

## **Help to Buy – Summary Guide for Applicants**

January 2025

**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 2029. 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 2029, 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 value 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.

## Applicant Types

There are two types of applicants who can apply for the HTB 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 2029 the information you provide at claim stage will be verified by your approved **Qualifying Contractor**. Once approved by Revenue, 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](http://www.revenue.ie).

### 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 2029, the information provided at claim stage will be verified by your **Solicitor**. Once approved by Revenue, the refund will be paid to a bank account held with your mortgage provider.

**There is no requirement to use an approved Qualifying Contractor if you are self-building.**

## Application Process

Before making a HTB application you should:

- Ensure your contractor is a 'Qualifying Contractor' 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) for each of the tax years you select for refund. The years available for selection will be the four years prior to the year in which you make your application. Electronic Income Tax Return forms (Form 12) 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.

If you are a PAYE taxpayer and registered for another tax head during any part of a tax year you have selected, you must have a Tax Clearance Certificate (TCC) in place for that year.

**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. Electronic Income Tax Return forms (Form 11) 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).

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

Where there is an outstanding liability which does not relate to PUP or TWSS, this liability must be paid before you will be eligible for HTB.

## 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:

- 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**.

## Stages of the HTB Process

There are three stages to the HTB process:

### 1. Application Stage

You can apply for HTB 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 potential 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.

Please note the final maximum relief available to you is dependent on which HTB scheme you qualify for. For information on the maximum relief available, please see **Introduction**.

**The actual relief available to you will not be established until claim stage.**

### 2. Claim Stage

As part of the claim process you will have to supply details about the:

- Property Address
- Purchase Value
- Mortgage
- Affordable Dwelling Contribution\*
- Affordable Dwelling Purchase Arrangement\*

\* Only applies if you have signed your purchase contract on or after 11 October 2023 and you are participating in the Local Authority Affordable Purchase Scheme.

### 3. Verification Stage

Before any refund is paid, your claim will need to be verified by an eligible verifier. This is:

- 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 potential maximum relief amount advised at the application stage.

## Guide to the HTB Online System

### 1. Application Stage

#### Starting your Application

To access the HTB Online System:

- If you are a PAYE taxpayer, log on to [myAccount](#) and select 'Help to Buy' on the 'Property and Land Services' card.
- If you are a self-assessed taxpayer, log on to ROS and select the 'Help to Buy Applicant link' card.

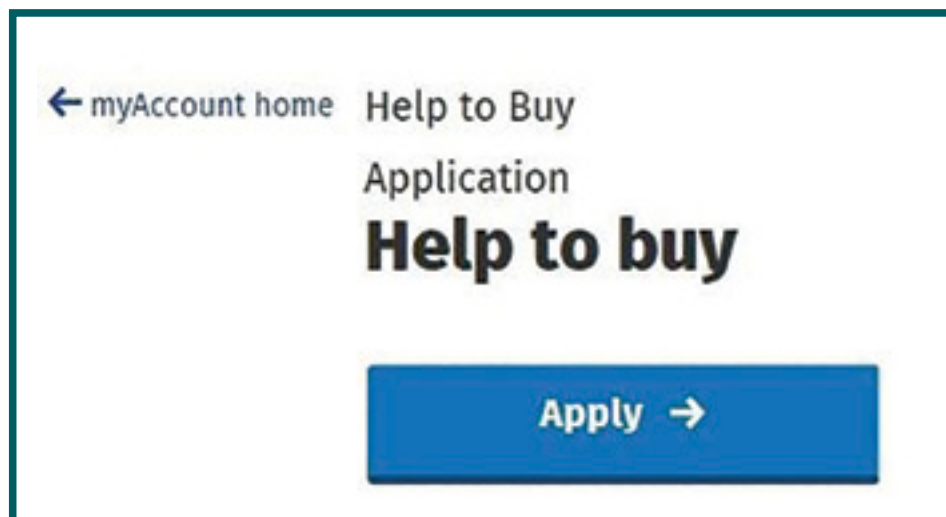


Figure 1. Starting a HTB application

### Qualifying Period

On the second screen, you will be asked whether you have already purchased a home or drawn down the first tranche of a qualifying loan. If you select 'Yes', you will be asked to enter the purchase date / draw down date of the first tranche of your mortgage. The date entered must fall between 1 January 2017 and 31 December 2029. For further details on the qualifying period, please see **Paragraph 6 of Tax and Duty Manual Help to Buy - Part 15-01-46**.

