

## HEALTH

- **PRIMARY MEDICAL COVER:** A **Medical Card** entitles you to most health services free. A **GP Visit Card** covers the cost of visits to the doctor for your family. The means test for these cards is based on **net income** i.e. after the deduction of tax and PRSI; of reasonable expenses on rent or mortgage; on travel to work; on childcare and of regular weekly out-of-pocket medical expenses. Savings are valued in the same way as for non-contributory OAP. The cards will be granted if your family's remaining income after these deductions does not exceed the following guidelines for 2018:

	Medical Card		GP Only	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€276.00	€302.00
• Single living with family	€164.00	€173.50	€246.00	€260.00
• Married or cohabiting couple (or single parent)	€266.50	€298.00	€400.00	€447.00

Additional Allowance for Dependent Children:

	Medical Card	GP Only
• for each of first two children under 16	€38.00	€57.00
• for third and each subsequent child under 16	€41.00	€61.50
• for each of first two children over 16	€39.00	€58.50
• for third and each subsequent child over 16	€42.50	€64.00
• for each child over 16 in full time third level education (no grant)	€78.00	€117.00

The HSE will consider cases outside these guidelines in special circumstances, for example to cover one family member with high medical costs. Medical Card holders do not have to pay student exam fees. Persons with British or EU pensions, who have no Irish Social Welfare pension, generally qualify for the Medical Card regardless of income. Students will only qualify for a Medical Card in their own right if they have an independent income of at least €164 (this can include a student grant which would not count in the Medical Card means-test).

- **Persons aged 70+** all now qualify for **free GP services**, and qualify for a **Medical Card** if their **gross** weekly income is less than €500 per week (single), or €900 (couple). In the means test, the first €36,000 (single), €72,000 (couple) of savings and investments are disregarded. On the balance only the income actually earned will be counted, on submission of a certificate of interest.
- Children **aged five and under** qualify for a GP Card regardless of parents' means (contact: www.gpvisitcard.ie, local 1890 252919). Children in receipt of **Domiciliary Care Allowance** are automatically eligible for a Medical Card.
- From 1st Jan 2018 a **€2.00 charge per prescription item** applies to Medical Card holders (max **€20** per month per family). It does not apply to those on the Long-term Illness Scheme.
- **Drug Refund:** Any individual or family can get a refund on the cost of prescribed drugs used in any month in excess of **€134 (from 1st Jan 2018)** provided the drug is on the Government list.
- **GENERAL HOSPITAL ENTITLEMENTS:** Everyone is entitled to **public** in-patient and out-patient hospital services. However, if you see a consultant privately, you will have to pay privately for any test or care arising, unless you give notice that you wish to switch back to join the public waiting list for the treatment. **The National Treatment Purchase Fund is now contacting Public Patients waiting longest, offering the option of having the procedure done immediately in another hospital as a private patient without charge.**

- **Charges:** With the exception of Medical Card holders, and children with long-term ailments or referred from school health examinations, the following charges must be paid in major public hospitals:

- **Casualty and Outpatients** pay €100 unless referred by your doctor or admitted to hospital.
- **Public patients** pay €80 per night (up to a max €800 in a year).
- **Private patients** pay charges even if they are in public wards. The charges are €329-€407 (day care) and €659-€813 per night (in ward), €800-€1,000 (single room).

- **Refund for Treatment Abroad:** The HSE will refund the cost of treatment in another EU country, provided your consultant applies in advance, confirms that the treatment is justifiable and is not available in sufficient time in Ireland. Some travel expenses are also covered (Tel: 056 7784059 or email: treatmentabroad.scheme@hse.ie).

- **NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking long-term residential care in either a Private or a Public Nursing Home now have the same Care Needs Assessment and the same means-test for payment. The patient will be liable to pay towards the cost of care:

- 80% of assessable income (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
- plus 7.5% of the value of any assets (net of borrowings against them). The first €36,000 (single), €72,000 (couple) of assets are disregarded.

A spouse is assessed with half of the couple's joint income and assets. The HSE can assess assets transferred in the past 5 years. The balance of the cost will be met by the State.

