## Housing Department

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<tr>
<td>Loans &amp; Grants</td>
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<tr>
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## Other Departments

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<tr>
<td>Cleansing Section, Half Moon Lane</td>
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<td>Wheel Bin Office</td>
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<td>Fire Department</td>
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<table>
<thead>
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<td>Cork City Council – Web Site Address</td>
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## Estate Management Offices

<table>
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<td>North East Area Housing Sub Office</td>
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<td>North West Area Housing Office</td>
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## Repair Requests

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<td>North East Area Housing Sub Office</td>
<td>4552259</td>
</tr>
<tr>
<td>Centre</td>
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</tr>
</tbody>
</table>
To each Tenant of Cork City Council

Cork City Council has for over a century been providing houses for people. Over the years more than 14,000 houses have been provided and the current rental stock, following sales, is approximately 7,500 dwellings.

As a landlord, the City Council provides a range of housing services including house maintenance, allocations, loans etc. These are in addition to the general services provided by the council e.g. roads, parks, water etc.

This Tenant’s Handbook has been produced in order to provide useful information on the housing services available. It is intended also to clarify the roles and responsibilities of both tenant and the City Council, as landlord.

I hope that the handbook will serve as a practical guide and reference.

J Gavin,
City Manager

INTRODUCTION

Cork City Council is pleased to be able to give you this copy of the Tenant Handbook. As your landlord Cork City Council is taking this opportunity to remind you of the range of services available to you as one of our tenants.

This handbook is an important element in the flow of information between Cork City Council and its tenants. It allows us to give you useful and better information about Cork City Council and its many services.

It is important to note that the content of this Tenant’s Handbook is included by way of guidelines to explain some matters pertaining to your tenancy.

How can I contact Cork City Council’s Housing Department?

We can be contacted at:

The Housing Department
Cork City Council,
Central Fire Station,
Anglesea Street, Cork.
Tel: 021-4966222

For tenants living in the areas listed below, the contact point is as follows:
Knocknaheeny/Hollyhill/Churchfield/Farranree/Gurranabraher

North West Area Housing Office
Knocknaheeny Avenue, Knocknaheeny, Cork. Tel: 021 – 4391917 Fax: 021 – 4391885

For tenants living in the areas listed below, the contact point is as follows:
Mayfield, Lotamore, Banduff, Ballyvolane

North East Area Housing Office,
127 Ardbhaile, Old Youghal Road, Mayfield, Cork. Tel/Fax: 021 4551586

For tenants living in the areas listed below, the contact point is as follows:
The Glen, Blackpool, Dillons Cross, Rathmore Road

North East Area Housing Sub Office,
109 Arderin Way, The Glen, Cork. Tel: 021 4552259 Fax 021 4550943
Your Tenancy

- Your letting agreement
- Use of your home
- Succession – inheriting the tenancy
- Assignment – passing on the tenancy
- Lodgers & Subletting

Tenancy/Letting agreement

The conditions of your tenancy are set out in detail in your letting agreement. For your convenience, we have highlighted some of the main issues:

Q: How does my tenancy operate?

A:
- The dwelling must be used as your principal home.
- Rent is calculated by reference to the Differential Rents Scheme and is based on household income and household circumstances. Any changes of circumstances in income of household must be reported to the City Council.
- The tenant shall not, save with the express consent in writing of Cork City Council, cease to reside in the dwelling for more than six weeks in any period of fifty-two weeks.
- You must give Cork City Council four weeks notice, in writing, if you are surrendering your tenancy.
- You must look after and keep your dwelling in good condition.
- You must not make any structural alterations to the dwelling without our written permission.
- No member of your household is to be guilty of conduct likely to cause annoyance or disturbance to your neighbours.

The breach of any one or more of the conditions of your tenancy places your tenancy at risk and can result in the termination of your tenancy by the City Council. Under the law the housing authority is not always required to provide rehousing.
Frequently asked questions

Q: What should I do if I have to live somewhere else for a few months?
A: Our property has been let to you to use as a home. If you must be absent for six weeks or more in any one year, please contact us immediately. It is very important that we know exactly when you will be coming back.

