

Housing Options





www.rebuildingireland.ie
www.housing.ie

1. About this booklet	3
2. Terms in this booklet	3
3. Which organisations provide social housing support?	5
3.1. Local authorities	5
3.2. Housing associations	5
4. Do I qualify for social housing support?	7
4.1. Can I apply to more than one local authority?	8
4.2. Which local authority should I apply to?	8
4.3. Can I choose where I want to live?	8
4.4. How do I apply for housing with a housing association?	8
4.5. Should I include information about my disability with my application?	8
4.6. Is there anything important I should know about the application?	9
5. Will I be put on a housing waiting list?	10
5.1. Can I use Choice Based Letting to choose the home I want to live in?	10
5.2. How much rent will I have to pay?	10
6. What happens if the local authority offers me housing?	11
6.1. Does local authority housing include furniture?	11
7. What rent supports are available for private renting?	12
7.1. What is the Housing Assistance Payment (HAP)?	12
7.2. What is Rent Supplement?	12
7.3. What is the Rental Accommodation Scheme?	13
7.4. What is long-term leasing?	13
8. Adapting my own home	14
8.1. The Housing Adaptation Grant Scheme	15
8.2. Mobility Aids Housing Grant Scheme	15
8.3. Housing Aid for Older People Grant Scheme	15

8.4.	Tenant adaptation works.....	16
9.	Buying a home.....	17
9.1.	House Purchase Loan	17
9.2.	Home Choice Loan	18
9.3.	More information on mortgages	18
10.	Where can I get more information?	19
10.1.	Finding more information on housing support.....	19
10.2.	More about policy on housing	19
10.2.1	Rebuilding Ireland Action Plan for Housing and Homelessness.....	19
10.2.2	Social Housing Strategy 2020	20
10.2.3	National Housing Strategy for People with a Disability.....	20
10.2.4	Local Authority Traveller Accommodation Programmes.....	21
10.3	Useful websites.....	21
	Useful websites	21

1. About this booklet

If you are using this booklet, you probably need information on **social housing supports** for yourself, a relative or a friend.

Social housing supports are provided through your local city or county council, which is also called your **local authority**. This booklet introduces all **social housing supports** available.

Local authorities can provide:

- Housing for you to rent
- Grants or assistance to help you rent or buy a home
- Grants or assistance so you can stay in your own home

If you need more information, contact your **local authority** or any of the organisations listed at the end of this booklet (Section 10.3).

2. Terms in this booklet

There are some terms in this booklet that might be new to you. This section defines those words. If you see a word in **red** in the booklet and you aren't sure what it means, you can look it up in this section.

Citizens Information: Provides comprehensive information on public services and on the entitlements of citizens in Ireland. Information is gathered from various Government departments and agencies, to make sure that you have all the information you need. The information is presented in a straightforward way.

Differential Rent: Local authority rents are based on a system called 'differential rent'. This means that the amount of rent you pay depends on the amount of your total household income.

Housing Assistance Payment (HAP): HAP is a form of social housing support provided by all local authorities. HAP means that local authorities can provide housing assistance for households who qualify for social housing support, including many long-term Rent Supplement recipients.

Housing associations are also called approved housing bodies or voluntary housing associations. They are independent, not-for-profit organisations. They provide affordable, rented accommodation for people who cannot afford to pay private sector rents or buy their own homes; or for certain groups, such as older people or homeless people.

Local authority: is responsible for the delivery of a wide range of services in their local area. Local authorities are the main providers of social housing.

Long-term housing need: A person is considered to have a long-term housing need where the person will need help with accommodation for the foreseeable future. This need will be assessed by the local authority.

Long-term leasing: Under the Social Housing Leasing Initiative, a property owner can lease their property to a local authority or housing association which in turn can use this property for social housing. This lease can be for between 10-20 years.

Rental Accommodation Scheme (RAS): Under the Rental Accommodation Scheme, local authorities draw up contracts with landlords to provide housing for an agreed term, for people with a long-term housing need. This is usually for 4 years but it can be anywhere between 1-10 years. The local authority pays the rent directly to the landlord. You contribute to your rent but you pay this contribution to your local authority, not to your landlord.

Rent Supplement: A means-tested payment for certain people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources. This is usually for people with a short-term housing need.

Social housing support: Housing, grants and assistance to help with paying rent. The funds are provided by your local authority or by a housing association.

Short-term housing need: A person has a short-term housing need if their need for housing is only temporary – for example, if they have lost their job or their circumstances will improve soon. Their need will be assessed by the local authority.

