



## FINGAL COUNTY COUNCIL

### DIFFERENTIAL RENT SCHEME 2026

As Housing Authority, Fingal County Council is responsible for the assessment and collection of rents within its administrative area in accordance with Section 58 of the Housing Acts 1966 to 2024 (as amended). Accordingly, Fingal County Council has prepared this Differential Rent Scheme 2026 (the “Scheme”) to govern the assessment and collection of rents within its administrative area. The Scheme shall be applied in accordance with the terms set out below.

#### 1. Rent Review

Rent charge will be reviewed at least once every two years under this scheme.

#### 2. Calculation of Rent

The amount of rent to be paid will be calculated as a proportion of the “Assessable Income” as defined under Paragraph (4) below, of the Principal Earner together with a contribution from any Subsidiary Earners in the household, as defined under Paragraph (4) below.

The amount of rent to be paid by the Principal Earner will be calculated at 14.5% of his or her assessable Income.

After the amount of rent to be paid by the Principal Earner has been assessed, the following will apply to Subsidiary Earners:

Rent will be calculated at 14.5% of income of each Subsidiary Earner to a maximum of €60.00 per week per Subsidiary Earner.

In determining rent in the case of a new or transferred tenancy, “Assessable Income” as defined under Paragraph (4) below, will be calculated in accordance with the terms of this Scheme at the date of letting.

All Tenants are obliged to notify the Housing Department, Fingal County Council of any changes in circumstances, including the household income, or persons moving in/out of the property.

### 3. Definitions

**a) Household**

All those who occupy the same dwelling and have permission to reside in that dwelling.

**b) Principal Earner**

The Principal Earner is the person who is in receipt of the highest assessable income.

**c) Social Dwelling**

Housing provided for those who are assessed as being unable to afford housing from their own resources.

**d) Tenant(s)**

A person or persons who have signed the Tenancy Agreement with Fingal County Council.

**e) Subsidiary Earner**

A Subsidiary Earner is a member of the household aged 18 years or over, other than the Principal Earner, who has an income or who is entitled to an income.

### 4. Definition of “Assessable Income”

In this Scheme “Assessable Income” refers to income of all persons and has the meaning assigned to it as follows:

- i. In the case of Social Welfare recipients, including those on Jobseeker’s Benefit/Allowance and Working Family Payment (WFP) or any other Social Welfare Payments, the “assessable income” is the rate of payments in operation by the Department of Social Protection for the period under assessment.
- ii. The “Assessable Income” of an employed person is the gross pay less tax, Pay Related Social Insurance (PRSI) and Universal Social Charge (USC) in accordance with the Employment Detail Summary (EDS) for the tax year preceding the period under review. Overtime payments, shift allowances, bonuses and commission are included in the calculation of rent. For those who have multiple employments a Statement of Liability for the tax year preceding the period under review must be supplied in addition to the EDS for the tax year preceding the period under review for each employment.
- iii. For those who become employed after the commencement date of this review, rent will be assessed based on submitting a payslip from their new employer.

- iv. In the case of self-employed persons, the “Assessable Income” is based on the most recently available Notice of Assessment (Chapter 4), this document must be for a financial year no more than 2 years older than the period under review.
- v. If satisfactory documentary evidence is not received or persons become self-employed after the commencement date of this Scheme, rent will be assessed based on an assumed weekly “Assessable Income” of €600.00, which will be corrected once the Notice of Assessment (Chapter 4) is subsequently lodged.
- vi. All other sources of income are assessable for rent with the exception of those listed in Paragraph (5) below.
- vii. Where declared income is less than that of the standard rate of Jobseeker’s Allowance, the standard social welfare rate may be applied for rent purposes.
- viii. In the case of Occupants over 18 years who are not in full time education (FTE) and who do not declare any income, the standard social welfare rate may be applied for rent purposes.
- ix. It should be noted that where Fingal County Council specifically requests the return of income details, it reserves the right in the event of the failure on the part of a Tenant to supply that information, to assume an income and / or rely on income details received from other State Bodies such as the Department of Social Protection for the purpose of assessment.

