



An Roinn Tithíochta,
Rialtais Áitiúil agus Oidhreachta
Department of Housing,
Local Government and Heritage

Social Housing Support

Household Means Policy 2026

Issued under Regulation 17 of the Social Housing Assessment Regulations 2011

Approved by the Minister for Housing, Local Government and Heritage

27 February 2026

1. Background and Purpose of the Household Means

This policy sets out the manner in which local 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 those Regulations in accordance with written guidance issued by the Minister to local authorities (in the 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 their preceding 12 months' net average income prior to the date of receipt of application. Net income means that income tax, Universal Social Charge, PRSI and Additional Superannuation Contribution (ASC) 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:
 - 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;
- Spousal maintenance payments (subject to the criteria set out in the guidance notes);
- 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 Working Family Payment, is assessable.

4. Income that is not assessable

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.

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

(a) Child Maintenance Payments, both paid and received.

(b) 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) Electricity or Gas Allowance
- (ix) Fuel Allowance
- (x) Telephone Allowance
- (xi) Increase for Living on a Specified Island
- (xii) Living Alone Allowance
- (xiii) Dietary Supplement
- (xiv) Payments under Medical Care Scheme
- (xv) Back to Work Family Dividend
- (xvi) 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.

(c) Community employment schemes such as Community Employment Programme, Community Services Programme, the Work Placement Experience Programme, the Rural Social Scheme (RSS), Tús; this only includes the amount of income in excess of the Supplementary Welfare rate.

(d) 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: this only includes the amount of income in excess of the Supplementary Welfare rate.

(e) Payments by the Health Service Executive in respect of—

- (i) Fostering Allowance
- (ii) Blind Welfare Allowance
- (iii) Mobility allowance

(f) Payments by the Department of Further and Higher Education, Research, Innovation and Science, or under schemes funded by that Department and Tusla in respect of—

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

(g) 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:

(h) 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;

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

(j) 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;

(k) Income earned by children.