



Person with qualified adult over 66 €423.30  
 Each child dependant – Full rate – \*€22  
 Half rate – \*€12

Living alone allowance – €7.70 (over 80s €10)

➤ **Jobseeker's Allowance: (used to be unemployment assistance)** Weekly payment, means tested

To qualify: At all times be: unemployed (i.e. at least 3 days within 6 days), under age 66, capable of work, available for full-time work, and genuinely seeking work.

Personal rate: Maximum personal rate of €197.80 per week

Increases: Qualified adult €131.00 per week (maximum rate)

Each child dependant – Full rate \*€24

Half rate \*€12

➤ **Jobseeker's Benefit (used to be unemployment benefit):** Weekly payment based on insurance contributions

To qualify: Same conditions as Unemployment Assistance

Personal rate: Maximum personal rate of €197.80 per week

Increases: Qualified adult €131.00

Each child dependant – Full rate \*€24

Half rate \*€12

**Note:**

Qualified adult – spouse/partner- If s/he is earning less than €240.00 gross or less per week, s/he will be regarded as a qualified adult. If a spouse earns between €88.88 and €240.00 gross per week a reduced qualified adult payment will be given. You cannot claim for your partner if s/he is claiming a social welfare payment or is taking part in a non-craft full-time FÁS course.

\*An increase of €16.80 is payable for each child dependant if you are in receipt of an increase for a qualified adult. Where you do not qualify for an increase for a qualified adult, half rate child dependant increase may be payable.

**Means Tested**

A capital of an amount of €50,000 will be disregarded except for Supplementary Welfare Allowance.

**The means test applies to means from your spouse in addition to your own means.**

The main items that count as means include:

- cash income that you or your spouse/partner may have
- the value of savings, investments, shares, land, etc.
- any property you may have (other than your own home)
- maintenance paid to you if you are deserted/separated.

Note that your actual income (if any) is irrelevant. The Department use a special formula to work out your weekly means from savings and investments, capital or an additional property. The formula used is:

Capital	Weekly means assessed
First 50,000 euro	Nil

Next 10,000 euro	1 euro per 1,000 euro
Next 10,000 euro	2 euro per 1,000 euro
Balance (e.g. any capital over 40,000 euro)	4 euro per 1,000 euro

The assessment only applies to units of 1,000 euro. Therefore all amounts should be rounded down to the nearest 1,000 euro.

The following do not count as means:

- your own home
- a social welfare payment received by another member of the household
- money received from a recognised charitable organisation (excluding public or local authority)
- the first 88.88 euro of your spouse/partner's weekly earnings from insurable employment, - this figure includes an allowance for travel, etc.; the amount disregarded will be 38.09 euro weekly plus any allowance for travel in certain cases where a spouse/partner is employed 3 days or less per week
- the maintenance element of a higher education grant paid in respect of you, a qualified adult or child dependant(s) for certain courses
- income from rehabilitative training
- Domiciliary Care Allowance paid in respect of your child dependant(s)
- Child Benefit, Supplementary Welfare Allowance or allowances paid by Health Service Executive (HSE) Areas in respect of children who are placed in foster care or with relatives by the Health Service Executive (HSE) Area
- Mobility Allowance from the Department of Health and Children.
- income from employment by a HSE Area as a home help.

If you are living in accommodation that no longer suits you or you are no longer able to maintain, you may be able to sell your house and move to more suitable accommodation without affecting your payment.

Where you sell your house to move to more suitable accommodation, the proceeds of the sale of the house **up to 190,460.71 euro** may be disregarded when assessing your means in certain circumstances. This also applies to Disability Allowance recipients who sell their principal residence to move in with a person who is caring for them and receiving a carer's payment or who move to sheltered or special housing in the voluntary, co-operative, statutory or private sectors.

