



Housing for people with disabilities

Disability Information Factsheet 5

This factsheet gives a general overview of the accommodation options for people with disabilities including supports for adapting a home.

Owning a home

You may not be discriminated against on grounds of your disability when accessing a commercial mortgage. If you cannot afford to buy a house in this way, you may qualify for a local authority loan, affordable housing or shared ownership.

Local authority loans

Individuals and families on low incomes may qualify for a local authority loan to buy a home. You are unlikely to get a loan if your only income is a social welfare payment.

Affordable housing

Affordable housing allows lower-income purchasers to buy newly constructed homes and apartments in areas where property prices have created an affordability gap.

Shared Ownership Scheme

This scheme is intended for those who cannot afford to buy a house in the traditional way. Initially, ownership of the house is shared between the owner and the local authority.

Renting a home

Private rented housing

The Private Residential Tenancies Board (PRTB) was set up to resolve disputes between landlords and tenants, operate a national tenancy registration system and provide information and policy advice on the private rented sector. All private tenancies should be registered with the PRTB.

The Equal Status Acts 2000-2004 outlaw discrimination when renting accommodation. You should contact the Equality Authority if you believe you have been discriminated against on the grounds of your disability when seeking accommodation. In general, if your only income is a social welfare or Health Service Executive (HSE) payment, you may qualify for a Rent Supplement to help with the cost of your rent (see page 6 for more details).

Local authority housing

Local authorities must allocate houses for rent in accordance with a scheme of letting priorities, often called the points system. The local authority may (but does not have to) give priority to groups such as older people or people with disabilities. Many local authorities do provide special housing units for older people and people with disabilities.

Housing associations

Housing associations are independent non-profit-making organisations that provide rented housing for special needs groups, such as older people, people with a disability or people who cannot afford to buy a home. Home-ownership cooperatives are a particular form of housing association, in which tenants share responsibility for the management and upkeep of their homes.

In order to be housed by a housing association, you must be registered on the local authority housing waiting list in your area and there may also be an income or means test.

Housing association tenants have basically the same rights as local authority tenants. However, housing association tenants do not have the right to buy their homes.

Home improvements and adaptation

If you have a disability or are an older person with mobility problems you may be able to get financial help with alterations to make your home more suitable for your needs. Before you make any big changes to your home you should get advice from an occupational therapist (see below). If you need to add a structure or an extra room such as an accessible bathroom to your house you may need planning permission. It is important to be sure of what planning permission you need before you start work.

Financial and other supports for home adaptations

Grant schemes are available to contribute towards the costs of adapting your home, including making structural changes, to suit the needs of a disabled or older person.

When the local authority receives your application for one of the grant schemes below, it may request an Occupational Therapist's (OT) assessment. The local authority can arrange for an OT assessment but you can employ an OT to carry out an assessment and recoup up to €200 as part of the total grant up to the maximum you are entitled to. You can contact an OT through the community care section of your Local Health Office or through the Association of Occupational Therapists of Ireland, www.aoti.ie

Health professionals such as public health nurses and physiotherapists can also advise you on specialised equipment and home adaptations. Make sure that any healthcare professional is briefed about your needs both in the long and the short term so that you only have to make changes to your home once.

Housing Adaptation Grant for People with a Disability

If changes need to be made to your home to make it suitable for someone with a physical, sensory or intellectual disability or a mental health difficulty, you may be eligible for a Housing Adaptation Grant for People with a Disability.

This scheme is for people who are not covered by the Mobility Aids Grant Scheme (see below). It provides means-tested grants for the provision or adaptation of accommodation to meet the needs of people with a disability. The maximum grant is €30,000. For houses less than 12 months old the maximum grant is €14,500.

Your application will be prioritised based on medical need. People with household incomes of less than €30,000 per year may qualify for 95% of the cost of the works, up to the maximum limit. The proportion of the costs to be grant-aided is tapered from 95% down to a lower level of 30% which applies when household income is between €54,001 and €65,000 per year.

Mobility Aids Grant Scheme

The Mobility Aids Grant Scheme provides grants for equipment designed to address mobility problems in the home. It is designed to fast-track essential items that are required to allow you to remain in your own home. The grant is primarily for older people but people with disabilities can also access the scheme.

The amount paid under this scheme is less than under the Housing Adaptation Grant for People with a Disability and the cut-off point for household income is lower. Only people with household incomes of less than €30,000 qualify. Up to 100% of the cost is covered up to a maximum amount. If the work you need done costs over €6,000 you should apply for the Housing Adaptation Grant for People with a Disability.

