# **The Cost Rental Housing**

An Easy-to-Read Guide to the Cost Rental Housing





This is an Easy-to-Read guide to cost rental housing.

#### What is in this document?

**1.** What is this guide?



- 2. What is cost rental housing?
- **3.** How does cost rental housing work?



**4.** What are the rules when applying for cost rental housing?



- **5.** How do I get a cost rental home?
- **6.** What information do I need to apply?
- 7. Living in a cost rental Home



8. More information



# 1. What is this guide?

It will help you to understand:



- what cost rental housing is
- how cost rental works



- what the rules are for cost rental
- how you can qualify for cost rental



and other information about cost rental housing.



## 2. What is cost rental housing?

Cost rental housing is a type of new housing you can live in for a long time.



It is housing that can be rented for a lower price than most rented homes.

It is for people who are on a middle income who want to rent a home.



A middle income is when someone earns too much money to get social housing but would find it hard to afford to rent from a private landlord.



## 3. How does cost rental housing work?

The rent you pay for cost rental housing is based on how much it costs to build, manage and maintain the housing.



The rent must be at least 25% lower than market rent in that area.

Market rent is what you might be asked to pay if the same property was available on the private rented market.



4. What are the rules when applying for the cost rental housing?

You can qualify cost rental housing if:



 You have a net household income of less than €66,000 a year in Dublin

Or

2) You have a net household income of less than €59,000 for all other counties in the Republic of Ireland.











Household income is the sum of all the incomes of everyone living in your household who is over the age of 18.

Net income is the total income, after taxes and pension costs are taken from your income. These can be things like PAYE, PRSI, and USC.

- 3) You do not get any social housing support, for example, the Housing Assistance Payment (HAP).
- 4) You do not own a home or any land.
- 5) The number of people living in your household fits with the number of bedrooms the home has.
- 6) You can afford to pay the rent.



7) You have only applied for one cost rental home.



## 5. How do I get a cost rental home?

You can get a cost rental home from:

- Local authorities (these are also called city or county councils)
- Some Approved Housing Bodies (these are also called AHBs)
- Or the Land Development Agency.



They will advertise their cost rental homes on their websites.



You can type in these links to find their websites.

Affordable Homes:

An tÚdarás Rialála Comhlachtaí Tithíochta Ceadaithe Approved Housing Bodies Regulatory Authority Available Properties | Cost Rental

Scheme | Affordable Homes Ireland



Land Development Agency:
 <a href="http://lda.ie/affordable-homes/lda-cost-rental">http://lda.ie/affordable-homes/lda-cost-rental</a>



Local authorities:

http://www.gov.ie/en/organisationinformation/fd139-local-governmentcouncils-and-councillors/



When cost rental homes are available, the websites will tell you the opening and closing dates to apply.



There will be a link to apply on their website.

Unless they say otherwise, this is the only way to apply.



They will use a lottery system to choose the person who gets the cost rental home.

A lottery means that someone is picked by chance. This is similar to picking a name out of a hat.



# 6. What information do I need to apply?

You will need to give the landlord some documents when you are applying.



#### Some of these include:

- Proof of identification (ID) for everyone in your household.
- Your proof of address.
- Proof of income for everyone in your household.

You will need to give more information depending on your landlord.





Please click this link to find out what documents you will need to give in when you apply:

https://affordablehomes.ie/rent/faq/s
Ireland



# 7. Living in a cost rental home.

If your application is successful, you will be asked to pay a deposit of one month's rent minus €50.



You will then be asked to sign a Tenancy
Agreement and will be given a move-in
date.



A tenancy agreement is a legal document.

It explains the rules that you have to agree to follow, and the rules your landlord has to follow.



Cost rental homes do not have furniture.

However, depending on who your landlord is they may provide some of the items you need for your home.



You will need to set up utilities when you move in, for example, electricity, internet, and phone services.





After you have lived there for six months, your tenancy will have no end date unless you break the rules.



Breaking the rules of the tenancy agreement happens if you:

- have more people living in the home than you agreed to.
- do not pay your rent.



Are behaving badly or disturbing your neighbours.

If your rent is changing, you will be told before this happens.



If your income goes up while you live in a cost rental home, you can still stay renting your cost rental home.



## 8. More information.

For more information on anything in this guide please go to the following websites.



www.affordablehomes.ie
www.housingagency.ie
www.citizensinformation.ie



This Easy-to-Read document was developed by the Housing Agency.

This document was reviewed by a team of expert Easy-to-Read users at Inclusion Ireland.
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