

# Rent Explained

for our tenants

Comhairle Contae  
Fhine Gall  
Fingal County  
Council



Fingal County Council,  
Civic Offices,  
Grove Road,  
Blanchardstown,  
Dublin 15

## This leaflet is a guide to Fingal County Council's rent assessment and collection.

Rent is based on the income source of each member of the household **over 18\*** years of age. This is known and referred to as assessable income.

### How is Rent Calculated at our properties?

We calculate rent for each household member over 18 on 12% of their assessable income.

**Assessable income** is Net income. That is Gross income minus TAX, PRSI and USC. This is then divided by the number of weeks worked in current job and/or the number of weeks receiving social welfare payments.

The highest earner is the **principal earner** their rent is calculated at 12% of their income/ earnings (this is not necessarily the tenant). There is no rent cap on the rent amount charged.

**Subsidiary earners** are all other persons over 18, who have an income in the household or who are entitled to an income. Their rent is also calculated at 12% but capped at a €40 charge per week.

A charge for your gas boiler maintenance and management fee will be applied weekly.

The table below shows income **included** in the 12% rent calculation.

Type of income	Included in rent calculation
Wages and salaries (including overtime) for employed and self-employed individuals	✓
Working Family Payment formerly known as Family Income Supplement (FIS)	✓
Back to Work Allowance	✓
Back to Education Allowance	✓
Pensions: State, private and foreign	✓
Social welfare payments: Jobseeker's allowance and benefit, Disability allowance and benefit, One parent Family payment, Carer's allowance and benefit, Deserted Wives allowance and benefit, Maternity benefit, Supplementary welfare allowance and benefit, Pandemic unemployment payments, Qualified adult payments	✓
Child maintenance payments: court order/voluntary	✓

**\*Over 18 - unless you are a student in full time education\***

The table below shows income **excluded** from the 12% rent calculation.

Type of income	Excluded from rent calculation
Domiciliary care allowance	X
Foster care allowance	X
Child benefit	X
Higher education grants	X
Living alone allowance	X
Fuel/telephone allowance	X
Over 80's allowance	X
Exceptional needs payments	X
Carer's support grant	X
Orphan's allowance payments	X
Assistance received from a charitable organisation	X

### **Reductions may apply if members of the household take part in the following schemes/courses:**

**Community Employment scheme:** If a tenant/occupant is on a Community Employment scheme, we will reduce their income to their social welfare payment for a maximum of 3 years, after which time their employment income will be applied in full.

**Full time education courses:** Students in full time education, who are not the tenant(s) (No age restriction) can earn up to €15,000 per annum (Employment detail summary for proof) before they become liable to pay rent in their own right. A letter from the relevant college confirming their attendance at full time education is required annually. Student income exceeding €15,000 is assessable for rent.

The parent of the student will have the qualified child charge incorporated into their rent charge.

**Apprenticeship:** If undertaking an apprenticeship, Fingal will assess you on your social welfare "age equivalent rate" payment unless the income from the apprenticeship exceeds €15,000. Like that of a student, income exceeding €15,000 is assessable for rent.

To ensure a fair differential rent charge per tenancy, Fingal County Council calculates and applies a minimum rent charge to all households based on all members living there.

This calculation is comprised of what you would be entitled to receive from the Department of Social Protection, irrespective of whether the person is claiming the payment or not.

## How often will my income be assessed for rent ?

Your household income will be assessed once every two years based on the information we request from you. It is important that you send all evidence of employment income when required as this will affect the amount you will be charged for your rent and no changes will be made to this in the two years following your assessment .

We will accept a permanent change of income (permanent meaning it will apply to you for more than 12 weeks) but no other changes will be applied to your account during the two year period.

## What do I need to do as a tenant?

- Pay rent on time and in full, as per your tenancy agreement.
- Return Rent Assessment Form and required documents in full when requested
- Reply to any correspondence/contact from our office.

Contact the rent assessment team when there is **permanent** change to your household circumstances (of more than 3 months). Examples include but are not restricted to:

- A new job or loss of job.
- Change in your Social protection payment or end of payment.
- If someone moves into your property following permission received from the Council.
- If someone moves out of your property (inform Rents with documented proof).
- Births, Marriages, or Deaths.

