



Housing Options

a guide to housing options
available through local authorities



What is this guide?

This document is a guide to the housing options that are available through local authorities.

If you are reading this, then you probably need information on housing supports for yourself, a relative or friend.

The document is an initial source of information. You can find more detailed information on housing options on local authority websites.

You can get application forms from the Housing Section of your local authority, or you can download the forms from their website.

Citizens Information Centres may also have application forms, and they will be able to provide additional information and guidance.

The Citizens Information website is www.citizensinformation.ie which also provides information on housing.

The information in this document is up to date as of May 2023.

How should I read it?

The best way to read this guide is to check the table of contents and see what part applies to you. To help you understand some specialist words, we have included a list of specialist terms and what each means on pages 4 to 7. We think you will find this list helpful.



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Terms we use

The following is a list of terms we use in this document. If you see a word highlighted in **blue** in the rest of the document, then you know it is explained in this section. If we use the word twice or more times in a section, we just highlight the word in blue once in that section.

Adaptation: a change made to a house to make it more accessible - for example, building an extension or installing grab rails or an accessible shower.

Approved Housing Body (AHB): a voluntary housing association. AHBs are independent, not-for-profit organisations. They are also known as voluntary housing associations. They provide affordable, rented accommodation for people who cannot afford to pay private sector rents or buy their own homes.

Capital funding: this is money provided by the Government to build houses.

Citizens Information: the national agency for providing comprehensive information on public services and 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.

Derelict: describes a vacant property which has been neglected and is in a dangerous, unsound condition.

Development: a group of homes or apartments that were planned and built at the same time.

Differential Rent (income-based rent): the amount of rent you pay to the local authority based on your total household income.

Emergency Accommodation: temporary accommodation if you are homeless.

Grant: money that a government or other institution gives to an individual or to an organisation for a particular purpose - for example, home improvements. You do not need to pay a grant back.

HMD-Form 1: a form for anyone who is applying for social housing because of a disability or medical condition. You will need to complete this form and submit it with your social housing support form to your local authority.

Household income: the total income of everyone living in your accommodation.

Household: the number of people living in a home. This may be a family or a group of people.

Housing Assistance Payment (HAP): is a form of housing support provided by your local authority. You pay a weekly contribution of your rent to your local authority, and they make monthly payments to your landlord.

Housing support: housing, grants and assistance available to people through local authorities.

Land Development Agency (LDA): a commercial, State-sponsored body that has been created to co-ordinate land within public control, to provide affordable and social homes and build communities across Ireland.

Leasing: a legal agreement where a person or company pays to use an asset - for example, a building or a piece of land - for a certain length of time.

Loan: money borrowed that must be repaid over time.

Local authority: the main provider and manager of government services in a local area. There are 31 local authorities in Ireland. Local authorities are the main providers of social housing.

Long-term leasing: a property owner leases their property to a local authority or housing association for 10 - 25 years under the Social Housing Leasing Initiative. The property can then be used for social housing.

Means test: an assessment of your financial circumstances to see if you are eligible for State assistance.

Mortgage: a loan you get to buy a house.

Mortgage arrears: means where you miss payments on your mortgage.

Net cost: the cost before Value Added Tax (VAT) is added.

Occupational therapist: a healthcare professional who helps people with health issues that affect their everyday life.

Participating lender: a mortgage lender that invests in the First Home Scheme and becomes a part owner of the properties they help to fund. Examples of participating lenders are Allied Irish Banks plc (including AIB, Haven Mortgages and EBS), Bank of Ireland Group plc, and Permanent TSB plc.

Preferential loan: a loan where the amount of interest you pay is less than normal.

Primary residence: the place where you normally live. You can only have one primary residence.

Private rented sector: properties that are privately owned by landlords and rented out to tenants. This does not include State landlords such as local authorities and AHBs.

Psychosocial disability: a disability that may arise from a mental health issue. Some people prefer this term when referring to their mental health issues or diagnosis.

Record of Qualified Households: also known as the Housing Waiting List.

Rent Supplement: a means-tested payment for people living in private rented accommodation who cannot afford to pay rent from their own resources. This is usually for people with a short-term housing need.

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

Residential Tenancies Board: a government agency set up to manage the rights of landlords and tenants in privately rented accommodation and approved housing body accommodation.

Short-term housing need: where a person's housing need is temporary - for example, if they have lost their job or their circumstances have changed. Their need will be assessed by the local authority.

Social housing support: a support available to people who have been approved to go on a local authority housing list. The support includes housing provided by local authorities and approved housing bodies, and assistance to people who are living in private rented accommodation.

Social inclusion: where people have access to enough money, resources and services to allow them to play an active part in their communities and participate in society.

Tenancy: a legal agreement giving you the right to use land or live in a building owned by someone else in exchange for rent.

Transfer List: a list your local authority manages. Your name is kept on the list until accommodation that better suits your needs becomes available.

United Nations Convention on the Rights of Persons with Disabilities (UNCRPD): an international human rights treaty (agreement). It exists to promote, protect and ensure the full and equal enjoyment of all human rights and fundamental freedoms by all disabled persons. The Irish Government signed the Convention in 2007 and ratified it in March 2018.

