



An Ghníomhaireacht
Tithíochta
The Housing Agency



Easy-to-Read

Housing Options

a guide to housing options
available through local authorities

Easy-to-Read Version



What is in this document?

1.	What is Social Housing Support?	3
2.	Rules when applying for Social Housing Support	4
3.	How to apply for Social Housing Support	7
4.	Assessment	8
5.	Going on the housing waiting list	9
6.	Choice Based Letting	10
7.	Types of Social Housing Support	10
	<ul style="list-style-type: none">• Local Authority Housing• Approved Housing Body Housing• Housing Assistance Payment (HAP)• Social Leasing or Rental Accommodation Scheme• Older Persons Accommodation• Traveller Accommodation• Caravan Loan Scheme	
8.	Grants for Adaptations	17
	<ul style="list-style-type: none">• Housing Adaptation Grant Scheme• Mobility Aids Housing Grant Scheme• Housing Aid for Older people• Disabled Persons Grant Scheme	
9.	Tenant Adaptation Works	22
10.	Mortgages and Loans	22

11. Cost Rental	26
12. First Home Scheme	30
13. Croí Cónaithe (Towns) Scheme	32
14. More Information	34



This is an Easy-to-Read version of the Housing Options document. It tells you about the different housing options that are available through the local authorities.

1. What is Social Housing Support?



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



A household is the number of people living with you in your house.

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



This means you will not own the home, but you will get social housing support.

The types of support you can get are below:

- You can rent houses or apartments from the local authority,



- You can rent houses or apartments from private landlords through schemes such as the Rental Accommodation Scheme and the Housing Assistance Payment Scheme.



Older people, homeless people, Travellers and disabled people may have specific housing needs. These can be provided for through social housing support.



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 the money coming into your home, like your wages, is below a certain level,
- Your local authority will also look to see if you are in need of social housing by looking at different things, these include:
 - the number of people living in your household,





- if your household has too many people living in it or if you are living in an institution or other short-term housing,
- if you need suitable housing because you have a disability.



- You must not owe any rent or money to any other local authority in Ireland,
- You must apply to the local authority area where you want to get social housing support,



- You must have a connection to the area you want to live in, and you will be asked to explain the connection on your application 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,
- In the areas you choose, you should think of things such as:



- services,
- transport,
- links to family and friends, and
- availability of suitable housing options.



- If you are applying for social housing support based on a disability you should make sure that you fill out a Medical and/or Disability Information Form (HMD-Form 1) with your application form.



3. How to apply for Social Housing Support

You must get and complete a social housing application form and send it to the local authority.

You can get the application form from the local authority's office or you can download it from the local authority's website.



You must use the form from the local authority you are applying to.

The name of the local authority is at the top of the form.

If you want to apply for housing provided by an Approved Housing Body, you can apply through your local authority.



You must say this by ticking the approved housing body (AHB) box in part 8 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 reviews your application and decides if you qualify for social housing support.

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



- 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 suitable place for you 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 support and who gets it, is placed on the local authority housing waiting list.

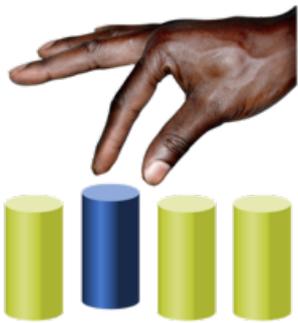


Each local authority manages the housing waiting list for its own area.

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



For example, a person who has been on the waiting list for 10 years will be offered a house before a person who has been on the list for 5 years.



6. Choice Based Letting

Some local authorities put properties on a part of their website called Choice Based Letting.

Choice Based Letting is a way for local authorities to help people from their housing waiting list to get a social home that best suits them.



Most weeks, local authorities will put available social homes 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 or apartment and it will give you choices about where you live.



7. Types of Social Housing Supports

There are different types of social housing supports that you can get.

These are:



- Local authority housing
- Approved Housing Body housing
- Housing Assistance Scheme
- Social Leasing or Rental Accommodation Scheme
- Older Persons Accommodation
- Traveller Accommodation
- Caravan Loan Scheme



Local Authority Housing



If you are approved for social housing support by the local authority, you may get housing from that local authority in one of their properties.



It is important to remember that most local authority housing does not come with furniture.

You can make changes to local authority homes to make it more suitable for the people that live there.



You can get a grant to make a home more accessible if you need to.



Approved Housing Body Housing

Approved Housing Bodies can also be called voluntary housing associations or housing cooperatives.

If you are approved for social housing support by the local authority, you may get housing through one of these bodies.



They are independent, non-profit organisations that provide:



- Rented housing for people who cannot afford to buy their own homes,
- Special types of housing, such as housing for older people or homeless people or disabled people.



The organisation would be your landlord and not the local authority.

Some disability service providers are also approved housing bodies.

Housing Assistance Payment (HAP)

HAP is a type of social housing support provided by local authorities.



It supports people to rent a property from a private landlord.

