Comhairle
Cathrach na Gaillimhe
Galway City Council

Affordable Purchase Dwelling Arrangements
Income Assessment Policy

1. Background and Purpose of the Affordable Housing Income Assessment Policy

This policy, issued by the Minister for Housing, Local Government and Heritage, sets out the manner in which housing authorities shall assess the income of applicants for the purpose of determining eligibility for an affordable dwelling purchase arrangement under section 10 of the Affordable Housing Act 2021 and Regulation 2 of the Affordable Housing Regulations 2022.

2. Income assessed is gross income

The determination of whether an applicant meets the income criteria in Regulation 2(1) of the Affordable Housing Regulations 2022 is based on a calculation of their preceding 12 months' gross average income prior to the date of receipt of application. The income of all the persons making the application shall be assessed.

3. Income that is assessable in considering applications for affordable dwelling purchase arrangements

Subject to paragraph 4, the following incomes are assessable for the purposes of assessing eligibility for affordable dwelling purchase arrangements:

(a) income from employment including overtime payments, bonuses and commissions, which shall be assessable as follows:

(i) overtime: generally restricted to a maximum of 10% of basic income, but regular overtime may be taken into account;

(ii) bonus: restricted to a maximum of 10% of basic income;

(iii) commission: restricted to a maximum of 30% of basic income, where applicable;

(b) income from self-employment;

(c) maintenance payments received;

(d) income from rental properties, dividends, capital investments and other similar sources of income;

(e) occupational and social welfare pensions, from whatever source, including from sources abroad;

(f) with the exception of the specific payments listed in paragraph 4 being disregarded, all income from social insurance and social assistance payments, allowances and benefits, including Working Family Payment.

Subparagraph (c) and income from rental properties, mentioned in subparagraph (d), are subject to such conditions or criteria as may be set out in guidelines issued by the Minister for Housing, Local Government and Heritage.

4. Income that is not assessable

In assessing the income of applicants for the purposes of this 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, in all cases, be disregarded for the purposes of assessing income:

(a) Payments by the Department of Social Protection under the Social Welfare Acts in respect of the following:

(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) Prescribed Relatives Allowance;

(ix) Electricity or Gas Allowance;

(x) Fuel Allowance;

(xi) Telephone Allowance;

(xii) Increase for Living on a Specified Island;

(xiii) Living Alone Allowance;

(xiv) Dietary Supplement;

(xv) Payments under Medical Care Scheme;

(xvi) Back to Work Family Dividend;

(xvii) Disablement Benefit/Pension;

(xviii) Once off payments or irregular payments, including, but not limited to, 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;

(b) the amount of income in excess of the Supplementary Welfare rate received from community employment schemes including, but not limited to, the following:

(i) the Community Employment Programme;

(ii) the Community Services Programme;

(iii) Gateway;

(iv) the Youth Employment Support Scheme;

(v) the Rural Social Scheme (RSS);

(vi) Tús;

(c) the amount of income in excess of the Supplementary Welfare rate received by way of payments from the following:

(i) Department of Social Protection;

(ii) Department of Education;

(iii) Department of Further and Higher Education, Research, Innovation and Science;

(iv) any Government Department or state agency in respect of an education or training course;

(d) Payments by the Health Service Executive in respect of the following:

(i) Fostering Allowance;

(ii) Blind Welfare Allowance;

(iii) Mobility allowance;

(e) Payments by the Department of Education, or under schemes funded by that Department, in respect of the following:

(i) Student grants schemes;

(ii) Home Tuition Scheme;

(iii) Youthreach training allowance;

(f) Payments received as a training allowance while undergoing a course of rehabilitation training by an organisation approved by the Minister for Health;

(g) 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;

(h) Payments that correspond with Child Benefit made by –

(i) a Member State, other than the State, or

(ii) the United Kingdom (under Common Travel Area arrangements);

(I) 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.