

# Know Where You Stand in 2021

This has been a challenging year for everyone. Budget 2021 seeks to steer a course that will protect people as Covid continues to devastate our lives and livelihoods. Investment is at an all time high to meet changing needs, and to step up our response to the challenges in Health, Education and Climate. A Contingency Fund of over €5 billion will be used strategically throughout the year to respond to changing needs in Health and Social Protection and in steering Economic Recovery.



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# HEALTH

The Health Budget in 2021 will be €22 billion, more than 60% higher than five years ago. It will support 16,000 extra staff and an extra 2,500 beds in hospital and community settings. This continues the implementation of Sláintecare, but responding to COVID dominates the new Winter Plan.

- **PRIMARY MEDICAL COVER:** A **Medical Card** entitles you to most health services free. A **GP Visit Card** covers the cost of visits to the doctor. The means test for these cards is based on **net income** i.e. after the deduction of tax and PRSI; of reasonable expenses: (on rent or mortgage; on travel to work; on childcare and on regular weekly out-of-pocket medical expenses). Savings in excess of €36,000 (single) €72,000 (couple) are valued in the same way as in Social Welfare means-test. The cards will be granted if your family's remaining income after these deductions does not exceed the following guidelines for 2021:

	<b>Medical Card</b>		<b>GP Only</b>	
	<b>Under 66</b>	<b>66 and over</b>	<b>Under 66</b>	<b>66 and over</b>
• Single living alone	€184.00	€201.50	€304.00	€333.00
• Single living with family	€164.00	€173.50	€271.00	€286.00
• Married or cohabiting couple (or single parent)	€266.50	€298.00	€441.00	€492.00
Additional Allowance for Dependent Children:				
• for each of first two children under 16	<b>Medical Card</b> €38.00		<b>GP Only</b> €57.00	
• for third and each subsequent child under 16	€41.00		€61.50	
• for each of first two children over 16	€39.00		€58.50	
• for third and each subsequent child over 16	€42.50		€64.00	
• for each child over 16 in full time third level education (no grant)	€78.00		€117.00	

The HSE will consider cases outside these guidelines on exceptional hardship grounds. Medical Card holders do not have to pay student exam fees. Persons with British or EU pensions, who have no Irish Social Welfare pension, generally qualify for the Medical Card regardless of income. Students will only qualify for a Medical Card in their own right if they have an independent income of at least €164 (this can include a student grant which would not count in the Medical Card means-test).

- **Persons aged 70+ all now qualify for free GP services 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) (from 1st Nov 2020).** In the means test, the first €36,000 (single), €72,000 (couple) of savings and investments are disregarded. On the balance, you can opt that only the income actually earned will be counted, by submitting either a certificate of interest or details of the savings product. If significant savings are involved this is more favourable than using the Social Welfare method.
- Children **under 6** qualify for a GP Card regardless of parents' means. **This will be extended gradually to age 12.**
- **From 1st Nov 2020, a lower €1.50 charge per prescription item applies to Medical Card holders (max €15 per month per family) and for those aged 70 it will be €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 €114 (from 1st Nov 2020) provided the drug is on the Government list.
- **GENERAL HOSPITAL ENTITLEMENTS:** Everyone is entitled to **public** in-patient and out-patient hospital services. However, if you see a consultant privately, you will have to pay privately for any test or care arising, unless you give notice that you wish to switch back to join the public waiting list for the treatment. **The National Treatment Purchase Fund is now contacting Public Patients waiting longest across 50 different procedures, offering the option of having the procedure done immediately in another hospital as a private patient without charge.**
- **Refund for Treatment Abroad:** The HSE will refund the cost of treatment in another EU country, provided your consultant applies in advance, confirms that the treatment is justifiable and is not available in sufficient time in Ireland. Some travel expenses are also covered (Tel: 056 778 4908 or email: treatmentabroad.scheme@hse.ie).
- **Charges:** With the exception of Medical Card holders, and children with long-term ailments or referred from school health examinations, the following charges must be paid in major public hospitals:
  - **Casualty and Outpatients** pay €100 unless referred by your doctor or admitted to hospital.
  - **Public patients** pay €80 per night (up to a max €800 in a year).
  - **Private patients** pay a full charge even if they are in public wards.
- **NURSING HOME SUPPORT:** Under the "**Fair Deal**" patients seeking longterm 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:
  - 80% of assessable **income** (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
  - plus 7.5% of the value of any **assets** (net of borrowings against them). The first €36,000 (single), €72,000 (couple) of assets are disregarded.

