

RENTALIZE · ONBOARDING MANUAL

IRELAND · FOR LANDLORDS, AHBS, LAS, LETTING AGENTS

The HAP Landlord Onboarding Manual

From "I'm interested in HAP" to first DSP-cleared payment in 14 days. Every form, every council touchpoint, every tax-clearance step. With templates, sample emails, and the differential-rent maths for all 31 local authorities.

11 sections · 26 pages

14-day typical onboarding

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Contents

01.	What HAP is, and why landlords use it	3
02.	The 14-day onboarding timeline	4
03.	Step-by-step: from interest to first payment	6
04.	Documents required (full checklist)	11
05.	Tax clearance: what to do, in order	13
06.	Differential rent across all 31 LAs	15
07.	Inspection: what councils look for	19
08.	After go-live: rent reviews, payments, top-ups	21
09.	Frequently asked questions (28)	23
10.	Sample emails and forms	25
11.	For LAs and AHBs: scaling HAP at portfolio level	26

How to use this manual. Sections 1-5 are the landlord-facing onboarding flow. Section 6 is your differential-rent reference for setting and reviewing rent. Section 7 prepares you for the council inspection. Sections 8-10 are the operational reference for the months and years after onboarding. Section 11 is for council housing teams and AHBs running HAP across hundreds of tenancies.

Disclaimer: this manual is general guidance for landlords and housing teams in Ireland. Verify all current rates, forms, and procedures with your Local Authority and the DSP before acting. The DSP, RTB, and individual councils update process and rates regularly.

1. What HAP is, and why landlords use it

The Housing Assistance Payment (HAP) is the long-term housing support administered by the 31 Irish Local Authorities (LAs) for tenants on social housing waiting lists. It replaced Rent Supplement as the default support for long-term housing need from 2017 onwards. As of 2026, HAP supports more than **62,000 tenancies** in Ireland and is paid to landlords directly by the LA on the last Wednesday of every month.

Why landlords use HAP

62K+

ACTIVE
TENANCIES

€870M

ANNUAL HAP
SPEND

Direct

COUNCIL PAYS
YOU, NOT THE
TENANT

100%

TAX-DEDUCTIBLE
INTEREST
(PRIVATE LL)

- **Reliable rent.** The council pays the rent. Late payment from the LA is rare and is recoverable.
- **Direct payment.** No tenant arrears risk on the LA portion.
- **Standard market rents.** HAP is paid up to the LA limit for the household type and location. Tenants top up the difference (or more, in negotiated cases).
- **100% mortgage interest deductibility.** Private landlords renting to HAP tenants can deduct 100% of mortgage interest from rental income for tax purposes (versus 75% for non-HAP private rentals).
- **Tenant stability.** HAP tenancies have a median tenure 24% longer than market-rate tenancies, reducing void costs.

What HAP is not

Common misconception. HAP is not Rent Supplement. It is not Rent Allowance. It is not RAS. HAP is a separate, dedicated long-term scheme administered by the LA (not the DSP/Intreo Centre, although the DSP authorises some payments). RAS (Rental Accommodation Scheme) is a different scheme — the LA leases the property and sublets to the tenant. HAP is a tenant-led scheme — the tenancy is between you and the tenant, and the LA pays a portion of the rent.

You also still have to register the tenancy with the RTB. HAP and RTB are separate processes that both apply.

2. The 14-day onboarding timeline

If everything is in order, a HAP onboarding goes from "tenant interested" to "first cleared payment" in around 14 working days. Below is the realistic timeline.

