WQ.307/2025

WRITTEN QUESTION TO THE MINISTER FOR TREASURY AND RESOURCES
BY DEPUTY I. GARDINER OF ST. HELIER NORTH
QUESTION SUBMITTED ON MONDAY 30th JUNE 2025
ANSWER TO BE TABLED ON MONDAY 7th JULY 2025

Question

"Will the Minister provide a breakdown of mortgage tax relief applied for each year from 2021 to date, broken down by income bands of claimants, number of claims, average amount of claim, and total value of claims?"

Answer

The attached spreadsheet provides the requested breakdown of mortgage tax relief claims for the years of assessment 2021 to 2023. Estimated figures for the 2024 year of assessment are also included, based on 2023 filings but adjusted to reflect the lower cap, as the filing deadline has not yet passed. Data is only provided for those with a positive tax liability in the year of assessment.

Mortgage interest tax relief is only available at the marginal tax rate and is therefore not accessible to those on the highest incomes.

The maximum mortgage interest relief caps for each relevant year are as follows:

Year	**Cap (£)**
2021	7,500
2022	6,000
2023	4,500
2024	3,000
2025	1,500

Year	Income Range	Married: Total no of claims	Married: Average claim (£)	Married: Total claim (£)	Unmarried: Total no of claims	Unmarried: Average claim (£)	Unmarried: Total claim (£)
2021	£20,000 or less	<10	1,850	11,050	50	1,600	83,900
2021	£20,001 - £25,000	10	1,950	21,450	170	2,000	343,700
2021	£25,001 - £30,000	20	1,650	25,000	330	2,450	810,650
2021	£30,001 - £35,000	40	2,350	81,400	450	2,650	1,189,750
2021	£35,001 - £40,000	70	2,050	142,450	530	2,850	1,518,700
2021	£40,001 - £45,000	90	2,750	244,100	560	2,800	1,578,950
2021	£45,001 - £50,000	100	3,100	315,250	510	3,200	1,628,350
2021	£50,001 - £55,000	150	3,300	498,150	480	3,250	1,564,400
2021	£55,001 - £60,000	160	3,300	525,600	430	3,250	1,411,450
2021	£60,001 - £65,000	210	3,850	808,550	390	3,350	1,303,050
2021	£65,001 - £70,000	270	3,850	1,027,750	290	3,600	1,061,700
2021	£70,001 - £75,000	220	3,500	771,100	200	3,600	708,400
2021	£75,001 - £80,000	240	4,150	1,012,700	150	4,150	630,700
2021	£80,001 - £85,000	270	3,950	1,075,450	110	4,350	469,450
2021	£85,001 - £90,000	280	4,300	1,212,850	60	4,850	280,400
2021	£90,001 - £95,000	240	4,400	1,034,350	40	4,700	205,800
2021	£95,001 - £100,000	250	4,200	1,058,550	40	5,550	216,550
2021	£100,001 - £125,000	1130	4,300	4,844,000	50	5,050	256,600
2021	£125,001 - £150,000	770	4,550	3,482,000	<10	4,200	33,600
2021	£150,001 - £175,000	370	4,950	1,827,150	<10	3,050	9,150
2021	£175,001 - £200,000	110	5,350	610,700			
2021	£200,001 - £250,000	30	5,600	185,150			
2021	£250,001 - £500,000	<10	5,200	20,750			
2022	£20,000 or less	<10	800	4,800	50	1,450	68,700
2022	£20,001 - £25,000	<10	2,400	14,550	120	2,300	262,200
2022	£25,001 - £30,000	10	2,600	25,800	290	2,500	721,400
2022	£30,001 - £35,000	20	2,750	44,300	410	2,650	1,092,450
2022	£35,001 - £40,000	50	2,400	117,150	540	2,850	1,525,350
2022	£40,001 - £45,000	60	2,800	162,250	580	2,900	1,659,000
2022	£45,001 - £50,000	90	3,050	272,200	580	3,050	1,777,850
2022	£50,001 - £55,000	100	3,450	349,500	500	3,250	1,617,150
2022	£55,001 - £60,000	130	3,350	423,800	500	3,300	1,639,900
2022	£60,001 - £65,000	150	3,500	521,450	420	3,400	1,438,200
2022	£65,001 - £70,000	170	3,550	613,700	350	3,500	1,217,650
2022	£70,001 - £75,000	200	3,800	749,150	290	3,350	972,200
2022	£75,001 - £80,000	230	3,650	849,700	220	3,850	861,700
2022	£80,001 - £85,000	230	3,850	890,250	130	3,850	514,450
2022	£85,001 - £90,000	220	3,900	851,400	100	4,350	445,350
2022	£90,001 - £95,000	230	4,050	949,950	60	4,400	281,250
2022	£95,001 - £100,000	250	4,300	1,058,100	50	4,300	224,250
2022	£100,001 - £125,000	1140	4,300	4,870,500	70	4,400	312,950
2022	£125,001 - £150,000	820	4,500	3,677,700	10	4,900	43,950
2022	£150,001 - £175,000	460	4,800	2,183,200	<10	6,000	6,000
2022	£175,001 - £200,000	160	5,050	801,750	<10	3,600	3,600
2022	£200,001 - £250,000	50	5,200	239,350			
2022	£250,001 - £500,000	<10	5,100	35,750			
2023	£20,000 or less	<10	2,900	8,750	20	2,650	61,450
2023	£20,001 - £25,000	<10	3,100	12,300	80	2,650	207,100
2023	£25,001 - £30,000	<10	3,750	29,850	210	2,950	612,400
2023	£30,001 - £35,000	20	3,000	50,900	340	2,950	1,018,250
2023	£35,001 - £40,000	20	2,250	49,850	450	3,100	1,397,650
2023	£40,001 - £45,000	40	3,250	120,300	530	3,150	1,686,100
2023	£45,001 - £50,000	70	3,300	232,650	530	3,450	1,823,050
2023	£50,001 - £55,000	100	3,300	314,150	510	3,350	1,706,200
2023	£55,001 - £60,000	100	3,250	313,150	490	3,350	1,666,950
2023	£60,001 - £65,000	100	3,450	343,750	470	3,650	1,722,100
2023	£65,001 - £70,000	140	3,300	456,150	450	3,600	1,613,650
2023	£70,001 - £75,000	160	3,400	539,200	340	3,600	1,206,350
2023	£75,001 - £80,000	170	3,550	613,850	270	3,500	954,850
2023	£80,001 - £85,000	200	3,700	719,900	210	3,550	743,100
2023	£85,001 - £90,000	180	3,850	675,950	170	3,650	626,900
2023	£90,001 - £95,000	200	3,750	752,900	140	4,000	541,850
2023	£95,001 - £100,000	220	3,800	821,550	90	4,000	360,400
2023	£100,001 - £125,000	1030	3,950	4,090,850	150	4,000	583,600
2023	£125,001 - £150,000	840	3,950	3,317,950	30	3,950	118,700
2023	£150,001 - £175,000	530	4,100	2,178,300	<10	4,200	25,100
2023	£175,001 - £200,000	300	4,300	1,276,800			
2023	£200,001 - £250,000	150	4,300	648,550			
2023	£250,001 - £500,000	10	4,400	57,400			
2024	*£20,000 or less*	*<10*	*2,200*	*6,650*	*20*	*2,050*	*47,300*
2024	*£20,001 - £25,000*	*<10*	*2,500*	*10,050*	*80*	*2,200*	*172,750*
2024	*£25,001 - £30,000*	*<10*	*2,550*	*20,550*	*210*	*2,400*	*496,800*
2024	*£30,001 - £35,000*	*20*	*2,350*	*39,800*	*340*	*2,400*	*830,700*

