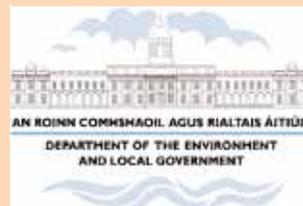


# *Accommodation Options for Travellers*



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*A Guide to the Accommodation  
Options Available to Travellers*

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# 1.

## *Government Policy on Accommodation*

*The overall aim of Government policy is to enable every household to have available an affordable dwelling of good quality, suited to its needs, in a good environment, and, as far as possible, at the tenure of its choice.*

This policy acknowledges clearly the role of all tenures in the accommodation system - social rented and private rented as well as owner-occupied. The general strategy for realising the overall policy aim is that those who can afford to do so should provide accommodation for themselves, with the aid of the fiscal incentives available, and that those unable to do so from their own resources would have access to social accommodation or income support to rent private accommodation.

The overall aim is underpinned by a number of strategies:

- Oversee and maintain an appropriate and sustainable national housing programme and an efficient housing market
- Facilitate home ownership for the greatest possible number of those households who desire and can afford it through an appropriate range of fiscal and other measures

- Develop and support a responsive, diverse and well managed social housing sector for those who cannot afford suitable accommodation from their own resources
- Develop and maintain a framework for an efficient private rented sector as an essential part of the housing system
- Develop and support appropriate measures to secure the conservation and improvement of the housing stock, both public and private, with particular emphasis on the needs of low income households and rundown local authority estates.

## 2.

### *Government Policy in relation to Traveller Accommodation*

The Housing (Traveller Accommodation) Act, 1998, obliges each of the major local authorities to adopt and implement by 31 March, 2000, a five year plan for the provision of accommodation for Travellers in their functional areas. The accommodation to be provided (i.e. standard local authority housing, group housing schemes, permanent residential caravan parks and transient halting sites) together with a diverse range of financial incentives, set out a three pronged approach to providing a wide range of options for Traveller accommodation as follows:

- assistance and incentives for Travellers to build, purchase or improve the private home of their choice
- the direct provision by local authorities of a range of Traveller appropriate accommodation. This is accommodation designed around the distinct needs of Travellers and includes standard local authority housing, group housing, residential caravan parks, transient and temporary halting sites
- a range of assistance and supports to the voluntary sector to provide, for rent, a range of accommodation options.

To assist you in identifying what options are open to you, this guide describes the possibilities for a range of situations in which Travellers may find themselves. The information given is in summary form only, and once you have identified the circumstances which are closest to your situation you should obtain further details of the options from the relevant information leaflets available from the appropriate public authority e.g. your local authority, the Department of the Environment and Local Government, the Revenue Commissioners, the local health board, voluntary body, etc.

The information contained in this guide and the social housing leaflets will also be of benefit to those advisory and support groups concerned with assisting Travellers in being accommodated. Such groups may also wish to avail of the assistance for approved voluntary bodies in the direct provision of accommodation for Travellers.

# 3.

## *Private Ownership*

The most commonly availed of option for families, with the necessary resources, is to purchase a new or second hand home or to purchase a site, obtain the necessary planning permission and build according to your requirements. Finance for either of the above options is normally provided from one's own resources including a loan/mortgage from the commercial lending agencies.

The major considerations with these options are -

### **Buying a house**

- Locating a suitable property
- Funding including
  - Deposit
  - Grants
  - Loans
  - Financial incentives
- Legal Procedures

### **Building a house**

- Acquiring a site
- Obtaining planning permission
- Building to the minimum standards to enable payment of any grant available
- Funding (as for buying)
- Legal Procedures

*What financial assistance is available from the Government/Public Authorities?*

- Tax relief on mortgage interest at the standard rate of tax
- Exemption from Stamp Duty on new houses for owner occupiers
- Absence of Tax on Residential Property
- Tax/investment incentives in designated urban areas
- First time buyer's grant of £3,000 available when buying or building a new house
- Special Traveller's grant of £3,000 available whether the house is new or second hand
- Local authority loans/mortgages/subsidies to assist Travellers in obtaining and repaying a loan.

