

- **FREE GP CARE** for children under 6 years old will be introduced in the second half of 2014.
- A **€2.50 CHARGE PER PRESCRIPTION ITEM** applies to medical card holders (max €25 per month per family). It does not apply to those on the long-term illness scheme.
- **DRUG REFUND:** Any family can get a refund on the cost of prescribed drugs used in any month in excess of €144 provided the drug is on the government list.
- **NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking a place in either a Private or a Public Nursing Home now have the same assessment of need and the same means-test for payment. The patient will be liable to pay towards the cost of care:
 - 80% of assessable income (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
 - plus 7.5% (5% if application made prior to 25th July 2013) of the value of any assets, in excess of a disregard of €36,000.

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 and will not be collected during the life time of a surviving spouse or a disabled child.
- **HOME CARE PACKAGE** can fund a care plan in the home, where care is assessed as necessary either on discharge from hospital, or by the Public Health Nurse to keep a person out of institutional care.
- **CARERS ALLOWANCE:** A person who is living with, (or close by with a direct communication system), and giving full-time care to a child on Domiciliary Care Allowance, or to any person aged 16 or over requiring full-time care, can apply for a means-tested weekly Carers Allowance of €204 (€239 if carer is 66 or over) plus an annual €1,375 Respite Grant.
- A **CARERS BENEFIT** of €205 based on your Social Insurance can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. It is available to all insurance classes except S and J.

HOUSING

- **DEBT PROBLEMS** If you are having difficulty keeping up with payments it is vital that you immediately inform those you owe (utilities, banks, etc.) and seek advice.
 - **Money Advice & Budgeting Service (MABS)** offers free, confidential and independent service for people in debt. You can arrange an appointment at a local office, ring their helpline at 076107200 or email helpline@mabs.ie
 - **keepingyourhome.ie** also provides information on the range of supports available to struggling homeowners and tenants.
 - **Insolvency Service of Ireland** will process arrangements negotiated on your behalf with your creditors to restructure your debts during a fixed period (max 7 years) of compliance. Different arrangements apply for different types of debt. For unsecured debts under €20,000 they allow write-off on proof of inability to pay. Over €20,000 and for secured debts like mortgages, formal agreement of creditors is needed. An arrangement protects your assets from legal proceedings and successful completion returns you to solvency.
- **RENT & MORTGAGE SUPPORT**

A supplement towards mortgage interest or rent may be payable where neither you nor your spouse is working full-time (over 29 hours per week), subject to ceilings, and a means test (see below), provided you meet the following eligibility requirements:

Rent Supplement eligibility

 - Already renting (or in homeless accommodation) for at least six months, or on the Council's housing needs list.
 - Otherwise you must be first assessed by the Council as in housing need.

Mortgage Interest Supplement

 - You have complied with an alternative repayment arrangement with your lender for a cumulative period of 12 months before the application.
 - If you have a consolidated loan, only that part of the loan used for the purpose of essential work on your home, can be supported.
- **RENT ACCOMMODATION SCHEME**

You can qualify for RAS if you are in need of housing and have been getting Rent Supplement (in general for a period of 18 months or more). Under RAS, the Council enters into a long-term contract with a Private Landlord and you pay an income-related rent.
- **BETTER ENERGY HOMES SCHEME (additional €30m funding for 2014)** provides grants to homeowners for: insulation of attic (€200), cavity wall (€250), internal wall €1,800 (detached), €1,350 (semi or end-of-terrace), €900 (apartment (any) or mid-terrace), external wall €3,600 (detached), €2,700 (semi or end-of-terrace), €1,800 (apartment (any) or mid-terrace); heater controls with boiler upgrade (€560); heating controls upgrade only (€400); solar heating (€800). Energy savings of up to 50% can be achieved. You can apply online at http://www.seai.ie/Grants/Better_energy_homes/ or request an application form by contacting 1850 927000.

