Forewords

This booklet was produced by the Action Lone Parent Network in collaboration with Cavan Local Authorities and OPEN, the national network of one parent family support groups.

The purpose of the booklet is to provide clear information to lone parents on a range of housing options such as local authority housing, affordable housing, shared ownership and the Rental Accommodation Scheme [RAS].

Research carried out by the Action Network found that lone parents had many questions about housing options available to them. Based on this finding, the network approached Cavan County Council with a view to improving communication on housing options and supporting lone parents to access suitable accommodation.

Cavan Local Authorities held a housing information seminar for lone parents in early 2008. This booklet is another outcome of the collaboration. We hope that the booklet helps lone parent to find suitable accommodation and addresses quality of life issues for this section of the community.

Jenny Chetty
Chairperson
Action Lone Parent Network
Foreword

Cavan County Council plays a central role in the provision of accommodation for a diverse range of people. One parent families are such an important group and we seek to improve our service to and communication with them on an ongoing basis. When Cavan County Council was approached by OPEN we were delighted to take on this project. We were conscious that in some cases basic information was not available or known about in spite of the best efforts of all concerned. I hope the process will be of benefit to lone parents, and indeed others who are looking to access housing services.

There are two housing authorities in County Cavan. These are Cavan County Council and Cavan Town Council. The Town Council covers the Cavan Urban area. The County Council looks after local authority houses in the remainder of the county. Cavan Town Council is responsible for 500 housing units while Cavan County Council is responsible for 1,300 units.

Each year both local authorities, through their respective housing construction programmes, continue to increase the number and enhance the quality of the rented stock. We also manage a number of other accommodation schemes. The housing function is one of the most important that is carried out by the local authorities and is an area where there is ongoing interaction between those seeking to use the services and the service provider.

Again, we are glad to have the opportunity to work with Action and OPEN in developing this project, and thank all those involved in producing the booklet. This is an example of our commitment to enhancing the quality of services we provide and to communicating with our citizens.

Jack Keyes
Manager
Cavan County Council
Housing Needs Assessment

Local Authorities are responsible for carrying out an assessment of housing needs within their area. They are also responsible for the planning and delivery of public housing within County Cavan.

Local authorities are required to do an assessment every three years. Each applicant is asked to update their details so that the local authority has the most up-to-date information on the range of housing needs that applicants have.

Housing Options

The following housing options are administered by Cavan Local Authorities:

- Local Authority Housing – this is rented out to tenants at an affordable rent.
- Housing Loans
- Shared Ownership Scheme
- Affordable Housing
- Grants – Housing Aid Mobility Grant Scheme for Older People and People with a Disability
- Improvement Works in lieu of local authority housing
- Mortgage Allowance
- Rental Accommodation Scheme

The purpose of this booklet is to explain all of the above housing options and how you can apply for them.
Local Authority Housing

Local authority houses are houses that are rented to tenants at an affordable rate.

**Becoming a Tenant**
People who wish to become local authority tenants must be on the approved housing waiting list.

The first step in applying for local authority housing is to complete the housing application form. Application forms are available from your local Housing Office or online at www.cavancoco.ie and www.cavantc.ie.

Before submitting your application:

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Send in the form to either Cavan Town Council or Cavan County Council, depending on where you wish to live.

On receipt of the application, the Local Authority will request a report from the Environmental Health Officer, who is employed by the Health Service Executive. This is part of the assessment process.

On receipt of the Environmental Health Officer’s report, the Housing Officer makes a decision to place the applicant on the approved housing waiting list, or to advise of other housing options appropriate to need.

The length of time on the housing waiting list may vary.
Points System
Housing allocations are made in accordance with a points based system which is known as the Scheme of Letting Priorities.

Applicants are awarded points, based on their circumstances, under the following headings:
- Condition of applicant’s dwelling
- Overcrowding
- Displaced persons
- Lack of household facilities
- Length of time in need
- Efforts by applicant to improve living circumstances
- Family circumstances
- Location (distance from work)
- Homelessness
- Medical grounds

Allocation of Local Authority Housing
Decisions on allocating local authority houses are made by the County Manager, on the recommendations made by the Housing Officer of the County Council or the Town Clerk of the Town Council. Successful applicants are notified of their allocation in writing.

On receipt of an offer, you must let the local authority know of your decision to accept or reject the offer.

Where an offer has been accepted, you must:
- Complete pre tenancy training
- Sign a tenancy agreement
- Pay rent in advance

Housing Rents
The level of rent you will pay is based on all household income. This is known as the Differential Rent Scheme and it is designed to be affordable. Rents are reviewed on an annual basis, where you will be asked to update your details.

