

# Housing Options



**A guide to housing options  
available through Local Authorities**



*Published by:*  
**The Housing Agency**

*Publication date:*  
**October 2017**

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ISBN - 978 - 1 - 903848 - 43 - 2

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# Purpose of document



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

All City and County Councils 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 City and County Council or downloaded from the Councils' websites.

Citizens Information Centres may also be in a position to access application forms and will be able to provide additional information and guidance. The Citizens Information website [www.citizensinformation.ie](http://www.citizensinformation.ie) also provides information on housing.

# 01 Policy context

## Rebuilding Ireland Action Plan for Housing and Homelessness

The Department of Housing, Planning and Local Government launched its five-year action plan for housing and homelessness in July 2016. The overarching aim of this action plan is to ramp up delivery of housing from its current under - supply across all tenures in order to help individuals and families meet their housing needs. It also aims to help those who are currently housed to remain in their homes or be provided with appropriate options of alternative accommodation, including those families in emergency accommodation.

The actions in the plan are set out across five pillars. These pillars are as follows:



### **Pillar 1 – Address Homelessness**

The main objective of this pillar is to provide homes as quickly as possible for people, including families, in emergency accommodation. This will include increasing the supply of housing through the Rapid Build Housing Programme and the Housing Agency's Acquisition programme. Emphasis on the delivery of support on an inter-agency basis to people that are homeless, with an emphasis on rough sleepers, is also highlighted. Under this pillar, there will be increased support from the State to keep people in their homes that are in mortgage arrears.

### **Pillar 2 – Accelerate Social Housing**

The main objectives of this pillar are to increase the amount of social housing and other State supported housing, and reduce the timeframe for this delivery through the accelerated rollout of the Housing Assistance Payment (*see Chapter 9*) and the delivery of mixed tenure development on State lands. This pillar also highlights the need to support older people and people with disabilities to remain living independently in their own homes. This will be done through an increase in the drawdown of the Housing Adaptation Grant Scheme, Housing Aid for Older People and the Mobility Aids Grant Scheme. The plan also seeks focus on the use of smart technologies in housing for older people and ensuring lifetime communities.

### **Pillar 3 – Build More Homes**

The objective of this pillar is to increase the amount of private housing being built to meet demand in this sector at affordable prices. This pillar outlines policy reform that will be required to allow for quicker delivery, as well as practical steps that can be taken.

### **Pillar 4 – Improve the Rental Sector**

The key objective here is to tackle the barriers to greater delivery within the private rental sector and to improve the supply of rental properties with affordable rent levels. There will be an enhanced role for the Rental Tenancy Board.

### **Pillar 5 – Utilise Existing Housing**

This pillar sets out actions that will ensure that vacant stock is used as much as possible, including measures to renew urban and rural areas. This includes the introduction of the Housing Repair and Leasing Initiative, the use of the acquisition programme by the Housing Agency (as set out in Pillar 1) to target vacant properties held by banks and other financial institutions, and continuing the work with unfinished estates.



Rebuilding Ireland builds on Government policy over recent years, through strategies and plans, that have tried to ensure that, where possible, all households can access secure, quality and affordable housing suited to their needs and located within sustainable communities.

Some of these strategies and plans are sector specific and while Rebuilding Ireland is the umbrella strategy for dealing with housing and homelessness, cognisance should be taken of these other strategies and plans when delivering the actions of Rebuilding Ireland.

## Social Housing Strategy 2020

The Department of Housing, Planning and Local Government developed and launched a six-year Housing Strategy in 2014. The vision of this Strategy is that:

*“every household will have access to secure, good quality housing suited to their needs at an affordable price in a sustainable community and that the State, for its part, will put in place financially sustainable mechanisms to meet current and future demand for social housing supports...”*

## The National Housing Strategy for People with a Disability 2011 – 2016 (extended to 2020 under Rebuilding Ireland)

The National Housing Strategy for People with Disabilities is a framework for delivering housing to people with disabilities through mainstream housing sources. The vision of the Strategy is:

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

Whilst previously many people with disabilities may have had their housing needs met through health-funded service providers, under this Strategy, people with disabilities will have better access to social housing through Local Authorities.

