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IPOA News

Official Newsletter of the Irish Property Owners' Association,
the National Landlords' Representative Organisation

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Taking on the State's Unfair Tax Treatment of the Private Rental Sector

As you will all be aware, after numerous legal consultations/opinions and discussions, and in keeping with the membership's wishes, we are planning to take a case against the State on its unfair tax treatment of the private rental sector. To that end, we have been collecting funds for the case. We are almost in a position to commence the case, but need approximately €10,000 more in funding. We need the money, we have to have it in advance of the case, and if you have not already contributed, please do so. If you have already contributed, thank you, but if you are in a position to contribute more, it would be greatly appreciated and may be money well spent. It is an unacceptable situation to be expected to pay tax in loss making situations and no other business is expected to do so. It is unfortunate that we are being forced to take a case, but we have been unsuccessful in getting fair treatment through lobbying.

Issues that are included in the case are:

- **Reduction of mortgage interest allowable to 75%**
- **Legitimate expenses not being allowable**
e.g. NPPR/Property Tax
- **The Treatment of the Sector as Unearned Income**
- **The exclusion of pension relief**

If the case is successful, the benefit will far outweigh the cost. Bear in mind that members who contribute to the case will have to submit individual protective claims for 100% mortgage interest with Revenue once the court papers have been lodged. Item can be statute barred and we need to protect members in order that on completion of a successful case, we can claim tax rebates of the 25% of mortgage interest relief that we had to unfairly pay since 2009. This letter has to be put into an individual's own tax district.

Independent Survey of Private Landlords

The IPOA in conjunction with the SEAI, via the independent market research company Behaviour & Attitudes, will be issuing a survey to members. The survey focuses on private landlords attitudes to the rental property sector, energy efficiency and standards. The published results of the survey will be available to members. All responses are guaranteed to be totally confidential and we would be grateful if you could complete the survey as soon as you receive it via email or by logging onto www.bandasurvey.ie/ipoa.

Information Evening on Wednesday 22nd January 2014 @ 7.30pm

There will be an information evening on the 22nd January 2014 in the Red Cow Moran Hotel on the Naas Road. A number of items will be discussed including:-

- **Proposed Deposit Protection Scheme.**
- **Standards in Rental Accommodation.**
- **Proposed Amendments to Residential Tenancies Act.**
- **Update on the market generally.**

We look forward to seeing you on the Evening.

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Best wishes for Christmas Season

We would like take this opportunity to offer our best wishes for the Christmas Season and for 2014.
We really appreciate your constant support. Thank you!

Deposit Protection Scheme

The introduction of a Deposit Protection Scheme is in the Programme for Government and the Minister for Housing stated on the 20th November 2013 that, "I am currently bringing residential tenancies legislation through the Oireachtas, and in the coming weeks, I will introduce amendments in the Seanad to provide a framework for a Deposit Protection Scheme for tenants."

It is accepted by all sides that unfairly withholding deposits is unacceptable. The PRTB's 2012 report shows they were asked to enforce 123 orders against landlords for not paying back deposits at the end of the dispute resolution process. This is totally unacceptable and these tenants are entitled to a refund of their deposit.

There were 97,191 new tenancies in that year and they dealt with 836 allegations of unlawful retention of deposits, but at the end of the dispute resolution process, they were requested to enforce just 123. The figures don't lie - putting in place a Deposit Protection Scheme for such a low number makes no sense.

The IPOA have suggested a simple alternative - a compensation fund. Increase the registration fee by €5 and ring-fence this for situations where a tenant is not refunded their deposit. This will protect them and ensure that no tenant should lose out. The non-compliant landlord can then be followed up through the Courts.