If the assets are in property, the contribution can be deferred until settlement of the person's estate, but the money owing will be increased by the Consumer Price Index each year. In the case of the family home only, the contribution will only be paid for a maximum of three years and so capped at 22.5% of its value (or 11.25%, if covering one spouse). The deferred charge against the home will not be collected during the lifetime of a surviving spouse or a disabled child. This deferral must be separately requested by the patient, or by a care representative approved by the Circuit Court for a patient who is not capable of making the decision themselves.

- **HOME CARE PACKAGES** are available when more than standard home help is needed to support a family after a patient's discharge from hospital, or to keep a person out of institutional care. Eligibility is based on a Care Needs Assessment by your Public Health Nurse and is not based on a means-test or holding a Medical Card. There is no charge or contribution to be paid for either short or long-term Care Plans. A **Homecare Support Scheme** for people who want to remain independent in their own homes is now being developed, but won't be in place in 2018.

- **CARER'S ALLOWANCE:** A person who is living with (or close by with a direct communications system) and giving full-time care to a child on Domiciliary Care Allowance, or to any person aged 16 or over requiring full-time care, can apply for a **means-tested** weekly Carer's Allowance of €214 (€252 if carer is 66 or over) plus an annual €1,700 Carer's Support Grant. In the means-test, any weekly income of the carer in excess of €332.50 (single), or **half** of their own and their spouse's income in excess of €665 (married) is assessed. The allowance is reduced accordingly. Half rate Carer's Allowance is payable to persons receiving another Social Welfare payment.

An additional 50% allowance and full Carer's Support grant will be paid to a person caring for more than one incapacitated person. Carers are entitled to **free travel** in their own right. A carer can take up training or paid employment for up to 15 hours per week. Carers are entitled to credited contributions to keep them in benefit. The Allowance is paid for 12 weeks after the death of the person cared for or their admission to a Long-Stay Nursing Home. When they cease caring, a carer is entitled to go on Back to Work, Back to Education or Community Employment Schemes.

- Persons caring **full time** can qualify for €1,700 **Carer's Support Grant** regardless of means, but persons working over 15 hours or on Jobseeker payments will not qualify.

- A **Carer's Benefit** of €215 based on your Social Insurance contribution can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. It is available to all insurance classes except S and J. Limited work earning up to €332.50 per week is permissible, while claiming this benefit. Your job is protected for the 24-month duration.

## HOUSING

- **HELP TO BUY** will apply to contracts signed by first-time buyers to purchase a newly built home priced under €500,000 on or after 19 July 2016 until the end of 2019. It allows a rebate of income tax (not USC) paid by one or more qualifying buyers over the previous four tax years up to the value of 5% of the purchase price, subject to a maximum rebate of €20,000. To qualify

- applicants must take out a mortgage of at least 70% of the purchase price
- if it is a joint purchase, both applicants must be first-time buyers

An online ready reckoner will allow you calculate your rebate. The Central Bank has accepted that the rebate will be reckoned in full in the calculation of the deposit required.

- **DEBT PROBLEMS:** If you are having difficulty keeping up with payments it is vital that you immediately inform those you owe (utilities, banks, etc.) and seek advice. Options include:

- **Money Advice & Budgeting Service (MABS)** who advise and can negotiate with creditors (Tel: Ennis 065 6841981 and Shannon 061 354022). Through MABS, you can also access **Abhaile** which helps homeowners, who are unable to pay debt and at risk of losing their home, find a resolution to Mortgage Arrears. It offers a dedicated adviser, free financial advice, free legal advice and advice from a Duty Solicitor at court (Helpline 076 1072000 or contact your local MABS Office).
- **Mortgage to Rent** is one option for people having trouble paying their mortgage. It allows you switch from owning your own home to become a tenant of a Housing Association. To qualify, your debt must be at least 90% of the open market value of the house. The house value may be no more than **€365,000**. You must qualify for Social Housing (after tax income may be no more than €35,875 (Single +1 Child) €38,500 (Couple + 2 children). The lender may refuse your application but such a refusal can be appealed.
- **Insolvency Service of Ireland** helps people who owe money and cannot afford to pay to reach debt settlements (contact: info@isi.gov.ie, 076 106 4200).
- **Utilities** offer Easy pay options and even pre-payment meters in some circumstances.

