



Help to Buy - Summary Guide for Contractors

January 2024

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

Contents

The Role of Qualifying Contractors in the HTB Process	3
How to Become a Registered Qualifying Contractor	3
Additional Residences	4
Stages of the HTB Process	5
Stage 1 Application stage	5
Stage 2 Claim stage	5
Stage 3 Verification stage	6
Verifying a Claim on the HTB Online System	6

Introduction

The **Help to Buy (HTB) scheme** is designed to assist first-time purchasers 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). Once registered, the Qualifying Contractor will be part of the HTB process where a first-time purchaser is purchasing a qualifying property (conversely the Qualifying Contractor will not be involved in the case of a self-build).

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 2025. The enhancement provides that where applicants enter into a contract for the purchase of a new 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 2025, 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 value, or approved valuation in the case of 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.

The Role of Qualifying Contractors in the HTB Process

For a contractor to become part of the HTB process, they must first apply to Revenue to register as a “Qualifying Contractor”. Qualifying Contractors have an important role at the verification stage of the HTB process, verifying the applicant’s HTB claim. They must ensure the following information provided by the claimant is correct:

- the first-time purchaser’s name(s),
- the property address,
- the purchase value
- the deposit paid, if any, and
- the deposit payable.

How to Become a Registered Qualifying Contractor

To become a registered Qualifying Contractor a contractor must:

1. Ensure that they meet the requirements of the scheme including that:
 - 1.1 an RCT rate of zero or 20% is in place and is maintained by the QC, and
 - 1.2 tax clearance is in place and is maintained by the QC.
2. Apply to Revenue for registration as a qualifying contractor:

This is done by submitting a completed HTB1 form (**Form-HTB1**) through MyEnquiries in ROS, as **Help to Buy Scheme – Contractor Approval**.

3. Submit the relevant documentation with the completed HTB1 form, namely:

3.1. Details of planning permissions for the qualifying residences:

A scanned PDF of each form granting permission from the relevant Local Authority or An Bord Pleanála should be submitted.

3.2. Details of qualifying, or proposed qualifying, residences:

In addition to the information provided on the planning permission document the following details should be outlined by the contractor in a document submitted with the application:

- Address / locality of works,
- eRCT Site Identifier Number (if the works has commenced),
- Sale price of each of the units,
- Whether the works will be phased and if so, over how many phases,
- Expected completion date of works, including completion date for phases if any.

3.3. Details of freehold or leasehold estate or interest in the land on which the qualifying residences are to be constructed.

A scanned PDF of the folio document(s) for the land, and any other relevant information about freehold, leasehold or interest in the land.

Once a contractor has submitted their application to be registered as a Qualifying Contractor it will be processed by Revenue. Provided all the details of the application are in order, Revenue will confirm that the contractor is a registered HTB Qualifying Contractor by publishing the contractor's name and Tax Reference Number (TRN) / VAT number on **www.revenue.ie**.

If there are issues / queries with respect to the details submitted by the contractor, Revenue will issue a response through MyEnquiries.

Additional Residences

Should additional residences become available which were not specified in the original application to become a Qualifying Contractor, the contractor will need to update the relevant documentation submitted with their original application. Items listed under 3.1, 3.2, and 3.3 above will need to be submitted for the new residences, and these should be submitted by the Qualifying Contractor through MyEnquiries in ROS, as **Help to Buy Scheme – Contractor Approval – Additional Information**.

Stages of the HTB Process

There are three stages to the HTB process

Stage 1 Application stage

The applicant must meet the criteria of a first-time purchaser in order to apply to Revenue for the HTB relief. There will be systematic checks to ensure all applicants are tax compliant and, once confirmed, a summary showing the potential maximum tax relief due based on tax paid will be issued to the applicant. 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.

The **Mortgage Query tool on ROS** can be used by the applicant’s lending institution or their developer / contractor to confirm the potential maximum relief available to an applicant prior to signing any contracts. This is done by entering the HTB Application Number and HTB Access Code (provided by the first-time purchaser). Note that the HTB refund may change once the purchase value of the property is confirmed (as noted in the Mortgage Query tool results screen shot below).

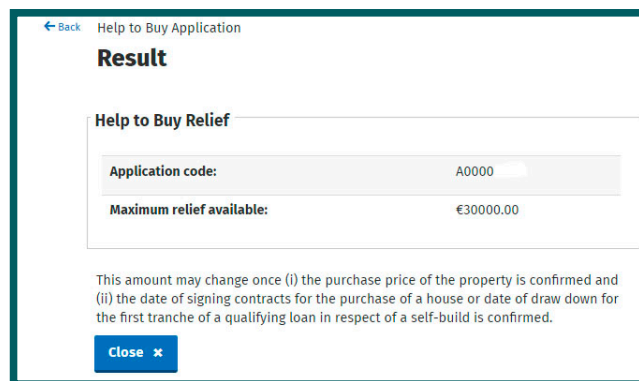


Figure 1: The ROS Help to Buy mortgage query screen result showing the maximum Help to Buy relief available to the applicant.

Stage 2 Claim stage

Once the applicant has entered into a contract to purchase a home or has drawn down the first tranche of the mortgage in the case of a self-build, he / she may complete the claim stage. As part of the claim process the applicant must supply details of the qualifying property being purchased. Details of the mortgage must be provided along with documentary evidence of same. The tax relief will be calculated, and a Claim Number (beginning with “C”) will be issued through MyEnquiries.

The applicant must provide details of the qualifying residence he or she is purchasing, including:

- Copy of signed purchase contract,
- Mortgage details – letter of offer and signed acceptance form
- Confirmation the developer / contractor is a Qualifying Contractor,
- Property address,
- Purchase value,
- Deposit paid and payable.

