

Guide to HAP for Community Sponsorship Groups

What is HAP?

HAP stands for Housing Assistance Payment.

It is a State programme that helps low income households pay their rent.

It is not the same as social housing, but it is a branch of the same application process. HAP offsets the cost of private rental payments. If you are renting privately and you have Housing Assistance Payment, it means that your local authority is paying some of your rent.

How much of the rent does the local authority pay?

Once you have successfully applied for HAP and your local authority has approved the application, your local authority pays the Housing Assistance Payment directly to your landlord on your behalf. How much rent the local authority pays depends on your income. If you have a low income then the local authority pays more of the percentage; if you have a higher income, the local authority will supplement less of the rent.

The tenant then pays the remainder of the rent on a weekly basis. These payments are called 'rent contributions' and they are usually deducted automatically from the family's household budget if they have an income from the Department of Employment Affairs and Social Protection. They are about 12-15% of the tenant's weekly income depending on the local authority. For example, if the tenant is earning €204 per week, they will make a rent contribution of around €24 per week. The percentage of the tenants' income that can be put towards rent is capped at 33% of the tenants' overall household income (minus child benefit).

There may be additional rental top-up that needs to be paid directly to the landlord, if the accommodation cost does not fall within the HAP rates for the local area (see below.) The family can arrange with the landlord how this should be paid and how often. In our experience, unlike the HAP top-up, landlords do not necessarily collect this contribution on a weekly basis and may prefer e.g. a monthly payment arrangement.

Does HAP cover any rental amount, or does it have a limit?

HAP can only cover rent up to a certain limited amount. This limit depends on which local authority area you live in; and the number of people in the household. (See Appendix I: HAP rates)

If the rent goes above the limit for your local area, the rest of the rent will need to be supplemented in some way. It is likely that the group will have to make up the difference, at least until the family are able to afford it themselves. This is worth bearing in mind when you fundraise and ringfence funds as a group.

We have spoken to people working in housing in one local authority, and conferred with other groups, and understand that families are generally eligible for a 20% top-up in addition to the rates listed in the table below. This depends on the fulfilment of certain criteria. See **Circular Housing 31/2016 for more information.**

The HAP rates are listed in the table at the bottom of this document (Appendix I).

HAP does make the rent much more affordable than it would otherwise be. In an ideal situation, the HAP payment will cover the full monthly cost of rent. Note that given the current housing market, it is often the case that HAP *does not* fully cover the cost of rent.

Can refugees in the Community Sponsorship programme apply for HAP?

Yes. Refugees who are renting privately are eligible to apply for HAP. That means that a family being resettled to Ireland under Community Sponsorship, for whom you have sourced private rental accommodation, can apply for HAP.

The family will need to apply in person with the rental agreement in their name. They will also need to set up things like PPSNs first. This means that the group must wait for the family to arrive before they can actually apply for HAP. There are also a couple of steps; and a few pieces of information and documentation that the family will need in order to apply. See more information on this below.

It is unlikely that the family will have jobs lined up as soon as they arrive in Ireland. They will therefore be able to claim State welfare payments, including Jobseekers' Allowance and so on, to supplement their income. This being the case, they will be eligible for HAP.

For more details, see **Circular Housing 41/2012 "Access to Social Housing Support for Non-Nationals"**.

What do I need to tell a potential landlord?

It is essential that any potential landlords know upfront that the family plan to rent the house using HAP, i.e. that they will not be paying the rent independently but will have support from the local authority.

The landlord's compliance and consent is necessary to complete the forms for HAP; and for the approval of an application.

What if the landlord is opposed to HAP?

Some landlords may be opposed to HAP or be reluctant when you raise it with them. If this is the case, it may be because they do not know how HAP works. There are several benefits to landlords renting to a sponsored family under HAP, including:

- **Security of rental payments** – every month the local authority will pay the landlord directly, making rental payments more secure. However, note that this only remains the case if the tenants can meet their regular top-up payments. If they cannot for any reason, this will have a knock-on effect and prevent landlords from being paid by the local authority. Therefore, it is important to reassure landlords on this point that your group is there to provide back-up supports and help the family to ensure e.g. that they meet the requirements for their Jobseekers Allowance and other initial sources of income.

- **Support from the community sponsor group** – as above, the group are there to help with any rental payment shortfall and to keep the family on track with weekly payments.

Explain why the family need to apply for HAP: families coming to Ireland via community sponsorship are moving to Ireland for the first time as resettled refugees, leaving behind conflict and/or persecution. Your group is helping them to find their feet and a new home. It may also help to explain the programme a little more – that any refugee coming to Ireland through community sponsorship has been interviewed and Garda vetted and that you will then help familiarise them with the rental payments structure etc.

What if the landlord doesn't know what HAP is?

This guide is a good starting point! Talk the landlord through HAP step by step, explaining that it is a government programme that allows people to have their rent supplemented by their local authority. There is an application process that requires the consideration of the landlord; and some information from them about the property (see below).

Who else can help?