Universal Design: the way an inside or outside space is designed and organised so that it can be accessible to people and used by everyone regardless of their age, size, ability or disability.

Unsustainable mortgage: a mortgage that the borrower cannot manage to pay, or may not be able to pay, in the future.

Vacant property: a property which has nobody living in it.

1. What organisations provide social housing support?

Social Housing Support is available to people who have been approved to go on a **local authority** housing list. The support includes housing provided by local authorities and **Approved Housing Bodies (AHBs)**, and assistance to people who are living in **private rented accommodation**.

Social housing support can be provided in a number of ways:

- rented **tenancies** in local authority owned or leased properties;
- rented tenancies in properties owned or leased by Approved Housing Bodies;
- schemes such as the **Rental Accommodation Scheme (RAS)** for landlords, and the **Housing Assistance Payment (HAP)** which provide social housing support to people living in private rented tenancies;
- providing specific accommodation for homeless people, older people and Travellers;
- facilitating **adaptations** (changes) to existing local authority homes to meet specific **household** needs.

Local authority tenancies

Local authorities are the main providers of social housing tenancies in Ireland and are the biggest landlord in the State. The main purpose of the Housing Services Department in local authorities is to provide suitable, cost effective, quality accommodation and **housing support** for people in need of housing.

Approved Housing Body tenancies

Local authorities can also provide social housing support through **Approved Housing Bodies**. **Approved Housing Bodies**, known as AHBs, have become an important provider of social housing support to many different groups with needs. AHBs are independent non-profit organisations that provide:

- general housing,
- older persons accommodation,
- housing for disabled people or people with medical issues, and
- homeless people.

They are also known as voluntary housing associations or housing co-operatives. They provide housing on a similar basis to a local authority.

Allocations to properties owned or leased by an Approved Housing Body are normally through the local authority in the area where the property is located.



2. How do I apply for social housing support?

Get and return a completed application form

To apply for social housing support, first contact your local authority. You can get an application form directly from this local authority, or you can download one from the local authority's website. There is also an Easy-to-Read Guide to filling out this application form. This is available from your local authority.

It is important that you read this application form fully. The form will also ask you to provide other documents to support your application. These documents are listed in a helpful checklist at the start of the form. Use this checklist to make sure you have all the information you need to complete your application. If the application is not complete, it will be returned to you

If you would like help with your application form, you can:

- 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.

Which local authority area should I apply to?

You must apply to the local authority in the locality you wish to receive social housing support in. You need to have some connection to the area that you are applying to. So, before you apply, make sure:

- your household normally lives in the area; or
- 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 County Council for social housing because your family is there - you have a local connection.

Can I apply to more than one local authority?

No. You can 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.

How do I apply for housing with an Approved Housing Body?

To apply for housing with an Approved Housing Body, you need to fill in the social housing support application form from your local authority. In Part 8 of the form, tick the box that says 'Approved Housing Body (AHB)'. This will let the local authority know you are interested in housing with an Approved Housing Body. If you express an interest in housing with an Approved Housing Body, the local authority can still offer you other types of social housing support such as a local authority tenancy while you are on the housing waiting list.

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 within the local authority area you're applying to. There will be options listed on the social housing application form. If you are included on the housing waiting list, you can change your mind about where you want to live. You need to contact your local authority and ask them how to update your application.

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?
- What services are available, such as schools and doctors?
- Are there types of housing in the area that would suit you?

Should I include information about my disability or any medical issues with my application?

Yes. If you are applying for housing support and you have a medical issue or disability, you should complete the HMD-Form 1. You can get this form from your local authority. Make sure to complete it in full and return it to the local authority along with your social housing support application form.

Is there anything important I should know about the application?

Yes, 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.



3. How will my application be assessed?

Each completed application will be assessed by the local authority to see if you qualify for [social housing](#). This assessment looks at your eligibility for social housing supports and then assesses whether or not you have a need for social housing supports.

Eligibility is based on:

- your income,
- your right to reside (live) in the State on a long-term basis,
- your payment history - that is, you have no rent arrears (rent owed) with a local authority,
- your accommodation circumstances - that is, you do not have alternative accommodation that you could live in that would meet your housing need.

Your need of social housing will be based on the following considerations:

- If you are living in overcrowded or unfit accommodation.
- If you need a specific type of accommodation because of your disability.
- If you are living in an institution or emergency accommodation.
- If you are homeless or could become homeless.
- If you are sharing accommodation and you need to have separate accommodation.
- If you can't afford to pay your mortgage arrears.
- If you are not able to provide yourself accommodation from your own resources.

If you qualify for social housing support, you will be placed on the local authority's housing waiting list.

If you do not qualify for social housing, you could have your short-term housing need met in a privately rented house with the financial support of Rent Supplement, funded by the Department of Social Protection.

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

Can I get Rent Supplement?

[Rent Supplement](#) is an income support. 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 Social Protection. It is not provided by your local authority.

