

HOUSING

Delivering affordable homes is our overriding priority. The new interventions in place are creating a pipeline of affordable homes. The new State Developer (LDA) is playing a key role in creating opportunities for homes at lower cost. A significant range of schemes are now available to support First Time Buyers.

- AFFORDABLE PURCHASE HOMES:** Affordable Purchase offers the opportunity to buy a new affordable home developed by Councils, Approved Housing Bodies (AHB) or the Land Development Agency (LDA). In all cases, the Council administers the scheme and retains an equity share of up to 40% in the home.
 - To be eligible, an applicant must be **unable to raise a mortgage** covering 95% of the market price of a home in their Council area.
 - It is open to **all first time buyers** and to previous owners who can demonstrate a housing need which they cannot meet for reasons of breakdown of a relationship, insolvency etc.
 - The successful applicants must raise the **maximum mortgage** which they can afford (normally set at 4 times household income) and along with their savings **must be able to fund 60%** of the full price.

No charge is payable on the equity (between 5% and 40% max) until it is finally redeemed. Redemption is required if the house is sold. The buyer may **buy out** that equity in whole or in part at any stage, by paying the equivalent % of the open market value at the time the redemption payment is made.

As homes are **advertised** for purchase, they will be allocated based on: fit of the family size; order in which a fully completed application and mortgage approval is submitted; and a quota for local applicants.
- FIRST HOMES:** Helping first time buyers, self-builders (first-time), start again. Shared equity scheme supported by the government with participation by the main lenders under which an equity stake of up to 30% is taken by First Homes to assist persons to be able to afford to purchase **new private** homes with a market value depending on region €325k or €350k. The same 3 rules of participation in Affordable Purchase above apply, but applicants must be able to cover 70% of the price of their prospective home.
 - No interest will be payable on the Agency's stake for the first five years, 1.75% of the euro value of the original equity for the next ten years, and 2.15% for the following fifteen years and 2.85% from year 30 (if applicable). If the home is sold, the equity % stake must be repaid. You can buy back all or part of the equity stake at any time, based on the market price at the time.

To apply you need a mortgage approval in principle from your bank. You then apply and receive an eligibility certificate. When you have mortgage approval on a specific home, you then apply for a First Home Contract to release the equity.
- HELP TO BUY:** Help To Buy for first-time buyers & to buy or self-build house/apt from Jan 2017 to Dec 24, claim a refund.. There is no means test on this scheme, but the house price cannot exceed €500,000. Your mortgage must represent at least 70% of the market value of the home, but in the case of the **Council's Affordable Purchase scheme you can now use the equity taken by the Council to meet this requirement.**
- CROÍ CONAITHE TOWNS / VACANT PROPERTY REFURBISHMENT GRANT:** For properties vacant 2 yrs or more – council funding of €50,000 or €70,000 if structurally derelict for own home or rental and built before 2007. Combine with SEAI energy grants. €7,500 Heritage advice grant for vacant traditional farmhouses/cottages to apply in advance of Croí Conaithe.
 - Single people with gross earnings up to **€70,000** and couples up to **€85,000** gross, can get a **Local Authority Home Loan** confined to **first time buyers** and to **separated persons** who have no interest in the family home, of up to 90% of a home (new and second hand) costing up to **€360,000** provided you have been refused by two lenders. The interest rate including Mortgage Protection is **4.23%** on a 30 year loan. It costs about €4.95 per month per €1,000 borrowed and you must be able to afford the payments.
- RENT TAX CREDIT:** Claim €750 individual or €1,500 couple renting in 2024 & 2025. Also available to parents paying student's rent. Apply MyAccount Revenue ros.ie
- COST RENTAL:** Cost Rental Homes are secure long-term tenancies being made available by Councils, Approved Housing Bodies or the Land Development Agency. The rent is calculated at the annualised cost of building and managing the home. Rents charged must be **at least 25% below private market rents** in the area and be indexed to consumer prices.
 - To be eligible, net income of the household must be no more than **€66,000**, and family size matches the home.
 - Each scheme will be separately advertised by the body who will be the landlord.
 - An independent lottery will decide who gets the available homes if the scheme is oversubscribed.

