



***Childminding Ireland - The National Association for
Registered Childminders***

***Childminding – a Viable Career Option for
Lone Parents***

Table of Contents

| | Pg. No. |
|--|---------|
| Childminding and the National Childcare Investment Programme, (NCIP) | 3 |
| <i>Childminding</i> – A viable career option for Lone Parents | 4 |
| What is a Registered Childminder? | 4 |
| Benefits of Membership to <i>Childminding Ireland</i> | 5 |
| Deciding the extent of the Childminding service | 5 |
| How Many Children can I mind as a Childminder? | 6 |
| When do I have to inform the HSE that I am a Childminder? | 6 |
| What training is required to be a Childminder? | 6 |
| Can I operate a Childminding service from rented accommodation? | 7 |
| Grants | 7 |
| Training and Childcare Allowances | 8 |
| Business & financial considerations for Lone Parents thinking about setting up as Self Employed Childminders | 9 |
| Self Employment Options for Childminders | 9 |
| Means Test | 9 |
| One-Parent Family Payment (OPFP) | 11 |
| Maintenance Payments and how they affect your payments | 13 |
| Lone Parents Entitlements (Health Services Executive) | 14 |
| Rent Supplement | 17 |
| Rates | 22 |
| Mortgage Interest Supplement | 24 |
| How to apply for mortgage interest supplement | 26 |
| Useful Organisations | 27 |
| Childminding and the National Childcare Investment Programme, (NCIP). | |

Childminding Ireland is funded under the National Childcare Investment Programme, (NCIP), 2006-2010, which seeks to deliver a strategic integrated coordinated and quality Childcare system for Children and Families in Ireland.

Quality, equality and inclusion are inherent elements of NCIP and all programmes and organisations funded under it are required to ensure each of these principles are appropriately meshed into funded actions/projects rolled out by them, individually and or jointly.

Childminding Ireland is a National Voluntary Childcare Organisation with a strong voice for Childminders on all relevant national policy fora.

70% of parents of pre-school Children who use childcare use a Childminder

83% of parents of primary school Children who use childcare, use a Childminder

***Childminding* – A viable career option for Lone Parents.**

Each year *Childminding Ireland* designs and rolls out actions which specifically promote quality and social inclusion by identifying and demystify perceived barriers to participation and inclusion. One such action is Promoting Childminding as a viable Career option for People Parenting Alone.

Two of the main identified barriers to social inclusion and participation in social and economic life experienced by many Lone Parents are:

- Cost of quality Childcare
- Lack of family friendly / flexible work practices

By pursuing a career in Childminding, and becoming a *Registered Childminder*, Lone Parents may overcome these, and other barriers and build a business which enables them to:

- Earn an income while staying at home with their own Children
- Be part of a Professional Organisation – having a voice and a say in matters which directly impact on one's life is critical to social inclusion and participation
- Break out of the poverty trap which is a reality for many Lone Parent Families
- Access grants
- Participate in free, and or, low cost training and networking
- Make reduced PRSI contributions to the state pension

What is a Registered Childminder?

Childminders are self employed and provide a Childcare service in their own homes.

Childminders cater for Children's physical, educational and emotional needs, by providing a warm caring family environment with stimulating play and learning activities.

Registered Childminders are members of *Childminding Ireland*, committed to providing a quality Childminding service, have clearance from their family doctor and hold appropriate insurance for their service.

Benefits of Membership to *Childminding Ireland*:

Registered Membership entitles Childminders to access a range of business enhancements which enable the delivery of a quality Childminding Service to Children and Parents, including:

- Group Insurance Scheme specifically tailored for Childminders
- Quarterly newsletter
- Comprehensive Registered Childminder Pack complete with information on: contracts with parents, grant information, childminding fees, tax compliance and returns, Garda Vetting, guides to insurance and legislation, as well as a range of sample policies and procedures appropriate for a Childminding service.

The cost of becoming a Registered Childminder with *Childminding Ireland* is €55 yearly.

