

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 2017:

| | 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 exam fees for children. 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).
 - Once either spouse qualifies at 70, both get cover.
 - A surviving partner aged over 70 will be allowed to keep their Medical Card for three years.
 - 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, locall 1890 252919). Negotiations are underway to extend GP cover to children aged 11 and under. **During 2017, children in receipt of Domiciliary Care Allowance will become automatically eligible for a Medical Card.**
 - A €2.50 **charge per prescription item** applies to Medical Card holders (max €25 per month per family or **€20 if aged 70 or over from 1 March 2017**). 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 €144 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. **In 2017, the National Treatment Purchase Fund will offer Public Patients waiting longest, the option of the procedure in another hospital.**
 - **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 €75 per night (up to a max €750 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).
 - **NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking a place in either a Private or a Public Nursing Home now have the same assessment of need 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, for a maximum of 3 years. 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 be capped at 22.5% (i.e. after three years of care). 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** can be applied for, where care in the home is necessary either on 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.
 - **CARER'S ALLOWANCE:** A person who is living with (or close by with a direct communication 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 **€209 (€247 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 **€210** 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.

GET INVOLVED!

Getting involved in politics at a local level can be a very enjoyable experience! There are lots of different ways to participate and make a difference. I am always very grateful for any help people are willing to give.

If you'd like to play a part in public affairs in our area please email: info@GetOnBoard.ie

HOUSING

- **HOUSE PURCHASE LOAN:** Persons earning under €50,000 (one earner), €75,000 (two earners) who have been refused or given insufficient mortgage by two lending agencies can apply to the Council for a loan (max is €220,000). You must be in continuous employment for two years and have a 10% deposit (Galway City Council 091 536400).
- **HELP TO BUY** will apply to contracts signed by first-time buyers to purchase a new home 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
 - no rebate will be available if the purchase price exceeds a certain threshold
 Payments will be processed from January 2017 online at www.revenue.ie. 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:**
 - **Money Advice & Budgeting Service (MABS)** negotiate with creditors (076 1072000). If you are at risk of losing your home you can access free financial advice, legal advice and representation in proceedings through **Abhaile** a new scheme.
 - **Insolvency Service of Ireland** helps reach debt settlements (info@isi.gov.ie, 076 106 4200).
 - **Utilities** offer EasyPay options and even pre-payment meters.
- **LEAD PIPE REPLACEMENT GRANT:** From the Council 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:** Councils enter into 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.
- **RENT SUPPLEMENT**
A supplement towards **rent** may be payable where neither you nor your spouse is working full-time, subject to ceilings, and a means test, provided you meet the following eligibility requirements:
 - Already renting (or in homeless accommodation) for at least **six of the last twelve months**, or on the Council's housing list.
 - emergency cases can be fast-tracked.**If a family with children is threatened with becoming homeless through loss of their tenancy from rising rent demands, an increased supplement may be paid on the recommendation of Threshold (1800 334 334).**
- **Rental Accommodation Scheme**
You can qualify for RAS if you are in need of housing and have been getting Rent Supplement (in general for a period of 18 months or more). Under RAS, the Council enters into a long-term contract with a Private Landlord and you pay an income related differential rent. If you take up work you still get a subsidised rent. If the Landlord withdraws, the Council is obliged to secure another tenancy for the family. (For details, Galway City Council 091 536400).
- **Housing Assistance Payment** for persons have been long-term on Rent Supplement. Under HAP, the Council pays the landlord direct and the tenant pays the Council an income-related differential rent. Persons on HAP will also be eligible to go on the Council's Transfer List. **The rent caps apply but the Council can pay up to 50% more for placing a homeless family from emergency accommodation.**
- **HOUSING AID FOR PENSIONERS**
 - **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, roof repair, 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.
 - **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.
- **WARMER HOMES:** Insulation Scheme for homeowners available to on Fuel Allowance, 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).
- **Better Energy Home Scheme** (1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic, cavity wall, internal / external wall, heating control with boiler upgrade. Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved.

HILDEGARDE NAUGHTON TD



THE FINE GAEL TEAM IN GALWAY WEST

MIN. SÉAN KYNE

GALWAY CITY WEST
Cllr. Pearce Flannery
GALWAY CITY CENTRAL
Cllr. Padraig Conneely
Cllr. Frank Fahy
GALWAY CITY EAST
Cllr. John Walsh

SEN. JOHN O'MAHONY

ATHENRY - ORANMORE ELECTORAL AREA
Cllr. Peter Feeney
Cllr. Frank Kearney
CONNEMARA ELECTORAL AREA
Cllr. Niamh Byrne
Cllr. Eileen Mannion

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.