The exemption only applies when you sell your home and either:

- buy alternative accommodation
- rent alternative accommodation
- move into a private nursing home that is registered under the Health (Nursing Homes) Act, 1990
- move in with a person who is caring for you and is in receipt of Carer's Payment
- move to special or sheltered housing in voluntary, co-operative statutory or private sectors



### **Supplementary Welfare Allowance (SWA)**

Usually payable in the following circumstances:

- While a person is awaiting a decision on another payment
- Have needs that cannot be met by their social welfare payment
- Have Exceptional/ Urgent Needs Payment

In order to get a payment you must:

- Satisfy a **means test**
- Have applied for all possible benefits/ allowance from both the DSCFA or Health Board
- Satisfy the **Community Welfare Officer** that you need the particular payment
- Have registered for work with FAS if you are of working age

### **Rates of Payment**

Personal rate:	Maximum personal rate of €197.80 per week
Increases:	Qualified adult €131.00
	Each child dependant – Full rate *€24

To apply you must contact your **local Community Welfare Officer**. To find out the name and location of you local CWO people living in Dublin City or counties of Dublin, Kildare and Wicklow should contact:

***Eastern Regional Health Executive***

***Dr. Steeven's Hospital***

***Steeven's Lane, Dublin 8***

***Tel: 01 6352000, Freephone 1800 520 520***

For *Supplementary Welfare Allowance* appeals contact:

***SWA Appeals Office***

***D'Olier House***

***D'Olier Street, Dublin 2***

***Tel: 1890 747434***

***swappeals@welfare.ie***

### **Community Welfare Officer**

Community Welfare Officers (CWOs) are employed by Health Service Executive (HSE) Areas around the country. They are based in local health centers and are responsible for the day-to-day administration of Community Welfare Services. The majority of their work is the administration of the Supplementary Welfare Allowance Scheme.

The Community Welfare Officer will actively refer individuals to other state agencies and/ or voluntary organisations if these are appropriate to the client's needs. In some areas (particularly rural areas), CWOs will also deal with applications relating to medical cards and Nursing Home Subventions. In urban areas such as Dublin, Cork or Galway, there are specific sections within the health boards that deal with these and other schemes.

## Secondary Benefits

### ➤ Medical Card

It covers you, your dependent spouse and child dependents for free GP services, drugs, dentist and optical appointments. Entitlement to a medical card for people **under 70** is **means-tested**. Your income and your circumstances are taken into account. If you are solely dependent on social welfare payments you will usually pass the means test. If you are **over 70** you are automatically entitled to a medical card regardless of means.

To apply: after completing the application form, you can choose a doctor from a list of participating doctors from the Community Care Office in your area. Bring completed form to the doctor you have chosen. Your employer also has to sign the form. If you're unemployed, you need a stamp from your Social Welfare Local Office.

Income Threshold per week (based on income less PRSI only):

Single living alone	Under 66	€184.00
	66-69	€201.50
Single with family	Under 66	€164.00
	66-69	€173.50
Married	Under 66	€266.50
	66-69	€298.00
	70-79	€596.00
	80 and over	€627.00

Additional Allowances for dependent children:

Child dependent	Under 16	€38.00 (1 <sup>st</sup> and 2 <sup>nd</sup> )
	Under 16 (3 <sup>rd</sup> child)	€41.00
	Over 16	€39.00 (1 <sup>st</sup> and 2 <sup>nd</sup> )
	Over 16 (3 <sup>rd</sup> child)	€42.50
Expenses travelling to work		Actual cost of public transport or €0.50 per mile

### **Doctor-only Medical Card**

The holder of the GP Visit Card will be entitled to access services of a GP only, free of charge. A card holder will also be entitled to the Drugs Payment Scheme Card which ensures that no individual or family need spend more than €85 per calendar month on approved prescribed drugs and medicines. You may apply for the Drugs Payment Scheme from your local health office or health centre.

Income Threshold per week (based on income less PRSI only):

Single living alone	Under 66	€276.00
	66-69	€302.00
Single with family	Under 66	€246.00
	66-69	€260.00
Married	Under 66	€400.00
	66-69	€447.00
	70-79	€895.00
	Over 80	€940.50

## ➤ **Rent Allowance**

Tel: 4737422

### To qualify:

- For people with privately rented accommodation who are on welfare payments.
- The accommodation is suitable for your needs and rent is reasonable.
- You must have been tenant or spouse/ partner of tenant of a dwelling affected by the de-control of rent on July 26, 1982. Until 26 July 1982, certain dwellings were subject to rent control under the Rent Restrictions Acts 1960 to 1982. Following de-control, a tenant who would suffer hardship due to a rent increase may qualify for a Rent Allowance.