*Further details on these reliefs may be obtained from your Inspector of Taxes/the Revenue Commissioners/Department of the Environment and Local Government/Your Local Authority.*

### 3.1 Grants for the purchase or building of a house

#### *New Houses*

A grant of £3,000 is payable by the Department of the Environment and Local Government upon the purchase of a new house built to the required standards by persons who have **never previously bought or built a house for their own occupation**. The grant is from £3,500 to £4,000 if you are primarily resident in a Gaeltacht area and Irish is the spoken language of your household. In addition, Travellers are also entitled to a special grant of £3,000 from their local authority when purchasing or building a new house. Therefore total assistance in this case ranges from £6,000 to £7,000. The new house grant is payable following completion and occupation of the house.

#### *Second-hand House Purchase*

Some Travellers may prefer to purchase a second-hand house. In this case the Traveller is entitled to the special grant of £3,000 from the local authority towards the purchase of the second hand house for his/her own occupation where he/she has not owned a house previously. This does not apply to Traveller tenants in local authority housing who purchase their homes under tenant purchase schemes, where separate conditions and discounts apply.

## 4.

### *Assistance from the Local Authority for the provision of accommodation*

To qualify for assistance from the local authority towards buying or building your own house, you must satisfy one of the following criteria:

- your application for local authority housing has been approved by the local authority, or
- you are a tenant or tenant purchaser of a local authority house who wishes to return the house to the local authority, or
- you are a tenant for more than one year of a house provided by a voluntary housing body under the rental subsidy scheme and who wishes to return the house to the voluntary body concerned.

If the local authority approves your application for assistance, you may apply for one or more of the following schemes, which are briefly listed below. Full details of the schemes may be obtained from your local authority or from the Housing, Policy and Finance Section of the Department of the Environment and Local Government.

#### 4.1 Low cost sites

A local authority may make serviced or unserviced housing sites available at a low cost. The local authority will decide on the cost of the site depending on a number of factors, e.g. location, income, and personal circumstances. The local authority may also make a financial contribution to the cost of any specialised site development works required. Low cost sites may also be made available to members of a co-operative or non-profit housing group of which at least 75% of the members are either tenants/tenant purchasers or persons whose applications for local authority housing have been approved by the local authority, or a person availing of a group shared ownership project sponsored by a local authority or a housing co-operative. (See also under the voluntary sector).

#### 4.2 Local Authority Loans for Purchase

If you wish to purchase a house (new or second hand) in the ordinary way or to build a house but you cannot get a loan to meet your requirements from a building society, bank etc., you may be eligible for a loan from your local authority. The loan can be up to 95% of the price of the house subject to a maximum of £50,000 (£55,000 on certain offshore islands). The interest rate is variable in line with the typical building society rate and includes mortgage protection cover.

#### 4.3 Shared ownership of your home with the Local Authority

This system offers home ownership in a number of steps to those who

cannot afford full ownership in one step in the traditional way. Initially, ownership of the house is shared between you and the local authority. Those who qualify for the system enjoy the benefits of home ownership but have more affordable outgoings than under a conventional mortgage.

If you have been approved in principle by the local authority for shared ownership, you may select a new or second hand house or have a new house built for occupation on a shared ownership basis. The house must be suitable for your needs, meet certain standards and be acceptable to the local authority.

From the start, you must purchase at least 40% of the value of the house and rent the remaining share (60% or less) from the local authority. You may pay for the share you are purchasing by taking out a mortgage loan from the local authority or by contributing cash of your own. You must normally pay a deposit of £1,000, which may be waived in certain limited circumstances. Your deposit and the first time buyer's new house grant (if applicable) and the special Traveller grant of £3,000 also go towards paying for the initial share.

Your regular outgoings will consist of the mortgage repayments in respect of the purchase share and a rent calculated at 4.5% of the purchase cost of the rented share, adjusted each year for inflation. A graded subsidy towards the rent is available to shared owners whose household income in the preceding year is £12,000 or less for

transactions effected before 1 January, 2000 or £16,000 for transactions effected on or after 1 January, 2000. The outgoings on shared ownership are lower than under an ordinary mortgage and there is no stamp duty to pay even if the house is second-hand. Some legal costs will be payable by the applicant in entering into a shared ownership lease.

