



An Ghníomhaireacht
Tithíochta
The Housing Agency

Housing Options

a guide to housing options
available through local authorities



This document is a guide to the housing options that are available through local authorities. The document is an initial source of information.

All local authorities have websites where additional and more detailed information can be found on all the options contained in this document.

Application forms can be obtained from the Housing Section of your local authority or downloaded from their website.

Citizens Information Centres may also be in a position to access application forms and will be able to provide additional information and guidance. Citizens Information has a website

www.CitizensInformation.ie which also provides information on housing.

Home and Supports Hub is a new website designed to provide accessible information on housing and related support services for independent living. Explainer videos include voiceovers, sub-titles and ISL, and cover a variety of topics, such as grants, schemes, and the social housing application process.

To see more visit www.HomeAndSupportsHub.ie



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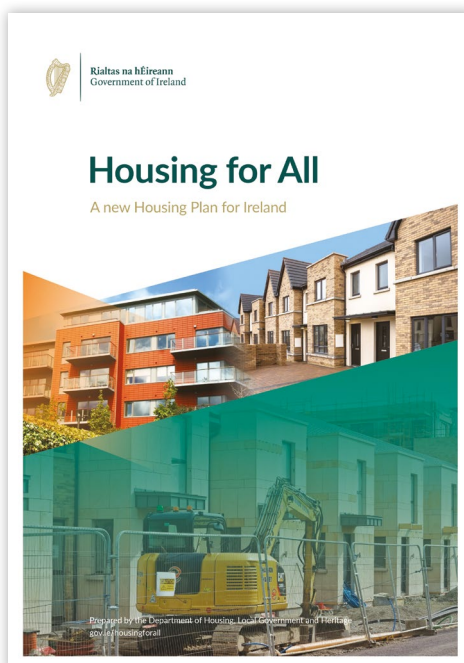
1. Policy Context

1.1 Housing for All – A New Housing Plan for Ireland

Housing for All (2021) is the Government's housing plan to 2030. The overall aim of the housing plan for Ireland is that everyone in the State should have access to a home to purchase or rent at an affordable price, 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 housing in the correct locations with economic, social, and environmental sustainability built into the system.

Housing for All provides four pathways to achieving its overarching objectives:

- Supporting Homeownership and Increasing Affordability
- Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion
- Increasing New Housing Supply
- Addressing Vacancy and Efficient Use of Existing Stock





Pathway 1

Supporting Homeownership and Increasing Affordability

The main objective of Pathway 1 is to promote home ownership and to ease pressure on renters. A range of measures will be delivered through the Affordable Housing Act 2021 to make home ownership available to tens of thousands of individuals and families and will reduce rental pressures for thousands of others.



Pathway 2

Eradicating Homelessness, Increasing Social Housing Delivery and Supporting Social Inclusion

The main objective of Pathway 2 is to address the needs of socially excluded members of society. Homelessness and the difficulties faced by older persons and people with disabilities will be addressed by taking further action to address needs in these areas. Protections across all tenures will be increased to support those who are in most need.



Pathway 3

Increasing New Housing Supply

The main objective of Pathway 3 is to increase the supply of new housing. The Government intends to build an average of 33,000 homes a year between now and 2030. There will be increased investment in social and affordable housing and in private housing supply. The Government will also examine State land and will activate as much supply as possible from those lands.



Pathway 4

Addressing Vacancy and Efficient Use of Existing Stock

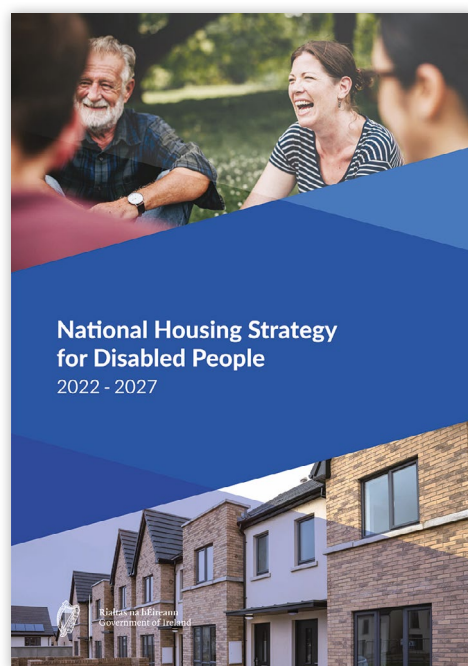
The main objective of Pathway 4 is to ensure that housing stock is being fully utilised by bringing vacant and derelict properties back into use. It will also examine whether other types of vacant properties could be converted to residential use, and where there is potential to use existing stock more efficiently.

