

6. Accommodation

6-A Private Rented Accommodation

6-B Buying a House

6-C Local Authority Housing Schemes

6-D Housing Associations

6-E Housing for the Homeless

6-F Special Needs in Housing

6-G Options through the Safe Home Programme

6. Accommodation

Introduction

Accommodation

Finding suitable accommodation should be your number 1 priority. Before you decide on a home make a list of services you will need such as doctor's surgery, pharmacy, post office, supermarket, pub, schools, parks and churches and see how near your prospective home is to each of them. If your plan is to retire to Ireland think about how life will change as you get older. While you may have no problem with being a mile or two from the nearest shop now it could become a serious problem in ten years time.

6. Accommodation

6A. Private Rented Accommodation

How do I find private rental accommodation in Ireland?

You can look for private rental accommodation through local newspapers, real estate agencies or websites. www.daft.ie is a useful website for searching for rental accommodation. www.let.ie is a similar website which also has lists of various letting agents for different regions of Ireland. The quality of rental accommodation can vary so you should view the property before making any agreement.

How do I pay for rental accommodation?

You usually pay rent monthly, in advance and an initial deposit of one or two months is also required.

What is a rent book?

A rent book is a document that records details about the tenancy and notes all payments of rent that you have made to the landlord. By law you are entitled to a rent book. Usually it is in booklet form but it can be in another form provided it contains all the necessary details.

Your rent book should contain the following information:

- The address of your accommodation
- Your landlord's name and address or the landlord's agent (if any)
- Your name
- The date the tenancy started
- The length of the tenancy
- The amount of deposit paid
- The amount of rent and how it is to be paid
- Details of any other payments for services, e.g., for heating or cable television
- A statement on the basic rights and duties of landlords and tenants
- A list of furnishings and appliances supplied by the landlord.

6. Accommodation

6A. Private Rented Accommodation

Can I get Government assistance to help pay for rental accommodation?

Yes. If you are claiming social welfare or on a FAS (State Training and Employment) scheme you may qualify for rent supplement. You can get more information from your local CWO (Community Welfare Officer) at your local Health Centre.

Since May 1st 2004 you must satisfy the Habitual Residence Condition in order to qualify for rent supplement. Please read **Factsheet 2-A** for more information.

If you live in private rented accommodation and you pay income tax (PAYE) in Ireland you may be eligible for tax relief on part of your rent. To apply you must complete **Form Rent 1**, which is available from the Revenue Commissioners or from www.revenue.ie

What can I do if I have a problem with my accommodation or I have a dispute with my landlord?

If you cannot resolve the problem directly with your landlord you can contact Threshold.

Threshold offer advice, information and advocacy to tenants.

Threshold Head Office, 21 Stoneybatter, Dublin 7. Telephone + 353 1 678 6096

Web: www.threshold.ie

How can I check if my landlord is legitimate?

You can contact the Private Residential Tenancies Board (PRTB). All landlords are required to register with the Board and they also offer a dispute resolution service for landlords and tenants. If you call the Board and give them the address of the property they will confirm if it is registered or not.

Private Residential Tenancies Board, Canal House, Canal Road,
Dublin 6. Tel: + 353 1 888 2960 Fax: + 353 1 888 2819

Web: www.prtb.ie

6. Accommodation

6B. Buying a House

Where can I find out more information on buying a house in Ireland?

The price of houses in Ireland has increased dramatically since the mid 1990's. Prices vary a lot depending on where the house is. Houses tend to be significantly less expensive in the West of Ireland. The sales section of www.daft.ie is a useful gauge of the prices of specific houses all over Ireland. Other useful websites include www.propertyireland.ie, www.propertyladder.ie, and www.myhome.ie You can also contact Real Estate Agents for house prices.

How do I get a mortgage (house loan) in Ireland?

You can get a mortgage from banks, building societies or mortgage brokers. Interest rates vary and may be at a fixed or variable rate. You will need to do some research to find the best deal.

What other costs are involved in buying a house?

You will also face many other additional costs when buying a house. Depending on the cost and size of the house you may have to pay tax to the government called Stamp Duty. In general you will also have to pay a solicitor about 1% of the purchase price. If you require further information on the costs of buying a house in Ireland, you should contact:

I.A.V.I. (Institute of Auctioneers and Valuers in Ireland), 38 Merrion Square,
Dublin 2. Tel: + 353 1661 1794 Web: www.iavi.ie.

6. Accommodation

6C. Local Authority Housing

What is Local Authority Housing?

Local Authority Housing is housing provided by local Government in Ireland. They are the main providers of housing for people who need housing and cannot afford to buy their own homes. Local Authority Housing is also known as Social Housing, Council Housing or Public Housing.

How can I access Local Authority Housing?

You should make your application to your local authority. The local authority must then approve and prioritise the application. This assessment takes into account your income, number and health of family members and other factors. You must be resident in Ireland before you will be entitled to make an application. Depending on the area, you may be waiting a number of years before you will be entitled to Local Authority Housing. Waiting lists are long and there is a shortage of available houses. If you voluntarily leave local authority housing in Ireland, Britain or any other country, the authorities in Ireland will be under no obligation to provide you with accommodation.

