

# Housing Options



**A guide to housing options available  
through local authorities**

**Easy to Read Version**





[www.rebuildingireland.ie](http://www.rebuildingireland.ie)  
[www.housing.ie](http://www.housing.ie)

## **What is in this document?**

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## 1. What is Social Housing Support?



Social housing support is housing provided to people who do not have enough money to pay for their own place to live in, like a house or apartment.



You can get social housing support from the local authority (city or county council) or another agency called an approved housing body.



The types of support you can get are below:

- You can rent houses or apartments from the local authority. Social housing support is not about owning your home.
- You can rent houses or apartments through schemes such as the Rental Accommodation Scheme, Housing Assistance Payment Scheme and the Leasing Initiative,
- Older people, homeless people, travellers and people with disabilities can get support with housing,





- You can make changes to local authority homes to make it more friendly for the people that live there,
- You can get a grant of money to make a home more accessible if you need to,
- You can get a house or apartment with an approved housing body.



## Approved Housing Bodies

Approved housing bodies can also be called voluntary housing associations or housing cooperatives.

They are independent non-profit organisations that provide:

- Rented housing for people who cannot afford to buy their own homes,
- Specialist housing, such as housing for older people or homeless people or people with disabilities,
- The organisation would be your landlord and not the local authority,
- Some disability services are also approved housing bodies.





## 2. Rules when applying for Social Housing Support



- You must not have any other suitable house or apartment to live in,



- You can apply for social housing support when you meet a certain level of income or how much money you earn,

- You must not owe any rent or money to any other local authority in Ireland,

- If you are from another country, you must be living in Ireland,

- You must apply to the local authority area where you want to live,

- You must have a connection to the area you want to live in and you must explain the connection on your form,

- The connection can be family, work, education or medical needs,

- You can apply to one local authority and choose 3 areas where you would like to live in that local authority,





- You should choose these areas carefully,
- You should think of things such as services, transport, links to family and friends, and availability of suitable housing in the areas you choose,



- If you are applying for social housing support based on a disability you should make sure that you give additional or extra information with your application form,



- You should know that local authority housing does not come with furniture.

### 3. How to apply for social housing support:



- Get and complete a social housing application form,
- You must complete and submit an application form to the local authority,
- You can get the application form from the local authority,
- You can download this from the local authority's website,
- You must use the form from the local authority you are applying to because the name of the local authority is at the top of page 1 of the form,
- If you want to apply for housing provided by an approved housing body, you must apply through your local authority. You must say this by ticking the voluntary/co-operative housing box in Part 13 of the application form,
- You must make sure you give all the information they ask for on the application form. If you do not give all the information, your form will be sent back to you.







There is a checklist at the front of the form to help you make sure you give all the information.



You can get an Easy to Read guide to completing the application form from the local authority.



## 4. Assessment

Assessment is the way the local authority decides if you need local authority housing.



They look at different things to do this, such as:

- Will you fit into all the rules you already read about?
- How many people are in your family that need housing?
- How much money the people in the house earn?
- Where do you live now?
- Is where you live now a good place to live?
- Any other information about disability or medical needs?



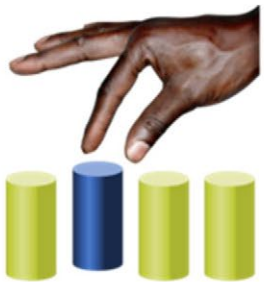
## 5. Going on the housing waiting list



Every person that has applied for social housing and who gets it, is placed on the local authority housing waiting list.

Each local authority manages the housing waiting list for its own area.

Most local authorities look at how much time someone has been on the list to decide who gets a house next.



## 6. Choice Based Letting

Some local authorities advertise properties on their Choice Based Letting website.

Only people on the housing list can look at it.

That way, you can let the local authority know you are interested in the house and it will give you some choice about where you live.





## 7. Housing Assistance Payment (HAP)

HAP is another type of social housing support provided by local authorities. Instead of giving you a house, the local authority will give you money to help you pay rent to a private landlord.



You must fit all the rules for social housing to get HAP.



If you get HAP the local authority will take you off the housing waiting list.

## 8. Social Leasing / Rental Accommodation Scheme



Long-term social leasing (10 years) and short-term leasing (4 years) and the Rental Accommodation Scheme (RAS) (4 – 7 years) are other types of social housing.

Landlords make an agreement with the local authority for 4 to 10 years and the local authority decide who goes into the house.



The household pays rent to the local authority and the local authority will pay the landlord for you.



You still must fit the rules for social housing support.

Leasing and rental accommodation is an option for people moving from congregated settings and those living in the community who need housing on disability/medical grounds.



## **9. Private Rented/ Rent Supplement**

People who need help paying their rent for a short while can get Rent Supplement from the local authority.