Help to Buy Application

**Have you already purchased a home or drawn down the first tranche of a qualifying loan?**

☐ Yes ☐ No

**Next →**

**Figure 2. Have you already purchased or self-built a home**

### **Individual or Group Application**

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

Help to Buy Application

**Have you already purchased a home or drawn down the first tranche of a qualifying loan?**

☐ Yes ☐ No

**Next →**

**Figure 3. Apply as an individual or as a group**

### **Create Group Application**

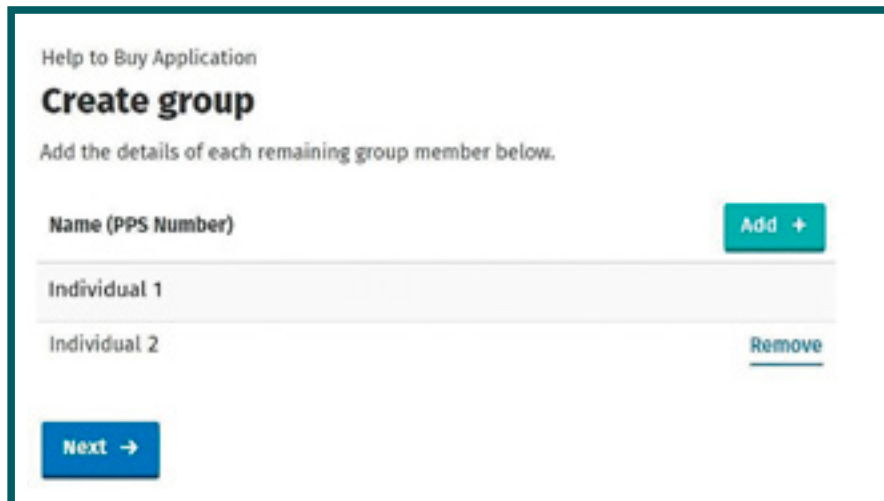
If a house or apartment is being purchased or built by more than one individual, HTB must be applied for by a group. A group is made up of more than one person, including couples in a marriage or civil partnership. It can also be 2 or more related or unrelated taxpayers. All the individuals within a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

All named parties on the purchased contract and mortgage must be part of the HTB application. Please note a mortgage guarantor should not be included in the HTB application.

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.

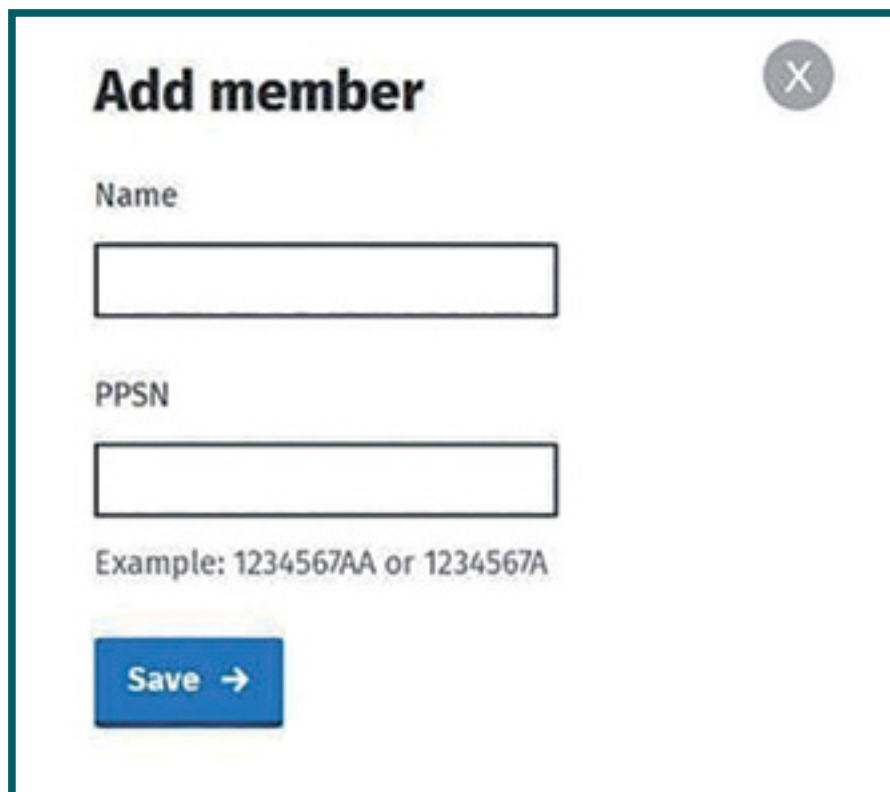
If you have been added to a group by another group member you will be presented with the Join Group screen. All members of the group will be listed and must select to join the group or not.

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



The screenshot shows the 'Create group' screen within the 'Help to Buy Application'. The title 'Create group' is prominently displayed. Below it, a subtitle reads 'Add the details of each remaining group member below.' There is a table with two rows: 'Individual 1' and 'Individual 2'. To the right of 'Individual 1' is a green 'Add +' button. To the right of 'Individual 2' is a blue 'Remove' link. At the bottom left, there is a blue 'Next →' button.

Figure 4. Create a group



The screenshot shows the 'Add member' screen. At the top right is a grey circular button with a white 'X'. The title 'Add member' is at the top left. Below the title are two input fields: 'Name' and 'PPSN'. Below the 'PPSN' field is an example text: 'Example: 1234567AA or 1234567A'. At the bottom is a blue 'Save →' button.

Figure 5. Add group members



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 6. Join group members

## Declaration

All individual applicants and group members have to declare that they are first-time purchasers and that they are eligible for the HTB scheme. If incorrect declarations are made, a clawback of the HTB relief paid may arise. For further information on when clawbacks arise, please see **Paragraph 15 of the Tax and Duty Manual Help to Buy - Part 15-01-46**

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
- the qualifying loan amount entered does not include any equity finance
- 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?](#)

