



**Comhshaol, Oidhreachta agus Rialtas Áitiúil**  
Environment, Heritage and Local Government

## **Social Housing Support**

### **Household Means Policy**

issued under Regulation 17 of the Social Housing Assessment Regulations, 2011

Approved by the Minister for Environment, Heritage and Local Government,  
30 March 2011

### **1. Background and purpose of Household Means Policy**

This policy sets out the manner in which housing authorities will assess the means of applicant households for the purpose of determining the household's ability to provide accommodation from its own means and by extension its eligibility, or otherwise, for social housing support.

The requirement to adhere to the household means policy in assessing applicants for social housing support is set out in Regulation 17 of the Social Housing Assessment Regulations, 2011, which provides that *the income of a household shall be calculated for the purposes of these Regulations in accordance with written guidance issued by the Minister to housing authorities (in these Regulations referred to as a "household means policy")*.

### **2. Income assessed is net income**

The income threshold is the basic measure of whether a household is eligible for social housing support. The determination of whether an applicant household meets the income criteria is based on a calculation of net income. Net income means that income tax, Universal Social Charge, Pension-Related Deduction within the meaning of Financial Emergency Measures in the Public Interest Act 2009, and PRSI are deducted from the relevant assessable gross income. The income of all persons aged 18 years and over included in a social housing application shall be assessed for the purposes of determining whether an applicant household meets the income requirements.

### **3. Income that is assessable in considering social housing applications**

Subject to what follows in the paragraphs below, the following incomes are assessable for the purposes of assessing eligibility for social housing support

- income from employment including overtime, bonuses and commissions;
- overtime payments, commissions and bonuses will be assessable as follows:
  - o overtime – generally restricted to a maximum of 10% of basic income, but regular overtime may be taken into account ;
  - o bonus – restricted to a maximum of 10% of basic income;
  - o commission – restricted to a maximum of 30% of basic income, where applicable;
- income from self-employment;
- maintenance payments received, (subject to the criteria set out in the guidance notes which accompany this means policy)
- income from rental properties, dividends, capital investments and other similar sources of income;
- occupational and social welfare pensions, from whatever source, including from abroad, and
- with the exception of the specific payments listed in paragraph 4 below as being disregarded, all income from social insurance and social assistance payments, allowances and benefits, including Family Income Supplement, is assessable.

#### **4. Income that is not assessable**

In assessing household income for the purposes of the household means policy, a housing authority *may* decide to disregard income that is once-off, temporary or short-term in nature and which is outside the regular pattern of a person's annual income.

Income from the following sources shall, in all cases, be disregarded for the purposes of assessing income:

- child benefit or guardian's payment;
  - exceptional or urgent needs payments;
  - carer's allowance;
  - scholarships or higher education grants;
  - foster care payments;
  - domiciliary care allowance;
  - allowances/assistance from charities;
  - fuel allowance;
  - mobility allowance;
  - living alone allowance;
  - rent or mortgage interest supplements; and
  - payments under FÁS schemes.
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