

# Accommodation



You have a number of choices when looking for accommodation in Cork. Firstly, you can rent – usually from a private landlord. Types of rented accommodation include houses, apartments or flats, house shares (i.e. a room in a house rented by others) and bed-sits (a combined bedroom and sitting room with shared bathroom and limited cooking facilities). Or you may decide to buy your own home. Whichever you choose, some of the key points you need to know are outlined below.

## Private Rented Accommodation

### How to find the right place?

Finding accommodation in Cork in the right place and at the right price can be difficult. In particular you should try to avoid late August and September/October, when Cork's university and colleges open. At this time of the year thousands of students from across the country will also be seeking accommodation. A good place to start when looking for

accommodation is the ads in the local and evening newspapers, such as the Evening Echo available early each afternoon (look in the classified ads section – usual headings are “accommodation” or “house share”). If you are interested in the ad and want to see the place, make an appointment to see the accommodation. You should start contacting landlords as early as possible as the accommodation could be gone in couple of hours.

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

**CH:** Central Heating.  
(GFCH – gas fired central heating).

**FF:** Fully Furnished.

**NRA:** No Rent Allowance.

**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 the 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 with details of available properties. Or you could place your own ad in the local newspaper.

### **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, does it include bills such as gas, electricity and bin charges, how long you 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 should (but many don't) provide a rent book, which includes their name and address and records the deposit and rent paid.

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 (eg 6 or 12 months) and if you leave before then 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 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. 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 four weeks notice in writing if they want 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 for free housing advice and information.

### **Contact Details**

Threshold,  
Father Matthew Quay, Cork,  
Tel 021 4271250,  
e-mail: [threshold@tinet.ie](mailto:threshold@tinet.ie)  
[www.threshold.ie](http://www.threshold.ie)

## Buying A Home

To buy a house in Ireland, you will probably need to get a loan from an Irish bank. This loan is called a mortgage and is usually repaid over 25 years or more. As well as this loan you will also need to pay a large deposit. 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.

House prices have increased greatly over recent years and are highest in cities. In 2004 the average cost of buying a house in Cork city is €230,000. Houses are usually advertised and sold through estate agents, although some are sold privately, e.g. through ads in newspapers.

## Supports Available

Local authorities (e.g. Cork City Council) help those who cannot afford to buy or rent their own home, by providing houses and flats at a low rent. 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) and even then may spend

months or years on the waiting list before getting accommodation.

Local authorities also help people on low income to buy their own homes, through schemes such as:

**Shared ownership** – the house is owned jointly by the buyer and the council.

**Affordable housing** – houses are sold to eligible buyers at less than the market value.

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

If you are living in private rented accommodation and receive a social welfare or health board payment, you may be eligible to receive an allowance 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 all social welfare payments, to be eligible you must be considered “habitually resident” (see page 18).

### Further Information

Local Authority Housing Support,  
Cork City Council, City Hall, Cork,  
tel 021 4966222.

Rent Allowance, Southern Health  
Board, Community Welfare  
Headquarters, Abbey Court House,  
George's Quay, Cork, tel 021 4965511

## Emergency Accommodation

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

If you need assistance outside of office hours, there are a number of voluntary organisations which provide emergency accommodation, food and other support.



### Contact Details

Southern Health Board, Community Welfare Headquarters, Abbey Court House, George's Quay, Cork, tel 021 4965511. The office is open during office hours, Monday to Friday.

## Emergency Accommodation

### Cork Simon Community

(accommodation and day centre for men and women aged 18 and over) Andersons Quay, Cork. Tel 021 4278728 (24 hours a day, Monday – Sunday)

### Society of St. Vincent de Paul

runs St Vincent's Hostel (for men only), Anglesea Terrace, Cork. Tel 021 4317899 up to 9pm, Monday to Sunday.

### Edel House

(accommodation for women and children), Grattan Street, Cork. Tel: 021 4274240, open 24 hours, Monday to Sunday

### Riverview

(temporary accommodation for teenage girls 15-18), 3 North Mall, Cork. Tel 021 4304205. Open 24 hours, Monday to Sunday