Anyone who qualifies and is on the local authority housing waiting list can apply for HAP.



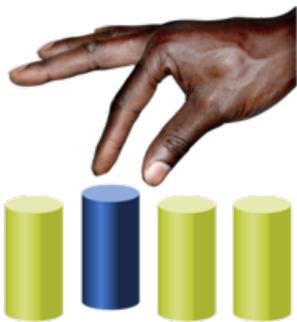
If you get HAP you will no longer be on the waiting list for a local authority house.

The local authority can put you on what is called a "transfer list".



You can be put on this list if you tell the local authority within two weeks of getting a letter from them which says that you will get your HAP payment.

Being on the transfer list means that you are still eligible to get a local authority house.



If you get HAP and are on the transfer list, you can still apply for housing through the Choice Based Letting section of your local authority's website.



Social Leasing or Rental Accommodation Scheme

Long-term social leasing (10 - 25 years) and short-term leasing and the Rental Accommodation Scheme (RAS) are other types of social housing.



Landlords make an agreement with the local authority 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 must still fit the rules for social housing support.



You can also do this if you are a person who is moving from a congregated setting or if you are a person living in the community who needs housing because of your disability or medical condition.

Older Persons Accommodation

Some local authorities provide special accommodation for older people.



It is usually community accommodation that better meets their needs.

Traveller Accommodation

If you are a Traveller, you can apply for all the social housing supports you read about above like local authority housing, housing from Approved Housing Bodies and HAP.



You can also apply for Traveller Group Housing and for halting sites from the government.



Caravan Loan Scheme

The Caravan Loan Scheme helps Travellers to buy their own caravan or mobile home.

There are some rules to this scheme, these include:



- You can only get the loan if the local authority decides you are in need of accommodation,
- There is a set amount you can borrow but you will have to pay a small amount towards the cost from your own money,
- The loan is paid back monthly and the amount you pay depends on the amount of money your household earns,
- If your family needs extra accommodation because of things like overcrowding, more money might be available from the local authority.





8. Grants for Adaptations

An adaptation grant is an amount of money given by the local authority to you to make changes to your home to make it more accessible.

There are 3 grants available and each one is explained below.



You apply to your local authority to get each of these grants:

- Housing Adaptation Grant Scheme
- Mobility Aids Housing Grant Scheme
- Housing Aid for Older people



Housing Adaptation Grant Scheme

Who is it for?

The Housing Adaptation Grant is for people with a physical, sensory, intellectual, mental health or psychosocial disability.



What is it for?

It can be used for putting in a ramp, making space for a wheelchair, putting in grab rails or bars to hold onto, a downstairs toilet, a stair lift or a level shower



There is a set amount of money you can get but you will have to pay at least a small amount towards the cost from your own money.



Rules

The amount of money you get will depend on what your income is and there are some rules to getting it, these are:

- You will need an Occupational Therapist (OT) report,
- You must have approval from the local authority before starting any work,
- You must be 18 years old or if you are a full-time student you must be 23 years old or older.



Mobility Aids Housing Grant Scheme



Who is it for?

The Mobility Aids Housing Grant is for older people or people with a physical, sensory, intellectual, mental health or psychosocial disability.



What is it for?

It can be used for putting in a grab rail or bars to hold onto, a ramp to help you to get into the house, a level access shower or other small jobs.



There is a maximum amount of money you can get and this can cover 100% (or all of the cost) of the work.

Rules

The amount of money you get will depend on what your income is and there are some rules to getting it, these are:

- You will need an Occupational Therapist (OT) report,





- You must have approval from the local authority before starting any work,
- You must be 18 years old or if you are a full-time student you must be 23 years old or older.



Housing Aid for Older People

Who is it for?

This is a grant to help older people make their homes more comfortable.



What is it for?

It can be used for things like helping older people to fix their roof, fix the electricity, fix the central heating, fix doors and windows or other small jobs.



There is a maximum amount of money you can get but you will have to pay at least a small amount towards the cost from your own money.

Rules



The amount of money you get will depend on what your income is and there are some rules to getting it, these are:

- You will need an Occupational Therapist (OT) report,
- You must have approval from the local authority before starting any work,
- You must be 66 years old or older.



Disabled Persons Grant Scheme

There is also a grant scheme available from your local authority if you are residing in one of their houses and you need adaptations to it.



Who is it for?

If an older person or a disabled person is living in social housing, they can get a grant to make their house more accessible.



What is it for?

The grant can be used to build extensions to make the house bigger or make changes like putting in grab-rails or bars to hold onto, access ramps to get into the house, wet rooms or downstairs bedrooms.



The government will pay most of the cost and the local authority will pay the rest.

9. Tenant Adaptation Works



This is a scheme which is available for local authority tenants who have a disability and need to have changes made to their home to make it easier for them to live in.

10. Mortgages and Loans



A mortgage is a large loan you can get to buy a house.

There are many mortgage providers, such as banks, building societies and local authorities.



Most of the time, a private bank or building society gives mortgage loans for people to buy a home.



