



Citizens **Information** Board
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Supports for farmers



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This leaflet is published by the Citizens Information Board.

The Citizens Information Board is the national agency responsible for supporting the provision of information, advice and advocacy on social and civil services. You can get information on your rights, entitlements and available services at citizensinformation.ie. You can also get information on all the topics covered in this guide from the network of Citizens Information Centres and from the national Citizens Information Phone Service on Lo-call 1890 777 121.

Introduction

Many farmers do not rely solely on income from farming to support themselves and their families. Some work off-farm and some may need social welfare income support. As a farmer you are entitled to social welfare income support and to health and other services in the same way as everyone else. There is a social welfare payment especially for farmers – Farm Assist. This leaflet summarises the social welfare supports available for farmers and their families and covers how farm income is assessed. It also covers tax and PRSI for farmers, pensions and pensions for farmers' spouses. It looks briefly at how farm income is regarded in means tests for the Fair Deal Scheme (for nursing home care) and student maintenance grants.

Definitions of farmer

The definition of a farmer can differ for social welfare payments, VAT, tax and EU payments so you should always check the definitions before assuming you are eligible. For example, for Farm Assist, you are considered a farmer if you farm land that you own or lease and that you use for the purpose of husbandry. Husbandry means working the land with the object of taking produce from the land. Produce can include crops, livestock and forestry. You cannot get Farm Assist if you lease all your land to another person.

To show that you are a farmer for the Rural Social Scheme, you must provide a copy of your application for the EU Single Payment Scheme for the current year, including a valid herd number.

Farm Assist

Farm Assist is a means-tested social welfare payment for farmers paid by the Department of Social Protection. It is like Jobseeker's Allowance, but has a different means test. To qualify you must be a farmer, farming land in the State, aged between 18 and 66 and satisfy a means test. You do not need to be available for work to qualify.

How do I apply?

When you apply for Farm Assist, a social welfare officer will visit you to carry out a means test. To qualify for Farm Assist, you must show that your means are below a certain level. Your means include:

- » Any income you or your spouse/partner¹ have
- » Property which you or your spouse/partner have (except your home)
- » Other asset(s) which could provide you with an income

Different rules apply to income from farming and from other forms of self-employment; income from schemes such as the Rural Environmental Protection Scheme (REPS) and Agri-Environmental Options Scheme (AEOS); income from employment; and income from property and capital.

1 For most social welfare claims married couples, people in civil partnerships and cohabiting couples are treated in the same way so here we use the term spouse/partner to refer to all three types of relationship.

How is income from farming assessed?

The social welfare officer will ask to see various documents. For example, accounts prepared for tax purposes, creamery returns, cattle registration cards, details of direct payments etc. They will also want information on the sale of crops, cattle, milk and other produce. The officer will then assess the costs incurred running the farm. These costs may include rent, annuities, the cost of inputs like feed and fertiliser and the depreciation of farm machinery. Labour costs are taken into account (except for your labour and that of your spouse/partner). You are entitled to get a copy of the farm income calculation.

Note...

Social welfare legislation states that the assessment should be based on income from the previous year. However, income from farming is assessed differently.

The assessment of your expected annual income should be based on **normal output** and costs. If exceptional circumstances create a difference between this projected figure and the return for the previous year (for example, the number of cattle sold in the last year is different from the normal number sold), or if you have changed your method of farming, you should explain this to the officer. If there is a sudden downturn in income due to weather, prices or other unanticipated events current projected incomes can be taken into account.

How is income from self employment assessed?

If you or your partner are self-employed, any income from this is assessed. It is calculated as the gross yearly income you would expect to receive minus any necessary costs.

Your income from farming and any other form of self-employment are added together and the costs involved are deducted. If you have dependent children, €254 per year for each of the first two dependent children and €381 per year for each subsequent child are deducted. Your means from self-employment, including farming, are 70% of the balance – this means that 30% of your assessed means from self-employment are disregarded. These means are added to your means from other sources.

How are payments from REPS, AEOS and SACS assessed?

Some but not all of the payments received under the Rural Environmental Protection Scheme (REPS), the Agri-Environmental Options Scheme (AEOS) or the Special Area of Conservation (SAC) scheme are assessed.