Do I have to pay for Local Authority Housing?

Yes. The Local Authority decides on the amount of rent you should pay based on your personal circumstances and income.

Shared Ownership Scheme

What is the Shared Ownership Scheme?

The Shared Ownership Scheme is aimed at people in Ireland who cannot afford to buy their entire home in one go. It allows you to share ownership of a house with a Local Authority. You pay mortgage repayments on the part you own and rent to the Local Authority on the part they own.

6. Accommodation

6C. Local Authority Housing

How do I qualify for the Shared Ownership Scheme?

You will qualify to apply if:

- You are in need of housing and your income satisfies an income test **or**
- You are registered on a housing waiting list with a Local Authority **or**
- You are a Local Authority tenant or a tenant purchaser and you want to buy a private house and return your present house to the Local Authority **or**
- You are a tenant for more than one year of a home provided by a housing association under the Capital Loan Scheme and you want to buy a private house and return your present house to the housing association.

Am I entitled to sell my house?

Yes. You can sell your house at any time. The Local Authority will be entitled to claim the value of the proportion it owns at time of sale.

Where can I get more information on the Shared Ownership Scheme?

Further information is available from the local authority in the area where you want to buy a house. A full list of local authorities is available in the telephone directory or by contacting the Department of Environment, Heritage and Local Government
Tel: + 353 1 888 2000 Web: www.environ.ie

6. Accommodation

6C. Local Authority Housing

Affordable Housing Scheme

What is the Affordable Housing Scheme?

The Affordable Housing Scheme aims to help people with low incomes to buy their own homes. Your Local Authority will generally advertise the availability of houses for sale under this scheme in your local newspaper.

How do I qualify for the Affordable Housing Scheme?

You will qualify to apply if:

- You are in need of housing and your income satisfies an income test **or**
- You are registered on a housing waiting list with a Local Authority **or**
- You are a Local Authority tenant or a tenant purchaser and you want to buy a private house and return your present house to the Local Authority **or**
- You are a tenant for more than one year of a home provided by a housing association under the Capital Loan Scheme and you want to buy a private house and return your present house to the housing association.

Can I sell a house which I have bought through an Affordable Housing Scheme?

Yes.

- If you sell your house in the first 5 years you will have to pay the Local Authority 20% of the sale price
- If you sell your house in the first 15 years you will have to pay you Local Authority 9% of the sale price
- If you sell your house after 20 years you will not have to pay anything.

Where can I get further information?

For more information on Affordable Housing Schemes contact the Local Authority in your area.

A full list of local authorities is available in the telephone directory or by contacting the Department of Environment, Heritage and Local Government + 353 1 888 2000

Web: www.environ.ie

6. Accommodation

6D. Housing Associations

What is a Housing Association?

Housing Associations, sometimes called "voluntary housing associations" or "voluntary housing", are independent non-profit organisations that provide rented housing for people who cannot afford to buy their own homes.

How can I get accommodation with a Housing Association?

In order to be housed by a housing association, you must be registered with your local authority housing waiting list in your area and there may also be an income or means test.

What is the difference between Local Authority Housing accommodation and Housing Association accommodation?

Housing Association tenants have basically the same rights as Local Authority tenants, however as Housing Association tenants you do not have the right to buy your homes. Another difference is Housing Association tenants may also be offered services such as group means, social activities and welfare advice which are not available to people in Local Authority Housing.

Where can I get more information about Housing Associations?

The Irish Council for Social Housing represents over 200 affiliated housing associations and other voluntary organisations throughout Ireland that are involved in housing or hostel services. These voluntary organisations provide homes to over 15,000 older people, homeless and vulnerable people, people with disabilities and individuals and families on low incomes. If you require further information, you should contact: The Irish Council for Social Housing, 50 Merrion Square East, Dublin 2. Tel: + 353 1 661 8334 Fax: + 353 1 661 0320 Web: www.icsh.ie

6. Accommodation

6E. Housing for the Homeless

What do I do if I am homeless on my return to Ireland?

If you are homeless in the Dublin area contact the Homeless Persons Unit (HPU) on the freephone number 1800 724 724. The unit will help you find temporary emergency accommodation.

If you intend to return to another part of Ireland it is a good idea to bring the contact details of the Local Authority in that area. Should you find yourself homeless outside the Dublin area go to the Housing Department of your Local Authority. Contact details for Local Authorities are available from: The Department of Environment, Heritage and Local Government, Custom House, Dublin 1. Telephone: + 353 1 888 2000.

A family or individual rendered homeless through no fault of their own will be offered temporary accommodation and will then be referred to their local housing authority to assess their housing needs. Remember there is a big strain on hostel resources and couples may be separated into men's and women's hostels.