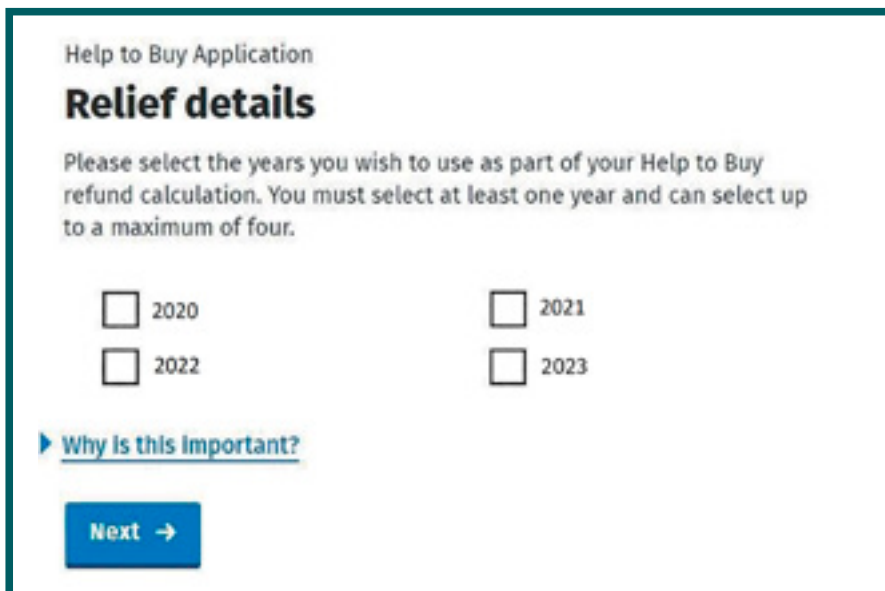
[Next →](#)

Figure 7. HTB Declaration

## Selection of years

As part of your potential 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 the application is made. When you have selected your refund years, you will be presented with a summary screen. Please ensure the details on the summary screen are correct.

Once you are satisfied, sign and submit your application. Your submission will be acknowledged and you may now proceed to claim stage.



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.

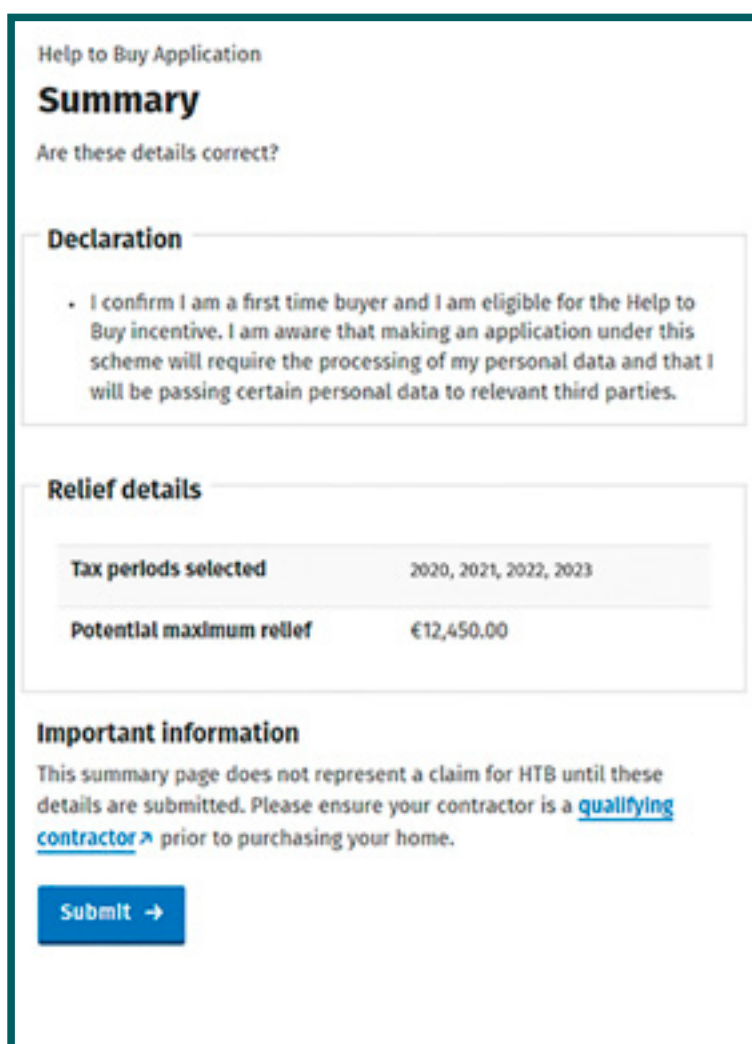
☐ 2020 ☐ 2021

☐ 2022 ☐ 2023

[Why is this important?](#)

**Next** →

Figure 8. 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	2020, 2021, 2022, 2023
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 9. HTB Summary

**Sign & Submit**

Certificate

Enter Password

[Help](#)

**Sign & Submit**

0%

Figure 10. 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 11. HTB Acknowledgement

## 2. Claim Stage

### Starting Your Claim

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

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

Log in to [myAccount](#) or ROS to make your HTB claim. You will be asked to confirm details relating to the property (the purchase price, date of completion) and finance ( mortgage details, deposit already paid and, where relevant, details of the affordable dwelling contribution).

For further details on how long an application for HTB remains valid for please see **Paragraph 11.1.1 of Tax and Duty Manual Help to Buy - Part 15-01-46**.

Your claim must be received prior to the expiry date of your application which is displayed on your HTB acknowledgement (see Figure 11 above). If it is not received by the expiry date, you will have to make a new application.