A spouse is assessed with half of the couple's joint income and assets. The HSE can assess assets transferred in the past 5 years. The balance of the cost will be met by the State.

If the assets are in property, the contribution can be deferred until settlement of the person's estate, but the money owing will be increased by the Consumer Price Index each year. In the case of the family home **and of the assets of a family business where a family successor continues to run it for at least six years**, the contribution will only be paid for a maximum of **three years** and so capped at 22.5% of its value (or 11.25%, if covering one spouse). The deferred charge against the home will not be collected during the lifetime of a surviving spouse or a disabled child.

- **HELP FOR PENSIONERS LIVING INDEPENDENTLY**  
Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but your application may be prioritised based on medical need.
  - **Housing Aid For Older People:** Up to 95% grant in owner-occupied homes, for persons aged 66 or over, to cover the costs of up to €8,000 in necessary improvements – rewiring, central heating (where none), replacing boilers beyond repair. Annual income of all household members must be under €30,000 for the full grant, dropping on a graduated basis to 30% for incomes €50,000-€60,000, but no grant after that.
  - **Mobility Aids:** Up to 100% grant to cover the costs of up to €6,000 in works to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access shower) in owned or private rented homes where the annual income of all household members is under €30,000.
  - **Housing Adaptation (Disability):** Up to 95% grant to cover the costs of up to €30,000 in works to adapt a home to suit the needs of a person with an enduring disability (e.g. downstairs toilet shower, wheelchair adaptation, extension, etc.) in owned or private rented homes. The works must be certified necessary by a doctor and may require an Occupational Therapist Report. Annual income of all household members must meet the same test as for Housing Aid for Older People.



The recent changes are in bold print throughout.

# TAXATION

The focus for tax changes in 2021 is to help people through Covid. VAT for Tourism, Hospitality and Hairdressing is cut to 9% for the next 14 months. Relief for remote working is improved. Expected changes in Local Property Tax have been postponed. Concessions to help enterprises cope are extended.

- The following are the core taxes which apply to income in 2021:

Income Tax	Universal Social Charge	Social Insurance
20% up to €35,300 (Single)* 40% Balance	0.5% €12,012 <b>2.0% €8,675</b> <b>4.5% €49,357</b> 8.0% Balance	4% All income up to age 66
<b>Exemptions:</b> Low Income Threshold None Room Rental €14,000 Childcare in Home €15,000 Pension Contributions age-related % allowed up to €115,000	€13,000 €14,000 €15,000 Not exempt	€18,304 (€352/week) €14,000 Not exempt Not exempt

\*This Standard rate Cut-off point is €4,000 higher for a Single Parent, €8,000 higher for a couple with one earner and double for a couple both earning.

- 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 Caring for Child Alone	€1650 €1650	€3300 N/A	€2190 €1650
<b>PAYE Payer / Self Employed</b> Aged 65 + Home Carer (Not working outside home)	<b>€1650</b> € 245 (each) €1600		

- Special Reliefs**
  - 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.
  - 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**.
  - Persons aged 70 or over and Medical Card holders whose aggregate income does not exceed €60,000 pay a maximum 2% of USC.
- DIRT Tax:** A single retention tax of **33%** applies in 2021 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.
- Local Property Tax:** The proposed change in the Valuation Base has been postponed, so in 2021, LPT chargeable to the owner of a residential property will remain at a rate of 0.18% of the market value on 1 May 2013 as fairly assessed by that owner (a higher 0.25% applies to the excess over €1 million).
- Capital Acquisition Tax:** Gifts or inheritances bear a 33% tax on the market value of the assets received in excess of certain thresholds which vary according to your relationship with the giver - €335,000 for a son or daughter; €32,500 grandchild/brother/sister/niece/nephew/parent: €16,250 all others.
- Carbon Tax** is increasing by **€7.50** per tonne to €33.50, immediately for Motor Fuels, and from 1st May for Home Heating Oil and Solid Fuels. It will rise each year to 2030. All of the extra money will be used to help families adapt to Climate Change.
- Electric Vehicles** qualify for up to **€5,000 relief in VRT on fully battery electric cars priced up to €40,000, tapering to zero over €50,000**, the lowest €120 rate of Motor Tax, 50% off tolls (25% PHEV) plus up to €5,000 Purchase Grant and €600 towards a home charger.
- Remote Working:** An employer can pay up to **€3.20/day free of all tax to e-workers to cover expenses, and Benefit In Kind does not apply to employer-provided equipment or broadband services. Where an Employer does not make a contribution, an e-worker can claim Tax Relief on heat, light, broadband and on vouched expenses used wholly, exclusively and necessarily for their work.**