DAY	WHAT HAPPENS	WHAT YOU DO
Day 0	Tenant identifies your property and you agree the tenancy	Signed tenancy agreement, RTB-compliant. Note rent figure (sample tenancy in §10).
Day 1-2	Tenant contacts their Local Authority to request HAP application forms	Give the tenant a copy of the tenancy agreement and your contact details.
Day 3-4	Tenant fills in tenant section of HAP1 form. You complete the landlord section	Confirm your tax status (clearance number ready), bank IBAN, property address, BER, RTB registration plan.
Day 5-6	You and tenant submit HAP1 to LA	In person or post to LA Housing Office. Some LAs accept email (Dublin City, Cork, Limerick, Galway).
Day 7-9	LA validates application, books inspection	Be reachable for a phone call. Confirm an inspection date.
Day 10-11	LA inspector visits property	Have BER, EPC, Gas Safety, all certificates ready. See §7.
Day 12-13	Inspection passes; LA approves application	You receive an LA letter confirming approval and scheduled first payment date.
Day 14+	First HAP payment cleared on next month's payment Wednesday	You're live. Tenant pays differential rent direct to LA; LA pays you.

What slows down a HAP onboarding. (1) Missing tax clearance — adds 7-21 days. (2) Inspection failure — typically minor SI 137 standards items, adds 14-30 days. (3) RTB registration not done within 1 month of tenancy start — LA may delay. (4) Bank account name doesn't match landlord name on tenancy — adds 5-10 days. (5) Tenant's HAP application incomplete — adds variable. Almost every delay is preventable with the checklist in §4.

What if I'm not the registered owner?

If you are a letting agent acting for a landlord, the tenancy and HAP application name the landlord, not the agent. The agent's bank account can receive payment if signed authority is provided. AHBs and LDA-funded operators have a different process — see §11.

3. Step-by-step: from interest to first payment

1

Identify the prospective HAP tenant

You can advertise specifically welcoming HAP tenants — and as of 2016 (Equal Status Act amendment) you must not refuse a tenant solely because they are in receipt of HAP. Check that the tenant has a HAP eligibility letter from their LA before signing the tenancy.

Useful action: ask the tenant to forward the LA eligibility letter or the LA caseworker email.

2

Set the rent (within HAP limits, considering top-up)

HAP rent limits are set by household type and Local Authority. For Dublin 1-2 person households, the 2026 limit is €1,560/month. For Cork 1-2 person households, €825/month. The full table is in §6. The tenant pays the LA a "differential rent" based on income; the LA pays you the agreed rent up to the limit.

Tenants can negotiate to pay you a "top-up" above the limit, but this must be reasonable and within the prevailing market rent. If your property is in a Rent Pressure Zone (now nationwide as of mid-2026), the rent must comply with the RPZ rent cap formula.

Useful action: download the current HAP limits PDF from the LA website (search "[LA name] HAP rent limits 2026").

3

Sign the tenancy agreement

Use a standard RTB-compliant tenancy agreement. Both you and the tenant sign. Specify rent, payment date, deposit (max one month for new tenancies under the Housing (Misc.) Act 2024), and the term. Include a clause stating the rent is paid via HAP and that the differential rent is paid by tenant to LA directly.

Sample clause: "The Landlord acknowledges that the Tenant is in receipt of Housing Assistance Payment from [Local Authority Name]. The agreed rent shall be paid as: [€X] per calendar month from the Local Authority to the Landlord, and [€Y] per calendar month differential rent paid by the Tenant directly to the Local Authority."

4

Get the tenant the HAP1 form

The HAP1 is a single form with a tenant section and a landlord section. The tenant collects it from their LA, fills in their part, then hands you the form (or a copy) to fill in your part. Some LAs allow online submission; most still require a paper or scanned-PDF return.

5

Complete the landlord section of HAP1

You'll be asked for: full legal name, address for correspondence, PPSN or company tax reg, tax clearance access number (TCAN), bank IBAN and BIC, property address (including Eircode), confirmation you're the legal owner (or have written authority from the owner), confirmation the property meets minimum standards (SI 137 of 2019), and confirmation you'll register with the RTB within 1 month of tenancy commencement.

If the property is jointly owned, both owners' details are required.

6

Get tax clearance (TCAN — Tax Clearance Access Number)

This is the single most common cause of delay. You apply through Revenue's eTax Clearance system at [revenue.ie](https://www.revenue.ie) using your ROS or myAccount login. If your tax affairs are in order, the TCAN is issued instantly. If you have outstanding returns or balances, Revenue will not issue clearance until they are settled.

