LifeSteps

Using the Internet for...

Affordable housing

www.lifesteps.ie

Using the Internet for **Affordable housing**

Anne Gannon, Dublin City Public Libraries

Lifesteps offers you a range of online and printed guides. Written by staff from Irish public libraries, each guide contains easy to follow, step by step explanations of how to use the Internet to achieve a specific goal or 'life step.'

Lifesteps is an initiative of Irish public libraries, managed by An Chomhairle Leabharlanna and funded by the Department of the Environment, Heritage and Local Government through the Information Society Fund.

For updates, news on the project and for a full listing of all the guides, log on to *www.lifesteps.ie*

You can contact the Lifesteps team at *lifesteps@librarycouncil.ie*

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Note: words in red appear in the glossary at the end of this module.

Introduction

This guide tells you how to use the Internet so you can find out how your local authority can help you become a home-owner. It outlines the various schemes designed to make home ownership more affordable and accessible and directs you to websites where you will find more detailed information.

Buying a house is the biggest financial decision most people ever make. Most Irish people aspire to owning their own homes at some stage in their lives. However, as house prices continue to rise, unless they have unlimited funds this can seem out of reach for many people. Local authorities, in the form of County Councils and Town Councils, have long had a role in helping people to find a place to live. Traditionally this has been by direct provision of housing owned by the Council and rented out to people who are below a certain income, or who qualify for social reasons. Increasingly, however, local authorities are helping people on low to middle incomes who wish to purchase property.

Can using the Internet prove helpful in making the best decisions around this important life step?

Yes it can. The Internet is available all the time, so you can look up and read all the information at your own pace, and at a time that suits you. Information on the various options changes frequently as new schemes become available. These are usually advertised in the local newspapers, and your local authority will regularly update the details on their website.

Need to Know

A basic familiarity with the Internet and PC is required.

Need to Have

1. Statements of Earnings (e.g. your P60).
2. Calculation of regular monthly outgoings.
3. Some thoughts on type of property you want to build or buy and the location of the site or house.
4. It can be useful to have an email address for correspondence.

Related Guides

- 'Internet Basics' covers the Need to Know requirements for this module.
- 'Using the Internet for…Buying a Home' tells you how to find the right property and the right mortgage on the Internet by using the websites of estate agents, banks and building societies.

Quick Guide

Here we list the ways that a local authority can help people to buy or build their own homes. All links are from the Irish government information website www.oasis.gov.ie – except the link to the building co-operative site www.nabco.ie

Not all local authorities operate all these schemes at any one time. For details in your local area, check out the website of your local authority at www.environ.ie

- **Affordable Housing Schemes**

The Affordable Housing Schemes aim to help lower income households to buy their own homes by making a number of newly built houses and apartments available to eligible first-time buyers at prices significantly less than their actual market value. Find out more at http://www.oasis.gov.ie/housing/buying_a_house_or_flat/affordable_housing_scheme.html

- **Affordable Sites Schemes**

This is similar to the Affordable Housing Scheme, but makes sites available at a reduced price to allow eligible people build their own homes.

Affordable sites can be made available to individuals or approved housing co-operatives. Find out more at

www.oasis.gov.ie/housing/buying_a_house_or_flat/low_cost_housing_sites.html

- **Shared Ownership Schemes**

The Shared Ownership Scheme allows you to buy a proportion of your home to begin with, increasing that proportion in steps until you own the entire house. You make mortgage payments on the part you own and pay rent to the Local Authority for the other part. Find out more at www.oasis.gov.ie/housing/buying_a_house_or_flat/shared_ownership.html

- **Assistance to Home-ownership Co-operatives**

Home-ownership co-operatives are a distinct form of self-help organisation, in which people work together to provide their own housing. Local Authorities work in partnership with the National Association of Building Co-operatives to assist them in their aim. Find out more at www.nabco.ie/local.htm

- **Buy-out of Local Authority Housing Stock**

People who have been tenants of a local authority house for at least one year may apply to buy it either outright or through shared ownership. Restrictions may apply and flats or apartments are not currently eligible. Find out more at www.oasis.gov.ie/housing/buying_a_house_or_flat/buying_your_local_authority_house.html

Further information on the terms and conditions of all of these schemes is available on the following websites:

www.oasis.gov.ie

www.threshold.ie

www.environ.ie

www.reachservices.ie *(pilot mode)*

To get detailed information on how these schemes operate in your area check the website of your local authority. Log on to www.environ.ie for a full list of local authority websites.