- **LEAD PIPE REPLACEMENT GRANT:** A grant will be available from the Council for replacing lead water pipes for costs of up to €5,000, with an 80% grant for household income under €50,000, and 50% for household income between €50,000 and €75,000.

- **AFFORDABLE RENTAL:** A new scheme is being developed whereby Councils will enter into up front financial agreements to rent homes in newly built estates where the home will be offered 30% below market rent to eligible applicants approved by the Council.

- **HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone who is eligible for Social Housing through the local authority. If approved the Council will pay the rent to a landlord whom you source. For further details contact the housing section, Clare County Council Tel: 065 6821616.

- **HOUSING AID FOR PENSIONERS**

Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but your application may be prioritised based on medical need.

- **Housing Aid For Older People:** Up to 95% grant in owner-occupied homes, for persons aged 66 or over, to cover the costs of up to €8,000 in necessary improvements – rewiring, central heating (where none). Annual income of all household members must be under €30,000 for the full grant, dropping on graduated basis to 30% for incomes €50,000-€60,000, but no grant after that.
- **Mobility Aids:** Up to 100% grant to cover the costs of up to €6,000 in works to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access shower) in owned or private rented homes where the annual income of all household members is under €30,000.
- **Housing Adaptation (Disability):** Up to 95% grant to cover the costs of up to €30,000 in works to adapt a home to suit the needs of a person with an enduring disability (e.g. downstairs toilet/shower, wheelchair adaptation, extension, etc.) in owned or private rented homes. The works must be certified necessary by a doctor and may require an Occupational Therapist Report. Annual income of all household members must meet the same test as for Housing Aid for Older People.

- **WARMER HOMES:** A Home Insulation Scheme for homeowners is available to pensioners and incapacitated people who are on Fuel Allowance, and to persons on Jobseeker's Allowance for over 6 months with children under 7, or on FIS, through **Energy Action** (01-454 5464) and **Warmer Homes Scheme** (1800 250 204) who will process your application over the phone. Energy Action will insulate attics, draught-proof doors and windows, insulate cavity wall and pipes, fit a lagging jacket and two energy saving light bulbs.

- **Better Energy Home Scheme** (tel: 1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic (€300), cavity wall (€300), internal wall (€2,400 (detached), €1,800 (semi or end-of-terrace), €1,200 (apartment (any) or mid-terrace), external wall (€4,500 (detached), €3,400 (semi or end-of-terrace), €2,250 (apartment (any) or mid-terrace); heating control with boiler upgrade (€700); heating controls upgrade only (€600); solar heating (€1,200). Along with the insulation works, you can get a grant of €50 for the required Building Energy Rating (BER). Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved. For external insulation, you should first apply to your local authority for a Declaration of Exemption from the need for planning permission (cost €80).



### SENATOR MARTIN CONWAY

WORKING WITH  
YOUR LOCAL COUNCILLOR

CLLR JOHN CROWE  
086 601 1922

FINE GAEL 

Disclaimer: Every reasonable effort has been made to ensure that the content of this information guide is accurate at time of going to print. No liability is accepted for any errors or omissions or outdated information.

FINE GAEL 

## A GUIDE TO YOUR ENTITLEMENTS IN 2018

# KNOW WHERE YOU STAND

## TAXATION · SOCIAL WELFARE · HEALTH EDUCATION, TRAINING & WORK · HOUSING



## SENATOR MARTIN CONWAY

### CONSTITUENCY OFFICE:

The Square,  
Ennistymon, Co. Clare.

☎ 065 7072222

☎ 087 2612977

### LEINSTER HOUSE:

Kildare Street,  
Dublin 2.

☎ 01 6183835

### WEB & EMAIL:

✉ martin.conway@oir.ie

🌐 www.martinconway.ie

📧 martin.conway.96

🐦 @martinconwayfg

**B**udget 2018 will build steady and sustainable progress for families in a risky world. It focuses especially on investment for Children and in Education, Health and Housing. These are key foundations for every community. Ireland will balance our books for the first time in ten years. The Budget offers new opportunities, which I hope will help your family. Please contact me if you have any queries.



