

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.

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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 [myAccount](#).

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 [myAccount](#).

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

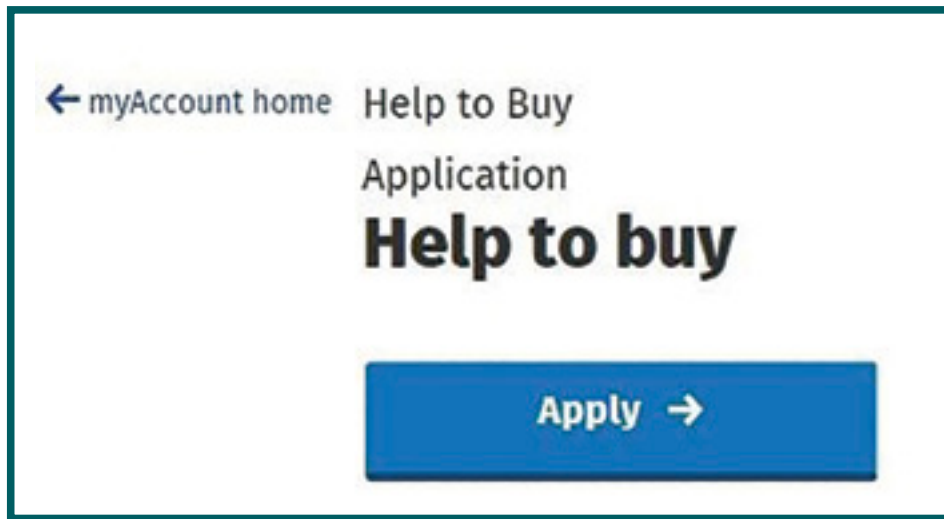


Figure 1. Starting a HTB application

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.

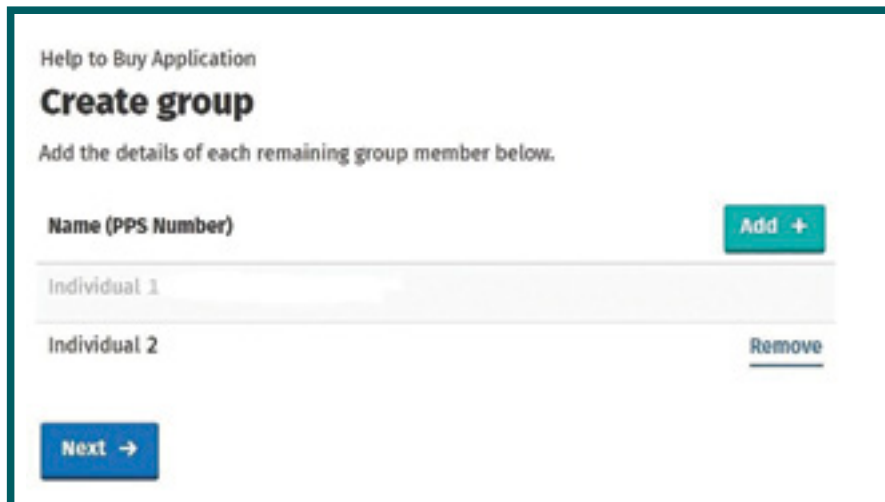
A screenshot of a web application interface. At the top, it says 'Help to Buy Application'. The main heading is 'Would you like to apply as an individual or a group?' in a large, bold, black font. Below this, there is a paragraph: 'A group is made up of two or more people who are buying or self-building a home. A group can include a married couple.' There are two radio button options: 'Individual' (which is selected, indicated by a filled circle) and 'Group' (which is unselected, indicated by an empty circle). At the bottom left, there is a blue rectangular button with the text 'Next →' in white.

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.