### Documents for reassessment if in employment:

#### Employment Income

Type of income	What is this for?
Employment Detail Summary for previous tax year	For all new jobs. Provides details of annual income
Statement of Liability for previous tax year	If multiple jobs held in one year
Pay and Tax details year to date	New job start date and salary with deductions
Cease certificate (formerly P45)	End date for job to close off income

Log on to [www.revenue.ie](http://www.revenue.ie) via the myAccount and PAYE services option to access the above documents.

#### Self Employment Income

Information required	What is this for?
Notice of assessment (all 4 pages)	For self employment income including deductions
Tax registration cancellation notification form	For termination of self employed income

The above documents available from [www.revenue.ie](http://www.revenue.ie)

## When is rent due?

Rent is due to be paid weekly.

If you wish to pay monthly rent must be paid in advance. Call 01 8905000 for assistance from an officer in the rent account management team.

Rent is applied the Saturday after the date you sign your tenancy agreement and every Saturday thereafter.

## How can rent be paid?

Payment through the Council's **Cash Payments** Office at Blanchardstown or Swords.

By **Telephone** on **01 8905000** using your Laser, Visa Debit, Visa, Mastercard or Revolut between 9.30 a.m. to 3.30 p.m. (Please quote your Tenancy Account Number beginning with the letter D, R, M, L etc).

A **Standing Order** deduction through your Bank. Forms available by emailing [rents.collection@fingal.ie](mailto:rents.collection@fingal.ie) (Please quote your Tenancy Account Number beginning with the letter D, R, M, L etc).

Direct payment at the **Post Office** using your Council rent payment card.

**Household Budget Deduction:** Rent can be deducted weekly at source from certain Social Welfare payments. Forms are available from An Post or [rents.collection@fingal.ie](mailto:rents.collection@fingal.ie).

**Postpoint:** Rent can be paid through local shops, petrol stations etc where you see the Postpoint sign. A list of outlets are available from [postpoint.ie](http://postpoint.ie) by clicking on find your nearest store.

**Failure to pay your rent is a breach of your tenancy agreement and may result in court action and eviction.**

## What can I do if I can't pay my rent?

If you are having difficulty in paying your rent due to exceptional circumstances, please contact an officer in the rent account management section.

## Contact Us:

Rent Account Management Section | Housing Department | Fingal County Council

For rent payments, payment methods and refunds, email:

***[rents.collection@fingal.ie](mailto:rents.collection@fingal.ie)***

For rent arrears and making rent payment plans, email:

***[rents.arrears@fingal.ie](mailto:rents.arrears@fingal.ie)***

For permanent changes in household composition, email:

***[rents.assessments@fingal.ie](mailto:rents.assessments@fingal.ie)***

**Post:** Rent Account Management Section, Housing Department, Fingal County Council, Grove Road, Blanchardstown, D15 W638

**Tel:** 01 8905000

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Fhine Gall**  
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Council





## Cathain a bhfuil an cíos dlite?

Tá an cíos le híos gach seachtain.

Más mian leat do chíos a íoc gach mí ní mór réamhíocaíocht a dhéanamh Glaoigh ar 01 8905000 chun cúnaimh a fháil ó oifigeach foirne atá freagrach as cuntais chíos a bhainistiú.

Cuirtear cíos i bhfeidhm ar an Satharn i ndiaidh an dáta a shíononn tú do chomhaontú

tionóntachta agus gach Satharn ina dhiaidh sin.

## Conas is féidir cíos a íoc?

Is féidir íocaíocht a dhéanamh ag Oifig Íocaíochtaí Airgid na Comhairle i mBaile Bhlainseir nó i Sord.

Tríd an **Teileafón** nó ag an uimhir **01 8905000** trí Laser, Visa Debit, Visa, Mastercard nó Revolut a úsáid, idir 9.30 a.m. - 3.30 p.m. (Sonraigh Uimhir do Chuntais Tionóntachta, uimhir a thosáil leis an litir D, R, M, L etc)

Asbhaint **Buanordaithe** trí do Bhanc. Is féidir foirmeacha a lorg trí r-phost a sheoladh chug rents.collection@fingal.ie (Sonraigh Uimhir do Chuntais Tionóntachta, uimhir a thosáil leis an litir D, R, M, L etc).