The Strategy sets out an integrated approach to the provision of housing and support services from the local authorities and the HSE, that will enable people with a disability to live the life of their choosing in their own homes, in accommodation that is designed and/or adapted, as necessary, to meet their needs.

## Local Authority Traveller Accommodation Programmes 2014-2018

The Housing (Traveller Accommodation) Act 1998 requires each local authority to draw up, adopt and implement 5-year rolling accommodation programmes to accelerate the provision of accommodation for Travellers.

The programmes have been operating since 2000, with the fourth round of programmes adopted in 2014 to run from 2014-2018.

Section 7 (4) of the Act provides that the adoption, amendment or replacement of an accommodation programme is a reserved function. This means that it is a function that is carried out by the elected councillors.

These programmes set out the targets for the accommodation needs under the Social Housing Needs Assessment.<sup>1</sup>



1. The programmes for each local authority can be found on <http://www.housing.gov.ie/housing/special-housing-needs/traveller-accommodation/local-authority-traveller-accommodation>

# 02 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, in fact, 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, the Leasing Initiative 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 are independent non-profit making organisations that provide:

- Rented housing for people who cannot afford to buy their own homes, and
- 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.

# 03 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 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.

You can obtain further information from your local authority on social housing support. In addition, information is available through the Citizen's Information Services in relation to both social and private housing, which can assist a person to explore their housing preferences in a real and meaningful way.<sup>2</sup>



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

# 04 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 area in which they wish to live. 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.

The application form from the local authority that the person is applying to for social housing support must be used. The name of the local authority is at the top of page 1 of the form.

It is important that the application form is read in full and that all information required is submitted to the local authority. The checklist at the front of the document should be used to ensure that all required information is submitted with the application. 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 application to the Local Authority in whose area they would like to live. 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 must demonstrate that they have a connection to that area, such as 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 your county of application, you may be able to indicate an area preference within the alternative local authority of that county. Speak to your 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 factors such as services, transport, links to family and friends, and availability of suitable housing in the areas of choice.

## 4.4 Approved housing body housing

If a person wishes to be considered for housing provided by an approved housing body they must indicate this by ticking the voluntary/co-operative housing box in Part 13 of the form.

## 4.5 Additional information

If a person is applying for social housing support based on their disability or medical condition, they should ensure that the additional information required is comprehensive and submitted with the application form.

# 05 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.
- Other relevant information such as specific requirements due to a disability or medical circumstances, etc.

The household is the number of people on the application form, this may be one or more people.

When assessing an application for social housing the local authority are firstly looking to establish that the person is **'eligible' for social housing** 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 **determine the 'need'** for social housing. To do this, local authorities will consider the type of housing the person is currently occupying, for example:

- Is it overcrowded or unfit?
- If there is a need for specific accommodation because of disability,
- If the person is living in an institution, emergency accommodation or hostel, etc.
- If there is a risk of homelessness

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.



# 06 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 being allocated housing in approved housing bodies owned properties are also 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'. Currently, most local authorities operate a "time on list" system, whereby priority is given to those waiting the longest on the waiting list. However, there are priority categories operated by some local authorities. Details of these can be obtained from each local authority.