1.2 The National Housing Strategy for Disabled People 2022-2027

The National Housing Strategy for Disabled People 2022 – 2027 (NHSDP) sets out the vision for the cooperation and collaboration of Government departments, state agencies and others in delivering housing and the related supports for disabled people over the next five years. The vision of this strategy is:

To facilitate disabled people to live independently with the appropriate choices and control over where, how and with whom they live, promoting their inclusion in the community.

To further enable equal access for disabled people to housing with integrated support services.



The Strategy has 6 themes. These are:

Theme 1	Accessible Housing and Communities
Theme 2	Interagency Collaboration and the Provision of Supports
Theme 3	Affordability of Housing
Theme 4	Communication and Access to Information
Theme 5	Knowledge, Capacity and Expertise
Theme 6	Strategy Alignment

The Strategy outlines that the delivery under these themes must be done in a coordinated and collaborative way, in line with the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) with disabled people at the centre. Delivering on “Article 19 - Living independently and being included in the community” of the UNCRPD, ensures disabled people have equal rights in accessing housing and equal rights to accessing supports necessary to enable them to live independently within the community.

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

1.3 Sharing the Vision

Sharing the Vision: A Mental Health Policy for Everyone (2020) is Ireland’s national mental health policy and is the successor to ‘A Vision for Change’ (2006). The new strategy builds on the work of the previous policy and incorporates new recommendations as appropriate to enhance national policy.

Sharing the Vision sets as a policy goal that people with psychosocial disabilities or mental health difficulties require access to good-quality, secure and appropriate housing to facilitate and sustain their recovery. It outlines the importance of providing suitable housing, putting in place supports, sustaining tenancies, and ensuring effective collaboration between government departments, state agencies, local authorities and service providers.

Sharing the Vision recommends that when local authorities are developing their local housing plans, they should liaise with 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 rules to help people move from HSE-supported accommodation to community living.

1.4 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 maintain their tenancies. Housing First also provides supports to people who have complex needs and face challenges like mental health difficulties, alcohol or drug misuse, social or behavioural problems and other things.

It has three main parts, these are:



Permanent, affordable housing



Mobile case management and treatment services
(mental health, health, and addiction services)



A programme philosophy based on client choice
and recovery

The Housing First National Implementation Plan 2022-2026 describes the Government's plan for Housing First. It aims to provide 1319 new tenancies over the period 2022-2026 with an average of 264 new tenancies per year.



2. Social Housing Support

Social housing support is housing provided by a local authority or an Approved Housing Body to people who are assessed as being unable to afford housing from their own resources.

2.1 Local Authorities

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

Housing support can be provided in a number of ways:

- Rented tenancies in local authority owned properties
- Sourcing social housing properties from the private sector through schemes such as the Rental Accommodation Scheme, leasing initiatives, and the Housing Assistance Payment
- Allocations to accommodation provided by Approved Housing Bodies
- Provision of specific accommodation for homeless people, older people and Travellers
- Facilitating adaptations to existing local authority homes to meet specific household needs
- Provision of certain grants to increase accessibility in the home for people with disabilities and special needs

2.2 Approved Housing Bodies

Approved Housing Bodies (AHBs) are independent non-profit organisations that provide:

- rented housing for people who cannot afford to buy their own homes
- specialist housing, such as housing for older people or homeless people

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 Approved Housing Body owned or leased properties is normally through the local authority in which the property is located.



3. Social Housing Eligibility and Need

A person's housing need and eligibility is established by applying to a local authority for social housing support.

A person is considered eligible for social housing support when they satisfy the income criteria, and the person does not have suitable alternative accommodation that they could live in or sell to provide other housing for themselves. In addition, a person must not have been in significant arrears in another local authority property and must have the right to reside in the State if from another country.

Where a person has a housing need i.e., their current accommodation is not suitable, but is not deemed eligible for social housing, they will have to explore other options to determine how their housing need can be met from their own resources such as renting a property privately, purchasing a property or adapting their existing accommodation.

A person can obtain further information on social housing support from their local authority. In addition, information is available through the Citizen's Information Services in relation to both social and private housing, which can be of assistance to a person to explore their housing preferences in a real and meaningful way. For more information visit www.CitizensInformation.ie.



4. Applying for Social Housing Support

4.1 Application Form

To apply for social housing support a person must complete and submit an application form to the local authority. A person must apply to the local authority in which they wish to receive social housing support. The application form can be obtained from the local authority or downloaded from the local authority's website. A person can only apply to one local authority for social housing support.

An applicant for social housing must use an application form from the relevant local authority. The name of the local authority is at the top of the form.

It is important that the application form is read in full. The application form includes a checklist. The checklist should be used to ensure that all required information is submitted with the application form. An easy read guide to the completion of the application form is available from the local authority.

Incomplete applications submitted to a local authority will be returned to the person, so it is important to remember to return the full application when it has been completed.