Íocaíocht dhíreach ag **Oifig an Phoist** trí úsáid a bhaint as do chárta íocaíochta cíos na Comhairle.

**Asbhaint Buiséad Teaghlaigh:** Is féidir cíos a asbhaint gach seachtain ag an bhfoinse ó íocaíochtaí Leasa Shóisialaigh áirithe. Tá foirmeacha ar fáil ó An Post nó is féidir r-phost a sheoladh chug rents.collection@fingal.ie.

**Postpoint:** Is féidir cíosanna a íoc ag síopaí áitiúla, stáisiúin pheitrlí etc. áit a bhfuil an comhartha Postpoint le feiceáil. Tá liosta asraonta ar fáil ó postpoint.ie trí chliceáil ar an síopa is gaire duit.

**Mura n-íocann tú do chíos glactar leis go bhfuil do chomhaontú tionóntachta á sárú agat agus d'fhéadfadh go mbeadh**

## Céard is féidir liom a dhéanamh mura bhfuil mé in ann mo chíos a íoc?

Má tá deacracht agat do chíos a íoc mar gheall ar imthosca eisceachtúla, dean teagmháil le hoifigeach atá freagrach as cuntais chíos a bhainistiú.

## Sonraí Teagmhála:

Rannóg Bainistíochta Cuntas Cíos | An Roinn Tithíochta | Comhairle Contae Fhine Gall

Má tá ceist agat maidir le híocaíochtaí cíos, modhanna íocaíochta agus aisiocaíochtaí, seol r-phost chug: [rents.collection@fingal.ie](mailto:rents.collection@fingal.ie)

Má tá ceist agat maidir le riaráiste cíos agus pleananna íocaíochta cíos, seol r-phost chug: [rents.arrears@fingal.ie](mailto:rents arrears@fingal.ie)

Más mian leat athrúithe buana ar chomhdhéanamh teaghlaigh a dhéanamh, seol r-phost chug: [rents.assessments@fingal.ie](mailto:rents.assessments@fingal.ie)

Post: Rannóg Bainistíochta Cuntas Cíos, An Roinn Tithíochta, Comhairle Contae Fhine Gall, Bóthar an Gharráin, Baile Bhlainseir, D15 W638

Teil: 01 8905000



## Cé chomh minic a dhéanfar m'ioncam a mheas chun críocha cíosa?

Déanfar d'ioncam teaghlai gach dhá bhliain bunaithe ar an bhfaisnéis a iarraimid uait. Ní mór an fhianaise ar fad maidir leis an ioncam fostaíochta seo a chur ar fáil nuair is gá de bhri go mbeidh tionchar aici ar an méid cíosa a ghearrfar ort agus ní chuirfear aon athruithe i bhfeidhm air seo sa dá bhliain i ndiaidh do mheasúnaithe.

Glactaimid le hathrú buan ar ioncam (ciallaim buan go mbeidh sé i bhfeidhm le haghaidh níos mó ná 12 sheachtain) ach ní chuirfear aon athruithe eile i bhfeidhm ar do chuntas i rith na tréimhse dhá bhliain.

## Céard ba cheart domsa, mar thionónta, a dhéanamh?

- Ioc cíosa in am agus go hionlán, de réir do chomhaontaithe tionóntachta.
- Cuir an Fhoirm Mheasúnaithe Cíosa agus na doiciméid riachtanacha ar fáil nuair a lorgáítear a leithéid
- Freagair aon chomhfhreagras/teagmháil ón oifig seo.

Déan teagmháil leis an bhfoireann mheasúnaithe cíosa má bhíonn athrú **buan** ar d'iomthosca teaghlai gceist (níos mó ná 3 mhí). Airítear i measc na samplaí ach ní siad teoranta do:

- Post nua nó caillteanas poist.
- Athrú ar d'fócaíocht Coimisce Sóisialaí nó deireadh le hÍocaíocht.
- Má bhogann duine éigin isteach i do réadmhaoin i ndiaidh cead a fháil ón gComhairle.
- Má bhogann duine éigin amach as do réadmhaoin (cuir fianaise dhoiciméadaithe ar fáil don Rannóg Cíosa).
- Breitheanna, Póstaí nó Básanna.

