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Continued overleaf

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Qualifying conditions for our schemes change from time to time. Always check with your local social welfare office to see if qualifying conditions have changed or contact our Information Services at (01) 704 300.

The information in this booklet is correct at the time of going to print.

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1. What is Blind Pension?

Blind Pension is a means-tested payment for blind people and certain people with low vision.

2. How do I qualify?

You may qualify, if you are blind or have low vision and you:

- are aged 18 years or over,
- are habitually resident in the state,
- have a valid Personal Public Service (PPS) Number,
- satisfy a means test.

3. How do I show that I am blind or have low vision?

The pension will be paid if the Department is satisfied that your impaired to such an extent that you cannot perform any work for which eyesight is essential or you cannot continue in your ordinary occupation due to poor sight.

If you are registered as a blind person with the National Council for the Blind of Ireland (NCBI), this registration is usually accepted as satisfying the blindness condition of the pension scheme. However, if you are not registered with the NCBI, you must present a medical report to the Department from an ophthalmic surgeon or an optometrist. The Department will provide you with a form for this purpose.

In any case where a doubt arises as to whether or not a person meets the blindness condition of the scheme, the Department's Chief Medical Advisor will give a ruling on the matter.

4. What is a means test?

A means test is a way of checking if you have enough means to support yourself and what amount of social welfare payment, if any, you may qualify for. A Social Welfare Inspector may interview you regarding your means and may ask for supporting documents, such as bank statements or accounts.

What counts as means?

Your means include:

- cash income belonging to you or your spouse or partner,
- the value of savings, investments, shares or land,
- any property you may have, and
- maintenance paid to you if you are deserted or separated.

What does not count as means?

The following do not count as means:

- your own home,
- a payment from this Department received by another member of your household,
- the value of the first €20,000 of savings or other assets,
- money received from a recognised charity (excluding a public or local authority),
- maintenance from a higher education grant paid for you, a qualified adult or qualified children for certain courses,
- income up to a certain limit from rehabilitative employment,
- income from rehabilitative training,
- Domiciliary Care Allowance paid for any qualified children,

- Child Benefit, Supplementary Welfare Allowance or allowances paid by the Health Service Executive for children who the Health Service Executive places in foster care or with relatives,
- Mobility Allowance from the Department of Health and Children, and
- income from casual employment by the Health Service Executive as a home help.

Note

It is essential that you declare full details both of your own means and that of your spouse or partner when you apply for a pension. Also if you are awarded a pension, you are legally obliged to report any increase in your means to the Department within a period of three months. If you fail to do so, you may incur an overpayment of pension which you (or your Estate after your death) will have to repay.

5. How is capital assessed?

Capital refers to savings, investments, cash in hand and property (except your own home) that you and your spouse or partner own. To work out your weekly means from capital, we apply the following formula to the total value of the capital.

Capital:	Weekly means assessed:
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

If you have no other means apart from capital, you can have up to €28,000 and still qualify for the maximum rate of pension. A married or cohabiting couple can have double this amount and each can qualify for the maximum rate of pension provided they both satisfy the other conditions of the scheme.

For more information on how capital is assessed as means, see the Department's information booklet SW60 - Pensioners and Savings.

What happens if I save some of my Blind Pension each week?

If you save a portion of your Blind Pension each week, these savings as well as savings from other sources (for example, from earnings, inheritances, gifts, rental income) will be taken into account when calculating your weekly means. Depending upon the amount of savings you accumulate, this could give rise to a reduction in (or revocation of) your Blind Pension.

Note

If you or your spouse or partner deprive yourselves of income or capital to qualify for Blind Pension (or to qualify for this pension at a higher rate), their income or capital will be assessed against you as means. However, this rule may not apply in the case of certain family settlements involving the transfer or ownership of a farm or business.

6. Do means include income from selling my home?

If you are living in accommodation that no longer suits you, you may be able to sell your house and move to more suitable accommodation without affecting your payment.

If you sell your house to move to more suitable accommodation, we may disregard **up to €190,500** of the proceeds of the sale when assessing your means in certain cases.

Where you are living in premises, part of which is a business and part of which is used for accommodation, we only disregard the proceeds of the part of the premises used for accommodation.

The exemption only applies if you sell your home and either:

- buy other accommodation,
- rent other accommodation, or,
- move into a private nursing home which is registered under the Health (Nursing Homes) Act, 1990.