- » The first €2,540 per year of payments is disregarded
- » 50% of the balance is also disregarded
- » Any expenses incurred in complying with REPS/AEOS/SAC measures are deducted

And

- » The balance is assessed as means.

How is income from leasing of milk quota or land assessed?

If you own a farm but you have leased or let it to someone else, you cannot qualify for Farm Assist. You may qualify if you have let part of your farm but are farming the rest yourself. You may qualify if you have leased your milk quota, provided you continue to farm. The income from the leasing of land and the leasing of milk quota is assessed in full – it is not considered as part of your farm income and so there are no disregards or deductions.

How is income from employment assessed?

Many farmers do off-farm work. Your assessable weekly earnings (gross income less PRSI, Universal Social Charge, union dues and superannuation (pension) payments) are usually assessed on the basis of the 13 weeks before you claim. Not all of your income is taken into account. Twenty euro per day (up to a maximum of €60) is deducted from your assessable weekly earnings and then 60% of the balance is assessed as weekly means. Your spouse or partner's income from employment is assessed using the same calculation.

Any income from an occupational pension is assessed in full.

How is capital assessed?

The value of capital (income from property, savings and investments) is assessed as follows:

- » The first €20,000 of the capital is disregarded
- » €20,000 to €30,000 is assessed at €1 for every €1,000
- » Next €10,000 is assessed at €2 per €1,000
- » Excess of €40,000 is assessed at €4 per €1,000

The assessment only applies to units of €1,000. Therefore all amounts should be rounded down to the nearest €1,000.

Your home is not taken into account in the means test unless you get an income from it. However farmland is assessed if you don't use it and have no income from it.

How much can I get?

Your assessed means from all sources are added together to get a total weekly means. The difference between your assessed weekly means and the appropriate weekly amount of social welfare payment for your family's circumstances is the amount of Farm Assist payable.

You can appeal a decision if you are unhappy with it (see page 13). You should appeal within 21 days of the decision and you can ask for an oral hearing. An Appeals Officer, whose decision is final, hears your case. If new information comes to light or your circumstances change, you can apply for Farm Assist again.

You can keep your Farm Assist payment until you are 66 provided you continue to farm and continue to satisfy the means test. You do not have to visit your local social welfare office or 'sign on' to claim Farm Assist.

Note...

The Irish Farmers Association provides an online calculator to help you work out whether you are eligible for Farm Assist. Visit ifarm.ie to access the calculator.

How do I apply?

You apply for Farm Assist by completing the application form Farm 1, which you can get from the Department's website at welfare.ie or your Social Welfare Local Office.

Other benefits

If you are getting Farm Assist you may be entitled to a Fuel Allowance and, depending on your overall income you may also get:

- » A medical card (apply to your HSE Local Health Office or apply online at medicalcard.ie). Many farmers qualify for medical cards even if they are not getting a social welfare payment.
- » Rent or Mortgage Interest Supplement or Back to School Clothing and Footwear Allowance under the Supplementary Welfare Allowance Scheme. Apply to the Community Welfare Officer at your local health centre.

Farm Assist also opens the way to the Rural Social Scheme – even if you only qualify for a small amount. If you have been getting Farm Assist you can also qualify for Community Employment programmes.

Rural Social Scheme

The Rural Social Scheme (RSS) is aimed at low-income farmers and fishermen/women. To qualify for the Rural Social Scheme, you **must** be getting a social welfare payment, such as Farm Assist, Jobseeker's Allowance or Disability Benefit. Your rate of payment under the RSS is based on your qualifying social welfare payment (and your family circumstances - there are different rates payable depending on whether you have a dependent spouse/partner and/or dependent children). You are paid a 'top-up' of €20 a week more than your qualifying payment.

In return, RSS participants provide services that benefit rural communities.

How many hours' work is involved and how long does the Scheme last?

You work 19.5 hours per week. These hours are based on a farmer/fisher-friendly schedule so participation on the scheme does not affect your farming/fishing activities. If you get a place on the Scheme, you are offered a contract from your start date up to the following 31 March. You may be considered for a further term following the initial contract, if you continue to meet all the criteria for the Scheme. There is no time limit for how long you can stay on the scheme (although it is not intended that participants stay on the scheme indefinitely).