# TAXATION

The main changes announced in Budget 2018 are in bold print throughout.

- Under the **Tax Credit system**, Tax payable = Gross Tax Liability minus Tax Credits. **Gross tax liability** is calculated on your total income (after deduction of superannuation and permanent health benefit) by applying 20% to income up to your **standard rate cut-off** point and 40% on the remainder. The cut-off points in 2018 will be:

	Standard Rate Cut-off Income 2018	
	Weekly	12 Month Value
Single/Widowed	<b>€664.42</b>	<b>€34,550</b>
Single Person Child Carer	<b>€741.35</b>	<b>€38,550</b>
Married (one income)	<b>€837.50</b>	<b>€43,550</b>
Married (two incomes)	<b>€1,328.85</b>	<b>€69,100</b>

If you **rent rooms** in your own home for less than €14,000 gross, this will be exempt from income tax and USC, provided the tenant is not your own child, and the rent is not being paid by your employer to facilitate, for example, clients using the room in your home. Short term rentals are also excluded.

If you **care for up to 3 children** in your home and receive less than €15,000, this income will be exempt from tax but a minimum €500 Social Insurance is payable. If you exceed these amounts, the exemption is lost and the whole lot is taxed. You must be registered as a self-employed person.

- Your Tax Certificate will show the annual value of all your **Tax Credits** and the equivalent weekly or monthly amount which are subtracted from your gross liability to yield the tax payable:

	Tax Credits 2018	
Single Person	€1,650	<b>Self-Employed</b>
Married Couple	€3,300	Age Tax Credit (per individual)
Widowed (no children)	€2,190	Incapacitated Child
Single Person Child Carer	€1,650	<b>Home Carer's Tax Credit</b>
PAYE Credit (per individual)	€1,650	Dependent Relative

- The **Home Carer's** Tax Credit is available to a **partner** in a one-earner family who is caring in the home for a child who is eligible for Child Benefit, or for an aged or disabled person. You must apply for this allowance. The home carer is allowed to have up to €7,200 income of their own, thereafter the credit is reduced, reaching zero if income exceeds €9,400. Carer's Allowance is not counted as income in this means test, nor is income from childminding under €15,000.
- Single Person Child Carer** Credit applies to a single or widowed person if you are the principal carer of a child aged under 18, or over 18 if in full-time education, or permanently incapacitated.
- Dependent Relative** Credit is claimable if you support a widowed mother or incapacitated relative whose income does not exceed the contributory OAP.
- A parent with dependent children who is **widowed** gets an additional tax credit in each of the 5 subsequent tax years of €3,600, €3,150, €2,700, €2,250 and €1,800 respectively.

Tax credits which are unused are not refundable. They will be carried forward from week to week during a tax year, but if unused after the end of the tax year, they are lost.

# TAXATION

- Age Exemption:** Persons **aged 65 or over** are exempt from income tax if their gross income from all sources is under €18,000 (single), €36,000 (married).
- An **Incapacitated Person**, or one or more of their family, can get tax relief at their top rate of tax of up to €75,000 to employ a home carer, or pay an agency for such a service. Relief on Payments to Nursing Homes are also available at your top rate of tax.
- The following expenses carry a 20% Tax Credit:**
  - All unreimbursed Health Care Expenses** incurred at home or abroad and recommended by a registered professional for treatment or related to a pregnancy, for your own family, or for any individual. In cases of treatment abroad not available in Ireland or treatment of an Incapacitated child, certain other expenses can be claimed (travel/accommodation). A Psychological Assessment and Speech Therapy for children also qualifies. Routine Dental or Optical Care don't qualify.
  - Health Insurance** This relief is now granted at source and deducted from your premium by the insurer. Relief is confined to the first €1,000 per adult, €500 per child.
  - Insurance** to cover long-term care costs in the event of **serious disability**, and to cover **non-routine dental** costs.
  - Mortgage Relief** for those who purchased their homes before 31 December 2012 **is being partially extended: 75% of existing relief in 2018, 50% in 2019 and 25% in 2020.**
  - College Fees** (including Tuition Fee and Student Contribution) of up to €7,000 for each student for full or part-time undergraduate or postgraduate study in accredited courses. However, the first €3,000 of a claim is disregarded (i.e. for parents paying only the Student Contribution of €3,000 per student, relief only applies for the second and subsequent child in college).
  - Course Fees** between €315 and €1,270 per course for foreign language or ICT courses (approved by SOLAS).
- Employer provided childcare** is subject to income tax as Benefit in Kind.
- A **Universal Social Charge** applies to gross income from whatever source (excluding only Social Welfare Payments) and without deduction of pension contributions as follows:
  - 0.5% up to €12,012
  - 2% on the next €7,360**
  - 4.75% on the next €50,672**
  - 8% on the remainder

