

99102023002000

Wohnungsbauprämie Festsetzung

Heruntergeladen am 26.06.2025

<https://fimportal.de/xzufi-services/S1000030002934495/S100003>

Modul	Sachverhalt
Leistungsschlüssel	99102023002000
Leistungsbezeichnung I	Wohnungsbauprämie Festsetzung
Leistungsbezeichnung II	Apply for a housing construction premium
Typisierung	2/3 - Bund: Regelung (2 oder 3), Land/Kommune: Vollzug
Quellredaktion	Bremen
Freigabestatus Katalog	unbestimmter Freigabestatus
Freigabestatus Bibliothek	unbestimmter Freigabestatus
Begriffe im Kontext	Building society contract, Residential construction, Housing construction premium, Building cooperative, Housing cooperative
Leistungstyp	
Leistungsgruppierung	
Verrichtungskennung	
SDG-Informationsbereich	
Lagen Portalverbund	Hausbau und Immobilienerwerb (1050100)
Einheitlicher	

Modul	Sachverhalt
Ansprechpartner	
Fachlich freigegeben am	30.01.2025
Fachlich freigegeben durch	
Handlungsgrundlage	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	<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 formed a civil partnership (if jointly assessed spouses / civil partners according to the LPartG).

Modul

Sachverhalt

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 home building 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.

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 building society contract has been 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

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	<p>housing construction premium is only paid out for payments into a home loan and savings contract when</p> <ul style="list-style-type: none"> • 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	The processing time depends on the investment institution (but processing is usually immediate). The housing construction premium is usually only reserved when the application is made. Payment is made if the above conditions are met.
Frist	You must submit the application by the end of the second calendar year following the savings year.
weiterführende Informationen	https://www.bzst.de/DE/Service/Behoerdenwegweiser/Finanzamtsuche/GemFa/finanzamtsuche_node.html
Hinweise	Applications for the housing construction premium are regularly submitted via your investment institution. For more extensive questions, you can find your responsible tax office online via the website of the Federal Central Tax Office. You will find the link under "Further information".
Rechtsbehelf	
Kurztext	
Ansprechpunkt	
Zuständige Stelle	
Formulare	
Ursprungsportal	Serviceportal der Freien Hansestadt Bremen, Service portal of the Free Hanseatic City of Bremen