How do I qualify for the Scheme?

You qualify for the Scheme if you are getting Farm Assist. If you are actively farming or fishing, you may also qualify if you are getting one of the following social welfare payments:

» Jobseeker's Allowance

- » Jobseeker's Benefit (if previously on Community Employment or the Rural Social Scheme within the last 12 months)
- » Disability Allowance
- » One-Parent Family Payment
- » Widow's/Widower's/Surviving Civil Partner's Contributory or Non-Contributory Pension
- » Increase for a Qualified Adult under 66 years of age as part of your spouse's State Pension (Non-Contributory)

You must prove that you are actively farming. To do this, you must provide a copy of your application for the EU Single Payment Scheme for the current year, including a valid herd number and a copy of the associated receipt (official proof of postage). If you are actively farming and have not applied for the EU Single Payment Scheme, you should contact your local implementing body for advice (see page 11).

Can other members of my family qualify?

If you are eligible for the Scheme but don't wish to participate, your dependent spouse or partner may take the available place (provided neither of you are participating in any other similar scheme such as the Community Employment Scheme).

A son or daughter who is living on the farm and/or working on the farm and who is getting a qualifying social welfare payment can also apply. If your spouse or partner is getting a qualifying social welfare payment and is actively farming, he or she can use your herd number to qualify for the scheme.

Your spouse can participate in the RSS, if he or she is under 66 and you are getting a State Pension (Non-Contributory) which includes an Increase for Qualified Adult for him or her.

Can I do other work and take part in the Scheme?

If you earn income in addition to farming or fishing you cannot earn more than the income threshold for your main social welfare payment (usually Farm Assist). If your earnings bring you over the income threshold you lose your place on the RSS.

If your current social welfare payment includes a reduced rate for an adult dependant, then you will be paid the equivalent on RSS. You are not entitled to an RSS payment for your adult dependant if he or she earns over €310 per week. If you are getting Disability Allowance, One-Parent Family Payment, Widow's/Widower's (Contributory) Pension or Widow's/Widower's (Non-Contributory) Pension you continue to get your payment from the Department of Social Protection, along with a top-up payment from the RSS to bring your overall payment in line with the rate for your family circumstances.

Do I pay tax and PRSI?

Your income is liable for tax although it is likely you will pay little or no tax. If your RSS payment is €38 or more per week you pay PRSI at a Class A1 rate. This means that you remain eligible for PRSI-based benefits such as contributory pensions and Jobseeker's Benefit. If your RSS top-up is under €38 per week PRSI may be paid at a Class J. You are not liable for the new Universal Social Charge (USC) on your Rural Social Scheme payment.

Other benefits

If you are getting other social welfare or Health Service Executive (HSE) payments you should check with your Social Welfare Local Office or Local Health Office, to find out if they will be affected.

How do I apply?

The Scheme is managed and funded by the Department of Social Protection. At a local level, the Scheme is managed by implementing bodies such as Local Development Companies and in the Gaeltacht areas, by Údarás na Gaeltachta.

You should contact your local RSS implementing body for further information or an application form. The local management makes the decision about applications.

Tús community work placement scheme

This new scheme aims to benefit the community and participants will be asked to carry out a range of work in their communities. Participants are paid the equivalent of their social welfare payment and an extra €20 per week. Participants work for 19½ hours a week and placements last for 52 weeks (one year).

There is no application process for the scheme. People who are eligible to take part will be selected and contacted by their social welfare local office. To be eligible you must:

- » Have been continuously unemployed for at least 12 months and "signing on" full time and
- » Have been receiving a jobseeker's payment (Jobseeker's Benefit or Jobseeker's Allowance) from the Department of Social Protection for at least 12 months and
- » Be currently receiving Jobseeker's Allowance.

Tús is managed by local development companies and Údarás na Gaeltachta. The Department of Social Protection has overall responsibility for the scheme.