An exemption applies to persons whose total income is under €13,000. The self-employed pay 11% on income over €100,000. Persons aged 70 or over and Medical Card holders whose aggregate income does not exceed €60,000 pay a maximum **2%**.

- Pay Related Social Insurance (PRSI)** applies at 4% to gross income (with no deduction for pension contributions) of workers and the self-employed aged 16-66. All workers are exempt from Social Insurance if they earn less than €352 per week. Between €352 and €424 tapered relief applies. The minimum contribution by a self-employed person is €500 per year.
- Pensions:** A certain portion of gross earnings under €115,000 can be put into a pension tax free. It is up to 15% (under 30 years) rising in steps to 40% (60 years or over), allowable at your top rate of tax. However, a ceiling of €2 million applies to the total

# TAXATION

value of a person's pension plan. Any benefit that accrues over that value will have a 40% retention charge, before ordinary tax is applied to the balance.

- DIRT Tax:** A single retention tax of **37%** applies to interest earned on ordinary deposit accounts, investment accounts and all Credit Union accounts. It is planned to reduce this to 33% by 2020. Persons who are 65 and over, or permanently incapacitated, can, if your total income is not sufficient to make you taxable, notify your bank and receive the interest without deduction of DIRT.
- Local Property Tax** is chargeable to the owner of a residential property at a rate of 0.18% of the market value on 1 May 2013 as fairly assessed by that owner (a higher 0.25% applies to the excess over €1 million). This valuation will not change before 1 November 2019. For 2018, there will be no change in the amount due (**Clare County Council**). LPT Exemptions include:
  - Houses with significant pyrite damage.
  - Vacant Houses, where the occupant can no longer live alone due to long-term infirmity.

An owner may defer the payment on hardship grounds, in the event of insolvency or as follows on income grounds:

- In full where gross incomes less 80% mortgage interest falls below €15,000 (single) or €25,000 (couple)
- In part where gross incomes less 80% mortgage interest falls below €25,000 (single), €35,000 (couple).

Interest of 4% of the deferred tax will be added each year to be recovered from the sale/transfer of the property.

- Home Renovation Incentive:** An **income tax credit** of 13.5% applies to home renovations up to a maximum expenditure of €30,000 (before VAT) undertaken before 31 December 2018 and will be refunded over the two years following the year in which the works are carried out. To qualify, at least €5,000 (inclusive of VAT) must be spent. Both homeowners and landlords can avail of this credit. The tax credit is only available where Local Property Tax and Household Charge are up to date.



**SENATOR**  
**MARTIN CONWAY**

**CONSTITUENCY OFFICE:**  
The Square,  
Ennistymon, Co. Clare.  
☎ 065 7072222  
☎ 087 2612977

**LEINSTER HOUSE:**  
Kildare Street,  
Dublin 2.  
☎ 01 6183835

# SOCIAL WELFARE

- The Basic Social Welfare rates from March 2018 are:

	Adult	Adult Dependent
Contributory OAP (Full Rate)	<b>€243.30</b>	<b>€218.00</b> (aged 66 or over)
Non Contributory OAP	<b>€232.00</b>	<b>€153.30</b> (aged under 66)
Contributory Widows - under 66	<b>€203.50</b>	—
Contributory Widows - 66 or over	<b>€243.30</b>	—
Invalidity Pension	<b>€203.50</b>	<b>€145.30</b>
Maternity Benefit	<b>€240.00</b>	—
Supplementary Welfare	<b>€196.00</b>	<b>€131.40</b>
Carer's Allowance - under 66	<b>€214.00</b>	
Carer's Allowance - 66 or over	<b>€252.00</b>	
All Other Payments	<b>€198.00</b>	<b>€131.40</b>
Living Alone Allowance	€9.00	
Over 80 Allowance	€10.00	

- An **85% Christmas Bonus** will be paid in December 2017 to all persons on long-term (over 15 months) Welfare payments and back-to-work/Education payments.

- CHILDREN**
  - Child Benefit** of €140 per month is payable for all children up to their 18th birthday, if in full-time education.
  - Qualified Child Payment** of **€31.80** is paid to persons on Social Welfare up to the end of the academic year in which the child reaches 18. A person on Social Welfare for over 26 weeks can claim up to their 22nd birthday if in full-time education. QCP will be paid if your spouse is working and earning no more than €400.
  - A **Back-to-School payment** of €125 for pupils aged 4-11 and €250 for pupils aged 12-22 (children aged between 18 and 22 years must be in full-time second-level education) is payable for children for whom **Qualified Child Payment** is made under Social Welfare, FIS, Back to Work, Education or Training Schemes.
  - Maternity Leave** is 26 weeks with 16 additional weeks unpaid maternity. **Maternity Benefit** is payable for 26 weeks starting 2 weeks before the expected date of birth. **However, from October 2017, extra leave and benefit will apply for a premature birth, for the duration between the actual date of birth and the 38th week of the pregnancy.**
  - Paternity Benefit** for 2 weeks of €240 per week is now payable for births or adoption. It covers employees and the self employed.

- WORKING FAMILY PAYMENT (formerly FIS):** A couple or a single parent on low pay, who work for at least 19 hours per week combined (including job-sharers), can get a supplement for their children (including those 18-22 in full-time education). The payment is calculated at 60c for each €1 by which your take-home family income (i.e. net of tax, USC, PRSI and superannuation) falls below the following income thresholds for 2018:

- **€521 for a family with one child, plus**
- **€101 for second, €101 for third, €111 for fourth, and €126 (approx) for each additional child.**

If you qualify, the payment will be awarded for 52 weeks and it will be of a minimum €20 per week. If you suffer a cut in income, your FIS payment can only be adjusted at the end of that period. You may also be eligible for a Back-to-School payment from the HSE, but savings are taken into account. FIS will not affect your eligibility for a Medical Card. You can claim **One Parent Family Payment** and your FIS is not counted as means.

- A widow(er) with children receives a once-off €6,000 in the **year of bereavement**. A Deceased Person's Payment continues to be paid for six weeks to their spouse after their death (provided that their spouse is also getting a weekly welfare payment).
- The Dept of Social Protection pays **Domiciliary Care Allowance** of €309.50 per month and an annual **Carer's Support Grant** of €1,700 up to their 16th birthday for children with a severe disability who require substantial and documented extra care. **It also confers automatic entitlement to a Medical Card for the child.** A half-rate payment is payable to a child in **institutional settings** who lives at home for 2 days or more. At 16, the child may apply for Disability Allowance.
- Affordable Childcare Scheme:** All children in childcare registered with Tusla who are above the age of 6 months qualify for a subvention paid to the provider. The subvention for a **full day care** is set at: -
  - €20 per week for every child, without a means-test, up to age 36 months.**

# SOCIAL WELFARE

- €50 per week for children whose family qualifies for a family GP Card with partial payments right up to age 15 years.**
- And for medical card holders, €80 (on Jobseekers) and €145 (on One Parent, Disability or FIS) and €70 (all other medical card holders) again with partial payments right up to age 15 years.**

A Full Day is 5 hours or more. For one session only (ie up to 3 ½ hours) the payments are **€7 (no means test), €17 (GP card family), €45 (family on Welfare), €25 (others on Medical Card).** [Work is underway to make this an income related subvention embracing more families]

