

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 on regular weekly out-of-pocket medical expenses). Savings in excess of €36,000 (single) €72,000 (couple) are valued in the same way as in Social Welfare means-test. The cards will be granted if your family's remaining income after these deductions does not exceed the following guidelines for 2019:

	Medical Card		GP Only (from Mar 2019)	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€304.00	€333.00
• Single living with family	€164.00	€173.50	€271.00	€286.00
• Married or cohabiting couple (or single parent)	€266.50	€298.00	€441.00	€492.00

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 on exceptional hardship grounds. 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, you can opt that only the income actually earned will be counted, by submitting either a certificate of interest or details of the savings product. If significant savings are involved this is more favourable than using the Social Welfare method.
- Children **aged five and under** qualify for a GP Card regardless of parents' means (contact: www.gpvisitcard.ie, locally 1890 252919). Children in receipt of **Domiciliary Care Allowance** are automatically eligible for a Medical Card.
- A **€2.00 charge per prescription item** applies to Medical Card holders (max **€20** per month per family) **but from March 2019 for those aged 70 and over it is €1.50 per item (max €15 per month)**. Prescription charges do 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 **€124 (from March 2019)** 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 across 50 different procedures, 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 **and of the assets of a family business where a family successor continues to run it for at least six years**, 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 2019.
- **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 **€219 (€257 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. Those on Carer's Allowance are entitled to a GP Visit Card. 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 Allowance is paid for 12 weeks after the death of the person cared for or their admission to a Long-Stay Nursing Home. Carers are entitled to credited contributions to keep them in benefit. 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 **€220** 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. Those on Carer's Benefit are entitled to a GP Visit Card.

HOUSING

- **AFFORDABLE HOMES:** For single people with gross earnings up to €50,000 and couples up to €75,000 gross, new options include:-
 - An Affordable Loan confined to **first time buyers**, of up to 90% of a home (new and second hand) costing up to €320,000 provided you have been refused by two lenders. A fixed 2% mortgage over 25 years will cost you €4.70 per month (incl. Mortgage Protection) per €1,000 borrowed. The amount the Council will lend will be determined by how much you can afford to pay in repayments and still have enough to live on (Social Welfare generally set this at €300 for a couple). (See rebuildingirelandhome.ie).
 - On selected sites there will be a reservation of at least 30% of homes for **Affordable Purchase**, with a discount on the site cost and an option of shared purchase with the Council (up to 40% ownership). There will also be **Affordable tenancies** at a discount from market rents. Application will be invited on a site by site basis and a target of 6,000 affordable homes over 3 years has been set.
 - A person buying a **new** home can also claim a **Help to Buy** refund of the income tax which they paid in the past 4 years up to a maximum of 5% of the value of the home. There is no means test on this scheme.
- **DEBT PROBLEMS:** If you are having difficulty keeping up with payments it is vital that you immediately inform those whom you owe (utilities, banks, etc.) and seek advice. Important services include:
 - **Money Advice & Budgeting Service (MABS)** can negotiate with creditors (076 1072000 or locally, Bunratty Rd 8674892).
 - **Abhaile** offers a dedicated adviser, free financial advice, free legal advice (Helpline 076 1072000).
 - **Mortgage to Rent** allows you to become a tenant of a Housing Association. The house value may be no more than **€365,000**. You must qualify for Social Housing to be considered.
 - **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).
- **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.
- **HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone who is eligible for Social Housing through the local authority (i.e. is in need of housing, and whose household after tax income does not exceed €35,000 (Single) plus allowance of €875 for each child and €1,750 for each additional adult up to a maximum of €42,000). If approved the Council will pay the rent to a landlord whom you source. There is a ceiling on eligible rents in Dublin – Single (sharing) €430; Couple/Single Parent (+1) €1,250, Couple/Single Parent (+3) €1300. **If a tenancy cannot be found within this ceiling, flexibility up to 20% may be provided on a case by case basis. Up to 50% higher rent ceiling applies if a family is homeless. Increases are also possible if you are at risk of becoming homeless on the recommendation of Threshold (1800 454 454).**
 - As a tenant you pay a rent contribution to the Council. It is 15% of your after-tax household income (net of certain allowances based on family size) in **Dublin City**, 12% in **Fingal** (with no allowances).
 - **Dublin Placefinder Service** will help homeless families find HAP tenancy, and arrange to pay a deposit, and one month's rent in advance Tel: 2226955 (DCC), 8905090 (Fingal).
 - If you go on HAP, you can apply to go on the Council's **Transfer List** for Social Housing (and will retain your time on the list if you apply within 2 weeks).
 - It is illegal for a landlord to discriminate against you because you are on HAP. Such discrimination can be challenged by making a complaint to the WRC (www.workplacerelations.ie 1890 80 80 90).
- **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), replacing boilers beyond repair. 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 owners of homes built before 2006 is available to persons who are eligible for Fuel Allowance, and to persons on Jobseeker's Allowance for over 6 months with children under 7, or on Working Family Payment, Single Parent Payment or Domiciliary Care Allowance, 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. In some cases replacement of single glazing windows or heating upgrades can be considered.
- **Better Energy Home Scheme** (tel: 1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic (€400), cavity wall (€400), internal wall (€2,400 (detached), €2,200 (semi or end-of-terrace), €1,600 (apartment (any) or mid-terrace), external wall (€6,000 (detached), €4,500 (semi or end-of-terrace), €2,750 (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).