Q: Can I work from home?
A: Your letting conditions say you must use the property "only as a private residence" and that you must not operate a "business at the premises". Cork City Council will take steps to prevent usage of the property as a shop, workshop etc.

Q: What happens to the tenancy if my parents are the tenants and they die or leave?
On the death or departure of both parents, the tenancy will normally be given to a son or daughter, irrespective of the number in the family, provided that he/she has been registered as living there for at least two years immediately prior to the death or departure of the tenant. In determining succession, Cork City Council will have regard to the housing need and natural rights of surviving brothers, sisters, sons, daughters who have resided in the household for a period of two years or more. Each case will be examined on its merits.

Q: Can I pass my tenancy on to someone else before I die?
No but a joint tenancy may be created if the other person has lived in the house as a declared household member for 2 years or more.

Q: What if, as a single person, I live alone as the tenant of my house?
A: Should you die, no other person shall be entitled to claim the tenancy of the house by succession.

Q: Can I charge someone to live in my home with my family or me?
A: No – The letting conditions prohibit this.
Some of the issues that will be taken into consideration by the Housing Department are:

- Clear Rent Account.
- Refuse and any other charges paid.
- Property has been kept in good condition.
- Compliance with all the conditions of the Letting Agreement.
- No record of serious anti-social behaviour in present dwelling.
- Have been tenants in the present dwelling for at least two years.

Inter-Transfers

Tenants can apply in writing to Cork City Council if they wish to exchange their dwellings. Conditions will apply including a fee.

Non-Disclosure of Information

The City Council may refuse to offer a transfer:

- Where a transfer applicant refuses to disclose any information, which is requested either for the purpose of assessing the application or for estate management purposes.
- Where a transfer applicant will not authorise the release of data/information about the applicant by other agencies where it is required for estate management purposes.
- Where a transfer applicant provides false or misleading information, either on the application form or at a subsequent interview.

Improvement work in lieu of housing

It may be possible for Cork City Council to provide a bedroom extension to a tenant's existing dwelling. It may be considered if it eliminates overcrowding and would result in the tenant being removed from the Transfer List.
Repairs and Maintenance

Cork City Council manages and maintains 7,500 dwellings in Cork City. There is often confusion about who is responsible for maintenance repairs.

Cork City Council is responsible for many repairs but is not responsible for all repairs. Practical guidelines regarding repairs on some of the most common issues are listed below.

How do we carry out our responsibilities?

We divide repairs and maintenance into two different categories:

1. **Response maintenance**
2. **Planned maintenance**

1. **Response maintenance**

If an item in your home is defective you should check whether it is your own or our responsibility by referring to the sections below. If the particular item is our responsibility then you should report it to your local Area Housing Office or Maintenance Depot. We will attend to your request as soon as possible, but you should remember that repairs we prioritise depend on how urgent the particular item of work required is.

2. **Planned maintenance**

More general repairs, to ensure that the overall fabric of the house is kept in good structural repair are carried out on a programme basis. It is intended that each property would undergo a planned maintenance inspection every five years, which will identify what items of work or elements of the building are in need of replacement.

Q: How do I report repairs that need doing?

A: Any queries on repairs or reporting of repairs should be made to your local office as follows:

- Vicars Road 021- 4961722
- North East Area Housing Office 021- 4551586
- North East Area Housing Sub Office 021- 4552259
- City Centre 021- 4924121
- Northwest Area Housing Office 021- 4391917
Cork City Council's Responsibilities

Cork City Council is generally responsible for the repair and maintenance of the items listed below when it is as a result of normal wear and tear.

Structure of the Dwelling

Cork City Council is responsible for structural repairs of walls, ceilings, floors, skirting, staircases, roof, chimneys, drains, and also repairs to airbricks and ventilators, damage caused by wet and dry rot, fire damage (except re-decoration), fascia board and soffit.

External Repairs

Cork City Council is responsible for amenity areas, lighting in communal laneways, stairs, paths, ramps and drives built by Cork City Council, repair and maintenance of gutters and downpipes, external doors, frames and weather boards, window frames and sashes.

