

# 2026 Housing Differential Rents Scheme

Housing Strategic Policy Committee

14<sup>TH</sup> MAY 2026

Presented by  
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# Changes to Scheme 2026

- Rent is calculated at 12.5% of principal earner assessable income plus 12.5% of subsidiary earner(s).
- Introduction of a €40 per week cap for Subsidiary Earners.
- The weekly fixed charge of €3 has been removed.
- A discount of €2 per child under the age of eighteen has been introduced for children who are not earning.
- The percentage applied on any income in excess of the relevant social housing income eligibility threshold for households remains at 10%.
- The weekly minimum rent is increased to €35 per week.
- Only sole occupants aged sixty-five or over and in receipt of an income less than or equivalent to the State Pension contributory rate of €299.30, will be eligible for a €10 weekly discount.
- A discount of €20 per week (including the €10 discount) will apply for the first year of a new tenancy in age friendly housing where a rightsizing transfer from existing social housing.
- Working Family Payment is now included under assessable income as required under DHLGH's Household Means Policy 2026.

# New Exclusions from Assessable Income

- Income from children under the age of 18 is now excluded from rent calculations.
- Child Maintenance.
- Youthreach Training Allowance.
- Income for Community Employment schemes (e.g. Community Employment Programme, Community Services Programme, the Work Placement Experience Programme, the Rural Social Scheme (RSS) and Tús in excess of the Supplementary Welfare rate).
- Disablement Benefit/Pension

# Tenancy Types

- Changes to our differential rent scheme impacts tenants of South Dublin County Council, Approved Housing Bodies, the Rental Assistance Scheme (RAS), and Housing Assistance Payments (HAP) in the County.

Tenancy Type	Number of Accounts
SDCC Social Housing	10, 512
Approved Housing Bodies*	4,961
Leased Units	603
Rental Accommodation Scheme*	451
Housing Assistance Payment*	1,787
Homeless Housing Assistance Payment*	2,048
<b>Total</b>	<b>20,362</b>

\* Rental Income does not contribute to South Dublin Maintenance Costs

# Weekly Rent Bands

Under the current Scheme 60% of South Dublin tenancies have a monthly rent of less than €526.

Weekly Rent		Account Type		Total	% of Total Accounts
From	To	Council	Leased		
€0	€25.00	1114	12	1126	10.13%
€25.01	€50.00	2698	223	2921	26.28%
€50.01	€75.00	2393	159	2552	22.96%
€75.01	€100.00	1658	84	1742	15.67%
€100.01	€125.00	1090	54	1144	10.29%
€125.01	€150.00	642	25	667	6.00%
€150.01	€175.00	384	23	407	3.66%
€175.01	€200.00	223	9	232	2.09%
€200.01	€225.00	132	6	138	1.24%
€225.01	€250.00	76	3	79	0.71%
€250.01	€500.00	99	5	104	0.94%
€500.01	€999.99	3	0	3	0.03%
Totals		10512	603	11115	100.00%

# Dublin Local Authority Percentage Comparisons

Local Authority	Calculation on Assessable Income
South Dublin	12.5% of principal income plus 12.5% of subsidiary income; capping contribution from subsidiary incomes at €40 each. Plus 10% of income that is in excess of the relevant Social Housing Income Eligibility Threshold. €2 discount per child.
Fingal	14.5% of principal income plus 14.5% of subsidiary income; capping contribution from subsidiary incomes at €60 each
Dublin City	18% of principal income plus 18% of subsidiary income capping contribution from subsidiary incomes at €40 each. Disregard first €55 of income for a single person and €110 for a couple in receipt of one joint social welfare payment. €3 discount per child.
Dun Laoghaire-Rathdown	16% of principal income plus 16% of subsidiary income capping contribution from subsidiary incomes at €20 each. Disregard first €35 of principal earner. €1 discount per child.