4.2 Local Connection

A person should make their social housing application to the local authority in whose area they wish to live in. This does not have to be the area where they currently live. When a person does not currently live in the area they wish to live in, they will be asked to demonstrate that they have a connection to the area that they have chosen. This connection can be through family, employment, education or medical needs.



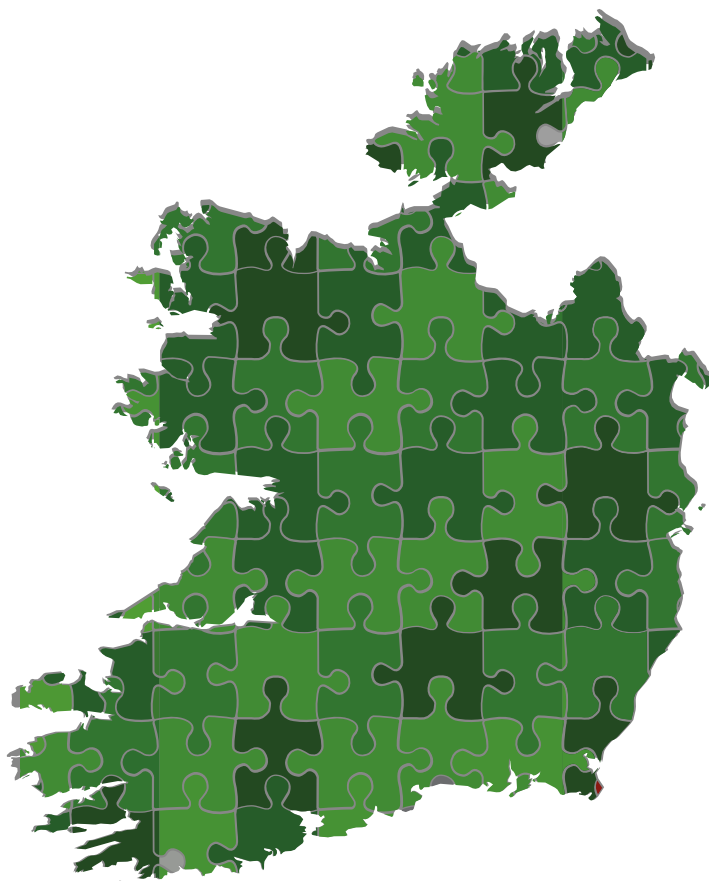
4.3 Areas of Choice

When applying for social housing support a person can specify up to three areas within the overall local authority area where they would like to live. If there is more than one local authority in their county of application, they may be able to indicate an area preference within the alternative local authority of that county. Speak to the local authority for more information. Careful consideration should be given to the selection of these areas as only suitable housing in these areas will be offered to the person. Consideration should be made based on things such as services, transport, links to family and friends, and availability of suitable housing in the areas of choice.

4.4 Additional Information

If a person is applying for social housing support based on their medical or disability grounds, they must complete a Medical and/or Disability Information Form (HMD-Form 1. This is available from their local authority and should be submitted with the application form.







Accessible Information on the Social Housing Application Form and the HMD-Form 1 can be found at www.HomeAndSupportsHub.ie.







5. Assessment

Each completed application is assessed by the local authority to determine if the person is 'eligible' for housing and 'in need' of housing.








In assessing the application, the local authority will consider such factors as:

-  Household size
-  Household income
-  Present accommodation (if any)
-  The condition of present accommodation (if any)
-  Other relevant information such as specific requirements due to a disability or medical circumstances
-  The term 'household' on the application form is the number of people seeking accommodation together. This may be one or more people.

When assessing an application for social housing the local authority is firstly looking to establish that the person is 'eligible' for social housing. Eligibility is based on:

-  Income limits
-  Right to reside in the State on a long-term basis
-  No significant history of rent arrears with a local authority
-  Person does not own a house that they could live in

Secondly, the local authority will also determine the 'need' for social housing. To do this, local authorities will consider the circumstances of the person applying, for example:

-  Are they living in overcrowded or unfit accommodation?
-  Is there need for specific accommodation because of a disability?
-  Are they living in an institution, emergency accommodation or hostel?
-  Are they homeless or is there a risk of homelessness?
-  If sharing the accommodation, does the person have a need for separate accommodation?
-  Does the person have an unsustainable mortgage?
-  Is the person unable to provide accommodation from their own resources?

When eligibility is established, and it is determined that the person needs social housing, a person is deemed to 'qualify' for social housing. At this point the person is placed on the Record of Qualified Households. This is commonly known as the Housing Waiting List. This is how local authorities plan for the delivery of suitable accommodation that will meet the needs of applicants.

If households are deemed ineligible for social housing they could have their short-term housing need met in the private rented sector with the assistance of Rent Supplement, funded by the Department of Social Protection. Rent Supplement is paid to people living in private rented accommodation who cannot provide for the cost of their accommodation from their own resources. The amount of Rent Supplement provided is calculated to ensure that income, after paying rent, does not fall below a minimum level.