*Example:*

In the case of a second-hand house costing £70,000, the monthly repayments in the first year (presuming you purchase a 40% share from the start) would be as follows:

- Cost of 40% share = £28,000  
(funded by a deposit of £1,000; £3,000 special grant for Travellers and mortgage loan of £24,000)
  
- Mortgage repayments on £24,000 loan over 25 years @ current interest rates = £142 per month
  
- Rent payable to local authority in year 1 =  
$$\frac{£42,000 \times 4.5\%}{12} = £157.50 \text{ p.m.}$$
  
- Total gross monthly repayments, i.e. exclusive of income tax relief on the interest paid on the mortgage = £299.50

Any shared owner whose household income in the preceding tax year is £12,000 or less can qualify for a rent subsidy ranging from £250 to £1,200 per year for transactions effected before 1 January, 2000. For transactions effected on or after 1 January, 2000 the maximum qualifying household income is £16,000 for a rent subsidy ranging from £1,000 to £1,600 provided the subsidy does not reduce the rent payable to the local authority below £1 per week. The amount of the subsidy will depend on your household income as follows:

Household Income (per year)	Subsidy (per year) for shared ownership transactions effected on or after 1 January, 2000
£10,000 and under	£1,600
£10,001 - £12,000	£1,400
£12,001 - £14,000	£1,200
£14,001 - £16,000	£1,000

For shared ownership purchases effected before 1 January, 2000 the existing subsidy levels will apply as before.

Household Income (per year)	Subsidy (per year) for shared ownership transactions effected before 1 January, 2000
£8,500 and under	£1,200
£8,501 - £9,000	£1,100
£9,001 - £9,500	£925
£9,501 - £10,000	£700
£10,001 - £11,000	£450
£11,001 - £12,000	£250

#### 4.4 Tenant Purchase Scheme

If you have been a tenant of a local authority house for at least one year you may apply to the local authority from whom you rent your house to purchase it either outright or by way of shared ownership.

#### Outright Purchase

##### *How is the purchase price calculated?*

The price of the house will be its market value, as determined by the local authority, in its existing state of repair and condition, less discounts. The structural condition of the house will be taken into account but any increase in the market value due to improvements you have made to the house will be disregarded in calculating the price.

*What discounts are available?*

You will be allowed a discount of 3% of the value of the house for each year of tenancy (up to a maximum of 10 years) of a local authority house plus £3,000. With 10 years tenancy, you qualify for a discount of £24,000 on a house valued at £70,000. The special Traveller Grant of £3,000 does not apply in this case. The net purchase price of your house would therefore be £46,000. *(Essentially it is a matter for the local authority to decide whether it is appropriate or desirable to sell the house, having regard to the wider implications for the estate on which it is located.)*

## Shared Ownership

See above.

## 4.5 Mortgage Allowance Scheme

This scheme is open to any person who satisfies one of the following criteria:

- a tenant in a local authority house or in a house provided by a body under the voluntary housing rental subsidy scheme (of more than one year); or,
- a tenant purchaser of a local authority house; or,

- a tenant who is prepared to return their house to the local authority or voluntary body.

If one of the above requirements applies you may qualify for a mortgage allowance, which is an added incentive designed to make more local authority and voluntary houses available for reletting.

If you are taking out a mortgage of at least £10,000 to purchase a house or to have a house built for yourself, you may qualify for a mortgage allowance. If building a house, you may also qualify for a low cost site. The mortgage allowance is an allowance of up to £4,500 paid on a reducing basis over 5 years (i.e. 1st year - £1,400, 2nd year - £1,100, 3rd year - £800, 4th year - £700, 5th year - £500) and is designed to ease the transition from rent to mortgage. The allowance is paid directly to the mortgage lender so that your mortgage repayments are reduced by the amount of the subsidy.

*Example:*

On a mortgage of £50,000 over 25 years from your local authority, or commercial lending agency, the mortgage allowance would reduce your monthly gross repayments (before income tax relief on mortgage interest) in the first year from approx. £296 to £180, i.e. a saving of £116 per month.

Note: The allowance paid in any year cannot exceed the amount of the mortgage repayments. For example, if the mortgage repayments for

the first year come to £1,300, then the maximum allowance payable is £1,300.

The mortgage allowance may be additional to first time buyers and special Travellers grants, local authority loans and low cost sites schemes. The mortgage allowance may not be combined with the shared ownership scheme.

#### 4.6 Local Authority Mortgages

You may qualify for a local authority loan or shared ownership scheme if you pass an income eligibility test as follows -

##### *Single Income Household*

Multiply your gross income (before tax) in the last income tax year by 2.5 - if the result is £50,000 or less you are eligible.

##### *Two Income Household*

Multiply the gross income (before tax) of the principal (greater) earner in the last income tax year by 2.5 and add the gross income of the lesser earner in the last income tax year - if the result is £50,000 or less you are eligible.

