Revenue
Cáin agus Custaim na hÉireann
Irish Tax and Customs

Help to Buy – Summary Guide for Applicants

July 2023

Disclaimer: This document is pending an update following Budget announcements on 10th October 2023.

Please note that the sample screens throughout this document are for illustrative purposes only.

Contents

Introduction

The **Help to Buy (HTB) scheme** is designed to assist first-time buyers fund the deposit required to purchase or self-build a qualifying property to live in as their home. HTB provides for a refund of Income Tax and Deposit Interest Retention Tax (DIRT) paid in the State for the previous four tax years, subject to limits outlined in the legislation (section 477C Taxes Consolidation Act 1997).

An enhanced HTB scheme was introduced in 2020 as part of a Government Stimulus package. The enhanced HTB relief has been further extended and is now set to expire on 31 December 2024. The enhancement provides that where applicants sign a contract for the purchase of a qualifying property, or make the first draw down of the mortgage in the case of a self-build property, during the period from 23 July 2020 to 31 December 2024, they will be eligible for increased relief under the HTB scheme to the lesser of:

(1) €30,000 (up from €20,000), or

(2) The amount of income tax and DIRT paid for the four years prior to making the application, or

(3) 10% (up from 5%) of the purchase price or approved valuation for a self-build.

This document should be read in conjunction with the **Tax and Duty Manual Help to Buy - Part 15-01-46** which outlines the requirements of the HTB scheme.

How do I apply for HTB?

You must apply for HTB online.

- If you are a self-assessed taxpayer you can apply through **ROS**
- If you are a PAYE employee only, you can apply through my**Account**.

HTB applicants will also need access to **MyEnquiries**, the online contact facility that allows customers to securely send and receive correspondence to and from Revenue instead of using email.

- If you are a ROS business user, you can access MyEnquiries from your My Services screen under ‘Other Services’.
- If you are a PAYE employee only, you can access MyEnquiries through my**Account**.

Applicant Types

There are two types of applicants who can apply for the Help to Buy scheme:

1. First-time purchaser applicants

Where a contract is signed for the purchase of a new home between 1 January 2017 and 31 December 2024 the information you provide at application stage will be verified by your approved **Qualifying Contractor**. The refund will be paid to the approved Qualifying Contractor as part of the deposit required from the first-time purchaser.

It is your responsibility to ensure that your contractor is registered as a Qualifying Contractor prior to purchasing your home.

A list of **registered qualifying contractors** can be viewed on **www.revenue.ie** under HTB.

2. First-time self-build applicants

For a first-time purchaser who self-builds a new residential property between 1 January 2017 and 31 December 2024 the information provided at application stage will be verified by your **Solicitor**. The refund will be paid to the mortgage institution. **There is no requirement to use an approved Qualifying Contractor if you are self-building**.

Application Process

Before making a Help to Buy application you should:

- Ensure your contractor is a 'Qualifying Contractor' before you start the application process, where you are a first-time purchaser.
- Make sure you are tax compliant, i.e. have your tax returns filed and any outstanding balances paid (see note below regarding COVID-19 supports).

PAYE taxpayers need to submit an Income Tax Return (Form 12) where they have not already done so for each of the tax years they select. Online Income Tax Return (Form 12s) for years 2016 onwards are available through **myAccount** and are prepopulated with your pay and tax details. You should await the issue of a Statement of Liability (previously P21) and pay any outstanding amounts before making your application.

Self-assessed taxpayers must be fully compliant, have eTax clearance, and must therefore have paid and filed for the years in which they are a chargeable person. Online Income Tax Return (Form 11s) are available for all years through ROS.

Help to Buy – COVID-19 Supports (PUP, TWSS) Underpayments

Given the unprecedented circumstances of COVID-19, Revenue concessionally allow a HTB refund where an applicant has an underpayment of tax in 2020 due to income received from the :

- Temporary Wage Subsidy Scheme (TWSS), or
- Pandemic Unemployment Payment (PUP),

However, where there is an outstanding liability which does not relate to the PUP or TWSS this liability must be paid before the HTB refund may be available.

This will only apply where all other conditions of the HTB scheme are satisfied.

There are three stages to the HTB process:

1. Application Stage

The first-time purchaser application will allow you to apply as an individual or as a group. A group is made up of one or more persons, including couples in a marriage or civil partnership. All members of your group must be first-time purchasers. All parties to the contract must be included in the application.

There will be systematic checks to ensure you are tax compliant. If you are compliant, you will be given a summary showing the maximum tax relief due, based on your tax paid, and an Application Number. An Access Code will be sent to your MyEnquiries inbox. You should retain these carefully as you will need them to complete the process.

Note – the final maximum relief available to you is dependent on which HTB scheme you qualify for, either the original HTB scheme or the enhanced scheme as outlined below. This will be confirmed at the claim stage.

Original HTB scheme – where you have entered into a contract to purchase a qualifying property or draw down the first tranche of your mortgage between 1 January 2017 and 22 July 2020.

The maximum HTB relief you are entitled to will be based on the lesser of:

i. €20,000, or

ii. 5% of the purchase price / value of your property, or

iii. the amount of income tax and DIRT you have paid for the four years prior to making the application.

or

Enhanced HTB scheme – where you have entered into a contract for the purchase of a qualifying property, or make the first draw down of the mortgage in the case of a self-build property, during the period from 23 July 2020 to 31 December 2024, you will be eligible for increased relief under the HTB scheme.

The maximum HTB relief you are entitled to will be based on the lesser of:

i. €30,000, or

ii. 10% of the purchase price / value of your property, or

iii. the amount of income tax and DIRT you have paid for the four years prior to making the application.

2. Claim Stage

As part of the claim process you will have to supply details of the property you (or your group) are purchasing and to confirm details of your mortgage. You will be informed of the maximum amount of HTB available and a Claim Number will issue to you via MyEnquiries.

3. Verification Stage

Before any refund is paid your claim will need to be verified by an eligible verifier as follows:

- your Qualifying Contractor if you are purchasing a new build,
- your Solicitor if you are self-building.

You need to provide your eligible verifier with your Claim Number (issued after the claim stage) and Access Code (issued when your application was approved).

The refund that you receive is limited to 10% (or 5% under the original HTB scheme) of the purchase value or approved valuation of the property.

This may mean that it is different to the maximum relief amount advised to at the application stage.

Guide to the HTB Online System

1. Application Stage

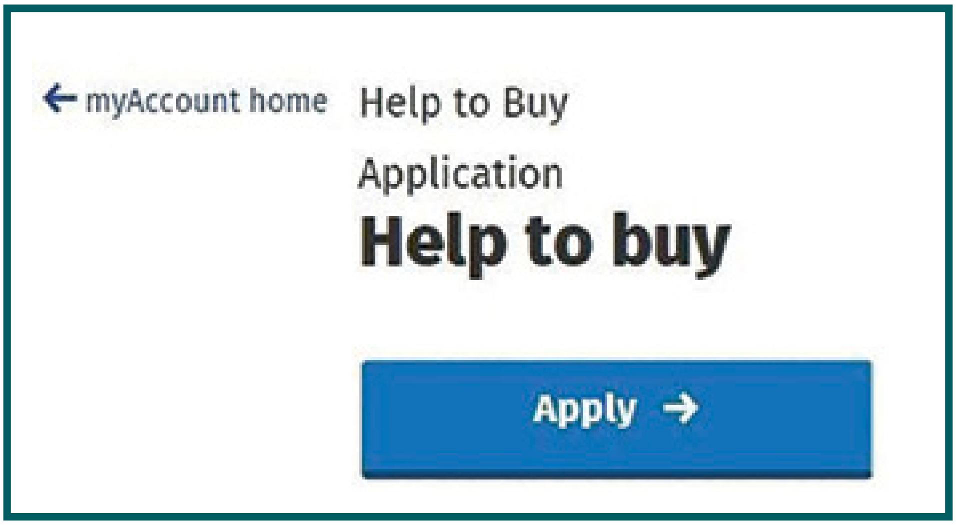


Figure 1. Starting a HTB application

If a house or apartment is being purchased or built by more than one individual, HTB can be applied for by a group. A group is made up of more than one person, including couples in a marriage or civil partnership. It can also be 2 or more related or unrelated taxpayers. All the individuals within a group must be first-time purchasers in order for that group to be eligible to apply for HTB. All named parties on the contract must be part of the HTB application.

On the second screen, you will select whether you wish to apply as an individual or as a group.

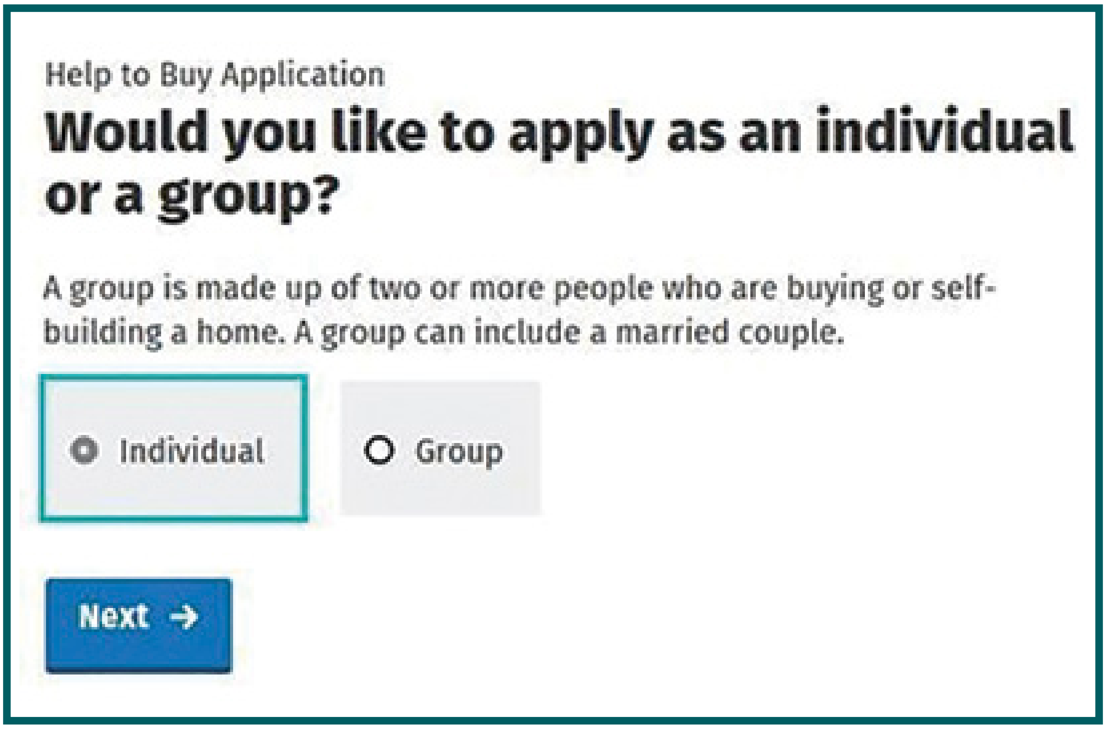


Figure 2. Apply as an individual or as a group

Group Applications

If you wish to apply for HTB as part of a group, click the ‘Add’ button and enter the other group member names and Personal Public Service Numbers (PPSNs). The group members will receive a notification to their MyEnquiries inbox inviting them to join the group.