Help to Buy Application

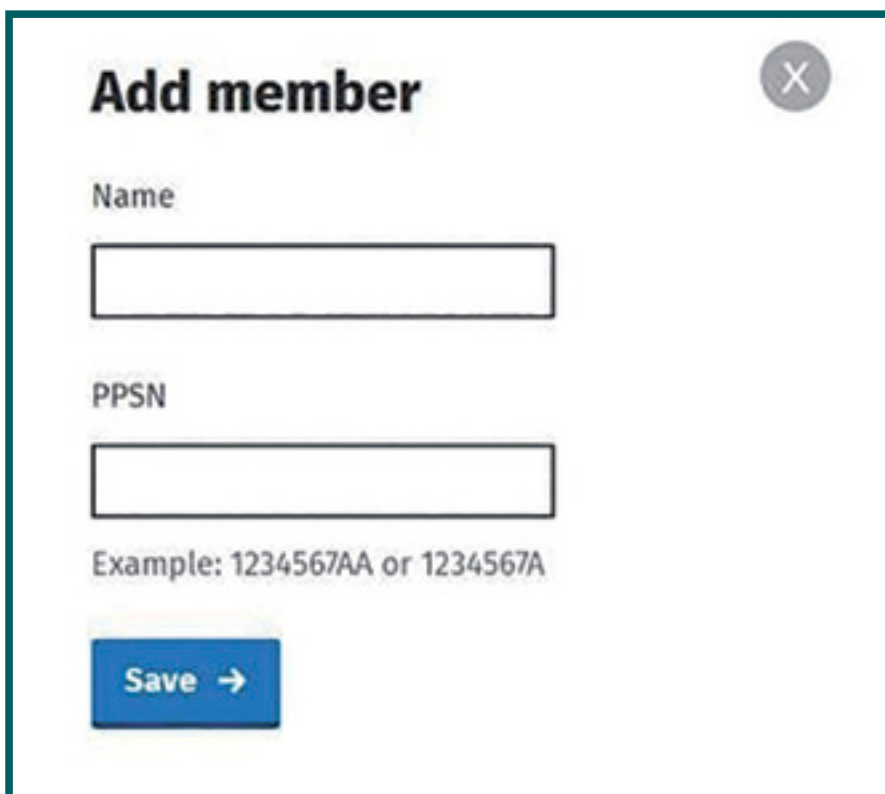
Create group

Add the details of each remaining group member below.

Name (PPS Number)	
Individual 1	Add +
Individual 2	Remove

[Next →](#)

Figure 3. Create a group



Add member

Name

PPSN

Example: 1234567AA or 1234567A

[Save →](#)

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.

Help to Buy Application

Join group

Your name has been added to a Help To Buy group with the following members:

1. Individual 1
2. Individual 2

Would you like to join this group?

☒ Yes ☐ No

[What is a group?](#)

Next →

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.

← Back Help to Buy Application

Declaration

Eligibility to apply for the Help to Buy incentive is based on the following:

- you must be a first time buyer of a home
- the cost of the home must be less than €500,000
- the property is to be used as your home
- the loan to value ratio of mortgage on the property is 70% or greater
- if purchasing, you are purchasing from a qualifying contractor

☐ I confirm I am a first time buyer and I am eligible for the Help to Buy incentive. I am aware that making an application under this scheme will require the processing of my personal data and that I will be passing certain personal data to relevant third parties.

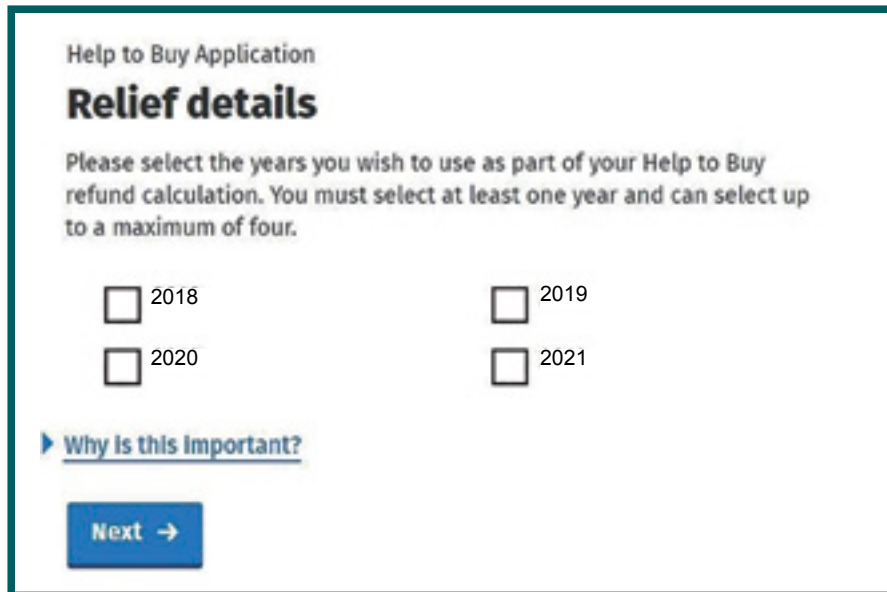
[What does this mean?](#)

Next →

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.