3. Which organisations provide social housing support?

3.1. Local authorities

Local authorities are the main providers of **social housing support** in Ireland. The main purpose of the housing services department in **local authorities** is to help make sure there is suitable, cost effective, quality accommodation and housing support for people who need it. **Social housing support** is available to everyone who meets the eligibility criteria including:

- People moving from congregated settings such as homes and hospitals
- People who live in the community and need housing because of a disability or a medical issue

Local authorities provide housing support in a few ways:

- A rented tenancy in a property owned and managed by the **local authority**
- A rented tenancy leased (**long term leasing**) for 10-20 years by the **local authority or housing association**
- **Rental Accommodation Scheme (RAS)** tenancy where the **local authority** arranges leases with private landlords for homes
- A rented tenancy in homes owned and managed by a **housing association**
- Specific accommodation for homeless people, older people and Travellers
- Adapting existing **local authority** homes to meet specific household needs
- Grants to increase accessibility in private homes for people with disabilities and special needs

3.2. Housing associations

Housing associations are independent, non-profit making 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

A **housing association** may provide housing by:

- Building new houses
- Buying existing homes
- Leasing private houses

They use private finance to pay for housing development or to buy property. They also get state funding through **local authorities** to help provide housing.

To become a tenant of a **housing association**, you must apply through your **local authority** using the same application form you use for **local authority** housing.

4. Do I qualify for social housing support?

To find out if you qualify for **social housing support**, contact your **local authority**. They will give you an application form so you can apply. You can also download the application form from your **local authority's** website. There is an Easy Read Guide to filling out this application form. This is available from your **local authority**.

When your **local authority** reviews your application for social housing, they check that you:

- Are within certain income limits
- Have a right to live (reside) in the state long term
- Do not have a significant history of rent arrears with a housing authority
- Do not own a house or land where you could live

Your **local authority** will also determine if you need social housing. They consider:

- The size of your household
- Whether your current housing is overcrowded or not suitable
- Whether you need specific accommodation because you have a disability
- Whether you are living in an institution, emergency accommodation, hostel or other temporary accommodation

If you qualify for and need social housing...	If you do not qualify for social housing...
you will be put on the housing waiting list.	you should consider renting, buying a house or adapting your existing home to meet your needs

If you would like more help with your housing needs, contact your local **Citizens Information** Centre.

4.1. Can I apply to more than one local authority?

No. You may only apply for **social housing support** to one **local authority**. If there is more than one **local authority** in your county of application, for example in Dublin, you may be able to say which area you would prefer to live within the other **local authority** in that county. Speak to your **local authority** for more information.

4.2. Which local authority should I apply to?

You should have some connection to the area that you are applying for. So, before you apply, make sure:

- Your household normally lives in the area
- Your household has some local connection to the area

For example, if you normally live in Dún Laoghaire, you should apply to Dún Laoghaire Rathdown County Council. This is where your household normally lives.

If you are from Wexford and your brothers and sisters are there but you live in Dublin, you could apply to Wexford for social housing because your family is there – you have a local connection.

4.3. Can I choose where I want to live?

Yes. On your application, you can choose up to three areas that you would like to live in. These areas must be in your **local authority** area.

When you consider where you want to live, think about:

- How close will you be to your family and friends
- What public transport is available
- Services such as schools and doctors
- Types of housing in the area and whether they would suit you

4.4. How do I apply for housing with a housing association?

To apply for housing with a **housing association**, fill in the application form from your **local authority**. In Part 13, tick the box that says 'Voluntary/Co-operative Housing'.

4.5. Should I include information about my disability with my application?

Yes. If you are applying for housing support and you have a disability, make sure to include complete information about your situation with your application.

4.6. Is there anything important I should know about the application?

Make sure you have the correct application form. The name of your **local authority** should be at the top of the form. If you use an application form for the wrong **local authority**, your application will be returned to you.

Make sure you fill in all parts of the application. If your application is incomplete, it will be returned to you.

If you would like help with your application form:

- Ask your **local authority** to help you
- Ask your **local authority** for a copy of the Easy to Read Guide to filling in the **social housing support** application form
- Ask **Citizens Information** to help you

5. Will I be put on a housing waiting list?

If your application for **social housing support** is accepted, you will be put on the housing waiting list for your **local authority**. If you applied for housing with a **housing association**, you will also be put on their housing waiting list.

Most **local authorities** give priority to people who have been on the waiting list for the longest time. Some **local authorities** also have priority categories. To find out more about these, and about the housing waiting list you are on and how long you might have to wait, contact your **local authority**.