The status of your application will remain at ‘pending’ until such time as all group members have completed their part of the process.

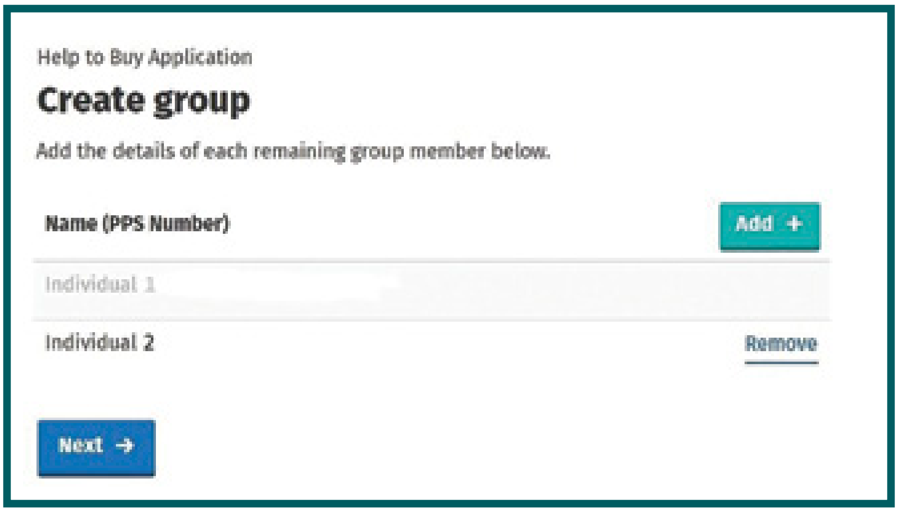


Figure 3. Create a group

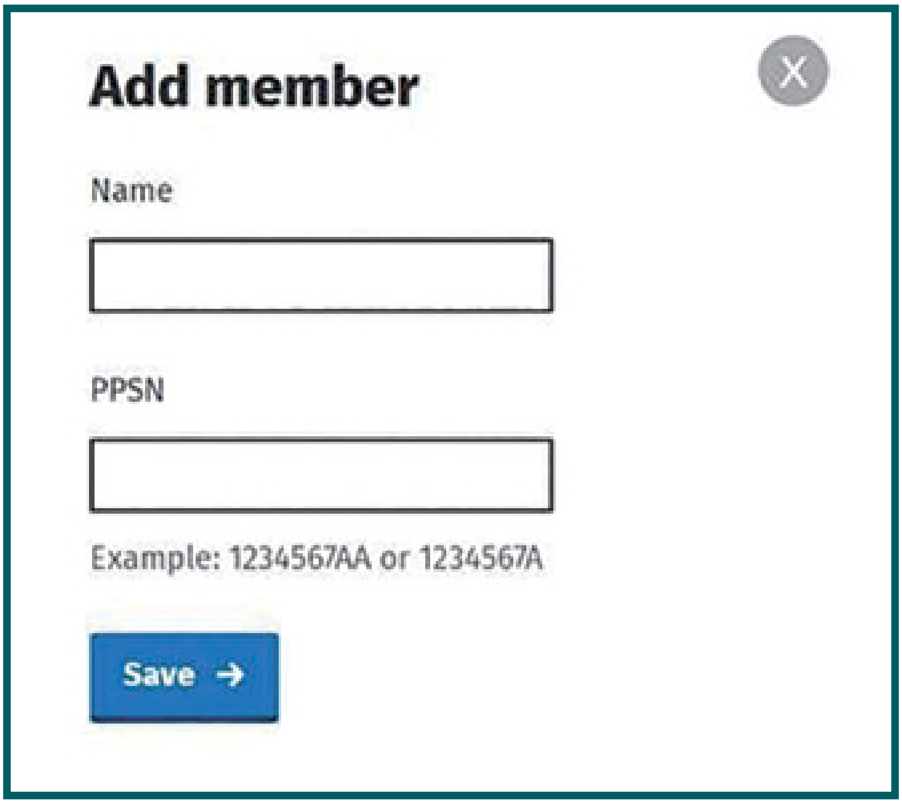


Figure 4. Add group members

If you have been added to a group by another group member you will be presented with the Join Group screen after the Information Screen. All members of the group will be listed and must select to join the group or not.

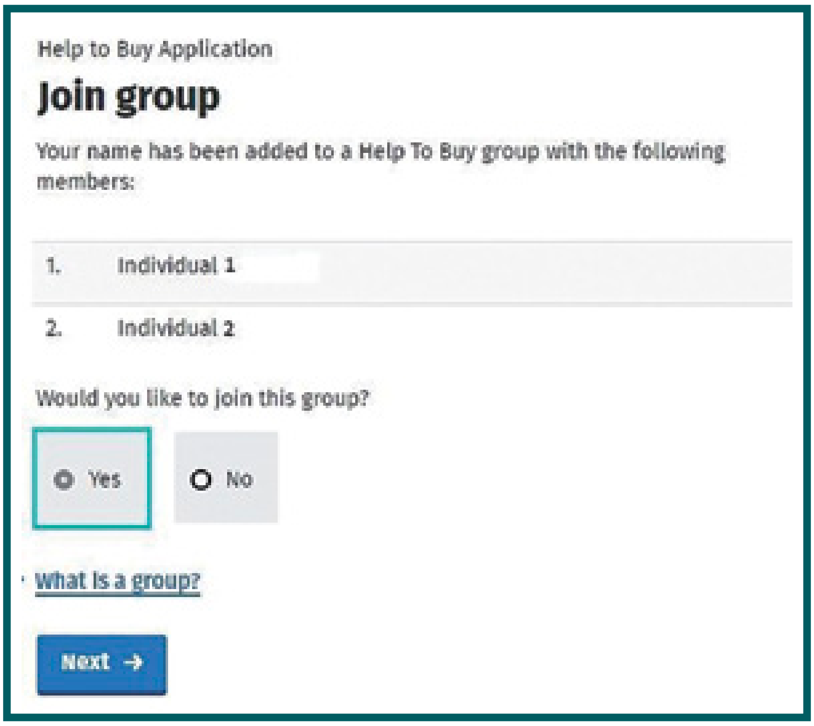


Figure 5. Join group members

Declaration

All individual applicants and group members will have to declare that they are first-time purchasers and that they are eligible for the Help to Buy scheme.

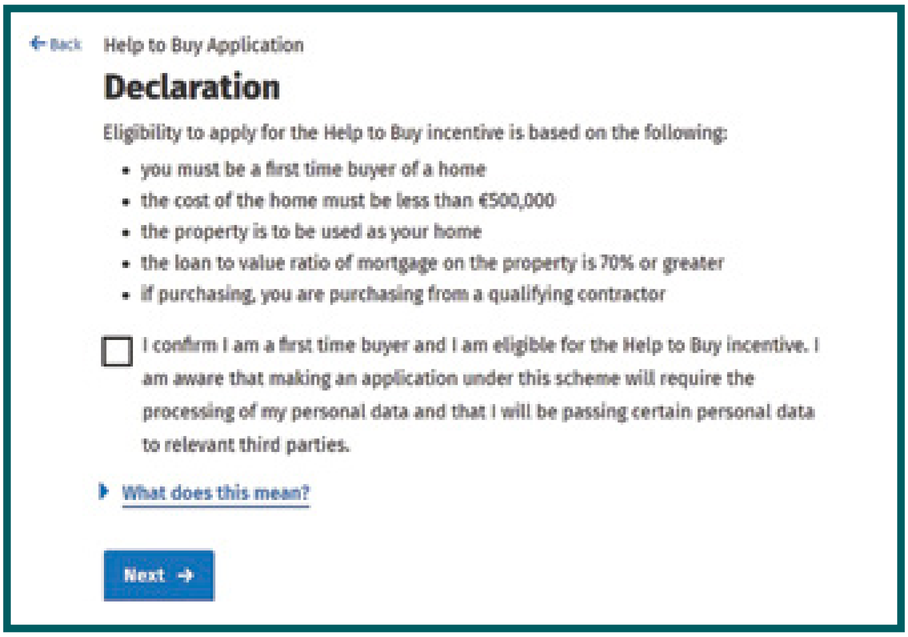


Figure 6. Help to Buy Declaration

Selection of years

As part of your maximum relief calculation, you must select at least one year. You can select up to a maximum of four years. The years available for selection will be the four years prior to the year in which the application is being made.

