An Roinn Tithíochta agus Pobail Housing and Community Department



HAP Information Leaflet

Please note: An application submitted by post or in person in NOT an approved application

Notice for tenants submitting a HAP application

- Once all documents are checked and verified as being in order, an appointment for a final meeting will be arranged
- You remain responsible for <u>all</u> payments to your landlord until confirmation of the HAP payment is approved and you have received notification of this by letter from Limerick
- o If you are moving from one HAP property to another please note we require a <u>four week notice</u> period.

Please ensure you fully complete the Section A form and Applicant Checklist

Notice for the Landlord/Agent under HAP

<u>Paying Landlord:</u> The landlord is required to provide the PPS number and copy of landlord's bank statement header (including BIC & IBAN) for the bank account to which the HAP payment will be lodged. Bank statement header is a safeguard against fraud in the interests of the landlord and the state.

<u>Paying Agent:</u> If the landlord is employing an agent to manage the property and HAP payments are to be made directly to the agent, we require the agents PPS number or Tax Clearance number and a copy of the agent's bank statement header to which the HAP payment will be lodged.

HAP payments are issued by the HAP Shared Services Centre in Limerick on the last Wednesday of each month (in arrears)

Please ensure you fully complete the Section B form and the Landlord Application Information Check List

RPZ Calculator

Dublin is in a Rent Pressure Zone, therefore, the RPZ Calculator must be completed by the landlord or appointed agent and be submitted with the application – Further information available in HAP Pack

FAILURE TO COMPLETE AN APPLICATION FULLY WITH ALL THE NECESSARY DOCUMENTS CAN DELAY PROCESSING OF APPLICATION FURTHER DELAYING THE COMMENCEMETN OF THE PAYMENT

HAP Landlord – Frequently Asked Questions

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1. What do I need to provide to prove that I own the property?

You must provide **one valid proof** that you own the property. It is important to read the information below carefully and make sure that the document you provide is valid. If the document is not valid, it will be returned to you and this will affect the start date of your HAP payment.

Whichever document you provide, it must:

- 1. be in date
- 2. include the landlord's name
- 3. include the full address of the rented property, including the apartment number (if applicable)

The landlord's name and property address must match the details provided on the HAP application form.

If you have any questions about providing proof of ownership, please contact your local authority.

There are a number of different types of proof of ownership accepted under the HAP scheme. You only need to provide **one** proof of ownership. Some of the most common proofs provided are described below along with some common reasons why the document might be rejected and returned to you.

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1.1. Letter/email from RTB issued when tenancy is registered / re-registered

You can provide a landlord tenancy confirmation letter of registration i.e. letter addressed to landlord, from the Residential Tenancies Board (RTB) or an email from automailer@rtb.ie showing registration with the RTB.

The registration of the tenancy must be in date at the time of application for HAP.

In date means that you must re-register tenancies with the RTB after 4 years if you last registered the tenancy before 24th Dec 2016 or after 6 years if last registered on or after 24th Dec 2016.

The address of the HAP property on the document must match the address given on the HAP application form.

- · The letter is addressed to the tenant not the landlord
- Registration is out of date, tenancies must be re-registered after 4 or 6 years
- The address of the HAP property on the document does not match the address provided on the HAP application form
- The property is registered by an agent and the landlords name is not visible on the confirmation letter
- A letter from the RTB stating that the tenancy needs to be re-registered is not acceptable

1.2. A current insurance policy or insurance schedule for the property

You can provide an insurance policy or schedule which proves that you have current buildings insurance for the property. The document <u>must</u> show the following:

- (i). landlord's name which must match the landlord's name given in Part 6 of the HAP application form,
- (ii). the property address which must match the property address given in Part 7 of the HAP application form,
- (iii). the period of cover including the start and end date,
- (iv). the policy number, and;
- (v). be on headed paper clearly identifying the insurance company

We can only accept a renewal notice if you send a receipt which is in date with matching policy number. Renewal notices must also show the information in points (i) – (iv) above.

