

HOUSING

The Budget Day provision will provide social or affordable homes to 29,000 additional families in 2025. A range of supports now make it possible to buy with an affordable mortgage. New supports for upgrading homes are also being delivered.

- AFFORDABLE PURCHASE SCHEME** is administered by your local authority and offers the opportunity to buy a new home developed by the Council, Approved Housing Bodies (AHB) or the Land Development Agency (LDA). It allows persons who cannot afford to pay the market price, the opportunity to buy with the Council taking an equity share of up to 40% in the home, to make it affordable. It is open to all **first time buyers** or those making a **fresh start** after separation or insolvency who no longer have a financial interest in the home. To be eligible:
 - Your purchasing power (i.e. 4 times gross income) cannot exceed 85.5% of the market value of the home
 - Your savings must at least cover a deposit of 10% of the affordable price that you pay, but if savings exceed that deposit plus €30,000, the excess is added to your purchasing power.
 - The Council will take an equity share to bridge the gap between the market value and the buyer's [purchasing power plus deposit]. The Council's equity share cannot be less than 5% or more than 40%. You can use Help to Buy to fulfil your deposit without affecting the equity share taken.

- No charge is payable on the Council's equity until it is finally redeemed, but you can buy it back at any time.
- FIRST HOMES:** First Homes is a 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 no greater than €475,000 for a house and €500,000 for an apartment. **It can also be used by a tenant in a home where the landlord has given notice that he intends to sell.**
 - Applicants must raise the maximum mortgage that they can afford (normally 4 times income) and have a deposit of at least 10%
 - The maximum equity taken by First Home is reduced to 20% if you are getting the Help to Buy

No charge will be payable on the Agency's stake for the first five years, a charge of 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** allows a person buying a **new home**, 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. It has been extended to end in 2029. 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.**

- 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 **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. Those refurbishing a vacant home can also avail of the loan.

- 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.

- Social Housing:** You can apply for a Council or HAP tenancy where you pay an income related rent, if your household after tax income does not exceed €40,000 (single) plus €875 for each child and €1750 for each adult. Ceilings apply for eligible rents under HAP.

- A **Vacant Home Refurbishment Grant** on costs of up to €50,000 is available from the Council to persons who own and intend to occupy or to rent out a pre-2008 property which is vacant at the time of application and has been vacant for at least 2 years, rising to €70,000 if the property is certified derelict. The grant is only paid after inspection of the completed works. SEAI grants can be separately obtained for energy upgrades of the property.

- 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.

| 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 | <ul style="list-style-type: none"> All households 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 | <ul style="list-style-type: none"> All households 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) |

- HOME ENERGY UPGRADE LOAN:** An upfront unsecured loan of up to **€75,000** at interest of 3-3.5% can be obtained from the main banks for energy upgrades provided:
 - the work qualifies for SEAI grants
 - the work delivers at least 20% improvement in BER**An owner occupier or a landlord may apply. It doesn't cover solar panels unless it is part of a deep retrofit.**

HEALTH

The Health Budget will fund more than 7.5 million hospital visits for diagnosis or treatment. It will support 24 million home help hours, and give 42% of people - over 2.2 million - free GP service and access to medicines.

- 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 (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 |

| | Medical Card | GP Only |
|--|--------------|--------------|
| Additional Allowance for Dependant Children: | | |
| • 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.

- 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 supporting Public Patients waiting longest across 50 different specialities, offering the option of having an early appointment or 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.

- Hospital Charges:** All charges for public bed stays in hospital are now gone. The only remaining charges are €100 Outpatient (incl. A & E) and €75 Minor Injury Clinic. These are not payable by medical card holders, by children with long-term ailments or by those referred by their GP or admitted to hospital.

- 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:

- 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.

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KNOW WHERE YOU STAND 2025

Today we need to meet new challenges. The 2025 Budget helps ease the pressures of the Cost of Living on people but especially on those most exposed.

It accelerates investment in housing. It strengthens services that build stronger communities so they will be safe, have strong supports for families, and deliver care for those who need it.

Jerry

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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.

The recent changes are in bold print throughout.

FAMILIES AND CARING

Support for children is a key theme of the Budget. It gives more financial support, especially for those on lower incomes. It also brings a special focus on children with special needs.