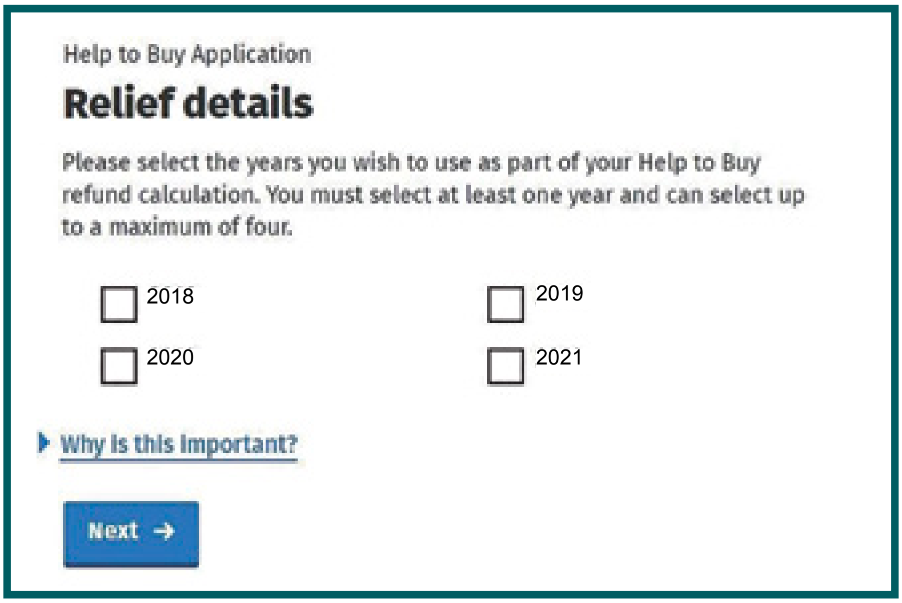


Figure 7. Four year HTB refund calculation

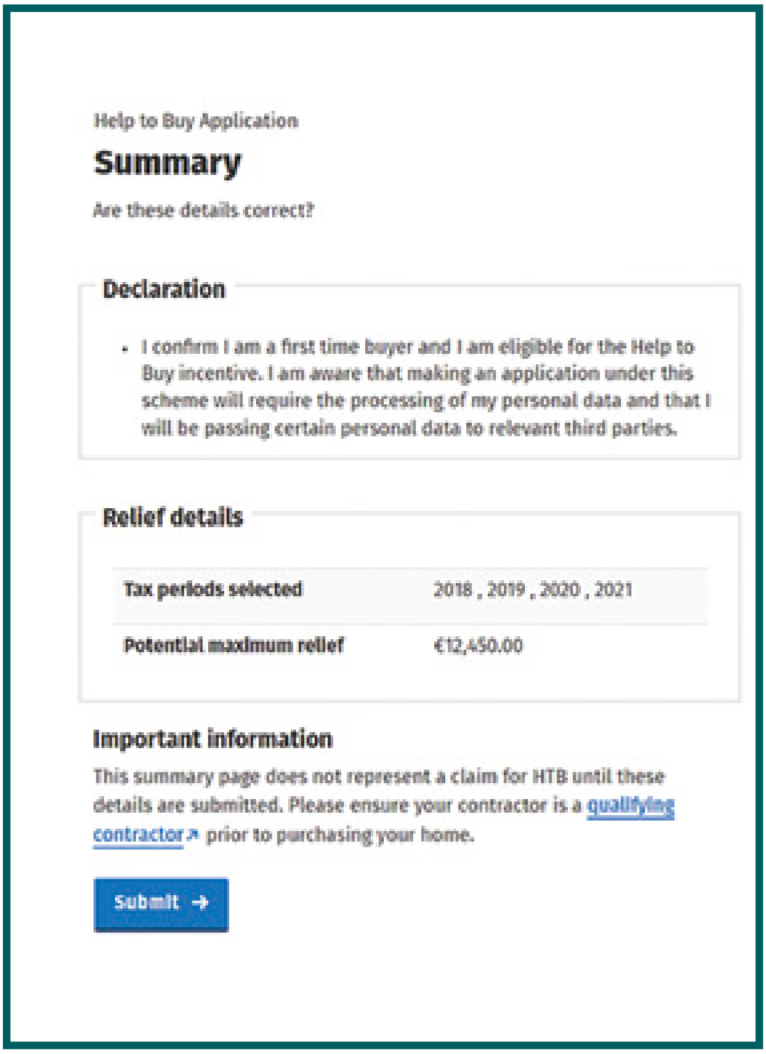


Figure 8. HTB Summary

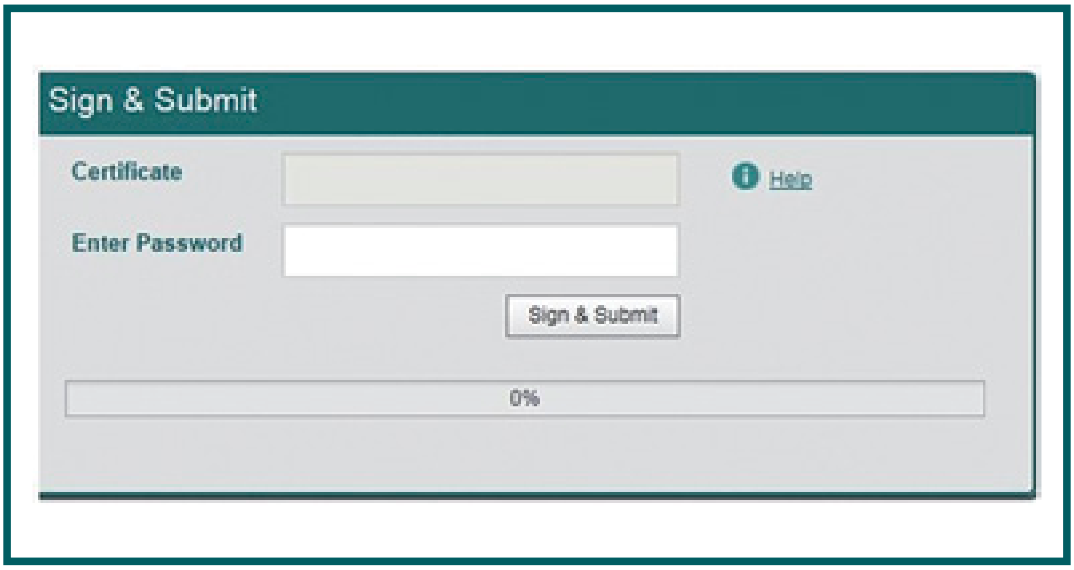


Figure 9. Sign and Submit your HTB application (in ROS)

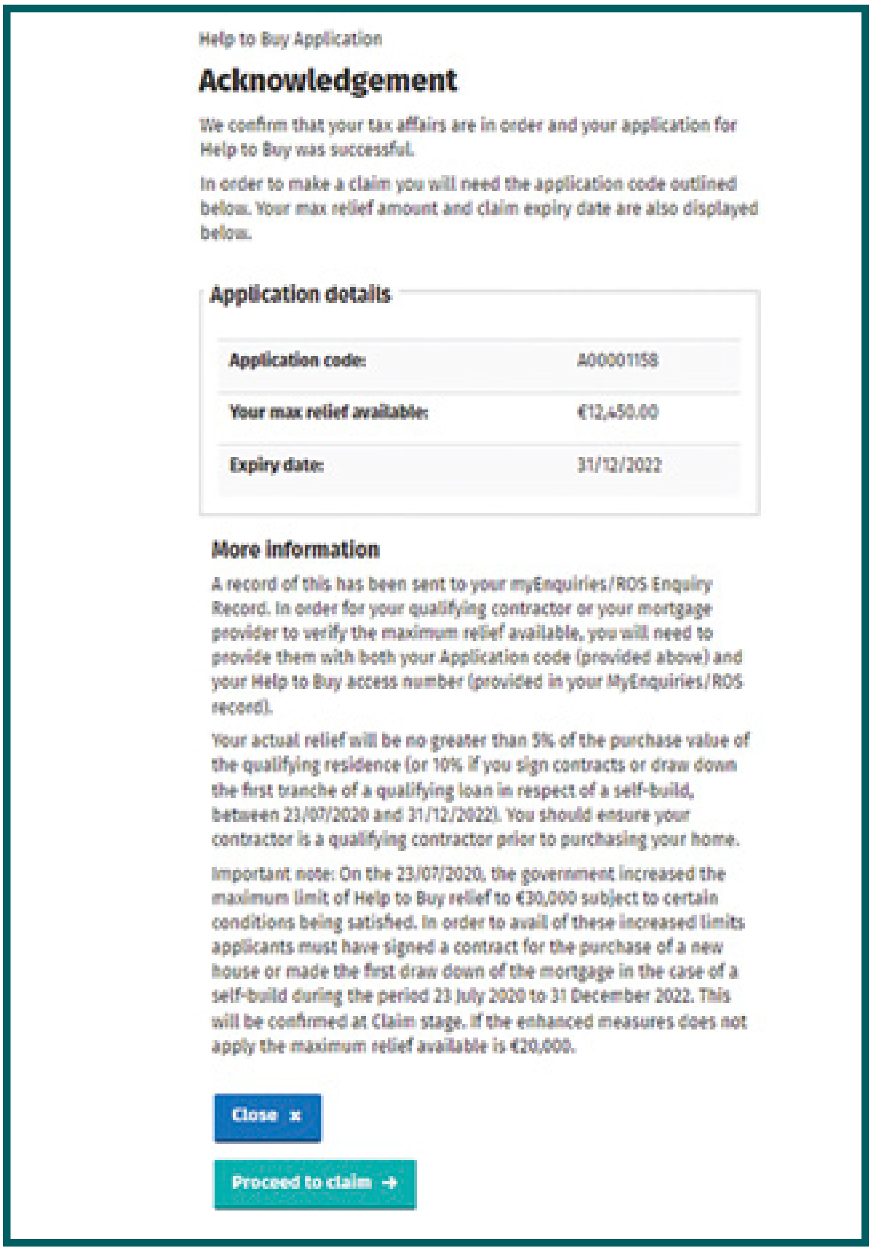


Figure 10. HTB Acknowledgement

The maximum amount of relief potentially available is €20,000 per property under the original HTB scheme or €30,000 where you satisfy the enhanced HTB conditions (i.e. enter a contract to purchase the house or drawdown first tranche of mortgage during the period 23 July 2020 to 31 December 2024). For further details on how the HTB refund is calculated see **Introduction**.

Where an application is made by a group, any member within the group can apportion the tax relief for all members of the group – this apportionment is carried out at the claim stage of the HTB process.

2. Claim Stage

You can only proceed to the Claim Stage after you have either:

- signed a contract if you are purchasing a new property, or
- drawn down the first tranche of your mortgage if self-building.