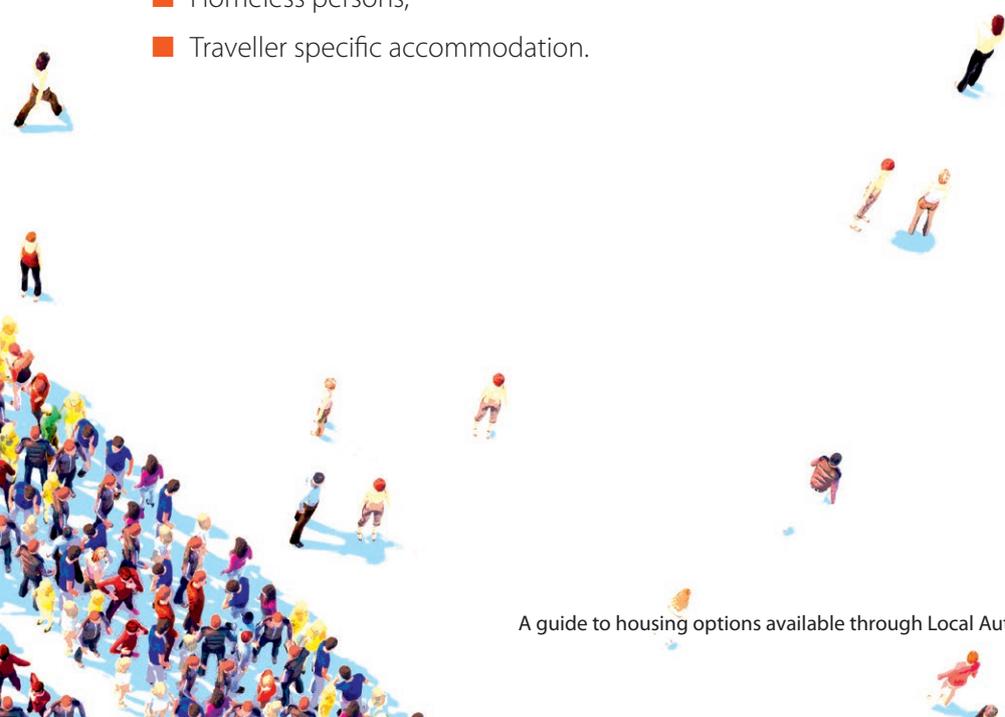
Local authorities also have specific waiting lists for:

- Older person accommodation (over 55 years),
- Homeless persons,
- Traveller specific accommodation.

## 6.1 Choice Based Letting

Several local authorities have a system called Choice Based Letting that allows a person who is on the housing waiting list to make decisions regarding where they live and tenure choice (council, voluntary housing 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. The council advertises homes available to-let to eligible housing applicants on their Choice Based Letting website. The person can submit their expression of interest in the properties on the website. Internet access and computer facilities are available in local libraries.

As houses and flats become available for letting, they are allocated from the waiting list in order of priority, taking account of all the relevant circumstances.



# 07 Allocation of housing

Allocations can be made to accommodation provided directly by local authorities or to accommodation provided by approved housing bodies.

Where the accommodation is provided by approved housing bodies, the local authority nominates a person from the housing 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.

When the local authority is planning to make an offer of accommodation, they must review its assessment of the household's eligibility and need for social housing. They may also confirm that the application is still valid with regard to a 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.

It should be noted that local authority 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.



# 08 Social housing provision options

## 8.1 Local authority stock

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.

## 8.2 Approved housing body stock

Approved housing bodies (AHB's) have become a major player in the provision of social housing support to people from all sections of the community. There are over 500 AHB's of varying types and sizes. AHB's provide over 30,000 homes across the country. The housing provided by these bodies varies and includes::

- General housing,
- Older person accommodation,
- Housing for people with disabilities, including mental health issues, and
- Homeless accommodation.

Some AHB's deal primarily with general housing provision, while others have a more specialised role.

To avail of AHB owned accommodation an individual/household must qualify for social housing support with the local authority. The local authority will then nominate applicants to the AHBs in line with their Allocation Policy.

Approved housing bodies provide accommodation through:

- New build,
- Purchases, and
- 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 under a number of schemes.

If a person wishes to be considered for housing provided by an approved housing body they must indicate this by ticking the voluntary/co-operative housing box in Part 13 of the Social Housing Application Form.

## 8.3 Housing Assistance Payment

The Housing Assistance Payment (HAP) is another form of social housing support provided by local authorities. Local authorities provide housing assistance for households who qualify for social housing support to live in the private rented sector. HAP allows a household who qualify for social housing support to source a property in the private sector, subject to certain caps. The local authority will pay the market rent for the household to the landlord and the household will pay an income based rent to the local authority.

HAP is for people who have a long-term housing need and who qualify for social housing support. A person's housing need is met by HAP and the person is removed from the housing waiting list. However, the person can apply for a transfer to a local authority/AHB owned property and if they apply within a specific period then their time on the waiting list is taken into consideration on the Transfer Waiting List. *(See Section 9 for more information)*

## 8.4 Older persons accommodation

Some local authorities provide special accommodation for older people – usually community accommodation with special features,

such as wardens and security cameras. Age limits for older people's accommodation can vary depending on the local authority, but on average it is 55 years+.