- Free Early Childhood Care and Education** is available for a full two year service to any child aged more than 2 years and 8 months until they are 5½ or make the transition to primary school, and covers 3 hours daily. An eligible child can start in September, January or April. A pre-school cannot charge parents extra for the hours covered by the scheme, but can charge for extra hours or for additional activities as long as these are optional. **AIM (Access Inclusion Model)** supports participation by children with special needs. Preschools in partnership with parents can apply for a range of supports: extra payment to a trained Inclusion Coordinator, help with specialist equipment, expert support, therapy services, and in some cases funding for classroom support. Applications to AIM can be found on [www.pobal.ie](http://www.pobal.ie)

- Supplementary Welfare:** The Community Welfare Officer may help provide a once-off exceptional needs payment for **unforeseen** needs such as a funeral, fares to visit or attend hospital, a robbery, fire or flood; or for **unaffordable essential** needs such as: furniture or kitchen equipment when setting up home; needs associated with pregnancy and a new baby; clothing or replacing essential equipment for older people on low incomes or in poor health; children's clothing in exceptional situations. Very strict means tests on household income and savings apply, and full-time students and persons working over 30 hours are not generally eligible.

- Treatment Benefit** covers free dental examination, **scale and polish** every year, and free optical examination and free glasses (or a contribution to an upgrade) every two years and half the cost of hearing aids, max €500 per aid once every 4 years for the self-employed, the insured worker and their spouses, and retired people who have the required number of PRSI contributions.

- To qualify for the **State Pension** you must be 66. From 1 January 2021, the State Pension age is increasing to 67.

- Household Benefits Package:** If you are 66 or over or permanently incapacitated, and living alone except for dependants, a spouse on Social Welfare, another pensioner, or someone giving you full-time care, you can receive the following concessions along with your Irish or British Social Welfare Pension:

- Electricity** or **Natural Gas** of €35 per month, and
- Free **television** licence.

Pensioners who don't have a Social Welfare pension can qualify at age 66 on the same terms provided their means don't exceed the Contributory OAP rate by more than €100.

If you are **aged 70 or over**, you can qualify for all of these free schemes regardless of your income or its source and regardless of who lives with you. If you are widowed and aged 60 or over, you can retain the free schemes and free travel if your late spouse had them, and you satisfy the other conditions.

- Fuel Allowance:** A Fuel Allowance of €22.50/week is payable for **27 weeks** if you are on long-term Social Welfare with no more than €100 per week in household income over the contributory pension rate. However, to qualify, you must be living alone, or only with dependants or another person on long-term Social Welfare or the JSA.

- Telephone Allowance:** From June 2018 persons who are receiving the **Living Alone Allowance**, and fulfill the same conditions as Fuel Allowance, will get a **Telephone Allowance of €2.50 per week.**

- Self employed people are now getting access to certain social protection benefits - Paternity Benefit (September 2016), Treatment Benefit (March 2017) and Invalidity Pension (December 2017).**

- A **Single Parent** can claim One Parent Family Allowance until your youngest child reaches 7 years of age. You can earn **€130 net** per week, claim FIS, and get Maintenance up to €95.23 without affecting your payment. A single parent can claim **Jobseeker's Transitional Payment** up until the youngest child reaches 14. The means-test assesses 50% of earnings over **€130** per week, and you can still claim part-payment if you work more than 3 days. You can claim while studying, and you will get childcare support and Back to Work Dividend if you find work.

- Back to Work Family Dividend** allows you retain the **Qualified Child** weekly payment of €31.80 for up to 4 children, if you (and your partner) sign off welfare payments after being a claimant for at least 12 months. You may also qualify for FIS. BTWFD won't count as means in the FIS test or for rent supplement.