Deciding the extent of the Childminding service:

Before you start Childminding you must decide the extent of the service you will provide, for example:

- Hours of business
- Number of Children you will cater for (remember you will have to notify the HSE on the 4th minded preschool child).
- Whether you will collect/deliver Children to and from school etc.
- Whether you will provide meals
- Consider the space available and equipment / toys / books appropriate to the age and stages of the children
- Garda Vetting is compulsory for Childminders who are notified to the HSE. For non notifiable Childminders, (those minding three or fewer school age children), vetting is not compulsory however *Childminding Ireland* recommends it as best practice

How Many Children Can I mind as a Childminder?

- A Childminder can mind up to five pre school Children.
However, this number may increase to six, in cases where:
- All six children were being minded in the service prior to changes to the Regulations in September 2007, (in this case when the sixth child moves on s/he must not be replaced)
- Or to avoid the separation of siblings/twins
- Or where the Childminder, or the parent of a child attending your service has another child

When do I have to inform the HSE that I am a Childminder?

Childminders are required to 'notify' the HSE when they mind 4 or more pre-school Children, who are unrelated to you, your spouse, or to each other.

There is currently no legislation governing School Age Childcare, (after school care), however best practice indicates a ratio of not greater than 8:1

What training is required to be a Childminder?

Training is only required of Notifiable Childminders who must have a current First Aid certificate. However to access grants such as the Childminder Development Grant of €1000 you are required to undertake the Quality Awareness Training Programme, (QAP), a 10 hour training course run by the City and County Childcare Committees. The QAP is designed as a 'taster' course for Childminders – QAP is not accredited and there are no exams attached to it.

Can I operate a Childminding service from rented accommodation?

Generally Local Authorities do not permit tenants to conduct a business from their rental properties. However under the Residential Tenancies Act, (2004), owner occupiers, tenants renting under the Rental Accommodation Scheme (RAS), or tenants in private rented accommodation must consult locally with their landlord to establish whether this activity is permitted. Consent should be sought in writing and landlords can reasonably withhold such consent.

Grants

What Grants are available to Childminders?

There are three grants available to Childminders.

The Childminder Development Grant (CMDG) is a €1000 net grant available to Childminders who undertake the QAP or who are voluntary notified and providing 1.5 childcare places, (one full time and one part time or three part time places).

A Capital grant of €5,000 is available per full time place in respect of necessary refurbishments

A capital Grant of up to €75,000 based on €15,000 per full time quality Childminding place created.

Training and Childcare Allowances:

Childcare allowances available under VTOS and Fás training programmes.

Childminders who mind the children of students attending some VTOS (part-time), training courses, or Full-time training through Fás **may** be entitled to have part of their fees met through a childcare supplement available to the student. The Childminder, who may be a relative of the Child/ren should discuss this with the student who must meet certain criteria set by the training body.

In the case of VTOS, the Childcare supplement payment is a supplementary allowance only and will not generally cover the full cost of Childcare.

Childcare supplement payment available through Fás is only paid in respect of full time, post leaving cert, or third level training courses, and certain criteria must be met.

In each case it is important that the appropriate forms are accessed from Fás or the local VTOS Coordinator and completed and submitted prior to starting the training course along with copies of birth certificates in respect of the Child/ren for whom an allowance is being sought.

A Childminder may undertake a part time VTOS or Fás course and retain any secondary benefits, however any income in excess of €146.50 per week will be calculated as means in respect of the One Parent Family Payment.

Business & financial considerations for Lone Parents thinking about setting up as Self Employed Childminders:

Once you have decided to become a Childminder you then need to look at your taxation situation. You should register as Self-Employed by completing a TR1 tax form and return it to your local tax office. This form is available online at www.revenue.ie or by post from your local Tax Office. You will need a PPS number. Don't worry if you don't have one – just contact your local Social Welfare office and they can obtain a PPS number for you or advise you of the number.

All self employed persons are required to make annual tax returns using the 11E tax form. The 11E form is available from www.revenue.ie or by post from your local revenue office and is relatively simple to complete. (*Childminding Ireland* provides a simple guide to *making a tax return* to all its Registered Members).