OPTIONS FOR JOBSEEKERS

- **BACK TO WORK ENTERPRISE ALLOWANCE** can be claimed by a person who has been unemployed or unable to work for at least 12 months, when you start a business. It allows you retain part of your Social Welfare payments, tax free, for 2 years (100%, 75%).
- **SEED CAPITAL SCHEME:** If you start up and work full-time in your own company, you can claim back the income tax you paid in the previous six years to invest equity into the company (subscribed as shares). New companies get relief from Corporation Tax for the first three years of up to €5,000 per employee (max €40,000 Tax Credit).
- **JOBBRIDGE** offers an internship of 6-9 months to persons who have been signing on as available to work and getting a payment or credits for at least 3 months. Participants will receive €50/week on top of their welfare. Individuals may avail of a maximum of 3 JobBridge internships, however, the total cumulative time spent on the scheme cannot exceed 18 months. See www.jobbridge.ie
- **SPRINGBOARD** offers free part-time certificate, degree or post-graduate courses in Institutes of Education to those signing on at the time of starting, and allows retention of welfare payments. See www.springboardcourses.ie
- **COMMUNITY EMPLOYMENT** offers up to 20 hours work per week for 12 months to people aged 25 or over who have been on Social Welfare for over 12 months and have worked no more than 30 days in the year. The allowance paid, €208, is €20 over Social Welfare.
- **BACK TO EDUCATION ALLOWANCE** (from Department of Social Protection) or a VTOS Allowance (VEC) if you were on social welfare/made redundant and are now undertaking a full-time course leading to a recognised certificate at Second, Third or Postgraduate level.
- **THIRD LEVEL GRANTS** are available for full-time undergraduate courses from SUSI (Student Universal Support Ireland, see www.susi.ie). You may be entitled to a full grant and/or exemption from the Student Contribution if your parents' gross income is below certain thresholds. (See also College Tax Reliefs under **TAXATION**.)

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.

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FINE GAEL 

BUDGET UPDATE 2014

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· HOUSING · JOBSEEKERS ·

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TAXATION

- There were no increases to income tax rates or bands in Budget 2014.

STANDARD RATE CUT-OFF INCOME 2014:

Single/Widowed	€32,800
Single Person Child Carer	€36,800
Married (one income)	€41,800
Married (two incomes)	€65,600

TAX CREDITS 2014

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

- AGE EXEMPTION:** Persons aged 65 or over are exempt from income tax if their gross incomes from all sources is under €18,000 (single), €36,000 (married).

TAX RELIEFS AND CREDITS:

- Tax relief on pensions:** A certain portion of gross earnings can be put into a pension tax-free. It is up to 15% (under 30 years) rising in steps to 40% (60 years or over) and is allowable at the marginal rate of tax (41%). Under a temporary measure announced last year, a person may withdraw 30% of the accumulated value of AVCs up until 2016, but they will be taxed at the marginal rate of tax.
- Rent Payments by tenants** to private landlords is being phased out but tenants who have been renting since before 7th Dec 2010 still qualify.
- All unreimbursed Medical Expenses** (including Nursing Home expenses); Maternity care; A Psychological Assessment and Speech Therapy for children.
- Relief on private health insurance** is now granted at source and deducted from your premium by the insurer.
- College Fees** (including Tuition Fee and Student Contribution) of up to €7,000 for each student. The first €2,750 of each claim is disregarded (i.e. for parents paying only the Student Contribution of €2,500, relief only applies for the second and subsequent child in college).
- Mortgage Interest Relief** is being phased out and has not applied to new loans from Jan 2013. Loans taken out before 31 Dec 2012 continue to qualify for relief for the remainder of their approved period.
- An **INCOME TAX CREDIT OF 13.5% ON HOME RENOVATIONS** up to a maximum expenditure of €30,000 undertaken from 25 October 2013 to 31 December 2015 will be refunded over the two years following the year in which the works are carried out. Where qualifying expenditure is incurred between 1 January 2016 and 31 March 2016 in respect of works

TAXATION contd.

where planning permission has been granted before 31 December 2015, this expenditure will be regarded as if it had taken place in 2015 and tax relief will be available. To qualify at least €5,000 (inclusive of VAT) must be spent.

- UNIVERSAL SOCIAL CHARGE** applies to gross income, from whatever source (excluding only Social Welfare Payments)
 - 2% up to €10,036 (€193 per week)
 - 4% on the next €5,979 (next €115 per week)
 - 7% on the remainder

An exemption applies to persons whose total income is under €10,036 (€193 per week). The self-employed pay 10% on income over €100,000.

- PAY RELATED SOCIAL INSURANCE (PRSI)** of 4% now applies to both workers and the self-employed, with no ceiling. All workers are exempt from Social Insurance if they earn less than €352 per week. The minimum contribution by a self-employed person is €500 per year. From 2014 PRSI will also apply to unearned income.

- DIRT TAX:** A single retention tax of 41% will apply to interest earned on ordinary deposit accounts, investment accounts and all Credit Union accounts from 1 January 2014. Persons over 65, subject to certain income requirements, can be exempt from DIRT.

- CAPITAL ACQUISITIONS TAX:** Gifts or inheritance 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.