What happens if you buy more suitable accommodation?

If you buy more suitable accommodation, we disregard the balance after buying the new accommodation, up to a limit of €190,500.

Example 1

If you sell your house for €165,000.00 and buy other accommodation for €139,000.00, the balance of €26,000.00 is not counted as means as it is less than the disregard limit of €190,500

What happens if I move into a private nursing home?

If you sell your house and move into a private nursing home (registered under the health (Nursing Homes) Act 1990), we disregard the proceeds of the sale of your house, up to a limit of €190,500.

Example 2

If you sell your house for €250,000.00 and move into a private nursing home, €190,500 of the €250,000.00 is not counted as means as it is less than the disregard limit of €190,500.

7. How much can I get?

The pension is made up of a personal rate for yourself and extra amounts for a qualified adult and any qualified children. The weekly rate depends on your means, as assessed in the means test.

The weekly personal rate of the pension and increases for your qualified adult and qualified children are shown in the Rates of Payment booklet, **SW 19**.

8. What increases can I get?

You may get payments for a qualified adult and qualified children.

Who is a qualified adult?

If you are married or living with someone as husband and wife, you may qualify for an increase for them as a qualified adult.

If you have children living with you and you are single, widowed or separated, you may get an increase for the

person who is caring for your child(ren), provided the person is aged 16 or over, living with and being supported by you.

You will **not** get an increase for a qualified adult if they:

- are receiving a social welfare payment (except Disablement Pension, Supplementary Welfare Allowance, Orphan's Allowance or Pension, Child Benefit or Family Income Supplement) in their own right,
- cannot receive unemployment payments while taking part in a trade dispute,
- are taking part in a full-time FÁS non-craft training course.

Who is a qualified child?

You can apply for an extra increase for each of your children under age 18 who normally live with and are being maintained by you. You may also get an increase for a child aged 18 and up to age 22 if they are in full-time education by day at a recognised school or college.

In the case of a couple, you may get weekly increases for qualified child dependants as follows:

- if you qualify for an increase for your spouse or partner, you will get the Full Child Dependant Increase,
- if your spouse or partner is also getting a social welfare payment, you will each get half the appropriate Child Dependant Increase with your weekly payment.

You cannot get a Child Dependant Increase if the child is getting a social welfare or Health Service Executive payment in their own right, for example, Disability Allowance or One-Parent Family Payment.

9. Does the amount of Blind Pension change if my spouse or partner is also blind or is getting another social welfare payment?

No, if you are married or are living with your partner as husband and wife and you both qualify for Blind Pension, you will each receive a personal rate of Blind Pension.

If you qualify for Blind Pension and your spouse or partner is getting another social welfare payment, you will each receive personal rates of your respective payments. The same applies if your spouse or partner is blind and you are receiving another social welfare payment.

10. How long does the payment last?

You may receive Blind Pension for as long as you satisfy the qualifying conditions. However, your payment will stop if you are awarded an Invalidity, Retirement or Old Age Contributory Pension, Unemployment Assistance, Pre-Retirement Allowance or Carer's Allowance or Benefit.

11. Who decides on a Blind Pension application and is the decision final?

A Deciding Officer from the Department of Social Protection decides on every application for Blind Pension. If you are not satisfied with their decision, you can have it reviewed. You can also appeal it to the Social Welfare Appeals Office, either straight away or after the review.

To request a review, send any relevant written evidence to the Blind Pension Section within 21 days. A Deciding Officer will review your case. If you are not satisfied with their decision after the review, you may appeal it to the Social Welfare Appeals Office, which is independent of the Department of Social Protection.

If you want to appeal, you should do so in writing within 21 days of the date you were told of the decision. You can send your appeal to the **Blind Pension Section** or directly to:

Social Welfare Appeals Office

D'Olier House
D'Olier Street
Dublin 2

Telephone: (01) 671 8633
LoCall: 1890 74 74 34

12. How do I get my payment?

You can get Blind Pension Payment paid:

- by a Electronic Fund Transfer (EFT) into a current or deposit savings account (not a mortgage account) with any of the following banks or building societies:
 - ACC Bank
 - National Irish Bank
 - AIB
 - permanent tsb
 - Bank of Ireland
 - Ulster Bank
 - EBS
 - First Active PLC
 - ICS Building Society
 - Irish Nationwide Building Society
 - Irish Life and Permanent PLC

or

- by a book of payable orders that can be cash weekly at a chosen post office. If you are unable to collect the pension yourself, you may nominate another person to collect it on your behalf,

or

- directly into your bank or building society account, known as Electronic Fund Transfer (EFT).