The benefits of this compensation fund are easily understood:-

- **NO OUTSIDE PROFIT-MAKING COMPANY WOULD BE ENGAGED - NO UNNECESSARY COSTS.**
- **DEPOSITS CAN BE REFUNDED PROMPTLY.**
- **ALL DEPOSITS WOULD BE PROTECTED.**
- **NO ADDITIONAL TIME CONSUMING ADMINISTRATION - NO FORMS TO LODGE/FORMS TO WITHDRAW.**

The Indecon's Assessment of the Feasibility of a Tenancy Deposit Protection Scheme in Ireland suggested on page 97 in Conclusion No 12:

"An alternative approach to enhance tenant protection would be to provide a fund to ensure tenants are not left at a loss if landlords fail to comply with enforcement orders."

IPOA members need to make urgent representation to their local Senators and TDs on this issue as it is something that will add needless bureaucracy to your life for no gain. Don't leave it to someone else, pick up the phone and ring local Senators and TDs today, or call in person to their office, or write them a letter or email. The proposed legislation is being dealt with by the Seanad first, and any amendment will have to go back to the Dáil, so both Senators and TDs are crucial for this exercise which is in your own interest.

Meeting with Senator Jimmy Harte

The IPOA had a meeting with Senator Harte in October to outline the difficulties being faced by landlords in the current market.

As a member of Labour, he is aware of their commitment to bring in a Deposit Protection Scheme. We highlighted the figures around deposit retention and the alternative solution of a compensation fund. This would protect tenants in the same way, but would avoid the delays in returning deposits to tenants which would inevitably occur if a Deposit Protection Scheme is put in place. We requested he raise the case with the Minister for Housing.

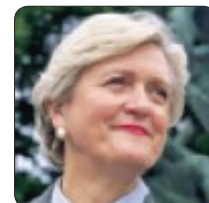
The other difficulties in the market were discussed, particularly rent arrears and anti-social behaviour situations where legislation is protecting non paying tenants and anti-social tenants and the unfair tax treatment of the sector.



Senator Jimmy Harte

Meetings with Senator Mary White, Barry Cowan TD and Senator Diarmuid Wilson

On 1st October, we met with Senator Mary White to discuss the Residential Tenancies (Amendment)(No.2) Bill 2012 and the proposed Deposit Protection Scheme. We had a lengthy discussion, outlining our alternative proposal and detailing the statistics from the PRTB Annual Report. She reviewed the proposal and stated that she would study it and revert back to us on her position.



Senator Mary White

Having done as she promised, Senator White organised a meeting for the IPOA delegation on 7th November with Senator Diarmuid Wilson (Environment Spokesman in the Seanad) and Barry Cowan TD (Environment Spokesman in the Dáil). We again concentrated on the figures around deposit retention and the need for protection of deposits. The IPOA's solution was clearly outlined as being a compensation fund which would ensure protection for tenants and landlords.



Senator Diarmuid Wilson



Barry Cowan TD

Meeting with Pat Davitt CEO IPAV

On the 8th November a delegation from the IPOA met with Pat Davitt, the recently appointed CEO of IPAV. Issues around the rental market and difficulties facing providers of rental accommodation were discussed including the proposed deposit protection scheme in the programme for Government. It is hoped that the IPOA and IPAV can work together in the future for the betterment of the Rental Market.



Pat Davitt IPAV



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Copy of Submission to Minister sent on the 28th May 2013



Jan O'Sullivan TD
Minister of State, Department of Environment, Community
& Local Government with special responsibility for Housing and Planning
Custom House, Dublin 1.

Deposit and Rent Protection Scheme

28th May 2013

Dear Minister,

We are aware that the Programme for Government includes a commitment to introduce a Deposit Protection Scheme. We also understand and agree that at the end of the Dispute Resolution Process of the PRTB, the decision should be enforceable, and where a decision has been made in favour of the tenant, the deposit should be returned.

As you are aware, the Indecon report stated: "0.31% of tenancies result in disputes concerning deposit retention coming to the PRTB. An alternative approach to enhance tenant protection would be to provide a fund to ensure tenants are not left at loss if landlords fail to comply."