The TCAN is a 8-character code. You give the TCAN and your PPSN/tax-reg number to the LA. They use it to verify with Revenue.

Section 5 of this manual is a tax-clearance walkthrough. Get this done *before* day 1 of HAP onboarding.

7

Submit HAP1 to the LA

You and the tenant submit the form. Most LAs accept either: (a) hand delivery to the housing office counter, (b) post to the housing office address, or (c) email a signed scan. Dublin City Council, Cork City Council, Limerick City & County, and Galway City accept email submission. Smaller LAs may still require post.

8

Inspection visit

The LA dispatches an inspector — usually a council Environmental Health Officer or contracted assessor — within 5-10 days of receiving HAP1. They will verify the property meets the minimum standards under Statutory Instrument 137 of 2019.

Expected duration: 30-60 minutes. Be there in person or have an agent on site. See §7 for the full inspection checklist.

9

Approval letter

Within 2-3 days of a successful inspection, you'll receive an LA letter confirming HAP approval. The letter states: the agreed rent, the start date, the LA contact for queries, the payment cadence (last Wednesday of each month, by EFT), and the tenant's differential rent.

10

RTB Annual Registration

Within one month of the tenancy commencement, register the tenancy with the Residential Tenancies Board. Use the RTB online portal at onestopshop.rtb.ie. RTB Annual Registration fee is €40 per tenancy per year as of 2026 (was once-off pre-2022; now annual).

Submit RTB confirmation to the LA. Some LAs hold the second HAP payment until RTB registration is confirmed.

11

First payment

HAP is paid by EFT on the last Wednesday of each month, into the IBAN you supplied on HAP1. The first payment may be pro-rated for the partial month if the tenancy started mid-month.

From this point forward, you receive monthly LA payments and the tenant pays differential rent direct to the LA. You do not invoice the tenant for the LA portion.

4. Documents required (full checklist)

Before submitting HAP1, gather everything below. A complete pack closes onboarding in 12-14 days. A pack missing 2+ items typically takes 30+ days.

Identity and ownership

Photographic ID (passport or driving licence)

For all named landlords on the tenancy.

PPSN or company tax registration number

Issued by Revenue. Required on HAP1.

Proof of property ownership (Land Registry Folio)

Or written authority from owner if you are a letting agent.

Bank account in landlord's name with IBAN + BIC

Joint account is acceptable. Account name on bank statement must match name on HAP1.

Tax compliance

Tax Clearance Access Number (TCAN)

From Revenue eTax Clearance — see §5.

Latest Form 11 or CT1 acknowledgement (if requested)

Some LAs ask for proof of recent tax return submission.

Property standards

BER certificate (in date)

Building Energy Rating. Property cannot be let if rated G unless an exemption applies.

Gas Safety Certificate (if applicable)

Annual cycle. Required if gas appliance present.

Electrical Safety Certificate (recommended; not always required)

Best practice. Some councils prefer to see one.

- Smoke/CO alarm test record**
Tested within last 12 months. Locations recorded.
-

Tenancy

- Signed tenancy agreement (RTB-compliant)**
Both parties signed and dated.
 - Rent figure within HAP limits or with reasoned top-up**
See §6 for limits.
 - RPZ rent compliance (if in RPZ)**
RPZ is now nationwide — every property is subject to RPZ rent caps.
-

Forms

- HAP1 — landlord section completed**
The form provided by the LA.
 - HAP1 — tenant section completed**
By the tenant. You should review for completeness before submission.
 - HAP Direct Debit Mandate (for tenant differential rent)**
Some LAs require this; it sets up the tenant's differential rent payment.
-

5. Tax clearance: what to do, in order

Tax clearance (TCAN) is the most common reason HAP applications stall. Most landlords have all of the other documents ready, but tax clearance can take 1-3 weeks if there are outstanding returns or balances. Here is the fastest path.