- Your landlord can also talk to the RSO, e.g. Nasc, if they need more information on HAP. And/or the housing section of your local authority.

- There is an official guide to HAP for landlords, featuring FAQs. This can be accessed here: <http://hap.ie/uploads/files/pdf/landlord-booklet-english.pdf>

- Citizens Information also have further information on HAP. This can be accessed here:
https://www.citizensinformation.ie/en/housing/renting_a_home/housing_assistance_payment.html

It is a good idea to print these materials and provide them to a landlord if they'd like to know more. Your local authority housing section should also have leaflets on HAP that they can share with you. If you need more information contact your RSO or Citizens Information office.

What information will the landlord need to provide when the family make an application for HAP?

It's important that you flag to any potential landlords the information they'll be asked for if they agree to rent a property via HAP.

What the landlord needs to do

- **Self-certify that the property meets the minimum rental accommodation standards.** There may be an inspection by representatives of the local authority to ensure this, after around 8 months.
- **Be tax compliant.** The landlord will need to show evidence to the housing section of the Local Authority that their property is tax compliant.

To show this, the landlord will need to submit an HPL1 form within 5 months of HAP payments being received, or before €10,000 is received; or when requested.

- **Sign agreement with local authority and tenants** once approved for HAP.

What will the family need to do before they can apply for HAP?

There are **two application stages** when applying for HAP. The **first** is the general application to be placed on the local authority's social housing list. The **second** is the specific HAP application, once the family are approved on the social housing list. Both take about 1 month to process, making the process ca. 2 months long in total. HAP can be backdated to the point of application for HAP, i.e. when the second form is submitted. Before submitting the first application, the family will need to have:

- (a) PPS numbers for all family members;
- (b) Irish Residence Permit cards;
- (c) Refugee Travel Documents (they will have these on arrival to Ireland);
- (d) Evidence that they are in receipt of a Department of Employment Affairs and Social Protection (DSP) payment.*

AND

(e) Informed consent from the landlord

(f) Documents requested from the landlord including evidence of tax compliance (HPL1 form)**, evidence of ownership, self-certification of the property meeting rental accommodation standards.

**This means that the family will have needed to have applied for and started receiving a DSP payment. The quickest payment to apply for and receive is the Supplementary Welfare Allowance, so this is the best one to use as evidence.*

Note that the family will probably later receive more social welfare payments, including Jobseekers' Allowance. When these payments come through, just contact your local authority and inform them of the payments. They may ask for evidence of these payments, which can be submitted after your application has gone in. They will then conduct a review and adjust the amount of HAP calculated accordingly.

***HPL1/tax evidence may not be requested until later in the process, e.g. before 5 months.*

Appendix I: HAP Rates

Local authority	1 adult in shared accommodation	Couple in shared accommodation	1 adult	Couple	Couple or 1 adult with 1 child	Couple or 1 adult with 2 children	Couple or 1 adult with 3 children
Carlow County Council	€270	€290	€440	€510	€570	€600	€630
Cavan County Council	€190	€220	€380	€420	€450	€470	€490
Clare County Council	€220	€240	€360	€400	€480	€515	€550
Cork City Council	€300	€330	€550	€650	€900	€925	€950
Cork County Council	€300	€330	€550	€650	€900	€925	€950
Donegal County Council	€200	€230	€340	€370	€410	€470	€520
Dublin City Council	€430	€500	€660	€900	€1,250	€1,275	€1,300

Appendix I: HAP Rates. Source:

https://www.citizensinformation.ie/en/housing/renting_a_home/housing_assistance_payment.html

Follow the link to see the HAP rates in other local authority areas.

Appendix II: Guide to applying for HAP

Navigating Administration



HOUSING ASSISTANCE PAYMENT (HAP)



HOW TO APPLY

STEP 1: REGISTER ON YOUR LOCAL AUTHORITY'S SOCIAL HOUSING LIST

STEP 2: APPLY FOR HAP

STEP 3: SIGN RENT CONTRIBUTION AGREEMENT

STEP 1: REGISTER



WHERE TO APPLY

BRING DOCUMENTATION AND COMPLETED SOCIAL HOUSING SUPPORT FORM TO YOUR LOCAL AUTHORITY'S HOUSING DEPARTMENT. MAKE SURE YOU HAVE EVERYTHING WITH YOU.



WHAT TO BRING [SOCIAL HOUSING LIST]

- **PPSN FOR ALL MEMBERS OF HOUSEHOLD**
- **PHOTOGRAPHIC IDS**
E.G. 1951 (REFUGEE CONVENTION) TRAVEL DOCUMENT
- **COMPLETED APPLICATION FORM**
- **EVIDENCE OF RIGHT TO RESIDE IN IRELAND**
E.G. COPY OF IRISH RESIDENCE PERMIT
- **ORIGINAL MARRIAGE AND BIRTH CERTIFICATES**
IF UNABLE TO OBTAIN, REFUGEE TRAVEL DOC WILL DO.
- **EVIDENCE OF WELFARE PAYMENTS...**
...SHOWING RECEIPT OF ANY DSP PAYMENT (E.G. SUPPLEMENTARY WELFARE ALLOWANCE)



ANYTHING ELSE?