#### 4.7 Loan and grant scheme for the purchase of caravans

A pilot scheme of loans and grants for caravan purchase by Travellers was introduced in February, 2000. Briefly, loans up to a maximum

amount of £5,000 to be repaid over a period of up to five years will be made available by local authorities. The grant element of the scheme is a once off grant, calculated at 10% of the purchase price of the caravan, subject to a maximum of £500, is also available from local authorities for Travellers purchasing a caravan for the first time.

### Loans for caravan purchase - general conditions of the scheme

- a loan up to a maximum of £5,000 will be available for the purchase of a new /second-hand caravan
- the loan will be repaid over a period ranging from 1 - 5 years. The amount of loan sanctioned will be dependent on each applicant's ability to pay, which will be determined by the local authority. "Top up" loans will be at the discretion of the local authority, but it is envisaged that these will only be granted in exceptional circumstances
- applicants must satisfy the local authority that they are in need of accommodation and their circumstances are such that they cannot provide it from their own resources
- the caravan must be purchased from a reputable supplier registered for VAT purposes. The local authority and the applicant must satisfy themselves that the caravan to be purchased represents value for money, and that it meets the

needs of the Traveller household concerned, before the loan is sanctioned. The granting of assistance by the local authority shall not imply any warranty on the part of the authority in relation to the state of repair or the condition of the caravan or in relation to its fitness for use as habitable accommodation

- the local authority will satisfy itself that the existing sub-standard caravan is disposed of, where relevant
- the loan will be repaid at regular intervals i.e. weekly, monthly etc. The preferred method of repayment of the loan is through the Household budget scheme. It will remain a matter for the local authority concerned, following consultation with the applicant, as to alternative arrangements for repayment of the loan
- the Traveller concerned must be assessed by the local authority as being in need of accommodation. Travellers normally resident outside the State will not be eligible to apply for the loan scheme
- the normal local authority house purchase interest rate shall apply to the loan
- the Traveller applicant will contribute at least 10% of the purchase price of the caravan

- access to future loans will be denied where an applicant defaults on the loan repayments. The local authority will take appropriate steps to recover the outstanding loan
- in the event of cases of extreme hardship, the local authority may, at its discretion, extend the period for the repayment of the loan and/or reduce the amount of each repayment to assist the Travellers concerned.

### Grants for Caravan Purchase - general conditions of the scheme

- a once off grant (calculated at 10% of the purchase price of the caravan, subject to a maximum of £500) will be offset against the cost of a caravan for a first time purchaser. This grant will be deducted from the loan amount repayable to the local authority, by the Traveller, where relevant
- the grant will not be payable retrospectively, i.e. it shall only be payable from the date of introduction of the scheme
- in the case of a joint application for a grant, if one of the applicants has obtained the grant previously, then this will render the other applicant ineligible to claim the grant.

## 5.

### *Local Authority Loans for Improvement and Repairs*

A local authority may, at its discretion, advance a loan for house improvements and repairs in one or more of the following circumstances:

- where there is a need to improve a tenant's home or to extend (to cater for a disabled member of the family or an additional person)
- an application for local authority housing has been approved by the local authority, and
- the carrying out of the works will satisfy the tenants housing needs and result in their removal from the housing waiting list,
- an existing local authority tenant or a tenant purchaser or a tenant for more than one year of a house provided by a voluntary housing body under the rental subsidy scheme, who wishes to return their present house and move to a privately owned house requiring improvement works.

*(The following are a brief description of the types of loans available subject to certain criteria being met)*

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### 5.1 Local Authority Loans for House Improvement

For house improvements, maximum loans of £15,000 (£20,000 on certain offshore islands), where the loan is secured by a mortgage on the house and £6,000, where the loan is not secured, may be available from the local authority. The interest rate on loans is variable, in line with the typical building society rate.

### 5.2 Local Authority Improvement Works in lieu

A local authority may improve or extend a privately owned house to eliminate defects or to provide additional accommodation where this is necessary to eliminate overcrowding or to accommodate a person not at present residing in the house. The scheme does not apply to improvements to private rented houses. There is a charge in respect of any such work carried out by the local authority. The cost of works that may be carried out to a house is subject to a limit of £22,000, or £25,000 in the case of certain offshore islands.

