

# 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](mailto: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 24<sup>th</sup> Dec 2016 or after 6 years if last registered on or after 24<sup>th</sup> Dec 2016.

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

#### **Some common reasons for this document being returned are:**

- 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- Registration is out of date, tenancies must be re-registered after 4 or 6 years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 **must** 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”

### **Some common reasons for this document being returned are:**

- 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). 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). 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:

The screenshot displays the 'Local Property Tax' web interface. The page title is 'Local Property Tax including Household Charge arrears'. The interface is divided into several sections, each with a table of details. Red boxes highlight specific information:

- Period Details:** Filing Period: 01/07/2013 - 31/12/2019
- Liable Person Details:**
  - Liable Person Name and Registration Number: [Redacted]
  - Are you the Liable Person or acting on behalf of the Liable Person?: I am the Liable Person
  - Is the Liable Person resident in Ireland?: Yes
  - Email: [Redacted]
- Property Details:**
  - Property Address: 1 [Redacted] CLARE, V
  - Local Authority: Clare County Council
  - Is this the Liable Person's main residence?: Yes
  - Is this property exempt from Local Property Tax?: No
- Registered Property Owners:** Full Name: [Redacted]

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

Property History details									
Property Details									
1 CLARE, )									
Property Access Number									
Refresh Important information about your PAN									
Year	Return Filed	Band/Value	Payment Method	LPT Charge	Interest	Penalties	Total LPT Charge	Paid	Balance Due
---	Household Charge arrears	---	---	---	---	---	---	*	€0.00
2013	Yes	4: €200,001 - €250,000	Debit / Credit Card	€202.00	€0.00	€0.00	€202.00	€202.00	€0.00
2014	Yes	4: €200,001 - €250,000	Deduction at Source	€405.00	€0.00	€0.00	€405.00	€405.00	€0.00
2015	Yes	4: €200,001 - €250,000	Deduction at Source	€344.00	€0.00	€0.00	€344.00	€344.00	€0.00
2016	Yes	4: €200,001 - €250,000	Deduction at Source	€344.00	€0.00	€0.00	€344.00	€344.00	€0.00
2017	Yes	4: €200,001 - €250,000	Deduction at Source	€405.00	€0.00	€0.00	€405.00	€405.00	€0.00
2018	Yes	4: €200,001 - €250,000	Deduction at Source	€405.00	€0.00	€0.00	€405.00	€0.00	Please read
Overall									

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>

### Some common reasons for this document being returned are:

- 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 **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,

**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 **must** 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 **must** 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.

**SAMPLE BANK** 

DUBLIN

TEL (01) 123 4567  
FAX (01) 123 4567  
Branch code 12 34 56  
Bank Identifier Code SMPLE1A

Your account name **JOHN SMITH**  
CURRENT ACCOUNT

**JOHN SMITH**  
1 MAIN STREET  
DUBLIN

Account number **01234567**

**IBAN** **IE00 SMPLE1234 5612 3456 78**

Statement date **22 NOV 2018** Number

**Fee Notification statement**

**Some common reasons for this document being returned are:**

- 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