- 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 30.9.2024, Childminders can apply to Tusla to become a regulated provider and take part in the NCS, so parents can qualify for the same subsidies set out below.**
- The **Universal** payment up to a child's 15th birthday, paid without a means test is €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) or €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. **An initiative to simplify the administration of the scheme is being developed.**

| Example of Hourly Rate at different income levels (operating since Sept to 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 5 1/2 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.
- Equal Start** offers extra support for settings designated as disadvantaged. It offers extra staff, practical needs and tailored responses for children who need it.
- 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. **Starting 2024/25 AIM has been extended beyond time spent in the ECCE programme itself to cover additional hours in term-time and holiday time (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 2 1/2, 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 2025** are:

| | | |
|--------------------------|------------------------------|---|
| Universal Child Benefit | €140.00 (Under 19) | [€420 in the month a baby is born] |
| Child Payment on Welfare | €50.00 (Age Under 12) | €62.00 (Age 12 and over) |
| Back to school | €260.00 (Age Under 12) | €385.00 (Age 12 and over) |

- Child Benefit is paid up to the 19th 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. A once off Grant of €8,000 is paid to a surviving partner who has child dependants. Foster care allowances are €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 14 additional weeks unpaid. **Paternity Benefit** for 2 weeks is payable during the first six months after birth or adoption. **Parental Benefit** is payable for nine weeks during the first two years (rate of €289 per week). **Unpaid Parental Leave** has been extended to 26 weeks for each child and can be taken up to 12 years of age. It can also be taken for up to **5 days where a sick child needs care.**
- 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 2025 the thresholds are:**

- **€705** 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 €3,800** 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 **€305**.
 - 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 €1,950** is available to a partner in a one-earner family who is caring for a child or a disabled person.
 - Domiciliary Care Allowance of €360** 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 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. **A regulatory regime for homecare is currently in draft form.** A **Home Support Scheme** is being piloted at present in 4 areas, testing 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 **€260 (€298** if carer is 66 or over). **In the means-test, any weekly income of the carer in excess of €625 (single), or half of their own and their spouse's income in excess of €1,250 (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 €261** 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. **From Jan 2025, the self-employed can claim this.**
- Carers Support Grant of €2,000** is 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

Options for people of all ages to learn are expanding significantly in 2025 and the pressure of cost is being eased. Extra support is also available for those who want to start a business.

- From 1st Jan the Minimum Wage is increasing by 6% to €13.50 per hour and a path to a Living Wage of 60% median income is planned.**
- A **hub for Apprenticeship** gives access to **80 different apprenticeships** across all sectors (See Apprenticeship.ie). 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.
- Third Level Study:** SUSI provides support for PLC; Diploma; Degree courses in approved colleges in Ireland the EU; **Post Graduate Study in Ireland and Northern Ireland; and for part time study on 68 approved college courses.** **Support is subject to a means-test; and for 2025/26, this will be:**

| Reckonable Income | Maintenance | | Fee/Contribution | | Part Time Fee Only |
|--|------------------------|----------------------|------------------|----------------|---|
| | Adjacent | Non Adjacent | Under Graduate | Post Graduate | |
| Up to €27,400 And on Welfare | €3230 (within 30km) | €7586 (over 30km) | €3000 | up to €6270 | €150 per Credit earned on the course (typically 30 = €4,500) |
| Up to €47,006 | €1774 | €4292 | €3000 | up to €4000 | |
| Up to €64,315 | 0 | 0 | €300 | up to €4000 | |

- For income in range **€47,006 to €50,841** a diminishing part of the maintenance payment is paid
- For income **€64,315** to €100,000 part of the undergraduate student contribution is paid.
- Reckonable Income includes you and your parents gross income, unless you are over 23 and living independently of your parents from 1st October of the year before entry. In the means test: up to €7,925 students earnings and up to €5,000 of any bursary can be disregarded; €4,950 is added to the relevant limit where there is a second student in college; if there are more than 3 children in the family, the relevant income limit rises by 10%.
- Upskilling/Conversion:** There are well over 10,000 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. They are available under **Springboard + (Part Time) or Human Capital Initiative (Full time).** **In addition, there are almost 15,000 places on micro credited courses which attract 50-80% subsidy depending on the course.**
- 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), or a Training Support grant for a shorter course.
 - Work Placement Programme** for 6 months of 30 hours per week paid at the National Minimum Wage (€359).
 - Back to Work Enterprise** Giving 100% existing payment for 1 year, 75% for year 2 and an Enterprise Support Grant of 80% up to €2,500 towards certain costs – after 9 months.
- Start-Up Relief for Entrepreneurs:** If you are a PAYE Worker and establish a start-up company, you can get tax relief on your investment in the new business. The relief is a refund of tax previously paid, going back up to six years.

