

99102023002000, 99102023002000

# Apply for a housing construction premium

Heruntergeladen am 14.06.2025

<https://fimportal.de/xzufi-services/196387528/L100039>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000, 99102023002000
Leistungsbezeichnung I	Apply for a housing construction premium
Leistungsbezeichnung II	Apply for a housing construction premium
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Rheinland-Pfalz
Freigabestatus Katalog	fachlich freigegeben (gold)
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	09.01.2023
Fachlich freigegeben durch	Ministry of Finance Rhineland-Palatinate
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	
Volltext	<p>Since 2021, the housing construction premium has amounted to 10 percent of expenditure to promote housing construction up to a maximum amount of 700 euros for single people and 1,400 euros for married couples.</p> <p>Anyone who has reached the age of 16 (at the latest by the end of the year), whose taxable income does not exceed 35,000 euros and who has incurred expenditure to promote housing construction (e.g. payments into a building society savings contract or expenditure for the first purchase of shares in a building and housing cooperative) can apply for a housing construction premium. For jointly assessed spouses/partners, the income limit is EUR 70,000.</p> <p>Expenditure to promote housing construction may not be capital-forming benefits (VL) for which there is an entitlement to an employee savings allowance. However, if it is not possible to apply for an employee savings allowance (e.g. because the relevant income limits are exceeded), the VL can be included in the application for a housing construction premium. It is not possible to receive both an employee savings allowance and a housing construction premium for capital-forming benefits.</p> <p><b>**Old contracts (concluded before January 1, 2009):**</b></p> <p>The housing construction premium is only due (e.g. in the case of payments to a home loan and savings contract) once the statutory blocking period of seven</p>

**Modul**
**Sachverhalt**

years has expired or the claims under the contract have been disposed of without detriment. If you dispose of the accumulated credit balance in a "harmful" manner within the seven-year vesting period, i.e. do not use the funds immediately and directly for housing construction, the entitlement to a housing construction premium lapses.

**\*\*New contracts (concluded from January 1, 2009):\*\***

The housing construction premium is only paid out if the funds are used for residential purposes. The premium will only be granted if the capital is used directly for residential purposes when it is paid out. The use of the credit balance for other, non-residential purposes, which was previously permitted after expiry of the vesting period, is excluded for new contracts from 2009. Exception: Anyone who has not yet reached the age of 25 when concluding a home loan and savings contract can dispose of the entire credit balance without incurring any premiums after seven years at the earliest. However, each saver can only make use of this exception once.

Like the employee savings allowance, the housing construction premium is not taxable income.  
<https://bus.rlp.de/detail?pstId=196387527>  
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**Erforderliche Unterlagen**

Application form, which will be sent to you by your investment institution together with the annual account statement.

**Voraussetzungen**
**Kosten**

None.

**Verfahrensablauf**
**Bearbeitungsdauer**
**Frist**

The housing construction premium must be applied for at the investment institution within two years of the end of the savings year using the form sent to you by your investment institution together with the annual account statement.

Modul	Sachverhalt
weiterführende Informationen	
Hinweise	
Rechtsbehelf	
Kurztext	
Ansprechpunkt	To your building society.
Zuständige Stelle	
Formulare	An application form will be sent to you by your investment institution together with your annual account statement.
Ursprungsportal	Wohnungsbauprämie beantragen, Apply for a housing construction premium