

Becoming an Occu resident

Application guide



OCCU

Better renting. That's different.

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Notes

In this application guide, we have included some explanatory notes. There are three different types:

-  An information note provides background information. For example, it may provide context as to why we require a certain document.
-  A caution note indicates a pitfall or difficulty which may cause delays to your application or cause your application to be denied or cancelled.
-  A tip describes a way to go the extra mile in your search for a new home.

Before you apply

With a vast portfolio of houses and apartments across Dublin, whether you're a single professional or a growing family, we're sure you will find something suitable within our diverse mix of properties. We've learned a few things over the years about what's important to consider when looking for a new home:



What can I afford?	below ↓
What are my must-haves?	p4 →
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What documents do I need?	p5 →



Refer to our application terms and conditions on **p13** for a comprehensive list of acceptable supporting documentation for your application.

What can I afford?

We're transparent in our approach to leasing and property management. As part of this, it is very important to keep affordability in mind when looking at our locations. In line with best practice and industry standards, we cannot approve any applications if more than 40% of the monthly take-home pay will be spent on rent.



When calculating affordability, it is important to keep the following in mind:

- We only calculate based on your monthly after-tax salaried income
- We do not accept bonuses, commissions or savings unless they are guaranteed in your contract
- We consider the total household income for couples or sharers
- For applicants with approved Housing Assistance Payment (HAP), the maximum rent indicated on the HAP approval letter forms part of the affordability calculations. Please visit the [HAP](#) website, [Citizens Information](#) or [gov.ie](#) for more information.





Example 1

Sharers

Jennifer and Martin are friends. They are applying to rent a property together.

- Jennifer's pre-tax, annual employment income is €45,000
- Jennifer's annual after-tax pay is **€35,478**
- Martin's pre-tax, annual employment income is €40,000
- Martin's annual after-tax pay is **€32,903**

Jennifer and Martin work out their monthly rent using this method:

1. Add both after-tax incomes together:
€35,478 + €32,903 = €68,381
2. Divide by 12 to calculate monthly after-tax household income:
€68,381 / 12 = €5,698.42
3. Multiply by 40% to calculate maximum monthly rent:
€5,698.42 * 40% = €2,279.37

Jennifer and Martin can rent anything up to **€2,279** per month with Occu.



Example 2

Married with one child

Jamie and Alex are a married couple and are jointly assessed for tax purposes. They have one dependent child, and they are applying to rent a property together.

- Jamie's pre-tax, annual employment income is €55,000
- Jamie's annual after-tax pay is **€35,978**
- Alex's pre-tax, annual employment income is €35,000
- Alex's annual after-tax pay is **€33,403**
- They receive **€1,680** child benefit per annum

Jamie and Alex work out their monthly rent using this method:

1. Begin with all household pre-tax incomes:
€55,000 + €35,000 = €90,000
2. Calculate the after-tax income:
€35,978 + €33,403 = €69,381
3. Add Child Benefit to get the total assessable income:
€69,381 + €1,680 = €71,061
4. Divide by 12 to calculate monthly after-tax household income:
€71,061 / 12 = €5,921.75
5. Multiply by 40% to calculate maximum monthly rent:
€5,921.75 * 40% = €2,368.70

Jamie and Alex can rent anything up to **€2,369** per month with Occu.