## **10. Grants if you own your home**






There are 3 grants available and each one is explained on the next page, you apply to your local authority to get each of these grants:








1) Housing Adaptation Grant Scheme

2) Mobility Aids Housing Grant Scheme

3) Housing Aid for Older people

 <b>Grant</b>	 <b>Who is it for?</b>	 <b>Example of work:</b>	 <b>Amount € of Grant:</b>	 <b>Rules:</b>
<b>1) Housing Adaptation Grant Scheme</b>	People with a physical, sensory, mental health or intellectual disability.	Put in a ramp, make space for a wheelchair, put in grab rails, a downstairs toilet, a stair lift or a level access shower.	Maximum is €30,000, which can only cover 95% of the total cost of the work. The amount of money you get will depend on what your income is.	<ul style="list-style-type: none"> <li>• An occupational therapist report is required.</li> <li>• You must have approval before starting any work.</li> <li>• You must be 18 years old or if you are a full-time student you must be 23 years old.</li> </ul>
<b>2) Mobility Aids Housing Grant Scheme</b>	To help older people or people with a disability who have mobility issues.	Put in a grab rail, an access ramp, a level access shower, a stair-lift or other small jobs.	Maximum grant is €6,000. This grant can cover 100% of the cost. The amount of money you get will depend on what your income is.	<ul style="list-style-type: none"> <li>• An occupational therapist report is required,</li> <li>• You must have approval before starting any works,</li> <li>• You must be 18 years old or if you are a full-time student you must be 23 years old.</li> </ul>

 <b>Grant</b>	 <b>Who is it for?</b>	 <b>Example of work:</b>	 <b>Amount € of Grant:</b>	 <b>Rules:</b>
<b>3) Housing Aid for Older people</b>	To help older people make their homes more comfortable.	Help fix their roof, fix the electricity, fix the central heating, fix doors and windows or other small jobs.	Maximum grant is €8,000, which can only cover 95% of the total cost of the work. The amount of money you get will depend on how much you earn.	<ul style="list-style-type: none"> <li>• An occupational therapist report is required.</li> <li>• You must have approval before starting any works.</li> <li>• You must be 66years old or older.</li> </ul>





## 11. Mortgages and loans





There are many mortgage providers, such as banks, building societies and local authorities. In most cases, a private bank or building society provides mortgage loans for households to buy a home.

A person that cannot get a loan from a building society or bank, may be able to get a mortgage from a local authority.

There are two types of mortgage available from local authorities, you may also choose to apply for. These are:

- 1) House Purchase Loan (HPL)
- 2) Home Choice Loan (HCL)

 <b>Mortgage</b>	 <b>Who is it for?</b>	 <b>Amount € of Mortgage</b>	 <b>Rules:</b>
<b>1) House Purchase Loan (HPL)</b>	<ul style="list-style-type: none"> <li>• First time buyers.</li> <li>• Aged between 18-70 years.</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum grant is €200,000.</li> <li>• You can get a loan for 97% of the value of the home and you pay the rest.</li> <li>• You will pay a variable interest rate to the bank.</li> </ul>	<ul style="list-style-type: none"> <li>• You must live in this home all the time.</li> <li>• You can earn under €50,000 if you apply alone.</li> <li>• 2 people can earn €75,000 together if they apply together.</li> <li>• You must have a permanent job for 2 years if you apply alone.</li> <li>• You can be self-employed.</li> <li>• You must have a permanent job for 2 years and the other must have a permanent job for at least one year if 2 people apply together.</li> <li>• You must be unable to get a loan from 2 other banks or building societies.</li> </ul>

 <p><b>Mortgage</b></p>	 <p><b>Who is it for?</b></p>	 <p><b>Amount € of Mortgage</b></p>	 <p><b>Rules:</b></p>
<p><b>2) Home Choice Loan (HCL)</b></p>	<ul style="list-style-type: none"> <li>• This scheme is run by the Government for buyers in 4 local authorities</li> <li>• The 4 local authorities are Galway County, Kilkenny, Cork City and Dublin City Council.</li> <li>• First time buyers.</li> </ul>	<ul style="list-style-type: none"> <li>• Maximum grant is €285,000.</li> <li>• You can get a loan for 92% of the value of the home and you pay the rest.</li> <li>• You will pay a variable interest rate to the bank</li> </ul>	<ul style="list-style-type: none"> <li>• Contact an authorised broker in your area to see if you can apply.</li> </ul> <p><a href="http://www.homechoiceloan.ie">www.homechoiceloan.ie</a></p>





## 12. More Information

For more information on anything in these pages contact your local authority.



Some useful websites:

[www.hap.ie](http://www.hap.ie)

[www.nca.ie/nca/mortgages](http://www.nca.ie/nca/mortgages)

[www.homechoiceloan.ie](http://www.homechoiceloan.ie)

[www.citizensinformation.ie](http://www.citizensinformation.ie)

[www.housingagency.ie](http://www.housingagency.ie)

This Easy to Read document was developed by Inclusion Ireland for the Housing Agency. This document was proof-read for its accessibility by people with disabilities.

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