Getting sick

If you get sick you may be able to apply for a social welfare payment from the Department of Social Protection. Some payments are for short-term illnesses and others are for illness or disability that lasts longer than one year. To qualify for a social welfare payment because you are sick or have a disability you must be certified as sick or disabled by a doctor.

Illness Benefit is intended for those with a short-term illness but it can be paid in the long-term. Invalidity Pension is a long-term payment. Illness Benefit and Invalidity Pension are social insurance payments based on your PRSI contributions. Many farmers have paid Class S PRSI contributions and therefore do not qualify for Illness Benefit or Invalidity Pension.

Disability Allowance is a long-term means-tested payment for people aged 16-65 with a disability expected to last at least one year. If you become sick and do not qualify for any payment you may be eligible for Supplementary Welfare Allowance.

Appealing a decision

If you think you have been wrongly refused a social welfare benefit such as Farm Assist you can appeal this decision to the Social Welfare Appeals Office. You can also appeal if you are unhappy about any decision of a Social Welfare Deciding Officer. The Social Welfare Appeals Office is an independent agency. It is not part of the Department of Social Protection.

The Social Welfare Appeals Office also deals with appeals for some payments under the Supplementary Welfare Allowance Scheme such as Supplementary Welfare Allowance. However, it does not deal with the discretionary elements of the Supplementary Welfare Allowance Scheme such as exceptional needs payments.

Social Welfare Appeals Office

D'Olier House

D'Olier Street

Dublin 2

t (01) 673 2800

socialwelfareappeals.ie

Off-farm work

Many farmers and their spouses/partners have off-farm jobs.

If you have been employed you may be eligible for Jobseeker's Benefit if you have paid enough PRSI contributions. If you are entitled to both Jobseeker's Benefit and Farm Assist, you can opt for the more favourable payment. Which is more favourable depends on your circumstances. There are differences in the extra benefits available with the two payments. Jobseeker's Benefit is taxable and Farm Assist is not. You must also be available for and actively seeking work if you are receiving Jobseeker's Benefit.

You may be eligible for Jobseeker's Allowance if you do not qualify for Jobseeker's Benefit and if you pass the means test. Again you must be actively seeking work. If you are eligible for both Jobseeker's Allowance and Farm Assist, you may opt for whichever suits you better – for most farmers, Farm Assist is more favourable.

More information

You can get information on potential extra income sources for farm families from Teagasc. Teagasc has published a series of 52 short factsheets which cover a range of areas such as tourism, poultry, plants and food. Each factsheet gives a general introduction to the topic, outlines the market, some important requirements and a basic costing scenario.

Pay for agricultural workers

There are legal minimum rates of pay and conditions of employment for agricultural workers set by the Labour Court. Employers of agricultural workers must keep records (of wages paid, working hours and other information) and must retain these records for three years.

These minimum rates of pay, and employment legislation generally, are enforced by inspectors from the National Employment Rights Authority (NERA). These rates of pay may change and up-to-date information is available from NERA.

Labour Court

Tom Johnson House, Haddington Road, Dublin 4
t (01) 613 6666
labourcourt.ie

National Employment Rights Authority (NERA)

O'Brien Road, Carlow
Lo-call: 1890 808090
e info@employmentrights.ie
employmentrights.ie

Taxation for farmers

Profits from farming are assessed for income tax or corporation tax depending on how your farm business is structured. Most farmers are self-employed or work in a farm partnership.

There are many farmer-specific tax reliefs and allowances. The Department of Agriculture, Fisheries and Food publishes a *Schemes and Services* booklet which lists the main reliefs and further information is also available from the Revenue Commissioners.

Universal Social Charge

The Universal Social Charge is a tax payable on your gross income. It is payable on notional income (benefit in kind payments) and it is deducted before pension contributions. However farm-related capital allowances are deductible.

It replaces the health contribution and the income levy and came into effect on 1 January 2011. It does not replace the Pay Related Social Insurance (PRSI) system.

Everyone is liable to pay the Universal Social Charge if their gross income is over the threshold of €4,004 in a year. All Department of Social Protection (social welfare) payments (including State pensions and Child Benefit) and similar payments (for example, Community Employment schemes and Back to Education Allowance) and income on which DIRT has been paid are exempt.