Step-by-step

1. **Log in to Revenue.** Use ROS (Revenue Online Service) for accountants/letting agents, or myAccount for individual landlords. [revenue.ie](https://www.revenue.ie)
2. **Navigate to "Manage Tax Clearance".** In ROS: My Services → Tax Clearance. In myAccount: PAYE Services → Manage your tax clearance.
3. **Apply for tax clearance.** Click "Apply for Tax Clearance Certificate." If your filings and balances are in order, the TCAN is issued instantly.
4. **If declined:** Revenue gives a reason. Common reasons:
 - Outstanding Form 11 (for individual landlords) or CT1 (for company landlords).
 - Outstanding LPT (Local Property Tax) on the rental property or any property you own.
 - Outstanding VAT (only relevant for short-term let landlords).
 - Outstanding PAYE/PRSI on staff (only relevant for letting agents/property managers).
 - Outstanding NPPR (the historic Non-Principal Private Residence charge) — rare in 2026 but still appears for some.
5. **Resolve and re-apply.** File the missing return or pay the outstanding balance. Re-apply for tax clearance — most reapplications succeed within 24-48 hours.
6. **Once issued, store the TCAN.** 8-character alphanumeric code. Provide to the LA on HAP1.

If you owe Revenue a manageable balance (e.g., €4,000 from underpaid tax on rental profit), you can usually arrange a phased payment with Revenue and tax clearance is issued once the agreement is in place. Phased payment requires you to be up-to-date on filings, just paying the balance over 12-24 months.

Common pitfalls

Pitfall 1: Form 11 outstanding from prior years. If you've filed late returns recently, Revenue's system may not yet show them as filed — give it 5-10 working days after submission for the system to update.

Pitfall 2: LPT on a property you forgot you own. If you have an inherited or long-let property, LPT may be in arrears. The LA HAP team will see this. Pay any outstanding LPT before applying.

Pitfall 3: 100% mortgage interest deductibility on HAP rentals. Many landlords don't claim this. If you've been deducting only 75-80% of mortgage interest, file a corrective return — it's typically worth €600-€1,500 per property per year in tax saved.

6. Differential rent across all 31 LAs

Each Local Authority sets its own HAP rent limits by household composition. They are reviewed periodically. The table below summarises 2026 limits for the most common household type (1-2 persons) and 3-4 persons across the 31 LAs.

LOCAL AUTHORITY	1-2 PERSON (€/MO)	3-4 PERSON (€/MO)	5+ PERSON (€/MO)	NOTES
Dublin City	1,560	1,950	2,150	RPZ
Dún Laoghaire-Rathdown	1,560	1,950	2,150	RPZ
Fingal	1,560	1,800	2,000	RPZ
South Dublin	1,560	1,800	2,000	RPZ
Cork City	825	1,250	1,500	RPZ
Cork County	700	1,000	1,200	RPZ
Galway City	900	1,300	1,500	RPZ
Galway County	625	900	1,100	RPZ
Limerick City & County	700	950	1,150	RPZ
Waterford City & County	650	900	1,100	RPZ
Kildare	1,025	1,400	1,600	RPZ
Wicklow	1,025	1,375	1,575	RPZ
Meath	975	1,300	1,500	RPZ
Louth	825	1,150	1,350	RPZ
Westmeath	675	900	1,100	RPZ
Laois	650	875	1,050	RPZ
Offaly	625	850	1,025	RPZ
Carlow	650	875	1,050	RPZ

LOCAL AUTHORITY	1-2 PERSON (€/MO)	3-4 PERSON (€/MO)	5+ PERSON (€/MO)	NOTES
Kilkenny	675	925	1,100	RPZ
Wexford	650	875	1,050	RPZ
Clare	625	850	1,025	RPZ
Tipperary	600	825	1,000	RPZ
Kerry	625	850	1,025	RPZ
Mayo	575	800	975	RPZ
Sligo	575	800	975	RPZ
Roscommon	525	725	900	RPZ
Leitrim	500	700	875	RPZ
Longford	525	725	900	RPZ
Cavan	525	725	900	RPZ
Monaghan	525	725	900	RPZ
Donegal	500	700	875	RPZ

Note: rates above are illustrative and may differ from the LA's currently published rates. Check with the relevant LA for the live limits before signing a tenancy.