Note: If you do not find the information you are looking for on your local authority website, first get the general information from the www.oasis.gov.ie site and then contact the housing section of your local authority directly.

Step-by-Step Guide:

How to find information on Buying a House Using the Affordable Housing Scheme

Here we will take you step-by-step through the websites you need to access and the links you need to follow to find information on Affordable Housing. We will use the Irish Government information website 'Oasis' to find background information and then we will use the website of Fingal County Council as an example of the information available on local authority websites.

First go to www.oasis.gov.ie

You can do this either by

- Clicking on the blue link above, or
- Typing the web address into the address bar

Look at the list shown and find '**Housing**' at the bottom left of the screen.

- Click on **Buying a Home**

This page of the website has links to lots of interesting information.
To find out more about the Affordable Housing Scheme

- Click on the blue **Affordable housing scheme** link

Read through this information to see if the Affordable Housing Scheme has something to offer you. Then look at your local authority (often called County Council) website to find details of the scheme as it applies in your area.

For a full listing of local authority websites go directly to the Department of the Environment website: www.environ.ie

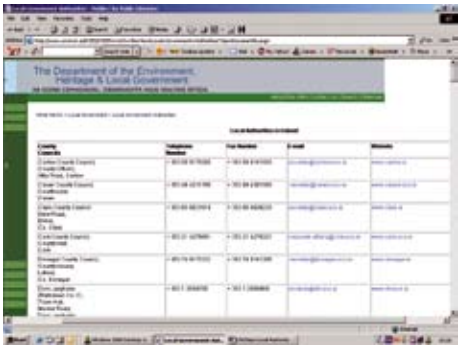
Look at the green panel on the left of the screen and

- Click on **Local Government**

- Click on the blue link **Local Authorities**

This will display a screen with contact details for all local authorities in Ireland.

You may need to click on the scroll bar at the bottom of the screen to reveal the links to the local authority websites – as in the example here.



To go directly to the website of your local authority

- Click on the blue link on the right of the screen e.g. www.carlow.ie

For this example we will look more closely at the website of Fingal County Council, and show you where to find information on Affordable Housing Schemes in this area.

First go to www.fingalcoco.ie

- Click on **Affordable Housing Scheme** from the **Quick Links** section on the right of the screen

Or

- Click on **Living in Fingal** from the list on the left of the screen
- Follow the links through **Housing** to **Affordable Housing** until you get to the page with **Properties for Sale**.

From here you can follow the links to download the following

- **Information Booklet** – giving details of how the scheme operates
- **Application Form** – if you wish to be considered for the scheme

These may take a little time to appear on screen. They are in PDF format and can be viewed online, downloaded, or you can then print them out if you wish.

You can even look at close-up photographs of the houses and apartments for sale by clicking on the red address link e.g. **Hamlet Lane**, **Balbriggan**, as shown above.

Note: The websites of Local Authorities vary in content and design. If you are having difficulty finding information on Affordable Housing for your area, or any other housing related information, contact the Housing Department of your Local Authority.

! Watch out for… www.affordablehomespartnership.ie A brand new website covering affordable housing in the Greater Dublin Area.

Glossary

Address Bar: The long, narrow window at the top of the browser, which shows the web address (URL) of the site you are currently viewing. In Internet Explorer, the word 'Address' appears just to the left of the window. The address bar is automatically filled when you visit a web page. Alternatively, you can type in the address of a web page you wish to visit, and click the 'Go' button at the right-hand end of the window, to view that web page.

Download: The process of copying a computer file from the Internet onto your own PC is called downloading. A file such as music (MP3) file or a document is made available to the Internet by storing it on a server. To download the file, you usually click on a link to it, or else right-click and choose 'Save target as' (in Internet Explorer) or 'Save link as' (Mozilla Firefox). A box pops up asking you where on your hard disk you want to store the file. You choose the location for storage, click the button and the file is copied onto your hard disk (or downloaded).