The rent agreement is initially for 6 years, but will be rolled over once there are no breaches of the tenancy agreement.
- HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone eligible for social housing - income thresholds €30k to €35k depending on region. If approved the Council will pay the rent to the landlord whom you source and the tenant pays a rent contribution to the Council. HAP Placefinder Service will help homeless families find HAP tenancy, and pay a deposit, and one months rent. Housing@roscommoncoco.ie or placefinder@galwaycoco.ie
- SEPTIC TANK UPGRADES** - increase €12,000 grants from Jan 2024
- ENERGY UPGRADES:** A range of options are available from SEAI to make your home warmer and to save on your energy bills. **Contact www.seai.ie Call 01 8082004. A low interest loan for such projects is planned to be in place for 2024.**

Options	Eligible Applicants	Support for Works (grant for semi-D)
Free Upgrade <ul style="list-style-type: none"> Pre - 2006 homes Owner Occupiers Applicants who had work done before can reapply Priority for pre 1993 E, F & G rating 	<ul style="list-style-type: none"> On Fuel Allowance Jobseekers/Disability Allowance with children < 7 Working Family Payment, One Parent Family Allowance, Domiciliary Care Allowance, and Carers Allowance (if living in) 	<ul style="list-style-type: none"> Free Assessment All Works undertaken free Insulation of attic and walls Lagging, draughts, controls, lighting Only incl. windows to replace single glaze Only heating systems in particular cases
Individual Upgrade <ul style="list-style-type: none"> Self managed (incl. planning issues) Grant for works, can be done in phases, approx. 80% attic/cavity wall 50% other works 	All homes <ul style="list-style-type: none"> Must get approval before starting work Owner occupiers and landlords eligible 	<ul style="list-style-type: none"> Attic €1,300 – Semi D grant level Cavity Wall €1,200 – Semi D grant level Internal Wall €3,500 – Semi D grant level External Wall €6,000 – Semi D grant level Heating Controls €700 (pre-2011 homes) Solar Water Heating €1,200 Heat Pump Air to Water (up to €6,500) (€3,500 air to air) Solar PV €1,800 (2kW) €2,400 (4kW)
One Stop Shop <ul style="list-style-type: none"> Fully managed quality assessed solution Low interest loans will be available 17 Providers now in place More elements grant aided 	All homes <ul style="list-style-type: none"> Must do complete upgrade to B2 rating A low interest loan to fund your share of cost 	<ul style="list-style-type: none"> Provider must present a contract and commit to complete within 12 months Grant includes all of the above plus Management (€1,600) Windows (€3,000) Doors (€1,600 for 2) Airtightness (€1,500) and Mechanical Ventilation (€1,500)

HEALTH

Free access with the GP Visit Card for over half the population, and reduced Waiting Times are planned for over 300,000 patients, covering in patient procedures, out patient, diagnostics, etc. from private providers.

- PRIMARY MEDICAL COVER:** A **Medical Card** entitles you to most health services free. A **GP Visit Card** covers visit costs plus Out of Hours visits & blood tests. 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 (and excluding Working Family Payment, and up to **€14,000 for renting a room**), does not exceed the following guidelines for 2024:

	Medical Card	GP Only [Provisional]
	Under 66	66 and over
• Single living alone	€184.00	€201.50
• Single living with family	€164.00	€173.50
• Married or cohabiting couple (or single parent)	€266.50	€298.00
Additional Allowance for Dependant Children:	Medical Card	GP Only
• for each of first two children under 16/over 16	€38.00/39.00	€57.00/58.50
• for subsequent children under 16/over 16	€41.00/42.50	€61.50/64.00
• for each child 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. Apply online at www.mymedicalcard.ie
- Persons aged 70+** all now qualify for **free GP services** without a means test, and qualify for a **Medical Card** if their **gross** weekly income is less than €550 per week (single), or €1050 (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.
- Children under 8** qualify for a **GP Card** regardless of parents' means. This will be extended gradually to age 12 in the future.
- A **€1.50 charge per prescription item** applies to Medical Card holders (max €15 per month per family) and for those aged 70+ it is €1 per item (max €10 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 €80 provided the drug is on the Government list. Free contraception for women has been extended to those aged 30.
- 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. In the case of 20 of the most common procedures, an offer will be made **within 3 months** of being listed for a procedure.
- Treatment Abroad:** There are two options.
 - The HSE will cover the cost of treatment in another EU country, the UK and Switzerland, provided your consultant applies in advance, confirms that the treatment is justifiable and is not available in sufficient time in Ireland. You will be issued with an **E112 form which will cover the cost** of the treatment. Some travel expenses are also covered (Tel: 056 778 4908 or email: treatmentabroad.scheme@hse.ie).
 - You can get your GP or a public consultant to refer you directly for care in EU or Northern Ireland (but **not** Britain) and claim **reimbursement afterwards** from the HSE for the lesser of the cost of treatment in Ireland or in the other jurisdiction.
- Casualty and Outpatients Charges:** With the exception of Medical Card holders and children with long-term ailments, public patients pay €100 unless referred by your doctor or admitted to hospital. **All other charges are gone.**
- NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking long-term residential care are entitled to means-tested support subject to a Care Needs Assessment. The patient will be liable to pay towards the cost of care:
 - 40% of the rent** (after tax) of a person's principle residence, if rented out
 - 80% of their share of other 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.
 - Certain assets will only be assessed for the **first three years** namely: the family home, the proceeds of the sale of the family home **sold after admission**, a family business where a family successor continues to run it for at least 6 years.

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. The deferred charge against the home will not be collected during the lifetime of a surviving spouse or a disabled child.

YOUR FINE GAEL TEAM IN ROSCOMMON - GALWAY

Senator Aisling DOLAN

Clr Peter KEAVENEY

Clr Liam CALLAGHAN

Clr John NAUGHTEN

Dympna DALY-FINN

Robert Mc CONN

Gareth SCAHILL

Maria WALSH MEP

Colm MARKEY MEP

FINE GAEL

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



KNOW WHERE STAND 2024

You

Families are choosing to live in vibrant towns & rural areas in the West and I am fighting for investment into our communities in healthcare, schools and housing.

In Fine Gael, we understand that people are finding it hard to pay bills due to rising costs. With Budget 2024, we're helping to put money back in your pocket by cutting your tax bill, helping with energy costs, cutting school & college costs and increasing payments for older people, people with a disability, carers and others. We're also investing in all our futures with the Futures Ireland Fund

Aisling

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FAMILIES AND CARING

Support for children is progressing on all fronts; with lower costs for parents; a foundation for better pay and conditions; and a new Childcare Development Agency to drive quality and innovation.

- The **New National Childcare Scheme** supports all children in childcare registered with Tusla who are at least 24 weeks old through a grant paid to the provider. An hourly grant is paid. **From Sept 2024 families using childminders can start to benefit under the scheme.**
 - The **Universal** payment up to a child's 15th birthday, paid without a means test will increase by **over 50% in Sept 2024 to €2.14/hour or €96.30 per week** for the max 45 hours.
 - An **enhanced** grant for those whose household income is under €60,000, [where income excludes taxes, secondary benefits, student grants, pension contributions and a **multiple child discount** of €4,300 (two children under 15) €8,600 (more than 2 children under 15)]. The hourly rate falls with rising income and rising age (see table below). Outside term time, up to 45 hours care per week can be claimed where both parents are working or studying (enhanced hours), otherwise the max is 20 hours (standard hours). During term time, school or ECCE hours are no longer deducted from what can be claimed.

Example of Hourly Rate at different income levels (from Sept 2024)				
Reckonable Income	Age Under 1	Age 1-2	Age 3-5	Hourly After School (under 15)
Under €26,000	€5.10	€4.35	€3.95	€3.75
€40,000	€3.90	€3.45	€3.20	€3.10
€50,000	€3.00	€2.80	€2.70	€2.60

- Free Early Childhood Care and Education (ECCE)** 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.
- AIM (Access Inclusion Model)** supports participation by about 7,000 children with special needs in ECCE, through a range of supports including a trained Inclusion Coordinator, specialist equipment, therapy services, and in some cases funding for classroom support. **In 2024, the AIM service is being extended to childcare settings beyond ECCE** (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 2½, and from age 3 a place in **Early Intervention Class** (if available) or 20 hours home tuition until school entry.
- The **Basic Child payments in 2024** are:

Universal Child Benefit	€140.00 (Under 18)
Child Payment on Welfare	€46.00 (Age Under 12) €54.00 (Age 12 and over)
Back to school	€260.00 (Age Under 12) €385.00 (Age 12 and over)

From September 2024, 18 year olds in full time education will also qualify for Child Benefit. Back to School payments can be claimed by those on Working Family Payment or Back to Work/Education Schemes. A once off Grant of €8,000 is paid to a surviving partner who has child dependants. **Foster care allowances** have been increased to €400 under 12, €425 aged 12 and over.