#### *Example:*

The charge would be calculated, in much the same way as differential rents for local authority tenants, on the basis of your income and the cost of the works carried out in accordance with the following formula:

$$\text{weekly differential rent} \times \frac{\text{cost of works}}{\pounds 50,000}$$

### 5.3 Disabled Persons Grants

Under this scheme, a local authority may make a grant for the provision of additional accommodation or necessary works of adaptation to your house to meet the needs of a member of the household who is disabled. There is no income limit for eligibility. The grant may be up to 90% of the approved cost of the works in the case of private houses and up to the full cost of the works in the case of houses let by the local authority. Normally the grant will not exceed £14,000.

### 5.4 Overcrowded Conditions

A local authority may be able to build an extension to the existing house in lieu of transferring you to a larger house, or in the case of a person on the local authority's housing waiting list, the authority may decide to extend a house belonging to the family of the said housing applicant, if in so doing, it removes that person from the housing waiting list.

## 6.

### *Rented Accommodation*

If you are unemployed or working part time for less than 30 hours a week and are in receipt of a social welfare or health board payment, assistance towards the rent of private accommodation may be available under the Supplementary Welfare Allowance Scheme. Decisions in relation to assistance rests with the local Health Board and applications, which are subject to a means test, are dealt with by the Community Care Service at your local Health Centre (addresses and telephone numbers are listed under the Health Boards in the State Services Section towards the front of the telephone directory).

## 7.

### *Direct Provision of accommodation by the Local Authority*

Local authorities are the main providers of accommodation for people who are in need and who cannot afford it from their own resources. To be considered for local authority accommodation, you should apply to your local authority. Applicants must be accepted by the local authority as being in need of accommodation. Rents are related to your ability to pay.

#### **7.1 Standard Housing**

Houses are allocated to applicants in order of priority, taking all circumstances into account. Houses may be new, e.g. on a new housing estate, or second hand if allocated from existing stock.

#### **7.2 Residential caravan parks**

These residential caravan parks are for longer term or permanent stays. Depending on site size, location, number of bays, etc. a local authority may provide community facilities, e.g. play areas, pre-school and, where appropriate, areas for low level of economic activity.

#### **7.3 Transient or Temporary Halting Sites**

Local authorities will develop a national network of transient or short stay halting sites. Temporary sites may also be necessary pending the provision of more permanent accommodation.

## 7.4 Group Housing Schemes

Alternative housing can be arranged for groups of Traveller families enabling you to live in a house while meeting the special needs of Traveller culture.

## 8.

### *Voluntary Organisations*

Voluntary organisations that wish to become involved in the provision of rented accommodation for Travellers are supported by local authorities and the Department of the Environment and Local Government, as described below.

#### **8.1 Capital Assistance Scheme**

Under this scheme, approved voluntary bodies may provide accommodation in either homes or serviced caravan parks to meet the special accommodation needs of Travellers. Funding of up to 90% (95% in the case of projects for the homeless) of the capital costs of a project is available subject to an overall unit cost limit of £53,000 for each one or two person housing unit and £63,000 for each family type houses. A higher level of capital assistance is available in the administrative areas of the five County Borough Corporations and in the administrative counties of Fingal, Dun Laoghaire-Rathdown and South Dublin, subject to an overall cost limit of £75,000 for the one or two person unit and £90,000 for the family type houses.

Capital funding of 100% of the cost of providing residential caravan parks for Travellers is also available subject to maximum funding of

£90,000 per bay in the eight local authority areas listed above and £63,000 per bay in other areas.

A special level of capital assistance is available for providing residential caravan parks on certain offshore islands subject to an overall unit cost limit of £75,000.

## 8.2 Grant for Communal Facilities

Suitable proposals for the provision of communal kitchen/dining facilities, crèches, laundries, meeting rooms etc., where work commenced on or after 1 July, 1997, may qualify for a grant equivalent to £3,500 for each unit of living accommodation subject to a maximum of 90% of the cost. The funding for this grant is provided by the National Lottery.

## 8.3 Rental Subsidy Scheme

Under this scheme, approved voluntary housing bodies may provide accommodation for renting, particularly aimed at the needs of low income families. The accommodation is financed by means of a loan from the housing authority and the units cost limits are £63,000; or £90,000 in the eight local authorities listed above. A special level of assistance is available on certain offshore islands subject to a maximum limit of £75,000. A minimum of 75% of the accommodation units must be let by the voluntary bodies to persons whose applications for local authority housing have been approved by the authority and whose total household income in the previous income tax year did not exceed

£12,000. No income limit applies to the balance of applicants. A rental subsidy is payable by the local authority to the approved body in respect of qualified households. This subsidy is recouped by the Department of the Environment and Local Government.