KNOW WHERE YOU STAND

A GUIDE TO YOUR ENTITLEMENTS IN 2017

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FINE GAEL

HEALTH

SOCIAL WELFARE

TAXATION

EDUCATION TRAINING & WORK

HOUSING

TAXATION

The main changes announced in Budget 2017 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 2017 will be:

| | Standard Rate Cut-off Income 2017 | |
|---------------------------|-----------------------------------|----------------|
| | Weekly | 12 Month Value |
| Single/Widowed | €650.00 | €33,800 |
| Single Person Child Carer | €726.92 | €37,800 |
| Married (one income) | €823.08 | €42,800 |
| Married (two incomes) | €1,300.00 | €67,600 |

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 this gross liability to yield the tax payable:

| | Tax Credits 2017 | |
|------------------------------|------------------|---------------------------------|
| Single Person | €1,650 | Self-Employed |
| Married Couple | €3,300 | Age Tax Credit (per individual) |
| Widowed (no children) | €2,190 | Incapacitated Child |
| Single Person Child Carer | €1,650 | Home Carer's Tax Credit |
| PAYE Credit (per individual) | €1,650 | Dependent Relative |
| | | €950 |
| | | €245 |
| | | €3,300 |
| | | €1,100 |
| | | €70 |

— The **Home Carer's** Tax Credit is available to a **spouse** 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 €9,200. 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, over 18 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.

- Age Exemption:** Persons **aged 65 or over** are exempt from income tax if their gross incomes from all sources is under €18,000 (single), €36,000 (married).

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- An **Incapacitated Person**, or one or more of their family, can deduct up to €75,000 from their taxable income to employ a home carer.

Certain expenses carry a 20% Tax Credit:

- All unreimbursed Medical Expenses** (excluding Nursing Home expenses which are allowed at your marginal rate); Maternity care; a Psychological Assessment and Speech Therapy for children. You can also claim for the medical expenses of a close relative or any incapacitated or elderly person regardless of their means. 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 will continue to be available until 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 courses 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. **USC rates were reduced in Budget 2017 and are now:**

- **0.5% up to €12,012**
- **2.5% on the next €6,760**
- **5% on the next €51,272**
- 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 **2.5%**.

- Pay Related Social Insurance (PRSI)** applies to gross income (with no deduction for pension contributions) of workers and the self-employed aged 16-66. A single rate of 4% now applies to both categories with no ceiling. Public servants on the modified rate pay 4% on their income in excess of €75,036. 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. From 2014 PRSI applies to unearned income of persons who are required to make a tax return. Insignificant income (e.g. bank interest) of a PAYE tax payer is not affected.

- 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 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 **39%** applies to interest earned on ordinary deposit accounts, investment accounts and all Credit

TAXATION

Union accounts. **It is planned to reduce this to 33% over the next 4 years.** 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. From 14 Oct 2014 until end 2017, First Time Buyers can get a refund of up to 48 months of DIRT on savings to make up a deposit of up to 20% on the purchase of a home.

- 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. LPT Exemptions include:

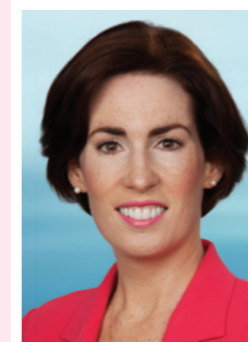
- Houses with significant pyrite damage.
- Vacant Houses, where the occupant can no longer live alone due to long-term infirmity.

An owner may defer the entire payment:

- For an indefinite period where gross income does not exceed €15,000 (single) or €25,000 (couple).
- Up to 2017 where gross incomes less 80% mortgage interest falls below €15,000 (single) or €25,000 (couple) and may defer half the payment under these tests up to €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.

- Capital Acquisitions Tax: Gifts or inheritance** bear a 33% tax on the market value of the assets received in excess of certain thresholds, which vary according to your relationship with the giver - **€310,000** for a Son/Daughter; **€32,500** Grandchild/Brother/Sister/Niece/Nephew/Parent; **€16,250** all others.



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SOCIAL WELFARE

- The Basic Social Welfare rates from **March 2017** are:

| | Adult | Adult Dependent |
|---|----------------|----------------------------------|
| Contributory OAP (Full Rate) | €238.30 | €213.50 (aged 66 or over) |
| Non Contributory OAP | €227.00 | €150.00 (aged under 66) |
| Contributory Widows - under 66 | €198.50 | — |
| Contributory Widows - 66 or over | €238.30 | — |
| Invalidity Pension | €198.50 | €141.70 |
| Maternity Benefit | €235.00 | — |
| Supplementary Welfare | €191.00 | €128.10 |
| Carer's Allowance - under 66 | €209.00 | |
| Carer's Allowance - 66 or over | €247.00 | |
| All Other Payments | €193.00 | €128.10 |
| Living Alone Allowance | €9.00 | |
| Over 80 Allowance | €10.00 | |

- An **85% Christmas Bonus** will be paid in **December 2016** 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 €29.80 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 €100 for pupils aged 4-11 and €200 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.
- Paternity Benefit** for **2 weeks of €230 per week** became payable for births or adoption on or after **1st September 2016**. It covers employees and the self-employed. This will rise to **€235 per week in March 2017**.