Each individual case is assessed and **means tested** by the **Dublin City Council**. When they assess you, you can apply to the Health Board for the allowance. You are then given a form to be completed by the landlord. If your name is on the lease you can sign the form yourself and do not require the Landlords signature.

The amount of rent supplement will be worked out by the HSE's Community Welfare Officer and will generally ensure that your income, after paying rent, does not fall below a minimum level. This level is the Supplementary Welfare Allowance minus 13 euro (26 euro for social welfare pensioners).

Max. weekly rent levels in Eastern Health Board (there are 8 Health Board Areas, all with their own maximum weekly rent levels)

Single self-catering accommodation (Personal contribution €13 per week)	€120.00 per week
- Shared/ couple accommodation (Personal contribution €13 per week)	€178.00 per week
- Single in shared accommodation	€98.00 per week

- Max. part time income that is disregarded for assessment: €60.00, From January 2006, If your earnings are between 60 euros and 90 euros only half of your earning between 60 euros and 90 euros is taken into account. For example, if you are earning 90 euros only 15 euros is taken into account.
- Max. income on rehabilitative employment without affecting payment: €120.00

In cases when **rent is higher**, you will be asked to look for alternative accommodation. If your rent goes over the capped maximum while you're living somewhere, you can get your allowance for a couple of weeks while you are looking for new accommodation.

**Notice:** Although the above is given as a rule by the Community Welfare, practice shows that with an additional income, such as a CE Scheme, you may find a little bit of movement within these rules.

### **Capped rent**

In order to get the local authority to pay and give a rent allowance supplement, a person on social welfare who cannot afford housing, must get rent below a certain level and that threshold has been increased every year to a certain level.

### **Rental Accomodation Scheme (RAS)**

The Rental Accommodation Scheme (RAS) is a new scheme for people who have been receiving long-term rent supplement (usually for more than 18 months) and who need long-term housing. The scheme is run by local authorities (all local authorities should implement the scheme by the end of 2005). Under the scheme local authorities draw up contracts with landlords to provide housing for people with a long-term housing need for an agreed term. The local authority pays the rent directly to the landlord (tenants may continue to contribute to rents but they pay this contribution to the local authority not to the landlord).

- **Electricity Allowance**

- ✓ Normal standing charges of individual account of €5.02  
Group account is €43.00/ month
- ✓ 2556 units of electricity each year that is up to:  
250 units of electricity in each two monthly billing period in summer - €20.23  
350 units of electricity in each two monthly billing period in winter - €30.48
- ✓ If you do not use all the free units, up to 600 (€60.96) unused free units may be carried forward between each billing.

- **Gas Allowance**

**From 1 December 2007**, you will get €48.50 deducted from each gas bill, for gas used during the summer months, with the Natural Gas Allowance. You will also get €106.50 deducted from each gas bill for gas used during the winter months. If you don't use your full allowance you can carry up to €150 to your next bill. The summer months are from June to November. The winter months are from December to May. The maximum allowance is €465 per year.

- **Telephone allowance**

The Telephone Allowance may be available under the Household Benefits Package and provides a payment of €24.70 per month towards phone costs. This can be used for your landline phone or for a mobile phone.

If you use the Telephone Allowance for your landline phone, it is paid as a credit on your phone bill.

If you use the Telephone Allowance for your mobile phone, it is paid to you on the first Tuesday of every month. You can choose to have your allowance paid into a post office or a financial institution such as a bank.

The Allowance does not cover the initial installation charge for the telephone or the cost of purchasing a mobile phone. Only one person in a household can qualify for the allowances.

- **Television licence**

You automatically qualify if you are awarded and Electricity/Gas allowance. You may claim your free TV licence at your local Post Office. Bring the following documentation: your current TV Licence and documentation from Social Welfare or a recent Bill which illustrates you are receiving Electricity/Gas allowance. If you are not getting electricity/gas allowance and still fulfil criteria for free TV Licence you can apply by application form.