Payment methods
Tenants may pay their rent in any one of the following ways:
- In person at the Town Hall Office or Council’s Housing Office
- Bank Standing Order
- An Post Deduction
- Money Advice and Budgeting Service [MABS]
- Local Revenue Collector who may call out to you.
Housing Repairs

Cavan Local Authorities provide tenants with a Tenant Handbook. This outlines the tenant’s responsibilities and the local authority’s responsibilities.

The Council is responsible for the physical structure of the building.

As a tenant, you will be responsible for the general maintenance and upkeep of the property, including front and rear gardens.

The Council is not responsible for wilful or malicious damage. This would mean where windows are broken, for example, it is the tenant’s responsibility to carry out repairs.

Requests for repairs should be made to the Housing Authority. Repairs are carried out on a priority basis. There are three categories of repairs for which the Council is responsible. These are:

- Emergency repairs (where there is an immediate danger to life)
- Urgent repairs (to avoid / prevent damage to the house)
- Routine (Repairs that are not emergency or urgent and that have a low or medium priority)

Estate Management

As a tenant of the local authority, you are encouraged by the authority to get involved in the care and management of your estate. Residents Associations are set up in every estate and you are invited to join.

Both Cavan Town Council and Cavan County Council provide annual grants and awards to groups who work towards keeping their estate tidy and who plan to carry out improvement works. The Housing Liaison Officer supports tenants with this work and is available to meet residents and groups.
Antisocial Behaviour

Every tenant has a responsibility not to cause damage or become a nuisance to their neighbour.

Allegations or complaints of anti social behaviour are taken very seriously and will be fully investigated. This may involve liaison with the Gardai. Cavan Town or County Councils will not tolerate:

- Illegal drug use or dealing
- Criminal activity
- Violence or threats of violence

Where allegations are proven, in the opinion of the Local Authority, legal action may be taken and may result in eviction.

Emergency Accommodation

Local Authorities are responsible, under the Housing Act, 1988, for the provision of accommodation for homeless people.

The needs of homeless people may be met by: local authority housing, the St. Vincent de Paul night shelter; or in exceptional circumstances, short term emergency B&B accommodation may be provided.

This is provided on a short term basis while the individual looks for more suitable longer term alternatives, which may include private rented accommodation with assistance from Community Welfare.

The emergency accommodation homeless service is provided by Cavan County Council.
Housing Loans

Cavan County Council provides housing loans to qualifying applicants. These are:

- Annuity Loans – up to 30 years
- Shared Ownership – 25 years
  - The applicant acquires at least a 40% share of the property and pays rent on the remaining 60%.
- Reconstruction Loans – 15 year term

- Variable interest rate applies.
- Maximum loan shall not exceed 95% of the purchase price – max €185,000
- The income limit for a single income household must not exceed €40,000 per year (based on income in the previous tax year)
- The income limit for a couple must not exceed €100,000 per year (based on income in the previous tax year)
- Loans may be sought for a new or second hand house. The house must be structurally fit and in good condition

For all loan applications, the following must be submitted:

- Completed application form.
- Documentary evidence of income from all sources.
- Letters of home loan refusal from a Bank or Building Society.
- Form must be completed by the Inspector of Taxes to prove they are first time buyers.
- Documentary evidence of any other loans (such as a car loan).

For Shared Ownership Loans, in addition to the above, the following procedures also apply:

- Interview
- If eligible for the Scheme, provisional approval is granted
- A property is selected by the applicant. It must not exceed the value of the loan granted under the provisional approval
- The Council will inspect the property. If it is found to be suitable in all respects, the Council will purchase it and share the ownership with you. The Council’s share must be purchased at a later stage by you.
**Purchase or Construction Loan**
Cavan County Council can give loans to eligible applicants for the construction or purchase of a house. A loan of up to 95% of the cost of the house subject a maximum of €185,000 can be provided for a term of up to 30 years.

**Housing Grants**
Cavan County Council provides housing grants for certain people. These include grants for adapting houses for people with a disability or mobility problems, or older people.

**Housing Adaptation Grant Scheme for People with a Disability**
This Scheme will assist the provision/adaptation of accommodation to meet the needs of people with a disability.

The type of works included covers: access ramps, stair lifts, downstairs toilet facilities, accessible showers, adaptations to facilitate wheelchair access and necessary extensions.