Given that official finding, the putting in place a full Deposit Protection Scheme is not the optimum solution. It would allow another layer of bureaucracy and cost onto an already overburdened sector which is providing the accommodation needs of 20% of the population. However, we also accept that there is a small minority of landlords who do not comply with a Determination Order, and this can be addressed by our proposal which is outlined below.

The purpose of having a deposit paid by tenants is to have the facility to compensate landlords for any damage caused to the property, fixtures or fittings during the rental period, or to repay any rent arrears that may have occurred. A viable and simple scheme that could be considered is an increase of just €5 on the current PRTB registration fee, with the proceeds ring-fenced and placed in an interest bearing account. Where a Determination Order is not complied with by a landlord within a month, the tenant should be compensated from this fund, subject to rent being paid up to the date of vacating the property. If rent is paid up to date, and the deposit is not refunded, immediate enforcement action should be taken by the PRTB against the landlord, and at the end of the action, money recouped can be replaced in the compensation fund. Equally, if the amount of deposit paid by the tenant at the start of the tenancy does not fully cover any damage and any rent arrears, the fund should compensate the landlord, and the PRTB should then initiate immediate legal action against the tenant on the same basis that the PRTB already initiates legal action against landlords on behalf of tenants with legitimate grievances.

The payment of rent arrears would start after notices have been served, and would not cover any period prior to the landlord taking the appropriate action. The only way that this would work would be if the RTA was amended to prevent over-holding without payment of rent.

Under our proposal, the Compensation Fund would accrue up to €500,000 annually, based on a levy of €5 on the approximately 100,000 tenancy registrations per annum. Any scheme which seeks to address retention of deposits will have to be fully balanced between the needs of tenants and landlords. As such, language is important and if any new scheme is to have that proper balance, the title should reflect the actual needs of both sectors. As proposed, the title and effect of a "Deposit Protection Scheme" is unfairly skewed in favour of one sector, namely tenants. An example of a new working title would be "Deposit and Rent Protection Scheme". This would open up a whole new vista for all parties involved in a private rental contract, should relieve the workload of the PRTB, and would satisfy the Programme for Government commitment.

A review of the Compensation Fund, and its contents, should take place no later than every 5 years. Provision could also be made that once this ring-fenced Fund reaches a certain figure (which would be over and above what might be actuarially needed for its liquidity and claim expectations), the surplus may only be used for purposes related to the clear improvement of standards in rental properties, such as offsetting the costs of energy measures and such like.

We are available to discuss this in more detail and look forward to hearing from you.

Yours sincerely,

Stephen Faughnan
Chairman

2012 PRTB Annual Report Some facts from the 2012 PRTB report for information

- 98,181 new tenancies registered.
- 264,434 total number of registered tenancies.
- 212,306 total number of registered landlords.
- 41% online registrations.
- €2.2 million was paid to Local Authorities for Inspections.
- 43,549 Enforcement Notices/Solicitor warning letters issued.
- 2,272 dispute applications.

Housing Standards & Traditional Pre 63 Stock

On the 1st February 2013, Sections 6 to 8 of the Housing (Standards for Rented Houses) 2008 came into operation. This effectively outlawed traditional bedsits with bathrooms outside the unit, even where the bathroom was for the sole use of one bedsit. This has caused needless hardship to tenants, and to landlords who have to terminate the tenancies of people who have been residing in the accommodation. This is a step too far and the increased levels of homelessness may be linked to the number of these houses that have closed down. This accommodation was predominately lived in by single people.

In the current economic climate, it makes little sense to be closing down this type of accommodation. Tenants now have to source more expensive accommodation and property owners may have to sell as difficulties including planning issues, and sourcing loans in a lot of cases, cannot be overcome.

A head count by the Dublin Regional Homeless Executive on the 12th November has charted a rise of almost 50% on the numbers sleeping rough in Dublin since April. This is the highest figure since rough sleeper counts began in 2007. Meanwhile, an estimated 5,000 people are homeless nationwide.