FINE GAEL

THE FINE GAEL TEAM IN DUBLIN BAY NORTH

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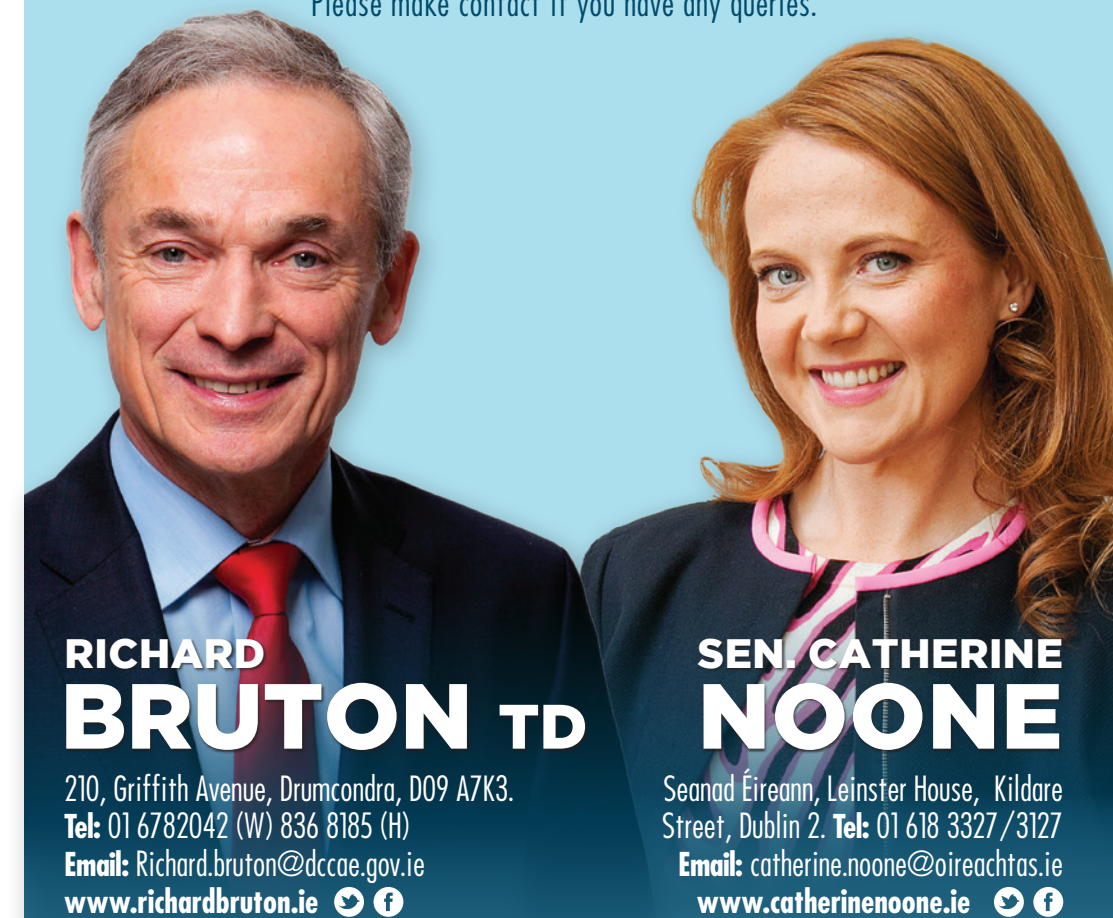
FINE GAEL