Accessible Information on the Social Housing Application Process and Rent Supplement can be found at www.HomeAndSupportsHub.ie/renting-a-home.




6. Housing Waiting Lists

Every person that has applied for social housing and is deemed to qualify, is placed on the local authority Housing Waiting List.

Each local authority holds and manages the Housing Waiting List for its own administrative area. Individuals can be allocated housing in Approved Housing Body owned properties by being nominated by the local authority from the Housing Waiting Lists.

Each local authority can determine the order of priority that applies to their waiting list. These are called the 'schemes of letting priorities'. Most local authorities operate a "time on list" system, whereby priority is given to those with most time spent on the waiting list. However, there are priority categories operated by some local authorities. Details of these can be obtained from each local authority.

Local authorities may also have specific waiting lists for:

-  Older persons accommodation (typically over 55 years)
-  Homeless persons
-  Traveller specific accommodation



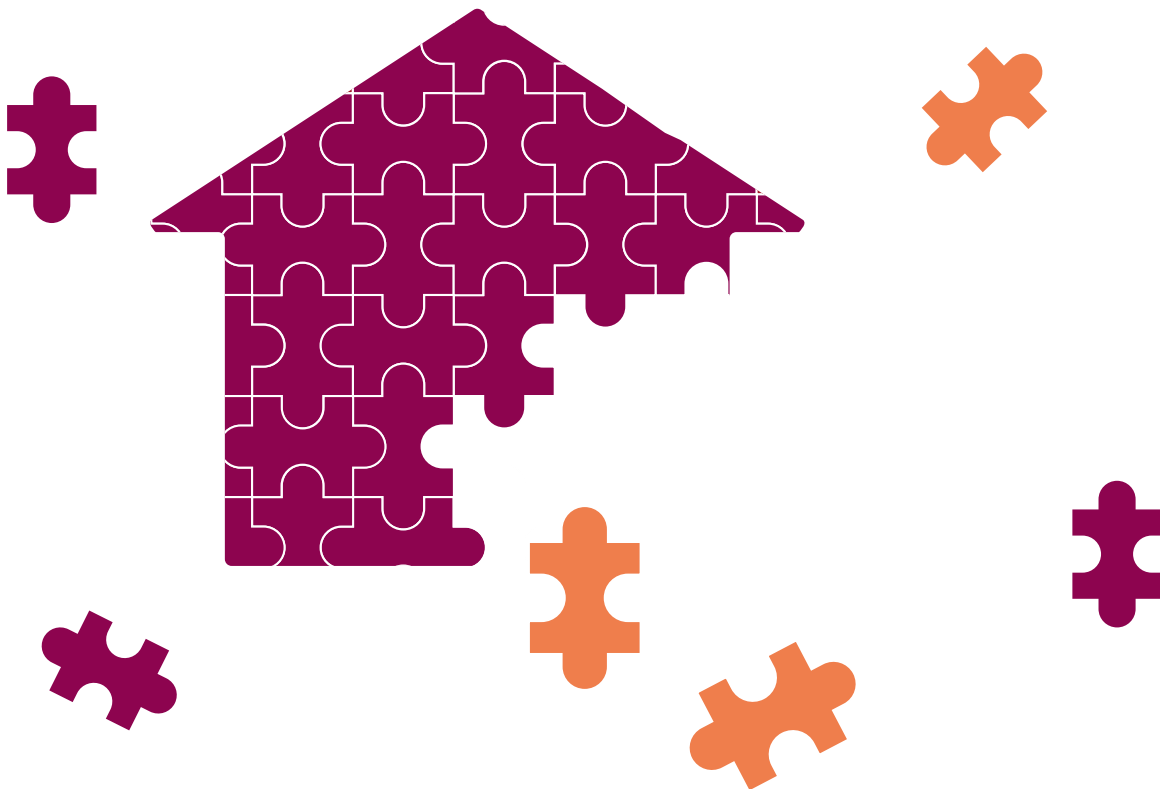
6.1 Choice Based Lettings

Several local authorities have a system called Choice Based Lettings (CBL). The local authorities advertise CBL properties on their Choice Based Lettings website where those approved for social housing can express an interest in properties that become available under this system.

To be eligible for a particular property, the property must be suitable to the applicant's needs. Choice Based Lettings allows a person who is on the Housing Waiting List to make decisions over where they live and type of tenure (local authority, Approved Housing Body and leased homes).

Each applicant is given a unique Username and Pin to access the website when they are approved to be included on the housing list. As houses and flats become available under CBL, they are allocated to those on the waiting list in order of priority, taking account of all the relevant circumstances.

For those who do not have access to a computer they can contact their local authority directly for further information on how to register their interest for CBL homes.