If the property is a single apartment or flat, the insurance policy should list the apartment number. If the insurance policy covers the whole building, it will be accepted if the policy states one of the following or similar – "Apartments", "Occupation: Landlord", "Rental Income", "Let to tenants"

- The insurance policy is not current, the document is for an older policy or a policy which hasn't started yet
- The address on the document does not match the address provided on the HAP application form
- The policy is not in the landlord's name or the name on the policy does not match the name on the HAP application form
- A renewal notice is provided without a receipt with matching policy number or items
 (i) (iv) above
- A Broker's letter will not be accepted

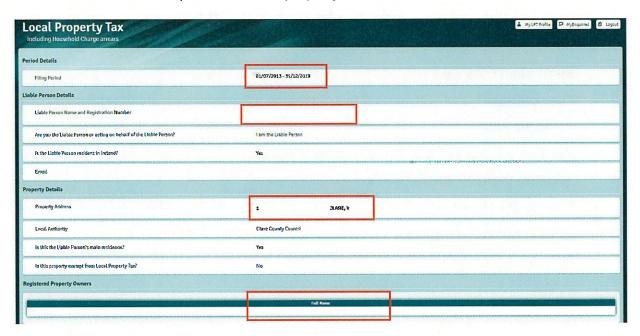
1.3. Evidence of payment of current Local Property Tax (LPT)

You can provide proof that you have paid your Local Property Tax for the property for the current year or have arranged to pay by direct debit or deduction at source. The document **must** show the following:

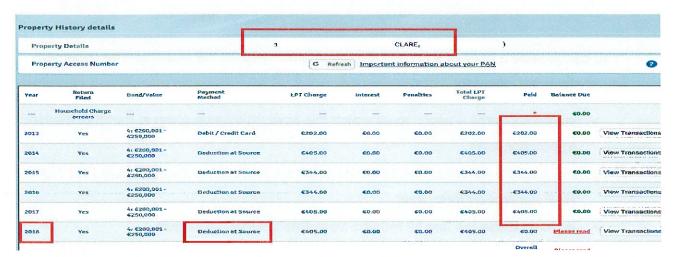
- (i). landford's name which must match the landford's name given in Part 6 of the HAP application form,
- (ii). the property address which must match the property address given in Part 7 of the HAP application form,
- (iii). be dated within the current year,
- (iv). If property is an apartment the apartment number must be included,
- (v). If the property is jointly owned, you need to send a letter from the joint owner or owners authorising the HAP payment to be made to one owner.

The simplest way to provide proof of current Local Property Tax payment is give **two screenshots** from the Local Property Tax section of Revenue's website: https://lpt.revenue.ie/lpt-web/views/login.html

- 1. Log in using your PPS Number, Local Property Tax Property ID and PIN
- 2. From the home page, click on 'View Return" and take a screenshot which shows the name of the liable person and the property address:



3. From the homepage click on 'View Property History' and take a screenshot which shows the property address and proof of payment:



Please send both screenshots to your local authority.

If you do not have access to the online system, you can contact the Local Property Tax helpline on 1890 200 255.

If you're not sure how to take a screenshot (sometimes called "printing the screen") you can find instructions here: https://uk.pcmag.com/how-to/46435/how-to-take-a-screenshot-on-any-device

- The document is out of date, it must show evidence of payment of your Local
 Property Tax for the property for the current year
- The Local Property Tax has not been paid or not set up for payment e.g. SEPA
 Direct Debit, deduction at source for the current year
- The landlord's name is not on the document or does not match the name given on the HAP application form
- The address on the document does not match the address provided on the HAP application form
- The property is a flat or apartment and the Local Property Tax has been paid for the whole building. Apartments and flats must be declared individually to Revenue.