Login to HTB through myAccount or ROS to make your claim. You will be asked to confirm details relating to the property, the purchase price, date of completion, mortgage details, and the deposit already paid. **Shared equity finance received from the State should not be included when entering the mortgage amount.** You also **must** attach supporting documentation as follows:

Purchasing a home

- Evidence of your mortgage (including the letter of offer and the signed acceptance form, which should state the name of the mortgage institution, the mortgage applicants, the mortgage amount and the address of the property).
- A copy of the signed (by both parties) and dated contract (or contracts) with the Qualifying Contractor.

or

Self-building a home

- Evidence of your mortgage (including the letter of offer and the signed acceptance form, which should state the name of the mortgage institution, the mortgage applicants, the mortgage amount and the address of the property).
- Evidence of the date the first part of the mortgage was drawn down.
- A copy of the valuation report from your lender.

Group applicants will also need to provide the amounts of the agreed portion of the refund applicable to each member of the group. Self-build claimants will need to provide the BIC and IBAN of the qualifying loan bank account. Once you have submitted your claim you will be provided with a Claim Number.

Please ensure you have carefully checked all the information you input before signing and submitting the claim.

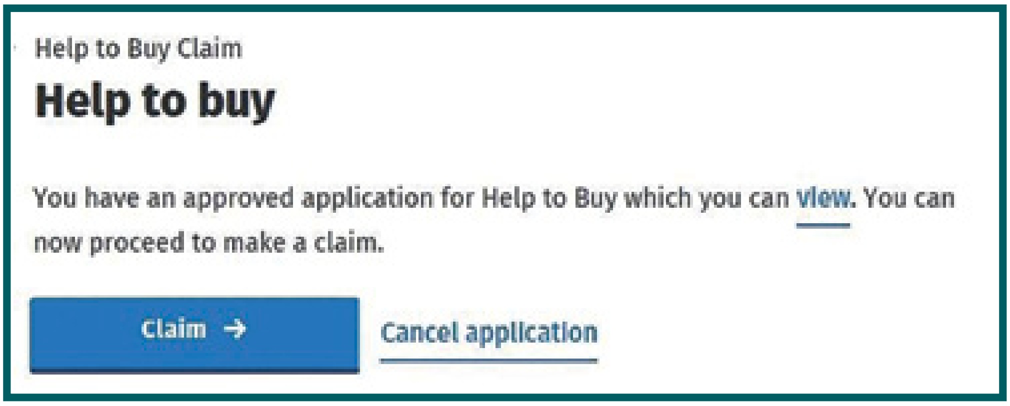


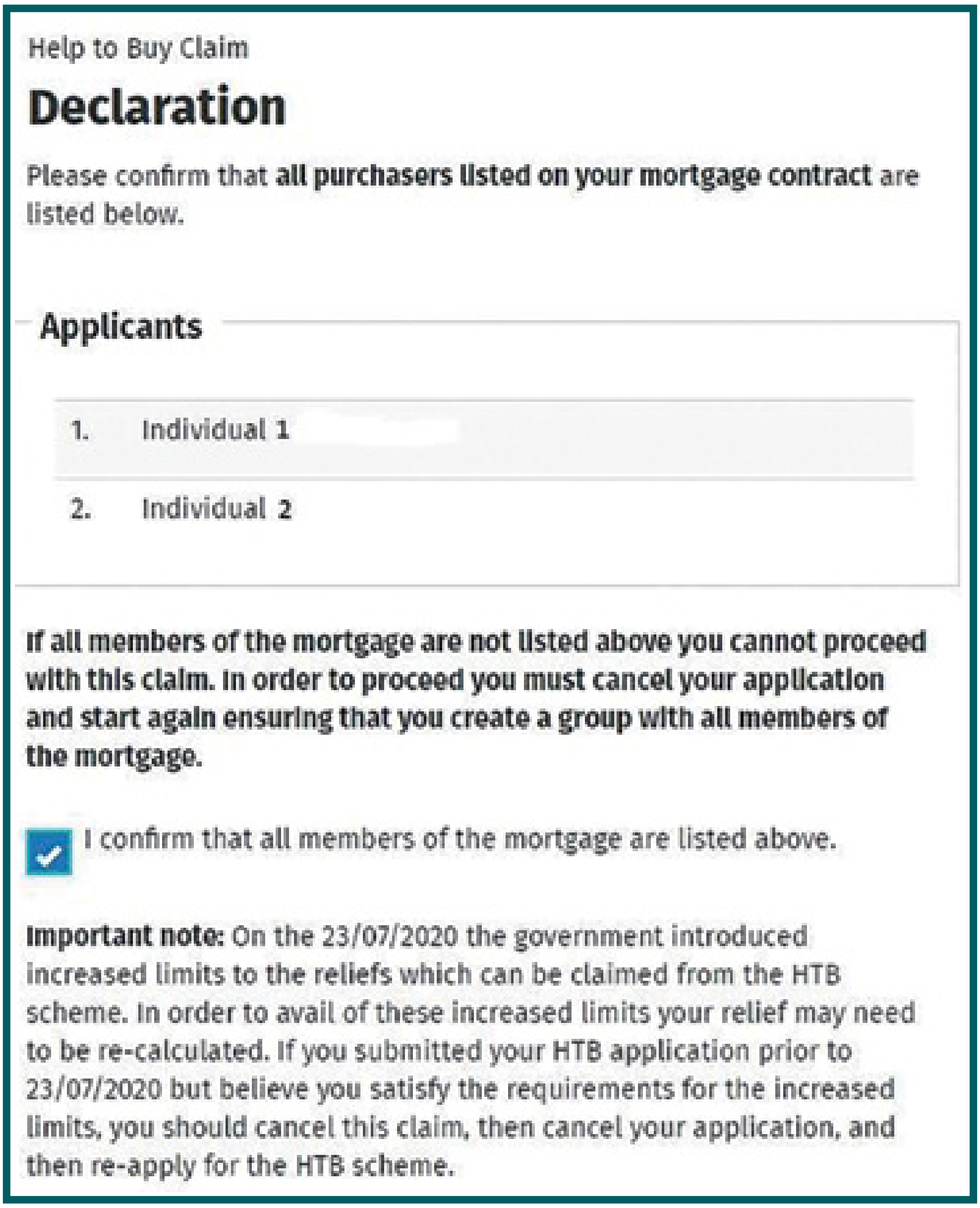
Figure 11. HTB Claim Application

If you wish to view your HTB application acknowledgement, click on 'view'.

Your claim must be received prior to the **expiry dat**e displayed on your HTB acknowledgement (see Figure 10 above). If it is not received by the expiry date, you will have to make a new application.

For further details on how long an application for HTB is valid for please see **Paragraph 11.1 Application Stage of Tax and Duty Manual Help to Buy - Part 15-01-46.**

Mortgage holder declaration



Help to Buy Claim

Declaration

Please confirm that **all purchasers listed on your mortgage contract** are listed below.

Applicants

1. Individual 1
2. Individual 2

If all members of the mortgage are not listed above you cannot proceed with this claim. In order to proceed you must cancel your application and start again ensuring that you create a group with all members of the mortgage.

I confirm that all members of the mortgage are listed above.

Important note: On the 23/07/2020 the government introduced increased limits to the reliefs which can be claimed from the HTB scheme. In order to avail of these increased limits your relief may need to be re-calculated. If you submitted your HTB application prior to 23/07/2020 but believe you satisfy the requirements for the increased limits, you should cancel this claim, then cancel your application, and then re-apply for the HTB scheme.

Figure 12. HTB Declaration of mortgage holders on property

Selecting whether claim is for purchase of a qualifying property or a self-build

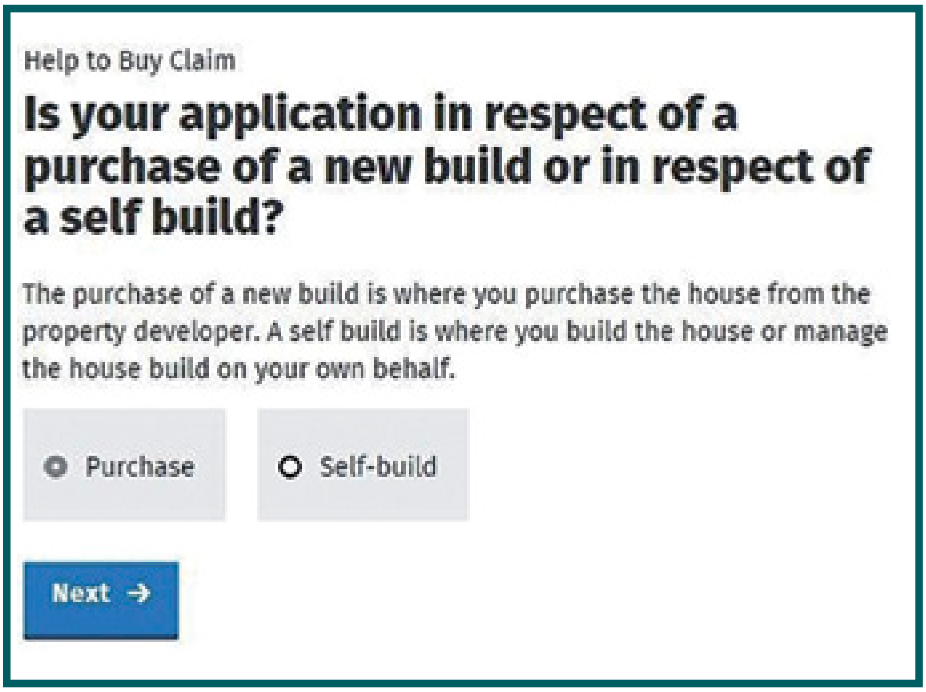


Figure 13. Property Type: purchase of a qualifying property or self-build

Adding required documentation to your claim

When submitting documentation to your claim, please ensure the following:

- Naming of documentation is meaningful and appropriate.
- All relevant pages are uploaded.
- All pages of documents are clear and legible.

