



DEPARTMENT OF INLAND REVENUE

First Home Application Process

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A. VAT (VALUE ADDED TAX) ZERO RATING PROCESSING PORTAL

VAT (Valued Added Tax) on real estate transactions (Deed of conveyance, assignment, or transfer of real property) is a tax charge based on the property's value. Bahamian citizens purchasing a home for the first time may apply for VAT on both the conveyance and mortgage of their first home to be zero-rated.

The First Home VAT Zero Rating Portal allows you to apply for VAT zero-rating, view previously submitted applications, and view any outstanding tasks.

When you apply for zero-rating through the portal, you will receive a confirmation email to the email address listed on your application. This email will contain a case number you can use to check the status of your application.

B. PORTAL LOGIN

1. To access the First Home VAT Zero Rating Portal, navigate to

https://public.gov.bs/sites/PUB_VATExemptPortal

- If you have created an account previously, enter your portal credentials and click sign in.
- If you do not have an account, please click “**create account**” to create a new account.

Note:

Government employees and contractors sign in by clicking “click here to sign in” on the second box.

The screenshot shows the login interface for the Bahamas Government Portal. It features the national coat of arms on the left and the title "Bahamas Government Portal" in large, bold, black text. Below the title is a "Public Sign In" section with a light blue border. This section contains two input fields: "Username" and "Password". Below these fields are two checkboxes: "Remember Me" and "Forgot Password?". A prominent green "Sign In" button is centered below the checkboxes. Underneath the button, there is a link for "New user? Create account". At the bottom of the sign-in box, a separate light blue box contains the text: "Government employees or contractors with credentials, please click [here](#) to sign in".



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C. USER PROFILE

1. To change your user profile password, click the “User Profile” icon on top right.



2. Change your password.
 - a. Enter the current password in the password field.
 - b. Enter the new password in “new password” field.
 - c. Enter the new password in the “confirm new password field” and click “change Password.”

The screenshot shows the 'Bahamas Government Portal' header. Below it is a modal window titled 'Change Password'. The modal contains the following fields and buttons:

- Change Password
- Change Your Password
- Password:
- New Password:
- Confirm New Password:
- Change Password button
- Cancel button



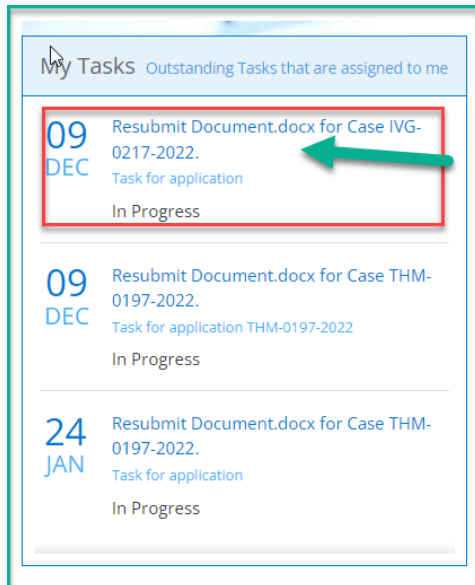
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D. HOME - MY TASKS

After you submit an application, the officer assigned to your case may find errors in your application or submitted documents that must be corrected for your application to continue. These corrections will be assigned to you as tasks and are found in the “My Tasks” pane on the left side of the home screen. The tasks are organized from oldest to newest and MUST be completed for your application to continue. The date the task was assigned to you, the case number associated with the task, and a brief description are displayed for each task in the “My Tasks” pane. Though the content of each task will vary, you can access and complete the task by:

1. Click the title of the task.



2. Follow the instructions in the resulting pop-up window.
3. Select the “Complete” radio button.
4. Click the “Submit” button.

Once you have completed the task, the case officer assigned to your case will be notified.

E. HOME - MY APPLICATIONS

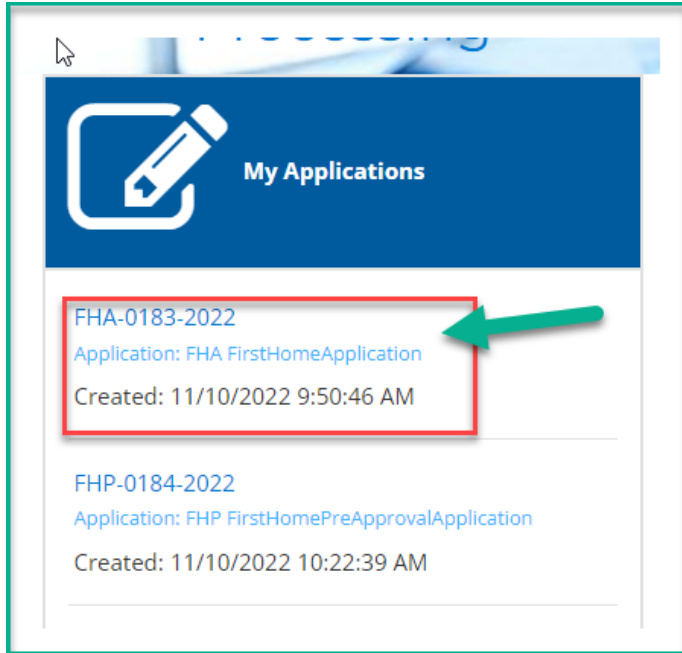
All previously submitted applications will be listed under the “My Applications” section. To view a previously submitted application:

1. Click on the title of the application.



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F. HOME - AVAILABLE FORMS

The available forms section is a listing of all forms that can be filled out and submitted.




- **First Home VAT Zero Rating** - Available only First Home Buyers that are Bahamian Citizens.
- **First Home VAT Zero Rating Pre-approval** - Available only First Home Buyers that are Bahamian Citizens. Submitted by Lending Institutions.
- **Transfer of Home Mortgage** - Handling a new financing instrument for a Home Mortgage.
- **Inter Vivos Gift** - Handling a gift of real property to an individual or entity.



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Available Forms Forms available to the User

-  **First Home VAT Zero Rating**
Exemption for first home buyers
Available only First Home Buyers that are Bahamian Citizens
-  **First Home VAT Zero Rating Pre-approval**
Preapproval for first Home Buyers
Available only First Home Buyers that are Bahamian Citizens. Submitted by Lending Institutions.
-  **Transfer of Home Mortgage**
Refinancing of Home Mortgage
Handling a new financing instrument for a Home Mortgage

G. APPLY FOR VAT ZERO RATING

To apply for the VAT Zero Rating, select the appropriate form under “Available Forms.”

H. APPLY FOR FIRST HOME VAT ZERO RATING PRE-APPROVAL

First Home VAT Zero Rating Pre-approval is available to financial institutions determining if they will approve financing:

1. Click on the “First Home VAT Zero Rating Pre-approval” link under “Available Forms.”
2. The form will open in a new tab in your browser.
5. Select the type of application you are applying for under “**Application Type.**”
 - **First Home Acquisition and Financing.** Select this category if you are purchasing real property with a home already constructed on the property.
 - **First Home Construction and Financing.** Select this category if you previously purchased real property in a separate transaction and are now financing the construction of your first home on the property.
 - **First Home Construction House and Lot Package.** Select this category if you are purchasing both real property and the construction of your first home as a “package” from a single vendor.
6. Enter the “Real Property Tax Assessment Number”



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Application Type *	Real Property Tax Assessment Number *
<div style="border: 1px solid black; padding: 2px;"><div style="background-color: #f0f0f0; padding: 2px;">First Home Acquisition and Financing</div><div style="background-color: #007bff; color: white; padding: 2px;">Please select...</div><div style="padding: 2px;">First Home Acquisition and Financing</div><div style="padding: 2px;">First Home Construction and Financing</div><div style="padding: 2px;">First Home Construction House and Lot Package</div></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>

7. In the “Lender” section, enter the Loan amount. “Financial Institution Name” and “TIN” are automatically populated with the organization information you provided during the registration process.

Lender

Financial Institution Name	TIN
TEST BANK #1	100554398
Loan Amount *	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Has a commitment letter been issued? *	
<input type="radio"/> Yes <input checked="" type="radio"/> No	

8. In the “loan Officer” section enter your information.

Loan Officer

First Name *	Last Name *
<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
Email *	Phone *
<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
	###-####

9. In the application section enter all the required requested data.
10. Click on the “Add an Applicant” button if to add a second applicant.



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Applicants

Gender *
Please select a value...

First Name *

Middle Name

Optional

Last Name *

Birthdate *

Passport Number *

National Insurance Number *

Email *

Phone *

###-####

P.O. Box *

Island *
Please select...

[Add an Applicant](#)

11. In the vendor section, select the vendor type from the dropdown –individual or company and provide the requested information.
12. Click the “Add a Vendor” button to add additional vendors.

Vendors

The vendor is a *
Individual

First Name *

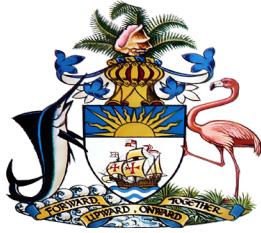
Last Name *

Passport Number *

Nationality *
Please select a value...

[Add a Vendor](#)

13. Under the “Property Type” field, select whether the property is a condominium, single family home or duplex.



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Property

Property Type *

Please select...
Please select...
Condominium unit
Duplex
Single family-home

14. Enter the street address of the property and legal description.

Street Address *

Legal Description Of Property *

15. If the property is a gift, select yes for "Is the property a gift"

- Enter the fair market value of the property.