# PENSIONS AND SOCIAL WELFARE

The proposed increase in the pension age to 67 has been deferred. The changes in 2021 have targeted areas of difficulty, living alone and the Fuel Allowance.

- The basic weekly Social Welfare Rates in 2021 are:

	General	66 or over	Invalidity
<b>(Based on Social Insurance Record):</b> <b>Benefit</b> Personal Adult Dependent	€203.00 €134.70	€248.30 €222.50	€208.50 €148.90
<b>Assistance (Based on Means Test)</b> Personal Adult Dependent	€203.00 €134.70	€237.00 €156.60*	
<b>Additional Payments</b> <b>Pensioner aged 66 or over Living Alone</b> Allowance aged 80 or over		<b>€19.00</b> €10.00	

\* This is the AD rate under 66. At 66 such a person can get NCOAP in their own right.



# GETTING THROUGH COVID

**Budget 2021 has put a major focus on Protecting Jobs and Incomes and on helping people to access training and new career opportunities. A new scheme supports enterprises closed by Level 3 Covid restrictions.**

## HELPING PEOPLE WITH WORK AND STUDY

- The **Pandemic Unemployment Payment** will be open to new applicants until the end of 2020. While in **Level 5** restrictions and up to end Jan 2021, it will have four rates €203 (where people previously earned under €200), €250 (where previously earned under €300), €300 (where previously earned under €400) and €350 for higher earners. **Self-employed may earn up to €480 per month without affecting their PUP entitlement. If they earn more, but work less than 24 hours they can get €128.60 Part Time Job Incentive.** If you have to self-isolate on the instruction of the HSE or a GP, and cannot work, Covid illness payment of €350 is payable. A tailored Rent-Supplement can be claimed until March 2021.
- **Short Time Work Support:** If your employer has reduced your working week to 1-3 days from 5 days you can claim the daily rate of Jobseekers Benefit (€40.60) for the days which you have lost (plus the daily rate for an adult or child dependent if this applies). From April, for **Lone Parents** who work, the previous cap of €425 on earnings to qualify for a reduced rate of One Parent Family Allowance is being removed. Instead only half your earnings above this limit are assessed.
- A major plan for **80,000 new career opportunities** is available for those out of work or. It includes:
  - **8,000 on Jobsplus**, a €7,500 subsidy to employers to recruit any unemployed person aged under 30 with no waiting time, (for other age categories there continues to be a 12 month unemployment test to qualify); 10,000 on a **Work Placement Scheme** offering 30 hours per week with employers who offer training and mentoring for those unemployed or on PUP for at least 6 months, and €1,000 towards any training approved by an Intreo case officer.
  - **Over 50,000 on Education / Training Programmes, Springboard, Post Graduate, Apprenticeships, Back to Education, Shorter Skills Courses and Skillnet, plus 3,000 extra on Community Employment.**
- **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. For students starting (in Autumn 2021) the grant is:

Entitlement	Upper Income Limit (fewer than four children)
- Special Rate Maintenance (€2,375) plus Student Contribution	€23,500
- Standard Maintenance (€1,215) plus Student Contribution	€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 (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. **Post Graduate study grants towards fees up to €6,270 and maintenance are only available on the Special Rate. For others up to €54,240 a fee grant of up to €3,500 applies for Post Graduates.**

- **Back to Education Allowance** allows you retain your Social Welfare Payment if you are undertaking a full time course leading to a recognised certificate, but it cannot be at a level you have previously completed, and for jobseekers the course must be approved by Intreo. The waiting period before eligibility has been suspended for those on PUP.

