

Social Housing Support Income Limits & Household Means Policy with effect from 1st January 2023

The Household Means Policy sets out 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 with effect from 1st January 2023 are outlined below:

Table of maximum net income limits for social housing applicant households

1 adult	2 adults	1 adult, 1 child	1 adult, 2 children	2 adults, 1 child	2 adults, 3 children	3 adults, 4 or more children
€40,000	€42,000	€41,000	€42,000	€43,000	€45,000	€48,000

These income bands are expressed in terms of a maximum net income per annum threshold for a single person household of €40,000, with an allowance of

- 5% for each additional adult (defined as person aged 18 or over) household member, subject to a maximum allowance under this category of 10%, and
- 2.5% for each child (defined as person aged less than 18) , subject to a maximum allowance under this category of 10%.

The income assessed is net income. Net income means that income tax, Universal Social Charge, Pension-Related Deduction within the meaning of Financial Emergency Measures in the Public Interest Act 2009, and PRSI 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.

Income that is not assessable

In assessing household income for the purposes of the household means policy, a housing 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 not be included for the purposes of assessing income:

- child benefit or guardian's payment;
- exceptional or urgent needs payments;
- carer's allowance (unless it is the sole source of income);
- scholarships or higher education grants;
- foster care payments;
- domiciliary care allowance;
- allowances/assistance from charities;
- fuel allowance;
- mobility allowance;
- living alone allowance;
- rent or mortgage interest supplements; and
- payments under FÁS schemes.

Income that is assessable

The following incomes are assessable for the purposes of determining eligibility for social housing support:

- income from employment including overtime, bonuses and commissions;
- 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,
- all income (aside from those listed above) from social insurance and social assistance payments, allowances and benefits, including Family Income Supplement.