



## First Home Shared Equity Scheme - New Preliminary Certificate

### First Home Shared Equity Scheme - New Preliminary Certificate



We are sharing an important update from the First Home Scheme (FHS). From the 28<sup>th</sup> July, the FHS are introducing a new document to support the initial stages of your customer's journey: the **FHS Preliminary Certificate**. This information is being provided for awareness only and does not impact The Mortgage Store's current processes.

#### What Is the FHS Preliminary Certificate?

The FHS Preliminary Certificate is a self-service document that applicants can generate from their FHS portal during the house-hunting phase. It allows them to:

- Update key details like property, lender, price, and Help to Buy status
- Create multiple versions as they explore options
- Present it to estate agents as evidence of **potential** FHS funding

**Important: This certificate does not confirm funding and cannot be used to secure an Underwritten Approval in Principle or Mortgage Letter of Offer (LOF).**

#### What Stays the Same?

FHS will continue to process FHS Eligibility Certificates as usual (following the current process).

**The Mortgage Store will only accept a valid eligibility certificate when progressing an application for further credit assessment.**

Please see example of the Preliminary Certificate on the next page.

### Eligibility Certificate and Preliminary Certificate Comparison

#### Eligibility Cert

- This cert is Issued by FHS when an applicant has located a property and secures a first step AIP from The Mortgage Store.
- This cert secures the FHS funding for your customer.
- The Mortgage Store can only accept this as proof that your customer has obtained and secured FHS funding to support funding on their mortgage proposal.

#### Preliminary Cert

- Introduced by the FHS on the 28<sup>th</sup> July 2025.
- This allows your customers to get an indication of potential funding from FHS whilst house hunting.
- This cert is not proof of FHS funding, it's simply an indicative estimate of the maximum equity facility your customer may qualify based on the information they have provided.
- The Preliminary cert cannot be accepted at any stage of the mortgage journey as proof of FHS funding. Only the Eligibility cert will be accepted.



First Home Shared Equity Scheme – New Preliminary Certificate

Eligibility Certificate and Preliminary Certificate Comparison

Sample FHS Preliminary Certificate



First Home Scheme Ireland DAC  
Block C, Maynooth Business Campus  
Maynooth  
County Kildare  
W23 F854  
  
Phone: 0818 275 662  
Lines open: Monday to Friday 9am – 5.30pm

Preliminary Certificate

**Important:** There is no requirement to provide this Preliminary Certificate to your Participating Lender however, they will require your Eligibility Certificate, which you will receive in the next stage of the process, to progress your mortgage

Strictly Private and Confidential

Name  
Address

Application Number  
Issue Date  
Expiry date

Dear

Based upon the information you provided to the First Home Scheme (FHS), please see details below of your preliminary approval for an FHS Equity Facility:

Participating Lender Name:	
Participating Lender AIP Reference Number:	
Participating Lender AIP Expiry Date:	
Application Type:	
Applicant Name:	
Local Authority:	
Property Type:	
Scheme Product:	
Full Purchase Price / Build Cost (for a self-build):	
Help to Buy	
*Indicative Maximum Amount Approved:	

\*This is not an offer but an indicative estimate of the maximum equity facility you may qualify for based upon information you have provided.

Subject to finalising your application submission, meeting the standard eligibility criteria, application assessment, and terms and conditions, an FHS Equity Facility will be made available on the following terms:



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Eligibility Certificate and Preliminary Certificate Comparison

Sample FHS Eligibility Certificate



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Maynooth  
County Kildare  
W23 F554  
  
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Eligibility Certificate

Strictly Private and Confidential

Name  
Address

Certificate Number  
Issue Date  
Expiry date

Dear ,

Your application for a First Home Scheme Equity Facility has been approved in principle by the First Home Scheme (FHS) as per the details below:

*Participating Lender Name:	
Participating Lender AIP Reference Number:	
Participating Lender AIP Expiry Date:	
First Home Scheme Application Number:	
Application Type:	
Applicant Name:	
Property Address (for which the equity facility is being sought):	
Local Authority:	
Property Type:	
Scheme Product	
Full Purchase Price:	
**Indicative Maximum Amount Approved:	

\*This Eligibility Certificate is only valid for the Participating Lender specified and cannot subsequently be provided to another Participating Lender to consider the FHS when they process your mortgage application.

\*\*This is not an offer but an indicative estimate of the maximum Equity Facility you may qualify for based on information you have provided.