If you get Rent Supplement for a period longer than expected, your payment may be changed to a [Housing Assistance Payment](#).



4. What happens after I am put on the housing waiting list?

If your application for social housing support is approved, you will be put on the housing waiting list for your local authority. (The official name for this list is the Record of Qualified Households.)

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 for an offer of social housing, contact your local authority.

Once you are on the housing waiting list you can also apply for the Housing Assistance Payment or HAP if you need support with paying rent in a private rented tenancy. HAP is a form of housing support provided by your local authority. You pay a weekly contribution of your rent to your local authority, and they make monthly payments to your landlord. Please see page 18 for more information.

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 are still eligible and need social housing support.

The tenancy you are offered by a local authority can be for a local authority property, an Approved Housing Body property or a property under the Rental Accommodation Scheme which is known as RAS. Please see page 20 more information on RAS.

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. You can apply to your local authority to be included on the transfer list if you want to move to a different property at a later stage. If your tenancy is with an Approved Housing Body, you should contact them first about a transfer.

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 provides information on the properties that are available in your local authority area. It lets you express interest in a home in the area where you would like to live.

You will be considered for the property along with other social housing applicants who have expressed an interest in that property. The person on the housing waiting list for the longest time would usually be offered the property first.

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

How much rent will I have to pay?

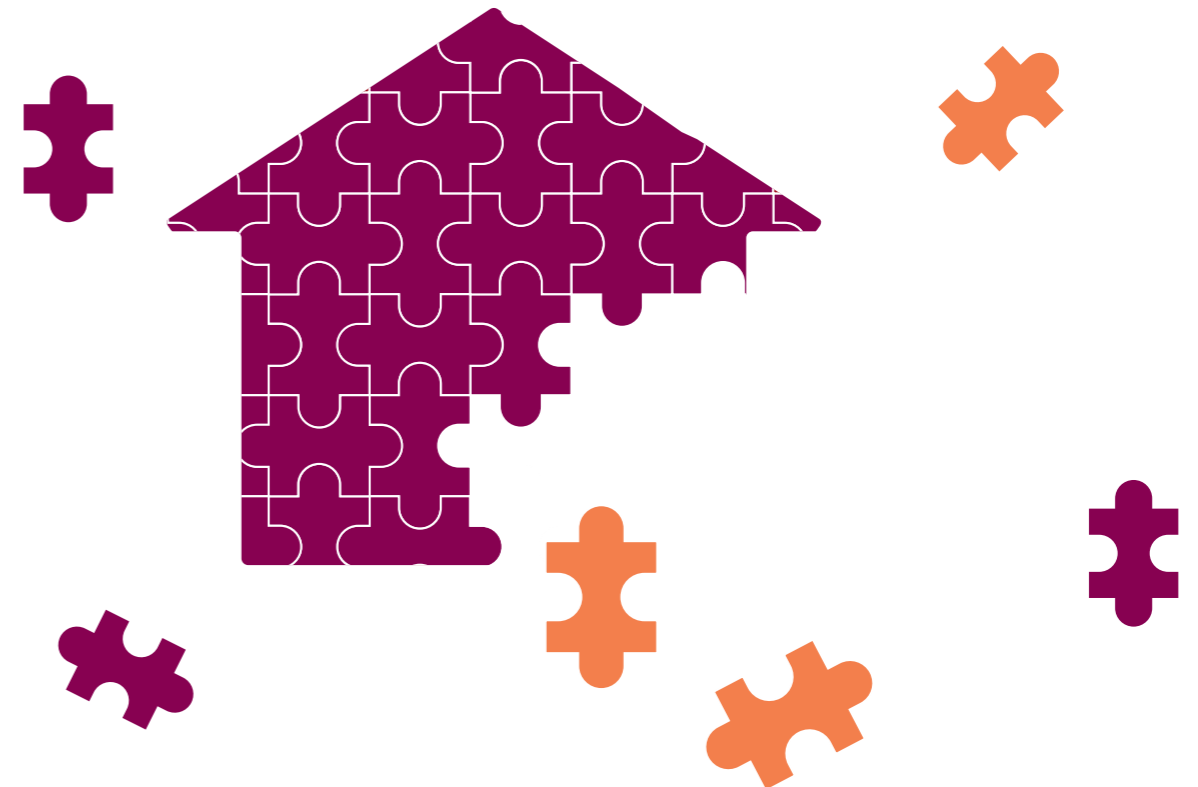
If your tenancy is with the local authority or on RAS, you will pay a rent contribution to the local authority. The rent contribution is a [differential rent](#). This means your rent is based on your income and your ability to pay.

If your tenancy is with an Approved Housing, you will pay a differential rent or an economic rent to the Approved Housing Body. Both types of rent are based on your income and your ability to pay.



Will the property include furniture?

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



5. Other forms of social housing support

What is the Housing Assistance Payment (HAP)?

The [Housing Assistance Payment \(HAP\)](#) is a [social housing support](#) administered by [local authorities](#). HAP is a form of social housing support that provides help with the cost of rent to people living in private rented accommodation. Any [household](#) that has qualified for social housing support can apply for HAP.