Remember! If you voluntarily leave your accommodation and you make yourself homeless, the Irish authorities will be under no obligation to assist you or provide you with accommodation.

6. Accommodation

6F. Special Needs in Housing

Home Help

What is Home Help?

Home Help services are provided in order to assist people to remain in their own home and to avoid the necessity of entering institutional care. It involves somebody calling to your home to do general household tasks and if required help with personal care. You should note that your Health Service Executive (HSE) Area is not legally obliged to provide these services. In practice, all HSE Areas either provide the home help service directly or make arrangements with voluntary organisations to provide them.

How much does Home Help cost?

If you are receiving Home Help you may be required to make a contribution towards the cost of providing the service even if you hold a medical card and in some cases you may have to pay the full costs involved. It is important to know that even where an individual qualifies for Home Help the hours allocated may not be the number requested or required.

Nursing Home Care

What are my options if I need nursing home care in Ireland?

You can go into long-term institutional care in the publicly financed system or in the private nursing home system. In general, there are not enough places in the public system. In some cases, the Health Services Executive (HSE) have contracted beds in private nursing homes and it is the HSE that pay almost all the costs involved. The more usual situation is that you may get a subvention from the Health Services Executive towards the costs of a private nursing home. This subvention may be available if you are in need of care, are resident in the country and you pass a means test.

6. Accommodation

6F. Special Needs in Housing

How expensive is care in a Private Nursing Home?

Costs vary for private nursing homes but generally they tend to be quite expensive. For a list of registered nursing homes contact the Department of Health & Children, Hawkins House, Hawkins Street, Dublin 2. Tel: + 353 1 6354000 Fax: + 353 1 635 4001. Further information is also available from: The Irish Nursing Homes Organisation, Unit 6, Block G, Centre Point Business Park, Oak Road, Dublin 12. Tel: + 353 1 429 1843 Fax: + 353 1 429 1845 Web: www.irishnursinghomes.org

Can I secure a nursing home place in Ireland before I return?

Sometimes. Generally speaking you need to be in Ireland to secure a place in a public nursing home. Private nursing homes may accept applications from outside the country.

What preparation can I do if I need nursing home care on my return to Ireland?

You will need somebody in Ireland to do the initial groundwork and research. You will also need suitable accommodation for your stay in Ireland while an application for subvention (financial assistance) is being assessed. You also need to ensure that you have enough funds to cover the cost of the home. Remember you may not get a subvention and even if you do this may not cover the fees of the home.

6. Accommodation

6G. Options through the Safe Home Programme

What is the Safe Home Programme?

The Safe Home Programme was set up to assist older Irish emigrants return to their homeland in situations where they lack the financial means to do this for themselves. Safe Home will assist you find accommodation in your county of origin or the county with which you have strong connections, for example you have family there. Safe Home does not own, build or manage any property. It acts as a 'referral agent' between applicants to the Programme and Housing Associations throughout the Republic of Ireland. Under a concession won from Government, Housing Associations building homes for older people under the Capital Assistance Scheme (using government money) can offer up to 25% of these homes to returning emigrants through the Safe Home Programme. Safe Home deals with housing for older people. It does not deal with family housing.

How do I qualify for the Safe Home Programme?

To qualify you must be:

- Aged close to or 60 years
- Living abroad
- Either in existing social housing (e.g. Local Authority, Housing Association, etc) or private rented accommodation in your country of residence, **and** your circumstances must be such that they could not provide suitable accommodation for yourself out of your own resources on returning to this country.
- You must also be seeking to return because it is your county of origin or because you have very strong links with it, for example, you have family there.

Sheltered Housing

The dwellings are usually self-contained. They are generally one or, occasionally, two bedroom units. Most projects have some communal facilities on site or are built near to existing day centers where additional support services can be accessed. In major cities the accommodation is almost always one bedroom and is small. Some projects provide a high degree of support with an on site warden, linked alarm systems, laundry services and facilities for group meals and activities.

6. Accommodation

6G. Options through the Safe Home Programme

Housing Associations

Most of the Housing Associations have been formed primarily to serve local housing needs in the areas where projects are located. Some Associations have integrated schemes accommodating both families and older people. Others cater for older people only. Each Housing Association is responsible for setting its own rents and service charges relating to any additional services provided. In general, rent in Housing Association properties will be affordable. Some Housing Associations have a fixed rent while others assess the rent tenants will pay depending on your level of income.

Rent Supplement in the Voluntary Sector

Residents on low income can apply for Rent Supplement to assist them with their rental costs. This is a strictly means tested benefit and is applied for through the Community Welfare Officer. The tenant will always be paying rent even if it is the bare minimum of €13 per week. There is no equivalent payment to Housing Benefit in Ireland.

Where can I get more information on the Safe Home Programme?

If you require further information, you should contact: The Safe-Home Programme Ireland, Saint Brendan's Village, Mulranny, Co. Mayo. Tel: +353 (0) 98 36036
Email: safehomeireland@eircom.net Web: www.safehomeireland.com