A GUIDE TO YOUR ENTITLEMENTS IN 2019

Know Where You Stand

TAXATION SOCIAL WELFARE HEALTH HOUSING EDUCATION, TRAINING & WORK

Budget 2019 will provide steady and sustainable progress for families at a risky time. It focuses especially on new investment as part of a 10-year plan for Housing, Health, Education and Transport. Ireland is now balancing our books and setting money aside in a Rainy Day Fund. We hope this information will be helpful for your family. Please make contact if you have any queries.



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TAXATION

The main changes announced in Budget 2019 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 2019 will be:

Standard Rate Cut-off Income 2019

	Weekly	12 Month Value
Single/Widowed	€678.85	€35,300
Single Person Child Carer	€755.77	€39,300
Married (one income)	€851.92	€44,300
Married (two incomes)	€1,357.69	€70,600

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 rent a home, 100% of interest paid on a loan for the property is now deductible in calculating taxable income.

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 2019

Single Person	€1,650	Self-Employed	€1,350
Married Couple	€3,300	Age Tax Credit (per individual)	€245
Widowed (no children)	€2,190	Incapacitated Child	€3,300
Single Person Child Carer	€1,650	Home Carer's Tax Credit	€1,500
PAYE Credit (per individual)	€1,650	Dependent Relative	€70

— 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.

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— **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.

- 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.

- 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).

- A **Universal Social Charge** applies in 2019 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 €7,862**; **4.5% on the next €50,170**; 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.

TAXATION

- 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 **35%** 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** in 2019 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). For 2019 the tax due under this calculation has been reduced by 15% in Dublin City and by 10% in Fingal.

- Capital Acquisition Tax:** Gifts or inheritances 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 - **€320,000 (from 10 Oct 2018) for a son or daughter**; €32,500 grandchild/brother/sister/niece/nephew/parent: €16,250 all others.



RICHARD BRUTON TD

My Advice Clinics Are:

Every Thursday:	Kitty Kiernan's, Collins Avenue	7.00-7.50pm
First Monday:	Donaghmede Inn, Donaghmede Shopping Centre	7.00-7.50pm
Second Monday:	Foxhound Inn, Greendale Road, Kilbarrack	7.00-7.50pm
Third Monday:	Newtown House, Malahide Road	7.00-7.50pm
Fourth Monday:	The Watermill, Howth Road	7.00-7.50pm

210, Griffith Avenue, Drumcondra, D09 A7K3. Tel: 01 6782042(w) 836 8185(h)
Email: Richard.bruton@dcaae.gov.ie www.RichardBruton.ie

SOCIAL WELFARE

- The Basic Social Welfare rates from March 2019 are:

	Adult	Adult Dependent
Contributory OAP (Full Rate)	€248.30	€222.50 (aged 66 or over)
Non Contributory OAP	€237.00	€156.60 (aged under 66)
Contributory Widows - under 66	€208.50	—
Contributory Widows - 66 or over	€248.30	—
Invalidity Pension	€208.50	€148.90
Maternity Benefit	€245.00	—
Supplementary Welfare	€201.00	€134.70
Carer's Allowance - under 66	€219.00	—
Carer's Allowance - 66 or over	€257.00	—
All Other Payments	€203.00	€134.70
Living Alone Allowance	€9.00	—
Over 80 Allowance	€10.00	—