Electrical Repairs

Cork City Council is responsible for electrical wiring, repairs to sockets, ceiling roses, lamp holders, light switches, immersion heaters, showers (other than showers installed by the tenant), heat and smoke detectors (installed by Cork City Council) and control panels.

Plumbing Repairs

Cork City Council is responsible for cistern and water storage tanks, repair of stopcocks, back boilers and hot water cylinders, taps, external wastepipes and drains, toilet bowls cracked or leaking (through normal wear and tear).

Cooking and Heating Appliances

Cork City Council is responsible for replacement of defective fireplaces where fire risk exists, replacement of defective solid fuel heaters in unfit condition, replacement of fire cheeks, immersion heaters.

Tenants Responsibilities

Tenants are responsible for the following, including alterations and additions made by themselves.

Structure of the dwelling

The tenant is responsible for the repairs and maintenance of internal plaster cracks, cupboards, wardrobe and kitchen unit doors, drawers, handles, locks and catches, floor coverings and draught proofing, sweeping chimneys – (except in flat complexes), repairs due to condensation damage (Cork City Council will advise tenant on what action to take), wall and floor tiles and vent covers.

External Repairs

The tenant is responsible for maintenance and upkeep of gardens and hedges, T.V. aerials, and also repairs and maintenance of sheds, fences, gates and boundary walls, where these have been provided by the tenant themselves.
**Electrical Repairs**

The tenant is responsible for bulb replacement, burglar alarm systems and battery operated smoke detectors, fuses.

**Repairs to Doors and Locks**

The tenant is responsible for external and internal door locks and handles, draught proofing of doors and windows, replacement of broken glass, internal tiles on window sills and boards, letter boxes, window stays, catches and restrictors – painting or otherwise treating timber work on windows and external doors at least once in every two years.

All internal decoration and any damage to the fixtures & fittings of the house shall be made good without delay and where such damage or breakage is made good by Cork City Council, the tenant shall pay the cost to Cork City Council.

**Plumbing Repairs**

The tenant is responsible for cleaning of gully traps, internal waste pipes and toilet bowls and toilet seat replacement, replacement of stopper and chain for baths, sinks and basins, venting air locks in central heating systems. The tenant is also responsible for the maintenance of his or her own central heating system.

**Cooking and Heating Appliances**

The tenant is responsible for solid fuel, gas and other heating/cooking appliances installed by the tenant, the basket/grate in all fireplaces, damage to room heaters by improper use, repair and replacement of tiles on fireplace/hearth. The tenant is also responsible for the annual maintenance of all appliances and gas or oil fired boilers.

**Special Notes**

- When a tenant vacates their dwelling all dishwashers, fridges, washing machines, etc must be removed or a charge will apply.
- Cork City Council, on a charge basis, may carry out repairs to glass and external locks, which are shown to be the tenant's responsibility, for the tenant in special cases of hardship.
- Keys will not be provided by Cork City Council to lock windows. This is a matter for the tenant.
- Information document on condensation is attached to the back of this document.

**Do's and Don'ts**

- Don’t put nappies, sanitary towels, kitchen cloths or paper other than toilet paper into toilets. If a toilet or sewer blockage is found to have been caused by foreign objects flushed down toilets a charge will apply.
- Do fit your waste outlet pipe with a mesh filter.
- Don’t put cooking oil, fat or motor oil down sinks or toilets.
- Do know the location of your mains water stopcock.
- Do know how to shut off electricity in your house.
- Do fit a lagging jacket to your hot water cylinder.
New Dwelling Issues

If you have moved into a newly built home, it will be covered by the Builders Guarantee, which is normally 12 months. Any defects should be notified to Cork City Council.

It is very important that while your home is under guarantee no one else does any work which will make the guarantee invalid. All problems must be referred to the Housing Department in order that the Builder can be given the opportunity to put them right.

Q: What about plaster cracks?
A: These are very common in new buildings and are due to the drying out process. Normally, they are nothing to worry about. Just fill them up when you decorate.

