

Help to Buy – Summary guide for Solicitors verifying a self-build

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 in the State for the previous four tax years, subject to limits outlined in the legislation (section 477C TCA).

As part of the Government's July Stimulus package a temporary enhanced HTB incentive was introduced for the period from 23 July 2020 to 31 December 2020. The enhancement provides that where applicants sign a contract for the purchase of a new house or apartment, 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 2020, they will be eligible for increased relief under the HTB scheme to the lesser of:

- (1) €30,000, or
- (2) The amount of income tax and DIRT paid for the 4 years prior to making the application, or
- (3) 10% of the purchase price or valuation for a self-build.

There are two stages to the HTB process

Stage 1 Application stage

The Applicant(s) must meet the criteria as a first-time buyer(s) in order to apply to Revenue for the HTB relief. There will be systematic checks to ensure the individual(s) are tax compliant and if he/she are compliant, a summary showing the maximum tax relief due based on tax paid will be issued to the Applicant(s). Also, an application number (beginning with "A") and an access code will be issued to the Applicant's MyEnquiries inbox. This code is required to complete the process.

Stage 2 Claim Stage

Once the Applicant has entered into a contract to purchase a home or draws down the first tranche of the mortgage, he or she may complete the claim stage. As part of the claim process the Applicant(s) must supply details of the property he/she are purchasing, and details of the mortgage must be confirmed. The tax relief will be calculated, and a claim number (beginning with "C") will be issued through MyEnquiries. Before any refund is paid the claim will need to be verified by a Solicitor registered for verifying HTB self-build claims.

Role of Solicitors in HTB process

Where a HTB applicant is self-building a new home, his / her solicitor is required to verify the HTB applicant's claim.

Before a solicitor can verify a HTB claim for a self-build, he / she must first apply to Revenue to be a registered solicitor for the purposes of verifying the HTB self-build claim.

“Registered” Solicitors

To be a registered solicitor for verifying HTB claims (from self-builders, only), a solicitor is asked to submit a completed HTB2 form (**Form-HTB2**) through MyEnquiries in ROS, as *Help to Buy Scheme – Solicitor Approval*.

Revenue will process the application and if all the details of the application are in order, Revenue will confirm that the solicitor is registered to verify HTB self-build claims. If there are issues / queries with respect to the details submitted by the solicitor, Revenue will issue a response through MyEnquiries.

Verifying a HTB Self-Build Claim

Once the HTB self-build applicant has drawn down the first tranche of the mortgage he / she can carry out stage 2 of the process, the claim stage.

The claim stage of the process involves the applicant providing details of the qualifying residence he, she or they are self-building, including:

- Mortgage details (ie. Letter of offer)
- Property address
- Valuation / Price (this is the approved valuation by the lender in accordance with the Central Bank prudential rules)
- BIC and IBAN of the qualifying loan account (this is the account with the lender where the refund will be paid)

More detailed information about the HTB process from the perspective of the applicant can be found on **www.revenue.ie. (HTB-Summary Guide for Applicants)** Once the claim is complete applicants should then inform their solicitor they have completed their part of the HTB process.

The solicitor should then log into ROS and verify the HTB Claim. Solicitors who are registered to ‘Verify HTB’ claims will see an option on the ROS Services screen (either on the Agent Services tab if registered as a TAIN holder or on the My Services tab).

In order to verify a claim, solicitors need to enter the HTB Claim number and HTB access code. This number and code are provided by the first time self-builder.

Solicitors should note that the Claim number will always begin with a “C”. This represents the second stage, the Claim Stage. The HTB access code is the same for both the application stage and the claim stage. The application number begins with an ‘A’ and represents the first stage.

Based on the information provided by the HTB claimant, or otherwise available as part of the normal conveyancing process, solicitors then need to verify the following aspects of a HTB claim:

- The names of the first time buyer(s)
- The property address
- The valuation / price (see above for definition)

The solicitor is also required to provide the following documents


- evidence of the qualifying loan entered into
- evidence of the drawdown of the first tranche of the qualifying loan

Provided the information entered by the first time buyer in the HTB claim stage matches with the information verified by the registered solicitor, Revenue will approve the HTB claim.

However, if the Solicitor is unable to verify the information, he/she will need to contact the HTB claimant to notify them of the issue/discrepancy.

The following ROS screens show the steps involved.

Figure 1. Enter HTB Claim number and HTB access code

Revenue 
Cain agus Custaim na hÉireann
Irish Tax and Customs

Help to Buy

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Verify details

Please enter the details below to verify an application.

Claim reference number

Help to Buy access number

[Next →](#)

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Language: [Gaeilge](#)

Figure 2. Verify First time self-builder name(s)

The screenshot shows a web page for Revenue's Help to Buy Verification. At the top left is the Revenue logo with the text 'Cáin agus Cúistair na hÉireann Irish Tax and Customs'. The main header is 'Help to Buy'. Below this, there is a breadcrumb trail: '← Back Help to Buy Verification'. The main heading is 'Declaration'. Below the heading, it says 'Please confirm you are verifying a claim for the following applicant:'. Underneath, there is a section titled 'Applicant' with a list containing one item: '1. Test Test'. Below the list, there is a paragraph: 'By clicking "Next" you are confirming the information displayed is correct. If this information is not correct, please contact the Help to Buy applicant(s)'. At the bottom of this section is a blue button labeled 'Next →'. The footer contains a navigation menu with links: 'Revenue Home', 'Security', 'Privacy', 'Accessibility', and 'Terms & Conditions'. Below the menu, it says 'Language: [Gaeilge](#)'.

Figure 3. Verify property address

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Property details

Please confirm the following details about the property.

Street address

Address line 2

Address line 3


County

Eircode

By clicking "Next" you are confirming the information displayed is correct. If this information is not correct, please contact the Help to Buy applicant(s).

Next →

Figure 4. Verify valuation / price

Revenue  **Help to Buy**
Cairt agus Cúistín na Míreann
Irish Tax and Customs

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Purchase details

Please confirm the following details about the purchase of the property.

Purchase price

By clicking "Next" you are confirming the information displayed is correct. If this information is not correct, please contact the Help to Buy applicant(s).

Next →

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Once approved, the claim will become available to be refunded to the account provided by the first time self-builder, which typically takes five working days.

This Guide is intended to describe the subject in general terms. As such it does not attempt to cover every issue which may arise in relation to the subject. It does not purport to be a legal interpretation of the statutory provisions and consequently, responsibility cannot be accepted for any liability incurred or loss suffered as a result of relying on any matter published herein.