5.1. Can I use Choice Based Letting to choose the home I want to live in?

Some **local authorities** use an online system called Choice Based Letting. This online system lets you express interest in a home in the area where you would like to live.

Only some **local authorities** use the Choice Based Letting system. If your **local authority** uses this system, they can explain how it works.

5.2. How much rent will I have to pay?

You will pay a rent contribution to the **local authority**. The rent contribution is a **differential rent**. This means your rent is based on your income and your ability to pay.

6. What happens if the local authority offers me housing?

When a home that is suitable for you becomes available, your **local authority** will check that you still meet all the requirements for social housing.

- Eligibility
- Need
- Connection to the area
- Area of choice

When you move into your new home, your name will be removed from the housing waiting list. This is because your housing need is met.

6.1. Does local authority housing include furniture?

No, **local authority** housing is unfurnished. This means you need your own furniture.

If you need help with buying furniture and appliances, you can apply to the Department of Employment Affairs and Social Protection for an Exceptional Needs Payment. These payments are part of the Supplementary Welfare Allowance Scheme.

7. What rent supports are available for private renting?

There are several financial supports that will help you rent a suitable home.

- Housing Assistance Payment (HAP)
- Rent Supplement
- Rental Accommodation Scheme (RAS)
- Social Housing Leasing Initiative

7.1. What is the Housing Assistance Payment (HAP)?

HAP is a form of social housing support provided by local authorities. HAP enables local authorities to provide housing support for households that qualify for social housing support in privately owned houses and who have a long-term housing need.

If you qualify for HAP, your local authority will make the full rent payment on your behalf directly to the landlord. You will pay a rent contribution to your local authority. Your contribution is a differential rent.

If your household has a short-term housing need, you will qualify for Rent Supplement, not HAP.

If HAP meets your housing need, you will be removed from the housing waiting list. You will still be able to apply for a transfer to housing owned by your local authority or a housing association. If you do this, your time on the housing waiting list will be considered on the transfer waiting list.

7.2. What is Rent Supplement?

If you live in private accommodation – a home that is owned by a private landlord – you may be able to get Rent Supplement. You may qualify for Rent Supplement if you cannot pay the rent from your own resources such as your social welfare payments. If you have a short-term housing need you may be eligible for Rent Supplement.

Your Rent Supplement will be calculated to make sure that, after you pay rent, you have enough money left to live on.

Rent Supplement is provided by the Department of Employment Affairs and Social Protection. It is not provided by your local authority.

Rent Supplement is an income support. If you get Rent Supplement for a period longer than expected, your payment may be changed to a Housing Assistance Payment.

7.3. What is the Rental Accommodation Scheme?

If you have been receiving **Rent Supplement** for more than 18 months and you need **long-term housing**, you may qualify for the **Rental Accommodation Scheme (RAS)**.

If you qualify for **RAS** and find a suitable home, you will pay a **differential rent**. You will pay your rent to your local authority, and the **local authority** will pay the landlord.

If you get **RAS** and you start working, you will be able to stay in your home and continue receiving **RAS**. Your rent contribution may change if your income increases.

RAS is run by **local authorities**. To apply for **RAS**, contact your **local authority**.

7.4. What is long-term leasing?

Under a **long-term lease** arrangement, you can get a tenancy in a privately-owned home. **Long-term leasing** is for 10-20 years, the lease is between the landlord and the **local authority or housing association**.

Under this type of lease if you start working, you will be able to stay in your home and continue paying your **differential rent**. Your rent contribution may change if your income increases.

This initiative is run by **local authorities**. To apply for **social housing support**, contact your **local authority**.

7.5 Other supports

- Accommodation for older people

Some **local authorities** provide special accommodation for older people – usually community accommodation with special services such as safety wardens and security cameras. Age limits for older people's accommodation can vary depending on the **local authority**, but most people in these types of accommodation are 55 years or older.

- Traveller accommodation

A range of accommodation options are available for Travellers. These include:

- Standard local authority housing,

- Private rented. or
- Private housing assisted by a local authority or voluntary organisations.

Traveller-specific accommodation which receives 100% capital funding from the Department is also available, including group housing schemes and halting sites.

- Caravan Purchase Scheme

If you are a member of the Traveller Community and want to buy a caravan, you can apply to your **local authority** for a loan between €1,000 up to €6,350, depending on your circumstances. The maximum loan repayment period is 5 years. You must contribute at least 10% of the purchase price of the caravan. Example: If the caravan you want to buy costs € 5,000, then you need to pay 10% of this which is €500.