- Maternity Leave** is 26 weeks (or longer if the baby is premature), 24 weeks for adoption, with 16 additional weeks unpaid. **Paternity Benefit** for 2 weeks is payable during the first six months after births or adoption. **Parental Benefit** is payable for seven weeks during the first two years of their lives (rate of €262 per week) and this will rise to **9 weeks** for children born after August 2024. **Unpaid Parental Leave** has been extended to 26 weeks for each child and can be taken up to when a child reaches 12 years of age.
- WORKING FAMILY PAYMENT (formerly FIS):** A couple or a single parent on low pay, who work for at least 38 hours per fortnight 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. Maintenance for children, and of up to €95 for housing is disregarded from family income, as is half of the remainder, in determining your assessed net family income. **From Jan 2024 the thresholds are:**
 - **€645** for a family with one child, plus
 - €101 for second, €101 for third, €91 for fourth, and €126 (approx) for each additional child.
 If you qualify, the payment will be awarded for 52 weeks. It will not affect your eligibility for a Medical Card or **One Parent Family Payment**.
- Lone Parents** who work, are assessed with half their earnings in testing eligibility for a reduced rate of **One Parent Family Allowance** and **child maintenance payments are no longer assessed as means. Persons with a disability** are assessed with half earnings between €165 and €375/wk in testing eligibility for a reduced rate of **Disability Allowance**.
- Income from renting a room to a non-family member up to €14,000 is not counted in any Social Welfare test.**
- SUPPORT FOR CARING AT HOME**
 - A **tax credit** of **€3,500** is claimable if you are supporting a **child** whose incapacity makes it unlikely they will be able to maintain themselves. It requires a declaration by a doctor. For other Dependant Relatives the credit is €245.
 - Tax Relief** at your top rate of tax up to €75,000 can be claimed to employ a **Home Carer** or to pay an agency for such a service for an incapacitated person
 - A **Home Carer Tax Credit** of **€1,800** is available to a partner in a one-earner family who is caring for a child or a disabled person.
 - Domiciliary Care Allowance** of **€340** per month, and a Medical Card up to their 16th birthday is available to children with a severe disability who require substantial and documented extra care. It will continue to be paid for children who are in hospital for up to six months. A half-rate payment is payable to a child in **institutional settings** who lives at home 2 days or more a week. At 16, the child may apply for Disability Allowance.

- HOME SUPPORT** is available offering home help or a home care package depending on need. 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 **Home Support Scheme** is being piloted at present in 4 areas. It will provide for the licencing and standards for providers, the roll out of a standard assessment method for care needs and a new service delivery model.
- CARER'S ALLOWANCE:** A person who is 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 **€248 (€286** if carer is 66 or over). **In the means-test**, any weekly income of the carer in excess of **€450** (single), or **half** of their own and their spouse's income in excess of **€900** (married) is assessed. The allowance is reduced accordingly. Savings up to €50,000 are disregarded in the means-test. **Half rate** Carer's Allowance is payable to persons receiving another Social Welfare payment. Carers are entitled to credited contributions, a GP Visit Card and **free travel** in their own right. They can take up training or paid employment for up to 18.5 hours per week. Carers Allowance is paid for 12 weeks after the caring ceases and you are eligible for Back to Work, Back to Education or Community Employment Schemes.
- A **Carer's Benefit** of **€249** based on your Social Insurance contribution can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. Limited work earning up to €350 per week is permissible. And you are entitled to a GP Visit Card.
- Carers Support Grant** is an annual payment of €1,850 paid automatically to those on **Carer's Allowance, Carer's Benefit or Domiciliary Care Allowance.** It is also payable to any full time carer who is not working/studying for more than 18.5 hours or signing on as a Jobseeker.

