

HEALTH

- PRIMARY MEDICAL COVER:** A Medical Card entitles you to certain 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 guideline for 2015:

	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+** qualify for **free GP services** if their **gross** income is between **€500 and €700 (for a single person)** or between **€900 and €1,400 (for a married or cohabiting couple)** 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, if their combined income does not exceed €900 per week.
 - A **surviving partner** aged over 70 will be allowed to keep their Medical Card for three years, provided their income does not exceed €900 per week.
 - 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, but a notional rate of 2.3% will be applied if no certificate of interest is supplied.
- Negotiations are underway to extend free GP cards to children **aged under six** and all those over 70 who are not already covered.
- A **€2.50 charge per prescription item** applies to Medical Card holders (max €25 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 €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.
- 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 Outpatient** €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 PACKAGE:** 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** and is not based on a means-test or holding a Medical Card.
- 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 €204 (€239 if carer is 66 or over) plus an annual €1,375 Respite 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 respite 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. When they cease caring, they are entitled to go on Back to Work, Back to Education or Community Employment Schemes.
- Persons caring **full time** can qualify for €1,375 **Respite Grant** regardless of means, but persons working over 15 hours or on Jobseeker payments will not qualify.
- A **Carer's Benefit** of €205 based on your Social Insurance 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.

WATER

- WATER CHARGES:** Domestic water charging applies from 1 January 2015; first bills will be issued from April 2015.
 - Charges will be capped at €160 for single adult households and €260 of all other households until the end of 2018.
 - All households who register with Irish Water will receive a water conservation grant of €100 per year.
 - The net yearly cost for water will be either **€60 for a single adult household** or **€160 for all other households**.
 - Households with either a water supply only or sewage only service will pay 50% of these rates.
 - For the purpose of metered bills, the charge for water will be €3.70 per 1,000 litres.
 - Through conserving water, metered households have the opportunity to pay less than the relevant capped charge. The first leak will be fixed for free. Where a meter is newly installed and actual usage is lower than the capped charge, a rebate will be given after 6 months for the entire period of charges.

HOUSING

- HOUSE PURCHASE LOAN:** Persons earning under €50,000 (one earner), €75,000 (two earners) who have been refused mortgage approval by two lending agencies can apply to the Council for a loan (max is €180,000). You must be in continuous employment for two years. Potential applicants must have a credible savings record.
- 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 (1890 283 438 or locally, Carlow MABS, 72D Tullow Street Carlow 076-1072070).
 - Utilities** offer EasyPay options and even pre-payment meters in some circumstances.
- RENT SUPPLEMENT**

A supplement towards **rent** may be payable where neither you nor your spouse is working full-time (defined as 30 hours or over per week), subject to ceilings, and a means test (see below), 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 needs list.
 - Otherwise you must be first assessed by **the Council** as in housing need (Emergency Homeless can call to the Clinic Wednesdays from 10am to 12noon at the Council Offices, Athy Road, Carlow).

No supplement will generally be paid where the rent exceeds ceilings set out for different family size (e.g. Single (sharing) €230; Single parent (+1) €520; Couple (+2) €560; Couple +3 or more €590. These rent ceilings are being revised. In the meantime if a family with children is threatened with becoming homeless through loss of their tenancy, an increased supplement may be paid in extreme circumstances.

The supplement is calculated as the sum necessary to bring your assessed income, after payment of rent back up to €156 (single), €272.80 (couples) plus €29.80 for each child. Assessed income includes the first €95.23 of any maintenance payment, and weekly Social Welfare. Deductions are allowed from other income (e.g. part-time earnings, FIS, or higher maintenance payments) of PRSI, the cost of travelling to work, the first €75 plus 25% of the balance.
- Mortgage Interest Supplement** has been closed to new applicants since 1 January 2014 and is being phased out over 4 years for existing recipients.
- 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, 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.
- Housing Assistance Payment** is a new option from Councils which will be phased in during 2015 for persons who 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. Rent caps will apply. It is expected that HAP will be implemented in Carlow in late 2015 / early 2016.
- HOUSING AID FOR PENSIONERS**

Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but medical priority is likely to be a key test.

 - 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, 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 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 Jobseekers 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, fit a lagging jacket, a smoke alarm and two energy saving light bulbs, fit a mortise lock and a spy hole.
- GREENER HOMES: Better Energy Home Scheme** (tel: 1850 734 734) provides grants to homeowners for: insulation of **attic** (€200), **cavity wall** (€250), **internal wall** (€1,800 (detached), €1,350 (semi or end-of-terrace), €900 (apartment (any) or mid-terrace), **external wall** (€3,600 (detached), €2,700 (semi or end-of-terrace), €1,800 (apartment (any) or mid-terrace); **heating control** with boiler upgrade (€560); heating controls upgrade only (€400); **solar heating** (€800). 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).