PENSIONS AND SOCIAL WELFARE

We are all living longer and a key aim of government is to help people stay independent in their own homes. Improved support to adapt the home and better supports to family carers are delivered.

- The basic weekly Social Welfare Rates in 2025 are:

| | General | 66 or over | Invalidity/Widowed |
|--|----------------|----------------|--------------------|
| (Based on Social Insurance Record): | | | |
| Benefit | | | |
| Personal | €244.00 | €289.30 | €249.50 |
| Adult Dependant | €162.00 | €259.40 | €178.30 |
| Assistance (Based on Means Test) | | | |
| Personal | €244.00 | €278.00 | |
| Adult Dependant | €162.00 | €183.60 | |
| 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. **Before the end of 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 Jan 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: Carers who have been caring for a period of 20 years or more are awarded special credits** which will be treated the same as paid contributions for qualifying for COAP, and help overcome any gaps in your insurance record.
 - Autoenrolment will commence 30th Sept 2025 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 1/2% 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 commence on 31st March 2025 providing a top up for nine months** [60% up to €450 for first 3 months, 55% up to €375 for the next and 50% up to €300 for the final] provided you have at least 5 years paid contributions. Those with 2-5 years paid will get 50% up to €300 for six months.
- HELP FOR PENSIONERS 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 **€37,500** 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 **€75,000**.
 - 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 **€10,700** 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 **€8,000** 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 **€40,000** 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

Our aim is to put hard-earned money back in your pocket. USC has been cut, and improvements made in credits and cut-off points. An average single earner will save €900 from the changes.

- The following are the core taxes which apply to income in 2025:

| | Income Tax | Universal Social Charge | Social Insurance |
|-------------------------|--|--|--|
| Rates | 20% up to €44,000 (Single)* 40% Balance | 0.5% €12,019 2.0% €15,369 3.0% €42,662 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 **€48,000** for a Single Parent, **€53,000** for a couple with one earner and **€88,000** 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 / Widowed with dep. children | Married |
|---------------------------------------|-------------------------------------|---------------|
| Personal Tax Credit | €2,000 | €3,750 |
| Caring for Child Alone | €1,900 | N/A |
| PAYE Payer / Self Employed | €2,000 | |
| Aged 65 + | € 245 (each) | |
| Home Carer (Not working outside home) | €1,950 | |

- Special Reliefs**

- A **widowed** person with no dependent children gets a personal credit of **€2,440**
- A tax credit for persons paying **private rent** with no state support, of **€1,000** (single), **€2,000** (couple) applies in **2024 and 2025**. This credit can be claimed by parents paying for students in a tenancy registered with the RTB, or in digs.
- Mortgage interest relief** on your primary dwelling, will apply for 2025 at a rate of **20%** of the **increased amount of interest paid in the year 2024, compared to the amount paid in 2022**, provided that the outstanding mortgage balance at 31/12/2022 was between €80,000 and €500,000. This Relief has been retained for a second year.
- 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.
- Capital Acquisitions Tax:** Gifts or Inheritances bear a 33% tax on the excess of the market value of the assets received over certain thresholds which vary according to your relationship with the giver:
 - €400,000** for a son or daughter;
 - €40,000** for brother/sister, grandchild/grandparent, parent, niece/nephew
 - €20,000** all others

COST OF LIVING

Every family is feeling the pinch, so a range of measures have targeted the cost of fuel, and the cost of childcare, of school and of college. Those whose low income, age, or health conditions make them vulnerable are receiving additional immediate cash support.

- A **Bonus Week to Social Welfare recipients** will be paid in **Oct 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 in Nov 2024: €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; **€280** (in Nov and Dec) 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, an extra €1,000 for postgraduate students receiving any level of support, and **33%** off apprenticeship fees.
- Electricity credits of €250 will be paid, spread over two installments**, the first before Christmas. The present lower VAT on energy products is **extended to 30th April 2025**.
- Free School Books** saves an estimated €80 (primary) school and €309 (secondary) and **is being extended to TY and the Senior Cycle in 2025. Free school meals** are being extended to **all primary pupils. Free child fares will apply on public transport for those under 9.** The **state exam fees** are being waived in 2025.
- Household Benefits Package:** If you are **aged 70 or over**, you can qualify, regardless of your income or its source and regardless of who lives with you, for **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 or Carers Allowance 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 €50,000 of savings is disregarded. 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 66 or over, Fuel Allowance will be paid if your gross income does not exceed €524 (single), €1,048 (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 now available to any person certified medically unfit to drive, and from Sept 2025 every person aged 70 or over can have a companion with them.**

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