**Shared equity finance received from the State should not be included when entering the mortgage amount.**

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

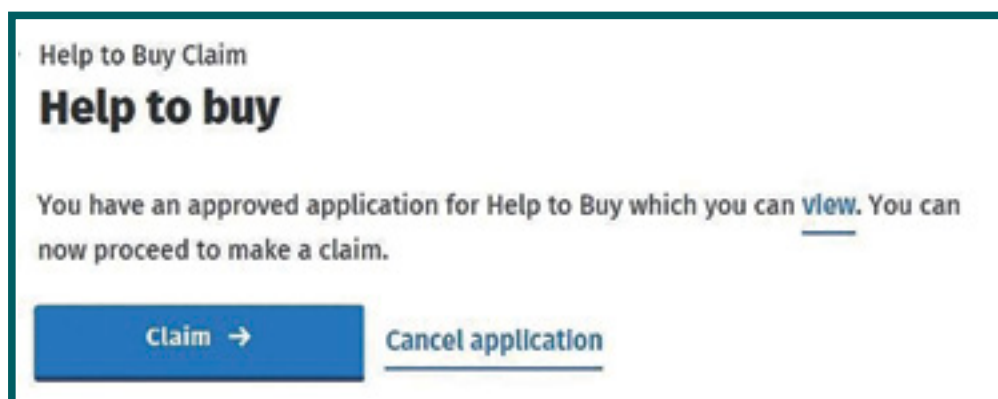


Figure 12. HTB Claim Application

## 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

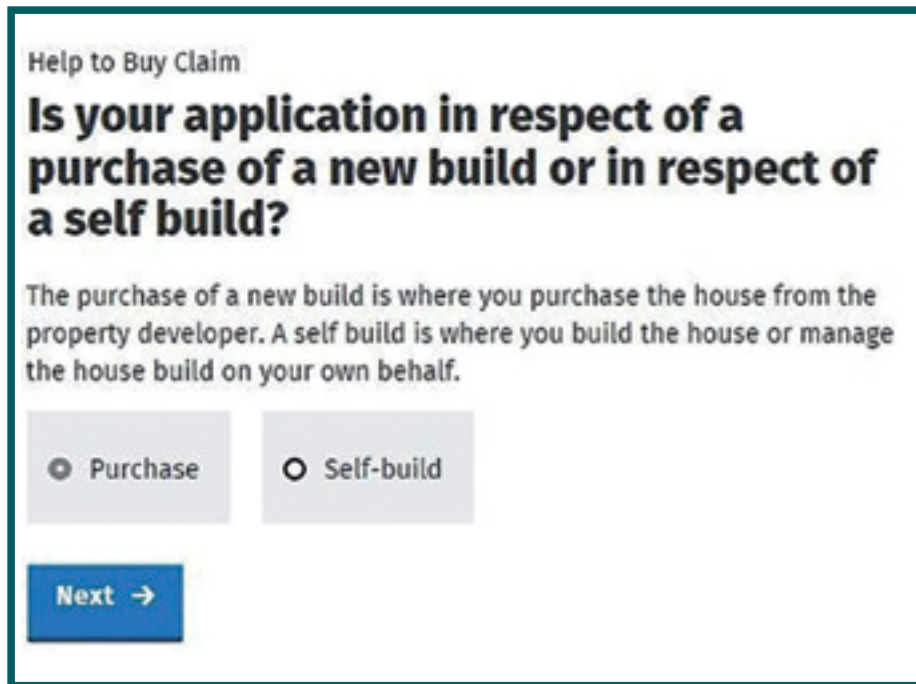
If all members of the mortgage are not listed above you cannot proceed with this claim. In order to proceed you must cancel your application and start again ensuring that you create a group with all members of the mortgage.

☒ 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 13. HTB Declaration of mortgage holders on property

## Property Type



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 14. Property Type

## Documentation Required at Claim Stage

You **must** attach the following supporting documentation to your claim:

### 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 purchase contract with the Qualifying Contractor.

and

- A copy of the signed and dated Affordable Dwelling Purchase Agreement, if you are participating in the Local Authority Affordable Purchase Scheme and have signed your purchase contract on or after 11 October 2023.

### 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.

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 Claims

## 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)
- Signed and dated shared equity finance agreement (if you are signed up to the Local Authority Affordable Purchase scheme)

▼ [What is a shared equity finance agreement?](#)

For Local Authority Affordable Purchase (LAAP) applicants, this will be your Affordable Dwelling Purchase Agreement.

📎 Attachments

No attachments added yet

Attach file(s)

Next →

**Figure 15. 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 16. Add relevant attachments to claim for a self-build**

## Declaration Screens

In order to proceed with your claim, you must confirm you have met the conditions on the declaration screen.

If incorrect declarations are made, a clawback of the HTB relief paid may arise. For further information on when clawbacks arise, please see **Paragraph 15 of the Tax and Duty Manual Help to Buy - Part 15-01-46**.

Help to Buy Claim

## Declaration

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

- ☐ 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.

**Next →**

**Figure 17. 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/we have entered a qualifying loan.
- ☐ I confirm that the property will be my/our main residence.

**Next →**

**Figure 18. Claim Declaration for a self-build**

### Property Details

As part of the claim process you will have to provide details of the qualifying property, including the purchase price.

For purchased properties, the purchase price cannot be less than the open market value.

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

## 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 19. Property 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 20. Purchase details for a purchased property

Help to Buy Claim

## Purchase details

Enter the following details about the purchase of the property.

Purchase price

€ |

[▶ What is the purchase price?](#)

**Figure 21. Purchase details for a self-build**

## Shared Equity

You will be required to confirm if you are availing of Shared Equity Finance through a Government housing support scheme such as First Home Scheme or the Local Authority Affordable Purchase Scheme. Your claim cannot proceed until an option is selected.

If you are participating in the Local Authority Affordable Purchase Scheme and have signed your purchase contract on or after 11 October 2023, you will be required to enter the affordable dwelling contribution provided by the Local Authority. Your affordable dwelling contribution is noted on the contract with your Local Authority, which is called your Affordable Dwelling Purchase Arrangement. The Local Authority's percentage equity stake will be automatically calculated based on the amount of the affordable dwelling contribution you enter, and will be displayed on Figure 23. The Local Authority's percentage equity stake should match the percentage stated in your Affordable Dwelling Purchase Arrangement.