1. IF THERE ARE ANY SECTIONS YOU CAN'T FILL (E.G. INCOME), EXPLAIN IN AN APPENDIX/LETTER
2. YOU CAN SUBMIT SUPPLEMENTARY INFORMATION AFTER INITIAL APPLICATION
3. CA 4 WEEKS' PROCESSING TIME

Navigating Administration

HOUSING ASSISTANCE PAYMENT (HAP) CTD.

STEP 2: APPLY FOR HAP



HOW IT WORKS

ONCE THE HOUSEHOLD QUALIFIES FOR SOCIAL HOUSING, THE LOCAL AUTHORITY WILL NOTIFY YOU.

THE HOUSEHOLD CAN APPLY FOR HAP AS SOON AS THIS HAPPENS.



HOW TO APPLY

TENANTS AND LANDLORDS MUST COMPLETE & SIGN THE HAP APPLICATION FORM.

THE FORM CAN BE OBTAINED FROM YOUR LOCAL AUTHORITY.

THE LANDLORD'S PART OF THE FORM (**PART B**) CAN BE RETURNED SEPARATELY TO THE LOCAL AUTHORITY IF DESIRED, ALONG WITH DOCUMENTATION.



WHAT TO BRING [HAP APPLICATION]

- **COMPLETED APPLICATION FORM INCLUDING BOTH PARTS A AND B**
- **ANY ADDITIONAL INFORMATION REQUESTED FROM THE LANDLORD (INCL. TAX)**



ANYTHING ELSE?

- CA. 4-5 WK PROCESSING TIME. IT TAKES CA. 5 WORKING DAYS TO PROCESS HAP APPLICATIONS ONCE THEY HAVE BEEN RECEIVED (SOURCE: CORK CITY COUNCIL)
- POST-APPROVAL, TENANT AND LANDLORD SIGN RENT CONTRIBUTION AGREEMENT WITH LOCAL AUTHORITY.
- TO QUALIFY FOR HAP PAYMENTS, PROPERTY MUST MEET MINIMUM RENTAL STANDARDS.
- THE RENTAL PRICE MUST BE WITHIN THE LOCAL AUTHORITY'S RENTAL LIMITS +20% (SEE CITIZENS INFORMATION).
- TENANTS PAY WEEKLY RENT CONTRIBUTIONS TO LOCAL AUTHORITY. RATE IS CA. 15% OF INCOME.

Appendix III: Local Authority HAP Information Q+A

Local Authority HAP Information Q+A

We spoke to one local authority at the beginning of 2020 and asked some questions about HAP. Note that this information may change over time and according to the local authority in question. Check with your local authority for the most up to date and relevant information.

Is there the possibility of an enhanced HAP being extended to communities/families participating in Community Sponsorship outside Dublin?

No. This is a centralised matter, so even if the HAP team decided to, they wouldn't be able to offer an enhanced HAP rate.

There is a +20% discretionary top-up in addition to the basic limit. (See Appendix I)

What level of rent contribution is a family likely to have to pay towards their HAP?

In its basic terms, the way HAP works is that:

Tenant → (pays contribution weekly) → Local Authority → (pays rent) → Landlord
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A household only in receipt of social welfare income will, on average, be asked to pay an amount equivalent to 12-15% of their income.

What is the average processing time for HAP?

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|------|---|
| (i) | Stage 1 Housing needs list application = ca. 4 weeks |
| (ii) | Stage 2 HAP application = <u>ca. 4-5 weeks</u> |
| | Total = 8-9 weeks |

Can the HAP payments be backdated to the time of application?

Yes, all HAP payments are automatically backdated to the date 5 days prior to the HAP application (Stage 2).

This will be paid retrospectively, so there will be a cash flow gap of ca. 2 months.

The first month of processing (Stage 1) will not be back paid. This means that there is a 4 week period that will not be covered by HAP payments, which the Community Sponsorship Group needs to be aware of and cover (i.e. ca. 1 month's rent).

Do landlords need to provide proof of ownership? If so, how?

Yes.

Landlords can provide, for example:

- Insurance
- Evidence of registration with the Residential Tenancies Board

- Mortgage Statements

Note that, apparently, the HAP department are strict when it comes to proof of ownership.

You can check with your local authority which documents listed in this section will suffice as proof of ownership.

What if the rent exceeds the HAP limit?

'Where the monthly rent agreed with your landlord exceeds the maximum rent limit payable by your local authority on your behalf, you must **pay the difference directly to your landlord.**'

How is the weekly HAP contribution paid?

Either by bank standing order or via An Post (Household Budget Deduction)

When are HAP clinics?

HAP clinics – or specific times when you can go to the local authority to submit HAP applications etc – may only be open on limited days and times during the week. Check in advance with your local authority to find out when HAP clinics are.