1.4. A mortgage statement for the property

You can provide a copy of a current mortgage statement for the property. The document **must** show the following:

- landlord's name which must match the landlord's name given in Part 6 of the HAP application form,
- the property address which must match the property address given in Part 7 of the HAP application form, and;
- is dated within the last 12 months from date of HAP application
- the mortgage statement must include the period to which the statement relates

Some common reasons for this document being returned are:

- The mortgage statement is in a different name than the landlord
- The address on the document does not match the address provided on the HAP application form
- The statement is older than 12 months from date of HAP application
- The mortgage statement does not include the period to which the statement relates

1.5. A title deed or similar legal instrument proving ownership of the property

You can provide a copy of a title deed or a similar legal instrument to prove that you own the property. Your solicitor may be able to assist you in getting a copy of this document. The document <u>must</u> show the following:

- landlord's name which must match the landlord's name given in Part 6 of the HAP application form,
- the property address which must match the property address given in Part 7 of the HAP application form,

Some common reasons for this document being returned are:

- the owner's name does not match HAP application form
- The address on the document does not match the address provided on the HAP application form
- Solicitors letter will not be accepted
- Deed of indenture will not be accepted

2. What if I have just purchased the property and can't yet provide any of the 5 proofs?

If you have recently purchased the property, for example within the last 6 weeks, you may not yet be able to provide any of the 5 proofs of ownership listed above.

If this is the case, you can provide **two temporary documents to prove ownership** to allow the HAP application to be processed. However, you **must submit one of the 5 proofs of ownership to your local authority within 6 months**. If you fail to provide this follow-up document, your HAP payment may be affected.

The two acceptable temporary documents are:

- (i). A copy of a receipt from Revenue showing payment of stamp duty for the property.This receipt <u>must</u> include the following information:
 - i. Stamp Certificate ID
 - ii. Document ID
 - iii. Date of Execution of Instrument (only certificates dated within the last 6 months are accepted)
 - iv. Date of Issue of Stamp Certificate
 - v. Address of rented property
- (ii). Land Registry Reference Number or evidence of a payment made to the land registry to register the newly purchased property.

This must include the following information:

- i. Name of Landlord
- ii. Address of property

iii. Land Registry Reference Number

Some common reasons for these documents being returned are:

- The name on either the stamp duty receipt or the Land Registry Receipt does not match the name given on the HAP application form
- The address of the property does not match the address given on the HAP application form
- The stamp duty receipt does not include all of the information listed above
- The date of execution of instrument listed on the stamp duty certificate is more than
 6 months ago

3. What if the property is in receivership?

If a receiver has been appointed to the property, the receiver must provide a **Deed of Appointment** and a letter appointing an agent (if applicable).

The Deed of Appointment must include the property address – which must match the property address given in Part 7 of the HAP application form.

If the Deed of Appointment does not clearly show the property address, the receiver can provide the Deed of Debenture or the Deed of Mortgage (with sensitive information blacked out).

If the Deed of Appointment does not include the property address, the receiver can provide a letter from their solicitor certifying that the property in question is covered by the mortgage deed.

If an Agent is nominated to receive payments a Letter of Authorisation from the Receiver must be provided.

4. What if the property is in probate?

If the property is in probate, you <u>must</u> provide the following:

- (i). A copy of the will which shows that the deceased is the owner of the property. If the details of the property are not mentioned in the will, you must provide proof of ownership in the name of the deceased.
- (ii). Permission from the executor of the will to make the HAP payment to a third party (if applicable)
- (iii). If there is no will present, the HAP payment can be made to the estate of the deceased as long as proof of ownership showing that the deceased owned the property is provided.

5. What do I need to provide about my bank account?

Attach a header from a bank or credit union statement showing the BIC, IBAN and the name of the account holder the HAP payment will be made to.

The HAP payment can only be paid into **one** nominated bank account for each landlord or agent for all HAP properties. If you are already in receipt of HAP payments for an existing HAP tenancy, the payments will be made to the existing bank account

It is very important that you provide the correct bank account details. Incorrect bank account details will affect your HAP payment.