Universal Social Charge rates

Aged under 70	
Income up to €10,036	2%
Income from €10,036.01 to €16,016	4%
Income above €16,016	7%
Self-employed income above €100,000	3% extra
Aged 70 and over or a medical card holder	
Income up to €10,036	2%
Income above €10,036	4%
Self-employed income above €100,000	3% extra

Self-employed people pay an extra charge if their income is over €100,000 a year. This means that people under 70 pay 10% USC on self-employed income over €100,000. Medical card holders and people aged 70 and over pay 7% USC on self-employed income over €100,000.

Self-employed people pay their Universal Social Charge with their preliminary tax payment. Any discrepancy between the amount paid and the amount due will be amended when the final assessment issues from Revenue.

PRSI for farmers

All self-employed people aged between 16 and 66 with yearly earnings of more than a specified amount (currently €5,000) must pay PRSI at Class S. You may also pay PRSI if you are on the Rural Social Scheme (generally at Class A) or are employed off the farm. You may also be liable to pay the new Universal Social Charge (see above).

The standard rate of Class S contribution is 4% of your reckonable income. There is no ceiling. The minimum annual contribution for Class S is €253.

Self-employed people with an income of €5,000 or more but who do not have enough income to bring them into the tax net pay a reduced rate of Class S. If this applies you pay a flat rate PRSI contribution of €157 directly to the Department of Social Protection.

PRSI at Class S gives cover for:

- » State Pension (Contributory)
- » Widow's, Widower's or Surviving Civil Partner's Contributory Pension
- » Guardian's Payment (Contributory)
- » Maternity Benefit
- » Adoptive Benefit
- » Bereavement Grant

If you are not already registered as self-employed you should contact your local tax office. When you send in your annual returns to the tax office they will let you know if you have to pay PRSI. If you do not have to pay PRSI you may be able to pay voluntary contributions to maintain your insurance record.

More information...

PRSI Records

Department of Social Protection
McCarter's Road
Ardarvan
Buncrana
Donegal
t (01) 471 5898
Lo-call:1890 690 690
welfare.ie

Self-Employment Section

Department of Social Protection
Cork Road
Waterford
t (051) 356 000 or (01) 704 3000
e selfemployment@welfare.ie
welfare.ie

Pensions for farmers

If you have worked as an employee and paid enough PRSI contributions you may be eligible for the State Pension (Transition) which is paid at 65 for one year.

If you have paid Class S PRSI contributions for most of your working life you will probably be eligible for a State Pension (Contributory) when you reach 66. If you have not made enough PRSI contributions, you can apply for a State Pension (Non-Contributory), which is means-tested. You may also be entitled to Free Travel and to the Household Benefits Package.

You can claim for your spouse as a qualified adult on your pension – however any income he or she has will be taken into account. If your spouse/partner was a partner in your business he or she may be able to qualify for a non-means tested contributory State Pension in his or her own right (see below).

Pensions for farm spouses

Farmers' spouses may have paid PRSI, perhaps as employees outside the farm, and may therefore be eligible for a State Pension (Contributory) in their own right. However many farmers' spouses have not paid PRSI.

In general, farmer's spouses pay PRSI in three scenarios:

1. A spouse who is actively engaged in a commercial partnership (see below for more information on partnerships) is treated as an individual self-employed contributor and is therefore liable for social insurance contributions. These contributions (at PRSI Class S) allow them to build up an insurance record in their own right and to receive related benefits. The main benefit is a State Pension (Contributory).

2. If a family business is incorporated as a limited company, spouses involved in the business can establish a social insurance record as either employees or as self-employed contributors—depending on whether a contract of service exists. Most Irish farmers work as sole traders or partnerships so this applies to a limited number of people.
3. Many farmers and their spouses work off farm. Farming spouses who might otherwise not be insured can build up a social insurance record on the basis of their off-farm earnings. Also, farming spouses who were previously employed can maintain their social insurance coverage in the long-term by paying voluntary PRSI contributions.

What is a partnership?