Q: What about condensation?
A: Newly built homes can contain some of the water absorbed during the building process. Please refer to the relevant leaflet attached to the rear of this document.

Electrical Repairs

- Main fuses are the responsibility of the ESB.
- The tenant will be responsible for any repairs arising from his/her interference with the electrical installation. The tenant must ensure that a qualified and competent electrical contractor carries out electrical repairs.

Plumbing Repairs

- Baths will only be replaced or re-surfaced if, on inspection they are found to be defective.

General

- When Cork City Council rewire a house, the ceiling roses, bulb holders, sockets and switches are replaced free of charge.
- The tenant is responsible for the repair of any wilful or malicious damage by any person. If Cork City Council undertake repairs resulting from such damages, the full cost of such repairs will be charged to the tenant.
- Any breach of tenancy (including rent arrears) may result in the withdrawal of maintenance services.
- The tenant shall be charged for unnecessary call-outs for inspection of items that are the tenants responsibility.
- Cork City Council may, from time to time in the interest of safety and for the protection of their property, repair an item that is the tenant’s responsibility and shall charge the tenant the cost of the repair.
- It is important to note that all Cork City Council staff have I.D. Cards.
Emergencies

If an emergency should arise outside normal working hours, tenants can call a Central Control helpline (Tel: 021-4966512). They will arrange for the correct emergency service in response to the request.

It should be noted that situations will only be attended to where the required work cannot wait until the next working day. Cork City Council reserves the right to determine what constitutes an emergency that may be attended to outside of normal working hours.

If you need the FIRE BRIGADE, GARDAI or an AMBULANCE, DIAL 999 yourself. DO NOT WAIT for a member of our staff.

If you have a GAS LEAK, phone the Gas Company IMMEDIATELY. Tel: 1850 205050

If there is a need for an emergency City Council service – Tel: 4966512

Examples of an Emergency:

- Serious risk to life or health.
- Imminent threat of the house being flooded by water or sewage.
- Total failure of the electricity supply or an electrical fault.
- A risk of significant damage to the property.

If Cork City Council personnel are called out where there is not an emergency, the tenant will be charged the full cost of the call-out.

If the problem does not fall into the above categories, report the problem as soon as possible on the next working day.

Q: What if I lose my keys or lock myself out?

A: If you lock yourself out Housing Maintenance personnel will help you to get back in. However, we will have to charge for the service, including a charge for any damage that results. If you need extra keys you should arrange to have them cut yourself but you must hand them all in when you leave.

Q: Can I improve the security of my dwelling?

A: Yes, provided you do not interfere with the safety of the dwelling. Please note that only push button locks should be used on bedroom windows. We strongly recommend that you take professional and technical advice regarding your safety and security.

Insurance

WE STRONGLY ADVISE YOU TO TAKE OUT YOUR OWN HOUSEHOLD INSURANCE (INCLUDING COVER FOR CONTENTS).
Fire Safety

The following is a brief list of guidelines for fire safety in your home:

- Install domestic smoke detectors in your home. Good quality battery operated smoke alarms need not be expensive. The maintenance of battery operated smoke detectors is the responsibility of the tenant.
- Do not store petrol or paraffin in your home.
- Do not use portable oil or bottle gas heaters.
- Always keep a safeguard in front of an open fire.
- Check flexes regularly for signs of wear and replace if necessary.
- Don’t run flexes under carpets or rugs where they can be damaged.
- Replace blown fuses with one of the correct rating.
- Don’t overload sockets – one socket, one plug is a safe rule.
- Never hang cloths directly over cookers or hobs or in front of an open fire.
- Turn pot handles inwards on the hob.
- Do not wear loose sleeves while cooking.
- Use a thermostatically controlled chip pan.
- Never overfill a chip pan.
- Never leave a chip pan unattended.
- Use proper ashtrays on a firm base.
- Last thing at night check that a smouldering cigarette has not fallen onto seating or carpets.
- Never, never, never smoke in bed.
- Never leave children alone in the house.
- Keep matches out of reach of children.
- Have a plan to get out of your home in the event of fire and have one designated meeting place outside the house.
- In the event of fire GET OUT and STAY OUT and DIAL 999 or 112 immediately.

