

Coronavirus

What Landlords Can Do



IPOA
IRISH PROPERTY
OWNERS'
ASSOCIATION

As part of their response to the current global pandemic, the Government approved a series of emergency temporary measures to protect tenants who have been impacted by Covid 19. The Minister for Housing, Planning and Local Government, Eoghan Murphy TD, intends to publish legislation this week to amend the Residential Tenancies Act 2004-2019 to give effect to these changes.

Changes:

- Moratoriums on evictions and rent increases are being introduced for the duration of the Covid 19 emergency, to ensure people can stay in their homes during this period.
- The notice period for tenancies of less than six months is also being increased from 28 to 90 days.

The emergency measures being announced today complement those announced by the 5 main retail banks yesterday, in relation to the flexibility – such as 3 month mortgage breaks – which will be offered to those with buy-to-let mortgages whose tenants have been impacted by the virus. It is the Government's expectation that landlords will pass that flexibility on their tenants.

Important:

- Tenants are encouraged to engage with their landlords as quickly as possible if they are facing difficulties.
- While tenants will be expected to pay rent during this period, income supports, and Rent Supplement is available to those struggling to do so. These supports are provided by the Department of Employment Affairs and Social Protection. <https://www.gov.ie/en/organisation/department-of-employment-affairs-and-social-protection/>
- Any rent arrears built up will be payable, but landlords have been asked to show forbearance and reach local arrangements in such circumstances.

IPOA'S View

IPOA is aware that our members and their tenants are anxious, and the situation lacks clarity. The Association has been liaising with Minister Murphy to ensure your issues are understood and the measures put in place are workable for our members.

IPOA is clear that a rental payment holiday is not workable and that it is the obligation of the State to assist tenants when their income has been reduced or withdrawn.



Please Contact Us With Any Concerns You May Have.

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IPOA encourage Landlords to be as accommodating as possible with payment arrangements, working with the tenant to repay any arrears when things return to normal.



What Can Landlords Do During Covid-19?

- Keep informed and ensure communication with your tenants, direct your tenants to the HSE website for live updates on the coronavirus. <https://www2.hse.ie/conditions/coronavirus/coronavirus.html>
- If your tenant has lost their job direct them immediately to the Department of Social Protection website to apply for rent supplement. Complete any forms for them as quickly as possible. [https://www.gov.ie/en/organisation/departments-of-social-protection/](https://www.gov.ie/en/organisation/departments/departments-of-social-protection/). Rent is a contractual obligation; it must be paid.
- It will take time for applications to be processed by the Department of Social Protection and forbearance will be required during this time. Landlords and tenants are free to decide on arrangements that suit them. A deferment of rent still means that rent must be paid, and tenants will be in debt. This debt may have to be addressed alongside the payment of rent when the crisis is over.
- As normal practice we recommend avoiding collecting the rent in cash. Payment direct to Bank Accounts is advised to reduce social contact.
- A “Mortgage Holiday” may be useful for some members but be aware that interest will still be charged during the “Mortgage Holiday” which will be added to the balance outstanding.
- Display posters and provide information leaflets for your tenants. Posters and Leaflets can be accessed on the HSE website. <https://www.hse.ie/eng/services/news/newsfeatures/covid19-updates/partner-resources/>
- If you have identified that you need to self-isolate, it's important to avoid exposing your tenants to risk. It's also important to plan now as you may need to implement changes at short notice. This may involve contact with your tenants by telephone, email or text only and a family member; friend or agent temporarily taking on the management of the property.
- If your tenant is required to self-isolate, it is important that they communicate this with you, this may also involve contact with your tenants by telephone, email or text only.
- For property visits/inspections landlords should consider whether the visit by you or others (tradespersons/cleaners etc.) can be postponed.
- For urgent repairs, you should avoid contact with tenants and follow distancing and hygiene guidance given. You can refer to the HSE website for responsible hygiene guidance. <https://www2.hse.ie/conditions/coronavirus/protect-yourself.html>
- For the checking/out of tenants, the same guidance given by the HSE apply -social distancing and good hygiene practices. Ensure the standard of cleaning between tenancies is maintained as normally would be.
- If your properties are managed by an agent, ask what steps your agent is taking to with regards to the current situation.
- Landlords may also wish to consider providing additional support for vulnerable tenants, such as the elderly, disabled and those with a long-term illness.