

## **Apply for a housing construction premium**

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You will receive a housing construction premium if you have incurred expenses to promote housing construction and meet various requirements.

### **Competent Department**

- [Finanzamt Bremerhaven](#)
- [Finanzamt Bremen](#)

### **Basic information**

The housing construction premium amounts to 10 percent of the expenses for promoting housing construction up to a maximum amount of 700 euros for single people and 1,400 euros for married couples.

### **Requirements**

Anyone who has reached the age of 16 (by the end of the year at the latest), whose taxable income does not exceed EUR 35,000 and who has incurred expenses to promote housing construction (e.g. payments into a building society savings contract or expenses for the first purchase of shares in a building and housing cooperative) can apply for a housing construction premium. For jointly assessed spouses, the income limit is EUR 70,000.

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.

# Procedure

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.

The investment institution is responsible for processing the application and then requests the respective housing construction premium from the tax office. As soon as the investment institution has received the housing construction premium, it is credited to the account of the taxpayer concerned.

Like the employee savings allowance, the housing construction premium is not taxable income.

## Legal bases

- [Wohnungsbau-Prämiengesetz](#)

## What deadlines must be paid attention to?

The application must be submitted to the Bausparkasse by the second year after the end of the savings year.

## How long does it take to process

Depending on the investment institution (but usually immediately)

## What are the costs?

There are no fees or other costs.