## 8.5 Social leasing/Rental Accommodation Scheme

Long-term social leasing (10 years+), short-term leasing (4 years+) and the Rental Accommodation Scheme (RAS) (4–7 years) are social housing supports provided to households through the private sector. Landlords can put their properties forward for a period of 4 to 10 years and the local authority will nominate a household to that property. The tenant pays a differential rent to the local authority and the local authority will make payments to the landlord on behalf of the tenant.

These options are available to all people who qualify for social housing supports, including those moving from congregated settings, homeless people, travellers and those residing in the community requiring housing on disability/medical grounds.

Information on RAS is available on the website of the Department for Housing, Planning and Local Government.<sup>3</sup>

## 8.6 Private Rented/Rent Supplement

Individuals or families may 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. Rent Supplement is an income support and will be reviewed following the completion of the roll out of the Housing Assistance Payment.

## 8.7 Traveller accommodation

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

### 8.7.1 Caravan Purchase Scheme

Loans can range between €1,000 to a maximum of €6,350, depending on circumstances. Maximum loan repayment period is 5 years. Applicants must contribute at least 10% of the purchase price of the caravan.

## 8.8 Owner occupied

Home owners are the largest type of households in the country. To assist a person to remain in their own home the local authorities offer a number of grants.

### 8.8.1 The Housing Adaptation Grant Scheme

The Housing Adaptation Grant Scheme is designed to help a person to have 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.

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 everyone in the household aged 18+ years (23+ if a full-time student) for the previous tax year. Grant amounts are calculated based on 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. Prioritisation of eligibility will be based on medical and financial need, with 95% of the approved cost of work available to those with annual household incomes of less than €30,000, tapering to 30% for those with annual household incomes of €60,000.

3. <http://www.housing.gov.ie/housing/social-housing/rental-accommodation-scheme/rental-accommodation-scheme>

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

### 8.8.2 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 grant aided under the scheme include:

- Grab-rails,
- Access ramps,
- Level access showers,
- Stair-lifts, and
- Other minor works deemed necessary to facilitate the mobility needs of a member of a household.

This Scheme can also be accessed by a person with a disability. An occupational therapist's report is required, outlining the recommendation of the proposed works.

The availability of the grant is means tested and the level of grant is determined based on gross income of each member of the household over 18 years of age (over 23 if full time student) for the previous tax year. Gross income of household members must not exceed €30,000.

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

### 8.8.3 Tenant Adaptation Works

The scheme is available for local authority tenants who require adaptations to be carried out to their local authority home to assist with their disability needs. A local authority will normally consider all options available prior to adapting a property including consideration of the tenant transferring to a more suitable property.

### 8.8.4 Housing Aid for Older People

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 owner-occupied housing or houses being purchased from a local authority under the tenant purchase scheme.

The types of works grant aided 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,
- Re-wiring: 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/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 council, 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 €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
In excess of €60,000	No grant is payable	No grant is payable

# 09 Housing Assistance Payment (HAP)

HAP is a form of social housing support provided by local authorities. Local authorities provide housing assistance for households to live in the private rented sector, who qualify for social housing support.

Under HAP, local authorities make the full rent payment, subject to rent limits, on behalf of the person directly to the landlord. The person pays a rent contribution to the local authority. The rent contribution is a differential rent (income based).

- The local authority is responsible for all households where housing need is determined,
- The household sources their own accommodation in the private rented market,
- The amount of rent payable for a household varies in each local authority area depending on the size of the household applying and the rental market in the area,
- The landlord is paid directly by the local authority,
- HAP replaces Rent Supplement for households with a long-term need,
- Once a household is in receipt of HAP, it is deemed that their accommodation housing needs are met.

