

99102023002000

# housing premium determination

Heruntergeladen am 09.06.2025

<https://fimportal.de/xzufi-services/S1000020010000006418/S100002>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000
Leistungsbezeichnung I	housing premium determination
Leistungsbezeichnung II	Apply for a housing subsidy
Typisierung	2 - Bundesauftragsverwaltung: Regelung
Quellredaktion	Hamburg
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	<div lang="en-x-mtfrom-de">Promotion of housing construction</div> , <div lang="en-x-mtfrom-de">Bauspar promotion</div> , <div lang="en-x-mtfrom-de">Home loan and savings contract</div> , <div lang="en-x-mtfrom-de">WOP</div> , <div lang="en-x-mtfrom-de">capital-forming benefit</div>
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	

Modul	Sachverhalt
Lagen Portalverbund	
Einheitlicher Ansprechpartner	Nein
Fachlich freigegeben am	07.10.2024
Fachlich freigegeben durch	
Handlungsgrundlage	< <a href="https://www.gesetze-im-internet.de/wopg/">https://www.gesetze-im-internet.de/wopg/</a> > Housing Construction Premium Act (WoPG)
Teaser	If you make subsidy-eligible expenses to promote housing construction, you can apply for a housing construction subsidy.
Volltext	<p>With the housing subsidy you can receive financial support for certain expenses related to housing construction. These include, for example,</p> <ul style="list-style-type: none"> <li>\- Payments to building societies or</li> <li>\- Payments for the initial acquisition of shares in building and housing cooperatives.</li> </ul> <p>The housing premium is regulated in the Housing Premium Act. The housing premium amounts to 10 percent of your premium-eligible expenses each year.</p> <p>You can receive the bonus if you</p> <ul style="list-style-type: none"> <li>\- are fully subject to income tax in Germany</li> <li>\- have reached the age of 16 or are an orphan</li> <li>\- make eligible expenditure on housing construction.</li> </ul> <p>You can receive the housing subsidy if you do not exceed certain income limits.</p> <p>If you have children who are taken into account for tax purposes, the allowances for the entire year are deducted from your income to determine the income relevant for the premium.</p> <p>For each savings year, the maximum amount that will be taken into account as premium-eligible expenses for the promotion of housing construction is:</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 in a civil partnership (if you are a married couple/life partner who is taxed</li> </ul>

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	<p>jointly according to the LPartG). The savings year is the calendar year in which you made the premium-eligible expenses.</p> <p>Note: The housing subsidy is not subject to income tax for you.</p>
Erforderliche Unterlagen	<p>application for housing subsidy</p> <p>(You can get this from your building society or from the company to which you made the payments. It is often sent with the annual account statement.)</p>
Voraussetzungen	<p>According to your income tax assessment, your taxable income for the savings year is not higher than:</p> <p>EUR 35,000 if you are single, or EUR 70,000 if you are married or in a civil partnership (if you are a married couple/life partner filing jointly under the LPartG).</p>
Kosten	Gebühr: Es fallen keine Kosten an
Verfahrensablauf	<p>You must apply for the housing subsidy at <b>**your investment institution**</b> .</p> <p><b>**Procedure for building savings contracts**</b> The housing premium is only calculated and reserved for you on a regular basis. You will only receive payment of the accumulated housing premiums when you use the building savings contract for housing purposes, ie when you purchase your own home, for example.</p> <p><b>**Old contracts (concluded before January 1, 2009):**</b> You will only receive the housing subsidy if</p> <ul style="list-style-type: none"> <li>\- assigned to this,</li> <li>\- the determination period of 7 years since conclusion of the contract has been exceeded or</li> <li>\- the building society contract has been disposed of without causing any harm.</li> </ul> <p>If you use the accumulated credit for other purposes within the 7-year period, you will no longer be entitled to the housing subsidy.</p>

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	<p><b>**New contracts (concluded from 1 January 2009):**</b>            You will only receive the housing subsidy if</p> <p>\- assigned to this,            \- the determination period of 7 years since conclusion of the contract has been exceeded,            \- you have not yet reached the age of 25 at the time of conclusion of the contract (if not used for residential construction) or            the building society contract has been disposed of without prejudice.</p>
Bearbeitungsdauer	Depending on the individual case
Frist	You must submit the application by the end of the second calendar year following the savings year.
weiterführende Informationen	
Hinweise	<p>The amount of the housing subsidy depends on the expenses you incur in the calendar year. The subsidy is 10% of the expenses. The maximum amount eligible is 700 euros per person or 1,400 euros for married couples filing jointly. This means that individuals can receive a maximum subsidy of 70 euros and married couples a maximum subsidy of 140 euros.</p> <p>The housing subsidy must be used together with the subsidised expenses for the intended purpose.</p> <p>Please note: You cannot receive the employee savings allowance and a housing subsidy for capital-forming benefits (VL) (for example, when paying into a building savings contract). This prevents double benefits. Therefore, the expenses for promoting housing construction cannot be VL for which you are entitled to the employee savings allowance. If you cannot apply for the employee savings allowance, for example because you exceed the income limit, the VL can be included in the application for the housing subsidy and taken into account when determining the amount.</p>
Rechtsbehelf	appeal
Kurztext	\- Anyone who makes eligible expenditure to promote

## Modul

## Sachverhalt

housing construction can apply for a housing construction premium.

\- Premium-eligible expenses for the promotion of housing construction include, 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

\- The housing subsidy amounts to 10 percent of the subsidized expenditure annually.

\- For each savings year (calendar year in which premium-eligible expenditure was incurred), the maximum amount taken as premium-eligible expenditure to promote housing construction shall be:

- EUR 700.00 if you are single, or
- EUR 1,400 if you are married or have entered into a civil partnership (if you are a married couple/life partner who is taxed jointly according to the LPartG)

\- Income limits must be observed

\- Note: The housing subsidy is not subject to income tax.

## Ansprechpunkt

## Zuständige Stelle

Tax offices

## Formulare

## Ursprungsportal

Hamburg Service, Hamburg Service (Currently this link is only available in german)