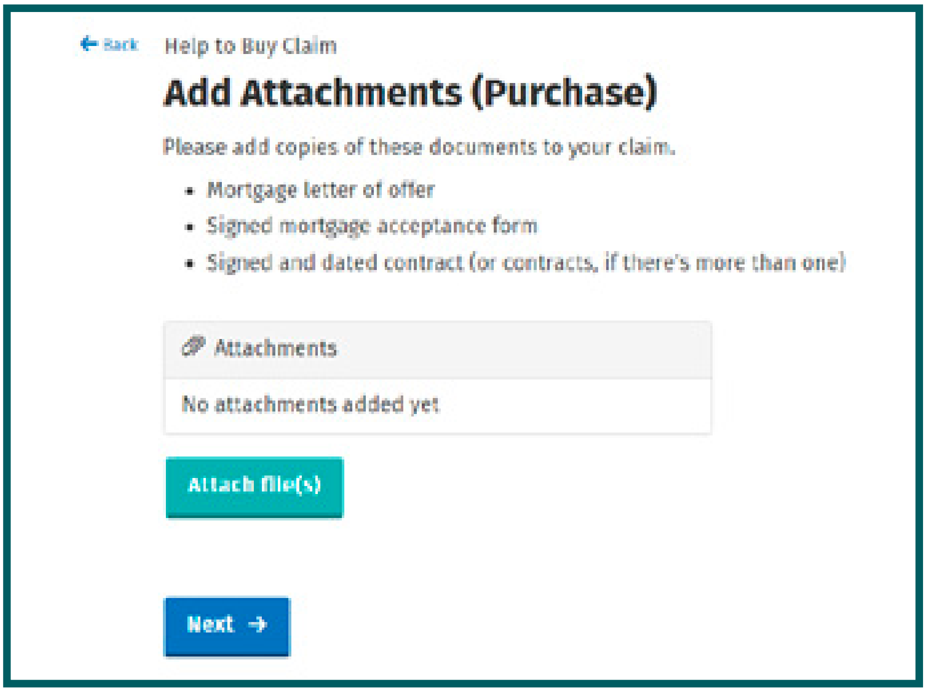


Figure 14. Add relevant attachments to claim for a purchase

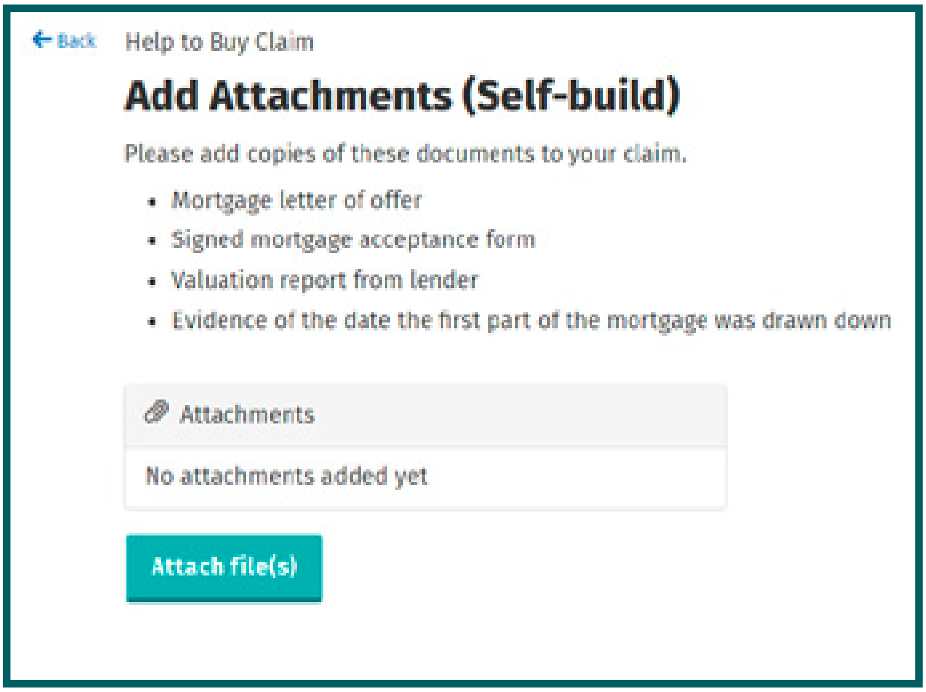


Figure 15. Add relevant attachments to claim for a self-build

Declaration Screens

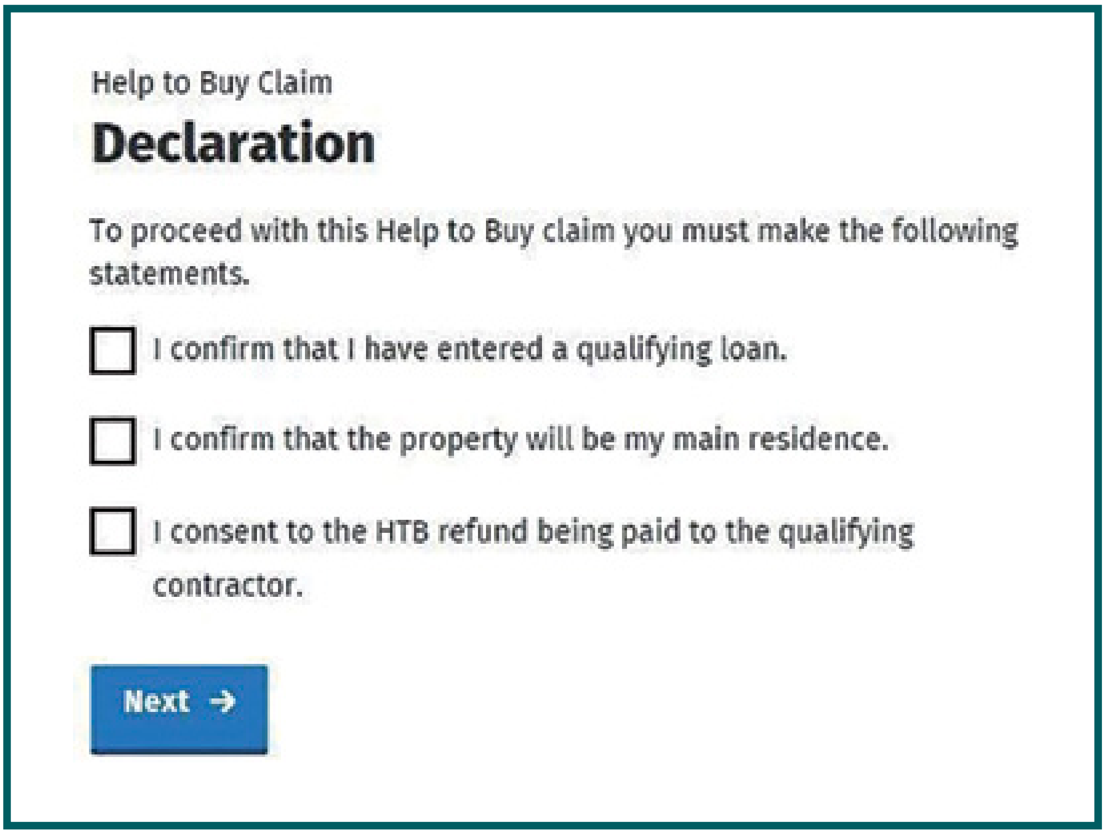


Figure 16. Claim Declaration for a Purchase

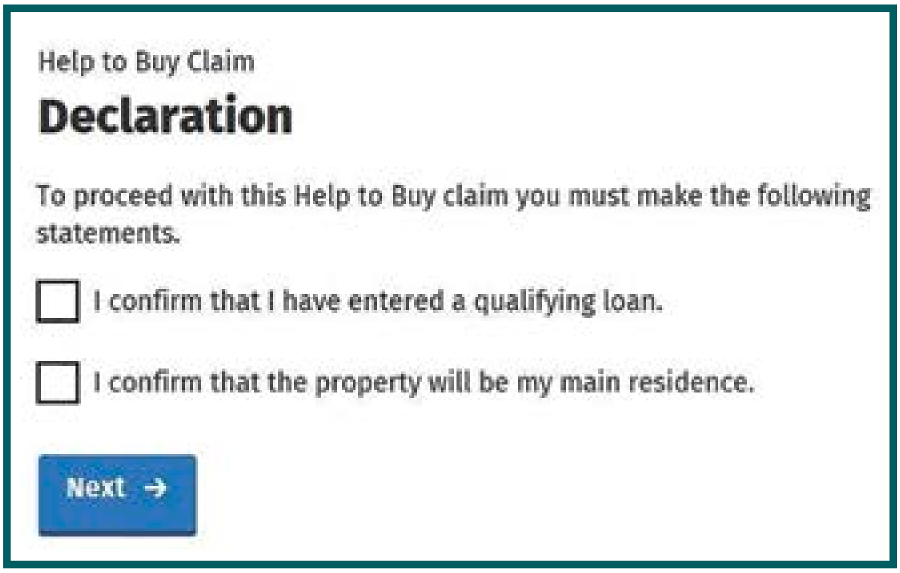


Figure 17. Claim Declaration for a self-build

Property Details

As part of the claim process you will have to provide details of the qualifying property you (or your group) are purchasing.

Figure 18. Property Details Screen

First-Time Purchase details

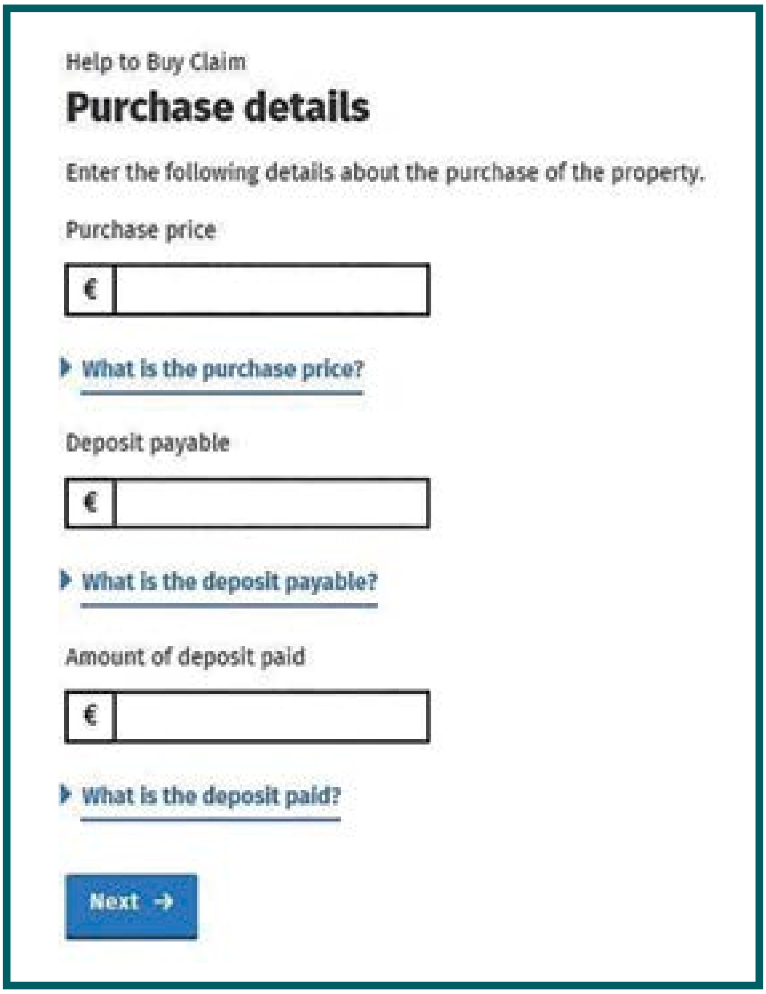


Figure 19. Purchase details screen of a new property

First-Time Self-Build details

The purchase price for a self-build property is the approved valuation of the property by the lender in accordance with the Central Bank prudential rules.