How differential rent is calculated for the tenant

The tenant pays a "differential rent" to the LA based on household income — not based on the property rent. Each LA has its own scheme, but the structure is similar:

- A base rent figure (typically €25-€40/week minimum).
- A percentage of household reckonable income above a threshold (typically 15-21% of income above €30/week per assessable adult).
- Deductions for additional household members and dependants (typically €10-€25/week per child).

The tenant pays the differential rent direct to the LA. The LA pays you the agreed rent (up to the HAP limit). The tenant may also pay you a top-up — see below.

Top-up payments

If the agreed rent exceeds the HAP limit, the tenant pays the difference as a "top-up" direct to you. Top-ups are common in Dublin and Cork City where market rents typically exceed the HAP limit. The top-up must:

- Be agreed in the tenancy.
- Be paid to you directly, not via the LA.
- Be reasonable and reflect prevailing market rent (if challenged at the RTB, must justify).
- Comply with RPZ rent cap if applicable.

7. Inspection: what councils look for

The LA inspector visits the property under SI 137 of 2019 (Housing (Standards for Rented Houses) Regulations 2019). Below is what they check, and the most common failure points.

Structural and basic standards

- Property is structurally sound — no major dampness, rot, or settlement.
- Roof, walls, floors are sound and in good repair.
- Windows and doors are weatherproof. All windows can be opened and closed.
- Property is properly ventilated (mechanical or natural per habitable room).
- Property is properly lit (natural in habitable rooms; electric in all rooms).

Heating and energy

- Primary heating system in all habitable rooms (radiators or equivalent).
- Heating system is in good working order — inspector may ask to test.
- BER certificate present and in date. Property cannot be rated G (unless exempt).
- Hot water available in kitchen and bathroom.

Sanitation

- Working WC in a separate room, with handwash basin nearby.
- Working bath or shower with hot/cold water.
- Working kitchen sink with hot/cold water.
- Properly drained and connected waste system.

Safety

- Working smoke alarm — at least one per floor, including hallway.
- Working carbon monoxide alarm if any fuel-burning appliance present.
- Working fire blanket in kitchen.
- Gas appliances serviced annually (if applicable). CP12 / Gas Safety Certificate retained.
- Electrical installation safe (RECI/SafeElectric certificate recommended).
- Adequate fire escape — for upper floors, accessible window or alternative exit.

Furniture and fittings (if let furnished)

- Fire-resistant furnishings (Furniture and Furnishings Fire Safety Regulations).
- Cooker, fridge, washing machine — all in good working order.

- Flooring in all rooms.
- Adequate storage in kitchen and bedroom.

The 6 most common inspection failures

FAILURE	WHY IT FAILS	HOW TO PRE-EMPT
1. CO alarm missing	Required if any fuel appliance present (gas hob, gas heating).	Install CO alarm in same room as appliance and outside bedrooms.
2. Smoke alarm not working	Battery dead or alarm too old (10+ years).	Test all alarms 24h before inspection; replace if older than 10 years.
3. Mould/dampness in bathroom or bedroom	Inadequate ventilation; condensation issues.	Install/test extractor fan; remediate mould; check trickle vents on windows.
4. Kitchen sink waste leak	Old plumbing.	Run all taps before inspection; check for visible drips under sink.
5. Gas Safety Certificate expired	Annual cycle missed.	Re-test before inspection; CP12 valid for 12 months from issue.
6. BER expired or not done	BER valid for 10 years.	Check expiry; commission new BER if out of date (€150-€350).

Tip. Walk through the property yourself with this checklist 48 hours before the inspection. A €40 box of smoke/CO alarms and a €60 mould remediation usually saves the inspection.

8. After go-live: rent reviews, payments, top-ups

Monthly payment cadence

Payments are EFT, last Wednesday of each month, paid into the IBAN you supplied. Bank reference is typically "HAP RENT [TENANCY-REF]" or similar. Payments may be delayed by 1-2 days at year-end (late December) due to bank holidays.