If you are participating in any other Shared Equity scheme, including the First Home Scheme, please select "Other".

[← Back](#) Help to Buy Claim

## Shared Equity

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.

Have you signed up to a Shared Equity scheme in respect of this property?

☒ Yes ☐ No

Please choose an option

[Next →](#)

**Figure 22. Shared Equity**

Help to Buy Claim

### Shared Equity

Select the shared equity scheme you have signed up to: -

☒ Local Authority Affordable Purchase Scheme ☐ Other

Enter the value of the share owned by the Housing Authority

€

Equity % owned by your Housing Authority based on purchase price.

%

**Next →**

**Figure 23. Shared Equity Details**

## **Date Confirmation**

Help to Buy Claim

### Confirm Date

Please confirm the date you signed contracts to purchase a qualifying house or drew down the first tranche of a qualifying loan in respect of a self-build?

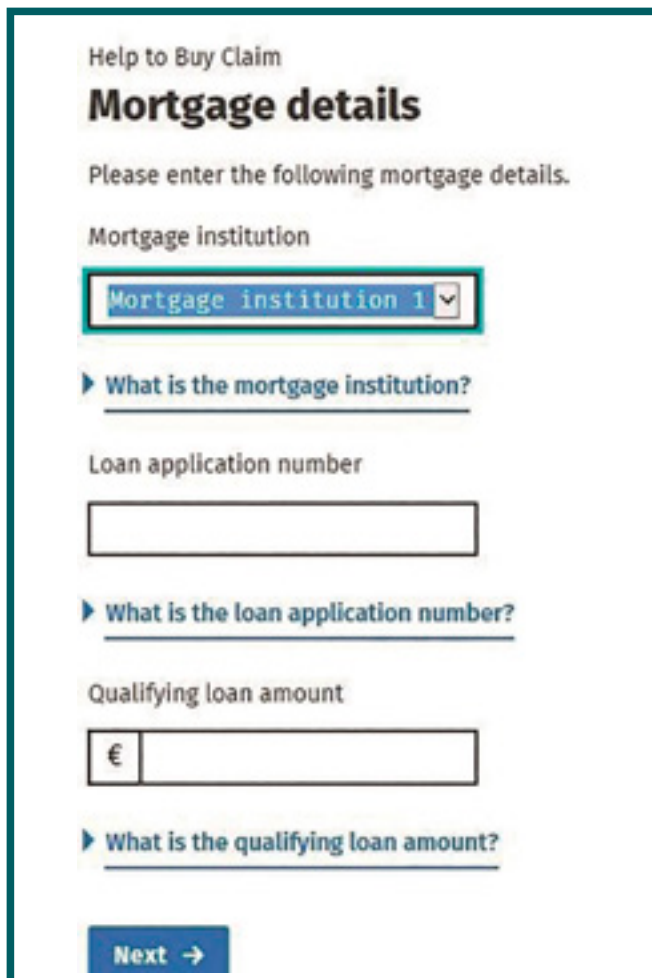
Date

**Next →**

**Figure 24. Date Confirmation**

## Mortgage Details

You will be required to select your mortgage provider 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

Mortgage institution 1 ▼

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

Loan application number

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

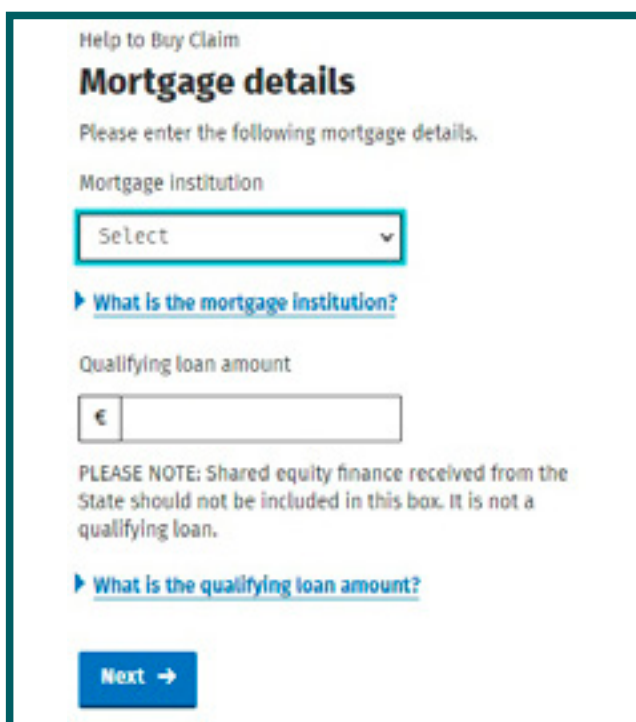
Qualifying loan amount

€

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

**Next →**

Figure 25. Mortgage details for a purchased property



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?](#)