When you receive HAP from a local authority to support you in your private rented accommodation, your name will be removed from the housing waiting list. This is because your housing need is met through HAP.

You can ask the local authority to put you on a [transfer list](#) for other forms of social housing support such as a [tenancy](#) with the local authority or an [Approved Housing Body](#). If this is an option you would like to have, it is important to tell the local authority when you get HAP. This will mean that you can bring the time-waiting points you might have built up on the housing waiting list onto the transfer list with you.

How does HAP work?

Social housing applicants who qualify for HAP must find their own accommodation in the [private rental sector](#). The accommodation can be within the local authority area where they qualified for social housing support, or it can be in another local authority area.

HAP is subject to rent limits - there is an upper limit on what the local authority will pay. However, there is some flexibility for local authorities to approve a HAP above the limit if you cannot find accommodation within the limits. The local authority will make payments towards the rent to the landlord on your behalf, and you will pay an [income-based rent](#) to the local authority.

Can I still work if I'm getting HAP?

Yes. Under the HAP scheme, you are allowed to work full-time and continue to benefit from HAP. The level of HAP and the rent to the local authority will be adjusted in line with any changes in the [household income](#).

How do I apply for HAP?

You must contact your local authority. They will give you a HAP information pack which includes an application form. Once the form is completed and returned to the local authority, they will assess your application and tell you the outcome of the assessment.

If your application is approved, the local authority will start making payments to the landlord. They will also arrange to inspect the accommodation within eight months of the first HAP payment made. This is to make sure that the accommodation meets the rental housing standards that apply to all privately rented properties.

All local authorities use the services of the HAP Shared Services Centre to collect all rents from HAP tenants and to make all HAP rental payments to landlords.

For more information on HAP, please contact your local authority or go to www.hap.ie.



Older Persons Accommodation

Some local authorities provide purpose-built social housing properties for older people. There is usually a minimum age for these properties. You will need to contact your local authority to see what the minimum age is in your area and what properties are available. Local authorities do not typically put these properties up on the online Choice Based Lettings systems as they are specifically reserved for older people. Local authorities will offer the properties directly to older people who are on their housing waiting lists.

What is the Tenant Adaptation Works scheme?

This scheme is available to local authority tenants who need adaptations made to their local authority home to assist with their disability needs. Before the local authority adapts your home, they will usually consider all other options - for example, they will look at the possibility of moving you to a more suitable property.

What is Leasing? / What is the Rental Accommodation Scheme?

Long-term leasing and the Rental Accommodation Scheme (RAS) are types of social housing support provided to households through the private sector.

Local authorities and Approved Housing Bodies can lease properties from property owners on a long-term basis. A long-term leasing contract is typically between 10 - 25 years. Once a contract is signed, the local authority will then allocate the properties to people on the social housing waiting list.

If you move into one of these properties, you will become a tenant of a local authority or an Approved Housing Body. At the end of the leasing contract, the local authority or Approved Housing Body may choose to enter into another contract with the property owner or find you another social housing property suitable for your needs.

Landlords in the private rented sector can also put their properties forward for the Rental Accommodation Scheme (RAS). If the property is suitable, the local authority will allocate the property to an applicant from the social housing waiting list. If you move into a RAS property, you will become the tenant of that landlord. The local authority will be part of the contract with you and your landlord, and you will pay a rent contribution to the local authority.

The amount of rent you pay will be calculated using the local authority differential rent scheme. This means the rent will change in line with your income. In turn, the local authority makes payments to the landlord on your behalf.

Additional information on the RAS is available on the website of the Department of Housing, Local Government and Heritage, at - <https://www.gov.ie/en/service/rental-accomodation-scheme/>.



Traveller Accommodation

A range of options are available for Travellers. These include local authority or Approved Housing Body housing, private rented housing with the assistance of a local authority or voluntary organisations. The Department of Housing, Local Government and Heritage provide for the development of Traveller-specific accommodation. **Developments** can receive 100% **capital funding** from the Department. Capital funding here is funding to build group housing schemes, halting sites, and so on.

What is the Caravan Loan Scheme?

This scheme supports the provision of Traveller-specific accommodation through local authorities. Under this scheme, Travellers can get **preferential loans** (loans at low interest) to buy their own caravan or mobile home on halting sites for use as their **primary residence**. There is a pilot (test) scheme in place which will be reviewed with a view to supporting the introduction of a longer-term scheme.

Some of the conditions of this scheme are as follows:

- Loans can only be given to people who the local authority decides are in need of accommodation.
- The maximum amount of the loan is €40,000 inclusive of VAT. The person applying for the loan must provide 5% of the purchase price.
- To ensure affordability, the monthly loan repayments will be calculated at a preferential rate based on the price of the caravan or mobile home and the income of the **household**.
- The loan will be for a set period of time which will be agreed in advance and based on the expected lifespan of the caravan or mobile home.
- If a family needs additional accommodation - for example, where there is overcrowding - additional funding may be available.