# Rent Comparisons for Dublin Local Authorities

SDCC

Comparison of weekly rent in neighbouring local authorities	Weekly Household Income	Dublin City	DLR	Fingal	South Dublin 2025	South Dublin 2026	Average Difference SDCC/Others €	Average Difference SDCC/Others %	2026 Average Difference SDCC/Others €	2026 Average Difference SDCC/Others %
1AD OAP non-contributory state pension €288	€288	€41.94	€40.48	€41.76	€20.80	€26.00	-€20.60	-€0.99	-€15.40	-€0.59
Differential rent as % of income		15%	14%	15%	7%	9%				
1AD 1 CH (income €450 & working family payment €153)	€603	€95.64	€89.88	€87.44	€48.00	€73.40	-€43.00	-€0.90	-€17.60	-€0.24
Differential rent as % of income		16%	15%	15%	8%	12%				
2AD 2CH (income €650 & working family payment €156)	€806	€119.28	€121.36	€116.87	€68.00	€96.80	-€51.20	-€0.75	-€22.40	-€0.23
Differential rent as % of income		15%	15%	15%	8%	12%				
2AD 2CH (net weekly earnings of €650 & €200 plus €70 child maint.)	€920	€127.30	€114.55	€133.40	€102.40	€124.70	-€22.70	-€0.22	-€0.40	-€0.00
differential rent as % of income		14%	12%	15%	11%	14%				

# Rent Comparisons LA Sector per LG VFM Report

SDCC

No.	Household composition	Weekly Net Income	Annual Net Income	Eligibility Threshold	Under/Over Threshold	Weekly Rent (rounded to the nearest €)			Weekly Rent (rounded to the nearest €)		2025 Average Difference SDCC/Others €	2025 Average Difference SDCC/Others %	2026 Average Difference SDCC/Others €	2026 Average Difference SDCC/Others %
						SDCC 2025 Scheme €	SDCC 2026 Scheme €	SDCC 2026 Monthly €	Limerick weekly 2025	Cork City weekly 2025				
1	2AD 3CH	€600	€31,200	€45,000	Under	€63.00	€69.00	€299.00	€97.00	€78.00	€24.50	39%	€18.50	27%
2	2AD 2 CH	€600	€31,200	€40,000	Under	€63.00	€71.00	€307.70	€102.00	€86.00	€31.00	49%	€23.00	32%
3	2AD 3CH	€800	€41,600	€45,000	Under	€83.00	€94.00	€407.30	€133.00	€105.00	€36.00	43%	€25.00	27%
4	2AD 2 CH	€800	€41,600	€44,000	Under	€83.00	€96.00	€416.00	€135.00	€108.00	€38.50	46%	€25.50	27%
5	1AD 0 CH	€800	€41,600	€40,000	Over	€80.00	€100.00	€433.30	€140.00	€116.00	€48.00	60%	€28.00	28%
6	2AD 3CH	€1,000	€52,000	€45,000	Over	€116.50	€132.50	€574.20	€171.00	€135.00	€36.50	31%	€20.50	15%
7	2AD 2 CH	€1,000	€52,000	€44,000	Over	€118.40	€136.40	€591.10	€173.00	€138.00	€37.10	31%	€19.10	14%
8	2AD 3CH	€1,200	€62,400	€45,000	Over	€156.50	€177.50	€769.20	€209.00	€165.00	€30.50	19%	€9.50	5%
9	2AD 2CH	€1,200	€62,400	€44,000	Over	€158.40	€181.40	€786.10	€211.00	€168.00	€31.10	20%	€8.10	4%
										<b>Average</b>	<b>€34.80</b>	<b>38%</b>	<b>€19.70</b>	<b>20%</b>

# Private Rent Comparisons - DAFT Q4 2025 Report

SDCC

Property Type	Dublin Private Rent	Cork City Private Rent	Limerick City Private Rent	SDCC Differential Rent 2026
<b>3 bed house</b>	€ 3,022	€ 2,312	€ 2,430	€ 407
<b>4 bed house</b>	€ 3,820	€ 2,985	€ 2,816	€ 574
<b>1 bed apartment</b>	€ 1,931	€ 1,539	€ 1,550	€ 433
<b>2 bed apartment</b>	€ 2,517	€ 2,013	€ 2,127	€ 307

# Tenancy Fraud

Prevention and detection of fraud is the responsibility of all of us to ensure the fair and correct allocation of scarce social housing.

- Tenancy fraud can take place via unauthorised occupation (such as subletting, joint tenancy, succession or abandonment of property).
- Application fraud or not giving full income details for rent reviews etc. can lead to abuse of the system, loss of revenue and ultimately the misuse of taxpayer funds.
- Where satisfactory evidence of all household income is not provided, an initial assumed net income of €750 per week will be applied. If notice of tax assessment or certified accounts are not submitted within two months from the date of assessment, assumed net income will be incrementally increased thereafter by €250 each month, subject to a maximum assumed net income of €2,000 per week.



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# Thank you