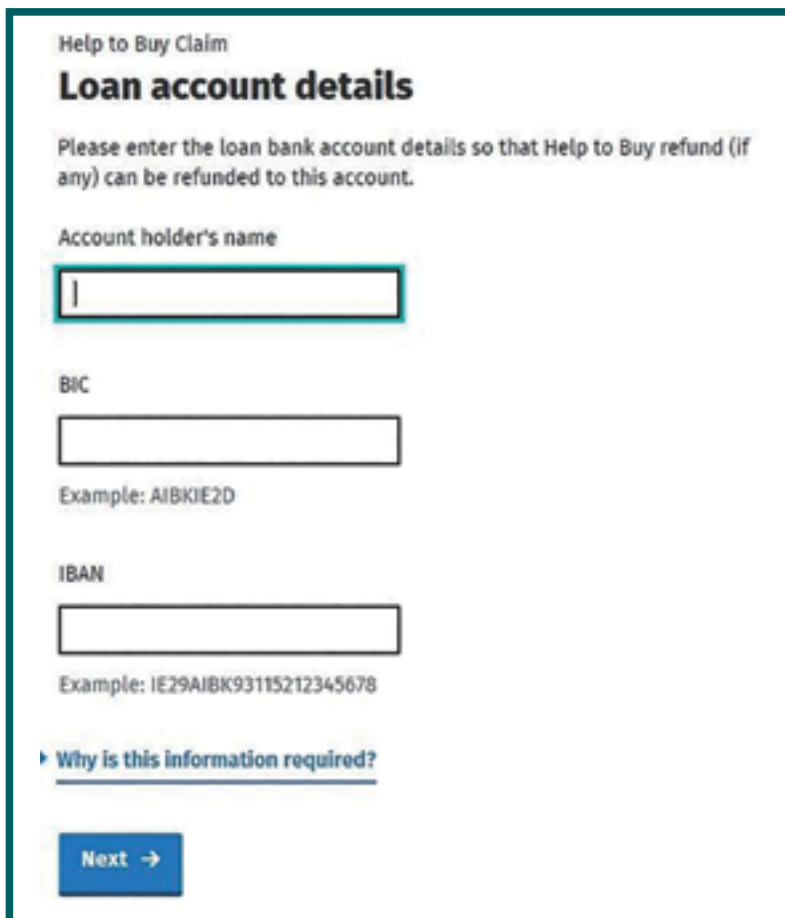
**Next →**

Figure 26. Mortgage details for self-build

## Bank Account Details for Self-Build

If you are claiming HTB 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 provider.



The screenshot shows a web form titled "Help to Buy Claim" with a sub-heading "Loan account details". Below the heading is a paragraph: "Please enter the loan bank account details so that Help to Buy refund (if any) can be refunded to this account." The form contains three input fields: "Account holder's name" (with a single character 'I' entered), "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 link "Why is this information required?" and a blue button labeled "Next →".

Figure 27. Bank account details for a self-build

## Summary Screen

Once you have provided all required information, you will be presented with a summary screen. Please ensure the details on the summary screen are correct before you proceed.

[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	⬇
File name	Affordable Dwelling Purchase Agreement.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	Main Street, Town Name, Dublin
------------------	--------------------------------

### Purchase details

<b>Purchase price</b>	€350,000.00
-----------------------	-------------

<b>Deposit payable</b>	€35,000.00
------------------------	------------

<b>Amount of deposit paid</b>	€15,000.00
-------------------------------	------------

### Mortgage details

<b>Mortgage institution</b>	Bank Ltd
-----------------------------	----------

<b>Loan application number</b>	1234567
--------------------------------	---------

<b>Qualifying loan amount</b>	€227,500.00
-------------------------------	-------------

### Shared Equity

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

<b>Shared equity scheme signed up for</b>	Local Authority Affordable Purchase Scheme
---	--

<b>Value of Housing Authority share</b>	€87,500.00
---	------------

<b>Housing Authority equity in the property</b>	25.00%
---	--------

### Confirm Date

<b>Date contracts were signed for purchase of house or date first tranche of loan was drawn down in respect of a self-build.</b>	12/10/2023
--	------------

Figure 28. Summary claim for a purchase under the Local Authority Affordable Purchase Scheme

## 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



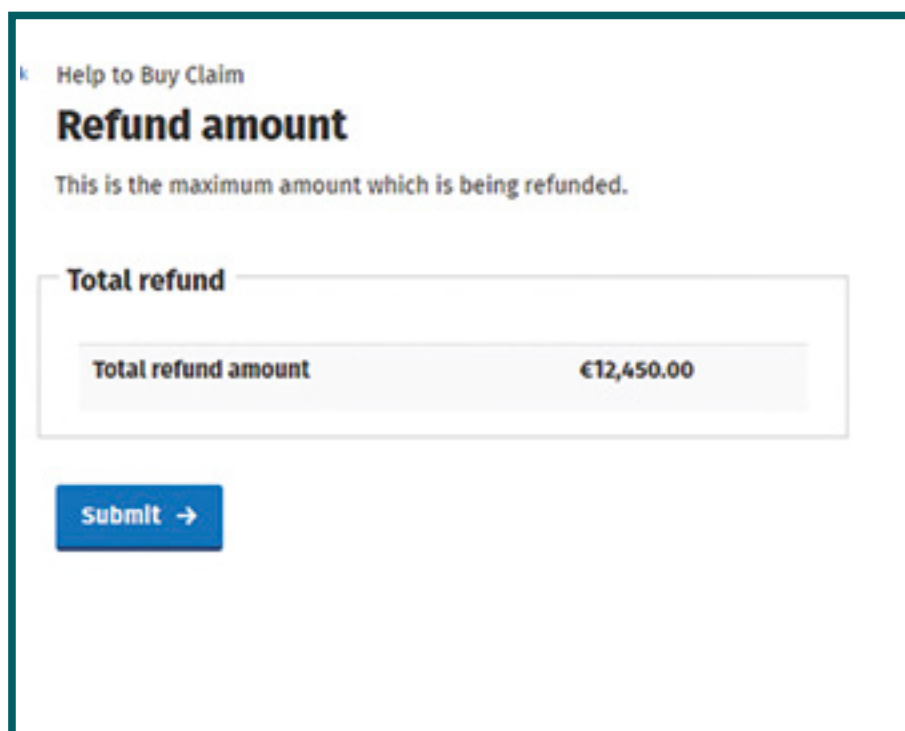
<b>Purchase details</b>	
Purchase price	€500,000.00
<b>Mortgage details</b>	
Mortgage institution	Bank Ltd
Qualifying loan amount	€450,000.00
<b>Confirm Date</b>	
Date contracts were signed for purchase of house or date first tranche of loan was drawn down in respect of a self-build.	02/01/2024
<b>Loan account details</b>	
Account holder's name	Individual 1
BIC	AB12345
IBAN	123456789

Figure 29. 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. Please note this may differ to the maximum potential relief amount you were provided with at application stage.