For further information, contact your local authority or visit www.gov.ie

6. Grants for adaptations

If you need to make **adaptations** to your home, **local authorities** offer a number of **grants**. These are:

The Housing Adaptation Grant for People with a Disability

This grant helps disabled people to have adaptations carried out to make their home more suitable for them to live in. Your disability must be long-lasting, and involve physical, sensory, mental health or intellectual impairment. The types of work covered includes fitting:

- access ramps,
- grab rails,
- downstairs toilet,
- stair-lifts,
- level access showers (a walk-in shower with no step), and
- changes to allow wheelchair access,
- extensions.

It can also include any other works which are reasonably necessary to make a house more suitable to live in.

A home can qualify for this grant if it is any of the following:

- privately owned,
- rented from a landlord with a current tenancy agreement registered with the **Residential Tenancies Board (RTB)** and with the landlord's permission to make the changes,
- provided by an **Approved Housing Body** (for more information see gov.ie - **Approved Housing Bodies (AHBs) (www.gov.ie)**), or
- a communal residence (accommodation where people live together in group homes).

If you are applying for this grant, please note that you will need a report from an Occupational Therapist (OT) recommending the proposed works.

The availability and the level of grant is determined on the basis of:

- the combined income before tax of everyone in your household that is over 18 years of age (over 23 if a full-time student) for the previous tax year, and
- the **net cost** of the approved proposed works.

The maximum grant available is €30,000 which may cover up to 95% of the approved cost of works. You will have to pay the remaining cost of the works which will be at least 5% of the overall cost. However, in some cases you may have to pay more.

Eligibility and priority are based on medical and financial need. Most (95%) of the approved cost of work is available to those with annual **household incomes** of less than €30,000. This decreases to 30% for those with annual household incomes of €60,000 or more. See table below for more information.

You must get approval for the works before they start, and payment of the grant is made when the work is completed.

Table 1: Household income before tax as a percentage of costs available

Yearly household income	Percentage of costs	Maximum grant for homes built more than 12 months ago	Maximum grant for homes built within the last 12 months
Up to €30,000	95%	€30,000	€14,500
€30,001 - €35,000	85%	€25,500	€12,325
€35,001 - €40,000	75%	€22,500	€10,875
€40,001 - €50,000	50%	€15,000	€7,250
€50,001 - €60,000	30%	€9,000	€4,350
Over €60,000	No grant is available	Nil (no grant available)	Nil (no grant available)

Mobility Aids Housing Grant Scheme

The Mobility Aids Housing Grant Scheme is available to fast-track grant aid to those who need a basic suite of works to address mobility problems - usually those associated with ageing. However, disabled people can also access this grant as needs be.

The works eligible under the scheme include:

- grab-rails,
- access ramps,
- level access showers,
- stair-lifts, and
- other minor works deemed necessary to help the mobility of a member of a household.

A home can qualify for this grant if it is any of the following:

- privately owned,
- rented from a landlord with a current tenancy agreement registered with the Residential Tenancies Board (RTB) and with the landlord's permission to make the changes,
- provided by an Approved Housing Body (for more information see [gov.ie](http://www.gov.ie) - [Approved Housing Bodies \(AHBs\) \(www.gov.ie\)](http://www.gov.ie)), and
- a communal residence (accommodation where people live together in group homes).

If you are applying for this grant, you will need a report from an Occupational Therapist (OT) recommending the proposed works.

This grant is **means tested**, and the level of grant is determined based on the combined income before tax of each member of the household over 18 years of age (over 23 if a full-time student) for the previous tax year. The total annual income of household members must not be more than €30,000.

The maximum grant available is €6,000 or 100% of the approved **net cost**.



Housing Aid for Older People

The Housing Aid for Older People Scheme is available to help you if you are living in poor housing conditions and you need to have necessary repairs or improvements carried out.

Grants under the Housing Aid for Older People Scheme may be paid for works carried out to your home that is privately owned, and where you:

- own the home, or
- have a right to live in the home (right of residence) where the work will be done.

The types of works eligible under the scheme include the following:

Re-roofing

If you are applying to have roof repairs carried out or have the roof replaced, you will need to submit written confirmation from your insurance company that the works are not covered by your existing insurance policy. You submit this along with your application.

Rewiring

If you are applying to have rewiring done, you must enclose with your application written confirmation from a qualified electrician stating the condition of the existing wiring.

Other works

This includes:

- providing central heating, water and sanitary services (where none exists),
- repairs to or replacement of windows and doors, (however, grant aid will only be provided in exceptional circumstances),
- dry-lining for walls, and
- any other repair or improvement works which the local authority consider to be reasonably necessary.

The table below shows household income before tax as a percent of costs available. For example, if your yearly household income is up to €30,000, you can avail of up to a possible maximum grant of €8,000 (or 95% of the cost).

Grant is assessed based on household income. See table on the next page.