Help to Buy Application

Relief details

Please select the years you wish to use as part of your Help to Buy refund calculation. You must select at least one year and can select up to a maximum of four.

☐ 2018	☐ 2019
☐ 2020	☐ 2021

[▶ Why is this important?](#)

Next →

Figure 7. Four year HTB refund calculation

Help to Buy Application

Summary

Are these details correct?

Declaration

- I confirm I am a first time buyer and I am eligible for the Help to Buy incentive. I am aware that making an application under this scheme will require the processing of my personal data and that I will be passing certain personal data to relevant third parties.

Relief details

Tax periods selected	2018 , 2019 , 2020 , 2021
Potential maximum relief	€12,450.00

Important information

This summary page does not represent a claim for HTB until these details are submitted. Please ensure your contractor is a [qualifying contractor](#) prior to purchasing your home.

Submit →

Figure 8. HTB Summary

Sign & Submit

Certificate [Help](#)

Enter Password

Sign & Submit

0%

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

Help to Buy Application

Acknowledgement

We confirm that your tax affairs are in order and your application for Help to Buy was successful.

In order to make a claim you will need the application code outlined below. Your max relief amount and claim expiry date are also displayed below.

Application details	
Application code:	A00001158
Your max relief available:	€12,450.00
Expiry date:	31/12/2022

More information

A record of this has been sent to your myEnquiries/ROS Enquiry Record. In order for your qualifying contractor or your mortgage provider to verify the maximum relief available, you will need to provide them with both your Application code (provided above) and your Help to Buy access number (provided in your MyEnquiries/ROS record).

Your actual relief will be no greater than 5% of the purchase value of the qualifying residence (or 10% if you sign contracts or draw down the first tranche of a qualifying loan in respect of a self-build, between 23/07/2020 and 31/12/2022). You should ensure your contractor is a qualifying contractor prior to purchasing your home.

Important note: On the 23/07/2020, the government increased the maximum limit of Help to Buy relief to €30,000 subject to certain conditions being satisfied. In order to avail of these increased limits applicants must have signed a contract for the purchase of a new house or made the first draw down of the mortgage in the case of a self-build during the period 23 July 2020 to 31 December 2022. This will be confirmed at Claim stage. If the enhanced measures does not apply the maximum relief available is €20,000.

Close ✕

Proceed to claim →

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.

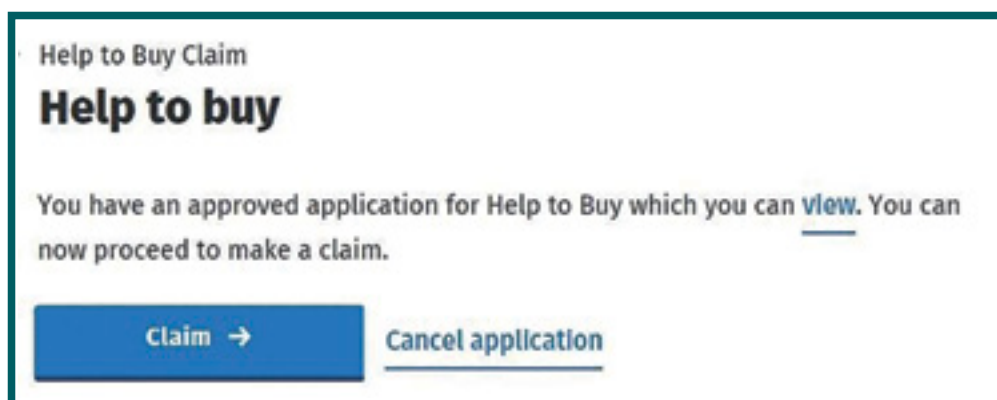


Figure 11. HTB Claim Application

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

Your claim must be received prior to the **expiry date** 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

Help to Buy Claim

Is your application in respect of a purchase of a new build or in respect of a self build?

The purchase of a new build is where you purchase the house from the property developer. A self build is where you build the house or manage the house build on your own behalf.

☒ Purchase ☐ Self-build

[Next →](#)

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.