For information on the maximum relief available, please see **Introduction**.



The screenshot shows a web interface for a 'Help to Buy Claim'. At the top, it says 'Help to Buy Claim' and 'Refund amount'. Below this, it states 'This is the maximum amount which is being refunded.' A box labeled 'Total refund' contains a table with one row: 'Total refund amount' and '€12,450.00'. At the bottom of the box is a blue 'Submit' button with a right-pointing arrow.

Total refund	
Total refund amount	€12,450.00

Figure 30. Refund Amount

## Submitting your Claim

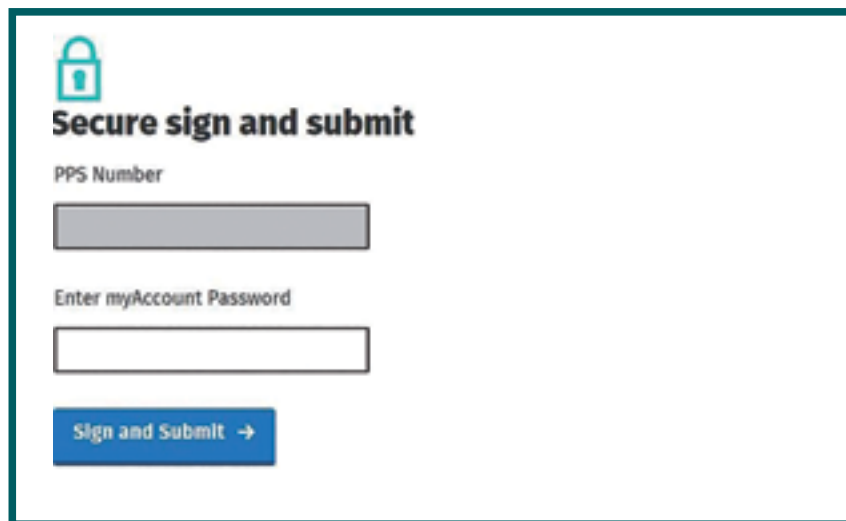
Once you are satisfied, sign and submit your claim. Your submission will be acknowledged and you will be provided with a Claim Reference Number.

**Please ensure you carefully check all the information inputted before signing and submitting the claim.**


You will need to provide your Claim Reference 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 in the case of a self-build.

The refund will only issue after your claim has been verified by your eligible verifier.



The image shows a web form titled "Secure sign and submit" with a lock icon. It contains two input fields: "PPS Number" and "Enter myAccount Password". Below the fields is a blue button labeled "Sign and Submit →".

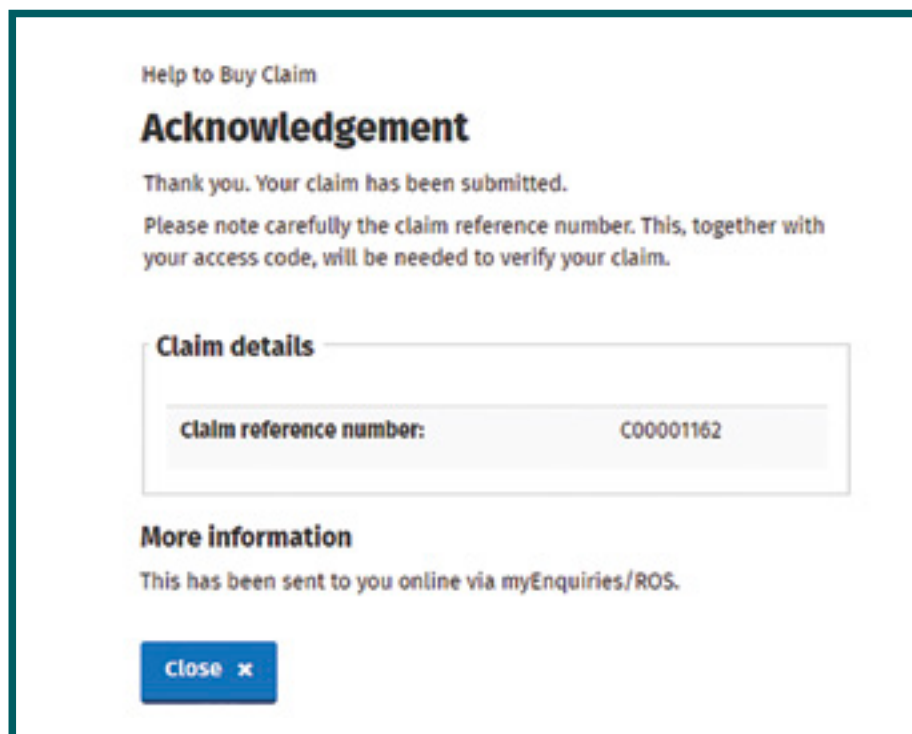
 **Secure sign and submit**

PPS Number

Enter myAccount Password

**Sign and Submit →**

Figure 31. Sign and Submit your claim



The image shows a confirmation screen titled "Acknowledgement" under the heading "Help to Buy Claim". It includes a thank you message, instructions to note the claim reference number and access code, and a table displaying the claim reference number C00001162. At the bottom, there is a "More information" section and a "close x" button.