Sections 6 to 8

Bathroom Facilities

- These facilities have to be in the habitable area of the house for the exclusive use of the house (self contained within the unit).
- WC with wash hand basin, shower or bath, hot & cold running water.
- Bathroom should have a mechanical extraction vent or passive stack vent.
- Bathroom windows should be frosted.

Heating

Permanently fixed so that tenant is able to independently control heating appliances, and with adequate ventilation.

Kitchen Facilities

- 4 ring hob with oven and grill, fridge-freezer or fridge and freezer, and microwave oven.
- Sink with hot and cold water, adequate number of kitchen presses for storage purposes.
- Access to washing machine, and use of a dryer or outside space for drying.
- The house shall have access to suitable and adequate pest and vermin proof refuse storage.

Question raised in Dáil Éireann on 7th November 2013

Deputy Noel Grealish asked the Minister for the Environment, Community and Local Government the current level of homelessness in Dublin and the other urban areas compared with two years ago; the amount of such homelessness that can be attributed to the new standards in rental accommodation, specifically those relating to the prohibition of bed-sits; if the requirement to have an individual bathroom for each unit of accommodation is a contributory factor; and if he will make a statement on the matter.

Minister of State at the Department of the Environment, Community and Local Government (Deputy Jan O'Sullivan): Up to now, it has been difficult to quantify the number of homeless persons on an on-going basis; this is in part a consequence of the volatility within this cohort of housing need. However, during the course of 2013, the Pathway Accommodation & Support System (PASS), which commenced operation in Dublin in 2011, is being extended nationally. When PASS is fully implemented nationally, it will provide good quality, timely data which will allow housing authorities to report in relation to the on-going extent and the dynamics of homelessness as it is addressed. In advance of the full implementation of PASS, the most complete set of data available in relation to homelessness nationally is the Central Statistics Office's Special Census Report, Homeless Persons in Ireland, which was published on 6 September 2012. This report indicated that a total of 65 individuals were sleeping rough on Census night, 10 April 2011, while identifying a further 3,743 people as housed in accommodation defined as emergency, transitional or long-term. Of the total of 3,808 individuals included in the report, almost 60% were in long-term or transitional housing arrangements.

From 1 February 2013, all residential rented accommodation is required to have its own separate sanitary facilities in accordance with the Housing (Standards for Rented Houses) Regulations 2008. This has resulted in the phasing-out of the traditional "bed-sit", where sanitary facilities are shared between different rental units. The Regulations allowed a four year phasing in period to facilitate landlords with the time either adequately to meet the revised minimum standards, or to remove unsuitable accommodation from the rental market. Most landlords affected by these changes engaged with their tenants during this time to discuss the implications of any works that needed to be carried out on their properties and took steps to bring their accommodation into line with the new standards. I am satisfied that the private rented residential sector contains a sufficiently large stock of decent housing and of good landlords to ensure that those previously renting accommodation at the lowest end of the market can still be accommodated within that market, but in better quality accommodation, and that **these Regulations should not contribute to an increase in homelessness.**

Advertising – Include Buildings Energy Rating

If you are advertising a property to let and it is not listed, you are required to put the BER rating on the advertisement.



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Rent Increases

Market rents in certain areas have increased in recent times. This may help property owners who are in financial difficulties, but be sure that you review rent in the correct manner. Rent may be increased in line with market rent provided that it has not been varied in the previous year, and it may not be increased in the first 12 months of a tenancy.

Draft Rent Increase Notice for information

To: Tenants

Of: (Address of rented property including room number if applicable)

TAKE NOTICE that the rent payable by you in respect of the above dwelling at (address of dwelling) is to be increased to (new amount) per week/month

As and from the ___ day of ___ 20___ [insert date in excess of 29 days from date of service of Notice], being in excess of 29 days from the date of service of this Notice.