Consider your must-haves

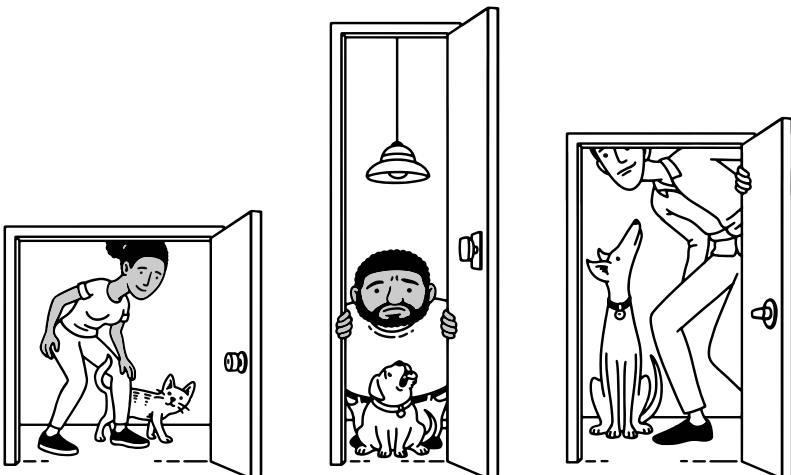
We have a large and growing portfolio of houses and apartments across Dublin. Each one of our locations offers something different. Considering your ‘must haves’ – the things that you can’t compromise on – will help narrow your search.



You can also make a list of things you could manage without, as this could open up different Occu locations that you may not have considered.

When creating these lists, we suggest reflecting on these questions (but this isn’t exhaustive):

1. What am I willing to spend?
2. How many bedrooms do I need/want?
3. Do I have/want a pet (or pets)?
4. What are my commuting needs?
5. Do I need to be close to any schools or higher education institutions?
6. Do I want outside space?





Explore the local area



Use Google Maps or TFI (Transport for Ireland) Live App to map out your commute or the school runs.



We rely on legitimate interest for requiring the supporting documentation in advance of being offered a viewing. For more information on how we process your personal information, visit [occu.ie](https://www.occu.ie).



Please refer to [p13](#) for more information on what constitutes valid and acceptable supporting documents.

Documents you'll need to get ready

- Proof of identity [p14](#) →
- Proof of income (financial means) [p15](#) →
- Proof of employment (work reference) .. [p16](#) →
- Previous landlord reference [p17](#) →
- Proof of your Personal Public Service Number (PPSN) [p18](#) →

We understand that these documents are personal and sensitive in nature. At Occu, we are committed to processing your personal information in a compliant, ethical, and sensitive way. If you have any questions or concerns, do not hesitate to discuss with a Leasing Agent.

Let's get the ball rolling

Now that you've looked at our locations, considered what you want and need, gotten your documents together, it's time to apply!

1 Check availability

Head to occu.ie and explore our locations. Click on check availability and select the unit or unit type for which you want to apply from the floor plans page. If there is no availability, sign up for availability alerts and you will be automatically informed of new availability.



When we bring new locations to the market for the first time, you will only be able to apply for waitlist units. You will select a specific unit at a later stage, at the viewing.

Apply

Once you have selected your unit, you will begin your application on our secure, online applicant portal. You will complete our online application form and upload supporting documentation. You will also be given the opportunity to invite any additional occupants to complete their application too.



All adult applicants must complete their application and upload their supporting documentation individually. The primary applicant cannot upload supporting documentation on another applicant's behalf.



Follow up

A member of our leasing team will review your application. If we have viewing slots available, we will get in touch to get a better understanding of your requirements and book you in for a viewing. If your desired move-in date is well in the future, we may call to confirm a few details and, with your permission, put you on a waitlist. If we cannot proceed with your application, you will receive an email from us confirming this and your application will be cancelled.



Save our **contact number** so if we call, you know that it's us!



Viewing


You will receive a confirmation email with the details for the viewing. Please arrive promptly. When you are invited to a viewing, you will be given a twenty-minute slot with one of our agents to view the property and go over any questions you have. Our viewings are always scheduled from Monday to Friday between 9am and 7pm. New locations can be an exception.



At Occu, we value your time and, in everything we do, we want to put the emphasis on you. We don't do open viewings and qualification is a crucial part of our processes. For our applicants this means if you are invited to a viewing, subject to reference checks, and you liking the property, you're very likely to be able to reserve that property.