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 32. HTB claim acknowledgement

## Apportionment of HTB Group Claim

Where the application is made by a group, only one group member will be required to submit the claim. However, the HTB refund may be apportioned amongst the members of the group.

Remember, each individual's repayable amount cannot exceed the amount of the claim. Each member of the group will be informed individually what their HTB refund will be. The combined total of each group member's apportionment cannot exceed the maximum refund available for the claim.

Help to Buy Claim

**Tax refund apportionment**

Please apportion the group's total refund available between all group members.

Total refund available: **€13,300.00**

Group members

1. Individual 1

€

2. Individual 2

€

Total refund apportioned: **€13300.00**

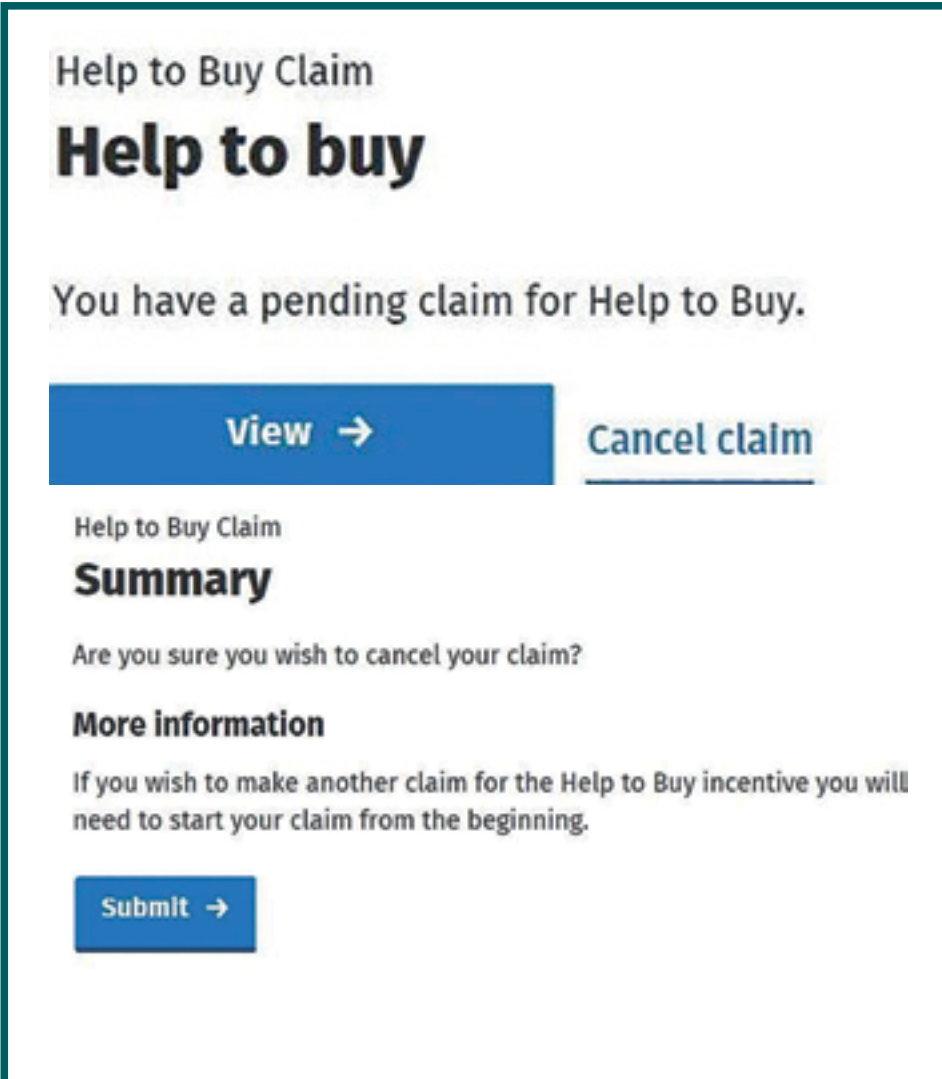
Enter the amount of refund from each of the group members Help to Buy refund available. Remember each individual's repayable amount cannot exceed the amount of their claim - each member of the group has been informed individually what their Help to Buy refund is. The total cannot exceed the maximum refund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

**NEXT →**

Figure 33. Tax relief apportionment for group members

## Cancelling a HTB Claim

You have the option to cancel your claim before you sign and submit. If a claim is cancelled the individual and all group members will be informed through **MyEnquiries**.



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 34. Cancel Claim

## 3. Verification Stage

Once the claim is submitted, you should advise your Qualifying Contractor (if you are purchasing) or Solicitor (if you are self-building) and provide them with your Claim Reference Number and your HTB Access Code which have already been 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 for 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.

In order to become a registered solicitor with Revenue for verifying HTB self-build claims, 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

For further information on the HTB scheme, please refer to:

- **Tax and Duty Manual Help to Buy - Part 15-01-46**
- The Help to Buy information on **www.revenue.ie**

If you have queries in relation to HTB you should send your queries through **MyEnquiries**:

- For self-assessed taxpayers accessing MyEnquiries through ROS, select 'Help to Buy Scheme' and then select the relevant First-Time Buyer heading from the dropdown menu.
- For PAYE employees accessing MyEnquiries through myaccount, complete the 'Enquiry details' box and Revenue's systems will automatically direct the query to the appropriate team for follow up action.

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.