This new rent reflecting the market rent for the premises is within the meaning of Section 28 of the Residential Tenancies Act 2004. Any issue as to the validity of this rent increase must be referred to the Private Residential Tenancies Board under Part 6 of the Residential Tenancies Act 2004 before the ___ day of ___ 20 [insert date stated above], or the expiry of 28 days from the receipt by you of this notice, whichever is the later.

This notice is served on the ___ day of ___ 20___ by ___ [state method of service]

Signed: _____ Landlord

[insert address]

Electricity Arrears

We have recently received a number of calls from landlords with difficulties over electricity bills which have accrued in their names at rental properties. One of the issues is that some tenants refuse to pay the bill, while other landlords find that tenants have changed providers without their knowledge or permission and then they move after committing to a period of time with the new provider. When they leave, the landlord is not aware of the change and is not written to by the new provider and the electricity supply may be turned off. This in turn means that the landlord has to pay to reinstate the supply.

A landlord is not responsible for paying for the supply of electricity for a tenant. The landlord must ensure that tenants have the means to safely receive electricity. When letting, ensure that the bill is put in the tenant's name and check periodically that it remains in their name.

Alternatively, you can put a pay-as-you-go meter in place from a provider such as Pinergy, which ensures that the electricity used is paid by the user. There is no cost for the provision of these meters and as the electricity is paid for in advance, they make a good budgeting tool.

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For more information contact Peter on **01 716 5789** or alternatively email peter@PINERGY.ie **PINERGY.ie**

UIPI Update

The International Union of Property Owners (UIPI) launched its Landlords in Europe Report, on 12 November 2013 in the European Parliament.



The launch was hosted by Polish MEP Jan Olbrycht, President of the European Parliaments URBAN Intergroup and Vice Chair of the European Peoples Party in the European Parliament. It brought together more than 60 MEPs, European Commission and local authority representatives, as well as European stakeholders from the industry and the real estate sector. The report included information from the UIPI Member Countries, including Ireland.

The UIPI President, Stratos Paradias, presented the report and concluded:

"Europe has a diverse rental market. One size that fits all policies seems to be unthinkable in this field. In the future, decision-makers should pay greater attention to legislative and tax regimes to avoid increasing the onerous burden being placed on housing markets. This includes the need for simplification of planning and building norms, a holistic approach to national taxation regime applicable to landlords, and tenancy law that does not discourage investments in the private renting market. Policies must also foster housing developments and balance the needs for all type of housing tenures not to distort the market and ensure the supply of affordable housing for all EU citizens."

UIPI NEW MEMBER ASSOCIATION SUOMEN OMAKOTILIITTO

The Finnish House Owners' Association - Suomen Omakotiliitto - has become the 30th member of the UIPI. Suomen Omakotiliitto is a politically independent lobbying and service organisation for single family house occupants, representing more than 75,000 home owners and comprises 265 local House Owners' Organisations. The objective of the Association is to protect its members from increasing taxes and other burdens laid on single family houses and their owners, and it works to influence decision-makers, i.e. the Parliament, Ministries, and other organisations drafting regulations. The Association launches initiatives, gives statements and contacts decision-makers.

UIPI International Property Day 2013

International Property Day 2013 is to be celebrated in Genoa, Italy, from the 6th to 7th December. The focus will be on Real Estate Property Taxation in Europe. This will also coincide with the celebration of the 130th anniversary of Confedilizia, the 100th anniversary of APE Genoa, as well as the 90th anniversary of the UIPI.

TSA Consultancy Research into a Social Rental Agency

Focus Ireland recently commissioned TSA to do research on the viability of a Social Rental Agency. The intention would be that a tenant would be supported by the Agency, they would be placed by them and the rent would be paid directly to the landlord. Any difficulties that would arise would be sorted by the Agency.

We met with Gerard Doyle from TSA to assist with the research. The IPOA would welcome an agency of this nature. In fact, we put together a proposal for a social housing partnership as far back as 1999. The emphasis was placed on market rents - it has to be market rent that is paid. That is essential.

Residential Tenancies (Amendment)(No.2) Bill 2012.

