

99102023002000, 99102023002000

# Determination of housing construction premium

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/100071917/L100010>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000, 99102023002000
Leistungsbezeichnung I	Determination of housing construction premium
Leistungsbezeichnung II	
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Saarland
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)

Modul	Sachverhalt
Lagen Portalverbund	Hausbau und Immobilienerwerb (1050100)
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	22.11.2023
Fachlich freigegeben durch	Ministry of Finance and Science, Division B/2
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 pay premium-subsidized expenses to promote housing construction, you can apply for a housing construction premium.
Volltext	<p>You can apply for a housing construction premium if you make expenses that qualify for a premium to promote housing construction.</p> <p>Expenses eligible for a housing construction premium are, in particular, payments into a home loan and savings contract, but also other payments, for example for the first purchase of shares in a building or housing cooperative. The housing construction premium amounts to 10 percent of your premium-eligible expenses each year. For each savings year, the maximum expenses eligible for the premium to promote housing construction are as follows</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 (if jointly assessed spouses / civil partners under the LPartG).</li> </ul> <p>The savings year is the calendar year in which you have made the expenses eligible for the premium.</p> <p>Note: The housing construction premium is not subject to income tax.</p>
Erforderliche Unterlagen	Application form in paper form, which will be sent to you by your investment institution together with the annual account statement.

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Alternatively, depending on the technical requirements of your investment institution, an electronic procedure is also permissible if your signature is replaced by an electronic authentication and the application is then transmitted in accordance with the officially prescribed data set.

## Voraussetzungen

According to your income tax assessment, your taxable income for the savings year is not higher than

- EUR 35,000 if you are single, or
- EUR 70,000 if you are married or have formed a civil partnership (if jointly assessed spouses / civil partners according to the LPartG).

Please note: You cannot receive both the employee savings allowance and a housing construction premium for capital-forming benefits (VL) (e.g. when paying into a building society savings contract). This rules out double preferential treatment. For this reason, the expenses to promote housing construction may 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 assessment.

## Kosten

## Verfahrensablauf

You must apply for the housing construction premium 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 loan and savings contracts:  
 The housing construction premium is regularly only calculated and reserved. Payment of the accumulated housing construction premiums to the building society - in favor of your building society contract - is generally only made when the building society contract is used for housing purposes.

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Exceptions:

- If you had not yet reached the age of 25 when the contract was concluded, no use for housing purposes is required. In this case, you will receive the premium for the last seven years of savings when you dispose of the home loan savings balance if at least seven years have passed since the contract was concluded.
- In special cases (e.g. total disability or unemployment lasting more than one year occurs after the contract was concluded), you will receive the housing construction premium calculated for the last seven years of savings when you dispose of the building society savings balance, even if you do not use the building society savings balance for housing purposes (non-harmful disposal).

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

The housing construction premium is only paid out for payments into a home loan and savings contract if

- this has been allocated,
- the 7-year period since the contract was concluded has been exceeded or
- the home loan and savings contract has been disposed of without detriment.

If you use the accumulated credit balance for other purposes within the 7-year stipulation period, you will no longer be entitled to the housing construction premium.

## Bearbeitungsdauer

### Frist

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

## weiterführende Informationen

Modul	Sachverhalt
Hinweise	
Rechtsbehelf	
Kurztext	<ul style="list-style-type: none"> <li>• Determining the housing construction premium               <ul style="list-style-type: none"> <li>• Anyone who makes expenses that qualify for a premium to promote housing construction can apply for a housing construction premium</li> <li>• Expenses eligible for the housing construction premium are in particular payments into a building society savings contract, but also other payments, for example for the first purchase of shares in a building or housing cooperative</li> <li>• The annual housing construction premium amounts to 10 percent of the eligible expenses.</li> <li>• For each savings year (calendar year in which expenses qualifying for premiums were incurred), the maximum amount of expenses qualifying for premiums to promote housing construction is taken as a basis:                   <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 formed a civil partnership (if jointly assessed spouses / civil partners under the LPartG)</li> </ul> </li> </ul> </li> <li>• Note: The housing construction premium is not subject to income tax.</li> </ul>
Ansprechpunkt	
Zuständige Stelle	Your building society / your investment institution / your financial services provider
Formulare	
Ursprungsportal	Wohnungsbauprämie Festsetzung, Determination of housing construction premium