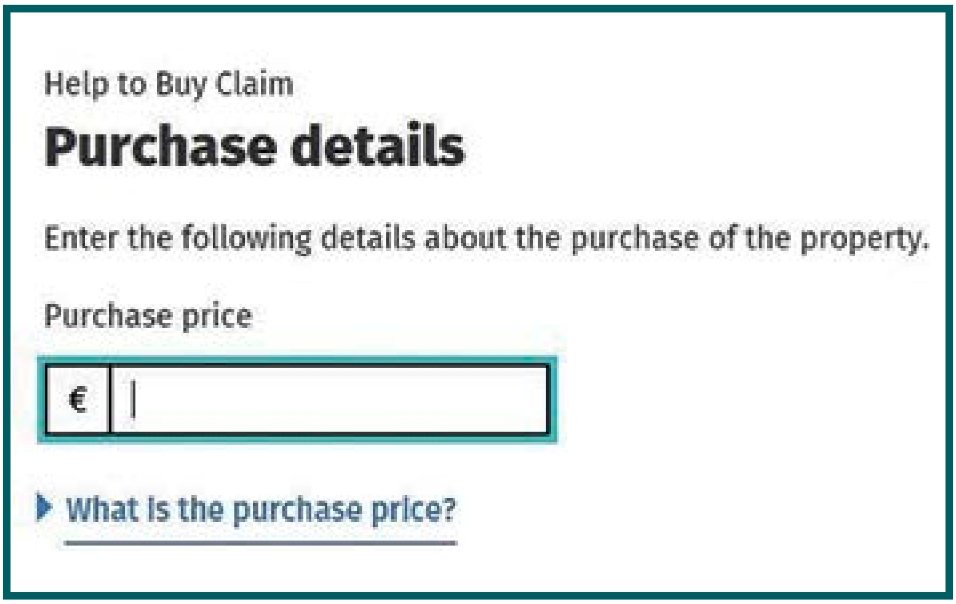


Figure 20. Purchase details screen for a self-build

Mortgage Details

You will be required to select a Mortgage Institution from the dropdown list of approved Mortgage Institutions and confirm details of your mortgage. Please note shared equity finance received from the State should **not** be included in the qualifying loan amount as it is not considered a qualifying loan.

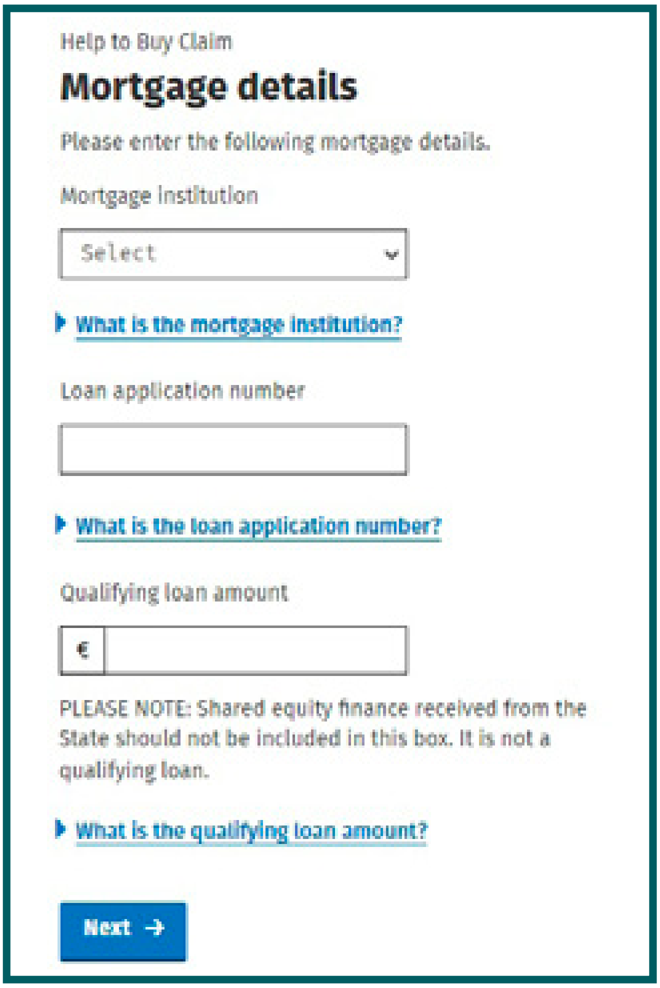


Figure 21. Mortgage details – when purchasing from a Qualifying Contractor

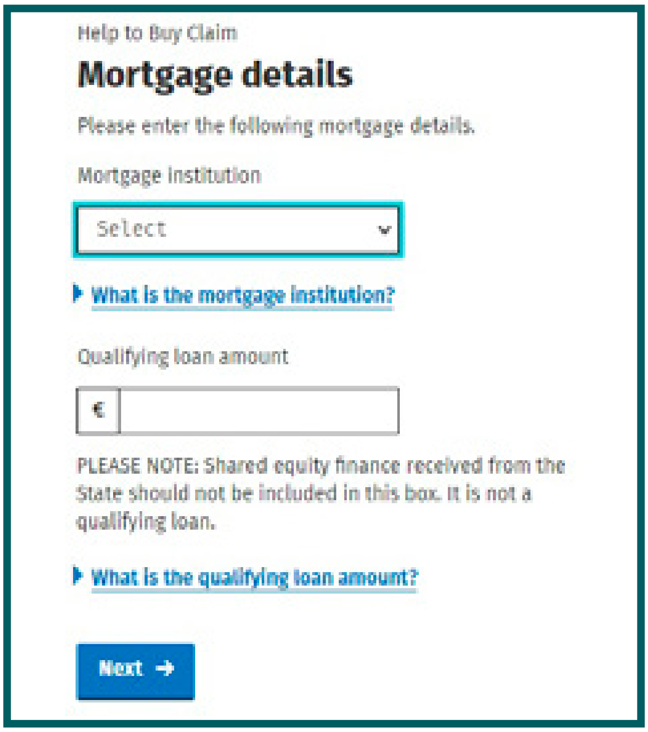


Figure 22. Mortgage details for self-build

Shared Equity

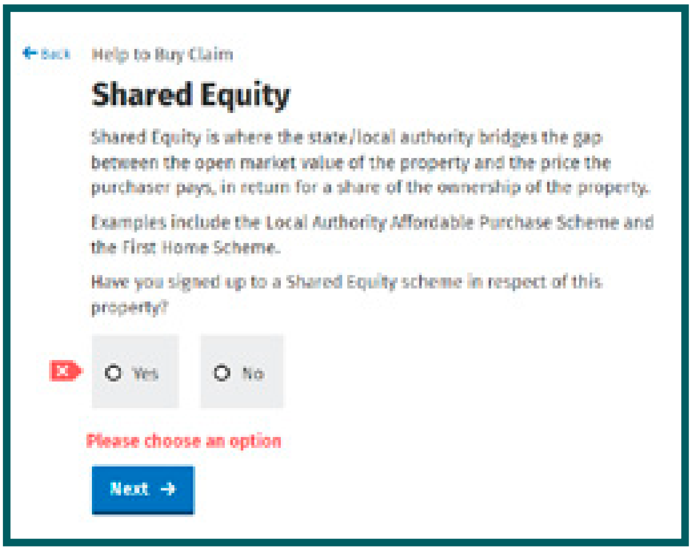


Figure 23. Shared Equity screen

You are required to select a yes / no option. Your claim cannot proceed until an option is selected. If you are availing of Shared Equity Finance through a Government housing support scheme such as First Home Scheme (FHS) or the Local Authority Affordable Purchase Scheme (LAAPS), please select yes.

Bank account details for Self-Build

If you are claiming for a self-build property, you must provide bank account details in order for your HTB refund to issue.

The bank account details must be for an Irish bank account held with your mortgage institution / lender.