Maximum Grant: €30,000 or 95% of the cost of the work for houses more than 12 months old or €14,500 for houses less than 12 months old.

**Mobility Aids Grant Scheme**
The Mobility Aids Grant will assist with adaptations to address mobility problems primarily associated with ageing.

The type of works included covers: grab rails, access ramps, level access showers, stair lifts and any other minor works to facilitate the mobility needs of the applicant.

Maximum Grant: €6,000 or 100% of the cost of the works, whichever is lesser.

**Housing Aid for Older People Scheme**
This Scheme has joined together the Essential Repairs Grant and the Special Housing Aid for the Elderly Schemes. It will provide targeted support to improve conditions in the existing housing of older people.

The type of works included covers structural repairs or improvement, re-wiring, dry lining, repair/replacement of windows and doors, provision of central heating, water and sanitary services and any other necessary repairs.

Maximum Grant: €10,500 or 100% of the cost of the works, whichever is lesser.
**Affordable Housing**

An Affordable House is a home offered for sale, at a discount to the market price.

The affordable housing scheme is for:
- Qualifying first time buyers who cannot afford to buy a home on the open market. There are certain exceptions to this, for example, people who are divorced, legally separated, or tenants.
- Purchasers with sufficient income to pay a mortgage
- Owner occupiers only

You must apply to be included on the Affordable List. Application forms are available from Cavan County Council.

The County Council will decide if you are eligible based on the details that you submit. If you are eligible you will be placed on the Affordable Housing List. Houses are offered for sale when they become available.

Arrangements for a mortgage must then be made with one of the financial institutions approved for this scheme.

**Tenant Purchase**

Tenants living in local authority housing can purchase their dwelling after one year of tenancy. To apply, you must make a request for tenant purchase in writing. The house is then valued by the Council and a letter of offer is issued.

The purchase price will include a 3% discount for each year of tenancy, up to a maximum of ten years. It will also include an allowance of €3,810.

For example, where a tenant has 10 years of tenancy, a house valued at €150,000 will be offered for sale at €101,190:

| Market Value | €150,000 |
| Discount     | €45,000  |
| Additional discount | €3,810 |
| Offered for sale | €101,190 |
Applicants must source a loan for the purchase either from a commercial lender or the County Council. Tenant purchasers may also apply to purchase their home under the Shared Ownership Scheme.

Applications for tenant purchase may be refused where:
- You are in arrears of rent
- You are/were alleged to have been involved in antisocial behaviour

Special type dwellings are not included in the Tenant Purchase Scheme.

**Rental Accommodation Scheme**

*What is the Rental Accommodation Scheme?*
People who have been getting rent supplement from the Community Welfare Office of the Health Services Executive for 18 months or longer must be transferred to the Rental Accommodation Scheme [RAS]. Those in receipt of Rent Supplement for 18 months or more with a long term housing need, must transfer to the scheme or another alternative housing option (such as Affordable Housing or Social Housing).

**Benefits of RAS**

The RAS scheme will offer tenants:

- Security of tenure
- Improved living conditions
- Compliance with the Private Residential Tenancy Board and Tenancy Law
- It enables a return to work without losing benefits

Under the scheme, the local authority assumes responsibility for the tenant’s accommodation needs.
Contact Details

For further information or assistance please contact your housing office where a member of our staff will meet you.

Cavan Town Council

Telephone: (049) 437 8690

Cavan Town Council
Town Hall
Town Hall Street
Cavan

Office Hours
9.15am -1pm & 2pm to 5pm
Monday to Friday

Email: info@cavantc.ie
Website: www.cavantc.ie

Cavan County Council

Telephone: (049) 437 8300

Housing Section
Cavan County Council
Courthouse
Cavan

Office Hours
9.15am-1pm & 2pm to 5pm
Monday to Friday

Email: info@cavancoco.ie
Website: www.cavancoco.ie

Rental Accommodation Scheme

Telephone: (049) 437 8327

Rental Accommodation Scheme Officer
Housing Section
Cavan County Council
Courthouse
Cavan

Office Hours
9.15am-1pm & 2pm to 5pm
Monday to Friday

Website: www.cavancoco.ie
Frequently Asked Questions

Local Authority Housing

1. Am I eligible for a Local Authority house?
Each application is assessed on a points system called the Scheme of Letting Priorities. This takes into consideration their present accommodation, number of children, income and so on.
Only applicants who are in need of a house and cannot afford it from their own resources will be approved.