Alterations and improvements

You can make minor alterations, provided you get our written permission before you start. Whatever work you plan to do to your home, it is best to ask. We will not refuse permission without a good reason, which we will explain to you. All alterations must be approved in advance by Cork City Council.

Examples of alterations/improvements

- Taking out or changing kitchen units or bathroom fittings, installing showers
- Moving radiators or installing your own central heating
- Painting the outside
- Putting up a garden shed or fence

If what you want to do will make the property less safe or reduce its value or would require planning permission in the normal course, we are unlikely to agree to the proposed alteration/work.
Refuse Collection

Tenants are reminded of their responsibility regarding refuse collection. Tenants should present their wheel bins at the kerbside, (or designated collection point if applicable) no later than 07:00 on the day of collection. Tenants are responsible for the cost of any replacement wheel bin should the one issued by the Council be subsequently lost, stolen or damaged.

In some circumstances (e.g. when a house is first occupied) the refuse collection may temporarily be by means of a bag collection. Until such times as the wheel bins are introduced, tenants should present their bags at the designated position before 07:00 on the day of collection and ensure that the bags are properly secured to avoid spread of refuse by animals.

At public holidays the day of the refuse collection may change. Tenants should check the local press for details or contact customer care at 021 4924396.

In areas serviced by wheel bins this is the ONLY method of collection of refuse. Tenants must present all their refuse in the wheel bin. The bin should not be over-loaded. There shall be no additional refuse presented with the bin, whether in bags or otherwise. If a tenant has lost their bin, it is the tenant’s responsibility to purchase a replacement bin. In the absence of a bin, refuse must not be presented for collection. The presentation of refuse in bags is a breach of the Cork City Council bylaws and may result in a prosecution.

Non Domestic Rubbish

Proper disposal of these items is the responsibility of the tenant.

Vermin

You are responsible for the disposal of vermin in your dwelling or garden and should make contact with a reputable pest control company to deal with the matter.
Your Neighbourhood

When you are allocated a dwelling by Cork City Council you become more than just a tenant. You become a member of the community in which you live. Cork City Council encourages you to become actively involved in your estate and is eager to hear your views and ideas on how your estate can be improved.

It is the goal of Cork City Council “to create and maintain a quality living environment for our tenants”. Your co-operation and assistance is vital to ensure that together, we can build a safe and happy neighbourhood for you and your children.

Q: What should I do if my neighbour is causing me a nuisance?

A: Try to sort out the problem between you. If you feel anxious about this, you could discuss the best approach with your local Housing Office or housing assistant in the Housing Department. Please note that disputes between neighbours are a matter for those involved.

Anti-Social behaviour

Cork City Council has adopted a strong position in relation to anti-social behaviour. The offending tenants and their families risk having their homes repossessed. Under current legislation, tenants evicted on anti-social behaviour grounds may have no right to rehousing. Anti-social behaviour is defined in the

Housing (Miscellaneous Provisions) Act, 1997

In this Act, unless the context otherwise requires—
"anti-social behaviour" includes either or both of the following, namely—

(a) the manufacture, production, preparation, importation, exportation, sale, supply, possession for the purposes of sale or supply, or distribution of a controlled drug (within the meaning of the Misuse of Drugs Acts, 1977 and 1984),
Repairs & Maintenance

We are also responsible for maintaining the common areas in a safe condition. Please notify us if you notice anything that needs attention.

Vacant Dwellings

Tenants are required to notify the Housing Department if they are vacating their dwelling.

Vacant dwellings in an estate can become a target for anti-social behaviour. If you intend surrendering your dwelling, you must give us four weeks notice. We can then make arrangements to have it re-let and avoid any problems associated with vacant units. If there is a vacant dwelling in your estate, don’t assume that we know about it, tell us.

If you are the subject of a complaint, the matter will be fully investigated and if proven, immediate action to institute legal proceedings will be taken. This could result in you or your family being evicted from your home.