**Other Secondary Benefits:**

- Christmas Bonus –Generally double the normal weekly amount of your social welfare payment.
- Fuel allowance – €48.50 deducted from each gas bill, for gas used during the summer months, with the Natural Gas Allowance. You will also get €106.50 deducted from each gas bill for gas used during the winter months.
- Smokeless fuel allowance – from early Oct to late April (30 weeks). Rate per week - €3.90
- Back to school clothing and footwear allowance €200 for primary school and €305 for secondary school pupils
- Free book scheme
- Special diet scheme – such as diabetes or coeliac disease

## **Secondary Benefits for Primary Benefits**

**Disability Allowance (Means tested and medical test)**

**Invalidity Pension (Based on PRSI Contributions and medical test)**

1. Medical Card
2. Rent and mortgage supplement.
3. Free travel allowance i.e. bus, dart and train.
4. Free Household benefit package (Fuel, electricity, telephone)

**Disability Benefit (PRSI contributions and medical test)**

**Unemployment Assistance (Means tested)**

**Unemployment Benefit (PRSI Contributions)**

1. Medical card
2. Rent and Mortgage supplement
3. Fuel allowance
4. Smokeless fuel allowance
5. Back to school clothing and footwear allowance
6. Free book scheme
7. Special diet scheme

### **Rehabilitative Employment**

A person receiving a disability payment i.e. Disability Allowance, Blind Person's Pension, Invalidity Pension or Disability Pension, may be eligible to do a FÁS training course or Community Employment Scheme or some form of work of a rehabilitative or therapeutic nature.

### **Rehabilitative Work**

<b>Allowance</b>	<b>Conditions for participation</b>	<b>Money Issues</b>
<b>Disability Allowance</b>	FAS Complete form stating work is rehabilitative in nature and forward it to DSCFA, who will decide if the work is rehabilitative	A disregard of €120 per week applies to work which is considered rehabilitative. From June 2006, if you are in rehabilitative employment and have a weekly income above €120 and below €350 a week, a tapered 50% withdrawal rate will apply.
<b>Disability Benefit/ Invalidity Pension</b>	FAS Complete form, stating work is rehabilitative in nature and forward it to DSCFA. DSCFA –forward two forms to the client. One to be completed by their doctor and the other by the client  <b>NB</b> <b>A. Must not work for more than 20 hrs a week.</b> <b>B. Must not start work until get an exemption from DSCFA</b>	<b>Means tested payments</b>  If exempted can retain their Benefits. (Taxed) <b>PRSI based payments</b>

**DSCFA** – Department of Social, Community and Family Affairs

### ➤ **Community Employment**

Designed to help people who are long-term unemployed and other disadvantaged people to get back to work by offering part-time and temporary placements in jobs based within local communities. After the placement, participants are encouraged to seek permanent part-time and full-time jobs elsewhere.

You will retain all the secondary benefits you were receiving immediately before going onto Community Employment (Back to School Clothing & Footwear Allowance, Fuel Allowance etc.), provided your total income is below €317.43 per week.

However, the amount of Rent Allowance which you get will be reduced. The retention of the supplement is tapered over four years as follows: 75% in Year 1, 50% in Year 2, 25% in Year 3 ( instead of 100% for three years). Since January 2002, Community Employment may be considered as part-time employment when calculating rent supplement. Therefore, Community Welfare Officers can assess an individual by means of the income disregard of €50 for part-time employment or by tapering their rent supplement, whichever is the more favourable to the individual.

If you are getting Disability Allowance you will retain your full Rent Allowance. You will also retain your Medical Card.

Part time Integration Option: 25 – 35 years old: max. 1 year for 39 hrs/ 2 weeks

Part time Job Option: between 35 and 55years old: 3 years, over 55 years old: 6 years

