Number in 2021
January	4,500
February	2,370
March	2,224
April	1,947
May	1,360
June	973
July	802
August	699
September	696
October	759
November	603
December	411
Total	17,344

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.

*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	413	739
February	568	1,054
March	690	1,260
April	585	1,039
May	647	1,173
June	664	1,211
July	669	1,218
August	682	1,224
September	647	1,167
October	604	1,106
November	746	1,352
December	690	1,272
Total	7,605	13,815

The above table provides a monthly breakdown of approved HTB claims and the number of applicants associated with these claims in, 2021.

Build Type	Number	% of Total
Purchased	5,457	71.76%
Self-Build	2,148	28.24%
Total	7,605	100%

The above table provides a breakdown of the total number of approved HTB claims in 2021, by build type.

Amount Claimed	Number	% of Total
€0 - €4,999	49	0.64%
€5,000 - €9,999	273	3.59%
€10,000 - €14,999	587	7.72%
€15,000 - €19,999	788	10.36%
€20,000 - €24,999	996	13.10%
€25,000 - €29,999	1,377	18.11%
€30,000	3,535	46.48%
Total	7,605	100%

The above table provides a breakdown of the claim amounts of the total approved HTB claims in 2021.

Property Value:	€0-€225k		€226-€300k		€301-€375k		€376-€450k		Over €450k		All Values	
	Number	%	Number	%	Number	%	Number	%	Number	%	Number	%
Q1	126	7.54%	537	32.14%	561	33.57%	327	19.57%	120	7.18%	1,671	100%
Q2	133	7.01%	548	28.90%	640	33.76%	431	22.73%	144	7.59%	1,896	100%
Q3	127	6.36%	567	28.38%	736	36.84%	445	22.27%	123	6.16%	1,998	100%
Q4	101	4.95%	582	28.53%	707	34.66%	468	22.94%	182	8.92%	2,040	100%
Total	487	6.40%	2,234	29.38%	2,644	34.77%	1,671	21.97%	569	7.48%	7,605	100%

The above table above provides a breakdown of the value of properties for HTB claims approved in 2021, 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	296	17.71%	209	12.51%	289	17.30%	377	22.56%	500	29.92%	1,671	100.00
Q2	357	18.83%	271	14.29%	362	19.09%	412	21.73%	494	26.05%	1,896	100.00
Q3	360	18.02%	288	14.41%	396	19.82%	415	20.77%	539	26.98%	1,998	100.00
Q4	384	18.82%	315	15.44%	380	18.63%	426	20.88%	535	26.23%	2,040	100.00
Total	1,397	18.37%	1,083	14.24%	1,427	18.76%	1,630	21.43%	2,068	27.19%	7,605	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 2021. 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 2021	Q2 2021	Q3 2021	Q4 2021	Total 2021
Carlow	20	21	30	33	104
Cavan	18	22	27	20	87
Clare	46	29	48	43	166
Cork	219	297	304	264	1,084
Donegal	30	27	33	56	146
Dublin	264	327	260	274	1,125
Galway	110	80	111	114	415
Kerry	16	27	28	25	96
Kildare	209	252	250	288	999
Kilkenny	31	28	29	35	123
Laois	49	60	56	45	210
Leitrim	<10	<10	<10	<10	28
Limerick	62	56	80	59	257
Longford	<10	<10	<10	<10	27
Louth	63	76	75	118	332
Mayo	46	38	43	39	166
Meath	207	186	255	207	855
Monaghan	20	23	26	26	95
Offaly	14	31	46	45	136
Roscommon	15	23	16	23	77
Sligo	11	24	21	20	76
Tipperary	20	38	35	37	130
Waterford	46	56	49	37	188
Westmeath	27	27	28	14	96
Wexford	56	58	68	106	288
Wicklow	59	75	67	98	299
All Claims	1,671	1,896	1,998	2,040	7,605

The above table provides a geographic breakdown of the location of properties for which HTB claims have been approved in 2021.

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 2021	Q2 2021	Q3 2021	Q4 2021	Total 2021
Carlow	0.44	0.40	0.59	0.66	2.09
Cavan	0.34	0.46	0.64	0.50	1.94
Clare	1.15	0.68	1.21	1.00	4.04
Cork	5.42	7.75	7.93	6.92	28.02
Donegal	0.46	0.45	0.63	1.17	2.71
Dublin	7.34	9.16	7.31	7.47	31.28
Galway	2.69	2.04	2.71	2.95	10.39
Kerry	0.28	0.59	0.67	0.55	2.09
Kildare	5.32	6.81	6.58	7.61	26.32
Kilkenny	0.75	0.69	0.69	0.91	3.04
Laois	1.05	1.29	1.30	1.08	4.72
Leitrim	0.16	0.13	0.16	0.16	0.61
Limerick	1.56	1.47	2.09	1.55	6.67
Longford	0.15	0.18	0.18	0.15	0.66
Louth	1.38	1.91	1.70	2.65	7.64
Mayo	1.00	0.88	1.02	0.88	3.78
Meath	5.29	4.69	6.33	5.20	21.51
Monaghan	0.39	0.54	0.54	0.61	2.08
Offaly	0.29	0.69	1.09	1.11	3.18
Roscommon	0.33	0.54	0.28	0.52	1.67
Sligo	0.19	0.61	0.47	0.43	1.7
Tipperary	0.41	0.80	0.82	0.99	3.02
Waterford	1.10	1.34	1.03	0.81	4.28
Westmeath	0.72	0.68	0.70	0.31	2.41
Wexford	1.28	1.29	1.40	2.46	6.43
Wicklow	1.51	2.03	1.83	2.50	7.87
All Claims	40.98	48.11	49.92	51.16	190.17

The above table provides a geographic breakdown of the claim amount (€m) of properties for which HTB claims have been approved in 2021.