[← Back](#) Help to Buy Claim

Add Attachments (Purchase)

Please add copies of these documents to your claim.

- Mortgage letter of offer
- Signed mortgage acceptance form
- Signed and dated contract (or contracts, if there's more than one)

Attachments

No attachments added yet

[Attach file\(s\)](#)

[Next →](#)

Figure 14. Add relevant attachments to claim for a purchase

[← Back](#) Help to Buy Claim

Add Attachments (Self-build)

Please add copies of these documents to your claim.

- Mortgage letter of offer
- Signed mortgage acceptance form
- Valuation report from lender
- Evidence of the date the first part of the mortgage was drawn down

 Attachments

No attachments added yet

Attach file(s)

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

Declaration Screens

Help to Buy Claim

Declaration

To proceed with this Help to Buy claim you must make the following statements.

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

Next →

Figure 16. Claim Declaration for a Purchase

Help to Buy Claim

Declaration

To proceed with this Help to Buy claim you must make the following statements.

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

Next →

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.

Help to Buy Claim

Property details

Please enter the following details about the property.

Property ID (optional)

[▶ What is the property ID?](#)

Street address

Address line 2 (optional)

Address line 3

County

Eircode (if known)

Next ->

Figure 18. Property Details Screen

First-Time Purchase details

Help to Buy Claim

Purchase details

Enter the following details about the purchase of the property.

Purchase price

€

[▶ What is the purchase price?](#)

Deposit payable

€

[▶ What is the deposit payable?](#)

Amount of deposit paid

€

[▶ What is the deposit paid?](#)

[Next ->](#)

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.

Help to Buy Claim

Purchase details

Enter the following details about the purchase of the property.

Purchase price

€

[▶ What is the purchase price?](#)

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.

Help to Buy Claim

Mortgage details

Please enter the following mortgage details.

Mortgage Institution

Select ▼

▶ [What is the mortgage institution?](#)

Loan application number

▶ [What is the loan application number?](#)

Qualifying loan amount

€

PLEASE NOTE: Shared equity finance received from the State should not be included in this box. It is not a qualifying loan.

▶ [What is the qualifying loan amount?](#)

Next →

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

Help to Buy Claim

Mortgage details

Please enter the following mortgage details.

Mortgage Institution

Select ▼

▶ [What is the mortgage institution?](#)

Qualifying loan amount

€

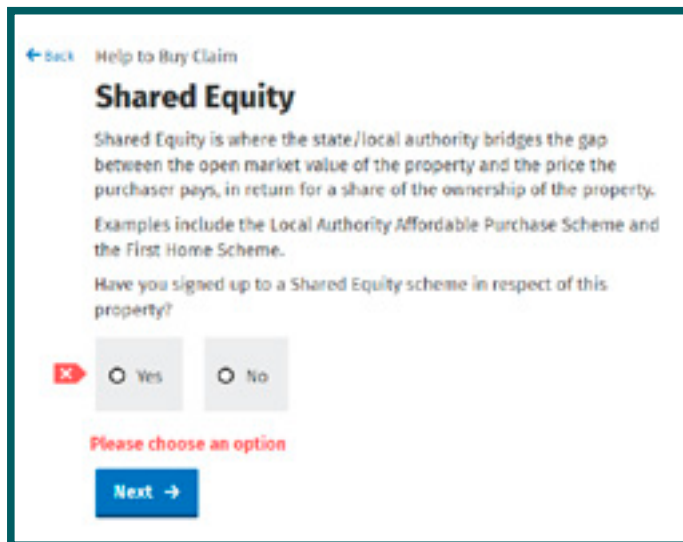
PLEASE NOTE: Shared equity finance received from the State should not be included in this box. It is not a qualifying loan.

▶ [What is the qualifying loan amount?](#)

Next →

Figure 22. Mortgage details for self-build

Shared Equity



The screenshot shows a web form titled "Help to Buy Claim" with a sub-header "Shared Equity". The text explains that Shared Equity is where the state/local authority bridges the gap between the open market value of the property and the price the purchaser pays, in return for a share of the ownership of the property. Examples include the Local Authority Affordable Purchase Scheme and the First Home Scheme. The form asks: "Have you signed up to a Shared Equity scheme in respect of this property?". Below this question are two radio button options: "Yes" and "No". The "Yes" option is selected, indicated by a red 'X' icon. A red error message "Please choose an option" is displayed below the radio buttons. At the bottom of the form is a blue "Next →" button.

