Help to Buy – Summary Guide for Help to Buy Applicants

July 2019

Version 3

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

The Help to Buy (HTB) incentive is designed to assist first-time buyers fund the deposit required to purchase or self-build a new house or apartment to live in as their home. HTB provides for a refund of income tax and Deposit Interest Retention Tax (DIRT) paid over the previous 4 tax years.

How do I apply for HTB?

You must apply for HTB online.

- If you are a ROS business user (self-assessed) 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 three types of applicants who can apply for the Help to Buy incentive:

1. **Retrospective applicants** – all first time purchasers who have signed a contract, or, self-builds who have drawn down the first tranche of the mortgage between 19 July 2016 and 31 December 2016.
2. **First-time purchaser applicants** – contract to purchase a property signed between 1 January 2017 and 31 December 2019.
3. **First-time self-build applicants** - self-builds who have drawn down the first tranche of the mortgage between 1 January 2017 and 31 December 2019.

1. **Retrospective applicants**

A first-time buyer is eligible for HTB for a retrospective purchase of a house or apartment or a self-build property between 19 July 2016 and 31 December 2016. You must have **signed a contract** to purchase a new build property on or after 19 July 2016 and on or before 31 December 2016. In the case of a self-build home, you must have **drawn down the first tranche of the relevant mortgage** on or after 19 July 2016 and on or before 31 December 2016. Applicants who are applying for HTB retrospectively will be required to input their bank account details on the Bank Details screen for direct payment of tax relief claims.

There are a number of specific details required in the application for retrospective cases. Below are some examples from a typical application from a retrospective applicant:

- where you will confirm you are a retrospective case.
- where you enter the BIC and IBAN of the bank account into which any relief available will be paid.
- where you enter any DIRT already claimed for under the DIRT First Time Buyers relief.
Help to Buy

Did you buy a home or draw down the 1st tranche of a qualifying loan between 19th July and 31st December 2016?

- [ ] Yes
- [ ] No

Why does this matter?

Next ➔

Figure 1 Retrospective application

Bank details

Please enter bank account details so that Help to Buy refund (if any) can be refunded to your account.

Account holder's name


BIC


Example: AIBKIE2D

IBAN


Example: IE29AIBK93115212345678

Why is this information required?

Next ➔

Figure 2 Enter Bank details for retrospective application
2. First-time purchaser applicants

Where a contract is signed for the purchase of a new home between 1 January 2017 and 31 December 2019 the information you provide at application stage will be verified by your approved Developer/Contractor. The refund will be paid to the approved Developer/Contractor as part of the deposit required from the first-time buyer.

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.

3. First-time self-builder applicants

For a first-time buyer who self-builds a new residential property between 1 January 2017 and 31 December 2019 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 an application under the Help to Buy incentive you should

1. Ensure your Contractor is a ‘Qualifying Contractor’ before you start the application process.
2. Make sure you have your tax returns filed and any outstanding balances paid.

PAYE taxpayers need to submit a Form 12 (where they have not already done so) for each of the tax years they select. Online Forms 12 for 2013 onwards are available through myAccount and are pre-populated with your pay and tax details. You should await the issue of a P21 Balancing Statement 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 Forms 11 are available for all years through ROS.
There are 2 stages to the process:

1. **Application Stage**

   The First-Time Buyer 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 buyers. 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 will be based on 5% of the purchase price/value of your property, the amount of tax you have paid, or €20,000, whichever is less.

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. The tax relief will be calculated and you will be informed of the amount and given a claim reference number. This will be issued to you through MyEnquiries. Before any refund is paid your claim will need to be verified by:

   - your Developer/Contractor if you are purchasing a new build
   - your Solicitor if you are self building.

---

**Application Stage**

Figure 4 Starting HTB application
Group Applications

A house or apartment can be 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 3 or more related or unrelated taxpayers. All the individuals within a group must be first-time buyers 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.