Self Employment Options for Childminders:

As a Self employed Childminder you may avail of the standard self employed assessment process, known as *'pay and file'* or opt for the *'Childminders Tax Relief'* which allows Childminders minding three or fewer Children to earn up to €15,000 tax free pa. This latter option is based on gross income and expenses cannot be offset against it. To avail of the €15,000 tax relief, you must 'voluntarily notify' your local City or County Childcare Committee, that you are operating as a Childminder. Annual tax returns must be made regardless of whether you operate under the 'pay and file' or the 'Childminders Tax Relief' option. If you choose the €15,000 Childminders Tax Relief option you must complete the 'income disregard' section of the form.

Means Test

In order to maintain your benefits your earnings will be subject to a Means Test. There are a number of considerations that are taken into account when determining your means for example number of children, maintenance received, mortgage interest or rent paid. The means test is conducted by The Department of Social & Community Affairs. Generally speaking once you have passed a Department of Social & Community Affairs Means Test you should have no problem

with a Health Services Executive Means Test. If you satisfy the means test you may retain all or some of your benefits.

The system known as 'Pay and File', allows you to file your return and pay your tax at the same time. As a self-employed person you will be taxed under the Self Assessment system. The common date for the payment of tax and filing of returns is October 31st. This covers taxes for the previous full tax year. So for Income earning in 2008 the return date is October 31st 2009. .

For those of you with earnings, including benefits, of less than €15,000 once you have voluntarily notified to your City or County Childcare Committee (a simple letter will suffice) you can avail of tax exemption on all earnings up to and including €15,000.

This means you will not be liable for tax on your earnings.

Remember this exemption is only available if you voluntarily notify you childminding service to you County Childcare Committee.

Voluntary notification also enables you to avail of additional grants and supports, for your information we have enclosed a copy of the leaflet NCIP Childminding Development Grant (2008-2010). You must notify your City or County Childcare Committee every year. Another advantage to notifying is that you can avail of a reduction in PRSI you will only be liable for €253 (the minimum amount due) on all your earnings up to €15,000. If you don't voluntarily notify your PRSI liability could be anything up to €450. If your gross income is less than €3,174 then there is no PRSI to pay for the year.

Department of Social & Community Affairs Lone Parent Entitlements:

As a Lone Parent there are a number of entitlements available to you. As explained earlier these entitlements are subject to a means test. In the next section we set out the main benefits available, this is not an exhaustive list, you should contact your local Welfare Officer to discuss any new or additional benefits that may be available to you.

One-Parent Family Payment (OPFP) is a payment for men and women who are bringing up a child without the support of a partner

You may apply for this payment if:

- you are unmarried, widowed, a prisoner's spouse, separated or divorced, or
- Your marriage has been annulled and you are no longer living with your spouse.

You qualify for this payment if you:

- are the main carer of at least one qualified child and that child is living with you,
- are not cohabiting - living with someone as husband and wife,
- have earnings of €425 or less a week,
- satisfy a means test, and
- satisfy the Habitual Residence Condition

The following are the main items that count as means:

- income from employment or self-employment,
- maintenance payments, including maintenance paid to or for a qualified child,
- the value of any property you have other than your own home,
- the value of any investments or savings you may have, and
- Cash income.

The following are some items that do not count as means:

- your own home,
- Supplementary Welfare Allowance or Rent or Mortgage Interest Supplement,
- Family Income Supplement,

- Child Benefit,
- Illness Benefit,
- Jobseeker's Benefit, and
- Your contributions to Personal Retirement Savings Account(s) (PRSAs).

If you are working, your earnings from employment or self-employment are assessed as follows:

- **The first €146.50 of weekly earnings is ignored. This is known as a weekly disregard.**
- **Half the remainder of your earnings as means, up to €425 a week, is assessed.**

Example:

You are a lone parent under age 66, with one qualified child and weekly earnings of €200.00, but no other income.

| | |
|-----------------------------|----------------|
| Gross weekly earnings | €200.00 |
| Minus weekly disregard | <u>€146.50</u> |
| Remainder of earnings | €53.50 |
| Divided by 2 = weekly means | €26.75 |

In this example, you would get One-Parent Family Payment €201.80 (2008 Rate) a week.