**Doiciméid a theastáil chun críocha athmheasúnaithe má tá daine i mbun fostaíochta:**

## Ioncam Fostaíochta

<b>An cineál ioncam</b>	<b>Céard le haghaidh an ioncam seo?</b>
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Achomraí ar Mhionsonraí Fostaíochta don bhliain chánach roimhe sin	Le haghaidh gach post nua. Soláthraítear sonraí maidir le hioncam bliantúil
Ráiteas Diteanas don bhliain chánach roimhe	Má tá roinnt post ag duine in aon bhliain amháin
Sonraí Pá agus Cánach na bliana go dáta	Dáta tosaigh an phoist nua agus tuarastal le hasbhaintí
Teastas scoir (P45 roimhe seo)	Dáta críochnaithe an phoist chun clabhsúr a chur le hioncam

Logáil isteach ar [www.revenue.ie](http://www.revenue.ie) trí an rogha myAccount agus seirbhísí IMAT chun na doiciméid thuas a rochtain.

## Ioncam Féinfhostaithe

<b>Faisnéis riachtanach</b>	<b>Céard leis a mbaineann sé seo?</b>
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Fógra measúnaithe (na 4 leathanach)	Le haghaidh ioncam féinfhostaithe lena n-áirítear asbhaintí
Foirm maidir le cealú clárú cánach	Ioncam féinfhostaithe a fhoirceannú

<b>An cineál ioncaim</b>	<b>Níl san áireamh sa ríomh cíosa</b>
Líntas cúraim baile	<b>X</b>
Líntas cúraim altrama	<b>X</b>
Sochar linbh	<b>X</b>
Deontais ardoideachais	<b>X</b>
Líntas maireachtála aonair	<b>X</b>
Líntas breosla/teileafóin	<b>X</b>
Líntas do dhaoine os cionn 80 bliain d'aois	<b>X</b>
Íocaíochtaí riachtanas eisceachtúil	<b>X</b>
Deontas tacáíochta do chúramóirí	<b>X</b>
Íocaíochtaí liúntais dílleachta	<b>X</b>
Cúnamh faighte ó chumann carthanachta	<b>X</b>

## D'fhéadfadh go mbeadh laghdúithe i bhfeidhm má ghlacann baill den teaghlach páirt sna scéimeanna/cúrsaí seo a leanas:

**Scéim Fostáíochta Pobail:** Tá tionónta/áititheoir ag glacadh páirte i Scéim Fostáíochta Pobail, laghdóimid a n-ioncam chuig a n-íocaíocht leasa shóisialaigh le haghaidh 3 bliana ar a mhéad, agus ina dhiaidh cuirfear a n-ioncam fostáíochta i bhfeidhm go hiomlán.

**Cúrsaí oideachais lánaimeartha:** Is féidir le mic léinn atá i mbun cúrsa oideachais lánaimeartha, nach tionóntaí iad (Níl aon teorainn aoise) suas le €15,000 a thuilleamh gach bliain (Achoimre ar mhionsonraí fostáíochta mar chruthúnas) sula mbíonn siad dlite cíos dá gcuid féin a íoc. Ní mór litir ón gcoláiste ábhartha ina ndeimhnítear go bhfuil siad ag freastal ar chúrsa oideachais lánaimeartha a chur ar fáil gach bliain. Tá ioncam mic léinn sa bhreis ar €15,000 inmheasúnaithe chun críche cíosa.

Beidh muiréar an linbh cháilithe san áireamh i muiréar cíosa thuismitheoir an mhic léinn.

**Printseacht:** Má tá printseacht á déanamh ag duine, bunóidh Comhairle Contae Fhine Gall measúnú an duine sin ar íocaíocht "ráta aoischoibhéiseach" leasa shóisialaigh mura sáráion an t-ioncam ón bprintseacht €15,000. Cosúil le cás an mhic léinn, tá ioncam sa bhreis ar €15,000 inmheasúnaithe chun críche cíosa.