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FINE GAEL 

KNOW WHERE

YOU STAND

A GUIDE TO YOUR ENTITLEMENTS IN 2015

Social
Welfare

Options for the
Unemployed

Housing

Health

Taxation

Thanks to the huge sacrifices of the Irish people, this budget has been able to **put money back in people's pockets** for the first time in 7 years, through **cuts in the rates of Universal Social Charge and income tax and increased child benefit**. I hope this guide to your entitlements proves useful.

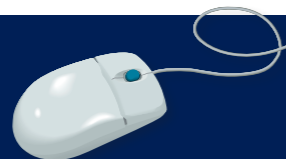
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TAXATION

- Budget 2015 has **reduced the top rate of income tax from 41% to 40%** and **increased the amount of income you can earn at the lower rate of tax** (standard rate cut-off point). The **Universal Social Charge has also been reduced**, taking 80,000 low income workers out of the tax net. You cannot use tax credits or tax relief to reduce your USC liability. The cut-off point in 2015 will be:

	Standard Rate Cut-off Income 2015	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 €12,000 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 the employer of the tenant. 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 with the HSE as a child minder.

- 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 2015	
Single Person	€1,650	Age Tax Credit (per individual) €245
Married Couple	€3,300	Incapacitated Child €3,300
Widowed	€2,190	Home Carer's Tax Credit €810
Single Person Child Carer	€1,650	Dependent Relative €70
PAYE Credit (per individual)	€1,650	

- 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 €5,080 income of their own, thereafter the credit is reduced, reaching zero if income exceeds €6,700. 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).
- An **Incapacitated Person**, or one or more of their family, can deduct up to €75,000 from their taxable income to employ a home help.
- Mortgage Interest:** Mortgage relief does not apply to new loans taken out after 31 December 2012.

TAXATION

- 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 on renewals.
- Insurance** to cover long-term care costs in the event of **serious disability**, and to cover **non-routine dental** costs.
- 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 in Ireland. However, the first €3,000 of each claim in 2015 is disregarded (i.e. for parents paying only the Student Contribution of €3,000, 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).
- Rent Payments by tenants to private landlords** is being phased out. Only tenants renting before 7 December 2010 still qualify. For them relief in 2015 is up to a maximum €600 (single), €1,200 (married/widowed), and if you are aged 55 or over up to €1,200 and €2,400 respectively. This is to be phased out by 2018.

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 2015:
 - 1.5% up to €12,012 (€231 per week)
 - 3.5% on the next €5,563 (next €107 per week)
 - 7% on the next €52,468 (€1009 per week)
 - 8% on the remainder

An exemption applies to persons whose total income is under €12,012 (€231 per week). 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 3.5%.

- 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 modified rate will now 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. 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 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 41% retention charge, before ordinary tax is applied to the balance. In 2014 and 2015 a person may withdraw 30% of AVCs, but you will be taxed at your marginal rate of tax. The **levy on private pension funds** is being reduced from 0.75% to 0.15% in 2015 and eliminated thereafter.

SOCIAL WELFARE

- The Basic Social Welfare rates from **January 2015** are:

	Adult	Adult Dependent
Contributory OAP (Full Rate)	€230.30	€206.30 (aged 66 or over)
Non Contributory OAP	€219.00	€144.70 (aged 66 or over)
Contributory Widows - under 66	€193.50	—
Contributory Widows - 66 or over	€230.30	—
Incapacity Pension	€193.50	€138.10
Maternity Benefit	€230.00	—
Supplementary Welfare	€186.00	€124.80
Carer's Allowance - under 66	€204.00	—
Carer's Allowance - 66 or over	€239.00	—
All Other Payments	€188.00	€124.80
Living Alone Allowance	€9.00	—
Over 80 Allowance	€10.00	—

- A 25% **Christmas Bonus** will be paid in December 2014 to all persons on long-term (over 15 months) Welfare payments.
- CHILDREN**
 - Child Benefit** of €135 per month is payable for all children up to their 18th birthday, if in full-time education, from January 2015.
 - 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 22nd birthday if in full-time education. Full rate 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).
- 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:
 - €506.00 for a family with one child, plus
 - €96 for second, €101 for third, €121 for fourth, and €126 (approx) for each other child.
 If you qualify, the payment will last at least 52 weeks and it will be of a minimum €20 per week. You may also be eligible for a Back-to-School payment from the HSE, but the means tests are not identical. 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**. Bereavement Grant is no longer payable from 1 January 2014, but 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** €309.50 per month and an annual **respite grant** of €1,375 up to their 16th birthday for children with a severe disability who require substantial and documented extra care. A half-rate payment is payable to a child in **institutional settings** who live at home for 2 days or more. At 16, the child may apply for Disability Allowance.
- Free Pre-School** for one year is available to any child aged more than 3 years and 2 months, and less than 4 years and 7 months on 1 September, covering 3 hours daily for 38 weeks. 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.
- FUEL SCHEME:** A Fuel Allowance of €20/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 are sick or unemployed and have not received Social Welfare.
 - Exceptional heating** supplement can be paid in serious medical circumstances.

