



An Gníomhaireacht
Tithíochta
The Housing Agency

Differential Rent Schemes

Easy to Read Guide to Differential Rent Schemes



Easy-to-Read

October 2025



This is an Easy-to-Read guide that will help you to understand the Differential Rent Scheme.

What is in this document?



1. What is differential rent?

2. How your Differential Rent is worked out

3. Other Charges

4. Starting to pay your rent

5. Rent Review

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1. What is Differential Rent?

If you are getting social housing support, you will need to pay a differential rent.

Differential means the difference between two or more things. It is used here because different households will pay a different amount of rent based on their income.

Rent is a regular payment to a landlord which will allow you to live in your home.

Differential rent is the rent amount that a local authority decides that you need to pay.



A Local Authority (County or City Council) can charge differential rent if you live in:

- Local Authority Housing
- a home provided through Housing Assistance Payment (HAP)
- Homes provided through the Rental Accommodation Scheme (RAS)
- An Approved Housing Body (AHB) home



You should check with your local authority to find out how you should pay your rent and who you should pay it to.

You can contact your local authority online, by phone, email or visit their office.



To find your local authority use the link below;

[Find my Local Authority | Local Government Ireland](#)



In some cases, the local authority may not be your landlord.



For example, if you live in a home owned by an Approved Housing Body (AHB), you may need to pay your rent directly to them instead to the local authority.

2. How your Differential Rent is worked out

Each local authority has its own rules for working out how much rent you have to pay.

These rules are in what is called the Differential Rent Scheme.

The amount of rent you pay is based on the total weekly income of your household.

A household is you and any other people who live with you.

Household income is the sum of all the incomes of everyone living in your household who is over the age of 18.

Your income can include:

- Wages from work
- Pensions
- Social welfare payments.





Each local authority has their own Differential Rent Scheme.

The Differential Rent Scheme is usually on the website for the local authority.



If you cannot find it, you may contact your local authority to ask for it.

You can contact your local authority online, by phone, email or visit their office.



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HOUSEHOLD



The Differential Rent Scheme might mention a 'principal earner' and a 'subsidiary earner.'

The person who earns the most in your household is called the principal earner.

Other people in the household with an income are called subsidiary earners.

Not all Differential Rent Schemes will talk about a 'principal earner' and a 'subsidiary earner.'

You may pay less rent if:

- You have children
- Someone in your household is in full-time education
- You or someone in your household is over 60 or getting an older person's pension



Your local authority may set a minimum rent and a maximum rent.

Minimum rent is the lowest amount you will have to pay.

Maximum rent is the highest amount you can be asked to pay.

Not all local authorities set these limits, so it is best to check with your local authority.



3. Other Charges

There may be some other charges you will have to pay as well as your rent.

This will depend on the type of property you live in.

These charges can be for things like heating, electricity and bin collections.



These charges will not be included in the amount you pay in rent.

You will need to talk to your landlord about other payments you will need to make.





4. Starting to pay your rent

You will need to pay your rent every week.

The start date in the tenancy agreement is when the first rent payment is to be paid.

A link to An Easy-to-Read Guide to Tenancy Agreements can be found here:

[Easy to Read Tenancy Agreements](#)

Your tenancy agreement is a contract made between you and your landlord about the home you live in.

A contract is something that you and your landlord must stick to by law.

5. Rent Review

After some time, the Local Authority may check that the amount of rent you are paying is still suitable.

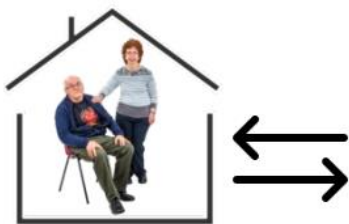
This is called a rent review.

You must tell the local authority if your household income goes up or down.

This can happen if you start a new job, work more or fewer hours, get a pension, or stop receiving a social welfare payment.

You must tell the local authority if the number of people living with you changes.

This can happen if someone moves in, moves out, a baby is born, or a family member passes away.





6. Difficulty paying your rent

You should talk to your Local Authority about how your rent will be paid.

If you are having difficulty paying your rent, you should contact your local authority straight away.

This could happen if:

- you lose your job.
- have your work hours made shorter.
- have unexpected bills.
- a social welfare payment changes.



Your local authority may help set up a payment plan.

A payment plan is a way to repay money you owe to the local authority.



If you miss rent payments and do not contact your local authority, you could lose your social housing support or have trouble getting housing in the future.



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7. More information

For more information on anything in this guide contact your local authority.

Some useful websites:

[Local Authorities \(www.gov.ie\)](http://www.gov.ie)

More information at

www.inclusion-europe.eu/easy-to-read

This Easy to Read document was developed by the Housing Agency.



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