## **5. Disregarded Income**

Income from the following sources is disregarded / subject to partial disregard as specified:

### **Fully disregarded – items a) to l)**

- a) Child benefit
- b) Foster Care Allowance
- c) Guardian’s Payment
- d) Orphan’s Pension
- e) Domiciliary Care Allowance / Carer’s Support Grant
- f) Disability Allowance for those under 18 years of age
- g) Fuel Allowance
- h) Living Alone Increase
- i) Extra Allowance for people aged 80 and above
- j) Disablement Benefit
- k) Assistance received from any charitable organisation
- l) Higher Education Grants

### **Partial disregards – items m) to n)**

- m) Community Employment Programme income - Where a person's income is increased as a result of participation in Community Employment Programme(s) the rent of the Tenant shall not be increased solely as a result of such participation for a cumulative period of 3 years.
  
- n) Back to Work Family Dividend income - The rent of any Tenant who is certified by the Department of Social Protection as participating in a Back to Work Family Dividend scheme shall not be increased solely as a result of such participation for a period of twelve months from the date of certification, as long as the combined gross income from the Back to Work Scheme and employment / self-employment does not exceed €600 per week.

### **6. Reductions may apply if members of the household participate in the following:**

Students in full time education (FTE), **who are not the Tenant(s)** (No age restriction) can earn up to €17,000 per annum (EDS 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. Full time student income exceeding €17,000 is assessable for rent.

Where the parent/guardian of the student is in receipt of a child support payment (CSP), the child support payment will be taken into consideration as part of the calculation of assessable income for the purposes of the Scheme.

**Apprenticeship:** If undertaking an apprenticeship, an assessment of income will be based on the social welfare 'age equivalent rate' payment unless the income from the apprenticeship exceeds €17,000. Similar to a student, income exceeding €17,000 is assessable for rent.

### **7. Minimum Rent**

A minimum rent of €30.00 will apply in respect of all rented dwellings.

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

### **8. Hardship**

Where payment of a rent calculated in accordance with this Scheme would give rise to hardship, the Chief Executive may agree to accept a lesser sum from a Tenant for a specified period.

## **9. Payment Method**

It is policy that where appropriate, the Tenant(s) must sign a Direct Debit / Standing Order / Household Budget deduction form in respect of the payment of rent.

Other methods of payment include: -

Online payment <https://housingonline.fingal.ie>

Cash Office – County Hall, Swords & Civic Offices, Blanchardstown

By telephone on 01 890 5154 using Visa, Mastercard or Revolut

Direct payment at the Post Office using Rent Card

Postpoint at local shops, petrol stations etc.

## **10. Changes in Income or Family Circumstances**

- i. In the case of a person who wishes to move into a social dwelling the Tenant(s) are required to complete a “Permission to Reside” form. Under no circumstances will anyone be allowed to move into a social dwelling unless approval is given in writing to the Tenant(s) by Fingal County Council. The revised rent will be assessed in accordance with the terms and condition of this Scheme.
- ii. In the case of persons moving out of a social dwelling the Tenant(s) are required to notify the Housing Department, Fingal County Council and supply satisfactory documentary evidence of alternative address to facilitate the adjustment of the rent account.
- iii. Tenants who experience a permanent change in household income (increase or decrease) must apply to have the rent re-assessed. Permanent in this context is defined as change in income which is likely to extend to 6 months or more, and documentary evidence to support any changes of circumstances must be submitted. Such re-assessments will be applied from the date of the change in circumstances and may be implemented by retrospective credits or debits.
- iv. Tenants should be aware that an increase or decrease in rent may be applied retrospectively to rent accounts, in cases of undeclared income or where documents are submitted late.

## **11. Penalties**

It is the responsibility of the Tenant(s) to provide full and accurate details of household composition and income.

In the event that the Tenant(s) do not provide sufficient details to allow rent to be calculated,

the rent of such households may be assessed on the following basis:

Last calculated rent plus €10.00 per week for each week until the information required is submitted. Any change in rent arising from such delay may be backdated.

**12. Additional Charges**

The Council reserves the right to apply extra charges to some properties to cover the cost of additional services provided, such as maintenance charges and car parking spaces etc. in certain circumstances. This shall be done with advance notice to the Tenant.

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