8. Adapting my own home

Local authorities offer grants to help adapt or improve homes that have become unsuitable.

The amount of your grant is based on your household income before tax. Your household income includes the income of everyone over 18 in your household. If someone is a full-time student, their income is included when they are over 23.

To apply for the schemes described on the next few pages, download the relevant application from your **local authority's** website. You can also contact them and ask them to post you an application form.

The form contains detailed information on the requirements you must meet for the scheme you want to apply for. It also includes a checklist of all the documents you should include with your application.

Remember: Before any work on adaptations start, your grant must be approved. The grant will be paid **after** the work is complete.

8.1. The Housing Adaptation Grant Scheme

You may qualify for the Housing Adaptation Grant Scheme if you have a lasting disability that involves:

- Physical disability
- Sensory disability such as sight or hearing loss
- Mental health issue/s
- Intellectual impairment such as a learning disability

The Housing Adaptation Grant is designed to help make your house more suitable for you to live in. Grants are available for any work that helps you stay in your home. You will need to get a report from an occupational therapist (OT) that says you need these works done.

If your household income is more than €60,000 a year, you will **not** qualify for this grant.

8.2. Mobility Aids Housing Grant Scheme

The Mobility Aids Housing Grant Scheme covers a basic range of works to address mobility problems, mainly for older people. You may also qualify for this grant if you have a disability. You will need to get a report from an occupational therapist (OT) that says you need these works done.

Adaptations that may qualify for the Mobility Aids Housing Grant

- Access ramps
- Grab rails
- Other minor work that helps you with mobility or helps a member of your household
- Level-access shower
- Stair lift

If your household income is more than €30,000 a year, you will not qualify for this grant.

8.3. Housing Aid for Older People Grant Scheme

The Housing Aid for Older People Grant Scheme helps older people who live in poor housing conditions to make necessary repairs or improvements to their home.

If you own your home or are buying it from your **local authority** under the Tenant Purchase Scheme, you may apply for this grant.

A number of repairs or improvements may be covered by this scheme.

- Re-roofing or roof repairs
- Rewiring
- Installing central heating if there is none
- Installing water and sanitary services such as toilets if there are none
- Repairing or replacing windows and doors
- Dry lining walls
- Making other repairs or improvements that the **local authority** considers necessary

If your household income is more than €60,000 a year, you will not qualify for this grant.

8.4. Tenant adaptation works

If you are a **local authority** tenant and you have a disability, there is a scheme to help you adapt your home.

Before your **local authority** housing is adapted, your **local authority** will consider transferring you to more appropriate housing.

9. Buying a home

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.

If you are unable to get a loan from a building society or bank, you may be able to get a mortgage through two different schemes available from your **local authority**:

- House Purchase Loan
- Home Choice Loan

9.1. House Purchase Loan

If you have been refused a mortgage by at least two banks or building societies, you can apply to your **local authority** for a House Purchase Loan.

To be eligible to apply for a House Purchase Loan, you must:

- Be a first-time buyer, which means you have not owned a home before
- Live in the home and use it as your main place of residence (you cannot, for example, let (rent) it to someone else)
- Be aged between 18 and 70 years
- Earn under €50,000 if one person applies and under €75,000 if two people apply
- Be in a permanent job for at least two years, including self-employment, and at least one year if you are the second person applying (where there are two people applying who live together).

In some cases, you may still be considered for a **local authority** home loan if you do not meet this requirement for a permanent job

If you qualify for a House Purchase Loan:

- You will pay a variable interest rate, which means the interest rate may change
- The maximum loan you can get is €200,000
- You must pay a deposit on the property

For more information on a House Purchase Loan, contact your **local authority**.

9.2. Home Choice Loan

Home Choice Loan is a Government-backed mortgage for first-time buyers. This loan is for new homes, second-hand homes, or a home that you build.

Any first-time buyer can apply for a Home Choice Loan. To apply, you need to contact an authorised broker in your county. An authorised broker is someone who helps organise mortgages for Home Choice Loan.

If you qualify for a Home Choice Loan:

- You will pay a variable interest rate, which means the interest rate may change
- The maximum loan you can get is €285,000
- You can borrow **only** up to 92% of the value of the home. So, if the home costs €200,000 you can borrow only up to €184,000

The Home Choice Loan is provided by four **local authorities**. They manage the Home Choice Loan programme for all **local authorities** in the country. For example, if you apply for a Home Choice Loan in Meath, Dublin City Council will provide your mortgage.