Cleaning

We are responsible for cleaning common areas. In some cases, tenants are responsible for taking it in turn to clean a shared hall or staircase. You can also help to keep the estate clean. If people never dropped any paper, plastic containers or cigarette ends, the estate would be much tidier.

(b) any behaviour which causes or is likely to cause any significant or persistent
danger, injury, damage, loss or fear to any person living, working or otherwise
lawfully in or in the vicinity of a house provided by a housing authority under
the Housing Acts, 1966 to 1997, or a housing estate in which the house is
situate and, without prejudice to the foregoing, includes violence, threats,
imimidation, coercion, harassment or serious obstruction of any person;

It is important to note that any criminal activity should be reported to the
Gardai

If a tenant is involved in the activities mentioned above, do not assume that we know
about it. Make a complaint, giving full details of the nature of the complaint and any
dates/times of the incidents concerned. The complaint should be forwarded to the
Housing Department, Central Fire Station, Anglesea Street or to your local Executive
Housing Officer should there be one in your area.

If you are the subject of a complaint, the matter will be fully investigated and if proven,
immediate action to institute legal proceedings will be taken. This could result in you or
your family being evicted from your home.

Together, we can make your neighbourhood a better place for you and your family.

Disposal of items from vacated dwellings

When a tenant vacates a house all property belonging to the tenant should be removed. In
the event of a former tenant leaving property in the house, reasonable care will be taken
not to let any of the property fall into other hands - however we do not undertake to
defend the property against damage or wrongful removal by others, and do not accept
any liability for loss of or damage to the property. On the expiry of 21 days following
vacation of the property by the tenant, Cork City Council will dispose of all contents.
YOUR RENT

- Paying your rent
  - When and how
  - How is your rent calculated
  - Change of circumstances
  - Getting behind

Your Rent

The Housing Department of Cork City Council charge a Differential Rent for every tenancy. The amount of rent is assessed in accordance with the Differential Rents Scheme taking into account household income and household composition. A copy of the Differential Rents Scheme is available to all tenants.

Methods of payment:

These include:

- In person at the Council’s payments offices.
- Household Budget Scheme – deductions from Social Welfare (details from your local Post Office).
- Billpay (at any Post Office). A swipe card for this purpose can be ordered from the Housing Department.
- Cheques, Postal Order (no cash) through the postal system.
- Wages deduction for those working with Cork City Council or by agreement with your employer.
- Credit Union
- Direct Debit. Forms are available at the Council’s payments offices.
- Money Advice and Budgeting Service (MABS).

General

All rents are reviewed on an annual basis where all tenants must supply details of household income and composition.

Every income coming into a household is assessable for rent purposes. You should keep Cork City Council informed of any change in your household income or composition. For example, you should let us know when:

- A person in your household gets a job/loses a job.
- A person joins the household.
- A person in the household starts claiming Social Welfare.
- There is a birth in the household.
- There is a death in the household.
You should notify us of these changes by contacting the Housing Department (Room 113, City Hall or telephone (021) 4966222) or your Area Housing Office and your rent will be reviewed. Any adjustments will be backdated accordingly.

It should be noted that failure to provide details when requested might result in the application of a Notional Rent.

Q: What can I do if I am unable to pay my rent?

A: The way in which the rent is calculated means that you should be able to afford your weekly rent. If, for any reason, you are unable to pay your rent, please inform the Housing Department immediately. Always try to avoid allowing your rent account fall into arrears. If you are in arrears, the sooner you tackle the problem the better.

Q: How do I make an arrangement to clear rent arrears?

A: You should contact the Housing Department. The next step is to work out a reasonable plan to clear off the arrears and agree this plan with the Housing Department. Once you make an agreement, it is imperative that you adhere to it.

Q: Will I be taken to Court for rent arrears?

A: Yes, if you refuse to come to a reasonable agreement or if you do not keep to the agreed payments plan, Cork City Council will serve a Notice-to-Quit and take you to Court. This will lead to eviction. Once at the eviction stage you are still responsible for all the arrears and the legal costs.
Area Based Management

Cork City Council has taken a policy decision to decentralise as many of its housing functions as is practicable in order to deliver a more locally based and efficient service.