## HELP FOR BUSINESS TO PROTECT JOBS

- **Employment Wage Subsidy Scheme** will cover all employees earning at least €150/week and will run in some form up to end 2021. While in **Level 5** restrictions and up to the end of Jan 2021, the subsidy will have four rates:- €203, €250 (for those paid up to €300), €300 (for those paid up to €400) and €350 (for those paid up to €1462). At **Level 3** or lower, the payment will drop to a maximum of €203.
- **Restart Grants** from your Local Authority **equal your rates bill for last year subject to a minimum €4,000 and a maximum €25,000.** For Self-Employed who were on PUP, or enterprises not eligible, a €1,000 grant is available.
- **CRSS: Enterprises enduring Level 3 Covid Restrictions and operating at no more than 20% of last year's turnover can qualify for an advance tax credit on trading expenses of up to 10% turnover up to a maximum of €5,000 per week until March 2021.**
- A subsidy of €2,000 for any employer who takes on an **Apprentice between March 2020 and end June 2021**, and a further €1,000 after 12 months.

## NEW INCENTIVES FOR FAMILIES

- **Stay and Spend:** A 20% tax credit against income tax or USC can be obtained on receipts for over €25 in value, for expenditure of up to €625 (single), €1,250 (couple) on accommodation and food (excl alcoholic drink) spent between **1.10.2020 and 30.04.2021.** An App for real time claims is available.
- **Bike to Work:** Permitted spending on a new bike is increased to €1,250, and e-bikes are now covered up to €1,500. Participating employers purchase the bike and employees pay back, over 12 months with no income tax, PRSI or USC. A new purchase is permitted every 4 years.

# PENSIONS AND SOCIAL WELFARE

- A **100% Christmas Bonus** will be paid in December 2020 to all persons on long-term (over 15 months) Welfare payments and back-to-work/Education payments and to anyone out of work for at least 4 months if on Jobseekers or PUP.
- **Treatment Benefit** covers the insured and their spouse for free **dental** examination and €42 towards a scale and polish or necessary gum treatment every year, and free **optical** examination and free glasses (or a contribution to an upgrade) every two years and **up to €500 towards new hearing aids, once every 4 years (and €100 towards repairs).**
- **Household Benefits Package:** If you are 66 or over or permanently incapacitated, and living alone except for dependants, a spouse on Social Welfare, another pensioner, or someone giving you full-time care, and **any one other adult**, you can receive the following concessions along with your Irish or British Social Welfare Pension:
  - **Electricity or Natural Gas** of €35 per month, and
  - Free **television** licence.Pensioners who don't have a Social Welfare pension can qualify at age 66 on the same terms provided their means don't exceed the Contributory OAP rate by more than €100.  
If you are **aged 70 or over**, you can qualify for all of these free schemes regardless of your income or its source and regardless of who lives with you. If you are widowed and aged 60 or over, you can retain the free schemes and free travel if your late spouse had them, and you satisfy the other conditions.
- **Fuel Allowance:** A **Fuel Allowance of €28.00/week from Jan 2021 is payable for 28 weeks** if you are on long-term Social Welfare with no more than €100 per week in household income over the contributory pension rate. However, to qualify, you must be living alone, or only with dependants or another person on long-term Social Welfare or the JSA.
- **Telephone Allowance:** Persons who are receiving the Living Alone Allowance, and fulfill the same conditions as Fuel Allowance, get a Telephone Allowance of €2.50 per week.
- **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.



# HOUSING

**Covid stopped house building in its tracks. Budget 2021 is boosting Social and Affordable Housing. The new Land Development Agency is targeting 9,000 Affordable and Cost Rental homes. Supports for better energy use in the Home has almost doubled.**