13. Is my payment affected if I go to live outside the state?

Blind Pension is not normally paid outside the state. However, if you go to live in Northern Ireland, and were getting Blind Pension immediately before you moved, your pension can continue to be paid for up to 5 years, subject to certain conditions.

If you are leaving the State you should tell the Department and return your pension book(s). If you are being paid directly into your bank or building society you should tell the Department, **not** the financial institution. When you return here to live you should re-apply immediately for your pension.

14. Does the payment continue after death?

If you die while getting Blind Pension, payment will continue to your qualified adult for 6 weeks. Payment will also continue for 6 weeks after the death of a qualified adult or a qualified child.

Note

If your spouse or partner was getting Carer's Allowance or Benefit for you, the Carer's Allowance or Benefit ends on your death. Blind Pension is then paid to the carer at the married rate (including other increases, if applicable) for 6 weeks.

Applying for 6 weeks' after death payment

To apply, notice of the date of death should be sent to Blind Pension Section. See page 19 for address. If the pension is paid by a book of payable orders, the book should be returned with the notice of death.

Bereavement Grant

A Bereavement Grant of €635 may also be paid when someone dies. See information booklet **SW 47** for more details.

Information is also available from your local Social Welfare Office or from:

Bereavement Grant Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

LoCall: 1890 92 77 70 (from the Republic of Ireland only)
+ 353 43 3340000 (from Northern Ireland or overseas)

15. Can I get any other social welfare payment with Blind Pension?

If you are under age 66 and you satisfy the relevant conditions, you may also qualify for:

- Disability Benefit,
- Unemployment Benefit,
- Maternity Benefit,
- Adoptive Benefit,
- Health and Safety Benefit,
- Injury Benefit,

- Widow's or Widower's Contributory Pension,
- Widow's or Widower's Non-Contributory Pension, or
- One-Parent Family Payment.

Where an increase is payable for a qualified spouse or partner and/or qualified children on the Blind Pension, an increase is also payable on the schemes listed above.

16. What other benefits can I get?

If you are awarded Blind Pension you will get a Free Travel Pass automatically. This also allows your spouse or partner to travel free with you. You may qualify for a Free Travel Companion Pass instead which allows you to have a companion aged 16 or over join you when travelling. See information booklet **SW40** for more details.

You may, subject to certain conditions, also qualify for the Household Benefits Package. For further information on these extra benefits, see information booklet **SW 107** or contact:

Free Schemes Section
Pension Services Office
College Road
Sligo

LoCall: 1890 50 00 00 (from the Republic of Ireland only)
+ 353 71 9157100 (from Northern Ireland or overseas)

You may also qualify for:

- Living Alone Increase,
- Fuel Allowance,
- assistance under the Supplementary Welfare Allowance Scheme, and
- Health Service Executive services.

Living Alone Increase

You may get a Living Alone Increase, currently €7.70 a week if you live mainly or entirely alone - see information booklet **SW 36** for more details.

Fuel Allowance

You may get this allowance for 29 weeks from late September to mid-April, subject to certain conditions. These conditions include that you live alone or with certain people and that your household satisfies a means test. See information booklet **SW 17** for more details.

Assistance under the Supplementary Welfare Allowance Scheme

Under this scheme, you may get diet supplement, exceptional needs payments, heating supplements, rent and mortgage interest supplements and urgent needs payments. For more information, see information booklet **SW 54** or contact the Community Welfare Officer in your local office of the Health Service Executive.

You may also qualify for the Back to School Clothing and Footwear Allowance for any qualified children. See information booklet **SW75** for more details.

Health Service Executive services

Medical card

This card provides a range of Health Service Executive services for the card holder and their dependents. For more details contact your regional office of the Health Service Executive.

Blind Welfare Allowance

This is a means-tested payment and may be paid if you already get Blind Pension or Disability Allowance. Check with your local office of the Health Service Executive for more details.

Mobility Allowance

This is a means-tested monthly allowance paid to people who are unable to walk and would benefit from a change in surroundings.