Cork City Council has area based housing offices in the Northwest area at Knocknaheeny Avenue and in the North East Area at 127 Ardbhaile, Mayfield, with a sub office at 109 Arderin Way, The Glen. Executive Housing Officers have each been assigned to manage a specific geographical area and their functions include the following:

- Rent assessment and arrears control
- Housing allocation and transfers
- Control of vacant properties
- Tenancy breaches
- Repair requests
Affordable Housing Scheme
Under this scheme new houses will be offered for sale to eligible persons at a subsidised cost. Eligibility is based on income grounds principally. The purchase of the dwelling would be outright, with the purchaser having full ownership of the house from the beginning. Cork City Council will provide a Mortgage of up to 97% of the sale price of the dwelling. Loans are advanced over a 25-year period with the option of choosing either a fixed interest rate for 5 years or a variable interest rate. If the property is sold within 20 years from the date of purchase some or all of the subsidy must be repaid. Loan repayments can be subsidised in certain instances.

Housing Loans for House Purchases and Improvements
A person wishing to purchase a house, either new or second-hand or build a house or improve an existing house, who cannot get a loan from a financial institution, may be eligible for a Local Authority loan. In order to qualify, the applicant must meet an income eligibility test, which takes into account the income of the principal and subsidiary earner.

Shared Ownership Scheme
This scheme offers home ownership in a number of steps to those who cannot afford full ownership in the traditional way. Initially, ownership of the house is shared between Cork City Council and the purchaser. A subsidy towards the rent is available for shared owners on low income. The successful applicants will initially acquire a minimum of 40% of the equity in the property by way of a Local Authority loan and rent the remaining equity.

Tenant Purchase Scheme.
Tenants of certain local authority houses for at least one year may apply to purchase their house. The price of the house is based on the market value less the stated discounts (presently the maximum discount is 30%). The purchase may be funded by way of a Local Authority loan or a loan from a financial institution. Certain categories of dwellings are excluded from the tenant purchase scheme.

Disabled Persons Alterations
A scheme is available for carrying out essential alterations arising from the disability of a tenant. Applications in this regard should be made to the Loans and Grants Section.

Mortgage Allowance Scheme
A Mortgage Subsidy over 5 years is available to tenants who surrender their dwelling and take out a mortgage to purchase a private dwelling. Certain other conditions apply.
Ventilating Your Home

Condensation in housing

Condensation is probably the main cause of dampness and mould growth in dwellings. As a result of continuing condensation walls, ceilings and sometimes floors become damp, discoloured and unpleasant due to mould growing on their surfaces. The following notes explain how condensation occurs and what YOU can do to prevent or cure serious outbreaks of it in your home.

Why Condensation Occurs

Condensation occurs when warm moist air meets a cold surface. The likelihood of condensation therefore depends on how moist the air and how cold the surfaces on the room are. The moistness of the air the coldness of the surfaces depend on a range of factors, many of which are determined by the way the house is used.

When Condensation Occurs

Condensation usually occurs in winter. This is because the building surfaces are cold, more moisture is generated within the house and, because windows are opened less, the moist air cannot escape.

Where Condensation Occurs

Condensation, which you can see, occurs for short periods in bathrooms and kitchens because of the steamy atmosphere. It also occurs for long periods in unheated bedrooms and sometimes in wardrobes, cupboards or corners of rooms where ventilation and air movement is restricted. Condensation can also occur on materials which are out of sight, for example in roofs.
What Is Important

In order to prevent or cure condensation problems the following four precautions are very important.

1. Minimise moisture production within the dwelling and confine it as far as possible to specific areas, e.g. kitchen, bathroom, scullery.
2. Prevent very moist air spreading to other rooms from the kitchen, bathroom or scullery or from where clothes are dried.
3. Provide some ventilation to all rooms so that moist air can escape.
4. Provide some level of heating.

