



Journey to a CHI home



Co-operative Housing Ireland (CHI) works with Local Authorities in meeting the housing needs of people who are on low incomes and eligible for public and social housing. In the future we will provide housing to others as we have in the past.

Do you meet the criteria to access homes provided by Co-operative Housing Ireland?

To access homes provided by CHI you must be on your Local Authority housing waiting list. To find out if you are eligible to do so, you should contact your Local Authority. The key factor that determines this is your household income ([see here for bands](#)). You can also access the [full application form here](#).

Maximum incomes

Here are examples of maximum income thresholds for Cork City, Dublin City, Galway City, Fingal, Kildare, and Wicklow local authorities. In many local authorities income thresholds are considerably less. Housing list:

Single person

€35,000 net

(approximately €46,000 gross salary)

One adult, one child

€35,875 net

(approximately €47,500 gross)

Two adults, three children

€39,375 net

(approximately €55,000 gross)

In addition to income, households are assessed on need, including immediate need and risk of homelessness.

Most eligible households wait more than seven years before they are offered a home.

A local authority has nominated you for a CHI home. What happens next?

You now have the right to accept or turn down the offer. We hope you accept, but understand that you may not think the home is suitable for your needs.

Your new CHI home will have been built to the highest standards, located close to shops, schools, and the wider community. CHI is also a community builder, guided by the co-operative principles, we work co-operatively with Members to support and develop thriving communities.

What is unique about CHI is that you are also a Member of a local co-operative. Throughout Ireland there is a network of co-operatives whose Members live in homes provided by CHI. These co-operatives have a very important role in electing members to the National Board of CHI as well as supporting Members and their communities.

CHI Members are also supported by Housing Officers and the Member Engagement Team.

How is my rent calculated and other expenses?

Each local authority provides CHI with information on how to determine rent levels which is means tested and regularly reviewed. 90% of CHI members believe their rent provides value for money.

Each house is a member of a local co-operative, these are geographically spread across the country. Members purchase Shares to the value of €80 in their co-operative.

Homes provided by CHI do not have flooring (other than bathrooms and kitchen areas), furniture, or white goods and cookers. This allows Members to make their own decisions about how they want the inside of their homes to look. Some members will be eligible for a grant from their Local Authority to help with these costs.

Learn more at cooperativehousing.ie and by reading our [Member Handbook](#).