Note:

- *If you are getting One-Parent Family Payment for at least 52 weeks in a row and your weekly earnings increase to more than €425 a week, you will get half your payment for a further six months. This is known as a transitional payment.*
- *If you received a previous transitional payment between 5 April 2001 and 31 December 2003, the total number of weeks of transitional payment cannot exceed 52.*
- *The maximum number of weeks of transitional payment payable after 6 January 2005 is 26 weeks.*
- *If you are a new applicant with earnings of more than €425 a week, you will not qualify for One-Parent Family Payment.*

Maintenance Payments and how they affect your payments

Personal and child maintenance payments are assessed as means, i.e. payments you might receive from your spouse or partner for maintenance of you and or your child/children.

You can pay rent or mortgage of up to €95.23 a week without it affecting how your maintenance payments are assessed. However, half the balance of any maintenance payments, over this amount, is assessed.

You must give evidence of housing costs, such as a rent receipt or a rent book from your landlord or a statement of your mortgage repayments.

Example:

You are a lone parent under age 66 with two qualified children. You get maintenance of €80.00 a week and pay rent of €35.00 a week.

| | |
|---|---------------|
| Weekly maintenance | €80.00 |
| Minus weekly rent (as verified by landlord) | <u>€35.00</u> |
| Balance of maintenance | €45.00 |
| Divided by 2 = weekly means | €22.50 |

In this example, you would get One-Parent Family Payment of €230.80 a week. See table in Rates of Payment booklet **SW 19**.

You may get One-Parent Family Payment for as long as you meet the qualifying conditions.

You may get **half** your One-Parent Family Payment for 6 months if your earnings exceed €425 a week provided you were getting your payment for at least 52 consecutive weeks.

If you received a previous transitional payment between 5 April 2001 and 31 December 2003, the total number of weeks of transitional payment cannot exceed 52. The maximum number of weeks of transitional payment paid after 6 January 2005 is 26 weeks.

If you are getting One-Parent Family Payment for less than 52 consecutive weeks and your earnings exceed €425 a week your payment will stop.

Lone Parent Entitlements (Health Service Executive)

Medical Card

You may also be entitled to the following additional benefits if you have a Medical Card:

No need to pay the health portion of your social insurance (PRSI)
Free transport to school for children who live 3 miles or more from the nearest school
Free State examination fees in public second-level schools
Financial help with buying school books
Back to school clothing and footwear scheme

Application forms for all these allowances are available from your local Health Services Executive Office

You can qualify for a Medical Card under the following two main categories

Means Test: People whose income is within the financial guidelines
Special Circumstance: People whose income is over the financial guidelines but Health Services Executive decides that the financial burden of medical or social circumstances would cause undue hardship.

To qualify for a Medical Card by means test your means or income should be below the Health Services Executive income guidelines. Your means includes any income, property (but not your own home), investments and savings.

When an assessment is made for a medical care, your income is only assessed after Tax and PRSI are deducted. There are also significant allowances made for rent and mortgage payments. Also if you have passed a means test for Lone Parents Allowance you will definitely qualify for a Medical Card.

The Medical Card is usually issued for one year and reviewed annually thereafter. Depending on your circumstances it may be issued for a longer period. If your circumstances change, you must inform the Health Services Executive as you may no longer be

eligible. If your income or circumstances change (e.g. you begin co-habiting) you must inform your local Health Centre or Local Health Office as soon as possible.

In any case, usually once a year, the Health Services Executive will ask you to confirm your situation. A review form will be sent to you which you must fill in and return to your Local Health Office. If you do not return your review form your application cannot be re-assessed and your card will not be re-issued.

Back to School Clothing and Footwear Allowance

The Back to School Clothing and Footwear Allowance is a payment from the Health Services Executive. This payment is to support families with the cost of school uniforms and footwear.

In order to be considered eligible for the payment there are a number of conditions:

- A parent or guardian must be in receipt of a social welfare payment. In your case this payment will be a Lone Parents Allowance or Deserted Spouse Allowance.
- Children must be aged between 2 and 22 (by the 1st October 2008) and in full-time education at a recognised school or college.
- Your household income must be below a certain amount for your household size.