The name on the bank account must match the name on the tax reference number and/or PPSN

If the proof of ownership provided is in the names of joint owners but the bank account is in the name of one owner you need to send a letter from the joint owner or owners authorising the HAP payment to be made to one owner.

The sample bank header below shows the Bank Identifier Code (BIC), IBAN and the name of the account holder. These details much match the details you provide in the HAP application form.



- The name on the bank header does not match the name given on the HAP application form
- The statement does not show the account holder's name
- The copy is not clear. The document must be clearly legible
- The BIC and IBAN must be legible

Comhairle Contae Fhine Gall Fingal County Council

An Roinn Tithíochta agus Pobail Housing and Community Department



REQUIRED DOCUMENT

Declaration of Rent in a Rent Pressure Zone

All Landlords/ Agents are obliged to complete a rent declaration in accordance with Planning and Development (Housing) and residential Tenancies Act, 2016 and return it with all other requested documentation to the HAP section.



Please refer to the (RTB) Residential Tenancies Board website <u>www.rtb.ie</u> and enter the details of the property into the RPZ Calculator.

When you enter the website:

- Click Tab Rent Pressure Zones
- Click on RPZ Rent Calculator
- Click on this icon as laid out above
- Enter the address of the rented property
- Complete all prompted fields and press submit
- Print the summary of results and include it with you documentation

RPZ SAMPLE

Residential Tenancies Board

Rent Pressure Zone Calculation

Summary of results for maximum rent amount permitted for dwelling in Rent Pressure Zone.



Dwelling Details

Address:

Address of the property should be fully visible including the EirCode

Local Electoral Area (LEA): Mulhuddart

In Rent Pressure Zone: YES



Summary of results:

Tenancy Type:

Existing

Date tenancy commenced:

16/11/2016

Date previous rent set:

18/02/2019

Date new rent to take effect:

18/02/2020

Previous rent amount:

€1350

Maximum rent permitted:

€1404.00

This information must be included and visible in the RPZ calculation.

* Please note the amount above is the maximum increase permitted; Landlor apply a lesser amount.

Landlords can apply a lesser amount.

Calculation:

 $R \times (1 + 0.04 \times t/m)$

€1350 x (1 + 0.04 * 12/12) = €1404.00

https://onestopshop.rtb.ie/calculator/rpz

Use this link to generate RPZ

Bord Um Thionóntachtaí Cónaithe Priobháideacha Bosca PO 47, Cloich na Coillte, Contae Chorcaí

Private Residential Tenancies Board PO BOX 47, Clonakilly, County Cork



Bord Um Thionómhachtaí Cómaithe Príobháideacha Private Residential Tenancies Board



Landlords Name

1,1

Sample RTB Tenancy Letter

Online Registration Service Now Available www.prlb.ie

03/06/2015

Ref: RT0515-00848407

(Please quote this reference in all future communications with the Private Residential Tenancies Board)

This letter is important and should be kept in a safe place.

Dear Landlord,

Landlord's Letter (Tenants Letter not accepted)

Thank you for your application and fee in the amount of € 180,00 to register a tenancy.

The tenancy which commenced on the 09/04/2014 has been registered with the PRTB. The Registered Tenancy (RT) Number is: 0511 00848407 and his relates to:

Fiet2 Carma House

HAP Property Address

Dated within the last 4 years

If you require further information on your tenancy registration please contact the PRTB at the above address quoting this RT number. Section 132 of the Residential Tenancies Act 2004 provides that either party to a tenancy may request a copy of the entry in the Register of Tenancies. This application must be made in writing. Please note that the PRTB will request such information as is considered necessary to confirm the identity of the person making an application under section 132.

Registration tasts the length of the tenancy but subject to a maximum of four years. This means that tenancies must be re-registered where they have existed for four years or every time a new tenancy commences.

This letter is for information purposes only and does not constitute proof of the tenancy or