Rent Explained

for our tenants

April 2026

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 14.5% 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 14.5% 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 14.5% but capped at a €60 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 14.5% rent calculation.*

Type of income	Included in rent calculation
Wages and salaries (including overtime) for employed and self-employed individuals	✔
Working Family Payment	✔
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, 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 14.5% 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
Guardians payment	x
Disablement benefit	x
Disability allowance for those under 18 years of age	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 €17,000 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 €17,000 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 €17,000. Like that of a student, income exceeding €17,000 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 at least 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 6 months).

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 6 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 (EDS) 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	End date for job to close off income

Log on to 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 (Chapter 4, 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

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 a member 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?

- 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.
- Payment through the Council's **Cash Payments** Office at Blanchardstown or Swords.
- By **Telephone** on **01 8905000** using your 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 (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.
- **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 by clicking on find your nearest store.
- **Online:** You can now pay your rent online which you can access through the following link https://www.mycoco.ie/quickpay/fingal-rentpayment - just have your account number and email address ready. You can register for our housing online portal to access your rent account balance and use of other services such as our text message service. To opt in to receive text messages, click the "update contact details" tile, check your registered mobile phone number is correct and select "Yes" to accept SMS.

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 member in the rent account management team.

Contact Us:

Rent Account Management Section I Housing Department | Fingal County Council

For rent payments, payment methods and refunds, email: ***rents.collection@fingal.ie***
For rent arrears and making rent payment plans, email: ***rents.arrears@fingal.ie***
For permanent changes in household composition, email: ***rents.assessments@fingal.ie***

Post: Rent Account Management Section, Housing Department, Fingal County Council, Grove Road, Blanchardstown, D15 W638
Tel: 01 8905000

Comhairle Contae
Fhine Gall
Fingal County
Council

Cúrsaí Cíosa mínithe

dár gcuid tionóntaí

Aibreán 2026

Comhairle Contae Fhine Gall,
Oifigí na Cathrach,
Bóthar an Gharráin Baile
Bhlainséir,
Baile Átha Cliath 15

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

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

Conas a Ríomhtar Cíos ár réadmhaoine?

Ríomhtar cíos le haghaidh gach ball teaghlaigh atá os cionn 18 mbliana d'aois ag ráta 14.5% dá n-ioncam inmheasúnaithe.

Is ionann **ioncam inmheasúnaithe** agus Glanioncam. Is ionann é sin agus Ollioncam lúide CÁIN, ÁSPC agus USC. Ansin roinntear é sin ar an líon seachtainí oibrithe sa phost reatha agus/nó an líon seachtainí a raibh íocaíochtaí leasa shóisialaigh á bhfáil.

Glactar leis gurb é/í an duine leis an ardioncam sa teaghlach an **príomhshaothraí ioncaim** agus ríomhtar cíos an duine sin ag ráta 14.5% dá (h)ioncam/tuilleamh (ní gá gurb é an tionónta a bheadh i gceist). Níl aon chaidhp chíosa luaite leis an méid cíosa a ghearrtar.

Glactar le gach duine eile atá os cionn 18 mbliana d'aois a bhfuil ioncam acu sa teaghlach nó atá i dteideal ioncam a bheith aige/aici mar **fhoshaothraithe**. Ríomhtar cíos na ndaoine sin ag ráta 14.5% ach tá caidhp €60 luaite leis an muirear seachtainiúil.

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

*Tá léargas le fáil sa tábla thíos ar ioncam **atá san áireamh** sa ríomh cíosa 14.5%.*