Reservation

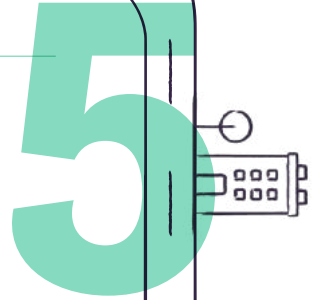
Once you have been to a viewing and chosen your preferred home, we will reserve your unit against your application. We require that the online application form is completed with all the relevant initial information included in advance of the viewing. Please note that Occu does not request any form of holding deposit (refundable or otherwise) or application charges.

 If there are any outstanding supporting documents, they must be uploaded within 24 hours of reservation. Incomplete applications will not be considered until all documentation is uploaded. After 24 hours, your reserved unit may be released.

Review and approval

Our leasing team will review your application form and conduct reference checks to verify your supporting documentation and assess your application. Once finished, your application will be either approved or denied. Our leasing team will get in touch with the outcome of your application review. Once approved, we will also need to confirm your lease start date.

 We aim to review your application and complete reference checks within 3 working days from submission of a complete application. Ensuring your supporting documents are correct is the best way to expedite this process.



A vertical illustration on the left side of the page depicts a road with a dashed center line. A green arrow points to the right, starting from the top and curving around the corner. A car is shown driving on the road. A flower is also present. The text is overlaid on this illustration.

Lease signing

Once your lease start date is confirmed, you will receive a confirmation email outlining the terms of your lease. This will include details on the deposit, first rental payment and any other charges, if applicable.

Shortly after, your lease agreement will be finalised and sent to you for secure electronic signature. Applicants must review and sign online through the applicant portal. Once signed by all applicants, it will be countersigned and executed at which point you can download the Occu app and start exploring the resources for residents.



Once the lease agreement has been sent to you, applicants will have 24 hours to review and sign the lease. If we do not receive a signed lease agreement within 24 hours, the property may be released.

Move-in charges

You will then be asked to transfer your security deposit (one month rent equivalent) which is held for the duration of your time with us, and your first month rental payment. All move-in payments must be cleared in our bank account in advance of the lease start date. Only on receipt of move-in payments will we provide you the possession and keys.



If the move-in payment is not received by the lease start date, the lease agreement will be considered null and void and your move-in will be cancelled.

A stylized illustration of a winding road. At the top, a truck is driving on the road. Below it, a house icon is shown. The road curves downwards and then back up. The numbers '10' are written in large green font on the left side of the page, with the road winding through them.

Move-in

Before your move-in you will receive a move-in email with information about the property and any steps required for move-in. On the day of move-in, our leasing agent will meet you at the property at the pre-agreed time. They will go through the property, show you how everything works, and hand over the keys to your new home! You will have an opportunity to ask any questions and ensure that you get off to a smooth start as an Occu resident. Our leasing team will then provide you with the details of our property management team who will look after you for the duration of the tenancy.