Rent reviews

Rent can be reviewed once every 12 months under RPZ rules (now nationwide). The increase is capped at the lower of:

- The Harmonised Index of Consumer Prices (HICP) inflation rate over the previous year, or
- 2% per annum.

You must give the tenant 90 days' written notice of any rent review. The notice must reference the prior rent, the new rent, the percentage increase, and a justification. RTB has a sample template.

If the tenant is in HAP, also notify the LA. The LA will increase the HAP payment up to the new rent (capped at the HAP limit). If your new rent exceeds the HAP limit, the tenant absorbs the difference as a top-up.

Rent collection day

You receive the LA portion via EFT. The tenant's differential rent is paid directly to the LA, not to you. If a top-up applies, the tenant pays you direct (typically by standing order or open banking).

What if the tenant stops paying differential rent or top-up?

You receive the LA portion regardless of what the tenant does. If the tenant stops paying their differential rent to the LA, the LA may move them off HAP — but that is a process between the LA and the tenant. The HAP payment continues to you while HAP status is active.

If the tenant stops paying you the top-up, that is rent arrears. You can issue a Notice of Termination under the Residential Tenancies Acts on the rent arrears grounds. RTB process applies.

End of tenancy

You must notify the LA within 14 days of tenancy end. The LA will stop HAP payments. RTB receives a separate end-of-tenancy notice.

9. Frequently asked questions

Can I refuse to rent to a HAP tenant?

No. Under the Equal Status Act (as amended 2016), refusing accommodation solely because the tenant is in receipt of HAP is illegal discrimination. You can refuse on standard tenancy criteria (references, affordability of any top-up, etc.) but not because of HAP status.

How long does HAP onboarding really take?

If everything is ready: 12-14 working days. If tax clearance is missing or the inspection fails, expect 30-60 days.

Do I have to register with the RTB if my tenant is on HAP?

Yes. RTB Annual Registration is separate from HAP and required for all residential tenancies in Ireland. The fee is €40/year/tenancy.

Can I take a deposit?

Yes, but capped at one month's rent under the Housing (Misc.) Act 2024. The LA does not pay the deposit — the tenant arranges it. You may need to wait until the tenant has the funds (some LAs/charities can assist).

What if I'm a letting agent acting for a landlord?

The HAP application is in the landlord's name (legal owner). The agent's bank can receive payment with written authority. The agent's TCAN is not relevant — the landlord's is.

What if my property is in a Rent Pressure Zone (RPZ)?

All properties are now in an RPZ as of mid-2026 (nationwide expansion). Rent increases are capped at the lower of HICP inflation or 2%/year, with annual reviews. The HAP limit applies regardless.

Can the rent be more than the HAP limit?

Yes, with a top-up paid by the tenant. The top-up must be reasonable (within market rent) and comply with RPZ rules.

What if the tenant's circumstances change (income up, family change)?

The tenant notifies the LA. The differential rent (paid by tenant to LA) recalculates. The HAP payment to you is unchanged — that's based on the agreed tenancy rent, not the tenant's income.

Can I claim 100% mortgage interest deductibility?

Yes, for HAP rentals (and RAS, and Rent Supplement) you can deduct 100% of mortgage interest. You must complete the Tenancy Registration declaration on Form 11 — the relevant Revenue field is on the rental supplement.

What if my tenant moves out?

Notify the LA within 14 days. HAP payments stop. RTB receives a separate end-of-tenancy notice.

Can the LA inspector visit again later?

Yes. The LA may re-inspect every 4 years, or following a tenant complaint, or following a major change (refurbishment).

What are the differences between HAP, RAS, and Rent Supplement?

HAP is a long-term tenant-led scheme administered by the LA. RAS is a long-term LA-led scheme where the LA leases the property. Rent Supplement is a short-term DSP scheme. HAP is the default for long-term need; the others are residual.

Can a Cost Rental tenancy also be HAP?

No. Cost Rental is a separate tenure for households earning above the social housing income threshold but below market affordability. HAP is for households on the social housing waiting list.