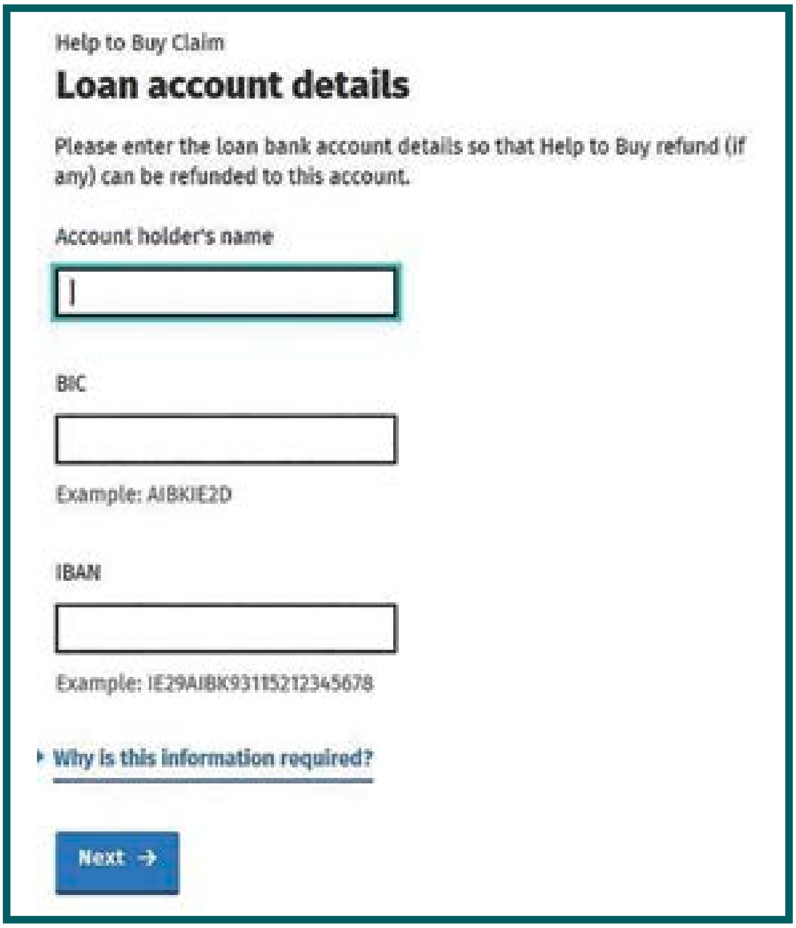


Figure 24. Loan Account Details screen

Summary Screen

Help to Buy Claim

Summary

Are these details correct?

Declaration

1. Individual 1

- I confirm that all members of the mortgage are listed above.

Add Attachments (Purchase)

File name	Mortgage letter of offer.txt
File name	Mortgage acceptance form.txt
File name	Contract.txt

Declaration

- I confirm that I/we have entered a qualifying loan.
- I confirm that the property will be my/our main residence.
- I consent to the HTB refund being paid to the qualifying contractor.

Property details

Property address	1 Main Street, Town Name, Dublin

Purchase details

Purchase price	€500,000.00
Deposit payable	€50,000.00
Amount of deposit paid	€25,000.00

Mortgage details

Mortgage institution	Bank Ltd
Loan application number	1234567
Qualifying loan amount	€450,000.00

Shared Equity

- I/we confirm that I/we have signed up to a shared equity scheme in respect of this property

Confirm Date

Date contracts were signed for purchase of house or date first tranche of loan was drawn down in respect of a self-build.	01/07/2022

Figure 25. Summary Claim for a Purchase

Help to Buy Claim

Summary

Are these details correct?

Declaration

1.	Individual 1

- I confirm that all members of the mortgage are listed above.

Add Attachments (Self-build)

File name	Mortgage letter of offer.txt
File name	Mortgage acceptance form.txt
File name	Valuation report.txt
File name	Evidence first part mortgage was drawn down.txt

Declaration

- I confirm that I/we have entered a qualifying loan.
- I confirm that the property will be my/our main residence.

Property details

Property address	1 Main Street, Town Name, Dublin

Purchase details

Purchase price	€500,000.00

Mortgage details

Mortgage institution	Bank Ltd
Qualifying loan amount	€450,000.00

Confirm Date

Date contracts were signed for purchase of house or date first tranche of loan was drawn down in respect of a self-build.	01/07/2022

Loan account details

Account holder's name	Individual 1
BIC	AB12345
IBAN	123456789

Figure 26. Summary Claim for a Self-build

Maximum refund amount

Once you confirm the details on the Summary Screen you will be provided with the total amount of the tax relief to be refunded.

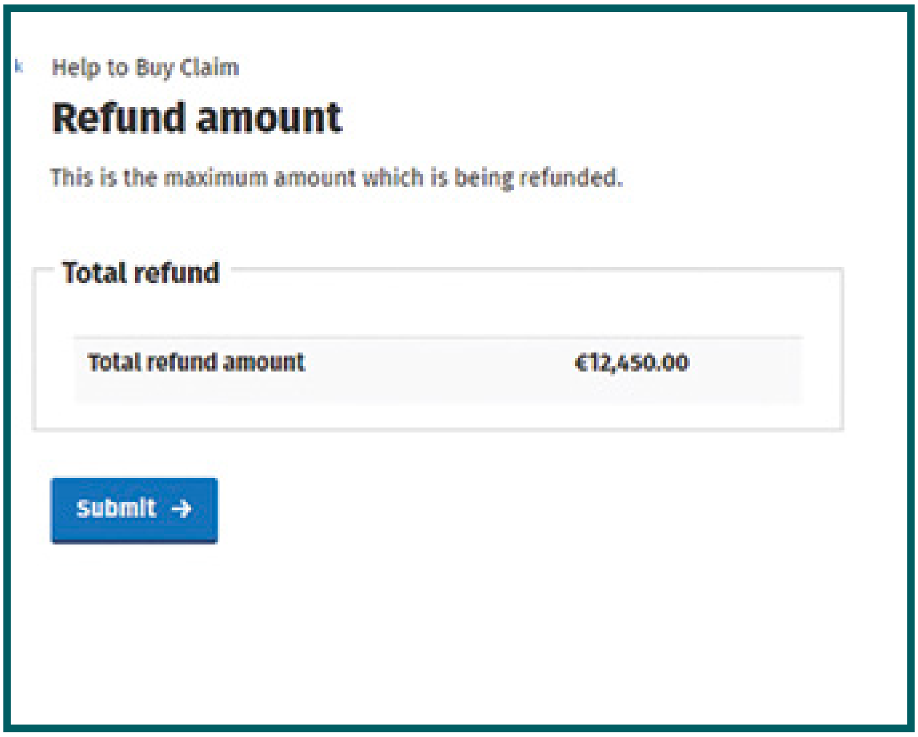


Figure 27. Refund Amount

The refund will only issue after your claim has been verified by:

- Qualifying Contractor in the case of a purchase of a new home,
- Solicitor acting on your behalf for self-builds.

Submitting your Claim

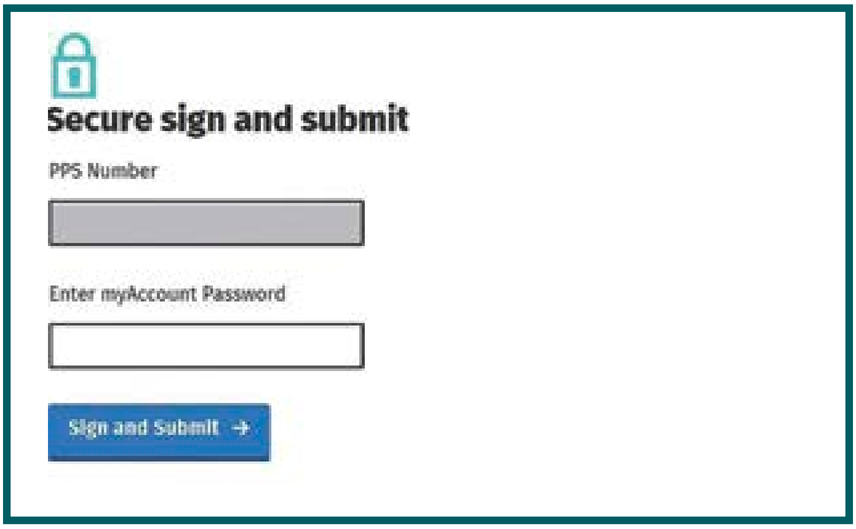


Figure 28. Sign and Submit your claim

Please ensure you have carefully checked all the information you input before signing and submitting the claim.

You will be presented with the Claim Acknowledgement screen after you have signed and submitted your claim. Your Claim Number will be displayed on this screen.

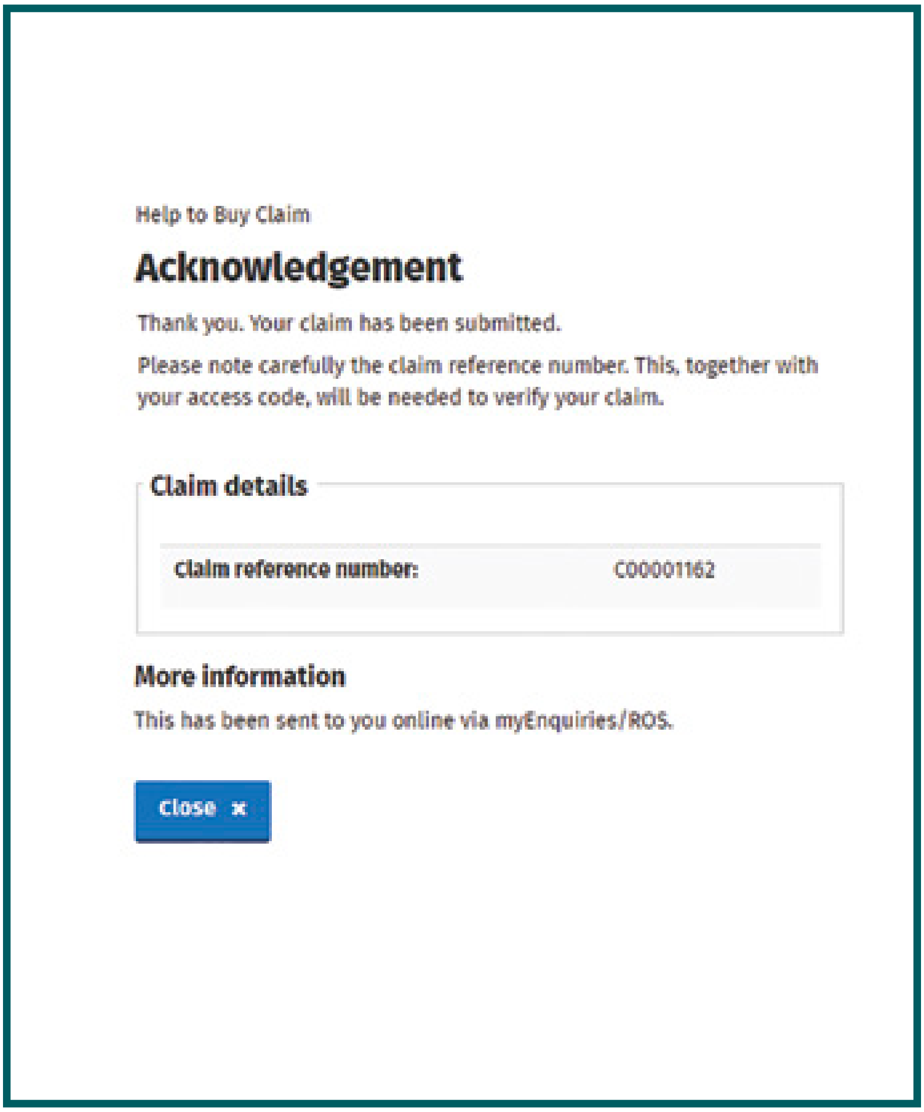


Figure 29. HTB Claim Acknowledgement

You will need to provide this Claim Number and your HTB Access Number to your eligible verifier. This will be your:

- Qualifying Contractor for purchasers of a new build,
- Solicitor acting on your behalf for self-builds.