An cineál ioncaim	San áireamh sa ríomh cíosa
Pánna agus tuarastail (ragobair san áireamh) do dhaoine fostaithe agus féinfhostaithe	✔
Íocaíocht Teaghlaigh i bhFostaíocht	✔
Liúntas um Fhilleadh ar an Obair	✔
Liúntas um Fhilleadh ar an Oideachas	✔
Pinsin: Stát, príobháideach agus eachtrach	✔
Íocaíochtaí leasa shóisialaigh: Liúntas agus sochar cuardaitheora poist, Liúntas agus sochar míchumais, Íocaíocht teaghlaigh aontuismitheora, Liúntas agus sochar cúramóra, Liúntas agus sochar banchéile thréigthe, Sochar máithreachais, Liúntas agus sochar leasa fhorlíontaigh, Íocaíochtaí dífhostaíochta na paindéime Íocaíochtaí d'aosaigh cháilithe	✔
Íocaíochtaí cothabhála linbh: ordú cúirte/deonach	✔

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

*Tá léargas le fáil sa tábla thíos ar ioncam **nach bhfuil san áireamh** sa ríomh cíosa 14.5%.*

An cineál ioncaim	Níl san áireamh sa ríomh cíosa
Liúntas cúraim baile	x
Liúntas cúraim altrama	x
Sochar linbh	x
Deontais ardoideachais	x
Liúntas maireachtála aonair	x
Liúntas breosla/teileafóin	x
Liúntas do dhaoine os cionn 80 bliain d'aois	x
Íocaíochtaí riachtanas eisceachtúil	x
Deontas tacaíochta do chúramóirí	x
Íocaíochtaí liúntais dílleachta	x
Cúnamh faighte ó chumann carthanachta	x
Íocaíocht caomhnóra	x
Sochar míchumais	x
Liúntas míchumais do dhaoine faoi bhun 18 mbliana d'aois	x

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

Scéim Fostaíochta Pobail: Tá tionónta/áititheoir ag glacadh páirte i Scéim Fostaíochta 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 fostaíochta i bhfeidhm go hiomlán.

Cúrsaí oideachais lánaimseartha: Is féidir le mic léinn atá i mbun cúrsa oideachais lánaimseartha, nach tionóntaí iad (Níl aon teorainn aoise) suas le €17,000 a thuilleamh gach bliain (Achoimre ar mhionsonraí fostaíochta 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 lánaimseartha a chur ar fáil gach bliain. Tá ioncam mic léinn sa bhreis ar €17,000 inmheasúnaithe chun críche cíosa.

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

Printíseacht: Má tá printíseacht á déanamh ag duine, bunóidh Comhairle Contae Fhine Gall measúnú an duine sin ar íocaíocht "ráta aoischoibhéiseach" leasa shóisialaigh mura sáraíonn an t-ioncam ón bprintíseacht €17,000. Cosúil le cás an mhic léinn, tá ioncam sa bhreis ar €17,000 inmheasúnaithe chun críche cíosa.

D'fhonn a chinntiú go bhfuil muirear cíosa difreálaí cothrom luaite le gach tionóntacht, ríomhann Comhairle Contae Fhine Gall agus cuireann sí íosmhuirear 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 mbeifeá i dteideal a fháil ón Roinn Coimirce Sóisialaí, beag beann ar cibé acu atá nó nach bhfuil an íocaíocht á héileamh ag an duine.

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

Déanfar d'ioncam teaghlaigh a mheas uair amháin 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 bhrí go mbeidh tionchar aici ar an méid cíos a ghearrfar ort agus ní chuirfear aon athruithe i bhfeidhm air seo sa dá bhliain i ndiaidh do mheasúnaithe.

Glacfaimid le hathrú buan ar ioncam (ciallaíonn buan go mbeidh sé i bhfeidhm le haghaidh níos mó ná 6 mhí) 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?

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

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

- Post nua nó caillteanas poist.
- Athrú ar d'íocaíocht Coimirce 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 theastaíonn chun críocha athmheasúnaithe má tá duine i mbun fostaíochta:

Ioncam Fostaíochta

An cineál ioncaim	Céard le haghaidh an ioncaim seo?
Achoimre ar Mhionsonraí Fostaíochta don bhliain chánach roimhe sin	Le haghaidh gach post nua. Soláthraítear sonraí maidir le hioncam bliantúil
Ráiteas Dliteanas 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	Dáta críochnaithe an phoist chun clabhsúr a chur le hioncam

Logáil isteach ar www.revenue.ie trí an rogha myAccount agus seirbhísí ÍMAT chun na doiciméid thuas a rochtain.