What if my tenant becomes ineligible for HAP later?

If the tenant's income increases above the social housing threshold, they may no longer qualify. The LA notifies and stops HAP. The tenancy continues as a private rental — the tenant pays you the full rent direct.

Is HAP rent paid in arrears or in advance?

In arrears. The last-Wednesday EFT covers rent due for the current month.

What if the LA delays payment?

Rare, but contact the LA HAP team. Persistent delays can be escalated to the LA Director of Services. The State is liable for the rent owed under the agreement.

Are HAP rent levels reviewed?

Yes — periodically by the Department of Housing. The 2024 mid-cycle uplift increased Dublin and Cork limits by 30-40%. Watch for further uplifts in 2026-2027.

Can I advertise specifically welcoming HAP tenants?

Yes, and many landlords now do. "HAP welcome" in your advert can speed up tenant identification and positions you well for tenant supply.

What about Disability Allowance, Lone Parent's, etc.?

These are tenant-side income from the DSP. They do not affect HAP eligibility — HAP is determined by social housing waiting list status. Income is taken into account for differential rent calculation.

If I have multiple HAP tenancies, is each TCAN separate?

No. One TCAN per landlord, valid for all properties. Tax clearance is on you the entity, not on each property.

Can I evict a HAP tenant?

Yes — using standard Notice of Termination grounds under the Residential Tenancies Acts (rent arrears, breach, sale of property, family use, refurbishment). Notice periods follow the standard scale based on tenancy duration.

What happens to HAP if I sell the property?

If you serve a Notice of Termination on grounds of sale, the tenant's HAP status moves with them. The new buyer is not bound to continue HAP unless they inherit the tenancy.

Is HAP available for short-term lets?

No. HAP is for long-term residential tenancies (typically >6 months).

Does HAP cover commercial property?

No. HAP is residential only.

What's the LA contact if I have a query mid-tenancy?

Each LA has a HAP team — search "[LA name] HAP team contact." Most have a dedicated email and a daytime phone line.

Are HAP payments taxable?

Yes, as rental income. Subject to Income Tax (or Corporation Tax for company landlords). Same treatment as any other rental income.

Can I set up Standing Order from the tenant for the top-up?

Yes. The tenant pays the top-up direct to you by Standing Order or Open Banking. The LA portion is paid to you direct by the LA.

What's the most common reason a HAP application is rejected?

Tax clearance not in place. Second most common: property fails inspection. Third: rent above HAP limit without a workable top-up arrangement.

10. Sample emails and forms

Sample 1: Email to prospective HAP tenant confirming property availability

Hi [Tenant Name],

Thanks for your interest in [Property Address]. I confirm the property is available from [Start Date] at € [Rent] per calendar month, and I am happy to accept HAP. The HAP limit for your household type with [Local Authority Name] is € [Limit] /month, so the top-up would be € [Top-up] /month, paid directly to me.

Next steps:

1. Please request the HAP1 form from your LA (housing office).
2. Once you have it, I'll complete my landlord section.
3. We submit jointly. Inspection follows within ~7 days.

Looking forward to it.

Regards,

[Your Name]

+353 [Phone]

Sample 2: Email to LA submitting HAP1

Subject: HAP1 Submission – [Property Address] – [Tenant Name]

Dear [LA HAP Team],

Please find attached a completed HAP1 for [Property Address], tenant [Tenant Name]. Both landlord and tenant sections are signed.

Also attached:

- Signed tenancy agreement
- BER certificate (in date)
- Gas Safety Certificate (issued [Date])
- Photo ID

Tax Clearance Access Number: [TCAN]

Bank IBAN: [IBAN]

RTB Annual Registration: will be submitted within 1 month of tenancy commencement ([Date]).

Available for inspection any weekday after [Date].

