



Comhairle Cathrach na Gaillimhe
Galway City Council

**HAP Unit,
Galway City Council
Email: hap@galwaycity.ie
Phone 091 536400**

HAP Landlord

PLEASE READ CAREFULLY

DOCUMENTS REQUIRED ON APPLICATION

1. Section B Fully completed, signed, and dated.
2. Proof of ownership, one is all that is required refer to page 2-6
3. If the property is a self-contained unit (flat, chalet, etc.), then the proof of ownership must clearly indicate that the unit is self-contained
4. Bank Statement Header refer to page 9

Additional information required within 5 months

Tax Clearance Confirmation

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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 address on the proof ownership must match exactly the address of the property on the HAP application form**

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

If you have any questions about providing proof of ownership, please contact Galway City Council, HAP section, 091 536400 or hap@galwaycity.ie

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 form RTB issued when tenancy is registered/reregistered	4
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1.1 Letter or email from RTB issued when tenancy is registered or re-registered

As with other tenancies, the Residential Tenancies Act 2004 (RTA) (as amended) governs the relationship between you and your tenant. This means that you have to register the tenancy with the Residential Tenancies Board (RTB). Further information is available on the RTB website www.rtb.ie

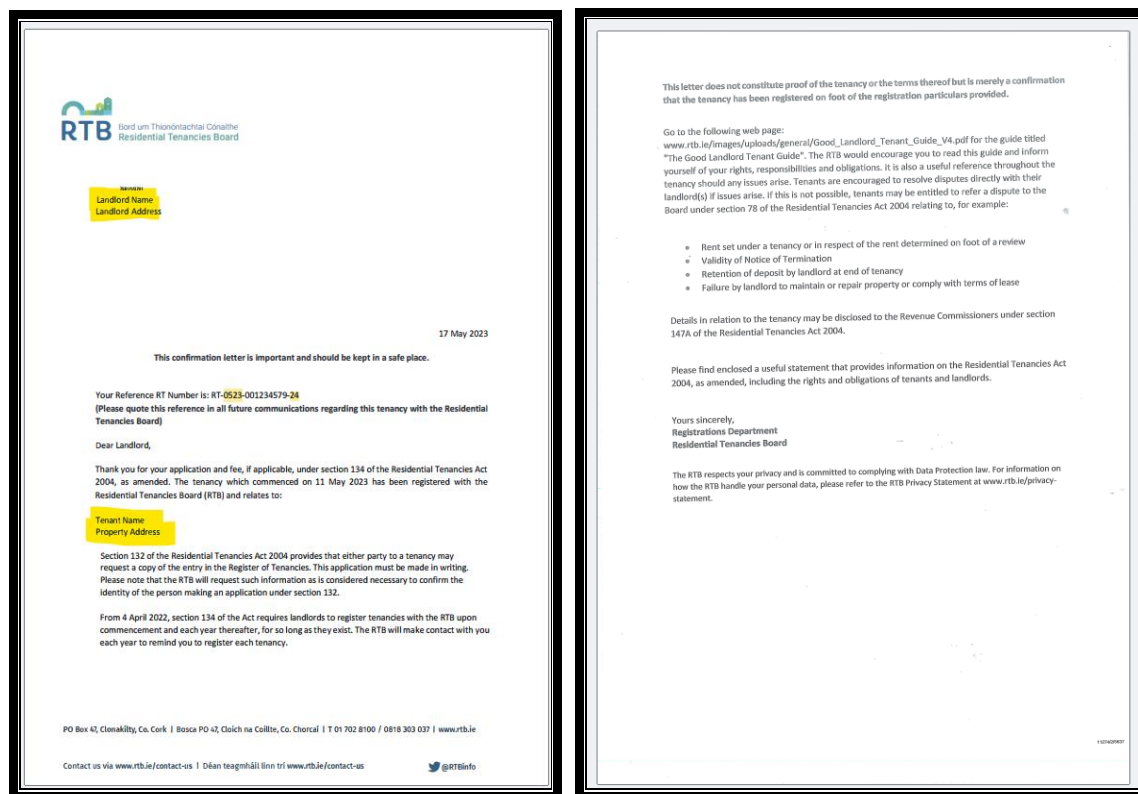
You must provide the landlord tenancy confirmation letter of registration i.e., letter addressed to landlord, from the Residential Tenancies Board (RTB). ***This is the only form that the proof will be accepted in.***

The registration of the tenancy must be in date at the time of application for HAP. Taking effect from 4th April 2022, a landlord is obliged to register a tenancy every year on the anniversary of the date that tenancy began for so long as the tenancy exists. Further information is available at www.rtb.ie

RTB LOGO MUST BE ON THE DOCUMENTATION

The address of the property to be rented under HAP listed on the document must match exactly the address given on the HAP application form.

This is the detail that should be contained in the letter.



Some common reasons for this document being returned are:

- The letter is addressed to the tenant, not the landlord
- Registration is out of date. Taking effect from 4th April 2022, a landlord is obliged to register a tenancy every year on the anniversary of the date that tenancy began for so long as the tenancy exists. The date of registration is contained in the registration number. Further information is available at www.rtb.ie.
- The address of the HAP property on the document does not match the address on the HAP application
- 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 is to be re-registered is not acceptable
- No RTB Logo on document

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) Landlords name – which must match the landlord’s name in Part 6 of the HAP application form
- (ii) The rented 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
- (v) Be on headed paper clearly identifying the insurance company

A renewal notice must have a receipt which is in date with matching policy number. Renewal notices must also show the information in points (i) – (v) 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 has not yet started
- 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) –(v) above
- A Broker’s letter will not be accepted
- The insurance company is not clearly identified on the document, i.e. no company logo
- It does not indicate “Building Cover” on the document
- It is for the whole building and does not indicate that there is a single self-contained unit in the building.