### Site Costs

Where site costs are included in a voluntary housing project, the unit cost limits will be increased by £20,000 or the cost of the site, whichever is the lesser, in the five county borough areas, as well as in the administrative areas of Fingal, Dun Laoghaire-Rathdown and South County Dublin. For projects outside these areas, the limit will be increased by £15,000 or the cost of the site, whichever is the lesser.

### 8.4 Rents

Rents are related to your ability to pay, taking account of household earnings and circumstances. With effect from the subsidy year commencing 1 July, 1997, the rent on household income is calculated as follows:

Weekly minimum of £5 + 18p for each £1 of weekly household income over £80 per week in the previous tax year - £1 per week reduction for each dependant child residing in the house.

**Example:**

Income and number of child dependants		Weekly rent
£90 + 1 child	=	£5.80 (i.e. £5 + (10 x 18p)- £1)
£120 + 2 children	=	£10.20
£150 + 2 children	=	£15.60
£200 + 3 children	=	£23.60

Note: The minimum weekly rent may not be less than £5 per week. Additional rent will be payable if other persons with income are living in the accommodation.

### 8.5 Low Cost Sites

Local authorities may provide housing sites at low cost to assist persons in need to provide their own housing through the voluntary housing schemes, special group shared ownership projects or housing co-operatives.

### 8.6 Group Shared Ownership Projects

Local authorities or housing co-operatives may sponsor housing schemes specifically for persons who wish to avail of the Shared Ownership System. In such cases, low cost sites can be made available by the local authority in respect of each house in the scheme whether

or not the prospective shared owner qualified on an individual basis for the low cost housing sites scheme.

## 8.7 Housing Co-Ops

The low cost sites scheme is also available to a member of a co-operative or non-profit housing group of which at least 75% of the members are either tenants/tenant purchasers or persons whose applications for local authority housing have been approved by the local authority, or a person availing of a group shared ownership project sponsored by a local authority or a housing co-operative.

If you think that the sites scheme (with or without the other options available) provides an opportunity to promote a co-operative or voluntary housing project in your area, you should in the first instance contact your local authority. They will advise you in every way possible and put you into contact with other agencies, such as the **Irish Council for Social Housing**, the representative body of the voluntary housing movement, or **NABCo**, the **National Association of Building Co-operatives** (see below).

## 8.8 Approved Voluntary Bodies

To receive support under the capital assistance scheme or the rental subsidy scheme a voluntary body must be approved under section 6 of the Housing (Miscellaneous Provisions) Act, 1992. Bodies, which may be considered for approval, are as follows:

- (a) **Limited Companies** formed by guarantee of their members and without shareholders, and registered under the Companies Acts 1963 - 1990
- (b) **Societies** registered under the Industrial and Provident Societies Acts 1893 - 1978
- (c) **Trusts** incorporated under the Charities Acts.

The body must have as an object the provision of housing, the relief of housing need or poverty or hardship. A company or society must have provisions in its memorandum of association or registered rules, as the case may be, prohibiting the distribution of any surplus, profit, bonus or dividend to members and requiring that the assets of the body be applied solely towards its objects.

Applications for approval must be supported by:

- (a) the memorandum and articles of association, rules or the constitution of the body seeking approval together with a copy of its certificate of incorporation or registration
- (b) information on its present financial position
- (c) a description of its activities, plans and programmes

- (d) the names and addresses of its officers and of the members of its governing body or board of directors, the address of its registered office and the address of the secretary, if different from the registered office.

The Department of the Environment and Local Government and the housing authority should be advised immediately by an approved body of any change in the address of its registered office or in the name or address of its secretary and, on request, be provided with the names and addresses of its directors.

Organisations engaged in commercial or other risk taking activities should, in addition to (a) to (d) also furnish information on the nature of the management structure and control procedures for the proposed housing project.

Approved bodies must ensure that adequate accounting procedures are adopted to monitor capital expenditure and income in respect of the initial development of their housing project and thereafter maintain a separate current income and expenditure account (including rental income) in respect of ongoing operational costs. These accounting records should be open for inspection by the housing authority, as required.