Regards,

[Your Name]

+353 [Phone]

Sample 3: Sample tenancy clause for HAP tenancies

Clause 3.4: Housing Assistance Payment

The Landlord acknowledges that the Tenant is in receipt of the Housing Assistance Payment from [LA Name]. The agreed monthly rent is € [Total Rent], payable as follows:

- (a) € [HAP Portion] per calendar month paid by [LA Name] to the Landlord by EFT on the last Wednesday of each month;
- (b) € [Top-up] per calendar month paid by the Tenant directly to the Landlord by Standing Order on the 1st of each month;
- (c) € [Differential Rent] per week paid by the Tenant directly to [LA Name].

The Landlord shall register this tenancy with the Residential Tenancies Board within one month of the commencement date and shall remit the Annual Registration fee.

The Landlord shall maintain the Property in compliance with Statutory Instrument 137 of 2019 and shall hold a current Building Energy Rating, Gas Safety, and Smoke/CO Alarm record.

11. For LAs and AHBs: scaling HAP at portfolio level

This section is for housing teams running HAP across hundreds or thousands of tenancies — Local Authority housing departments, Approved Housing Bodies (AHBs), the Land Development Agency, and large letting agencies who manage HAP for landlord clients.

The portfolio-level pain points

- **Onboarding throughput.** Manual HAP1 processing caps each caseworker at ~30-40 onboardings per quarter. Software workflow can take this to 80-120.
- **Tax clearance verification.** Manually checking each landlord's TCAN with Revenue is slow. Bulk verification via the Revenue API saves 4-8 minutes per landlord.
- **Inspection scheduling.** Routing inspectors across the portfolio is a daily logistics problem. Map-based scheduling cuts inspector travel time by 25-35%.
- **Differential rent calculation.** Each LA has its own scheme. Recalculating across the portfolio when income data changes is a quarterly burden. A rules engine handles it daily.
- **NOAC/regulator reporting.** AHBs must report to the Approved Housing Bodies Regulatory Authority. Quarterly export from a structured system beats manual return assembly.
- **Tenant differential rent collection.** Direct debit setup at scale, with re-attempts and arrears tracking, is the back-office that consumes most of the housing team's time.

What good looks like at portfolio scale

CAPABILITY	MANUAL BASELINE	WITH SOFTWARE
HAP onboarding completion (median days)	21-35	10-14
Caseworker onboardings per quarter	30-40	80-120
Tax clearance verification per landlord	5-12 min	0-1 min (API)
Differential rent recalculation across portfolio	2-5 days quarterly	Real-time, daily
Inspection scheduling (per inspector per week)	10-14 visits	16-22 visits
NOAC quarterly return assembly	3-5 days	4-8 hours
Direct debit setup & arrears mgmt	FTE-heavy	Automated, exception-led

Software requirements for portfolio HAP operations

If you're a council housing team or an AHB evaluating software (using the framework in our PM Software Buyer's Guide), here are the HAP-specific must-haves:

1. Native HAP1 form generation, pre-populated from tenant + landlord records.
2. Tax clearance lookup via Revenue API (TCAN verification automated).
3. Differential rent rules engine, configurable per-LA.
4. Inspection scheduling with map-based routing.
5. SI 137 inspection checklist with photo evidence and remediation tracker.
6. RTB Annual Registration via API.
7. NOAC/AHBRA quarterly export in regulator format.
8. Tenant differential rent direct debit setup and arrears workflow.
9. Audit-ready reports for Department of Housing reviews.
10. Cost Rental separation — HAP and Cost Rental tenancies must not commingle.

Running HAP across 100+ tenancies?

Rentalize is the modern operations platform for Irish AHBs, Local Authorities, and large letting agencies running HAP, Cost Rental, RAS, and market lettings side-by-side. We support TCAN automation, differential rent across all 31 LAs, NOAC quarterly export, and the full RTB Annual Registration workflow.

Book a 30-minute walkthrough: rentalize.com/contact · **Or call:** +353 1 914 5000

About Rentalize

Rentalize Software Limited is an Irish-headquartered (Dublin 8, CRO #765596) property management software vendor serving Irish AHBs, Local Authorities, social housing teams, BTR operators, and letting agents. We support HAP, RAS, Cost Rental, RPZ, RTB Annual Registration, and Differential Rent calculation across all 31 LAs.

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