Is the property a gift? *

Yes No

Fair Market Value *

16. If you selected "First Home Acquisition and Financing" under "Application Type," enter the sale price. If you selected any of the other application types you must provide the "Sale Price" and "Construction Cost."

Sale Price *

Construction Cost *

17. Enter any notes, if any.

Notes

Please enter any other information relevant to your application



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18. Upload all required documents by clicking “Add Attachment” under the title of the document to be uploaded.

Note: documents must in pdf format.

19. For each required document:

- Click “Attach File.”
- Select the file from your PC.
- Click open to attach the file.

20. Click submit to submit the application.

The screenshot displays the 'Uploads' section of a web application. At the top, the title 'Affidavit of First Home VAT Zero Rating Upload *' is shown. Below it is an 'Attach File' button. A message indicates 'The maximum file size allowed is: 10240 MB'. A file selection dialog box is open, showing the 'Work > CTC > CTC-Test' directory. The dialog contains a list of folders (Documents, Pictures, 2022, CTC-Test, Documentation) and a preview area with three items: 'Testing_CheckLis t', 'Affidavit of First Home VAT Zero', and 'Affidavit.pdf'. The 'Affidavit.pdf' file is selected. The 'File name' field contains 'Affidavit of First Home VAT Zero R' and the file type is set to 'All Files (*.*)'. 'Open' and 'Cancel' buttons are visible at the bottom of the dialog. Below the dialog, there are 'Add Attachment' buttons for 'Affidavit of First Home VAT Zero Rating Upload *' and 'Affirmation Form Upload *'. At the bottom of the page, there are 'Save Draft', 'Submit', and 'Close' buttons.



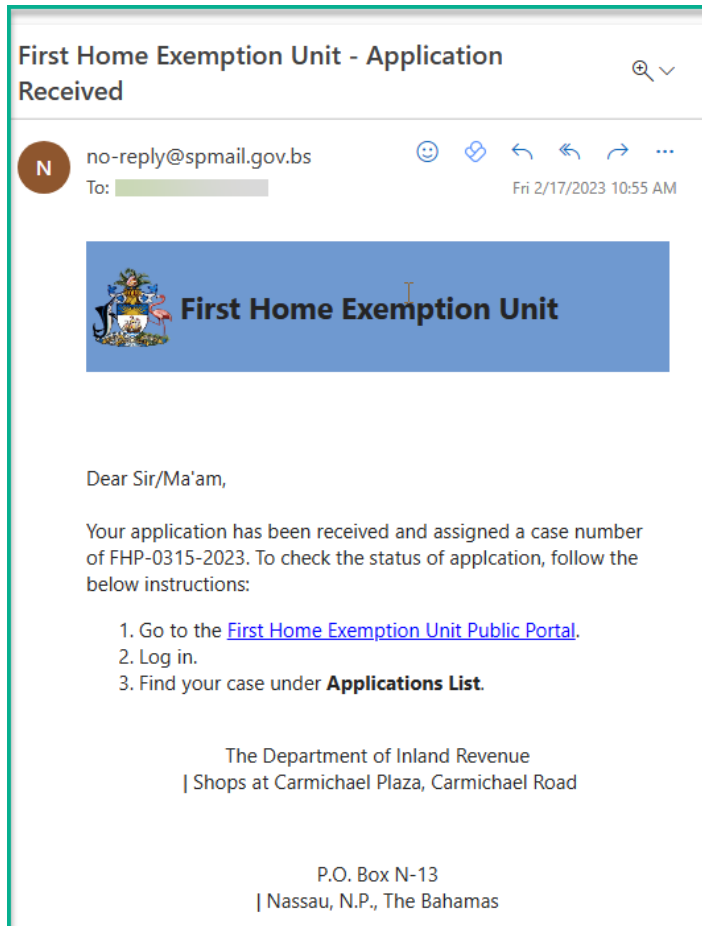
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I. EMAIL CONFIRMATION

Once an application has been submitted, the submitter will receive a confirmation email.

The email will be like the below.



J. APPLICATION STATUS

The applicant can check the status of their application once it is submitted. To check the status of your application please follow the steps below.

1. Navigate to the portal https://public.gov.bs/sites/PUB_VATExemptPortal
2. Log in by providing your portal credential.
3. Locate the application you are checking the status for and click on it to open.