<b>Allowance</b>	<b>Conditions for participation</b>	<b>Money Issues</b>
Disability Allowance	<p>Get form from local FAS</p> <p>CE supervisor – gives them a CE exemption form, filling his own section  <b>NB</b> – Community employment Eligibility form for people with Disabilities</p> <p>FAS Completes the remainder of the form</p>	<p><b><u>Rates</u></b></p> <p>Hourly rate set by sponsor</p> <p>-Participants without dependants: €222.20 per week</p> <p>-With adult dependant: €353.50 per week (maximum)</p> <p>-With Child dependant: Full rate €24 per week Half rate- €12 per week</p> <p>If approved can retain a certain amount of their DA e.g., can only earn €120. If you earn above this it is reduced from your DA</p> <p><b>Example:</b> Single individual on DA  CE income 149.20 per week - 120 =29.20  DA income 124.80 – 29.20 = 96.60  Total is CE income + retained DA (96.60)  149.20 + 96.60 = 255.80 euro</p>
Disability Benefit/ Invalidity Pension	<p>- CE supervisor – gives them a CE exemption form, filling his own section  <b>NB</b> – Disability Benefit/ Invalidity Pension form - to be used by participants who</p>	<p>If exempted can retain their benefit (taxed)</p>

	<p>are receiving these payments.</p> <ul style="list-style-type: none"> <li>- FAS Complete the remainder of the form and forward to DSCFA. The DSCFA will forward the participant two forms One to be completed by participant and one to be completed by the participant's doctor.</li> <li>- Must not start until the DSCFA give them the exemption. If not granted an exemption – can consider appealing the case.</li> </ul>	
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### ➤ **The Job Initiative Scheme**

The Job Initiative is designed to provide **full-time** work for individuals who have not had regular employment in the last five years. The jobs provided will be in the Social Economy: within local community organisations and public bodies.

#### Eligibility criteria

- On the live register and in receipt of Unemployment Benefit, Unemployment Assistance or Lone Parents Allowance for over five years.
  - o If during these years you have participated in CE schemes / FÁS training you may still qualify.
  - o Short periods of casual employment up to max. 25 wks/ 5 yrs
- Over 35 years of age
- If on Disability allowance, Disability benefit or Invalidity pension you must receive exemption from Dept of Social Welfare in Longford

#### Benefits

- Each job will be full-time for 3 years (offered annual contracts, subject to performance)
- Individuals will be paid at a rate determined by the employer.
- You will pay A-rate PRSI stamp.
- You will retain Child Dependence allowances for 13 weeks and your Medical Card for three years.
- You may qualify for Family Income Supplement (FIS)
- You will have annual holidays and other entitlement of workers within regular employment.
- Your employer will offer you training and development opportunities.

Rates: - Grants per place: €402.80

- Min. pay: €346.40

### ➤ **Social Economy Scheme**

The Social Economy Programme will provide up to three year grant support to social economy enterprises providing employment opportunities for the long term unemployed or other disadvantaged persons. There are **both full-time and part-time** work options.

#### Who is eligible for employee grant support?

- Unemployed, over 35 and in receipt of Unemployment Benefit, Unemployment assistance or One Parent Family payment for at least 3 years.
- In receipt of Disability Allowance, Invalidity Pension or Blind Persons Pension. A person in receipt of Disability Benefit for 6 months or more who obtains approval from the Department of Social, Community and Family Affairs to engage in employment of a rehabilitative nature will also qualify.
- Time spent on CE/Job Initiative and/or a recognised training course will count as part of the eligibility period.
- Time spent in prison will count as part of the eligibility period. Ex-offenders need not be signing on the Live Register at time of recruitment.
- Casual workdays of up to 90 days, in the previous three years, will be allowed.

➤ **Entitlements of Grant – Aided Employees**

- Eligible to apply for Family Income Supplement (FIS)
- May retain secondary benefits as long as gross (before tax, but not including FIS) household income is less than €317.43 per week.
- Persons may retain 75% of their Rent/Mortgage Interest Allowance in the first year, 50% in the second year and 25% in the third and fourth years.
- Persons will be entitled to retain their medical cards for three years, if they have it beforehand.