The income limits for a lone parent are determined according to the number of children in the family. Household income is assessed as your main social welfare payment or Health Services Executive payment and your income from work (income from work is calculated as your pay less any Tax and PRSI) plus the income of a qualified child attending Youthreach.

| Lone parent with | Income limit 2008 |
|------------------|-------------------|
| 1 Child | €348 |
| 2 Children | €372 |
| 3 Children | €396 |
| 4 Children | €420 |

For those with more than 4 children the income rate goes up an additional €24 per child i.e. 5 children would be €444, 6 children €468.

The rate of payment is €200 per child aged 2 – 11 years and for children aged 12 -17 years it is €305. If a child is aged 18 – 22, for whom a child dependent allowance is being paid and who is in full time education, the amount paid is the higher rate of €305.

The scheme operates from the 1st June to the 30th September.

To apply, contact your Community Welfare Officer at your local health centre.

For further information call the Health Services Executive on 1850 24 1850 from Monday to Friday 9am to 8pm or email info@healthservicesexecutive.ie

Rent Supplement

If you are finding it difficult to pay your rent you may apply for Rent Supplement. The rules for Rent Supplement are complex. You will not get Rent Supplement if you are in full-time employment, however, you may be able to retain your Rent Supplement if you have been unemployed for 12 months and are returning to work.

Rent Supplement is paid to people living in private residential accommodation who cannot provide for the cost of their accommodation from their own resources. In general, if your only income is a social welfare or Health Services Executive (HSE) payment, you will qualify for a rent supplement from your Local Health Office.

The amount of rent supplement will be calculated by the Health Services Executive's Community Welfare Officer and will generally ensure that your income after paying rent does not fall below a minimum level.

You may be eligible for Rent Supplement if the accommodation is suitable for your needs, the rent is below the maximum rent level set for your county and you are:

- Assessed by a Housing Authority as having a housing need or
- Regarded by a Housing Authority as being homeless or
- A tenant of accommodation provided under one of the Social Housing Schemes

If you do **not** fit into one of the categories above you will not be eligible for Rent Supplement unless you are currently renting accommodation and have experienced a substantial change in circumstances beyond your control leading to you being unable to afford the rent. You must have been able to afford the rent from your own resources when you started to rent and you should have had a reasonable expectation that you would continue to be able to afford the rent into the future.

You won't qualify for Rent Supplement if you:

- Are in full-time employment however if you are assessed as in need of housing under the Rental Accommodation Scheme and

- have been out of full-time employment for 12 months or more you may be entitled to the Supplement (see 'Employment and Rent Supplement' below)
- Have refused a third offer of local authority accommodation in an 18-month period. In this case, you will not be eligible to claim Rent Supplement for 12 months
 - Are leaving local authority housing without reasonable cause.

Employment and Rent Supplement

You will **not** qualify for Rent Supplement if you are in full-time employment. That is, employment for 30 hours per week or more. In the case of couples, if one of a couple is in full time employment both are excluded from claiming rent supplement.

From 5 June 2007, if you are accepted as being in need of accommodation under the Rental Accommodation Scheme by your local housing authority and you have been unemployed or not in full-time employment for at least 12 months before you start work you may be entitled to retain Rent Supplement. You may also be entitled to retain Rent Supplement if you have been participating in a Community Employment Scheme, Area Allowance Enterprise Scheme, or getting Back to Work Allowance immediately before you start work.

You will be reassessed for Rent Supplement and some of your additional income including some of your income from employment will be taken into account. As a result of the reassessment you may or may not continue to qualify for Rent Supplement. If you do qualify for Rent Supplement you may get a different rate of supplement.

Maintenance and Rent Supplement

Maintenance is assessed as 'additional household income' (see below) and the Household Income Disregard is used. If your only additional income is maintenance, all of your maintenance payment up to €95.23 per week is assessed in full. Any maintenance between €95.23 and €170.23 is not taken into account. 25% of all maintenance over €170.23 is also not taken into account.