6.2 Allocation of Housing

Allocations can be made to accommodation provided directly by local authorities or to accommodation provided by Approved Housing Bodies.

When the local authority is planning to make an offer of accommodation, it must review its assessment of the household's eligibility and need for social housing. It may also confirm that the application is still valid as regards connection with the area and selection of 'area of choice'. They may also check that the person's circumstances have not changed resulting in them being deemed ineligible for social housing support. When the accommodation becomes available the local authority will offer the property to a person on the Housing Waiting List.

When accommodation is provided by Approved Housing Bodies, the local authority nominates a person from the Housing Waiting List to take up the tenancy. Once this person is accepted as a tenant by the Approved Housing Body, the local authority deems that the accommodation need of the person has been met.

It should be noted that most local authority and Approved Housing Body housing is unfurnished. It is possible to make an application to the Department of Social Protection for financial assistance towards the purchase of goods and appliances; this is called an Exceptional Needs Payment. These payments are made under the Supplementary Welfare Allowance Scheme.



7. Social Housing Provisions





7.1 Local Authority Housing

Local authorities continue to be the largest landlord in the country. It is expected that this will be the case for the foreseeable future. Local authorities will continue to manage their stock including the allocations of vacancies that arise. A tenant of a local authority will pay an income related differential rent.

7.2 Approved Housing Body Accommodation

Approved Housing Bodies have become a significant provider of social housing support. There are over 400 Approved Housing Bodies in Ireland providing over 35,000 homes across the country.

The housing provided by these bodies includes:




-  General housing
-  Older persons accommodation
-  Housing for disabled people including mental health issues
-  Homeless accommodation



To avail of Approved Housing Body owned accommodation an individual/ household must qualify for social housing support with the local authority. The local authority will then put forward applicants to the Approved Housing Body in line with their allocation policy.

Some Approved Housing Bodies deal primarily with general housing provision while others have a more specialised role. This means that not all AHBs operate their allocations system through the local authorities, some have their own system for allocating housing.

Approved Housing Bodies provide accommodation through:

-  New build
-  Purchases
-  Leasing in the private market

While Approved Housing Bodies access private finance to fund some of their development/ purchases, they also receive funding from the State through the local authorities.

7.3 Housing Assistance Payment (HAP)

The Housing Assistance Payment (HAP) is a social housing support administered by local authorities. Any household that is qualified for social housing support is eligible for HAP. A recipient is allowed to work full time and continue to benefit from HAP.

The applicant sources their own accommodation in the private rented sector. This accommodation can be within the local authority area in which they qualified for social housing support, or another local authority. The applicant must complete Part A of the application. The landlord must complete Part B. Once Parts A and B of the application are complete and sent to the local authority, payments to the landlord can commence. The application process can also be completed online.

Under the HAP scheme, the local authority pays rent to the landlord on behalf of a household. This is subject to certain conditions, including HAP rent limits and that the household pays a rent contribution to the local authority.

HAP rent limits are based on a household size and location. Your local authority will let you know what the rent limits are. If rental costs are more than the HAP rent limits, the household will have to pay the difference as a 'top-up' to the landlord. If there is a 'top-up' payment, the household must arrange with the landlord to pay this separately.

The local authority will arrange to inspect the accommodation within eight months of the first HAP payment made to the landlord. This is to make sure that the accommodation meets the rental housing standards that apply to all privately rented properties.

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



7.4 Rental Accommodation Scheme (RAS)

The Rental Accommodation Scheme (RAS) is a social housing support which caters for the accommodation needs of certain people who are getting long-term Rent Supplement. Under the scheme, private rented properties provide an additional source of good quality rental accommodation for eligible people. To qualify, an applicant must be getting Rent Supplement for a minimum period of 18 months and be assessed as having a long-term housing need.

The local authority will seek to enter into a contractual arrangement with the property owner to make a property available for a RAS tenant for an agreed term. The terms of this contract will be negotiated between the Local Authority and the landlord. The accommodation may be an existing property or new build. During this negotiation process, the local authority will also arrange an inspection of the property simply to determine that the standard of the property is compliant with current legislation and regulations on standards for rented houses.

Once the terms have been agreed and the property is deemed suitable, the local authority will nominate a tenant to the property. The tenant will have been assessed by the local authority and determined as having a long-term housing need. The tenant will sign a RAS residential tenancy agreement with the landlord. The local authority will also be party to this agreement as guarantor of the rent.

For more information on RAS visit www.gov.ie/en/service/rental-accomodation-scheme/.