1.3 Evidence of payment of 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 from,
- (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 the property is an apartment** the apartment number must be included
- (v) **If the property is jointly owned, and payment is being made to one owner only** 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 LPT payment is to print the documents from the Local Property Tax section of Revenue's website: <https://lpt.revenue.ie/lpt-web/views/login.html>

- (i) Log in using your PPS Number, Local Property Tax Property ID and PIN

Landlord needs to print this screen

- Click on 'Show' under 'Returns – All Properties' and click on 'View Details' in the most recent year period. Click on 'View Property' for the property being applied for. Click on 'View {Year} Breakdown' for the most recent year. The entire page with the 'Liable Person Details' needs to be submitted. A screenshot will suffice.

- Click on View Payment History, scroll to the bottom of this page. Click on 'Print This Page' then print or save the document which resembles the document on the right above as a PDF. If you do not have access to the online system, you can contact the Local Property Tax helpline on 1890 200 255

Some common reasons for this document being returned are:

- The document is out of date, it must show that you paid 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:

- (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 rented property address given in Part 7 of the HAP application form
- (iii) Is dated within the last 12 months from the date of the HAP application
- (iv) 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 the date of the HAP application
- The mortgage 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;

- (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) A Map of the property must be provided where possible.

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
- Solicitor's letter will not be accepted
- Deed of Indenture will not be accepted

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:
 1. Stamp Certificate ID
 2. Document ID
 3. Date of Execution of Instrument (only certificates dated with the last 6 months are accepted)
 4. Date of Issue of Stamp Certificate
 5. 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
 - Name of Landlord
 - Address of property
 - 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 receivers 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 Authorisations 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. It must be dated within the last year.

ULSTER BANK ACCOUNTS ARE NOT TO BE USED.

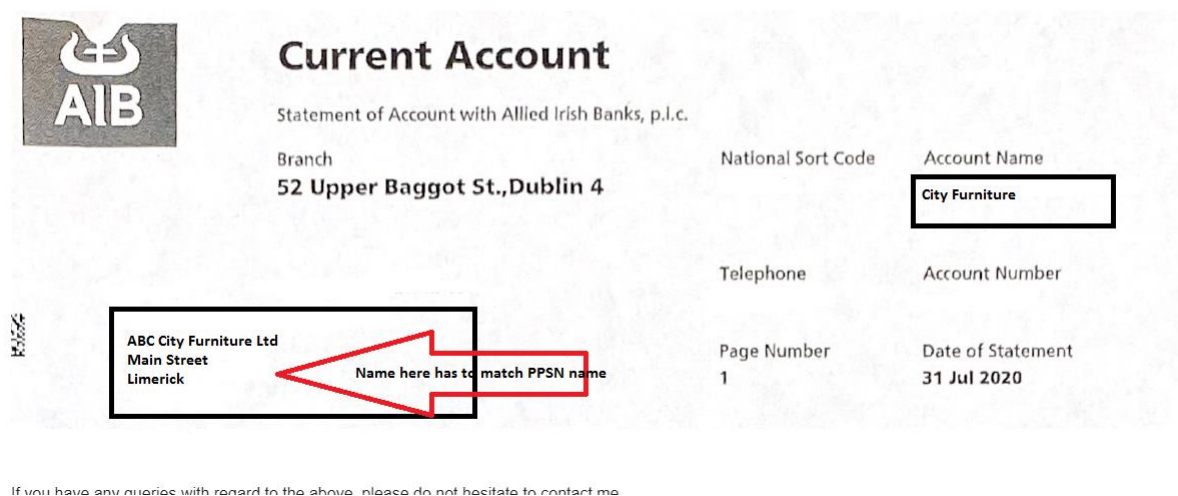
The HAP payment can only be paid into one nominated bank account for each landlord or agent for all HAP properties. If you are already in receipt of HAP payments for an existing HAP tenancy, the payments will be made to the existing bank account.

It is very important that 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 one owner** you need to send a letter from the joint owner or owners authorising the HAP payment to be made to one owner

For AIB Statement Header, the name must be with the address and must match the PPSN name of the Landlord/Agent



The image shows a sample AIB Current Account Statement Header. It includes the AIB logo, the title 'Current Account', and the text 'Statement of Account with Allied Irish Banks, p.l.c.'. Below this, it lists the Branch as '52 Upper Baggot St., Dublin 4'. To the right, it shows the National Sort Code, Account Name (highlighted with a red box and containing 'City Furniture'), Telephone, and Account Number. At the bottom left, there is a box for the account holder's name and address, 'ABC City Furniture Ltd, Main Street, Limerick', with a red arrow pointing to it and the text 'Name here has to match PPSN name'. The Page Number is '1' and the Date of Statement is '31 Jul 2020'. At the very bottom, there is a small line of text: 'If you have any queries with regard to the above, please do not hesitate to contact me.'

The sample bank header below shows the Bank Identifier Code (BIC), IBAN and the name of the account holder. These details must 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 **SAMPLE1A**

JOHN SMITH
1 MAIN STREET
DUBLIN

Your account name **JOHN SMITH**
CURRENT ACCOUNT

Account number **01234567**

IBAN **IE00 SMPL 1234 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
- The statement must be dated within the last 6 months