Minimise Moisture Production

A. Dry clothes externally when possible.
B. If using a clothes dryer, provide venting to the outside.
C. Limit the use of moveable gas or paraffin heaters as these types of heaters release large amounts of water vapour into the air and greatly increase the risk of condensation.
D. Reduce cooking steam as far as possible, e.g., keep lids on saucepans, do not leave kettles, etc., boiling for long periods.

Prevent spread of Moist Air

A. Good ventilation of kitchen is essential when cooking or when washing clothes. If you have an extractor fan in your kitchen, use it when cooking, washing clothes and particularly when the windows mist up.
B. If you do not have an extractor fan, open the kitchen windows and keep the doors between the kitchen and the rest of the house closed as much as possible.
C. After taking a bath, keep the bathroom window open and the bathroom door shut until the bathroom dries off.
D. Do not use unventilated cupboards for drying clothes.
E. If you do dry clothes in the bathroom or kitchen run the extractor fan if you have one. Do not leave the door open or the moist air will spread to other parts of the house.
F. If you have to use a moveable gas or paraffin heater make sure the room that the heater is in is well ventilated and sealed off from the rest of the house.

Provide some ventilation

The easiest method of reducing the moisture content of room air is to provide some ventilation. Ventilation removes the stale moist air and replaces it with fresh air which contains less moisture.

A. In older houses a lot of ventilation occurs through fireplaces and draughty windows. However, in many modern houses and flats sufficient ventilation does not occur unless a window or a ventilator is open for a reasonable time each day and for nearly all the time the room is in use. Too much ventilation in cold weather is uncomfortable and wastes heat. All that is needed is a slightly open window or ventilator. Where you have a choice, open the top part of the window about 10mm (1/2”). If more than two people sleep in a bedroom the window should be opened wider, particularly during the night.
B. If condensation occurs in a room where you have a heater connected to the chimney you should have the installation checked as the chimney may have become blocked.

Provide some heating

A. Try to make sure that all rooms are at least partially heated. Condensation most often occurs in unheated bedrooms. If you leave a room unheated you should keep the window open slightly and the door shut.
B. Heating helps to prevent condensation by warming the room surfaces. It takes a long time for the cold room surface to warm up so it is better to provide a small amount of heating for long periods than to provide a lot of heat for a short period. Houses and flats left unoccupied and unheated during the day get very cold so, whenever possible, try to provide a small amount of heating all the time.
C. In houses, the rooms above a heated living room benefit from the heat rising through the floor. In bungalows and some flats this does not happen. Some rooms are especially cold because they have large areas of outside walls. Such rooms are most likely to have condensation. Some heating is therefore necessary in these rooms. Condensation is likely if the rooms are not kept above 10°C. When living rooms are in use they should be heated to 20°C, if possible.
D. Insulation reduces the rate of heat loss and helps raise the temperature. However, even in a well insulated house, some heating may be necessary in cold rooms with no indirect heat input.

Mould Growth

If small black spots appear on the walls or other room surfaces, this is the start of mould growth. Any sign of mould growth indicates the presence of moisture. If the moisture is caused by condensation it is a sign that the level of moisture in the room needs to be reduced or that the heating, ventilation or structural insulation, or all three of them, need to be improved.

The mould growth spots should be washed off and the affected area sterilised. A suitable steriliser can be made by mixing 1 part bleach with 4 parts water. For example, a quarter of a pint of bleach should be mixed with 1 pint of water. Make sure that you then tackle the cause of the condensation as recommended under “What is Important”

New Buildings

New buildings can take a long time to dry out and during the first winter more heating and ventilation is necessary than in subsequent winters. Excessive temperature should be avoided to prevent warping of new joinery. With certain types of concrete roofs final drying may only be able to take place inwards. So, do not use waterproof decorations (such as vinyl papers) on the ceiling unless you have been given expert advice that this would not matter.

Effect of Extractor Ventilation on Fuel Burning Appliances

If you propose to fit an extractor fan or otherwise change the ventilation of a room which has a gas or solid fuel appliance connected to the chimney, you should get advice from the installer of the heating appliance. This is because there may be a risk of drawing toxic fumes back from the appliance into the room.