7.5 Older Persons Accommodation

The Age Friendly Homes Programme was launched in 2024 and aims to enable older people to live longer, healthier lives by keeping care close to home and expanding the range of health and social care services in the community. As part of Healthy Age Friendly Homes Programme, all local authorities have appointed a Healthy Age Friendly Homes Coordinator, known as Local Coordinators. These Local Coordinators will carry out a home-based assessment and, in partnership with the older person, will identify and design a range of supports to enable the older person to continue living independently. Supports might include grants, as listed in Chapter 8, and rightsizing supports, listed below.

Some local authorities provide specific accommodation for those who meet the criteria for Age Friendly Housing. For more information visit your [local authority website](#).

7.6 Rightsizing

In some cases, your home might be too big for your needs. A Healthy Age Friendly Homes Coordinator can advise you of alternative options including rightsizing.

Rightsizing means finding a home that's right for you now and in the future. This might mean moving to a smaller home or somewhere on one level.

Age Friendly Ireland has produced a [Guide to Right-sizing](#), from adapting the home to moving to more suitable accommodation. It contains a section on the Do's and Don'ts of rightsizing and steps to take depending on which option is chosen.

Many local authorities in Ireland have rightsizing policies to support people to access age friendly housing schemes in their area. This housing may be available to current social housing tenants of the local authority, an approved housing body, or those eligible for social housing. For more information see your local authority. For more information visit your [local authority website](#).

For more information on Age Friendly Homes please visit www.AgeFriendlyIreland.ie.

7.7 Traveller Accommodation

A range of options are available for Travellers. These include standard local authority housing, private rented or private housing assisted by a local authority or voluntary organisation. Traveller specific accommodation which receives 100% capital funding from the Department of Housing, Local Government and Heritage is also available, including group housing schemes and halting sites.

In addition to generic housing supports mentioned above, members of the Traveller community can avail of Traveller-specific supports to meet their accommodation needs. These include:

- Residential Caravan Sites
- Group Housing Schemes
- Caravan Loan and Grant Scheme
- Housing Adaptation grants and schemes (see chapter 8)
- Grant to assist first time house purchases (see chapter 9)

7.8 Caravan Loan Scheme

This scheme is to support the provision of Traveller-specific accommodation through local authorities to provide preferential loans to Travellers to purchase their own caravan/mobile home on halting sites for use as their primary residence.

Some of the conditions of this scheme are:

- Loans can only be advanced to a person who the local authority deems in need of accommodation.
- Loans of up to €80,000 (inclusive of VAT) will be available to applicants.
- To ensure affordability, the monthly loan repayments will be calculated at a preferential rate based on the price of the caravan/mobile and the income of the household.
- The loan will be for a specified period of time which will be agreed in advance and based on the expected life-span of the unit.

Minimum loan repayment terms will reflect the value of the loan, with longer terms for higher value loans. Loans exceeding €50,000 will have a minimum repayment term. The applicant must provide €500 deposit towards the purchase price. In cases of hardship, local authorities may use discretion.

For further information contact [your local authority](#).

8. Grants for Adaptations

To assist a person to live in their home the local authorities offer a number of grants:

Accessible Information on the following grants can be found at www.HomeAndSupportsHub.ie.

8.1 The Housing Adaptation Grant for Disabled People



The Housing Adaptation Grant for Disabled People assists disabled people in having adaptations carried out to make a house more suitable for them to live in. The person's disability must be lasting and involve physical, sensory, mental health or intellectual impairment. The types of works covered include the fitting of access ramps, grab rails, downstairs toilet, stair-lifts, level access showers, changes to allow wheelchair access, extensions, and 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 (a list of these can be found at www.housing.gov.ie)
-  A communal residence (accommodation where people live together in group homes)



An Occupational Therapist's (OT) report is required recommending the proposed works. The availability and the level of grant is determined on the basis of:

-  Gross income of the household for the previous tax year
-  Grant amounts are calculated on the net cost of the approved proposed works






The maximum grant available is €40,000 which may cover up to 100% of the approved cost of works. Prioritisation of eligibility will be based on medical and financial need with 100% of the approved cost of work available to those with annual household incomes of less than €37,500 tapering to 30% for those with annual household incomes of €75,000.

Approval for the works must be obtained before the work starts and payment of the grant is made when the work is completed.

8.2 Mobility Aids Housing Grant Scheme

The Mobility Aids Housing Grant Scheme is available to fast-track grant aid to cover a basic suite of works to address mobility problems, primarily, but not exclusively, associated with ageing.

The works eligible under the scheme include:

-  Grab-rails
-  Access ramps
-  Level access showers
-  Stair-lifts
-  Other minor works deemed necessary to facilitate the mobility needs 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 (a list of these can be found at www.housing.gov.ie)
- A communal residence (accommodation where people live together in group homes)

An occupational therapist's report is required, outlining the recommendation of the proposed works.

The grant is means tested and the level of grant is determined based on gross income of the household for the previous tax year.

Gross income of household members must not exceed €37,500.