- Single people with gross earnings up to €50,000 and couples up to €75,000 gross, can get a Home Loan confined to **first time buyers**, of up to 90% of a home (new and second hand) costing up to €250,000 provided you have been refused by two lenders. The interest rate including Mortgage Protection is 3.55% on a 30 year loan. It costs about €4.70 per month per €1,000 borrowed and you must be able to afford the payments. (See rebuildingirelandhomeloan.ie).
- On selected sites there will be a reservation of at least 30% of homes for **Affordable Purchase**, with a discount on the site cost and an option of shared purchase with the Council (up to 40% ownership) or **Cost Rental tenancies** rented at a discount from market rents. Advertisements will be placed on a site by site basis. No waiting lists will be maintained. Selection will be based on a series of tests.
- **HELP TO BUY** allows a person buying a **new** home before the end of 2021 claim a refund of the income tax and dirt tax which they paid in the past 4 years up to a maximum of €30,000 or 10% of the value of the home. There is no means test on this scheme, but the house price cannot exceed €500,000
- **DEBT PROBLEMS:** If you are having difficulty keeping up with payments it is vital that you immediately inform those whom you owe (utilities, banks, etc.) and seek advice. Important services include: **Abhaile** offers a dedicated adviser, free financial advice, free legal advice (Helpline 076 1072000) on Mortgage difficulties and **Insolvency Service of Ireland** helps people to reach debt settlements (contact: info@isi.gov.ie, 076 106 4200).
- **HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone who is eligible for Social Housing through the local authority [i.e. is in need of housing, and whose household after tax income does not exceed €35,000 (Single) plus allowance of €875 for each child and €1,750 for each additional adult up to a maximum of €42,000]. If approved the Council will pay the rent to a landlord whom you source. There is a ceiling on eligible rents in Limerick - Single (sharing) €270; Couple/Single Parent (+1) €650, Couple/Single Parent (+3) €750. If a tenancy cannot be found within this ceiling, flexibility up to 20% may be provided on a case by case basis. Up to 50% higher rent ceiling applies if a family is homeless; or at risk of becoming homeless. As a tenant you pay a rent contribution to the Council.
- **TENANCY RIGHTS:** A number of improvements in tenancy rights have been introduced:
  - The **standard lease** extended to 6 years
  - The **Notice Period** from a landlord extended to 120 days (at least one year tenancy) 196 days (at least 3 years)
  - The **grounds for ending a tenancy** have been tightened and Notice of Termination for non payment of rent must be sent to RTB
  - For tenants who notify the RTB they are in difficulty in rent payment due to **Covid**, there can be no eviction and no rent increase before 11 Jan 2021.
  - While movement is restricted to 5km (now applying under **Level 5**) any termination notice issued before or during the restriction, will have the clock stopped on the notice period and can only recommence 10 days after the restriction is lifted.
- **WARMER HOMES: Free Home Insulation Scheme** for owners of homes built before 2006 is available to persons who are eligible for Fuel Allowance, and to persons on Jobseeker's Allowance for over 6 months with children under 7, or on Working Family Payment, One Parent Family Allowance, Carers Allowance or Domiciliary Care Allowance. In some cases replacement of single glazing windows or heating upgrades can be considered.
- **Better Energy Home Scheme** (tel: 1850 927 000) provides grants to homeowners for homes built before 2006: insulation of **attic** (€400), **cavity wall** (€400), **internal wall** (€2,400 (detached), €2,200 (semi or end-of-terrace), €1,600 (apartment or mid-terrace), **external wall** (€6,000 (detached), €4,500 (semi or end-of-terrace), €2,750 (apartment or mid-terrace); **heating controls** (€700); **solar water heating** (€1,200), **heat pump** (air to air €600, other €350) to qualify the Heat Loss Indicator must be less than 2.3W/sq. metre. 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).

A **Solar PV Electricity Grant** is available for pre-2011 houses. Grant is €900 per kWp up to a max of 2 kWp or for Larger systems up to 4 kWp using a battery can get up to €3,000 grant.

## USEFUL NUMBERS:

**Limerick City & County Council - Dooradoyle:**  
(061) 556 000

**Limerick City & County Council (Emergency No.):**  
(061) 417833

**Adare / Rathkeale Area Office:**  
(069) 64129

**Cappamore / Kilmallock Area Office:** (063) 98019

**Newcastle West Area Office:** (069) 62100

**Motor Tax Office:**  
(061) 556 000

**West Limerick Resources:**  
(069) 62222

**Ballyhouna Development:**  
(063) 91300

**Local Enterprise Office:**  
(061) 557 499

**Limerick & Clare Education & Training Board (LCETB):**  
(061) 442100

**University Hospital Limerick:** (061) 301111

**ShannonDoc:**  
1850 212 999

## THE FINE GAEL TEAM IN LIMERICK working with **PATRICK O'DONOVAN TD:**

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**FINE GAEL** 



# FAMILIES AND CARING

**Covid has put families under huge pressure. Protecting Education and Childcare services has been the priority. Over 2,000 extra teachers, SNAs and therapists to help children with special needs, and an extra 5 million Home Help Hours are targeting areas of greatest need.**