A partnership is the relationship that exists between persons carrying on a business in common with a view to making a profit. To be considered an active partner in your farming business your spouse must meet certain criteria. The fact that you and your spouse co-own a farm does not in itself create a partnership.

Relatives of self-employed people who help out in the running of the business, but who are not active business partners, do not pay PRSI. These people are called prescribed relatives and include father, mother, grandfather, grandmother, stepfather, stepmother, son, daughter, grandson, granddaughter, stepson, stepdaughter, brother, sister, half-brother, half-sister, husband, wife or civil partner of the self-employed contributor.

When deciding whether a partnership exists or has existed the Department of Social Protection and the Revenue Commissioners examine your situation to see if some or all of the following apply:

- » There is a written partnership agreement (this is not legally required)
- » Each of you writes cheques on the business accounts in your own right
- » There is a joint business account
- » It is apparent to those doing business with the partnership that a partnership exists
- » Each partner makes a significant contribution to the running of the business
- » The business is owned jointly by the partnership
- » The profits and losses of the partnership are shared by each partner

If some or all do exist, then the arrangement is likely to be regarded as a partnership.

It is recommended people who wish to enter into a partnership agreement should seek legal advice before doing so.

When you work with your spouse in a business partnership, you must make tax returns under the Revenue self-assessment system (for self-employed people). These tax returns must show the partnership income of each spouse so that PRSI contributions can be calculated accurately.

Claiming partnership status retrospectively

If, in practice, you² and your wife were farming in a partnership but did not claim to be in a partnership when making tax and PRSI returns you can claim partnership status retrospectively. Each case is investigated by the Department of Social Protection under the spouses' partnership criteria. If you wish to claim partnership retrospectively you must have adequate supporting documentation for the relevant years.

If a Social Welfare Inspector from the Scope Section of the Department of Social Protection decides that a partnership existed your wife can pay her Class S contributions retrospectively. The contributions due are worked out by splitting the income from the partnership (for each year the partnership existed) between you and your wife. The PRSI liabilities are then recalculated. Any additional PRSI contributions due can then be collected from your wife. If the deciding officer decides that a partnership did not exist you may appeal the decision to the Social Welfare Appeals Office.

It is important to remember that even if a partnership existed and your wife pays any outstanding social insurance contributions this does not entitle her to a pension at age 66 unless she meets all the other criteria. You should check the full eligibility conditions for benefits and pensions on welfare.ie before deciding whether to apply for retrospective partnership status. Your local Citizens Information Centre can help you work out whether you may qualify for a pension.

2 Since the majority of cases where a retrospective partnership is claimed involve a farming husband and a wife we use this scenario here.

Employment arrangement	Social welfare cover as a result of the arrangement
1. Your spouse is a sole trader and employs you	None
2. You assist your self-employed spouse but you are not a partner in the business	None
3. You work as an employee for a partnership in which your spouse is a partner	You will be covered under Class A PRSI. This is because your employment relationship is with the partnership as a business, not with your spouse.
4. You provide a service as a self-employed person to a partnership in which your spouse is a partner	You will be covered under Class S PRSI. This is because your relationship is with the partnership as a business, not with your spouse.
5. You work as an employee for a limited company in which your spouse is a shareholder	You will be covered under Class A PRSI. This is because your employment relationship is with the limited company, not with your spouse.
6. You provide a service as a self-employed person to a limited company in which your spouse is a shareholder	You will be covered under Class S PRSI. This is because your relationship is with the limited company as a business, not with your spouse.

More information...

The Department of Social Protection and the Revenue Commissioners have published a leaflet, *Working with your spouse: how it affects your social welfare contributions and entitlements*. If you are unclear on whether or not you or your spouse are liable to pay PRSI, you should contact the Scope Section of the Department of Social Protection.

Scope Section

Oisín House
Pearse Street, Dublin 2
t (01) 673 2585
e scope@welfare.ie
welfare.ie

Assessment of farming income for other schemes

The Fair Deal Scheme

The Nursing Homes Support Scheme (NHSS), also known as the “Fair Deal”, helps with the costs of long-term nursing home care. The scheme is operated by the Health Service Executive (HSE). Under this scheme, you make a contribution towards the cost of your care and the State pays the balance. The scheme covers approved private nursing homes, voluntary nursing homes and public nursing homes. Anyone who is ordinarily resident in the State and is assessed as needing long-term nursing home care can apply for the scheme.