INCREASING OPPORTUNITY

Over 2.5 million people in the workforce. Upskilling & ongoing training for lifetime careers. Flexible work options & remote working popular in the West.

- An **Employer funded Sick Pay** scheme covers **70% of pay up to a maximum payment of €110 per day. It will cover up to 5 days in 2024 rising to 10 days over the following 2 years.**
 - From 1st Jan the Minimum Wage is increasing by **12% to €12.70 per hour** and a path to a Living Wage of 60% median income is planned.
 - Apprenticeship 80 courses** to earn & learn across all sectors to NFQ 5,6, degree, postgrad level e.g. Farm Mgmt, Engineering, Healthcare Assistant. Employers in all new apprenticeships get a €2,000 grant per year paid in two phases for apprentices they take on, plus an additional €2,661 bursary for women in 80% male dominated trades and vice versa.
 - Bike to Work:** Spending on a new bike of up to €1,250, and e-bikes up to €1,500 through participating employers purchase can be paid back over 12 months with no income tax, PRSI or USC. A new purchase is permitted every 4 years.
 - Third Level Grant:** SUSI provides grants for PLC, Diploma and Undergraduate Degree courses in approved colleges in Ireland and the EU. It is subject to a means test and your parents income is counted if you are under 23 or not living independently of your parents from 1st Oct of the year before entry. **From Sept 2024 part time and online studies will be eligible.**
- | Entitlement (New Maintenance Rates start Jan 2024) | Upper Income Limit (Sept 2024)
(fewer than four children) |
|---|--|
| - Special Rate Maintenance (€3,230) plus Student Contribution (€3,000) | €25,000 |
| - Standard Maintenance (€1,774) plus Student Contribution (€3,000) | €40,875 |
| - 33% maintenance plus Student Contribution (€3,000) | €50,840 |
| - Full Student Contribution (€3,000) | €55,924 |
| - Half Student Contribution (€1,500) | €62,000 |
| - Subsidy (€500) to Student Contribution | €100,000 |
- The maintenance payments are higher if your college is over 30 kilometres from your home (**€7,586** (Special Rate), **€4,292** (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 who qualify for the Special Rate get study grants towards fees up to €6,270 and maintenance up to €6,971. For others up to €55,240 a fee grant of up to €4,000 applies. **Starting from Jan 2024 maintenance payments on the SUSI terms above are available to Postgraduates.**
- Upskilling/Conversion:** There are 14,000 places each year in a range of courses available **free** to those unemployed or returning, and **90% subsidised** to those employed or recent graduates in areas of skills shortage, under Springboard + (Part Time) or Human Capital Initiative (Full time) leading to qualification at Levels 6-9 in approved colleges.
 - Income Tax Credit** of 20% applies to spending on Tuition Fees and the Student Contribution up to a maximum claim of €7,000 per accredited course. You can claim for more than one student. A disregard of €3,000 (full time) or €1,500 (part time) applies to a claim but only once, so full relief applies to second or subsequent students.
 - If you are on a Social Welfare payment for a certain period you can qualify for:**
 - Back to Education Allowance** for a full-time course leading to a recognised certificate at a level which you have not previously completed - after 3 months (Further Ed), 9 months (Higher Ed) .
 - Training Support Grant** of up to €1,000 to fund the cost of a course under one year approved by a Case Officer.
 - Work Placement Programme** for 6 months of 30 hours per week paid at the National Minimum Wage.
 - Jobsplus** a subsidy for your recruiting employer of €7,500 - €10,000 - waiting time 4 months (under 30 years), 12 months (over 30).

PENSIONS AND SOCIAL WELFARE

Supporting healthy, active & inclusive policies for people at all ages & abilities. Increases to tackle cost of living for people on a pension, carers, people with a disability.

