

Each housing option has its pro and cons. Which one is best for you depends on your personal circumstances.

How much it costs

Renting privately

- usually much more expensive than renting from the Housing Executive or a housing association
- deposit and rent in advance needed

How to get a place

- usually lots of places to choose from
- available through letting agencies, websites, local papers and shop windows

What rights you'll have

- most tenancies last for 12 months
- landlord will usually need a reason to evict but must follow procedures
- sharing with the landlord gives fewer rights

Housing Executive or housing association housing

- usually the cheapest way to rent
- no deposit needed

- very few places available
- usually a long waiting list
- get an application form from the Housing Executive or a housing association

- most tenancies have no end date
- introductory tenants easy to evict
- secure tenants have much stronger rights

Home ownership

- the most expensive option, but prices vary
- regular income required to get a mortgage
- lots of extra costs
- owners pay for all repairs
- may be ground rent and service charge

- lots of choice in most areas
- most places sold through estate agents
- check local papers and property websites

- most flats are leasehold and some houses are freehold - this affects your rights
- repossession is possible if you don't keep up your mortgage repayments

Supported housing

- usually more expensive than other rented housing, but help sometimes available

- many schemes specialise in areas such as drug or alcohol dependency
- there's often a waiting list
- often an interview to get in
- helps if an adviser refers you

- most tenancies end when extra support is no longer needed
- rights vary, but are usually quite limited

Foyers

- expensive, but financial help is often available
- services, bills and meals often extra

- normally a waiting list
- helps if an adviser refers you

- training and careers help is condition of tenancy
- can be evicted if you cause problems