Table 2: Household income before tax as a percentage of costs available

Household income (before tax)	Percentage (%) of cost of works available	Maximum Grant (as a percent of cost)
Up to €30,000	95%	€8,000
€30,001 - €35,000	85%	€6,800
€35,001 - €40,000	75%	€6,000
€40,001 - €50,000	50%	€4,000
€50,001 - €60,000	30%	€2,400
Over €60,000	No grant is available	Nil

Disabled Persons Grant Scheme

This grant scheme is available for people living in social housing. It provides funding for extensions and adaptations to existing social housing for older people and for disabled people. The grant provides funding for adaptations such as grab rails, disabled access ramps, wet rooms and downstairs bedrooms.

The scheme also provides extensions in cases of overcrowding. Government funding meets 90% of the cost of works in each property, with the local authority providing the remaining 10%.

If you are an older or disabled person and you are already a local authority tenant, you should contact your local authority for more information about adapting your home.



7. Affordable housing schemes

What is a Local Authority Home Loan?

A **Local Authority Home Loan** is a Government-backed **mortgage** for first time buyers or other eligible applicants through local authorities. The scheme aims to help you buy a new or second-hand residential property. Self-builds are also included. The scheme also includes the buying of homes through other State schemes. However, it does not include the First Home Scheme (described on pages 31 to 32).

The loan works like a normal mortgage which is repaid by direct debit every month. You can borrow up to 90% of the market value of the property.

Maximum market values of the property that can be purchased or self-built can vary depending on what part of the country you are in.

To be eligible for a Local Authority Home Loan, you must meet certain criteria, including:

- be a first-time buyer,
- be aged between 18 and 70 years,
- be in continuous (uninterrupted) employment for a minimum of two years, as the primary earner, or be in continuous employment for a minimum of one year as a secondary earner,

*A primary earner is the person who earns the most money in a **household**.

*A secondary earner is a person in a household who earns less money than the primary earner.

For more information and for the full list of conditions, you can visit www.localauthorityhomeloan.ie.



What is cost rental housing?

Cost rental is a new rental option offering a long-term, secure [tenancy](#) that is more affordable.

The first cost rental properties have been delivered by [Approved Housing Bodies \(AHBs\)](#) with the support of a cost rental equity loan from the government. The aim of cost rental housing is to make rented properties available to eligible people at an affordable rent.

In cost rental, your rent covers the cost of providing the property and the management and maintenance of your new home. If you move into a cost rental property, the rent you are charged will be discounted by at least 25% from market rents in the location of the cost rental homes. It offers better long-term security of tenure for people who wish to live in the [private rented sector](#).

To qualify for the cost rental scheme, you must:

- have an annual [household income](#) after tax below €66,000 if you live in Dublin, or below €59,000 if you live in another county,
- not be receiving any form of [social housing support](#) (including a [HAP](#) payment),
- not own a property,
- have a household size appropriate to the size of the property advertised,
- be able to afford to pay the rent for the property, and
- have only entered one application for a cost rental property per scheme advertised.

There is no central application system. However, homes will be advertised by local authorities, AHBs, and the [Land Development Agency](#) as they become available, and you can register your interest.

Successful applicants, who meet the set eligibility criteria, will be chosen by way of a lottery.

For more information on cost rental, please visit

<https://www.gov.ie/en/service/32911-cost-rental-homes/>.

What is the First Home Scheme?

The First Home Scheme (FHS) aims to make home ownership achievable in the private market for individuals and families by helping first-time buyers and other eligible homebuyers make up the difference between their deposit and mortgage, and the price of their new home.

The scheme provides homebuyers with what is known as an equity facility. The First Home Scheme is a shared equity scheme. This means that you can get funds from the Scheme and, in return, the FHS take a percentage ownership in the property purchased. You can buy out all or part of the equity share at any time, but you do not have to. Certain events such as if you sell your home will mean it must be paid back in full.

The FHS can fund up to 30% of the market value of your new property subject to terms and conditions.

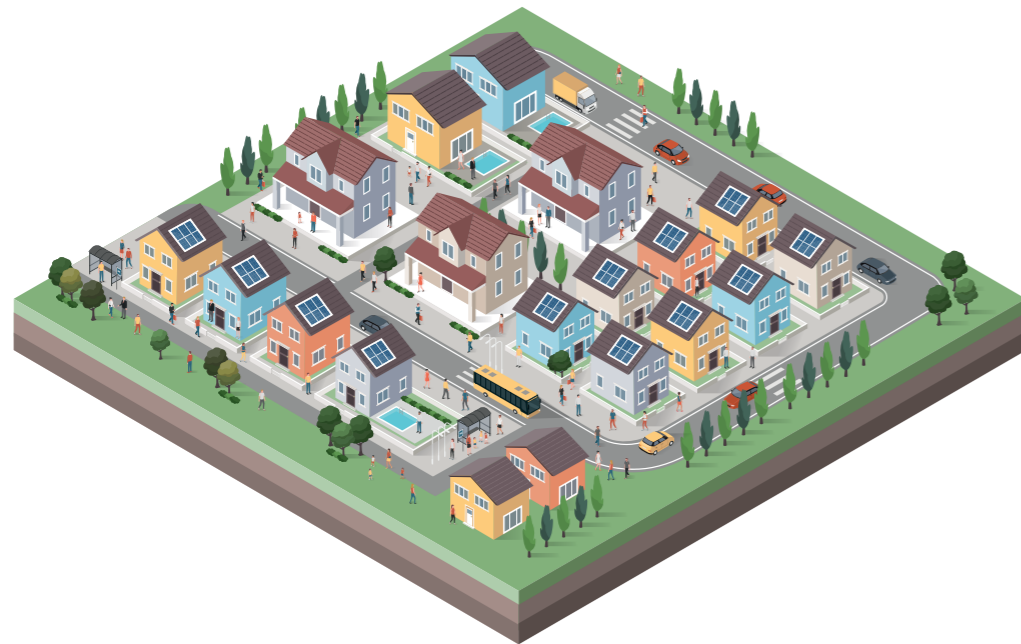
If you are applying for this scheme, you must meet certain conditions. You must:

