

99102023002000, 99102023002000

# Housing premium

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/344828925/L100001>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000, 99102023002000
Leistungsbezeichnung I	Housing premium
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Hessen
Freigabestatus Katalog	unbestimmter Freigabestatus
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)

Modul	Sachverhalt
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	30.05.2022
Fachlich freigegeben durch	Hessian Ministry of Finance
Handlungsgrundlage	<a href="https://www.gesetze-im-internet.de/wopg/">https://www.gesetze-im-internet.de/wopg/</a> <a href="https://www.gesetze-im-internet.de/wopg/">https://www.gesetze-im-internet.de/wopg/</a>
Teaser	If you make subsidised expenses to promote housing construction, you can apply for a housing subsidy.
Volltext	<p>Eligible expenses to promote housing construction are in particular payments into a home savings contract, but also other payments, for example for the first acquisition of shares in a building or housing cooperative.</p> <p>The housing premium amounts to 10 percent of your premium-subsidised expenses per year. For each savings year, the most eligible expenditure for the promotion of housing construction shall be:</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 established a civil partnership (if jointly assessed spouses / life partners according to the LPartG).</li> </ul> <p>Savings year is the calendar year in which you paid the premium-eligible expenses.</p> <p>Note: The housing 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 the 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> <li>• EUR 70,000 if you are married or have established a civil partnership (if jointly assessed spouses / civil</li> </ul>

## Modul

## Sachverhalt

partners according to the LPartG).

**\*\*Attention:\*\*** You cannot receive the employee savings bonus and a housing premium at the same time for capital-forming benefits VL (for example, when paying into a home savings contract). This excludes double preferential treatment. Therefore, the expenditure to promote housing construction must not be VL for which there is an entitlement to employee savings bonus. If you cannot apply for an employee savings bonus, for example because you exceed the income limits, the VLs can be included in the application for the housing premium and taken into account in the assessment.

## Kosten

There are no costs.

## Verfahrensablauf

You must apply for the housing premium at your investment institution. Please use the form sent to you by your investment institution together with the annual account statement.

Procedure for home savings contracts  
The housing premium is regularly only determined and reserved. The payment of the accumulated housing premiums to the building society – in favor of your home savings contract – takes place in principle only when the home savings contract is used.

**\*\*Exceptions:\*\***

- If you had not yet reached the age of 25 at the time of conclusion of the contract, no residential use is required. In this case, when you dispose of the building savings balance, you will be granted the premium for the last seven savings years if at least seven years have passed since the contract was concluded.

- In special cases (e.g. complete incapacity for work or unemployment lasting more than one year occurs after conclusion of the contract), you will receive the housing premium determined for the last seven savings years when you dispose of the building savings balance, even if you do not use the building savings credit for housing

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purposes (harmless disposal).

Special features for old contracts (concluded before 1 January 2009):

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

- have been assigned to it,
- exceeded the determination period of 7 years since conclusion of the contract or
- has been harmlessly disposed of the home savings contract.

If you use the accumulated credit for other purposes within the 7-year determination period, you will not be entitled to the housing premium.

**Bearbeitungsdauer**
**Frist**

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

**weiterführende  
Informationen**
**Hinweise**
**Rechtsbehelf**
**Kurztext**

- Housing premium Determination
  - Anyone who makes subsidised expenditure to promote housing construction can apply for a housing subsidy
  - Eligible expenses to promote housing construction are in particular payments into a home savings contract, but also other payments, for example for the first acquisition of shares in a building or housing cooperative.
  - The housing premium amounts to 10 percent of the premium-subsidised expenditure each year.
  - For each savings year (calendar year in which eligible expenditure was incurred), the most eligible

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	<p>expenditure for the promotion of housing construction shall be:</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 established a civil partnership (if jointly assessed spouses / civil partners according to the LPartG)</li> <li>• Note: The housing premium is not subject to income tax.</li> <li>• Responsible: The Hersfeld-Rotenburg tax office is centrally responsible for the administration of the housing premium in Hesse.</li> </ul>
Ansprechpunkt	
Zuständige Stelle	In Hesse, the Hersfeld-Rotenburg tax office is centrally responsible for the administration of the housing premium.
Formulare	
Ursprungsportal	Housing premium, Wohnungsbauprämie