- The basic weekly Social Welfare Rates in 2024 are:

	General	66 or over	Invalidity/Widowed
(Based on Social Insurance Record):			
Benefit			
Personal	€232.00	€277.30	€237.50
Adult Dependant	€154.00	€248.60	€169.70
Assistance (Based on Means Test)			
Personal	€232.00	€266.00	
Adult Dependant	€154.00	€175.70*	
Additional Payments			
Pensioner aged 66 or over Living Alone		€22.00	
Allowance aged 80 or over		€10.00	

- * This is the AD rate under 66. At 66 such a person can get NCOAP in their own right.
- A series of reforms in Social Welfare eligibility will come into effect over the next year or so.**
 - State Pension Age** will remain at 66. **During 2024**, an option will be introduced to work up to 70 in return for 5% increase in pension for every extra year worked. You can also use this period to top up your contribution record.
 - Beginning in 2025, a phased move, over 10 years, will start to base qualification for your pension on **Total contributions over your life** rather than the annual average, with total contributions including up to 20 years credits for those who leave work for caring duties.
 - Carers Pension** for those who have spent over 20 years as a Carer will be introduced **during 2024**. It allows paid stamps to be attributed to overcome any gaps in your insurance record.
 - Autoenrolment** will commence **during 2024** for a pension top up for those 23-60 years who are not in an occupational pension and earn over €20,000. The annual contribution for worker and employer will start at 1.5% and rise in steps of 1 ½% every three years to reach 6% by year 10. The State will add €1 for every €3 saved by the worker.
 - A **Pay-Related Jobseekers Benefit** will be introduced in **December 2024**. It will offer a top up to the basic rate calculated as a % of your previous earnings up to a ceiling to be decided.
- 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, up to €500 towards **new hearing** aids, once every 4 years (and €100 towards repairs), and €500 towards hairpieces for treatments causing hair loss. People aged up to 29 qualify for Treatment Benefit after 39 paid contributions.
- HELP FOR OLDER PEOPLE LIVING INDEPENDENTLY:** Older people or those with incapacities can get grants towards the approved costs of home improvements from the Council, but your application may be prioritised based on medical need. VAT relief can also be claimed on qualifying works. To qualify for the full grant, household gross income must be under €30,000 but a deduction of €5,000 can be made if a relative is caring full-time for the person, and for any person under 23 in full time education. Partial Grant applies up to €60,000.
 - 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.
 - 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.
 - 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 certified by a doctor and an O.T. (e.g. downstairs toilet shower, wheelchair adaptation, extension, etc.) in owned or private rented homes.

TAXATION

The tax burden is being cut for lower and middle income earners. The pressure is being eased on tenants and those who have experienced a big interest increase on their Mortgage.

- The following are the core taxes which apply to income in 2024:

	Income Tax	Universal Social Charge	Social Insurance
Rates	20% up to €42,000 (Single)* 40% Balance	0.5% €12,012 2.0% €13,747 4.0% €44,283 8.0% Balance	4.1% (Up 0.1% from October 2024) applies to all your income up to age 66
Exemptions:			
Low Income Threshold:	Over 65 only: €18,000 (S) €36,000 (C)	€13,000	€18,304 (€352/week)
Room Rental:	€14,000	€14,000	€14,000
Childcare in Home:	€15,000	€15,000	Not exempt
Pension Contributions:	age-related 15% - 40% allowed on income up to €115,000	Not exempt	Not exempt
Microgeneration:	€400	€400	€400

*This Standard rate Cut-off point is **€46,000** for a Single Parent, **€51,000** for a couple with one earner and **€84,000** for a couple both earning. Persons aged 70 or over and Medical Card holders whose aggregate income does not exceed €60,000 pay a maximum 2% of USC.

- General Reliefs:**
The gross liability to Income Tax is reduced by Tax Credits which you can claim

Personal Credits	Single	Married	Widowed
Personal Tax Credit	€1,875	€3,750	€2,415
Caring for Child Alone	€1,750	N/A	€1,875
PAYE Payer / Self Employed		€1,875	
Aged 65 +		€ 245 (each)	
Home Carer (Not working outside home)		€1,800	

