

99102023002000, 99102023002000

Apply for a housing construction premium

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/121472998/L100027>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000, 99102023002000
Leistungsbezeichnung I	Apply for a housing construction premium
Leistungsbezeichnung II	Apply for a housing construction premium
Typisierung	3a - Bundesaufsichtsverwaltung: Regelung, Land: Vollzug
Quellredaktion	Mecklenburg-Vorpommern
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
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	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	16.03.2022
Fachlich freigegeben durch	Federal Ministry of Finance (BMF)
Handlungsgrundlage	https://www.gesetze-im-internet.de/wopg/ https://www.gesetze-im-internet.de/wopg/
Teaser	If you pay premium-subsidized expenses to promote housing construction, you can apply for a housing construction premium.
Volltext	<p>Expenses eligible for the 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.</p> <p>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 for the promotion of housing construction are as follows</p> <ul style="list-style-type: none"> • EUR 700.00 if you are single, or • EUR 1,400 if you are married or have entered into a civil partnership (if jointly assessed spouses / civil partners under the LPartG). <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	<ul style="list-style-type: none"> • Application form sent to you by the investment institution together with the annual account statement.
Voraussetzungen	According to your income tax assessment, your taxable income for the savings year is not higher than

Modul

Sachverhalt

- 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 VL benefits (e.g. when paying into a building society savings contract). This rules out double preferential treatment. For this reason, the expenses for the promotion of 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 assessment.

Kosten

There are no costs.

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 only calculated and reserved on a regular basis. 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.

****Old contracts (concluded before January 1, 2009):****
The housing construction premium is only paid out for payments into a home loan and savings contract when

- this has been allocated,
- the fixed period of 7 years since the contract was concluded has been exceeded or
- the home loan and savings contract has been

Modul

Sachverhalt

disposed of without detriment.

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

****New contracts (concluded from January 1, 2009):****
 The housing construction premium is only paid out for payments into a home loan and savings contract 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 when the contract is concluded (if not used for residential construction) or
- the home loan and savings contract has been disposed of without detriment.

Bearbeitungsdauer

Frist

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

weiterführende Informationen

Hinweise

Rechtsbehelf

Kurztext

- Determining the housing construction premium
 - Anyone who makes expenses that qualify for a premium to promote housing construction can apply for a housing construction premium
 - 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
 - The annual housing construction premium amounts to 10 percent of the eligible expenses.
 - For each savings year (calendar year in which

Modul	Sachverhalt
	<p>expenses qualifying for premiums were incurred), the maximum amount of expenses qualifying for premiums to promote housing construction is taken as a basis:</p> <ul style="list-style-type: none"> • EUR 700.00 if you are single, or • EUR 1,400 if you are married or have formed a civil partnership (if jointly assessed spouses / civil partners under the LPartG) • Note: The housing construction premium is not subject to income tax. • Responsible: local tax office at your place of residence
Ansprechpunkt	
Zuständige Stelle	Your responsible tax office
Formulare	
Ursprungsportal	Wohnungsbauprämie beantragen, Apply for a housing construction premium