

99102023002000

Apply for a housing subsidy (home loan and savings subsidy)

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/6000299/L100009>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000
Leistungsbezeichnung I	Apply for a housing subsidy (home loan and savings subsidy)
Leistungsbezeichnung II	Apply for a housing subsidy (home loan and savings subsidy)
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Sachsen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	

Modul	Sachverhalt
Einheitlicher Ansprechpartner	
Fachlich freigegeben am	
Fachlich freigegen durch	
Handlungsgrundlage	<ul style="list-style-type: none"> • [Wohnungsbau-Prämiengesetz](http://www.gesetze-im-internet.de/wopg/index.html) (WoPG) <ul style="list-style-type: none"> • [Verordnung zur Durchführung des Wohnungsbau-Prämiengesetzes](http://www.gesetze-im-internet.de/wopdv/index.html) (WoPDV) <ul style="list-style-type: none"> • [Allgemeine Verwaltungsvorschrift zur Ausführung des Wohnungsbau-Prämiengesetzes 2002](https://lsth.bundesfinanzministerium.de/lsth/2018/B-Anhaenge/Anhang-31/III/inhalt.html) (Wohnungsbauprämien-Richtlinien 2002 – WoPR 2002) <ul style="list-style-type: none"> • § 26 • [Einkommensteuergesetz](https://www.gesetze-im-internet.de/estg/) (EStG) – Veranlagung von Ehegatten <ul style="list-style-type: none"> • § 2 Abs. 8 EStG – Anwendungsregelung für Lebenspartner
Teaser	<p>If you make expenditures to promote housing construction, you can apply for a housing construction premium. Expenses 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>
Volltext	<p>If you make expenditures to promote housing construction, you can apply for a housing construction premium. Expenses 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 expenses each year. For each year of saving, the maximum expenses to be taken as a basis for the promotion of housing construction are</p>

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	<ul style="list-style-type: none"> • EUR 700.00 (max. premium: EUR 70.00/year) if you are single, or • EUR 1,400 (max. premium: EUR 140.00/year) if you are married or have entered into a civil partnership. <p>The savings year is the calendar year in which you made the expenditure.</p> <p>**Note:** The housing construction premium is not subject to income tax.</p>
Erforderliche Unterlagen	Application form (sent to you by the investment institution together with the annual account statement)
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"> • EUR 35,000 if you are single, or • EUR 70,000 if you are married or have entered into a civil partnership. <p>**Attention!** You cannot receive the employee savings allowance and a housing construction premium for capital-forming benefits at the same time. This excludes a double benefit. Therefore, the expenses for the promotion of housing construction must not be capital-forming benefits (VL) for which there is an entitlement to employee savings allowance. If you cannot 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.</p>
Kosten	none
Verfahrensablauf	<p>You apply for the housing construction premium at your investment institution (building society). Use the form you receive with your annual account statement.</p> <p>You can raise objections against the result of the determination with the building society. If the building society cannot meet the objections, it must forward the</p>

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	written objections to the tax office responsible for you. The written submission will be considered as a request for determination. The tax office will issue a notice of assessment.
Bearbeitungsdauer	
Frist	Application: by the end of the second calendar year following the savings year
weiterführende Informationen	
Hinweise	<p>#### Due date</p> <p>In the case of payments into a building savings contract, the housing construction premium is only due when</p> <ul style="list-style-type: none"> • the statutory blocking period of seven years after conclusion of the contract has expired, or • the accumulated credit balance (including the housing construction premium) from the contract is or is to be used immediately and directly for housing construction or other housing purposes after disbursement. <p>#### Expiry of the entitlement</p> <ul style="list-style-type: none"> • for old contracts (concluded before 01.01.2009): the credit balance was used elsewhere within the retention period** • for new contracts (concluded as of 01.01.2009): the borrower was older than 25 years when the contract was concluded **
Rechtsbehelf	appeal, if applicable (details on the procedure in the decision)
Kurztext	
Ansprechpunkt	

Modul	Sachverhalt
Zuständige Stelle	
Formulare	
Ursprungsportal	