Income taken into account for Rent Supplement

- Net Income from employment (this is gross income less PRSI and reasonable travel expenses. Children aged 17 and under in

- full-time education will not have their income from employment assessed as means for Rent Supplement.)
- Social welfare payments (for exceptions, see 'Income not taken into account' below)
 - HSE payments (for exceptions, see 'Income not taken into account' below)
 - Family Income Supplement
 - Cash Income (for example, maintenance)
 - All income and the value of all property of which the claimant deprived himself/herself in order to qualify for SWA
 - Capital (for example, property except your own home, savings and investments).

The capital value of property (except your own home), savings and investments will be assessed on a weekly basis as follows:

| Capital: | Weekly means assessed as: |
|--------------------------|---------------------------|
| First €5,000 | Nil |
| Next €10,000 | €1 per €1,000 |
| Next €25,000 | €2 per €1,000 |
| Any capital over €40,000 | €4 per €1,000. |

Income not taken into account when calculating Rent Supplement

From 5 June 2007, income from the following sources is disregarded or not taken into account by the Community Welfare Officer (CWO) when calculating the amount of Rent Supplement you will get:

- Supplementary Welfare Allowance (SWA) rate for your household circumstances
- Child Benefit
- Foster care payments from the Health Service Executive
- Payments for accommodating children under the Child Care Act
- Income from Gaeltacht students
- Money received from charitable organizations, for example, St Vincent de Paul
- Compensation awarded by the Compensation Tribunal in respect of Hepatitis C contracted from certain blood products, to those who have disabilities caused by Thalidomide and to those

receiving compensation under the Residential Institutions Redress Board

- Maintenance grants paid by VEC or Local Authorities for educational purposes
- Guardian's Payment (Contributory) and Guardian's Payment (Non-Contributory)
- **Household Income Disregard** is a certain amount of your household income which is not taken into account. To calculate your Household Income Disregard first take the SWA rate for your household circumstances from your total income. €75 of any '**additional household income**' income above the SWA rate applicable to your household circumstances is also not taken into account. 25% of 'additional household income' over €75 is not taken into account. There is no upper limit on the amount that can be disregarded.

'**Additional household income**' includes income from employment, maintenance payments in excess of €95.23.

If you were getting Rent Supplement before 5 June 2007 you can continue to have your income assessed using the old income disregards, unless, the current income disregards ensure a more favourable assessment. However, if you do not claim Rent Supplement for more than 13 weeks you will be assessed using the current income disregards.

Your contribution to rent

When the Community Welfare Officer calculates your level of Rent Supplement they will reduce it by €13, this is because you must pay at least €13 towards your rent. You may pay more than €13 because you are also required, subject to income disregards, to contribute any additional assessable means that you have over and above the appropriate basic SWA rate towards your rent. Even if you are paying a proportion of your rent yourself, your Rent Supplement is always reduced by €13.

A couple over 65 with an income equal or less than the State Pension (Contributory) for their situation will only contribute €13 towards their rent. A couple who both have State Pensions (Contributory) and no other income will also only contribute €13 towards their rent.

Calculating Rent Supplement

Calculating your Rent Supplement can be difficult. The Community Welfare Officer in your local health centre will decide if you are eligible for Rent Supplement and calculate the amount you will get.

Appealing a decision made by the Community Welfare Officer (CWO)

If you are not satisfied with a decision made in relation to Rent Supplement, you should first find out why the decision was made by asking the Community Welfare Officer. If you have any extra documentation to back up your case, give this to the Community Welfare Officer.

If you are still unhappy, you have the choice of discussing this decision with the Superintendent Community Welfare Officer. They can change the decision if your case deserves it.

If the decision is not changed, then you can request an appeal form. Include as much detail as possible in your appeal and keep photocopies of everything.

If your appeal is unsuccessful, you are entitled to have the appeal referred to the Social Welfare Appeals Office (WAO). You may request a personal hearing and you can bring along a representative to help argue your case.

Rates

The amount of Rent Supplement will be calculated by the Health Service Executive's Community Welfare Officer (CWO) and will generally ensure that your income, after paying rent, does not fall below a minimum level. This level is the Supplementary Welfare Allowance minus €13. This means you must pay at least €13 towards your rent.