## 8.9 The Rural Resettlement Programme

Families currently living in rented local authority homes or on the

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waiting lists and who wish to move to selected rural locations may qualify for the programme. Qualifying families will be provided with rented accommodation or with subsidised loans to purchase their new homes. They may also be eligible to apply for a mortgage allowance.

Under the programme, the package of arrangements for loan funding will provide a maximum loan of £38,000, of which -

- the Bank of Ireland will provide a maximum of £14,000
- the local authority will provide a mortgage up to a maximum of £17,000
- Rural Resettlement Ireland will provide a loan of £7,000, which is non-repayable, as long as the residence criteria are met
- credit criteria apply.

The mortgage loan portion of the package (up to £31,000) will be repayable over 20 years at a fixed rate of 5% for the first 10 years and 7.5% or the then prevailing variable rate for the remainder of the mortgage.

Families interested in the programme should apply for full details to Rural Resettlement Ireland. All eligible applications must meet the local authority guidelines on house purchase loans. The houses

selected must be approved by Rural Resettlement Ireland and vetted by the local authority.

### **8.10 Irish Council for Social Housing**

The Irish Council for Social Housing (The Housing Centre) 50 Merrion Square East, Dublin 2, Telephone 01 661 8334, has a representative and co-ordinating role in relation to non-profit and voluntary housing bodies. Information and advice on the formation of housing bodies is available from the Council and organisations seeking a role in these areas are strongly advised to contact the Council. This includes assistance with legal incorporation, a model constitution, and guidance for affiliated bodies about management, rents, budgets accounts, etc.

### **8.11 National Association of Building Co-Operatives Society Ltd**

The National Association of Building Co-operatives (NABCO) Society Ltd., 50 Merrion Square East, Dublin 2, Telephone (01) 6612877 functions as the central representative, promotional, organising, educating, advisory and training body for housing co-operatives in Ireland.

It is concerned with the relief of housing needs and the provision and management of housing, based on the co-operative organisation principles, for non-profit community benefit. NABCo organises the development of co-operative housing projects directly itself and in conjunction with affiliated housing co-operative societies.

## APPENDIX I

### Information Leaflets

- Local Authority Housing
- Voluntary Housing
- Improvement Works In Lieu Of Local Authority Housing
- Shared Ownership System
- Local Authority Loans For House Purchase And Improvement
- Low Cost Housing Sites
- Mortgage Allowance Scheme
- Disabled Persons Grants
- Tenant Purchase Scheme
- Charter for Rented Housing

### *Also available are:*

- A Guide To Planning Permission
- Making A Planning Application
- Commenting On A Planning Application
- Building A House - The Planning Issues
- Doing Work Around The House - The Planning Issue
- Agriculture And Farm Development - The Planning Issues
- Planning For The Business Person
- The Development Plan
- Environmental Impact Assessment

- Making A Planning Appeal
- A Guide To The Building Regulations

All of the above are available from your local authority, or from Housing Policy and Finance Section, Department of the Environment and Local Government, Custom House, Dublin 1 (tel. (01) 888 2000)  
LoCall: 1890 20 20 21.

## **APPENDIX II**

### **Further Information**

For any further information on any of the above options you may contact your relevant local authority and/or the other authorities listed below.

### **Useful Addresses and Phone Numbers**

"First Time Purchasers New House Grants - HAI Explanatory Memorandum" is available from the Department of the Environment and Local Government, Housing Grants Section, Government Offices, Ballina, Co. Mayo. Telephone (096) 70677 Fax. (096) 70680. LoCall: 1890 20 20 21.

"Annual Housing Statistics Bulletins," are available from the Government Publications Sales Office, Molesworth St., Dublin 2. Telephone (01) 661 3111.

Guidelines on: "Residential Caravan Parks for Travellers"  
"Basic Services & Facilities for Caravan Parks Pending the Provision of Permanent Accommodation" and  
"Site Selection"

are available from the Department of the Environment and Local Government, Custom House, Dublin 1. Telephone (01) 888 2000. LoCall: 1890 20 20 21

Gach eolas faoi deontais i leith tithe sna limistéir Ghaeltachta on Roinn Ealaíon, Cultúir agus Gaeltachta, Na Forbacha, Gaillimh. Teileafón (091) 592555

Full details on the rural resettlement programmes are available from Rural Resettlement Ireland, Kilbaha, Kilrush, Co. Clare. Telephone (065) 9058034.