If part of a group, you can select the type of claim you wish to make, individual or group:

Figure 5 Apply as an individual

Figure 6 Apply as a group

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 Service Public 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.
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 9 Join group members

Declaration

All individuals and group members will have to declare that they are first-time buyers and that they are eligible for the Help to Buy incentive.
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 (or less than €600,000 if you are applying retrospectively)
- 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.

I consent that any member of the group can allocate the tax available for each member

What does this mean?

Figure 10 Help to Buy Declaration

As part of your maximum relief calculation, you must select at least one year; you can select up to a maximum of four years.

Selection of years

Figure 11 Four year HTB refund calculation
Summary

Are these details correct?

Group members

1. Adam-indv-1 Tester-indv
2. Adam-indv-1 Tester-indv

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.
- I consent that any member of the group can allocate the tax available for each member

Relief details

<table>
<thead>
<tr>
<th>Tax periods selected</th>
<th>2013, 2014</th>
</tr>
</thead>
<tbody>
<tr>
<td>Potential maximum relief</td>
<td>€5,537.60</td>
</tr>
</tbody>
</table>
The maximum amount of relief available is €20,000 per property. 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.
Qualifying Contractors

Contractors wishing to operate the HTB incentive must apply to Revenue to register as a ‘Qualifying Contractor’. Qualifying Contractors will be involved, verifying the property sale for new purchases, after the Claim stage of the HTB process. Contractors must:

- apply for registration as a Qualifying Contractor – HTB1 (link)
- be tax compliant – which is eTax Clearance 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 on here.

Claim Stage

Once you have signed a contract if you are purchasing a new property, or drawn down the first tranche of your mortgage if self building, you are ready to proceed to the Claim Stage.

You must complete the following steps:

**Step 1** - Login to HTB through myAccount or ROS and 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. You will also be asked to attach supporting documentation as follows:

- a copy of the signed contract
- evidence of your mortgage (including loan-to-value ratio)
- proof of drawdown of the first tranche of the relevant mortgage (if a self-build)

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.

Important Note: Retrospective Customers will be asked for a BIC and IBAN number for the bank account they wish to have the refund paid into. (If you signed a contract, or drew down the first tranche of your mortgage in a self-build on or after 1 January 2017, you are not a retrospective Customer and you will not be asked for this information.)

Please ensure you have carefully checked all the information you input before signing and submitting the claim. It will not be possible for you to cancel the claim afterwards.
**Individual Claim**

- Help to Buy Claim

**Help to buy**

You have an approved application for Help to Buy which you can view. You can now proceed to make a claim.

[Claim ➔] [Cancel application]

**Figure 15 HTB Claim Application**

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

Your application must be received prior to the **expiry date** displayed on your HTB acknowledgement. If it is not received by the expiry date, you will have to make a new application.

**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 is also displayed below.

**Application details**

<table>
<thead>
<tr>
<th>Application code:</th>
<th>A00000008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your max relief available:</td>
<td>€8,000.00</td>
</tr>
<tr>
<td>Expiry date:</td>
<td>31/03/2017</td>
</tr>
</tbody>
</table>

**More information**

A record of this has been sent to your myEnquiries 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 record).

Your actual relief will be no greater than 5% of the purchase value of the qualifying residence. You should ensure your contractor is a qualifying contractor prior to purchasing your home.

[Proceed to Claim ➔] [Close ×]

**Figure 16 HTB Application Acknowledgement**
Application for purchase of a new house or self-build

a) Purchase

Figure 17 Property Type – purchase of new build or self-build

b) Self-Build

Figure 18 Property Type: self-build
First-Time Purchase HTB Declaration

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 19 Claim Qualifications for a Purchase

First-Time Self-Build HTB Declaration

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 20 Claim Qualifications for a self-build

Property Details

As part of the claim process you will have to provide details of the property you (or your group) are purchasing.
Figure 21 Property Details Screen

First Time Purchase details

Figure 22 Purchase details screen of a new property
First-Time Self-Build details

Help to Buy Claim

Purchase details

Enter the following details about the purchase of the property.

Purchase price

What is the purchase price?

Figure 23 Purchase details screen for a self-build

Mortgage Details - Purchase

Help to Buy Claim

Mortgage details

Please enter the following mortgage details.