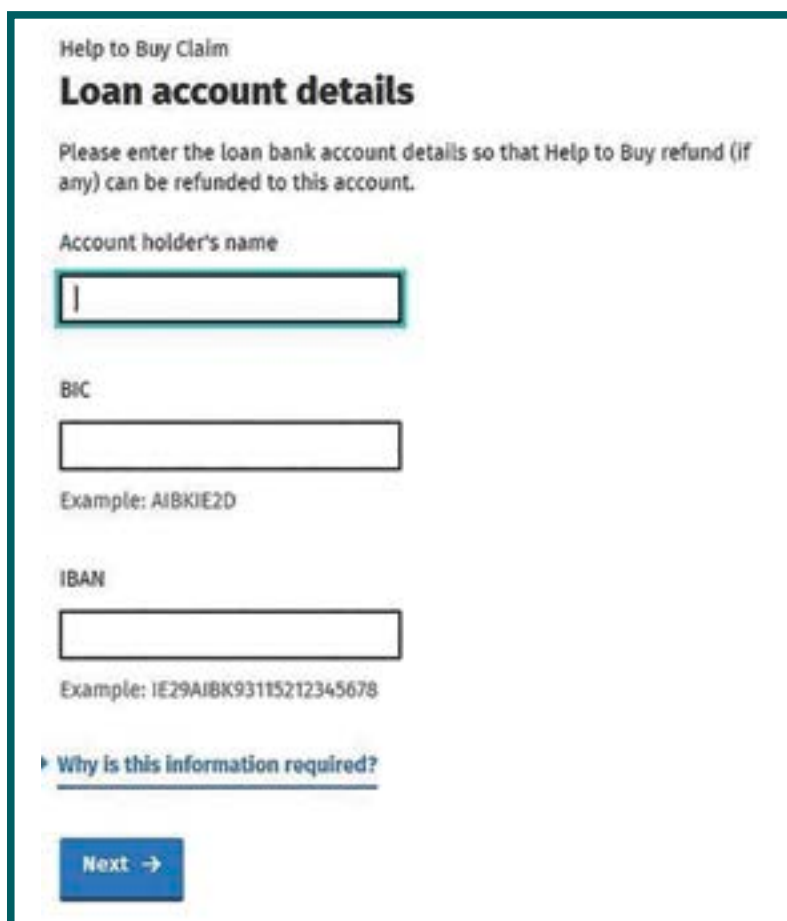
Figure 23. Shared Equity screen

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.



The screenshot shows a web form titled "Help to Buy Claim" with a sub-header "Loan account details". The text asks the user to enter the loan bank account details so that the Help to Buy refund (if any) can be refunded to this account. The form contains three input fields: "Account holder's name", "BIC", and "IBAN". Below the "BIC" field is an example: "Example: AIBKIE2D". Below the "IBAN" field is an example: "Example: IE29AIBK93115212345678". At the bottom of the form is a blue "Next →" button. A link "Why is this information required?" is also visible.

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

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.