The maximum grant available is €8,000 or 100% of the approved net cost of proposed works.



This scheme can also be accessed by a disabled person.









8.3 Housing Aid for Older People

The scheme of Housing Aid for Older People is available to assist older people living in poor housing conditions to have necessary repairs or improvements carried out.

Grants under the Housing Aid for Older People Scheme may be paid, where appropriate, in respect of works carried out to a home that is privately owned where the older person:

-  owns the home, or
-  has 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:

-  **Re-roofing:** Applicants applying to carry out roof repairs/ replacement will be required to submit with their application, written confirmation from their insurance company that such repairs are not covered by their existing insurance policy
-  **Rewiring:** Applicants applying to carry out rewiring must enclose with their application, written confirmation from a qualified electrician stating the condition of the existing wiring
-  The provision of central heating, water and sanitary services (where none exists)
-  Repairs to or replacement of windows and doors: grant aid will only be provided in exceptional circumstances
-  Dry-lining
-  Other – any other repair or improvement works which in the opinion of the local authority are considered reasonably necessary

The level of grant available based on an assessment of household income is set out in the following table:

Gross maximum household income p.a.	% of costs available	Maximum Grant available
Up to €37,500	100%	€10,700
€37,501 - €43,750	85%	€9,095
€43,751 - €50,000	75%	€8,025
€50,001 - €62,500	50%	€5,350
€62,501 - €75,000	30%	€3,210
In excess of €75,000	No grant is payable	No grant is payable

8.4 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 stock 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 80% of the cost of works in each property, with the local authority providing the remaining 20%.

If you are a local authority tenant and require work to be carried out in your home, you should contact your local authority for more information.