- 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.
  - A **basic** payment up to age 36 months or when the child enters ECCE if later, paid without a means test of €0.50/hour or €22.50 per week for the max 4/5 hours.
  - An **enhanced** grant for those whose eligible 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. Up to 45 hours care per week can be claimed where no parent is available to care for the child (ie. Working or studying) otherwise the max is 20 hours. It applies to outside the school term also.

Reckonable Income	Hourly Rate Care			
	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
Under €42,500	€2.87	€2.48	€2.03	€1.93
Under €60,000	€0.84	€0.78	€0.33	€0.33

- Free Early Childhood Care and Education** is available for two years to any child aged more than 2 years and 8 months until they are 5½ or make the transition to primary school, and covers 3 hours daily. An eligible child must enrol in September. A pre-school cannot charge parents extra for the hours covered by the scheme.

**AIM (Access Inclusion Model)** supports participation by children with special needs, through a range of supports towards a trained Inclusion Coordinator, specialist equipment, therapy services, and in some cases funding for classroom support. (See [www.pobal.ie](http://www.pobal.ie)).

If a child has a diagnosis of **autism**, s/he can access 10 hours of home tuition per week from age 2.5, and from age 3 a place in **Early Intervention Class** (if available) or 20 hours home tuition until school entry.

- The **Basic Child payments in 2021** are:

Universal Child Benefit	€140.00 (Under 18)	
<b>Child Payment on Welfare</b>	<b>€38.00</b> (Age Under 12)	<b>€45.00</b> (Age 12 and over)
Back to school	€150.00 (Age Under 12)	€275.00 (Age 12 and over)

Child Benefit is paid up to the 18th Birthday if in full time education. Back to School payments can be claimed by those on Working Family Payment or Back to Work/Education Schemes. **The Widowed or Surviving Partner Grant is increased to €8,000 (Jan 2021).**

- Maternity Leave** is 26 weeks with 16 additional weeks unpaid maternity. **Maternity Benefit** is payable for 26 weeks starting 2 weeks before the expected date of birth. Extra leave and benefit applies for a premature birth, for the duration between the actual date of birth and the 38th week of the pregnancy.
- Paternity Benefit** for 2 weeks of €245 per week is now payable for births or adoption. **Parental Benefit is payable for five weeks for children born after 1st November 2019 at a rate of €245/week claimable during the first two years of their lives. The extra 3 weeks will become effective from April at the latest. Unpaid Parental Leave has been extended to 26 weeks 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 19 hours per week combined (including job-sharers), can get a supplement for their children (including those 18-22 in full-time education). The payment is calculated at 60c for each €1 by which your net family income (i.e. net of tax, USC, PRSI and superannuation) falls below the income thresholds. Maintenance of up to €95.23 is disregarded from family income as is half of the remainder in determining your assessed net family income. **In 2021 the thresholds are:**
  - **€541 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**.

- SUPPORT FOR CARING AT HOME**

- A **tax credit** of €3,300 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 €1,500 is available to a partner in a one-earner family who is caring for a disabled person
- The Dept of Social Protection pays **Domiciliary Care Allowance** of €309.50 per month and an annual **Carer's Support Grant** of €1,700 up to their 16th birthday for children with a severe disability who require substantial and documented extra care. **It also confers automatic entitlement to a Medical Card for the child.** A half-rate payment is payable to a child in **institutional settings** who lives at home for 2 days or more. At 16, the child may apply for Disability Allowance.

- HOME SUPPORT** is available offering home help or a homecare 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.

- 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 €219 (€257 if carer is 66 or over). 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.

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.

- Persons caring full time can qualify for €1,850 Carer's Support Grant paid in June regardless of means, but persons working over 18.5 hours or on Jobseeker payments will not qualify.**
- A **Carer's Benefit** of €220 based on your Social Insurance contribution can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. Limited work earning up to €332.50 per week is permissible. And you are entitled to a GP Visit Card.

## PATRICK O'DONOVAN TD

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