- Special Reliefs**
 - A tax credit for persons paying **private rent** with no state support, of **€750** (single), **€1,500** (couple) applies in 2024. This credit can be claimed by parents paying for students in a tenancy registered with the RTB, or in digs. You can claim for 2022 and 2023 retrospectively for digs.
 - Mortgage interest relief** on your primary dwelling, will apply for one year at a rate of **20% of the increased amount of interest paid in the year 2023, compared to the amount paid in 2022**, provided that the outstanding mortgage balance at 31/12/2022 was between €80,000 and €500,000.
 - A new **Landlord Relief for four years** to encourage them to stay renting will be **20%** of €3,000 of rental income in 2024, of €4,000 (2025), of €5,000 (2026 and 2027). However the relief will be **clawed back** if any of that landlord's properties are withdrawn from the market during the 4 years.
 - All unreimbursed Health Care Expenses** incurred at home or abroad carry a **20% tax credit** once recommended by a registered professional. A Psychological Assessment and Speech Therapy for children also qualifies. Routine Dental or Optical Care don't qualify. Payments to **Nursing Homes** are allowable at your **top rate** of tax.
 - Insurance** to cover long-term care costs and **non-routine dental** costs carry a **20% tax credit.**

EU JUST TRANSITION FUNDS (EUJTF) - Funding for community groups & SMEs in tourism, hotels, restaurants, gastropubs, recreational. Contact www.faitteireland.ie 0818 888800.
Apply now for sustainable projects: • Visitor Experiences – outdoor, heritage, cultural • low scale low carbon tourist accom./bed-nights. Repurpose vacant heritage buildings • Capital Project Planning & Design • Accessibility enhancements for inclusive visitor experiences

LOCAL ENTERPRISE OFFICE SUPPORTS • Green For Business & €5k funding for all sectors e.g. cafés • Digital, Lean, Trading Online vouchers, R&D, Mentors & Training.

COST OF LIVING

Protecting exposed families from the worst impact of rising costs is an absolute priority again this year. In the Budget supports of about **€2,000 per family have been delivered, with special measures to target pensioners, especially those living alone, carers, disabled, the low paid at work and to all workers with significant childcare costs.**

- A **Bonus Week to Social Welfare recipients** will be paid in Jan 2024, in addition to a **Christmas Bonus Week**. They will apply to all long term payments and Illness and Jobseeker of over 12 months.
- Once off bonus payments** before Christmas: **€400** to those on Working Family Payment; **€300** to those on Fuel Allowance; **€200** to those on Living Alone Allowance; **€400** to those on Disability Allowance, Invalidity or Blind Pension, Domiciliary Care Allowance, Carer's Support Grant; **€140** in Child Benefit for each child plus a further **€100** for any qualified child on welfare payment; and **€1,000** off Student Payments for all undergraduates and for postgraduate students receiving any level of support.
- Electricity credits of €450** will be paid, spread over three installments, the first before Christmas. The present lower VAT on energy products is **extended to 1st Nov 2024**, and the increases on motor fuels have been deferred during winter.
- Other important initiatives include **Free School Books for Primary School Children** which will be extended to all Junior Cycle pupils in Sept 2024, and big increases in universal support for **Childcare**.
- Household Benefits Package:** If you are **aged 70 or over**, you can qualify for all of the following free schemes regardless of your income or its source and regardless of who lives with you:
 - Electricity or Natural Gas** of €35 per month, **and** • **Free television** licence.
 If you are 66 or over or permanently incapacitated you may also qualify if you live only with dependants, a carer and no more than one other adult.
- Fuel Allowance:** A Fuel Allowance of €33.00/week is payable for 28 weeks if you are on long-term Social Welfare with no more than €200 per week in household income over the contributory pension rate (now disregarding half rate Carers Allowance from income). In the means test the savings disregarded has gone up from €20,000 to €50,000, however, to qualify, you must be living alone, or only with dependants or another person at least **12 months** on Social Welfare. For those aged 70 or over, Fuel Allowance will be paid if your gross income does not exceed €500 (single), €1,000 (couple). Those who get Fuel Allowance and also Living Alone Allowance automatically qualify for the **Telephone Allowance** of €2.50 per week.
- Exceptional Needs:** The Community Welfare Officer may help with **unforeseen** needs (e.g. hospitalisation, funeral etc.) or with **unaffordable essential** needs (e.g. pregnancy, equipment beyond repair) of people on low income. Such decisions can be appealed.
- Free Travel** is being extended from **July 2024 to any person certified medically unfit to drive.**