

Information on Social Housing Support Income Limits & the Household Means Policy

The Household Means Policy is written guidance issued by the Minister for Housing, Local Government and Heritage to local authorities which specifies the manner in which all housing authorities will assess the means (or income) of households who submit an application for social housing support, for the purpose of determining the household's ability to provide accommodation from its own resources. 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. Income limits have been set for various household compositions and if the net income for a household is under these limits, they will be considered eligible for social housing support.

The income limits in Cork City Council's area are outlined in the table below.

Table of maximum net income limits for social housing applicant households								
Single Person House hold	2 adults, no children	1 adult, 1 child	1 adult, 2 children	2 adults, 1 child	2 adults, 2 children	2 adults, 3 children	2 adults, 4 or more children	3 adults, 4 or more children
€35,000	€36,750	€35,875	€36,750	€37,625	€38,500	€39,375	€40,250	€42,000

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 their net average income in the **12 months** prior to the date of receipt of application or household reassessment.

Net income means that income tax, Universal Social Charge, PRSI and Additional Superannuation Contribution (ASC) if applicable are deducted from the relevant assessable gross income. The income of all persons aged 18 years and over included in a social housing application must be assessed for the purposes of determining whether an applicant household meets the income requirements.

Income that is assessed in processing or reviewing an application for social housing support:

- Income from employment including overtime, bonuses and commissions. Overtime payments, commissions and bonuses will be assessable as follows:
 - overtime – generally restricted to a maximum of 10% of basic income, but regular overtime may be taken into account;
 - bonus – restricted to a maximum of 10% of basic income;
 - commission – restricted to a maximum of 30% of basic income, where applicable;
- income from self-employment;
- maintenance payments received;
- 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 below as being disregarded, all income from social insurance and social assistance payments, allowances and benefits, including Working Family Payment/Family Income Supplement, is assessable

Income that is not assessed in processing or reviewing an application for social housing support:

In assessing household income for the purposes of the household means policy, a local 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 subject to satisfactory evidence being submitted to confirm the atypical nature of such income.

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

- (a)** Payments by the Department of Social Protection under the Social Welfare Acts in respect of—
- (i) Child Benefit
 - (ii) Guardian's Payments (Contributory)
 - (iii) Guardian's Payments (Non Contributory)
 - (iv) Carer's Allowance, full or half rate
 - (v) Carer's Benefit
 - (vi) Domiciliary Care Allowance
 - (vii) Constant Attendance Allowance
 - (viii) Prescribed Relatives Allowance
 - (ix) Electricity or Gas Allowance
 - (x) Fuel Allowance
 - (xi) Telephone Allowance
 - (xii) Increase for Living on a Specified Island
 - (xiii) Living Alone Allowance
 - (xiv) Dietary Supplement
 - (xv) Payments under Medical Care Scheme
 - (xvi) Back to Work Family Dividend
 - (xvii) Disablement Benefit/Pension

Once off payments or irregular payments, including e.g. Carer's Support Grant (formerly called Respite Care Grant), Training Support Grant, Back to School Clothing and Footwear Allowance, Exceptional Needs Payment, Urgent Needs Payment, Humanitarian Assistance Scheme, Funeral grant.

(b) Community employment schemes such as Community Employment Programme, Community Services Programme, Gateway, the Youth Employment Support Scheme, the Rural Social Scheme (RSS), Tús; the amount of income in excess of the Supplementary Welfare rate.

(c) Payments from the Department of Social Protection or the Department of Education / Department of Further and Higher Education, Research, Innovation and Science or any Government Department or state agency in respect of an education or training course: the amount of income in excess of the Supplementary Welfare rate.

- (d)** Payments by the Health Service Executive in respect of—
- (i) Fostering Allowance
 - (ii) Blind Welfare Allowance
 - (iii) Mobility allowance

(e) Payments by the Department of Education, or under schemes funded by that Department, in respect of—

- (i) Student grants schemes
- (ii) Home Tuition Scheme
- (iii) Youthreach training allowance

(f) Payments received as a training allowance while undergoing a course of rehabilitation training by an organisation approved by the Minister for Health;

The following miscellaneous payments:

(g) Payments by charitable organisations, being bodies the activities of which are carried on otherwise than for profit (but excluding any local authority or other public authority) and one of the functions of which is to assist persons in need by making grants of money to them;

(h) Payments made by another EU Member State and / or the United Kingdom (Common Travel Area) that correspond to Child Benefit;

(i) Scholarships in respect of attending approved courses provided by approved institutions, within the meaning of sections 7 and 8 of the Student Support Act 2011 (No. 4 of 2011), respectively;

(j) Income earned by children.