E-Government: E-Government is a set of services that the state delivers to the public via the Internet. For example, the ability to pay tax online (at revenue.ie) is an E-Government service. E-Government has advantages for the consumer (no queuing, easy access) and for the government (low cost, efficient processing of information). Increased delivery of E-Government services is a priority for governments across Europe, including Ireland.

Email address: A unique 'address' from where you can send and receive mail.

Internet: A large collection of computers, connected together to allow them to share information with one another.

Link: A link, or hyperlink, is a part of a web page that, if clicked with a mouse, opens a different web page. Links are usually shown in blue and underlined on a web page.

Online: A word used as shorthand for 'on the Internet' or 'connected to the Internet'.

PDF format **(Portable Document Format):**
A PDF is a type of computer file (in the same way that an MP3 or a Microsoft Word file is a type of file), which is commonly used on the Internet for presenting documents. PDFs are excellent for printing out – a printed PDF generally looks much better than a printed (HTML) Web page. PDFs are thus mainly used for material which the user is expected to print out (such as Government forms, brochures, reports), rather than material which is meant to be viewed online. PDFs require a specific piece of software, a PDF viewer, to be viewed and printed out. By far the most common PDF viewer is Adobe Acrobat, which is available for free online.

Portal: A web portal is a single access point or gateway to a broad array of resources and services.

Scroll Bar: The bar is located to the far right of your web browser is known as the vertical scroll bar. It lets you scroll up and down a web page by placing your mouse arrow pointer on the up or down arrows along the side and holding down your left mouse key.

Web address: A unique address that allows you to access a website. You type a particular form of words into the address bar on the Internet screen, for example, the web address for the LifeSteps website is www.lifesteps.ie

Website: A website is a collection of web pages that displays information on a particular topic. Common types of websites include company websites (information about the company or organisation), online shops (where you buy goods and services and pay by credit card) and personal websites (where individuals share their interests). A website may consist of just one page of information, but will usually contain several pages, all linked together. All the pages in a website usually share the same 'domain' name. For example, all the pages in the large online shop Amazon have an address (URL) that starts with 'www.amazon.com'.

Links

Below is a useful list of websites, all of which contain information on various aspects of housing.

www.oasis.gov.ie The official Irish e-Government information website where you can access information on a large number of topics that influence the lives of all citizens.

www.affordablehomespartnership.ie Website of the Affordable Homes Partnership (AHP), a new state agency established in August 2005. Its main aim is to drive and co-ordinate the delivery of affordable housing in the Greater Dublin Area.

www.environ.ie The website of the Department of the Environment, the government department with overall responsibility for housing in Ireland.

www.housingunit.ie The aim of The Housing Unit is to improve management of public and social housing and to foster co-operation between the local authorities and the voluntary sector in achieving a more responsive housing service. The website has an excellent 'links' page and publishes an online newsletter 'Housing Ireland'.

www.irlgov.ie The official Irish State website or web portal which provides links to all Government departments, State organisations and Government services.

www.comhairle.ie Comhairle is the national support agency responsible for supporting the provision of information, advice and advocacy on social services. One of its resources, the Citizens Information Phone Service, provides easy access by telephone and e-mail to information and advice on the broad range of social services, including housing.

www.nabco.ie The website of the National Association of Building Co-operatives. Check out the 'Partnership with Local Authorities' section.

www.thevillage.ie The website of a voluntary housing association whose motto is 'building, sustainable, community'.

www.ruralresettlement.com The website of the charity/community development organisation Rural Resettlement Ireland.

www.threshhold.ie Threshold is a not-for-profit organisation whose aim is to secure a right to housing, particularly for households experiencing the problems of poverty and exclusion. This site has very clear, concise information on the various forms of housing assistance available.

www.cif.ie The website of the Construction Industry Federation has lots of advice and tips about buying a house, affordable housing, shared ownership etc. under the section 'Consumer Advice' including an Irish Home Builders Association First Time Buyers Guide to download.

www.icsh.ie The website of the national representative association for housing and hostel organisations – the Irish Council for Social Housing. The main aim of the organisation is the promotion of non-profit/Voluntary Housing for the relief of housing need and homelessness.

AN ROINN COMHSHAOIL AGUS RIALTAIS ÁITIÚIL
DEPARTMENT OF THE ENVIRONMENT, HERITAGE AND LOCAL GOVERNMENT

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