How much do I pay?

You will contribute 80% of your income (less certain deductions) and 5% of the value of any assets per annum. However, the first €36,000 of your assets, or €72,000 for a couple, will not be counted at all.

For example, if the cost of your care was €1,000 and your weekly contribution was €300, the HSE will pay the weekly balance of €700. In the case of a member of a couple, the assessment will be based on half of the couple’s combined income and assets. For example, if a couple’s income was €600 per week, the assessment of the person needing care would be based on 50% of €600, or €300. In other words, the person needing care would be considered to have a total income of €300 per week.

If your assets include land and property, the 5% contribution based on these assets may be deferred and paid to Revenue after your death. This is known as a Nursing Home Loan. Your principal residence will only be included in the financial assessment for the first three years of your time in care. This is known as the 15% or 'three-year cap'. It means that you will pay a 5% contribution based on your principal residence for a maximum of three years regardless of the length of time you spend in nursing home care.

This 'three-year cap' also extends to farms and businesses **provided the farm or business has been transferred to another person or if the farmer has suffered a sudden illness or disability** which causes him to need long-term nursing care. If the farmer has become suddenly ill the farmer or his partner must have been actively engaged in the daily management of the farm up until the time of the sudden illness or disability and a family successor must certify that he/she will continue the management of the farm.

For couples, the contribution based on the principal residence or farm will be capped at 7.5% if one partner remains in the home while the other enters long-term nursing home care, that is, the 'three-year cap' applies. If you opt for the Nursing Home Loan for your principal residence, your spouse or partner can also apply to have the repayment of the Loan deferred for their lifetime. All other assets will be taken into account for as long as you are in care.

How do I apply?

You can download an application form from citizensinformation.ie or from hse.ie. Forms are also available from any health care setting in your area including your Local Health Office and hospitals. You or a relative who pays towards the nursing home expenses may be able to get tax relief on nursing home fees.

Income assessment for third level education grants

There is detailed information on the range of grants and funds for students in further and higher education on the studentfinance.ie website.

When you apply for a student maintenance grant, the income that is assessed must be at or below a specified amount ("the reckonable income" limit). You are means tested on gross income earned in the previous tax year. Farmers and self-employed people must provide details of the income earned during the year. (If your business year differs from the tax year, you will be assessed on the income shown in your business accounts for a year which ends in the previous tax year. Although you can average your income over three years when calculating your income tax liability you cannot do this for student grant purposes.)

Family income limits for eligibility for a maintenance grant

Number of dependent children	Fewer than 4	4-7	8 or more
Full maintenance	€41,110	€45,165	€49,045
Part maintenance (75%)	€42,235	€46,415	€50,400
Part maintenance (50%)	€44,720	€49,145	€53,360
Part maintenance (25%)	€47,205	€51,880	€56,320
Exempt from student service charge (SSC)*	€51,380	€56,460	€61,295

* Full student service charge is paid where income is at or below this level.

Useful addresses

Department of Social Protection

Lo-call: 1890 66 22 44

welfare.ie

Health Service Executive (HSE)

Callsave: 1850 24 1850

hse.ie

The Revenue Commissioners

Lo-call (Form or leaflet request): 1890 306 706

revenue.ie

The Department of Agriculture, Fisheries and Food

Agriculture House, Kildare St. Dublin 2

Lo-call: 1890 200 510

t (01) 607 2000

agriculture.gov.ie

The Irish Farmers Association

Irish Farm Centre, Bluebell, Dublin 12

t (01) 450 0266

e postmaster@ifa.ie

ifa.ie

Money Advice and Budgeting Service (MABS)

MABS have centres around the country and a National Telephone

Helpline: (01) 812 9350 or lo-call: 1890 283 438

mabs.ie

Teagasc

Oak Park, Carlow

t (059) 917 0200

e info@teagasc.ie

teagasc.ie

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides the National Advocacy Service for people with disabilities.

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