For more information about Home Choice Loan, visit www.homechoiceloan.ie.

9.3. More information on mortgages

For more information on mortgages, visit the Consumer Help website, www.consumerhelp.ie/mortgages.

10. Where can I get more information?

10.1. Finding more information on housing support

If you would like to talk to someone about your housing options, phone or call in to your:

- **Local authority** office
- **Citizens Information Centre**

10.2. More about policy on housing

If you would like to learn more about Government policy on housing, there are three important documents you need to know about.

- **Rebuilding Ireland Action Plan for Housing and Homelessness**
- **Social Housing Strategy 2020**
- **National Housing Strategy for People with a Disability 2011 – 2016**, which has been extended to 2020
- **Local Authority Traveller Accommodation Programmes 2014-2018**

10.2.1 Rebuilding Ireland Action Plan for Housing and Homelessness

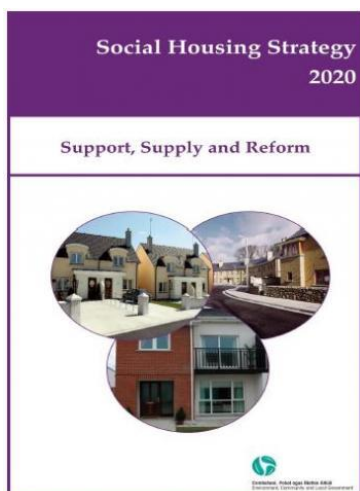


The Department of Housing, Planning and Local Government launched this plan for housing and homelessness in July 2016.

At present, there is not enough housing. Over five years, this action plan aims to:

- Increase the number of homes available
- Help individuals and families meet their housing needs
- Help people who already have a home to stay in their home
- Help people who need different homes to find them, especially people who are living in emergency housing

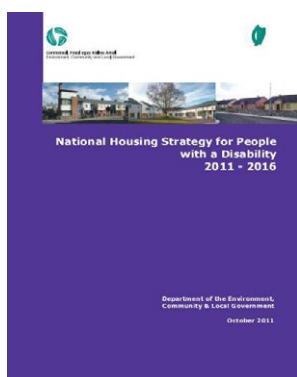
10.2.2 Social Housing Strategy 2020



The Department of the Housing, Planning and Local Government developed this housing strategy in 2014. It runs until 2020. Its vision is that “every household will have access to secure, good quality housing suited to their needs at an affordable price in a sustainable community and the State, for its part, will put in place financially sustainable mechanisms to meet current and future demand for social housing supports...”

10.2.3 National Housing Strategy for People with a Disability

The National Housing Strategy for People with a Disability (NHSPWD) is a framework for delivering housing to people with disabilities through mainstream housing sources. The NHSPWD for 2011-2016 was affirmed in *Rebuilding Ireland* and extended to 2020. The vision of the Strategy is:



“to facilitate access, for people with disabilities, to the appropriate range of housing and related support services, delivered in an integrated and sustained manner, which promotes equality of opportunity, individual choice and independent living”.

In the past, people with disabilities were housed by the HSE or organisations funded by the HSE. This has changed. Now people with disabilities are housed by their local authority. This gives them better access to social housing. Under the NHSPWD, local authorities and the HSE work together. This helps people with a disability to live in a home of their own that is designed or adapted to meet their needs.

10.2.4 Local Authority Traveller Accommodation Programmes 2014-2018

Since 2000, by law, each local authority must have special accommodation programme to provide faster access to accommodation for Travellers. These programmes run for 5 years. The most recent programme is from 2014-2018.

10.3 Useful websites

<http://www.citizensinformation.ie/en/>

This website covers a broad range of subjects like:

- social welfare
- employment rights
- buying a home
- moving abroad
- education

www.housingagency.ie

This website provides information about the Housing Agency's services, as well as local authorities, **housing associations** and the Department of Housing, Planning and Local Government.

www.housing.gov.ie

This is the link to the website of the Department of Housing, Planning, and Local Government.

<http://www.housing.gov.ie/local-government/administration/local-authorities/local-authorities>

This page gives you a list of all local authorities in Ireland.

<https://www.icsh.ie>

The website provides information on the Irish Council for Social Housing – the national social housing federation which represents over 270 **housing associations** across Ireland.

www.welfare.ie

This website provides information on welfare entitlements



Housing Agency
53 Mount Street Upper
Dublin 2, D02 KT73

*First published
December 2017*