Being an Occu resident

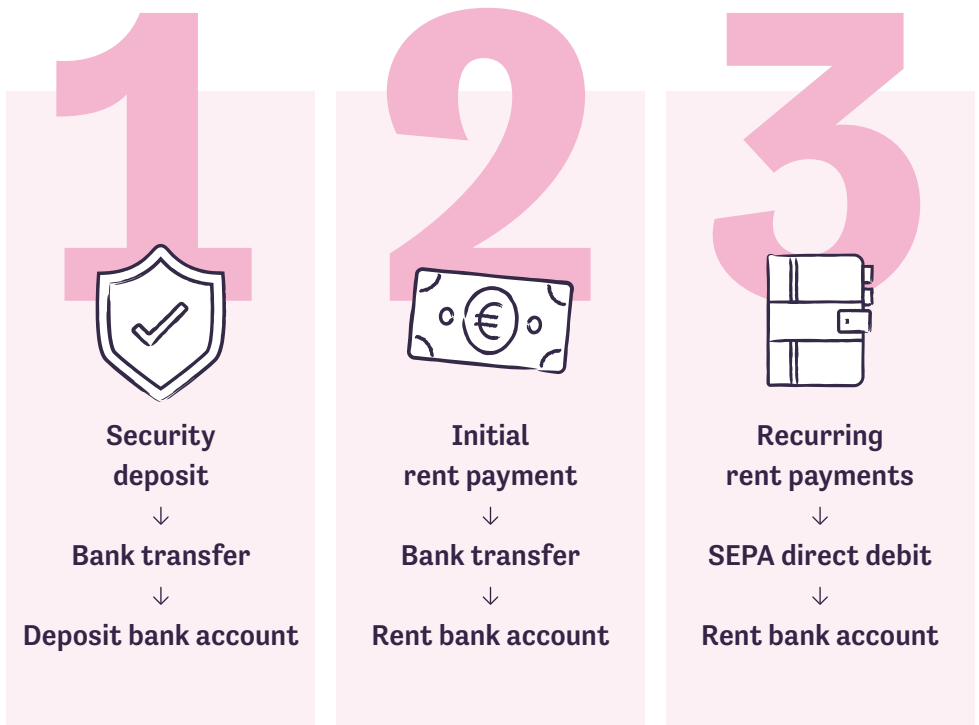
The [Occu resident app](#) and [Occu portal](#) are your one-stop shop for all resident enquiries from maintenance to leasing office requests. Depending on your location, there may also be an on-site resident experience team to help you settle in and make the most of your time as an Occu resident.

Wherever you are, we are committed to next-level service. We take our responsibility as a professional landlord very seriously so you don't have to worry about the small stuff. Our standard tenancy agreement is for twelve months but we believe residents deserve security – being a professional landlord means you can stay for as long as you like without ever having to worry about being asked to leave*.

*subject to compliance with the terms of the lease agreement and legislation.

Payments information

As an applicant, you are responsible for ensuring move-in payments are made on time. We will only be able to grant possession and hand over the keys to your new home once funds are cleared in our bank account. When you become a resident, ensuring recurring payments are paid on time each month is essential. At Occu, applicants and residents must pay three types of payments:



Security deposit

The security deposit is required to secure a home and is to the value of one month's rent. The security deposit is held in an Occu bank account (on behalf of the landlord) and registered with the RTB in line with legislation. Keys will not be released, regardless of whether the lease has been executed, until the security deposit payment has been cleared in our deposit bank account.

Initial rent payment

The initial rent payment is also required to secure the property and must be paid in advance of the tenancy commencement date. Keys will not be released, regardless of whether the lease has been executed, until the initial rent payment has cleared in our rent bank account. If your tenancy commencement date is on or after the 15th of the month, you will be charged for the balance of that month on a pro-rata basis plus the full rent for the next month.

Recurring rent payments

The third type of payment, the recurring rent payment, must be paid on the 1st of each month in advance to cover rent and, where applicable, any additional charges incurred. The primary resident must set up a payment account and autopay on the resident portal (for East Village) or set up a standing order in advance of move-in. You should complete this step before move-in.



Tenants are wholly responsible for ensuring that all payments are made correctly and on time. Occu will not accept any liability for delays or inconvenience caused by incorrect or delayed payments. Please note:

- Using any other information other than your tenant number as a payment reference may result in your payment being returned and/or your move-in being delayed.
- The money must come from a bank account that matches a name on the tenancy agreement, unless otherwise agreed with your leasing agent.
- Rent and deposit payments are large sums of money and bank account providers policies and procedures around fraud prevention may apply. Residents should familiarise themselves with their bank account provider's policies.

Let's talk documents

All applicants must provide supporting documentation with their application. This documentation is used to verify information provided in the application form and to assess your application in line with our policies and procedures.