K. RETURNED DOCUMENT

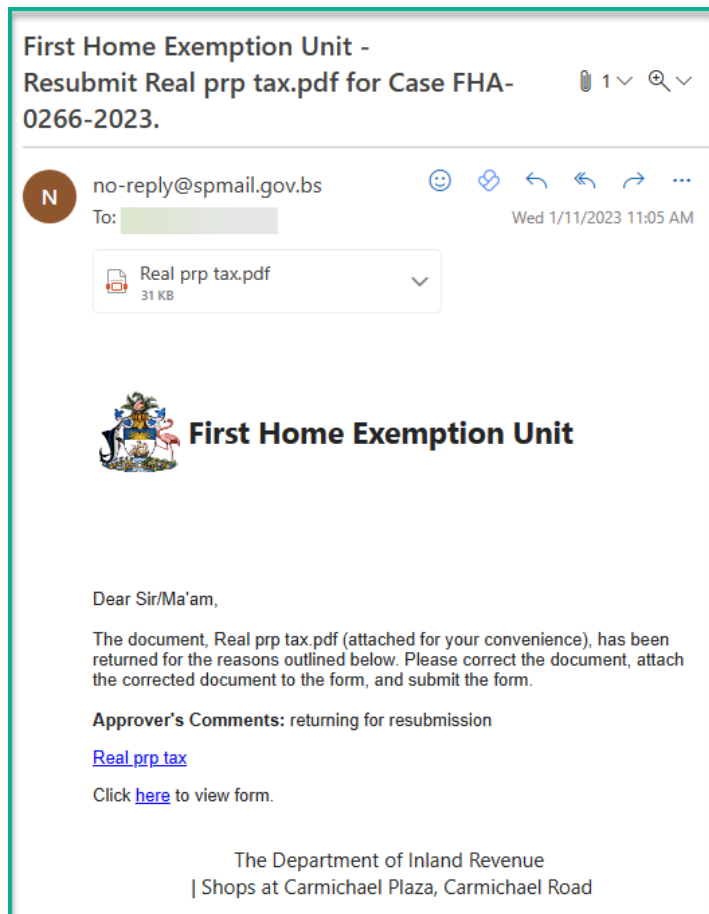


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During the review process, a document submitted with your application might get returned to you if there are any concerns or questions regarding that document. You will need to correct any concerns and resubmit the document. **Failure to do so will prevent further processing of your application. If you do not respond to a task within 30 days, your application will be denied, and you will forfeit any future claim to First Home VAT Zero Rating.**

You will send an email similar to the below with the document attached.



L. RESUBMIT A RETURNED DOCUMENT

To resubmit a document that was returned, follow these steps.

1. Navigate to the portal https://public.gov.bs/sites/PUB_VATExemptPortal.
2. Enter your portal credentials.
3. Locate the returned document under the "My Tasks" section.
4. Click on the title of the returned document to open the task.



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5. Review the document and any comments as to why the document was returned.
6. Upload a new, corrected document and click "Submit."

Note: the document format must be a PDF.


M. APPLICATION APPROVED

If the application is approved, the applicant will receive an email with the invoice attached as a PDF document. The email will contain instructions of what needs to be done next.

First Home Exemption Unit - Exemption approved for FHA-0270-2023

no-reply@spmail.gov.bs
To: [Redacted] Fri 1/13/2023 11:32 AM

Invoice_FHA-0270-2023.pdf
411 KB

 **First Home Exemption Unit**

Dear Sir/Ma'am,

The case associated with the below application has been reviewed and approved. Please find attached the invoice for payment of VAT. Payment instructions are listed within the invoice.

Payment must be made within 180 days of receipt of this invoice. **Failure to make full payment within the allotted period will result in forfeiture of the received exemption and issuance of a new invoice for full VAT.**

Case Number: FHA-0270-2023

Legal Description of Property from Coinveyance: 777 Calculation Street

Real Property Tax Assessment Number: 9992999

The Department of Inland Revenue
| Shops at Carmichael Plaza, Carmichael Road

P.O. Box N-13



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N. APPLICATION DENIED


If the application is denied, the applicant will receive an email stating the reason it was denied. The email will also contain a denial letter and invoice.

First Home Exemption Unit - Exemption denied for FHA-0266-2023

no-reply@spmail.gov.bs
To: [Redacted] Thu 1/12/2023 9:38 AM

Invoice_FHA-0266-2023.pdf 409 KB
Denial_Letter_FHA-0266-202... 401 KB

2 attachments (810 KB) Save all to OneDrive - Computer Training & Consulting, LLC Download all

**First Home Exemption Unit**

Dear Sir/Ma'am,

The case associated with the below application has been reviewed and denied. Please find attached the denial letter as well as an invoice of the estimated VAT to be paid.

Both documents can also be accessed via the [First Home Exemption Portal](#).

Case Number: FHA-0266-2023

Reason for Denial:

Legal Description of Property from Coinveyance: this is the single family property

Real Property Tax Assessment Number: 1112023

The Department of Inland Revenue
| Shops at Carmichael Plaza, Carmichael Road

P.O. Box N-13
| Nassau, N.P., The Bahamas