D'fhonn a chinntiú go bhfuil muiréar cíosa difreálal cothrom luaithe le gach tionóntacht, ríomhann Comhairle Contae Fhine Gall agus cuireann sí íosmhuiréar cíosa i bhfeidhm le haghaidh gach teaghlach bunaithe ar gach ball foirne atá ina gcónaí ann.

Is éard atá sa ríomh seo an méid a mbeiféa i dteideal a fháil ón Roinn Coimrce Sóisialaí, beag beann ar cibé acu atá nó nach bhfuil an íocaíocht á héileamh ag an duine.

## Tá treoir le fáil sa bhileog seo maidir le modh measúnaithe agus bailithe cosa Chomhairle Contae Fhine Gall.

Tá cíos bunaithe ar fhoinse ioncain gach ball teaghlaigh atá níos sine ná 18\* mbliana d'aois. Ioncam inmheasúnaithe a thugtar air seo.

### Conas a Ríomhtar Cíos ar Réadmhaoiné?

Ríomhtar cíos le haghaidh gach ball teaghlaigh atá os cionn 18 mbliana d'aois ag ráta 12% dá n-ioncam inmheasúnaithe.

Is ionann **ioncam inmheasúnaithe** agus Glanioncam. Is ionann é sin agus Ollioncam lúide CAIN, ASPC agus USC. Ansin roinntear é sin ar an líon seachtainí oibríthe sa phost reatha agus/nó an líon seachtainí a raibh focalochtaí leasa shóisialaigh á bhfáil.

Glactar leis gurb é/í an duine leis an ardioncam sa teaghlach an **príomhsaothraí ioncain** agus ríomhtar cíos an duine sin ag ráta 12% dá (h)ioncam/tuilliamh (ní gá gurb é an tionónta a bheadh i gceist). Níl aon chaidhp chiosa luaithe leis an méid cosa a ghearrtar.

Glactar le gach duine eile atá os cionn 18 mbliana d'aois a bhfuil ioncam acu sa teaghlach nó atá i dtéideal ioncam a bheith aige/aici mar **fhoshaothraithe**. Ríomhtar cíos na ndaoine sin ag ráta 12% ach tá caidhp €40 luaithe leis an muirear seachtainiúil.

Cuirfear muirear le haghaidh cothabháil do choiré gáis agus táille bainistíochta i bhfeidhm gach seachtain.

*Tá léargas le fáil sa tábla thíos ar ioncam atá san áireamh sa ríomh cosa 12%.*

An cineál ioncain		San áireamh sa ríomh cosa
Pána agus tuarastail (ragobair san áireamh) do dhaoine fostaithe agus feinfhostaithe	✓	
localocht Teaghlaigh i bhFostaíocht ar a tugadh an Forlíonadh Ioncain Teaghlaigh (FIS) roimhe seo	✓	
Líuntas um Fhilleadh ar an Obair	✓	
Líuntas um Fhilleadh ar an Oideachas	✓	
Pinsin: Stát, príobháideach agus eachtrach	✓	
localochtaí leasa shóisialaigh: Líuntas agus sochar cuardaitheora poist, Líuntas agus sochar míchumais, localocht teaghlaigh aontuismitheora, Líuntas agus sochar curamóra, Líuntas agus sochar bancheile thréigthe, Sochar máithreachais, Líuntas agus sochar leasa fhórlíontaigh, localochtaí difhostaíochta na paindéime localochtaí d'aoisigh cháilithe	✓	
localochtaí cothabhála linbh: ordú cúirte/deonach	✓	

\*Os cionn 18 mbliana d'aois – mura mac léinn atá ag tabhairt faoi chúrsa oideachais lánaimeartha atá i gceist\*

Comhairle Contae Fhine Gall,  
Oifigi na Cathrach,  
Bóthar an Gharráin Baile Bhlainseír,  
Baile Átha Cliath 15



**Cúrsaí Cíosa m'íthhe**

dár gcuid tionóntaí

Comhairle Contae  
Fhine Gall  
Fingal County  
Council

