

99102023002000

Heruntergeladen am 09.06.2025

<https://fimportal.de/services/99102023002000>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000
Leistungsbezeichnung I	
Leistungsbezeichnung II	Apply for housing subsidy
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Baustein Leistungen
Freigabestatus Katalog	fachlich freigegeben (gold)
Freigabestatus Bibliothek	fachlich freigegeben (gold)
Begriffe im Kontext	
Leistungstyp	Leistungsobjekt mit Verrichtung
Leistungsgruppierung	Steuern (102)
Verrichtungskennung	Festsetzung (002)
SDG-Informationsbereich	Kauf und Verkauf von Immobilien, einschließlich aller Bedingungen und Pflichten im Zusammenhang mit der Besteuerung, dem Eigentum oder der Nutzung von Immobilien (auch als Zweitwohnsitz)
Lagen Portalverbund	Hausbau und Immobilienerwerb (1050100)

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Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	16.03.2022
Fachlich freigegeben durch	Federal Ministry of Finance (BMF)
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/wopg/">https://www.gesetze-im-internet.de/wopg/</a>
Teaser	If you make premium-preferred expenditures to promote housing construction, you can apply for a housing construction premium.
Volltext	<p>Expenses eligible for the premium to promote housing construction are, in particular, payments into a building savings contract, but also other payments, for example, for the first purchase of shares in a building or housing cooperative.</p> <p>The housing construction premium amounts to 10 percent of your paid-in premium-privileged expenses each year. For each savings year, the maximum premium-privileged expenses to promote housing construction are:</p> <ul style="list-style-type: none"> <li>• EUR 700.00 if you are single, or</li> <li>• EUR 1,400 if you are married or have entered into a civil partnership (insofar as married couples / civil partners are jointly assessed in accordance with the LPartG).</li> </ul> <p>The savings year is the calendar year in which you made the expenses eligible for the premium.</p> <p>Note: The housing construction premium is not subject to income tax.</p>
Erforderliche Unterlagen	<ul style="list-style-type: none"> <li>• Application form sent to you by the investment institution together with the annual account statement.</li> </ul>
Voraussetzungen	<p>According to your income tax assessment, your taxable income for the savings year is not higher than:</p> <ul style="list-style-type: none"> <li>• EUR 35,000 if you are single, or</li> </ul>

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- EUR 70,000 if you are married or have entered into a civil partnership (insofar as married couples / civil partners are jointly assessed in accordance with the LPartG).

**\*\*Please note:\*\*** You cannot receive the employee savings allowance and a housing construction premium at the same time for capital-forming benefits VL (for example, when paying into a home savings contract). This rules out the possibility of double benefits. For this reason, the expenses incurred to promote housing construction must not be VL for which there is an entitlement to an employee savings allowance. If you are unable to apply for an employee savings allowance, for example because you exceed the income limits, the VL can be included in the application for a housing construction premium and taken into account in the determination.

## Kosten

There are no costs involved.

## Verfahrensablauf

You must apply for the housing subsidy at your investment institution. To do so, use the form sent to you by your investment institution together with the annual account statement.

**\*\*Procedure for home savings contracts\*\***

The housing construction premium is only calculated and earmarked on a regular basis. The payment of the accumulated housing construction premiums to the building society - in favor of your building savings contract - is generally only made when the building savings contract is used for housing purposes.

**\*\*Old contracts (concluded before January 1, 2009):\*\***

In the case of payments into a baupar contract, the housing construction premium is only paid out when

- this contract has been allocated,
- the fixed period of 7 years since the contract was concluded has been exceeded, or
- the building savings contract has been disposed of

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in a non-detrimental manner.

If you use the accumulated credit balance for any other purpose within the 7-year definition period, you will no longer be entitled to the housing construction bonus.

**\*\*New contracts (concluded as of January 1, 2009):\*\***

In the case of payments into a home savings contract, the housing construction premium is only paid out when

- this has been allocated,
- the fixed period of 7 years since the contract was concluded has been exceeded,
- you have not yet reached the age of 25 at the time the contract is concluded (if not used for housing construction) or
- the building savings contract has been used for other purposes.

## Bearbeitungsdauer

### Frist

You must submit the application by the end of the 2 calendar year following the savings year.

## weiterführende Informationen

## Hinweise

## Rechtsbehelf

### Kurztext

- Housing Construction Premium Determination
  - Anyone who makes premium-privileged expenditures to promote housing construction can apply for a housing construction premium
  - Expenses eligible for the premium to promote housing construction are, in particular, payments into a building savings contract, but also other payments, for example, for the first purchase of shares in a building or housing cooperative
  - Housing subsidies amount to 10 percent of the subsidized expenses per year.
  - For each savings year (calendar year in which

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premium-reduced expenditures were made), the maximum premium-reduced expenditures to promote housing construction are:

- EUR 700.00 if you are single, or
- EUR 1,400 if you are married or have entered into a civil partnership (insofar as jointly assessed spouses / civil partners according to the LPartG)
- Note: The housing construction premium is not subject to income tax.
- Responsible: local tax office responsible for your place of residence

**Ansprechpunkt**
**Zuständige Stelle**
**Formulare**
**Ursprungsportal**