Rent Supplement is paid weekly or monthly by cheque, Electronic Fund Transfer or post draft, usually in arrears.

The Health Service Executive (HSE) sets a maximum rent level for each county. The maximum rent level is set by the Department of Social and Family Affairs. The HSE may set **lower rates** within these limits. If your actual rent is higher than the local maximum, you may be refused Rent Supplement entirely.

Weekly maximum rent levels for each county in euros – note: the HSE can set levels below these for specific areas within each county.

| APPLICANT | DUBLIN KILDARE WICKLOW | LONGFORD WESTMEATH LAOIS OFFALY | CLARE LIMERICK TIPPERARY NORTH | CAVAN MONAGHAN LOUTH MEATH | DONEGAL LEITRIM SLIGO | CARLOW KILKENNY WATERFORD WEXFORD TIPPERARY SOUTH | GALWAY MAYO ROSCOMMON | CORK KERRY |
|---|---|--|---|--|--|--|--|-----------------------|
| Single person in shared accommodation | 98 | 70 | 70 | 70 | 70 | 80 | 70 | 75 |
| Couple in shared accommodation | 98 | 70 | 70 | 70 | 70 | 80 | 70 | 75 |
| Single person | 130 Dublin 130 Wicklow 120 Kildare | 100 | 100 Clare 100 Tipperary North 110 Limerick | 90 Monaghan 90 Cavan 115 Louth 115 Meath | 90 Donegal 90 Leitrim 100 Sligo | 115 | 115 | 100 Kerry 115 Cork |
| Couple with no children | 200 Dublin; 178 Kildare; 190 Wicklow | 120 | 130 | 121 Monaghan 121 Cavan 140 Meath 130 Louth | 120 | 130 | 115 Mayo 115 Roscommon 140 Galway | 153 |
| Couple with 1 child or One-parent family with 1 child | 1000 per month Dublin 953 per month Kildare 953 per month Wicklow | 140 | 150 | 140 Monaghan 140 Cavan 175 Meath 160 Louth | 140 Donegal 140 Leitrim 150 Sligo | 150 | 175 | 153 Kerry 175 Cork |
| Couple with 2 children or One-parent family with 2 children | 1,200 per month | 160 | 170 | 155 Monaghan 155 Cavan 190 Meath 170 Louth | 153 Donegal 153 Leitrim 170 Sligo | 170 | 200 | 190 |
| Couple with 3 children or One-parent family with 3 children | 1,200 per month | 175 | 185 | 191 Monaghan 191 Cavan 200 Louth 200 Meath | 170 | 170 | 200 | 203 |

Mortgage Interest Supplement

If you are getting a social welfare or Health Service Executive (HSE) payment, you may qualify for Mortgage Interest Supplement from your Local Health Office. This will help you pay part of your mortgage.

The amount of Mortgage Interest Supplement will be worked out by the Local Health Office's Community Welfare Officer and will generally ensure that your income after paying the interest on your mortgage does not fall below than a minimum level. This level is the Supplementary Welfare Allowance minus €13.

You will only get assistance with the interest portion of your mortgage repayments (i.e., not with the portion that pays off the actual loan) and house insurance. You should contact your lender to discuss repaying the actual loan.

Rules

Mortgage Interest Supplement is subject to conditions that:

- When you began your mortgage, you could afford the repayments
- Your house is not up for sale
- The Community Welfare Officer considers the amount of interest reasonable in your circumstances
- It is reasonable to award mortgage interest supplement having regard to any arrears on the loan

Income disregards for Mortgage Interest Supplement

Some income is not taken in account by the Community Welfare Officer (CWO) when calculating the amount of Mortgage Interest Supplement you will receive. From 5 June 2007, income from the following sources is not taken into account:

- Supplementary Welfare Allowance (SWA) rate for your household circumstances
- Child Benefit
- Foster care payments from the Health Service Executive