- A **100% Christmas Bonus** will be paid in December 2018 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 **€34 per week for children under 12 [€37 aged 12 and over]** 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 **€150** for pupils aged 4-11 and **€275** 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, Working Family Payment, 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. Extra leave and benefit applies 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 €245 per week is now payable for births or adoption. **From Nov 2019 two weeks Parental Benefit of €245 per week will be introduced for each parent of a child in their first year (to be increased to 7 weeks over time).**

- 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 net family income (i.e. net of tax, USC, PRSI and superannuation) falls below the income thresholds. **From 2019, maintenance of up to €95.23 is disregarded from family income as is half of the remainder in determining your assessed net family income. In 2019 the threshold are:**
 - €521 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 WFP 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. WFP will not affect your eligibility for a Medical Card. You can claim **One Parent Family Payment** and your WFP 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** (i.e. 5 hours or more) is set at: -

- €20 per week for every child, without a means-test, up to age 36 months.
- €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 WFP) and €70 (all other medical

SOCIAL WELFARE

card holders) again with partial payments right up to age 15 years.

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).

In late 2019, this scheme will be replaced by a general income related scheme for children from 24 weeks up to 15 years. Graduated subvention will be paid to the registered provider based on the after tax income of the parent(s). A disregard from income will also apply of €4,300 for a second child (€8,600 where 3 or more children).

A maximum grant of up to €175 per week for a two-year old in full time care (declining with age and hours needed) will apply where assessed income is under €26,000. Payment will fall in a graduated way with rising income up to €60,000. Over €60,000 the universal €20 per week will apply but only for children aged up to 36 months.

- Free Early Childhood Care and Education** is available for **two years 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 must enrol in September. 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 in pre-school, through a range of supports to the pre-school: extra payment to a trained Inclusion Coordinator, help with specialist equipment, expert support, therapy services, and in some cases funding for classroom support. (See www.pobal.ie). If a child has a diagnosis of **autism**, s/he can access 10 hours of home tuition per week from age 2.5, and from age 3 a place in **Early Intervention Class** (if available) or 20 hours home tuition until school entry.

- Treatment Benefit** covers the insured and their spouse for free **dental** examination and €42 towards a scale and polish or necessary gum treatment 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.

- To qualify for the **State Pension** you must be 66. From 1 January 2021, the State Pension age is increasing to 67. The rate of pension payable to those who became eligible since 2012 is more affected by gaps in your insurance record, but in a **concession to homemakers an alternative pension calculation based on Total Recorded Contributions plus up to 20 years of added contributions for years spent caring is now being applied. It will be payable from March 2019 with back payment to March 2018 where due. No application is necessary.**

Consultation is now underway on automatic enrolment in a Pension Top-Up Scheme with shared contributions from employer, employee and the State. You would have the option to opt out. There is also a plan to base the rate of all pensions on Total Contributions. You would need 30 years of contributions (no more than 10 of which could be credits) for a maximum pension.

- 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 28 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:** **Persons who are receiving the Living Alone Allowance, and fulfill the same conditions as Fuel Allowance, get a Telephone Allowance of €2.50 per week.**

- Self employed people are now getting access to certain social protection benefits - Paternity Benefit (Sept 2016), Treatment Benefit (Mar 2017), Invalidity Pension (Dec 2017), Jobseekers Benefit (Q4 2019) and Parental Benefit (Nov 2019).**

- A **Single Parent** can claim One Parent Family Allowance until your youngest child reaches 7 years of age. You can earn **€150** net per week, claim WFP, 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 **€150** 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 **€34 (under 12), €37 (12 and over)** 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 Working Family Payment. BTWFD won't count as means in the WFP 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** (Fingal Tel: 8900800, City Tel: 2225611). **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 fifth increase since 2011 has now been agreed by government which will set the **NMW at €9.80 per hour from January 1, 2019.**

- 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 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

- 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, other than holiday earnings up to €4,500) along with your **parents' gross income** in the previous tax year is assessed. For students starting in Autumn 2019, the grant is:

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

It covers courses from PLC, diploma to undergraduate degree levels in approved colleges in Ireland and in the EU (maintenance only paid). 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 Working Family Payment or a long-term Social Welfare payment. For each additional family member in college, about €4,700 is added to the means-tests.

Postgraduates (studying in Ireland or N.Ireland only) who pass the test for the Special Rate, qualify 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).