

3. Accommodation

There are a number of choices when looking for accommodation in Ireland. You could rent a bed-sit, a flat or apartment or share a house. The types of accommodation are explained in more detail below:

Private Rented Accommodation

Bed-sit: Usually for one person, or occasionally two. It is cheaper than a flat but with less space. It would have one room for sleeping, eating, cooking and living. Bathroom and toilet facilities are usually shared with other tenants.

Flat/Apartment: This is for one or more people depending on size. Self contained with separate bedroom(s) and normally own bathroom.

House Sharing: More space, self-contained and often better equipment and facilities can make this good value for money.

Lodgings: Own or shared bedroom, with other facilities shared with host family.

Seeking rented accommodation

It can be difficult to find accommodation in the right place and at the right price and certain times in the year are more difficult, especially where the colleges and universities are re-opening after the summer holidays.

A good place to start is the classified advertisements (ads) section of the local newspaper under the 'To Let' and 'Flat/House Sharing' columns, advertisements on the notice boards in local shops and 'To let' signs displayed on flats or houses. Ask your friends or acquaintances as many of the best flats are passed on through personal contact.

Accommodation ads in newspapers include many abbreviations – here are some of the most common:

CH: Central Heating.

(GFCH – gas-fired central heating, OFCH – Oil-fired central heating)

FF: Fully Furnished

NRA: No Rent Allowance (i.e. the landlord will not accept Rent Allowance as payment for the rent. You must be able to pay for the rent yourself)

Professional (or prof): Someone currently employed and working

NS: Non-smoker

Another way to find accommodation is through letting and accommodation agencies and estate agents (check the Golden Pages under heading "letting agents" for contact details). However, most agencies charge a fee so check out their charges and services beforehand. Other places to look are the notice boards in supermarkets and in colleges. There are also some websites on the Internet or you could place your own advert in the local newspaper or shop notice board. The quality of rental accommodation can vary quite a bit so

you should view the property before making any agreement.

Rent, Deposits & Contracts

Once you've found suitable accommodation, be sure you clearly understand the terms and conditions, for example the amount of rent, when it should be paid, whether it includes bills such as gas, electricity and bin charges, the length one can stay etc. Most landlords ask for a deposit (usually one month's rent) as well as one month's rent in advance. Always ask for a receipt. The deposit will be returned to you when you leave, provided that you have paid all bills, given sufficient notice and not damaged the property. All landlords must provide a rent book.

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 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 letting 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

Your landlord may ask that you sign a lease. A lease is a written agreement containing the conditions you both agree to. A lease is usually for a specific time (e.g. 6 or 12 months) and if you leave before this you may have to pay the rent for the remainder of the lease. If you sign a lease with others, you become responsible for each other's rent. If you don't understand the terms of the lease, contact the independent agency, Threshold (see address below) for free advice before signing.

What are your rights?

Your landlord cannot ask you to leave during the period of your lease, unless you have broken some of the terms of the agreement without providing the agreed period of notice. Your rent cannot be increased during that time unless a condition is put into the lease. Even if you don't have a lease, your landlord must give you at least four weeks' notice (longer if you have lived there longer than 6 months) in writing if he/she wants you to leave the property (you must do the same if you plan to leave).

If you think your deposit has been unfairly withheld, the terms of your lease have been broken or you have had problems with your landlord, contact Threshold or the CIC for free housing advice and information.

Contact Details

Threshold

21 Stoneybatter
Dublin 7
Tel: 01 678 6310
Email: info@threshold.ie
www.threshold.ie

Private Residential Tenancies Board (PRTB)

A landlord can only rent out accommodation if certain minimum standards are complied with.

These standards include:

- Repayment of Deposits
- Maintenance of the property i.e. safe electrics, boilers etc.
- Repairs
- Rent Increases
- Rent Supplement
- Notice of Termination of Rental Agreement
- Illegal Eviction

The Private Residential Tenancies Board (PRTB) has been set up to resolve disputes between landlords and tenants. Landlords are required to register details of all their tenancies with the PRTB. (See contact details and address below)

The PRTB has engaged a number of mediators in a variety of locations throughout Ireland. The mediators have various professional backgrounds and profiles – many with expertise and experience in landlord and tenant issues and/or in mediation skills. You can avail of this mediation service by contacting the PRTB.

Contact Details

Private Residential Tenancies Board

Canal House
Canal Road
Dublin 6
Tel: 01 8882960
Email: prtb@environ.irlgov.ie
www.prtb.ie

Supports available when renting

In general if you are claiming a social welfare payment, a Health Service Executive or similar payment you may qualify for rent supplement to help pay your rent. The size of the allowance will depend on your income and the amount of rent payable each week. As with most social welfare payments, to be eligible you must satisfy the “habitual residence” and other conditions. You can get more information from your local Community Welfare Officer (CWO) at your local Health Centre.

Local authorities help those who cannot afford to buy or rent their own home, by providing houses and flats at a low rent. Local authority housing is also known as social housing, council housing or public housing. Demand for such housing is high and priority is given to families with children and older people. Applicants must meet eligibility criteria (e.g. around income levels) and even then they spend months or years on the waiting list before getting accommodation.

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.

Buying a Home

The price of houses in Ireland has increased dramatically since the mid 1990s. Prices vary a lot depending on where the house is. House prices tend to be much higher in the cities. Houses are usually advertised and sold through estate agents, although some are sold privately, e.g. through ads in newspapers. The types of property available are detached bungalows, semi-detached houses, two storey houses and apartments. You can find out more information about buying a house in Ireland on the internet.

To buy a house in Ireland, you will probably need to get a loan from an Irish Bank, building society or other lending institution. This loan is called a mortgage and is usually repaid over an agreed length of time. As well as this loan you will also need to pay a large deposit, although some banks and building societies are offering 100% mortgages in some cases. The size of the mortgage (loan) you qualify for will depend on the amount you earn. Information on other charges payable when buying a house and advice on mortgages is available from independent mortgage brokers, banks and building societies. However they all charge different interest rates so it's important to shop around. For independent information on interest rates, etc contact the Financial Services Regulatory Authority. See contact details opposite.

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 employ a solicitor and they usually charge about 1% of the purchase price to oversee the transaction on your behalf.

Further Information

Irish Financial Services Regulatory Authority
P.O. Box No: 9138
College Green
Dublin 2
Tel. 01 4104000
E-mail: consumerinfo@ifsra.ie
www.ifsra.ie

Institute of Auctioneers and Valuers in Ireland
38 Merrion Square
Dublin 2.
Tel. 01 6611794
www.iavi.ie

Supports available when buying property in Ireland

The Shared Ownership Scheme

This is aimed at people in Ireland who cannot afford to buy their home. 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.

The Affordable Housing Scheme

This 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 – houses are sold to eligible buyers at less than the market value.

Eligibility for both the above schemes depends on level of need and income, and residency status.

Further information on above schemes is available from the Housing Department of the local authority in the area where you want to buy a house. A full list Local Authority websites is available on page 18 of this guide.

Emergency Accommodation

If you do not have anywhere to stay in the case of an emergency or a crisis, there are some organisations providing temporary shelter for homeless people. The first point of contact should be your local Community Welfare Officer in your local Health Service Executive Centre who will advise you on your rights and entitlements.

Information on accommodation available to homeless people is also available from your local authority (ask to speak to the housing department in your local authority). Voluntary organisations such as St. Vincent de Paul, the Simon Community, the Salvation Army may also be of assistance but this depends on your location in Ireland and details of these are available at your local Citizens Information Centres.