SOCIAL WELFARE

- A once-off 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 income or in poor health; children's clothing in exceptional situations.
 - Help if the repayment schedule sought by the **Electricity/Gas** to sort out a serious arrear causes excessive hardship.
- 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.
- Treatment Benefit** covers free dental, 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. **Illness Benefit** is only payable after the sixth day of absence from 1 January 2014.
- To qualify for the **State Pension** you must be 66. The Transition Pension ceased for persons reaching 65 from 1 January 2014 onwards. From 1 January 2021, the State Pension age is increasing to 67.
- Household Benefit 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** up €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.
- Part-time Working**
 - A person on **Jobseeker's Benefit** loses one fifth of your payment for each day you work including work on a Sunday. A person on **Jobseeker's Allowance** will have 60% of your daily earnings over €20 deducted from the total weekly payment. In both cases, you get no payment if you work more than 3 days.
 - A **Single Parent** can earn €90 per week (after Pension Contributions and PRSI) without affecting your entitlement to One Parent Family Payment. Half the remainder of your gross earnings up to €425 per week is assessed as means. If you earn between €90 and €425 per week you may qualify for a reduced payment. Up to €95.23 of Maintenance is disregarded where there are housing payments to be met, thereafter half of the payment is assessed. One Parent Family Payment is to cease when the youngest child reaches 7 years. This applies from July 2014 for persons whose claim was made after 3 May 2012, and from July 2015 for all other claimants.
 - Jobseeker's Allowance** is cut to €150 if a job offer or activation measure is refused.
- A person claiming **Jobseeker's Allowance** whose spouse is working will be paid the rate for a claimant and an adult dependent less 60% of their spouse's earnings (after deduction of pension contribution, PRSI and union subscriptions) in excess of €60 per week.
- 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 €100 for persons aged 18-24 and €144 aged 25, where they have no children.
- The duration of **Jobseeker's Benefit** is 9 months (6 months for those with less than 260 paid contributions).
- Returning to Work:** A person returning to work after 12 months or more unemployed, or as a lone parent, retains GP cover for 3 years. You may also retain **Rent Supplement** for 1 year, where the Council has deemed you eligible, but the Supplement is recalculated based on your new earnings level. From Jan 2015 a new **Back to Work Family Dividend** allows you retain the **Qualified Child** weekly payment of €29.80 in full for 1 year, and half rate for the second year.

TAXATION

- DIRT Tax:** A single retention tax of 41% applies to interest earned on ordinary deposit accounts, investment accounts and all Credit Union accounts. 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 DIRT on savings to make up a deposit of up to 20% on the purchase of a home.
- Local Property Tax** is chargeable on 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 €1million). This valuation will not change before 1st November 2016.
 - Exemptions include:**
 - New houses purchased up to October 2016 will be exempt until the end of 2016.
 - Houses vacant, where the occupant can no longer live alone due to long-term infirmity.
 - Inability to pay:**
 - 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 undertaken before 31 December 2015 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. If planning permission is required, you have up to March 2016 to complete the works.



PAT DEERING TD

My Advice Clinics Are:
Saturday Mornings 11.30 - 1.30 by appointment.
16 Old Dublin Road, Carlow.
Tel: 059 9173446

See local press, newsletter and website for weekly clinics throughout the County, no appointment necessary.

OPTIONS FOR THE UNEMPLOYED

STARTING YOUR OWN BUSINESS

- A person who has been on Social Welfare for at least 12 months 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 Jobseekers Benefit. It allows you to retain benefit until it expires (max 12 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**, Carlow County Council, Enterprise House, O'Brien Road, Carlow. Tel: 059 9130880. **Microfinance Ireland** can lend up to €25,000 to a person who can't get bank finance.

WORK AND TRAINING

- JobBridge:** offers an internship of 6-9 months to persons who have been signing on as available to work and getting a payment or credits for at least 3 months. Time on completed programmes in FAS training, back to education or a community scheme will count towards eligibility. Participants will receive €50/week on top of their welfare. See www.jobbridge.ie
- 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 the person has 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 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
- Momentum** offers a mix of training and on-the-job experience across a range of sectors (running 11-45 weeks) to a person who has been on the Live Register for at least 12 months. See www.momentumskills.ie
- Back to Education Allowance** (from Dept of Social Protection) or a **VTOS Allowance** (VEC) is claimable if you are undertaking a **full-time** course leading to a recognised certificate at second, third or post-graduate, 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), or immediately if you lose your job and get statutory redundancy.
 A maximum rate of €160 BTEA/VTOS will be paid to persons aged 25 or under. If you are on these schemes, you must apply for **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.
- A **means-tested grant** towards the costs of attending college is available from SUSI.ie. If you are dependent on your parents, your income (if any) is assessed along with your parents' **gross** income. The grant covers:

	Upper Income Limit (fewer than four children)
- Special Rate Maintenance (€2,375) and Student Contribution (€3,000)	€22,703
- Full Maintenance (€1,215) and Student Contribution (€3,000) (with part-entitlement graded down with rising income to:)	€39,875
- Half Student Contribution (€1,500)	€54,240

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).