Relationship to Giver	Exempt Threshold 2014
A. Son/Daughter	€225,000
B. Grandchild/Brother/Sister/Niece/Nephew/Parent	€30,150
Relationship other than Group A or B	€15,075

- LOCAL PROPERTY TAX** is applied at a rate of 0.18% up to €1m and 0.25% of the value in excess of €1m of the market value of a residential property on 1st May 2013. This value, which is self-assessed, will remain the basis for the calculation until 2016. The tax is calculated at the midpoint of the band in which your house falls.

Valuation Band	Mid-point	Rate	LPT for a full year
Up to €100,000	€50,000	0.18	€90
€100,001-€150,000	€125,000	0.18	€225

Values go up in bands of €50,000 adding €90 to the tax due each time. In 2013, only half the full rate needed to be paid (due on 1st July). The tax applies to rented property (including social housing) and the owner is legally responsible to pay. New houses purchased up until 31 October 2016 will be exempt from LPT until 2017. Certain deferral options are available to households on very low incomes.

SOCIAL WELFARE

- The **BASIC SOCIAL WELFARE RATES** from January 2014 are:

	Adult	Adult Dependent
Contributory OAP (Full Rate)	€230.30	€206.30 (aged 66 or over)
Non Contributory OAP	€219.00	€144.70 (aged 66 or over)
Contributory Widows - under 66	€193.50	—
Contributory Widows - 66 or over	€230.30	—
Invalidity Pension - under 66	€193.50	€138.10
Supplementary Welfare	€186.00	€124.80
All Other Payments	€188.00	€124.80
Living Alone Allowance	€7.70	
Over 80 Allowance	€10.00	

- CHILD BENEFIT** is paid at a single rate of €130 per month for all children from 1 January 2014 onwards.

- FAMILY INCOME SUPPLEMENT:** A couple or a single parent on low pay, who work for at least 19 hours per week combined (including job-sharers) can get a supplement for their children.

- The Dept of Social Protection pays **DOMICILIARY CARE ALLOWANCE** of €309.50 per month and an annual respite grant of €1,375 up to their 16th birthday for children with a disability who require considerable extra care.

- FREE PRE SCHOOL** for one year is available to any child aged between 3 years and 3 months and 4 years and 6 months on 1st September covering either:
 - Playschool for 3 hours daily for 38 weeks, or
 - Childcare for 2 hours 15 minutes daily for 50 weeks.

- FUEL SCHEME:** A Fuel allowance of €20 / week is payable for 26 weeks if you are on long-term Social Welfare and living alone (or only with dependents or another person on long-term social welfare).

- HOUSEHOLD BENEFITS PACKAGE:** If you are 66 you may be eligible for the following concessions along with your pension:

- Electricity Allowance or Natural Gas of €35 per month
- Free television licence

If you are aged 70 or over, you can qualify for these free schemes regardless of your income.

- SUPPLEMENTARY WELFARE:** A Department of Social Protection representative (formerly known as a community welfare officer) may help out with the following:

SOCIAL WELFARE contd.

- A weekly payment if you are sick or unemployed and have not received Social Welfare.
- A once-off payment for unforeseen needs.

JOBSEEKER'S ALLOWANCE FOR THE UNDER 26s:

- A single person under 25 living at home who has left school can apply for Jobseeker's Allowance but will be assessed according to their parents' income.
- Payment to new claimants under 26 of Jobseeker's Allowance is capped at €100 for persons aged 18-24 (with no children) and €144 for those aged 25 from 1 January 2014 unless you are in training, on Back to Education Allowance or coming off Jobseeker's Benefit. All jobseekers aged 18-25 years who participate in the Back to Education Allowance scheme will receive €160 per week.
- The duration of Jobseeker's Benefit is 9 months (6 months for those with less than 260 paid contributions).

HEALTH

- PRIMARY MEDICAL COVER:** A Medical Card entitles you to all health services free. A GP Visit Card covers the cost of visits to the doctor for your family. The means test for these cards is based on net income. The cards will be granted if your remaining weekly income after these deductions does not exceed the following guidelines for 2014:

	MEDICAL CARD		GP ONLY	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€276.00	€302.00
• Single living with family	€164.00	€173.50	€246.00	€260.00
• Married couple (or single parent)	€266.50	€298.00	€400.00	€447.00

- PERSONS AGED 70+ QUALIFY FOR A MEDICAL CARD** if your gross weekly income is less than €500 per week (single), or €900 (couple). If you exceed this, a GP only card will be granted up to €700 (single) €1,400 (couple).
 - Once either spouse qualifies at 70, both get cover.
 - A surviving partner aged over 70 will be allowed to keep their medical card for three years.
 - In the means test, the first €36,000 (single), €72,000 (couple) of assets are disregarded. On the balance only the income actually earned will be counted.