

Social Housing Assessment (Amendment) Regulations 2022-Income Thresholds.

Changes to Income Eligibility Thresholds

The social housing income eligibility bands, the respective thresholds, and the local authorities assigned to each band were introduced in 2011. They were developed with reference to the income needed to provide for a household's basic needs, plus a comparative analysis of the local rental cost of housing accommodation across the country, at that time.

Notwithstanding an increase in the thresholds for a small number of local authorities in October this year, the thresholds have remained largely unchanged since 2011. In the meantime, accommodation costs have increased significantly nationwide.

For this reason, Government has agreed to increase the baseline income thresholds by €5,000 for all local authorities with effect from 1 January 2023.

This significant change is being taken pending the development and roll-out of a revised income eligibility model (and income thresholds) in 2023. It will ensure social housing support is available to vulnerable households and will help protect those most at risk from the recent increase in the cost of living. The new thresholds are outlined below:

Band	Counties	Revised Threshold
1	Cork City, Dublin City, Dún Laoghaire-Rathdown, Fingal, Galway City, Meath, South Dublin, Kildare, Wicklow	€40,000
2	Carlow, Clare, Cork County, Galway County, Kerry, Kilkenny, Laois, Limerick, Louth, Waterford, Westmeath, Wexford	€35,000
3	Cavan, Donegal, Leitrim, Longford, Mayo, Monaghan, Offaly, Roscommon, Sligo, Tipperary	€30,000

The current income eligibility model includes allowances of 5% for each additional adult household member (subject to max. 10%) and 2.5% for each child. These adjustments have not been revised and will be considered in the context of the new income eligibility model.

The revised thresholds for different household compositions in Band 3 are detailed in the table below:

Band 3	Single Person	Couple	1 Adult & 1 Child	1 Adult & 2 Children	1 Adult & 3 Children	1 Adult & 4 Children	1 Adult & 5 Children	2 Adults & 1 Child	2 Adults & 2 Children	2 Adults & 3 Children	2 Adults & 4 Children	2 Adults & 5 Children
Band 3 Income Thresholds	€30,000.00	€31,500.00	€30,750.00	€31,500.00	€32,250.00	€33,000.00	€33,750.00	€32,250.00	€33,000.00	€33,750.00	€34,500.00	€35,250.00
Weekly income breakdown	€575.37	€604.14	€589.76	€604.14	€618.53	€632.91	€647.30	€618.53	€632.91	€647.30	€661.68	€676.06

Implementing the Revised Arrangements

Applications assessed by the local authorities from 1 January 2023 should be assessed as per the revised regulations. Applications assessed and decided upon prior to this date, which were deemed to exceed the current thresholds but which may meet the new income thresholds, can be resubmitted by applicants.

In the interests of fairness, any such applicants removed from the social housing waiting list between 18 November 2021 and 31 December 2022 for exceeding the income limits but who now qualify under the new thresholds, can retain the time already accrued or which would have been accrued had they remained on the waiting list. Formal direction on this matter is set out in the enclosed Ministerial Guidelines.

Incomes that are not assessable

The list of incomes assessable for the purposes of determining an applicant's income eligibility (as per the *Household Means Policy (March 2021)*) has not been amended. However, I would like to take the opportunity to highlight the considerable scope available to local authorities in this regard.

The aim of the income eligibility model, and associated *Household Means Policy*, is to help develop a better picture of an applicant's long-term housing need. In the main, this is achieved through a review of an applicant's regular and usual income over a 12-month period. However, the model also provides a degree of flexibility to local authorities whereby they can disregard short-term, temporary or once-off income and which is outside the regular pattern of a person's annual income (and not included in the list of income disregards in *Section 4 of the Household Means Policy*).

This allows for the model to be applied in as fair a way as possible and ensures income outside the normal pattern of a household's income does not unfairly push a household above the relevant limits. In this regard, once-off income might *inter alia* include proceeds from a divorce settlement, whereas income that is temporary or short-term might include an increased level of income over a discrete period of time e.g. atypical increases arising from social welfare payments such as illness or maternity benefit that may result in household income being higher than normal.