More detailed information about the HTB process from the perspective of the applicant can be found in the **Help to Buy-Summary Guide for Applicants**.

Stage 3 Verification stage

Once the claim is complete, applicants should inform the Qualifying Contractor that they have completed their part of the HTB claim and the process will move to the third stage, the verification stage. The Qualifying Contractor should then log into ROS and verify the information provided by the HTB claimant.

Developers / contractors who have been registered as a Qualifying Contractor will see an option to verify HTB claims when they log into ROS. In order to verify a claim, they need to enter the HTB Claim Number and HTB Access Code (provided by the first-time purchaser). They then need to verify the following aspects of a HTB claim:

- The first-time purchaser's name(s),
- The property address,

The Qualifying Contractors must ensure all parties on purchase contract are included on HTB claim.

- The purchase value,

The purchase value is the final price paid for the property, which cannot be less than the Open Market Value of the property.

- The deposit paid and payable.

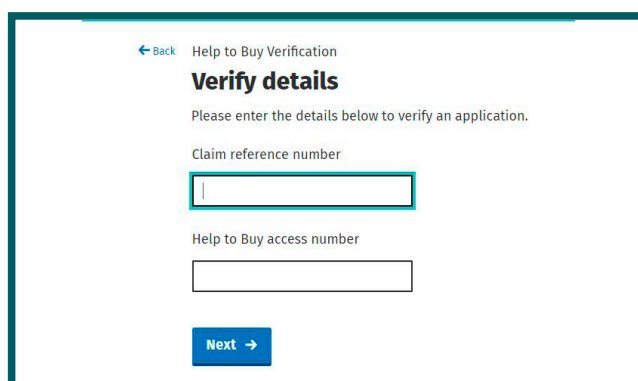
Once the above has been verified, the Qualifying Contractor must enter the BIC and IBAN of the bank account in to which the refund will be paid.

Once the Qualifying Contractor is satisfied that all is in order with the HTB claim, the claim can be verified. If the Qualifying Contractor finds that the information input by the claimant at claim stage is incorrect, they should advise the claimant to update same. Once the HTB claim has been approved by Revenue, the claim will be refunded to the account provided by the Qualifying Contractor.

Note: Verifying the HTB claim requires the **HTB Claim Number** and the **HTB Access Code**; while verifying the potential maximum refund on the **Mortgage Query tool** requires the **HTB Application Number** and HTB Access Code.

Verifying a Claim on the HTB Online System

Starting the Verification Process



← Back Help to Buy Verification

Verify details

Please enter the details below to verify an application.

Claim reference number

Help to Buy access number

Next →

Figure 1. Enter HTB claim reference number and HTB access code

Declaration

The Qualifying Contractors must ensure all parties on purchase contract are included on the HTB claim

The screenshot shows a web interface for 'Help to Buy Verification'. At the top left, there is a blue arrow pointing left with the text 'Back'. To its right is the text 'Help to Buy Verification'. Below this is the heading 'Declaration' in bold. The main text reads: 'Please ensure that all names of the individuals purchasing the home are on this list of names; should any individual who is purchasing this home not appear below do not verify this HTB claim since the claimants have not submitted a complete group application. This claim has been identified as purchasing a home after 1/1/17. Therefore the HTB refund will be paid to the Qualifying Contractor; you will be asked to provide the BIC and IBAN of the account that the qualifying Contractor wished to have the refund paid shortly.' Below this text is the instruction: 'Please confirm you are verifying a claim for the following applicant:'. A box titled 'Applicant' contains a table with one row: 'Individual 1' in the first column and '€10,700.00' in the second column. Below the table is a disclaimer: '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 is a blue button with the text 'Next' and a right-pointing arrow.

Figure 2. Verify the first-time purchaser's name(s)

Property Details

The screenshot shows a web interface for 'Help to Buy Verification'. At the top left, there is a blue arrow pointing left with the text 'Back'. To its right is the text 'Help to Buy Verification'. Below this is the heading 'Property details' in bold. The main text reads: 'Please confirm the following details about the property.' Below this text are five input fields: 'Street address' (text box), 'Address line 2' (text box), 'Address line 3' (text box), 'County' (dropdown menu with a downward arrow), and 'Eircode' (text box). Below these fields is a disclaimer: '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 is a blue button with the text 'Next' and a right-pointing arrow.

Figure 3. Verify property details

Purchase Details

As noted above, the purchase value is the final price paid for the property, which cannot be less than the Open Market Value of the property.

← Back Help to Buy Verification

Purchase details

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

Purchase price

Deposit payable

Amount of deposit paid

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 purchase details of the purchased property

Bank Account Details

← Back Help to Buy Verification

Contractor's bank details

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

Account holder's name

BIC

Example: AIBKIE2D

IBAN

Example: IE29AIBK93115212345678

[▶ Why is this information required?](#)

Next →

Figure 5. Enter the bank accounts details into which the refund will be paid

Summary Details

As noted above, the Qualifying Contractor should ensure that all details listed on the summary are correct before clicking on “Submit”.

Please ensure that the following details are correct before submitting.

Verify details

Claim reference number	C00001234
Help to Buy access number	123456

Applicant

1. Individual 1

Property details

Property address	Town Name, County, Eircode
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Purchase details

Purchase price	€300,000.00
Deposit payable	€30,000.00
Amount of deposit paid	€30,000.00

Contractor's bank details

Account holder's name	ABC Ltd
BIC	AB12345
IBAN	123456789

[Submit →](#)

Figure 6. Summary Details

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.