2. How do I apply?
Application forms are available from:
   Cavan Town Council, Town Hall Street, Cavan.
   Telephone (049) 437 8690
   Website www.cavantc.ie

   Cavan County Council, Housing Office, Courthouse, Farnham Street, Cavan.
   Telephone (049) 437 8300
   Website www.cavancoco.ie

3. Can I apply to Cavan Local Authorities for housing if I am a tenant of another Local Authority?
Yes, you are entitled to apply. However, because you have been housed by another Local Authority, you will not be considered to be a priority for housing. Each application will be considered based on the individual’s circumstances.

4. Will I be offered Local Authority housing in my local area?
This is not always possible but you should indicate your preferred locations on the application form. The Local Authority will do its best to accommodate you in one of these areas.

5. How long will I be on the housing waiting list?
It is not possible to say. Your application will be considered when suitable vacancies occur in your area of preference.
6. How is the rent calculated?
Local Authority rents are based on a system called the "Differential Rents Scheme". This means that the rent is based on your ability to pay. So if your income is low, your rent will be low. And if your income increases, so will your rent. The income of any other members of your household will be added to the rent calculation. There may be deductions for any children in your family. Each local authority operates its own rent scheme.
The Local Authority may have a minimum and/or maximum rent, which may depend on the size of your home. There is also a hardship clause that gives Local Authorities discretion to reduce the rent if there are particular reasons to do this.
If your income or the income of anyone in your family changes, you must inform the Local Authority.

7. What are the methods of payment?
The various methods of payment are:
- Direct Debit
- Standing Order
- Cash desk in your local office
  (Offices of Cavan Town Council or Cavan County Council)
- Revenue Collector
- Money Advice and Budgeting Service [MABS]
If you are in receipt of certain social welfare payments you can pay your rent by House Hold Budget (through An Post).

8. When can I buy out my house?
You can apply to buy your house after you have been renting for one year. You must have a good rent payment history.

9. What do I do if my house needs repairs?
Tenants of Cavan Town Council should contact the Town Hall on (049) 437 8690
Tenants of Cavan County Council should contact the Housing Office on (049) 437 8300

10. Eligibility for other housing measures?
Once you are registered on the Council waiting list, you may be eligible for other housing measures, for example:
- Housing association homes
- Shared Ownership
- A low cost site
- Improvement works in lieu of Local Authority housing
- A Local Authority Improvement Loan
- A Local Authority Mortgage
- or the Affordable Housing Scheme
Rental Accommodation Scheme

1. Do I have to move to the Scheme?
Everyone who is getting rent supplement for over 18 months must be transferred to the Rental Accommodation Scheme.

2. Is there a waiting list for RAS?
Yes there is a waiting list.

3. Can I move or change address when I am on the Rental Accommodation Scheme?
Only in certain circumstances.
Accommodation is secured in a particular location which meets the housing need of that particular person.
Should the housing need change, this will be further examined.

4. How is the rent calculated?
When you transfer onto RAS, you will continue to pay the existing rent. The amount of rent will be reviewed after approximately one year in accordance with the Council’s Differential Rent Scheme.

5. What if my landlord won’t join RAS?
If a landlord refuses to join the RAS scheme, the County Council is required to find alternative accommodation for the tenant. The tenant may also find alternative accommodation if they choose.

6. Can I stay on Rent Supplement?
No
Shared Ownership FAQ

1. What is Shared Ownership?
Shared ownership is a system that facilitates access to full home ownership in two or more stages. It is designed for people who could not afford full ownership immediately.

The applicant will initially buy a minimum 40% share or equity in a house and rent the remainder from the local authority, with an undertaking to buy the remaining share or equity within a 25 year period.

What are the Qualifying Criteria – **CHECK WITH CO CO HOUSING**

The following criteria apply:

- Tenants and tenant purchasers of local authority dwellings who intend to return their dwelling to the authority on providing or purchasing a private house for their own occupation under the system.
- The income eligibility limit is calculated by a formula which takes into account second incomes. A limit of €100,000 will be applied to the product of the formula.
- Persons included by a local authority in it’s latest assessment of housing needs under section 9 of the housing act,1988, or accepted for inclusion in the next such assessment

2. What do I do first?
First, you must apply to the Council for provisional approval. Based on your application the Council will decide your eligibility and may issue you a Certificate of Provisional Approval.

3. What happens when an approved applicant selects a house?
The applicant must go back to the authority that issued the provisional approval and pay them a deposit. The authority will inspect the house and if it is satisfied with the condition of the house a certificate of final approval may be issued.