- Family Income Supplement:** 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 2017:
 - €511 for a family with one child, plus
 - €101 for second, €101 for third, €121 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. **During 2017, automatic entitlement to Medical Card will also apply.** 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.

- An **Affordable Childcare Scheme will reduce the cost for parents by subsidising registered childcare from September 2017.**
 - A **universal hourly subsidy worth up to €80 per month for a child aged 6 months to 36 months.**
 - A **means-tested, tapered subsidy for a child aged 6 months up to their 15th birthday.** The maximum rate of subsidy will be payable to all those with net incomes up to **€22,700 per annum.** Based on estimated average childcare fees, this maximum subsidy might be expected to equate to a corresponding co-payment for parents of **30 cent per hour or €12 per week for 40 hours care.** The rate of subsidy will taper downwards as net income rises, with no targeted subsidy payable when net income reaches **€47,500.** The income thresholds increase by **€3,800 for each additional eligible child.**

SOCIAL WELFARE

- Free Early Childhood Care and Education** is available to any child aged **more than 3 years** 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

- FUEL SCHEME:** A Fuel Allowance of €22.50/week is payable for 26 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.

• **Supplementary Welfare:** The Community Welfare Officer may help out with the following:

- A **weekly payment** if you do not have enough income to meet your needs.
- A once-off exceptional need 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.

In assessing eligibility, the CWO takes into account all income coming into the house including part-time earnings of a spouse and income of other adults. Full-time students and persons working over 30 hours are not generally eligible. Decisions can be appealed to **Social Welfare Appeals Office, D'Olier House, D'Olier Street, Dublin 2** (Ph: 01-6732800; LoCall 1890 74 74 34).

- Treatment Benefit** covers free dental and optical examinations and Medical and Surgical Appliances (including half the cost of hearing aids, max €500 per aid once every 4 years) for the insured worker, their spouse and retired people who have the required number of PRSI contributions. **The range of services covered will expand in October 2017 to include glasses and additional dental treatment.** **Illness Benefit** is only payable after the sixth day of absence.

- 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.

- 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 **€110** 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 €110 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.**

- A **single person under 25 living at home** who has left school can apply for **Jobseeker's Allowance**, but will be assessed with 34% of their parents' disposable income (after deduction of tax, PRSI, superannuation, mortgage/rent, Health Insurance, Union Fees, €600 for a two-parent family, €470 for a single parent and €30 per child). Once you qualify for any payment, a minimum €40 per week is paid. The payment is capped at €102.70 for persons aged 18-24 and €147.80 aged 25, where they have no children. **However, full rate of €193 will be paid if they take up a scheme or Back to Education Allowance.**

• The duration of **Jobseeker's Benefit** is 9 months (6 months for those with less than 260 paid contributions).

- Back to Work Family Dividend** allows you retain the **Qualified Child** weekly payment of €29.80 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 benefit until it expires (max 9 months). If you have been on Social Welfare for at least three months, you can retain your payment and 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** (Galway Tel: 091 509090). **Microfinance Ireland** (Tel: 2601007) can lend up to €25,000 to a person who can't get bank finance.

WORK AND TRAINING

- 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), provided the job provides work on at least 4 days and 30 hours per week. Visit **www.jobsplus.ie** to register online.

- 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. See **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 or post-graduate level, 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). However, 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.

- A **means-tested grant** towards the costs of attending college full-time is available from SUSI.ie. If you are dependent on your parents, your income (if any, in excess of €4,500) is assessed along with your parents' gross income. The grant covers:

| | Upper Income Limit 2017/18 |
|---|----------------------------|
| | (fewer than four children) |
| - Special Rate Maintenance (€2,375) and Student Contribution (€3,000) | €23,200 |
| - Standard Maintenance (€1,215) and Student Contribution (€3,000) | €39,875 |
| (with part-entitlement graded down with rising income to:) | |
| - Half Student Contribution (€1,500) | €54,240 |

It covers courses from PLC, diploma, 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 (Full 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 other means-tests. Families with four or more dependent children also have higher upper income limits. If you are over 23, and have been living independently of your parents from 1 October of the year before entry onto the course, the means-test will apply to your own income (and that of your partner if any).

Postgraduates whose reckonable income is under €23,200 will qualify in 2017/18 for tuition fees up to a maximum of €6,270 and maintenance grant of €2,375 (€5,915 over 45k). A contribution towards fees of **€2,000** applies to those with reckonable income up to €31,500 (fewer than four children).