➤ **Back to Work Allowance**

Tel: 7043165

<b>Allowance</b>	<b>Condition for participation</b>	<b>Money Issues</b>
Disability Allowance	Must be on Disability allowances for at least 15 months (12 months if aged 50 or over)	Pay taxed and <ul style="list-style-type: none"> <li>• 75% of your disability rate for the first year.</li> <li>• 50% for the second year</li> <li>• 25% for the third year</li> </ul> Retain any 'secondary benefits' for the 3 years (provided that the household income is less than €317.43 gross per week)
Disability Benefit	Must be on Disability Benefit for at least 3 years	As above
Invalidity Pension	Must be on Invalidity pension for at least 15 Months (12 months if aged 50 or over)	As above
Unemployment Assistance	Be aged 23 or over and	

	unemployed for 15 months (12 months if aged 50 or over) and have entitlements of unemployment assistance at a weekly rate greater than €50.79 (single) or €78.72(married/cohabiting)	As above
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**Important:** Employees must apply **before** commencing work

➤ **Revenue Job Assist**

Is available to people on certain social welfare payments, who have been unemployed for 12 months and are now taking up a job. The job must be for a minimum of 30 hours and be capable of lasting for 12 months.

<b>Allowance</b>	<b>Conditions for participation</b>	<b>Money Issues</b>
Unemployment Benefit  Unemployment Assistance  One parent Family payment	- Unemployed for 12 months - Take up a job for at least 30 hrs/ week which is expected to last at least 12 months	Extra personal tax allowances for 3 years and child tax allowance for each qualifying child.

➤ **Standard Based Apprenticeship**

System of employment-based training and education, which enables a person to obtain the skills, knowledge and education required to perform the core skills of a chosen trade.

<b>Allowance</b>	<b>Condition for participation</b>	<b>Money Issues</b>
Disability Allowance	Must get permission and rehabilitative approval See note on Rehabilitative Employment.	€120 per week of apprenticeship wages disregarded with rehabilitative approval.
Disability Benefit / Invalidity Pension	Can apply for an exemption from DSCFA See notes on Rehabilitative Employment.  <b>Must not work more than 20hrs per week</b>	If exempted can retain DB/IP and receive apprenticeship wages

➤ **Back to Education Allowance (BTEA)**

This allowance is payable to people who wish to pursue approved **second or third level course** of education.

The allowance is payable for the duration of the course excluding all holiday periods. It is not means tested so you may also work without affecting your payment. However, any increase in income may affect your Rent/Mortgage supplement.

How to apply

When you have been accepted on a course you should notify the Dept of Social, Community and Family Affairs by completing the form (BTE 1), which is available at your local Social Welfare Office.

- If you are getting Disability Allowance or Invalidity Pension return the completed form to the relevant section in the Social Welfare Services Office, Ballinalee Road, Longford, 043 45211, 01 7043948
- If you are getting Disability Benefit, then return completed form to Back to education Programme Office, DSFA, Gandon House, Amien Street, Dublin 1, 01 7043000
- If you are getting an unemployment payment return the completed form to your local Social Welfare Office.

<b>Allowance</b>	<b>Condition for participation</b>	<b>Money Issues</b>
- Disability Allowance - Invalidity Pension	Must be aged 18 or over  Be in receipt of allowance for at least 15 months (from 9/2005 12months) (Periods spent on VTOS, FAS Courses, CE etc can contribute towards 15 months)	Paid at a rate equivalent to the maximum rate of your current social welfare payment  Keep any secondary benefits you already have  Annual allowance towards cost of studies of €400, paid at beginning of academic year
- Disability Benefit	Be in receipt of allowance for 3 years or more	As above
- Unemployment assistance - Unemployment benefit	Must be aged 21 or over  Be in receipt of allowance for at least 6 months (Periods spent on VTOS, FAS Courses, CE etc can contribute towards 6mth)	As above

**Useful Addresses of Department of Social, Community and Family Affairs**

**Invalidity Pension/ Benefit, Disability Allowance and Carer's Allowance** are located at:

Social Welfare Services Office  
Government Buildings  
Ballinalee Road  
Longford  
Tel: 043 45211/ 01 7043948/ 01 7043000

**Disability Benefit enquiries and Information Services** are located at:

Department of Social, Community and Family Affairs  
Aras Mhic Dhiarmada  
Store Street  
Dublin 1  
Tel: 01 6797777 – Disability Benefit Enquiries  
Tel: 01 8748444 – Information Service

**Retirement Pensions, Old Age Pensions and Free Schemes** are located at:

Pension Services Office  
College Road  
Sligo  
Tel: 071 69800 / 01 7043000

Website: [www.welfare.ie](http://www.welfare.ie)