4. How does the applicant pay for his/her share?
The applicant’s share in the ownership of the house will be paid for by a deposit of at least €1,270 and a mortgage for the value of the share or equity option being acquired initially.

5. What rent has to be paid?
Rent will be payable by the purchaser on the council’s equity. It will be calculated at 4.5% of the value of that share, updated annually in line with inflation.
6. Will there be transaction costs?
No stamp duty is payable but some legal fees etc. will be payable by the applicant.

7. How do I apply?
Applications should be made directly to Cavan County Council by completing the Shared Ownership Application Form.

Annuity Loan FAQ

1. What is an Annuity Loan?
An annuity loan is a loan offered to a person who cannot get a mortgage from a building society or bank to purchase or build a house.

Qualifying Criteria
The following criteria apply:
• You have been refused a housing loan by two other lending institutions such as a bank or building society.
• You must be first time buyers and buy the house as your normal place of residence.
• All applicants must be eligible for Mortgage Protection Insurance.
• The house, if already built, must be in a good structural condition and repair.

2. Can I choose any house I like?
Yes. When you have been approved in principle for a Council house purchase loan, you may select a new or existing house or build a house. The house must be suitable to your needs, meet certain minimum standards and be acceptable to the Council.

3. What size of loan can I get?
The maximum mortgage loan will be determined by the local authority subject to a maximum of €185,000 and subject to the buyer’s ability to repay a mortgage.

4. How much will my repayments be?
The interest rate on Council house purchase loans is variable (i.e. it moves up and down) in line with movements in the building society variable mortgage rates. The current interest rate is 5%.

5. What happens if I am not eligible for Mortgage Protection?
Applicants who are not eligible for the Council’s Mortgage Protection Insurance will only be considered in very exceptional circumstances – i.e. where alternative private Mortgage Protection Insurance cover or other form of security is available.
6. Can I repay the mortgage at any time?
Yes. The borrower may, after one month’s notice in writing, and on paying all sums due on account of interest, repay to the housing authority the whole of the outstanding principal of a loan, or any part thereon.

7. Can I transfer my interest in the house?
Yes. With the consent of the Housing Authority, you may transfer your interest in the house. You shall be liable for all legal costs and outlay including any legal costs incurred by the Housing Authority, in connection with the transfer.

Affordable Housing FAQ

1. What is Affordable Housing?
Affordable Homes are homes that are provided at a discount to the market value for qualifying buyers.

2. Who qualifies under the Scheme?
The main qualification under the Scheme is that the repayments on a loan for a similar house at the full price would exceed 35% of the applicant’s monthly income net of income tax and Pay Related Social Insurance.

3. Are there other conditions?
In order to qualify for the Affordable Housing Scheme, an applicant must be:
• A first time buyer (there may be some exceptions)
• In need of housing, in employment for at least 6 months, and whose income satisfies the income test or
• A person whose application for local authority housing has been approved by the local authority or
• A local authority tenant or tenant purchaser who wishes to surrender his/her dwelling to the local authority and buy a private house or
• A tenant for more than one year of a dwelling provided by a voluntary body who wishes to surrender his/her present house to the voluntary body and buy a private house

4. How do I apply for inclusion in the Scheme?
You should submit your application to Cavan County Council on the Council’s Application form, accompanied by the necessary documentation.

5. What happens then?
Your name will be added to the Affordable Housing list and your application will be considered when houses become available under the Affordable Scheme in the areas where you have indicated an interest.
6. Where do I apply for a loan?
Successful applicants will receive a provisional offer from Cavan County Council and should then apply for a loan from one of the following lending agencies:

- Haven Mortgages
- EBS (Home Access)
- IIB Homeloans Limited (Advantage Mortgage)
- First Active (First Active Affordable Housing Mortgage)
- Or any other lending agencies approved under the Affordable Scheme.

The normal qualification criteria for Local Authority Annuity Loans and Shared Ownership Loans will apply where prospective house purchasers apply to the Local Authority for loan approval.

7. Is Stamp duty payable?
No. As a first time buyer you will not have to pay any stamp duty if your home is less than 125 square metres.

8. Can I sell a house purchased under the Affordable Housing Scheme?
Yes, but you will need the consent of the Local Authority. Where a house is sold within 20 years from the date of purchase, you will have to repay to the Local Authority a percentage of the proceeds from the sale.
While every effort has been made to ensure the accuracy of the information in this booklet, Cavan Local Authorities cannot be held responsible for inaccurate information.