You cannot apply for both the Mobility Aids Grant Scheme and the Housing Adaptation Grant for People with a Disability; however, you can withdraw an application under one scheme and submit a new application under the other.

Housing Aid for Older People Scheme

The Housing Aid for Older People Scheme is used to improve the houses of older people (over 60 generally) which are unfit for habitation. The type of work which is grant aided includes structural repairs, heating, cleaning and replacement of windows and doors.

The maximum grant available is €10,500 and may cover 100% of the cost of works for people with an annual household income of less than €30,000, tapering to 30% for those with annual household incomes of €54,001 to €65,000.

Contact the Housing Department of your local authority for further information on all these schemes.

Local authority home improvement loans

Local authority loans are available to owner-occupiers in Ireland for carrying out necessary works to improve, repair or extend their homes. A single-income household whose income was below €40,000 in the previous tax year may qualify for a home improvement loan. For a two-income household, multiply the gross income (before tax) of the higher earner in the last tax year by 2.5 and add the gross income of the other earner in the last tax year. To be eligible for a loan, the result should be €100,000 or less.

Home energy schemes

The following grant schemes are administered by Sustainable Energy Ireland (SEI), www.sei.ie.

The Warmer Homes Scheme provides a draught-proofing and home insulation service. It is not yet available in all parts of the country. Eligibility criteria are determined locally and can vary according to where you live. In some parts of the country a small fee is charged for the work undertaken through the scheme.

The Greener Homes Scheme provides assistance to homeowners to purchase a new renewable energy heating system.

The Home Energy Savings Scheme provides grants to homeowners who invest in certain energy efficiency improvements, such as a high-efficiency boiler or insulation for roof or walls.

Assistance with mortgage interest or rent

Payments can be claimed under the Supplementary Welfare Allowance scheme, to assist towards mortgage interest or private rental costs that you are no longer able to afford due to a change in circumstances.

Rent Supplement

To be eligible for a Rent Supplement, you must have been in rented accommodation for at least six months. This condition does not apply to, among others, people over age 65, people regarded as homeless and those on Disability Allowance, Invalidity Pension or Blind Pension.

Mortgage Interest Supplement

Mortgage Interest Supplement is a means-tested payment that provides short-term support for people who are unable to meet their mortgage interest repayments in respect of a house which is their only residence. It does not help towards the portion that pays off the actual loan and house insurance.

Rental Accommodation Scheme

If you have been getting Rent Supplement for more than 18 months and you are in need of long-term housing, you may be eligible for the Rental Accommodation Scheme (RAS). The scheme is run by local authorities. The local authority will make the final decision about eligibility under the scheme.

Under the scheme, local authorities draw up contracts with landlords to provide housing for an agreed term for people with a long-term housing need. The local authority pays the rent directly to the landlord (you may continue to contribute to your rent but you pay this contribution to your local authority, not to your landlord).

Accessibility

Part M of the Building Regulations requires homes built since 2001 to meet certain accessibility requirements. Local authorities are responsible for the monitoring and enforcement of the building regulations.

Building for Everyone is a guide to making buildings and the environment accessible and usable by everyone. It is available to download from the National Disability Authority website, www.nda.ie.

Living independently

Specialist equipment and adaptations can make it easier for you to live independently in your own home. The Assist Ireland website (www.assistireland.ie; Lo-call 1890 277 478) can give you more information on some of the equipment available. See Factsheet 2: *Health services* for more information on aids and appliances and other supports.

Centres for Independent Living aim to enable people with disabilities to live fulfilled, independent and active lives within society. There are currently twenty-six centres operating throughout Ireland.

Useful addresses

The National Disability Authority (NDA)

25 Clyde Road, Dublin 4
Tel: (01) 608 0400
www.nda.ie

Centre for Independent Living

Carmichael House,
North Brunswick Street, Dublin 7
Tel: (01) 873 0455
or (01) 873 0986
Email: info@dublincil.org
www.dublincil.org

Private Residential Tenancies Board

O'Connell Bridge House
D'Olier Street, Dublin 2
Tel: (01) 635 0600
Email: information@prtb.ie
www.prtb.ie

Sustainable Energy Ireland

Wilton Park House
Wilton Place, Dublin 2
Tel: (01) 808 2100
www.sei.ie

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

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You can find more information on all the entitlements covered in this factsheet in the booklet *Entitlements for people with disabilities* (available from your local Citizens Information Centre) or on www.citizensinformation.ie

Citizens Information 

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