- Payments for accommodating children under the Child Care Act
- Income from Gaeltacht students
- Money received from charitable organizations, for example, St Vincent de Paul
- Compensation awarded by the Compensation Tribunal in respect of Hepatitis C contracted from certain blood products, to those who have disabilities caused by Thalidomide and to those receiving compensation under the Residential Institutions Redress Board
- Maintenance grants paid by Local Authorities for Higher Education
- Guardian's Payment (Contributory) and Guardian's Payment (Non-Contributory)
- **Household Income Disregard** is a certain amount of your household income which is not taken into account. To calculate your Household Income Disregard first take the Social Welfare Allowance rate for your household circumstances from your total income. €75 of any additional household income above the Social Welfare Allowance rate applicable to your household circumstances is also not taken into account. 25% of 'additional household income' over €75 is not taken into account. There is no upper limit on the amount that can be disregarded.

'Additional household income' includes income from employment, maintenance payments in excess of €95.23,

If you were getting Mortgage Interest Supplement before 5 June 2007 you can continue to have your income assessed using the old income disregards, unless, the current income disregards ensure a more favourable assessment. However, if you do not claim Mortgage Interest Supplement for more than 13 weeks you will be assessed under the current disregards. (For more information, see 'More about this topic' Tab at the top of this page.)

Maintenance and Mortgage Interest Supplement

All of your maintenance payment up to €95.23 per week is assessed in full. Any maintenance between €95.23 and €170.23 is not taken into account. 25% of all maintenance over €170.23 is also not taken into account.

Appealing a decision made by the Health Service Executive (HSE)

If you are not satisfied with a decision made in relation to mortgage interest supplement, first find out why the decision was made by asking the Community Welfare Officer, who will give you the reasons in writing. If you have any extra documentation to back up your case, give this to the Community Welfare Officer.

Then talk to the Senior Community Welfare Officer about the decision. They can change the decision if your case deserves it.

If the decision is not changed, ask for an appeal form. Put in as much detail as possible and keep photocopies of everything.

If your appeal is not successful, you are entitled to have the appeal referred to the Chief Appeals Office in the Social Welfare Appeals Office. You can ask for a face-to-face hearing and you can bring along a representative to help you argue your case.

How to apply for mortgage interest supplement:

Application should be made to the Community Welfare Officer at your local health centre.

Disclaimer: This document contains general information which may not address your particular circumstances; you may need more detailed information and/or legal advice.

Useful Organisations:

***Childminding Ireland*, (The National Association for Registered Childminders)**

9 Bulford Business Campus

Kilcoole

Co. Wicklow

Phone : 01 287 8466

info@childminding.ie

www.childminding.ie

Garda Vetting Service

(Suzanne Tomkins)

The Bowling Green

White Street

Cork

Phone: 021 454 7060

Vetting@barnardos.ie

MABS (Money Advice and Budgetary Service)

Phone: Lo Call 1890 283 438

www.helpline@mabs.ie

One Family (voice | support | Action for One Parent Families)

Phone: (01) 662 9212

info@onefamily.ie

Fás (National Training Authority)

Contact your local Fás office

www.fas.ie

FLAC (Free Legal Aid Centres)

Phone: (01) 8745690

Irish Vocational Education Association (IVEC)

Phone: (01) 4966 033

www.ivea.ie

Social Welfare Services Office

(One Parent Family Section)

Department of Social & Family Affairs

College Road

Sligo

Phone: Lo Call 1890 500 000, (01) 704 3000, (071) 916 9800

Threshold (National Housing Association)

Phone: (01) 678 6096

Treoir (National Information Centre for parents who are not married)

Phone: (01) 6700 120

info@treoir.ie

VTOS (Vocational Training Opportunities Scheme)

Phone: (01) 4020 427

www.vtos.ie

Acknowledgements:

Information contained in this guide was obtained from the following sources:

Department of Social & Community Affairs

Department of Health and Children,

Health Service Executive

The Revenue Commissioners

Treoir

Threshold



The National Association for Registered Childminders

Childminding Ireland
9 Bulford Business Campus
Kilcoole
Co Wicklow
Ph: 01 287 84 66
info@childminding.ie
www.childminding.ie

**Funded by the Irish Government
under the National Childcare Investment Programme 2006-2010**