# EDUCATION, TRAINING & WORK

## STARTING YOUR OWN BUSINESS

- If you have been on Social Welfare for at least 9 months you can claim **Back to Work Enterprise Allowance** when you start a business. It allows you retain **part** of your Social Welfare payments, tax free, for 2 years (100%, 75%), obtain support grants up to €2,500 and retain your secondary benefits. You can also apply for an **exemption from income tax** for 2 years up to a max of €40,000 per year.
- A **Short-term Enterprise Allowance** can be claimed by anyone who has been made redundant or who is eligible for Jobseeker's Benefit. It allows you to retain the benefit until it expires (max 9 months). If you have been on Social Welfare for at least three months, you can also retain secondary benefits but the scheme will not extend the duration of your entitlements.
- Help with a start-up is also available from the **Local Enterprise Office** (Clare: 065 6821616). **Microfinance Ireland** (Tel: 01 2601007) can lend up to €25,000 to a person who can't get bank finance.

## WORK AND TRAINING

- The National Minimum Wage** is now reviewed annually by the independent Low Pay Commission. The fourth increase since 2011 has now been agreed by government which will set the **NMW at €9.55 per hour from January 1, 2018.**
- JobsPlus:** is designed to help those who have been at least 12 months out of work in the past 18 months. It gives an employer who recruits you a €72-per-week subsidy for 2 years (€96-per-week if you have been unemployed for more than 24 months or **if you are aged 50 or over**), provided the job provides work on at least 4 days and 30 hours per week. Visit [www.jobsplus.ie](http://www.jobsplus.ie) to register online.
- Apprenticeship and Traineeships:** Apprenticeship allows you earn as you learn. There are 27 traditional areas. **New fields already include Insurance, Finance, Manufacturing, Commi Chef and many more are on the way. Traineeships are also expanding from the present 24 areas, and are being extended to homemakers and career changers.**
- Springboard:** offers free full and part-time certificate, degree or post-graduate courses in Institutes of Education to those signing on at the time of starting, and allows retention of welfare payments. Some of these programmes are also available to **homemakers returning to the workforce**. See [www.springboardcourses.ie](http://www.springboardcourses.ie)
- Back to Education Allowance** (from Dept of Social Protection) or a **VTOS Allowance** (ETB) is claimable if you are undertaking a **full-time** course leading to a recognised certificate at second, third, higher diploma level or PME, and are:
  - at least 21 years of age (18, if out of education for at least 2 years), 24 if post-graduate and
  - on Social Welfare for at least 3 months (for Second Level), 6 months (VTOS), or 9 months (for Third Level). You cannot qualify directly from **Jobseeker's Benefit** unless you qualify for another payment (e.g. Assistance). For Jobseekers, your course must be deemed employment relevant by Intreo. If you have been awarded **Statutory Redundancy**, you can qualify **immediately** but must start the course within 12 months.

Qualifying Parents (including lone parents) will also get €500 Cost of Education Allowance. If you are on these schemes, you must apply for a **waiver of the Student Contribution** under the third level grant. Part-time VTOS options can be taken up without affecting Social Welfare entitlements subject to approval. Earnings from part-time work while studying could affect your payment.

- Third Level Grant:** A **means-tested grant** towards the costs of attending college full-time is available from SUSI.ie. If you are under 23 or not living independently of your parents from 1 October of the year before entry onto the course, your income (if any, in excess of €4,500) is assessed along with your parents' gross income. The grant covers:

	Upper Income Limit 2018/19 (fewer than four children)
- Special Rate Maintenance (€2,375) and Student Contribution (€3,000/PLC fee €200)	€23,200
- Standard Maintenance (€1,215) and Student Contribution (€3,000/PLC fee €200) (with part-entitlement graded down with rising income to:)	€39,875
- Half Student Contribution (€1,500)	€54,240

It covers courses from PLC, diploma to undergraduate degree levels in approved colleges in Ireland/EU. The maintenance payments are higher if your college is over 45 kilometres from your home (€5,915 (Special Rate), €3,025 (Standard Rate)). To qualify for the special rate, one of those whose income is being assessed must be on FIS or a Social Welfare payment. For each additional family member in college, about €4,700 is added to the means-tests.

Postgraduates whose reckonable income is under €23,000 which include one of the eligible long-term social welfare payments prescribed in the Student Grant Scheme will qualify in 2017/18 for tuition fees up to a maximum of €6,270 and maintenance grant of €2,375 (45Km or Under) or €5,915 (Over 45Km). A contribution towards fees of €2,000 applies to those with reckonable income up to **€31,500** (fewer than four children).