Applicants need to provide certain documents to prove:

- Who you are (proof of identity)
- Your financial means (proof of income)*
- Your employment status (work reference)*
- Your rental history (landlord reference)*
- Your PPSN is valid (proof of PPSN)



Applicants are responsible for ensuring that supporting documents are submitted in the correct format. Occu accepts no liability for delays to applications or denied applications where incorrect, insufficient, partial, illegible or inaccessible documents are provided for reference checks.



*where applicable.

Please be advised that:

1. Supporting documentation must be uploaded in PDF, JPG or PNG format. Please be aware that HEIC files (standard image format used by Apple) do not render properly on our system.
2. Clear scans are preferable to photographs, to ensure legibility.
3. Please ensure any PDF documents uploaded are not password-protected.
4. Hard copies are not acceptable.
5. All reference documents must be provided in English. If this is not possible, a certified translation must be provided.

Documents may not be sent by email. In line with our data protection procedures, Occu employees must delete any email correspondence with attachments containing sensitive or personal information and they must not download or save a file locally. Exceptions to this may arise in which case the leasing agent should consult the data protection officer in advance to process an application in this manner.

Proof of identity

The purpose of photographic identification is to verify the identity of the applicant(s) and to ensure that the personal information provided in the application form reflects the applicant's legal identity*.

If approved, proof of identity is retained for the duration of a tenancy. If your application is denied, this document will be deleted from our system automatically.

- Proof of identity must be photographic identification. Documents such as birth certificates are not acceptable.
- Proof of identity must include your full legal name. This will be used on the lease agreement.
- Applicants are encouraged to provide a copy of their passport as proof of identity.
- EU Drivers Licenses or state-issued identification cards/documents are also acceptable.

*where applicable.

Proof of income

The purpose of the proof of income is to establish and verify the applicant's (or applicants') income*.

Full-time or part-time employee (salary)	Bank statements for the most recent 3 months
Full-time or part-time employee (hourly paid)	Bank statements for the most recent 3 months
Housing Assistance Payment (HAP) or Emergency HAP Applicant	Letter from HAP confirming eligibility and explaining the rent band you will be placed in
Self-employed	End-of-year financial statement
Retired	Proof of finances – contact Leasing Agent

- Online Banking screenshots are acceptable.
- Student applicants who do not have their own source of income will require a guarantor. A guarantor must provide the same supporting documentation, as outlined above, as a general applicant.
- Payslips are not an acceptable supporting document for proof of income.

What sources of additional income can be considered?

- Other income from employment including benefit-in-kind and directorships
- Guaranteed annual bonuses.
- Social welfare payments including the social welfare state pension
- Payments from other government departments or state agencies
- Self-employment or farming
- Rental and other income from land and property
- Income from pensions
- Income from savings, deposit accounts and investments
- Income from maintenance arrangements
- Lump sum payments from retirement and redundancy
- Income from the disposal of assets or rights
- Income from other sources not mentioned above.

*where applicable.

Work reference

The purpose of the work reference is to establish and verify the applicant's (or applicants') income and employment status*.

Full-time or part-time employee (salary)	An employment reference letter with: <ul style="list-style-type: none"> • Your start date • Your position • Your basic annual salary • Contact details for your employer (we check every reference)
Full-time or part-time employee (hourly paid)	An employment reference letter with: <ul style="list-style-type: none"> • Your start date • Your position • Your hourly rate • Your minimum weekly contractual hours • Contact details for your employer (we check every reference)
Housing Assistance Payment (HAP) or Emergency HAP Applicant	As outlined above, unless you are unemployed, in which case no additional employment reference is required
Self-employed	End-of-year financial statement
Retired	Not Applicable