- be over 18 years of age,
- be a first-time buyer or other eligible homebuyer,
- have mortgage approval with a [participating lender](#),
- borrow the maximum amount available to you from one of the participating lenders (up to 4 times your income), and
- have a minimum deposit of 10% of the purchase price.

Also, the property you are buying must meet certain conditions. It must:

- be a newly built house or apartment in a private [development](#) in the Republic of Ireland,
- be bought as the home you plan to live in,
- be within the local authority price guidelines for the property type (house or apartment), and
- not be a self-build.

For further information and for the full list of eligibility conditions, you can visit www.firsthomescheme.ie.



What is the Croí Cónaithe (Towns) Fund scheme?

The Croí Cónaithe (Towns) Fund aims to provide new choices for people to live in towns and villages in Ireland. Local authorities administer this scheme, which involves a [grant](#) to support the refurbishment of [vacant properties](#) so that they can be brought back into use to provide housing for people.

You can apply for a grant of up to €30,000 to refurbish vacant properties. The person applying must plan to live in the property. You can also apply for this grant if the vacant property was never used as a residence before.

If the refurbishment costs are likely to go above the standard grant of €50,000, an applicant may avail of a maximum top-up grant of up to €20,000 if they confirm that the property is [derelict](#) (that is, structurally unsound and dangerous). This can bring the total grant available for a derelict property up to a maximum of €70,000.

For further information on the eligibility conditions for the scheme, you can visit www.gov.ie.



8. More information on housing and policy

Housing for All - A New Housing Plan for Ireland

Housing for All (2021) is the Government's housing plan aimed at improving Ireland's housing system over the coming years to 2030. Its overall aim is that everyone in the State should be able to buy or rent a home at an affordable price, that is built to a high standard and in the right place, offering a high quality of life.

The plan's vision is to have a steady supply of suitable housing. The main aims of Housing for All are to:

- support homeownership and making housing more affordable,
- eradicate homelessness, providing more social housing and supporting social inclusion,
- increase new housing supply,
- address vacancy and efficient use of existing housing stock.

The National Housing Strategy for Disabled People 2022-2027

This strategy sets out a plan for how Government departments, state agencies and others will collaborate to provide housing and the related supports for disabled people. The strategy covers the next four years.

The vision of this strategy is two-fold:

Independence and inclusion: The first part of the vision is to facilitate disabled people to live independently and promote their inclusion in the community by giving them choice and control over where, how and with whom they live.

Equal access and support services: The second part of the vision is to further enable equal access for disabled people to housing with integrated support services.

The Strategy has 6 themes

Theme 1 - Accessible Housing and Communities

This means that the Government and all agencies involved in housing will work together to provide accessible housing for disabled people, promote accessible communities and promote universal design for homes, as appropriate.

Theme 2 - Interagency Collaboration and the Provision of Supports

This means that the Government and all agencies involved in housing will work together to provide housing and supports for disabled people.

Theme 3 - Affordability of Housing

This means that disabled people will be able to access affordable housing, and that the issues disabled people face in buying a home or renting in the private sector will be addressed.

Theme 4 - Communication and Access to Information

This means that accessible information is provided to people who want information about their housing options, and that you can access it easily and can understand it. For example, providing information in accessible formats such as Easy-to-Read and plain English.

Theme 5 - Knowledge, Capacity, and Expertise

This means improving housing delivery and support services for disabled people by sharing information between Government departments and other agencies. It also means training staff on disability and housing.

Theme 6 - Strategy Alignment

This is how we match up this strategy to other strategies and policies. This is to make sure that the rights of disabled people are promoted.

The Strategy outlines that the delivery under these themes must be done in a co-ordinated way, in line with the [United Nations Convention on the Rights of Persons with Disabilities \(UNCPRD\)](#), and with disabled people at the centre.

Delivering Article 19 - Living independently and being included in the community of the UNCPRD ensures disabled people have equal rights in accessing housing. It also means disabled people have equal rights in accessing the supports necessary to enable them to live independently within the community.

The Strategy sets out how the Government will put a framework in place to ensure that the housing and care support needs of disabled people are fully addressed.