Ioncam Féinfhostaithe

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

Tá na doiciméid thuasluaite le fáil ó www.revenue.ie

Cathain a bhfuil an cíos dlite?

Tá an cíos le híoc gach seachtain. Más mian leat do chíos a íoc gach mí ní mór réamhíocaíocht a dhéanamh Glaoigh ar 01 8905000 chun cúnamh a fháil ó oifigeach foirne atá freagrach as cuntais chíosa a bhainistiú.

Cuirtear cíos i bhfeidhm ar an Satharn i ndiaidh an dáta a shíníonn tú do chomhaontú tionóntachta agus gach Satharn ina dhiaidh sin.

Conas is féidir cíos a íoc?

- Is é an beartas nach mór don tionónta nó do na tionóntaí foirm Dochair Dhírigh/foirm Buanordaithe/foirm asbhainte Buiséid Teaghlaigh a shíniú i leith cíos a íoc, i gcás gur cuí.
- Is féidir íocaíocht a dhéanamh ag Oifig **Íocaíochtaí Airgid** na Comhairle i mBaile Bhlainséir 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 thosaíonn leis an litir D, R, M, L etc)
- Asbhaint **Buanordaithe** trí do Bhanc. Is féidir foirmeacha a lorg trí r-phost a sheoladh chuig rents.collection@fingal.ie (Sonraigh Uimhir do Chuntais Tionóntachta, uimhir a thosaíonn leis an litir D, R, M, L etc).
- Íocaíocht dhíreach ag **Oifig an Phoist** trí úsáid a bhaint as do chárta íocaíochta cíosa 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 chuig rents.collection@fingal.ie.
- **Postpoint:** Is féidir cíosanna a íoc ag siopaí áitiúla, stáisiúin pheitril etc. áit a bhfuil an comhartha Postpoint le feiceáil. Tá liosta asraonta ar fáil ó postpoint.ie trí chliceáil ar an siopa is gaire duit.
- **Ar líne:** Ar líne: Is féidir leat do chíos a íoc ar líne anois, rud is féidir leat a rochtain tríd an nasc https://www.mycoco.ie/quickpay/fingal-rentpayment – bíodh d'uimhir chuntais agus do sheoladh ríomhphoist in aice láimhe agat. Is féidir leat clárú dár dtairseach tithíochta ar líne chun rochtain a fháil ar iarmhéid do chuntais cíosa agus chun seirbhísí eile a úsáid, amhail ár seirbhís teachtaireachtaí téacs. Chun a roghnú teachtaireachtaí téacs a fháil, cliceáil ar an tíl "Update Contact Details", seiceáil an bhfuil d'uimhir fóin póca chláraithe ceart, agus roghnaigh "Yes" chun glacadh le teachtaireachtaí téacs.

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, déan teagmháil le hoifigeach atá freagrach as cuntais chíosa a bhainistiú.

Sonraí Teagmhála:

Rannóg Bainistíochta Cuntas Cíosa I An Roinn Tithíochta | Comhairle Contae Fhine Gall
Má tá ceist agat maidir le híocaíochtaí cíosa, modhanna íocaíochta agus aisíocaíochtaí, seol r-phost chuig: ***rents.collection@fingal.ie***
Má tá ceist agat maidir le riaráiste cíosa agus pleananna íocaíochta cíosa, seol r-phost chuig: ***rents.arrears@fingal.ie***
Más mian leat athruithe buana ar chomhdhéanamh teaghlaigh a dhéanamh, seol r-phost chuig: ***rents.assessments@fingal.ie***

Post: Rannóg Bainistíochta Cuntas Cíosa, An Roinn Tithíochta, Comhairle Contae Fhine Gall, Bóthar an Gharráin, Baile Bhlainséir, D15 W638
Teil: 01 8905000

Comhairle Contae
Fhine Gall
Fingal County
Council