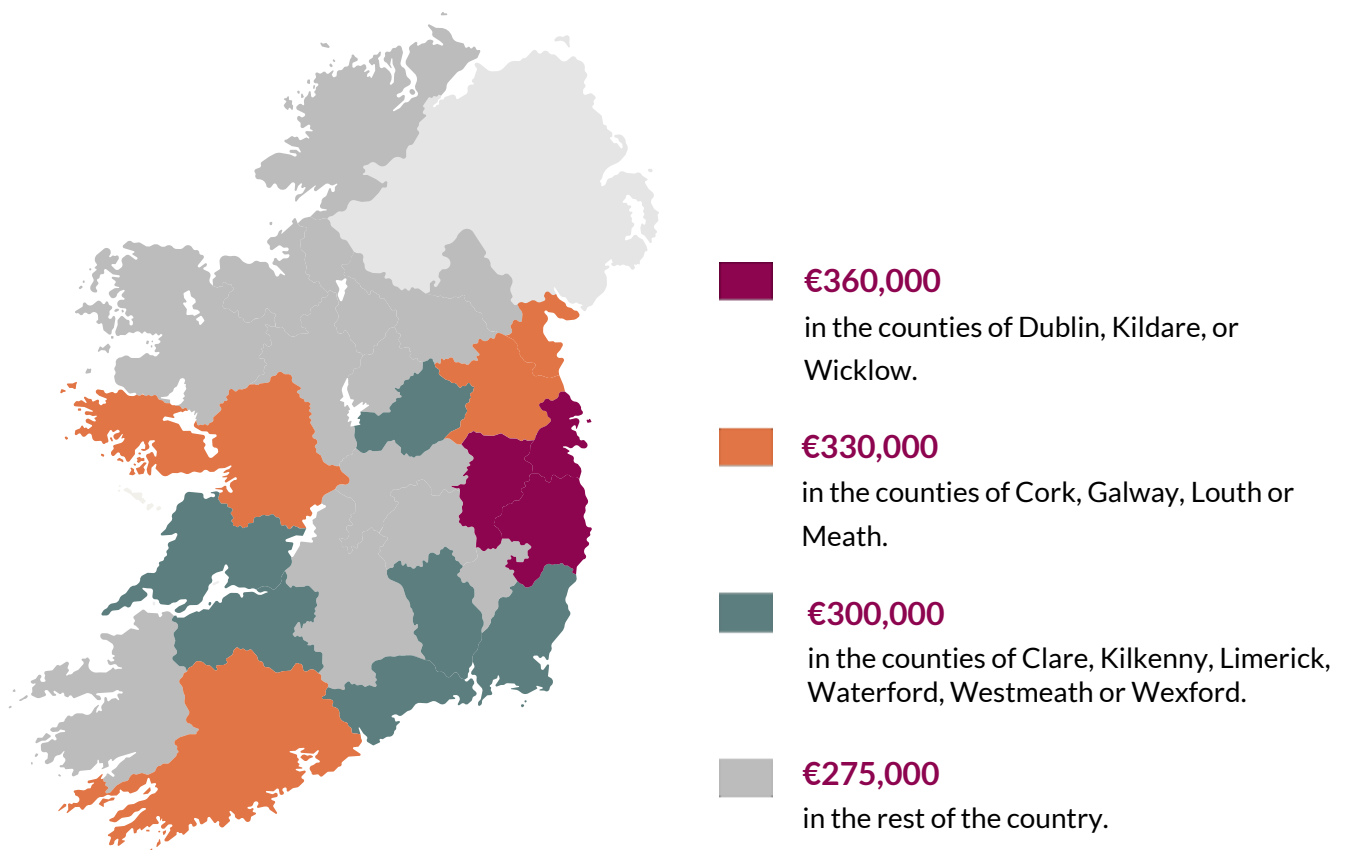
9. Affordable Housing Schemes

9.1 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 is for the purchase of new or second-hand residential properties and for self-builds. It also includes the purchase of homes through State schemes such as the Tenant Purchase Scheme and Affordable Housing Schemes but does not include the First Home Scheme.

The Local Authority Home Loan has been available nationwide from all local authorities since the 4th January 2022. The loan is a normal mortgage which is repaid by direct debit on a monthly basis. A person 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 are:



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

- ☒ Be a first-time buyer
- ☒ Be aged between 18 and 70 years
- ☒ Be in continuous 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
- ☒ As a single applicant have an annual gross income of not more than €70,000 in all counties
- ☒ As joint applicants have an annual gross income of not more than €85,000 in all counties.

For further information and for the full eligibility criteria, you can visit www.LocalAuthorityHomeLoan.ie









9.2 Cost Rental

Cost Rental is a new form of public housing in Ireland and was introduced under Housing for All. It is targeted at people who are above the social housing income limits, and who want to rent or are unable to buy their own home.

Under this scheme rents charged only cover the cost of developing, financing, managing and maintaining the homes. It also offers long-term security of tenure. Cost Rental will deliver properties with rents that are at least 25% below what they would be on the private market. The Government plans to provide an average of 2,000 Cost Rental homes per year during the lifetime of Housing for All.

To qualify for the Cost Rental scheme a person must:

-  Have a net household income of €66,000 or below per annum in Dublin or €59,000 or below per annum in the rest of the country
-  Not be in receipt of 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
-  Have only entered one application for cost rental property per development

For further information and for the full list of eligibility criteria you can visit www.AffordableHomes.ie.






9.3 The First Home Scheme

The First Home Scheme (FHS) aims to make home ownership achievable for thousands of 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 First Home Scheme is a shared equity scheme. The FHS can fund up to 30%* of the market value of your new property.

This means that homebuyers can receive funds from the Scheme in return for the FHS taking a percentage ownership in the property purchased.

A person must meet certain criteria including:

-  Be over 18 years of age
-  Be a first-time buyer or other eligible homebuyer
-  Have a mortgage approval with a Participating Lender²
-  Borrow the maximum amount available to you from one of the Participating Lenders
-  Have a minimum deposit of 10% of the property purchase price.

The property you are purchasing must meet certain criteria including:

-  Be a newly built house or apartment in a private development in the Republic of Ireland
-  Be bought as the home you intend to live in
-  Be within the local authority price guidelines for the property type (house or apartment)
-  Not be a self-build

For further information and for the full list of eligibility criteria you can visit www.FirstHomeScheme.ie

2. A Participating Lender is an authorised mortgage lender that invests in the First Home Scheme and becomes a shareholder in the properties they help to fund.

**This is reduced to 20% if Help to Buy Scheme is used*

9.4 The Vacant Property Refurbishment Grant

The Vacant Property Refurbishment Grant is a payment you can get if you are turning a vacant house or building into your permanent home or a rental property.

It is administered by local authorities and involves a grant being provided to support the refurbishment of vacant properties. A person can apply for a grant of up to **€50,000** for the refurbishment of vacant properties for occupation as a principal private residence, and for properties which will be made available for rent, including the conversion of properties which have not been used as residential heretofore, subject to appropriate planning permission being in place.

The grant is inclusive of VAT cost of the works. Where the refurbishment costs are expected to exceed the standard grant of up to **€50,000**, a maximum top-up grant amount of up to **€20,000** is available where the property is confirmed by the applicant(s) to be derelict (i.e. structurally unsound and dangerous) or if the property is already on the local authority's Derelict Sites Register, bringing the total grant available for a derelict property up to a maximum of **€70,000**.

For accessible information on the Vacant Property Refurbishment Grant you can visit www.HomeAndSupportsHub.ie/owning-a-home/buying-a-home-options/.



10. Further Information

Further information on any topic covered in this document can be obtained from a person's local authority office or from Citizens Information Centres. Information is also available on the web. Some useful websites:

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

www.CitizensInformation.ie

www.HomeAndSupportsHub.ie

www.HousingAgency.ie

www.housing.gov.ie

www.rtb.ie