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

This is called a Local Authority Home Loan.

Who is it for?

This is a mortgage for people who are:



- First time buyers,
- 'Fresh Start' applicants who are people who are divorced, separated or who have been bankrupt.



It is for people that cannot get a mortgage from a building society or bank.

Rules

There are some rules about the amount of money you can get, these are:



- You can get a bigger loan if you live in certain counties,



- In other parts of the country you can get a loan with a lower amount,

- You can get a loan for most of the value of the home and you pay the rest,



- You will pay interest on the loan. This means that you pay more money back than you borrow,



- If you live alone and in certain counties, you can apply if you earn a higher amount,

- 2 people can also apply together but they must earn under a certain amount.



There are some more rules about who can apply, these are:

- You must earn under a certain amount of money to apply,



- You must have a permanent job for 2 years if you apply alone,



- If you apply with another person, one of you must have a permanent job for 2 years and the other must have a permanent job for at least one year,



- Sometimes the second person applying can be on a social welfare payment when the first person works in a permanent job,
- You can be self-employed.

Conditions

There are also some conditions that you must agree to, these are:



- You must buy or build a property in the Republic of Ireland,
- You must not be able to get a loan from 2 other banks or building societies,
- You must live in this home all the time,



- You must agree to an Irish Credit Bureau and/or a Central Credit Register search.



This is a check to make sure you can pay back the loan.

If this is how things are for you, you should check with your local authority to see if you can apply.

11. Cost Rental

What is it?



Cost rental is a new type of public housing in Ireland.

Who is it for?



It is for people who earn too much money to get social housing supports or for people who want to rent or cannot buy their own home.

Cost rental homes are provided by local authorities, Approved Housing Bodies and the Land Development Agency.



If you get a cost rental home, either your local authority, an Approved Housing Body or the Land Development Agency will be your landlord.



How to apply

To apply for a cost rental home, you have to wait until they are put online by the local authority, the Approved Housing Body or the Land Development Agency.



If you want to apply for a cost rental home, you should check the Approved Housing Body, local authority and Land Development Agency websites and apply for them when they become available.



If there are more people applying for cost rental homes than there are homes available, there will be a lottery to decide who gets the home.

Rules

The rules for getting cost rental homes are:



- The people in the house must earn less than a certain amount in a year,

- The person must not be getting any other social housing support,



- The person must not own a property,

- The number of people in the house must be the right number of people for the size of the property,



- The person must be able to afford the rent,

- The person must only apply for one cost rental property in a development.



A development is like a housing estate or group of houses.

When you live in a cost rental house you must:



- Agree with your landlord on how long you will live in the house,
- Understand your rights and responsibilities for living there.



Responsibilities are the things you must do to keep your side of an agreement:

- Your rent needs to be at least 25 per cent below private market rents in your area.



The agreement you sign should also include information on how your rent will be set and reviewed.

This is called a "rent review".



A rent review is a check to make sure you are paying a suitable amount so the rent could go up or down.

Your landlord will tell you about the rent review a little while before it happens.



You can stay in the house if your income gets higher.

12. First Home Scheme

What is it?



The First Home Scheme is for people who want to own their own home but cannot afford all of the price of buying a new home.



They can get money to make up the difference between their deposit and mortgage and the cost of their new home.

You will then be a shared owner of the property but will not own it completely.

Rules



Some of the rules about the person are, they must:

- be over 18 years old,



- be buying their first home or be able to use the scheme for another reason like 'Fresh Start' applicants who are people who are divorced, separated or who have been bankrupt,



- be able to get a mortgage from a lender who is involved in the scheme,
- borrow the highest amount they can from the lender,
- have a deposit.

Some of the rules about the property say that it must:



- be a new house or apartment in the Republic of Ireland that is not social housing,



- be the place the person is going to live in all of the time,
- not be built by the person themselves.



13. Croí Cónaithe (Towns) Scheme

The Croí Cónaithe (Towns) Scheme is to help people who want to live in towns and villages in Ireland.

It is a grant which is given by the local authority to fix up empty properties.



The grant is for people who want to own their own homes and is for people who:

- are buying their first home or are able to get the grant because they are 'Fresh Start' applicants,
- have certain needs like disabled people or older people,
- are moving from their current home because they are selling it or have sold it and want to live in a town or village.



There are many towns and villages all over the country where people will be able to use the scheme.



There are certain types of work that the grant can be used for, some of these are:

- foundations,
- chimneys,
- stairs,
- plumbing.



You can get more information on this scheme here: [gov.ie](http://www.gov.ie) - [Croí Cónaithe \(Towns\) Fund Scheme \(www.gov.ie\)](http://www.gov.ie).



14. More Information

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

Some useful websites:

[Local Authorities \(www.gov.ie\)](http://www.gov.ie)

[Housing Assistance Payment \(www.hap.ie\)](http://www.hap.ie)

www.ccpc.ie/consumers/housing/

www.citizensinformation.ie

www.housingagency.ie

www.localauthorityhomeloan.ie





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