Sharing the Vision

Sharing the Vision: A Mental Health Policy for Everyone (2020) is Ireland's national mental health policy and replaces the previous strategy 'A Vision for Change' (2006). The new policy builds on the work of the previous policy and includes new recommendations to enhance national policy.

Sharing the Vision sets as a policy goal that people with [psychosocial disabilities](#) or mental health difficulties have access to good-quality, secure and appropriate housing to help and sustain their recovery. It outlines the importance of providing suitable housing, supports, and sustaining [tenancies](#). It aims to ensure effective collaboration between government departments, state agencies, [local authorities](#) and service providers.

Sharing the Vision recommends that when local authorities are developing local housing plans, they should work with the statutory mental health services to include the housing needs of people with complex psychosocial disabilities or mental health difficulties. It also calls for the Department of Health and the Department of Housing, Local Government and Heritage to consult with relevant stakeholders and develop a set of guidelines to help people move from HSE-supported accommodation to community living.

Housing First

Housing First is a scheme that helps people with a history of rough sleeping or long-term use of [emergency accommodation](#) to get secure accommodation and to keep their [tenancies](#) in the long term. Housing First also provides supports to people who have complex needs and face challenges such as mental health difficulties, alcohol or drug misuse, social or behavioural problems.

The Housing First National Implementation Plan 2022 - 2026 describes the Government's plan for Housing First. It aims to provide 1,319 new tenancies over the five-year period 2022-2026.

9. Further information

You can get further information on any topic covered in this document from your [local authority](#) office or from [Citizens Information Centres](#). Information is also available online. Some useful websites:

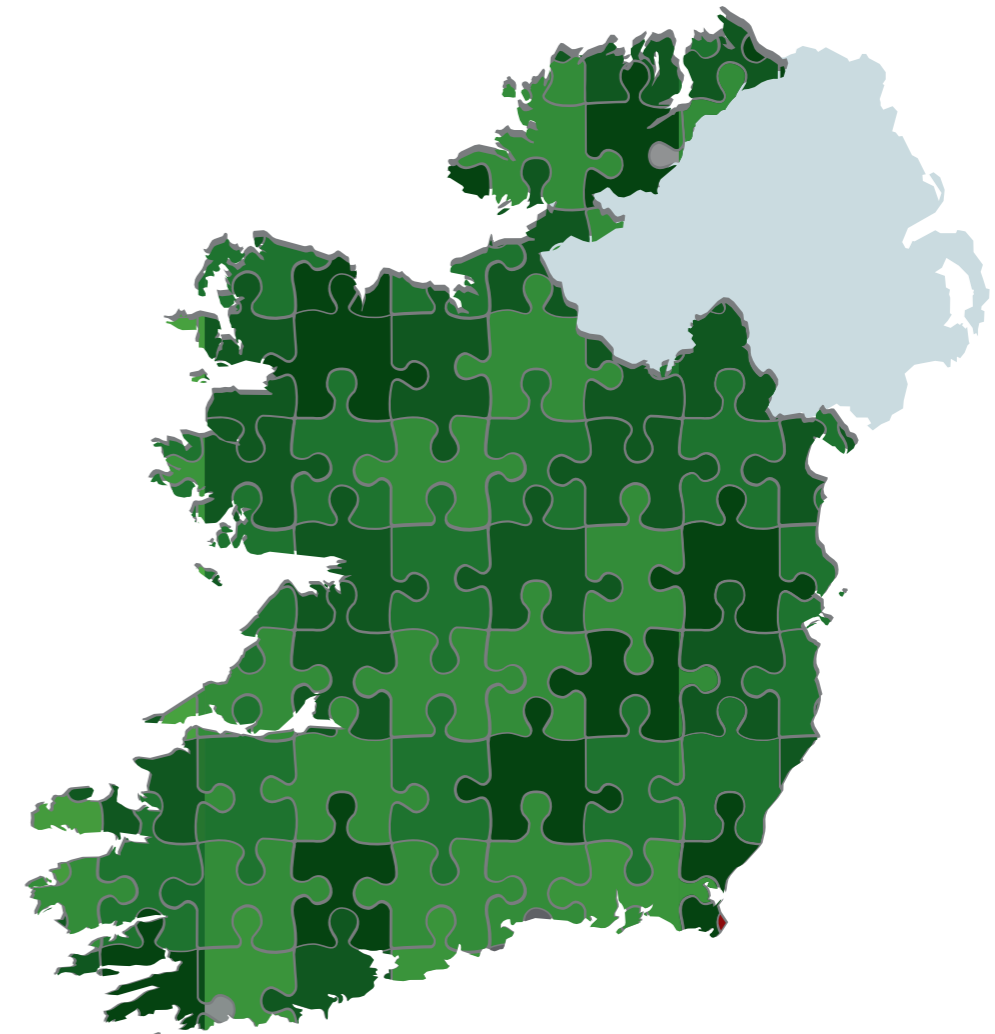
[gov.ie - Local Authorities \(www.gov.ie\)](http://www.gov.ie)

www.citizensinformation.ie

www.housingagency.ie

www.housing.gov.ie

www.rtb.ie





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