The Residential Tenancies (Amendment)(No.2) Bill 2012 contains numerous amendments to the Act. Principally it is including social housing and changing the name of the Private Residential Tenancies Board by removing the word "Private". There are numerous amendments, but a few of them are as follows:-

- Section 12 is limiting the registration of multiple units within the month for the fixed fee to 10. Previously, you could register as many as you let within the month for the fixed fee - this may increase costs around the provision of student accommodation.
- The penalty for late payment is changing - where previously it was a double fee if you did not register within the month, the new proposal is for a €20 per month penalty and currently there is no stop on this in the legislation. This would be a disproportionate penalty for non-registration. If an application went amiss in the past, you could face years and years of penalties. There is already a penalty for landlords with mortgages, because mortgage interest cannot be offset if a liable property is not registered.
- Section 15 takes away the requirement to warn in respect of rent arrears in advance of the 14 day letter - this should make the arrears process slightly faster.
- Section 20 may result in rent not being due and payable after a tenancy has been terminated where a tenant is over-holding - this would be a disaster for landlords and unbalanced.
- Section 21 will allow mediations to be requested for free - this may result in a flood of frivolous cases designed to frustrate.
- Section 24 will reduce the cooling off period for mediations to 10 days.
- Section 27 removes the requirement for papers to be served before mediation - this should facilitate faster mediation hearings.
- Section 32 will allow a period for incomplete forms to be completed.

These are only proposed amendments and changes can still be made, and the IPOA will be lobbying to change some of these. The amendment legislation is available on www.oireachtas.ie.

IPOA Budget Submission

As the representative body for owners of private rental properties, the IPOA asked that real action be taken on four simple measures to help this sector:

Mortgage Interest Allowable

Re-instated to 100%. This measure has resulted in investors in a loss-making situation also having a liability for taxation. While some Buy-to-Let owners are currently experiencing historically low mortgage interest rates, some of these rates will inevitably increase, and the sector will continue to be burdened with increased taxes without the additional income needed to pay.

Buildings Energy Rating

By 2020, energy consumption must comply with Directive 2010/31/EU on the energy performance of buildings: "The existing and proposed measures listed by Member States may include, in particular, measures that aim to reduce existing legal and market barriers and encourage investments and/or other activities to increase the energy efficiency of new and existing buildings, thus potentially contributing to reducing energy poverty."

Any money spent on making a rental property more energy efficient should be allowable in the tax year it is spent, rather than as a capital expense. This would:

- **ENCOURAGE INVESTORS TO MAKE THEIR PROPERTY MORE ENERGY EFFICIENT.**
- **REDUCE ENERGY COSTS AND BENEFIT TENANTS.**
- **HELP CREATE EMPLOYMENT WITH CONSEQUENT TAX PAYMENTS.**
- **REDUCE CARBON EMISSIONS AND HELP ACHIEVE 2020 TARGET.**

Local Property Tax/NPPR

The taxes that are, and have been, introduced to fund local services (including water charges) should be levied on the user. The "user pays" principle is the fairest system, with waivers available in certain circumstances. If users are not levied directly, these are legitimate rental expenses and should be allowable as such.

Refurbishment Relief

Good quality accommodation is required for the 19.7% of the population living in the private rental sector. Rental property needs to be refurbished regularly to maintain standards. Refurbishment Relief was withdrawn on the 31st July, 2008 (Section 11, Finance Act 2006) and should be reinstated with clear guidelines.

These four suggestions were not costly measures, but would have helped ensure the continuation of good quality rental accommodation in the future as the country seeks to recover its economy and address society's needs.

Taxation should be fair – and be seen to be fair.

Debt Meetings

The financial devastation in the buy-to-let sector has been well documented, and a proportion of IPOA members have been badly affected by this.

At the beginning of the year, a Committee of IPOA members (chaired by John McKenna) was formed to provide support and information to members with financial difficulties. They met on numerous occasions and developed an Information Document for members, followed by a number of Information Meetings.