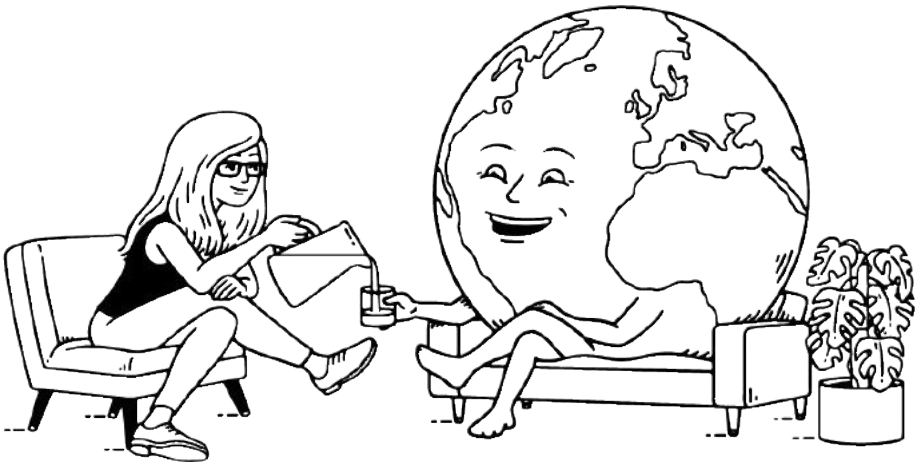
- If unemployed (for example, students, homemakers, or retirees), no additional employment reference is required. A guarantor may be required in these circumstances.
- A valid employment reference must be provided on company headed paper AND must be signed by an authorised representative of your employer. It must state:
 - A. Your start date
 - B. Your position
 - C. Your basic annual salary
 - D. Contact details for your employer (we check every reference).
- Alternatively, you can provide a copy of your Employment Contract showing contract terms and salary.

*where applicable.

Previous landlord reference

The purpose of the previous landlord reference is to determine whether an applicant would be a reliable resident based on previous rental or dwelling history*.

1. A landlord reference must include the landlord or agent's contact details. A simple email is sufficient.
2. References from landlords or agents from outside of the Republic of Ireland are acceptable.
3. References from student accommodation providers are acceptable.
4. Specific situations:
 - A. **Sub-letting:** landlord reference OR a letter from the head tenant AND a copy of their lease/proof of tenancy AND proof of address are acceptable.
 - B. **Living at home:** a letter from your parent or guardian AND proof of address.
 - C. **Homeowner:** A letter of engagement from the solicitor or real estate agent.
5. There is a small degree of flexibility with landlord references as we understand that people's situations can vary. If you are having difficulty sourcing any of the above, please discuss with your leasing agent.



*where applicable.

Proof of Personal Public Service Number (PPSN)

The purpose of evidence of Personal Public Service Number is to verify the PPSN provided and ensure that we register your tenancy truthfully and accurately with the Residential Tenancies Board.

Any letter or document containing your PPSN and your full name is acceptable. The following is an inexhaustive list of potential supporting documents:

- **Revenue:** P21, Tax Assessment, Notice of Tax Credits, Letter from the Revenue Commissioners addressed to you showing your PPSN, Employee Detail Summary from [revenue.ie](https://www.revenue.ie).
- **Department of Employment Affairs and Social Protection (DEASP):** Receipt for a social welfare payment; Letter from the Department of Employment Affairs and Social Protection addressed to you showing your PPSN; Public Services Card (PSC) (both sides).
- **Health Service Executive (HSE):** Medical card; Drug Payment Scheme (DPS) card.
- **Current or previous employment:** Payslip; P45.

We understand that if you are relocating to Ireland, that you may not have a PPSN at the time of application. If this is the case, just let us know. However, you will need to provide it at a later stage for us to register the tenancy with the RTB.

Get in touch

Take a look at our FAQs page for our most commonly asked questions or contact us via one of the options below.



[Occu FAQs](#)



[My Occu portal](#)



[Occu contact form](#)

Useful links



[Occu calculator](#)



[Housing Agency
affordability calculator](#)



[Income tax calculator](#)



[Citizens Information](#)



[Occu FAQs](#)



[Occu privacy centre](#)