Year	Cap (£)
2021	7,500
2022	6,000
2023	4,500
2024	3,000
2025	1,500

Counts rounded to the nearest 10
Amounts rounded to the nearest £50

2024	£35,001 - £40,000	20	1,850	40,850	450	2,500	1,123,800
2024	£40,001 - £45,000	40	2,450	90,450	530	2,550	1,357,900
2024	£45,001 - £50,000	70	2,550	177,250	530	2,650	1,418,950
2024	£50,001 - £55,000	100	2,500	238,400	510	2,600	1,332,350
2024	£55,001 - £60,000	100	2,500	237,850	490	2,650	1,309,650
2024	£60,001 - £65,000	100	2,600	259,900	470	2,800	1,316,950
2024	£65,001 - £70,000	140	2,500	345,150	450	2,750	1,226,950
2024	£70,001 - £75,000	160	2,550	405,500	340	2,700	913,850
2024	£75,001 - £80,000	170	2,650	456,150	270	2,650	732,200
2024	£80,001 - £85,000	200	2,700	530,200	210	2,750	570,200
2024	£85,001 - £90,000	180	2,750	481,650	170	2,800	475,050
2024	£90,001 - £95,000	200	2,750	547,750	140	2,900	393,250
2024	£95,001 - £100,000	220	2,750	593,500	90	2,900	259,000
2024	£100,001 - £125,000	1030	2,800	2,896,300	150	2,900	418,800
2024	£125,001 - £150,000	840	2,800	2,355,800	30	2,900	86,800
2024	£150,001 - £175,000	530	2,850	1,529,700	<10	3,000	18,000
2024	£175,001 - £200,000	300	2,950	878,500			
2024	£200,001 - £250,000	150	2,950	445,200			
2024	£250,001 - £500,000	10	3,000	39,000			