***It should be noted that households with short-term needs can still access rent supplement.***

## 9.1 Eligibility for HAP

Any household that is qualified for social housing support is eligible for HAP. It is intended that the following households will be addressed under HAP:

- New social housing applicants who wish to apply for HAP,
- Existing households on housing lists who may present to the local authority seeking HAP,
- People currently living in homeless accommodation
- Long-term Rent Supplement recipients who will be transferred to HAP on a phased basis.

## 9.2 The HAP process

To apply for HAP an applicant must have already applied for and been approved as 'qualified for social housing support' (Section 5).

- Once approved, the local authority provides the applicant with a 'Tenant Pack' which includes:
  - Tenant information leaflet,
  - Landlord information leaflet,
  - HAP application form, and
  - Local HAP household rent limits.

- The person must source a suitable property in the private rented market,
- The application form only needs to be filled out when a property is sourced,
- The landlord must provide data about the property. This section of the form may be returned separately by the landlord,
- The local authority processes the application to ensure it meets the criteria,
- If HAP payments are approved, the person signs a 'Rent Contribution Agreement',
- Proof of a tenancy agreement may be required,
- The person takes up tenancy with the landlord.

### 9.3 HAP payments

- The person must pay differential rent to the local authority. Where the person is in receipt of social welfare payments through the Post Office, differential rent is paid via the Household Budget Scheme,
- The local authority makes HAP payments directly to the landlord monthly in arrears,
- Under HAP, the person is responsible for the payment of any deposit,
- HAP payments may be suspended or ceased if the:
  - Property is sub-standard,
  - Landlord is not tax compliant,
  - Person fails to pay differential rent,
  - Person engages in anti-social behaviour.

### 9.4 Ending of a HAP Tenancy

- The person is expected to remain in the property for at least two years,
- In certain circumstances the person may be able to apply for a new HAP payment for a different property sooner than the two-year period,
- Landlord can terminate the HAP tenancy if the person is in breach of their tenancy conditions as set out in the Residential Tenancies Act 2004<sup>4</sup>.

4. <http://www.rtb.ie/media-research/published-register/legislation>



# 10 Local authority mortgages

There are many mortgage providers, such as banks, building societies and local authorities. In most cases, a private bank or building society provides mortgage loans for households to purchase a home.

A person that is unable to get a loan from a building society or bank, may be eligible for a local authority mortgage. The person must be a first-time buyer, aged between 18 and 70, and have an income that satisfies the income test.

There are two mortgage products available from local authorities, which households may also choose to apply for. These are the House Purchase Loan (HPL) and the Home Choice Loan (HCL).

## House Purchase Loan

The maximum house purchase loan amount available is **€200,000**. You can borrow up to 97% of the value of the property. A variable interest rate applies.

To be eligible to apply for a house purchase loan, you must:

- Be a first-time buyer i.e. have not previously owned or built a home,
- Live in the home and use it as your principle place of residence,
- Be aged between 18 and 70 years,
- Be earning under €50,000 as a single applicant and under €75,000 as joint applicants,

- Be in permanent employment for at least two years (this can be self-employment) and at least one year as the second applicant. Certain exceptions can be considered,
- Have been unable to secure adequate finance from at least two banks or building societies.

For information in relation to House Purchase Loan (HPL), please contact your local authority directly.

## Home Choice Loan

Home Choice Loan is a Government backed mortgage for first-time buyers available through authorised mortgage brokers.

It is provided nationwide by four designated local authorities to purchase a new or second hand property or build your own home.

Home Choice Loan provides up to 92% of the market value of a property purchased. The maximum loan amount is €285,000. The loan is a normal capital and interest bearing mortgage which is repaid monthly. A variable interest rate applies.

See the following for further information:

[www.nca.ie/nca/mortgages](http://www.nca.ie/nca/mortgages)  
[www.homechoiceloan.ie](http://www.homechoiceloan.ie)

# 11 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.

A search based on 'social housing support' will result in information on the Housing Agency's website being displayed where you will also find contact information for all local authorities.

Some useful websites:

[www.citizensinformation.ie](http://www.citizensinformation.ie)

[www.housingagency.ie](http://www.housingagency.ie)

[www.housing.gov.ie](http://www.housing.gov.ie)

[www.rtb.ie](http://www.rtb.ie)



## Notes





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*Updated  
October 2017*