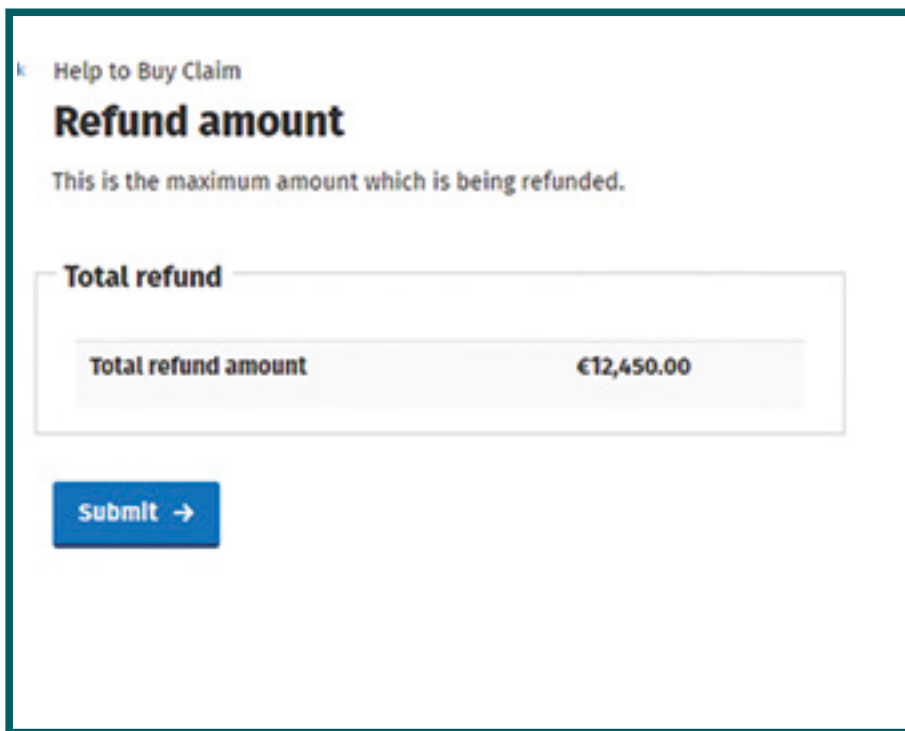
The screenshot shows a web interface for a 'Help to Buy Claim'. At the top, it says 'Help to Buy Claim' with a small 'k' icon. Below that is the heading 'Refund amount' in bold. A subtext reads 'This is the maximum amount which is being refunded.' There is a section titled 'Total refund' containing a table with one row: 'Total refund amount' and '€12,450.00'. At the bottom of this section is a blue button labeled 'Submit →'.

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

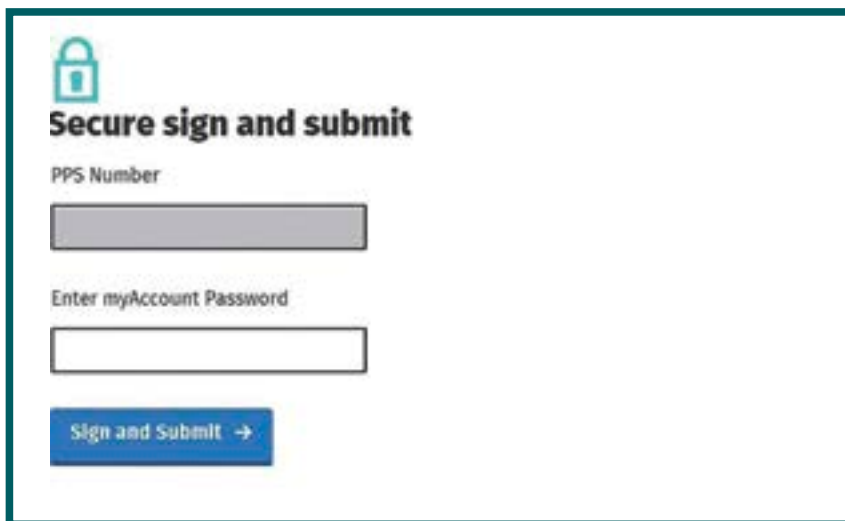
The screenshot shows a web interface for 'Secure sign and submit'. It features a lock icon at the top left. Below the heading, there are two input fields: 'PPS Number' and 'Enter myAccount Password'. At the bottom is a blue button labeled 'Sign and Submit →'.

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.

Help to Buy Claim

Acknowledgement

Thank you. Your claim has been submitted.

Please note carefully the claim reference number. This, together with your access code, will be needed to verify your claim.

Claim details

Claim reference number:	C00001162
-------------------------	-----------

More information

This has been sent to you online via myEnquiries/ROS.

Close x

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.

Help to Buy Claim

Tax relief apportionment

Please apportion the group's max relief available between all group members.

Maximum relief available: €17,500.00

Group members

1. Name 1

€

2. Name 2

€

3. Name 3

€

4. Name 4

€

Total relief apportioned: €0.00

Figure 30. Group members – Tax Relief Apportionment

Cancelling a HTB Claim

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

Help to Buy Claim

Help to buy

You have a pending claim for Help to Buy.

[View →](#) [Cancel claim](#)

Help to Buy Claim

Summary

Are you sure you wish to cancel your claim?

More information

If you wish to make another claim for the Help to Buy incentive you will need to start your claim from the beginning.

[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.

The information in this document is provided as a guide only and is not professional advice, including legal advice. It should not be assumed that the guidance is comprehensive or that it provides a definitive answer in every case.