Application for HTB Group Claim

Where the application is made by a group, only one group member will be required to submit the claim. Any member within the group can input the refundable tax apportionment.

Remember each individual's repayable amount cannot exceed the amount of their claim - each member of the group has been informed individually what their Help to Buy refund is. The total cannot exceed the maximum refund available.

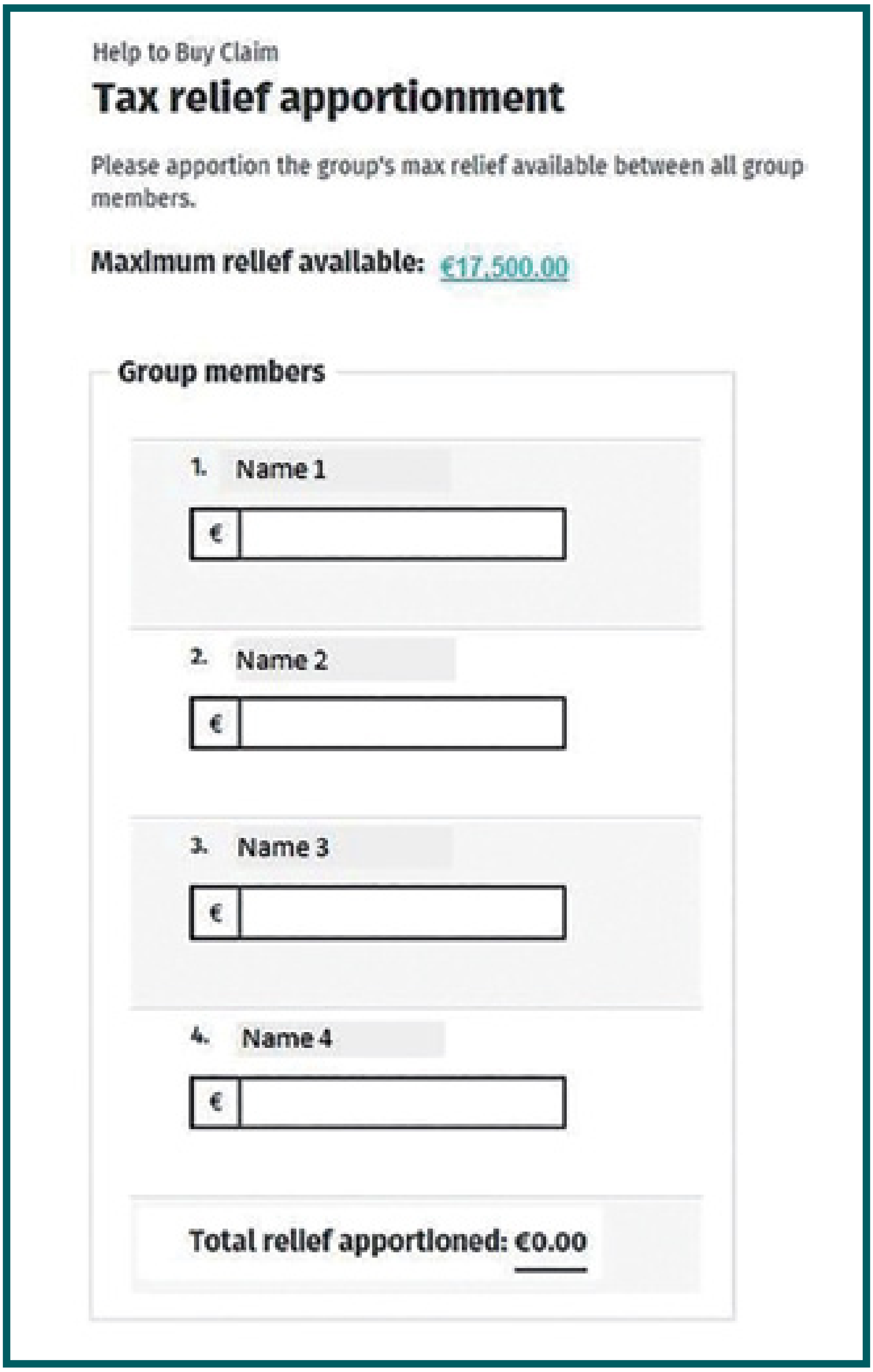


Figure 30. Group members – Tax Relief Apportionment

Cancelling a HTB Claim

You have the option to cancel your claim before you sign and submit.

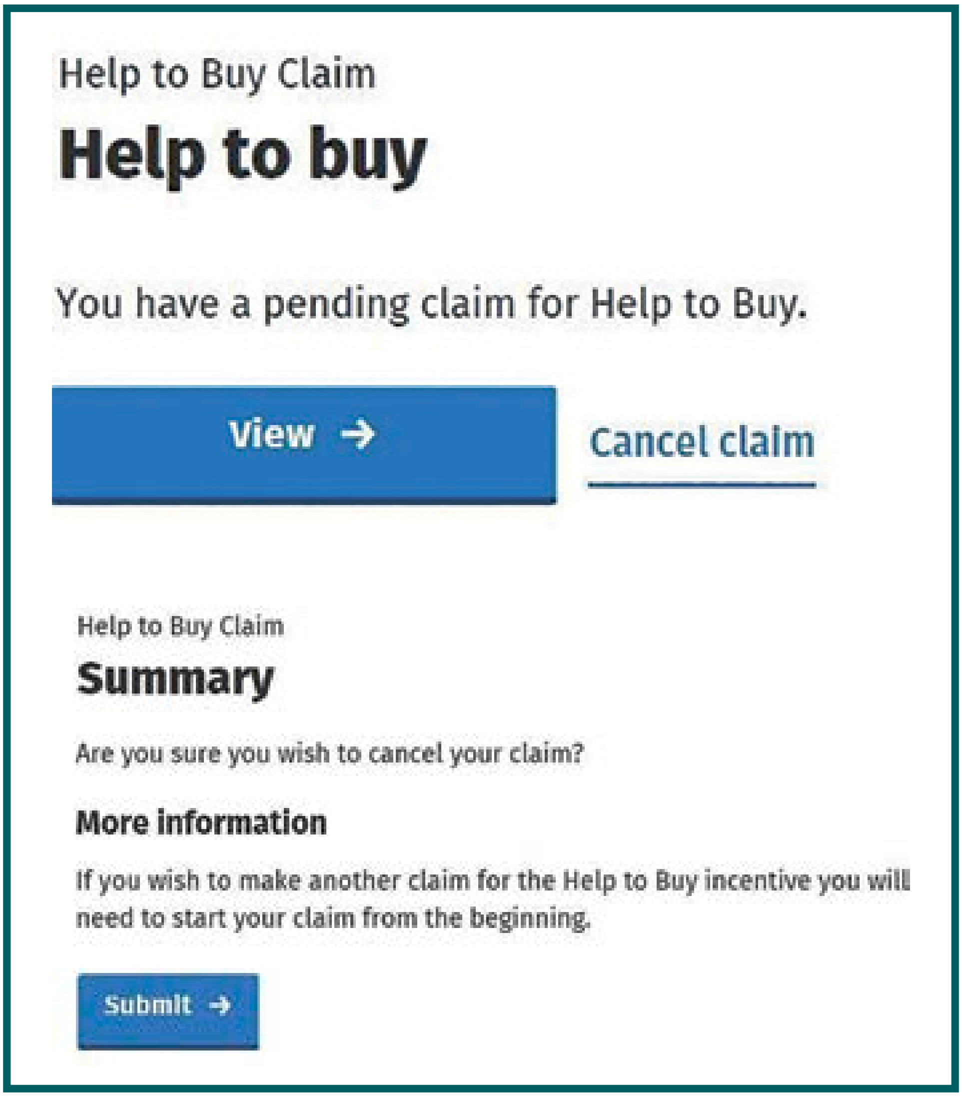


Figure 31. Cancel Claim

If a claim is cancelled the individual and all group members will be informed through **MyEnquiries**.

3. Verification Stage

Once the claim is submitted, you should advise your Qualifying Contractor, or Solicitor if you are self-building, and provide them with your Claim Number and the Access Code already provided to you. Before any refund is paid, the information you have given will need to be verified by:

- your Qualifying Contractor in the case of the purchase of a qualifying property, or
- your Solicitor in the case of a self-build.

Once the claim details are verified, and systematic checks are complete, refunds will be processed and paid as soon as possible.

Qualifying Contractors

Contractors wishing to operate the HTB scheme must apply to Revenue to register as a 'Qualifying Contractor'. Qualifying Contractors must verify the sale of the qualifying property after the claim stage of the HTB process.

Contractors must:

- apply for registration as a Qualifying Contractor – see form **HTB1**
- be tax compliant – eTax Clearance in place and a RCT deduction rate of 0% or 20%
- submit relevant information about 'qualifying residences'.

The name and VAT number of Qualifying Contractors are published on **www.revenue.ie**

Further information on Qualifying Contractors can be found **here.**

Solicitors

If a HTB applicant is self-building a house, his or her solicitor must verify the claim. Solicitors must first apply to Revenue to be a registered solicitor for the HTB scheme.

To be a registered solicitor for verifying HTB claims for self-builds, solicitors must submit a completed form **HTB2** through MyEnquiries in ROS. This should be submitted using the MyEnquiries category 'Help to Buy Scheme – Solicitor Approval'.

Further information for solicitors can be found **here**.

Additional Information

If you have queries in relation to HTB you should send your queries through **MyEnquiries**. Select 'Help to Buy Scheme' and then select the relevant First-Time Buyer heading from the dropdown menu.

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