Mortgage Institution

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 24 Mortgage Details screen - Self-Build
You will be required to select a Mortgage Institution from the dropdown list of approved Mortgage Institutions and confirm details of your mortgage.

**Help to Buy Claim**

**Mortgage details**

Please enter the following mortgage details.

Mortgage institution

[Dropdown list]

- What is the mortgage institution?

Qualifying loan amount

€

- What is the qualifying loan amount?

**Figure 25 Mortgage details for self-build**

**Loan account details for Self-Build**

**Help to Buy Claim**

**Loan account details**

Please enter the loan bank account details so that Help to Buy refund (if any) can be refunded to this account.

Account holder's name

[Field]

BIC

[Field]

Example: AIBKIE2D

IBAN

[Field]

Example: IE29AIBK9311523245678

- Why is this information required?

**Figure 26 Loan Account Details screen**

If you are claiming for a self-build property the bank account details of the qualifying loan account must be provided.
This bank account details must be for an Irish bank account held with your mortgage institution/lender.

**Summary Screen for an Individual**

<table>
<thead>
<tr>
<th>Contract upload details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enquiry ID</td>
</tr>
<tr>
<td>1234-422</td>
</tr>
</tbody>
</table>

**Qualification**
- 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.

**Property details**
- Property address

**Purchase details**
- Purchase price: €400,000.00
- Deposit payable: €80,000.00
- Amount of deposit paid: €10,000.00

**Mortgage details**
- Mortgage Institution: Mortgage institution 1
- Loan application number: 1345441AZ
- Qualifying loan amount: €320,000.00

**Loan account details**
- Account holder's name: Joe Bloggs
- BIC
- IBAN

**Important Information**
Please ensure the details you have entered are correct. You will not be able to change these once the claim is submitted.

**Figure 27 Summary Claim for an Individual**
Once you confirm the details on the Summary Screen you will be provided with the total amount of the tax relief to be refunded.

![Refund amount](image)

**Figure 28 Refund Amount for an Individual**

For an individual claim, the refund amount will be displayed. It is based on the maximum relief available for the individual and the purchase price entered on the Purchases Details screen. The refund will only issue after your claim has been verified by:

- Developer/Contractor
- Solicitor – acting on your behalf for self-builds

![Secure sign and submit](image)

**Figure 29 Sign and Submit your claim**

Please ensure you have carefully checked all the information you input before signing and submitting the claim. It will not be possible for you to cancel the claim afterwards.
You will be presented with the Claim Acknowledgement screen after you have signed and submitted your claim. An expiry date will be displayed when a claim is pending. Claims must be completed by the expiry date.

Figure 30 HTB Claim Acknowledgement for an Individual

You will need to provide this claim number and your HTB access number to your verifier:

- Developer/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 31 Group members – Tax Relief Apportionment
Summary Claim for Group Members

Figure 32 Claim Summary for Group members
Refund amount

This is the maximum amount of relief which is being refunded.

Refund apportionment

<table>
<thead>
<tr>
<th>Name</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name 1</td>
<td>€8,000.00</td>
</tr>
<tr>
<td>Name 2</td>
<td>€1,000.00</td>
</tr>
<tr>
<td>Name 3</td>
<td>€3,000.00</td>
</tr>
<tr>
<td>Name 4</td>
<td>€5,500.00</td>
</tr>
<tr>
<td>Total</td>
<td>€17,500.00</td>
</tr>
</tbody>
</table>

Submit →

Figure 33 Refund Amount screen for Group members

Secure sign and submit

Enter myAccount Password

Sign and Submit →

Figure 34 Sign and Submit your claim

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.

**Step 2** - Once the claim is submitted, you should advise your Developer/Contractor, or, Solicitor if you are self-building, and provide them with your claim number and the access code already provided. Before any refund is paid, the information you have given will need to be verified by

- your Developer/Contractor in the case of a new build, or
- your Solicitor in the case of a self-build.

Refunds will be processed and paid as soon as possible after the details are verified.

**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.