On September 11th, an Information Evening was held in our Conference Venue with guest speakers:

- **Paula ter Brake** Weston & Wellington Property and Financial Solutions.
- **James Fitzsimons**, Financial Advisor and columnist with the Sunday Independent.

The speakers were excellent, providing information around debt, debt solutions and the differing treatment of debtors by the individual financial institutions. Following the presentations, there was a Q and A session with the speakers. The second half of the meeting saw members themselves outline their treatment with financial institutions and discussing the options offered, or not offered, and the solutions.

On the 23rd October, an Informal Meeting was held in the Conference Centre with no guest speakers. Members spoke about their own experiences and how they themselves were dealing with their situation. It was a very useful meeting, with people gaining valuable insight.



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Outlined below are a number of comments made by members over the two meetings:-

Banks in general prefer not to go the legal route because it costs them another 15%

Property owners should have their paperwork checked to avoid mistakes so as to put them in a stronger bargaining position. Don't retain rent because it gives the financial institution a reason to send the receiver in, and you may lose control of your properties.

Asset protection can be unravelled by the courts. Pensions may protect to a degree, provided it is with a viable company.

If you are going the insolvency route, use a PIP who has been actively working in debt – look for a background of debt management/negotiation.

If you have a pension, you may be able to move it off shore into a new structure and then buy back the asset through the pension – well worth investigating.

We need to be looking for full and final settlement of residual debt, otherwise banks can come back looking for money at any time in the future.

A bank offered some members discounted interest at 1% above the tracker for 12 months with no reduction on capital. This means that the tracker would be gone and they could put the debtor on their standard variable rate after that.

It makes sense to engage constructively with the banks, because if you don't, they will just get annoyed and then there is very little hope of a palatable resolution.

Many letters of offer and letters of sanction are badly drafted. Banks many not want to go down the legal route and may try to work something out in these cases

Some banks are repossessing properties of people in positive equity and currently ignoring negative property situations, which is particularly unfair because they are taking away the best chance of survival for debtors.

Banks are putting pressure on parents who went guarantor for their children to sell their assets to pay down the debt.

There was some concern about the amount of redaction in the documents received from the banks after freedom of information requests. A question was asked if you could sell to a family member, and the response was that you can sell to a family member, as long as it is an arm's length transaction.

Key 2014 Local Property Tax (LPT) Dates

Liability date: 1 November 2013

Valuation date: Continues to be 1 May 2013

1 January 2014 Date on which you start to pay if you are paying by deduction at source from salary/ pension/certain Government payments or making regular payments to a payment service provider

15 January 2014 Date on which you start to pay if you are paying in instalments by direct debit

21 March 2014 Date on which a bank single debit authority will be debited

The contact number for the LPT is 1890 200255

Private Residential Tenancies Board (PRTB)



Bord Um Thionóntachtaí Cónaithe Priobháideacha
Private Residential Tenancies Board

Want to know more about your rights and obligations as a landlord?



- How to register a tenancy.
- Your rights and responsibilities as a landlord.
- Terminating a tenancy for rent arrears including sample notices which must be provided to the tenant.
- The PRTB National Rent Index, which outlines average rent in your area.
- Results of previous PRTB Dispute Cases, which can assist you in reference checking potential new tenants.
- Useful links to third party sites such as Revenue.ie which provides information on tax reliefs nationwide.

AS A LANDLORD YOU SHOULD ALWAYS

- Check the references of prospective tenants thoroughly.
- Obtain the PPSN of every Tenant, their work address, contact telephone numbers and email addresses.
- Monitor rental payments promptly each month.
- Serve the correct notices as prescribed by law (see www.prtb.ie for templates).

For further information:

Log on to www.prtb.ie

Address: P.O. Box 47, Clonakilty, Co Cork.

Telephone: 0818 303037

Email: registrations@prtb.ie; disputes@prtb.ie



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