For further information, contact your local office of the Health Service Executive.

Blind Person's Tax Credits.

You may get an extra tax credit if you are blind or have low vision. Check with your local tax office.

17. Can my carer get a social welfare payment?

If you need full-time care and attention, the person looking after you may qualify for Carer's Allowance or Carer's Benefit. See information booklet **SW 41** for more details on Carer's Allowance. See information booklet **SW 49** for more details on Carer's Benefit.

18. What employment or educational support may I get?

Employment Supports

Rehabilitative employment

If you work you can disregard the first €120 of your earnings when working out your weekly means. Earnings above this limit will be counted as means. This disregard applies only to work that is rehabilitative. If you wish to take up this disregard, you should send us medical evidence from your GP stating the work is rehabilitative.

Back to Work Allowance (BTWA)

If you are getting Blind Pension for at least 15 months and you return to work as an employee, you may transfer to the Back to Work Allowance (BTWA) scheme. This allows you keep a percentage of your social welfare payment for 3 years. If you take up employment under BTWA, you will be paid 75% of your Blind Pension for the first year, 50% for the second year and 25% for the third year. See information booklet **SW 93** for more details.

Back to Work Enterprise Allowance (BTWEA)

If you are getting Blind Pension for at least 12 months and you wish to take up self-employment, you may transfer to the Back to Work Enterprise Allowance (BTWEA) scheme. This allows you to get 4 years financial support. If you become self-employed under BTWEA you will get all of your Blind Pension for the first year, 75% of it in the second year, 50% in the third year and 25% in the fourth year. See information booklet **SW 92** for more details.

If you are unable to continue on BTWA or BTWEA, your entitlement to Blind Pension will be automatically restored.

For more information contact your local Social Welfare Office, or:

Employment Support Services

Social Welfare Services
Government Buildings
Shannon Lodge
Carrick-on-Shannon
Co. Leitrim

Tel: (071) 9672698

Educational supports

Back to Education Programme

If you are getting Blind Pension, you can do further study without affecting your payments and benefits.

Back to Education Allowance

This allowance covers approved second and third level courses.

To take up this option, you must be:

- aged 18 or over,
- getting Blind Pension for at least 6 months, and
- attending an approved second or third level full-time course at a recognised school or college.

Under the scheme you will get the maximum rate of Blind Pension and keep any secondary benefits you already have for example, Free Travel and Fuel Allowance. While on Back to Education Allowance, you can work part-time or during holiday periods without affecting your payment. However, if you are getting Rent or Mortgage Interest Supplement, this will be affected by any extra income.

The scheme also offers a Cost of Education Allowance (currently €400) at the start of the academic year.

Vocational Training Opportunities Scheme (VTOS)

This scheme is operated through local Vocational Educational Committees (VEC's). The courses can last up to two years and can lead to qualifications such as Junior Certificate, Leaving Certificate, Post Leaving Certificate and City and Guilds Certificates.

You do not pay any fee for the course and get books and materials free of charge.

To take part, you must be:

- aged 21 or over, and
- getting Blind Pension for at least 6 months.

Under the scheme you will get the maximum rate of Blind Pension and will keep any secondary benefits you already have, for example, Free Travel and Fuel Allowance.

If you were getting Blind Pension for at least 12 months immediately before starting the VTOS course, you may get an extra allowance of €31.80 a week.

VTOS is not means-tested, so you can work without affecting your payments. However, if you are getting Rent or Mortgage Interest Supplement this will be affected by any extra income.

For more information on these educational opportunities, see information booklet **SW 70** or contact your local Social Welfare Office.

19. When and how do I apply for Blind Pension?

You should apply 4 months before your 18th birthday. If you qualify, you will be paid the pension from the date you reach age 18.

If you become blind **after** reaching age 18, you should apply as soon as the condition arises. If you qualify, you may only get your payment from the date we get your application.

To apply: fill in the enclosed form (**BP 1**) and return it to:

Blind Pension Section

Pension Services Office
College Road
Sligo

LoCall: 1890 50 00 00 (from the Republic of Ireland only)
+ 353 71 9157100 (from Northern Ireland or overseas)

If you cannot complete the application form, somebody may do it for you.

You may contact us to get a braille version and audio cassette tape of this information booklet and of application form BP1. For more details, contact Information Services at the address on the back cover of this booklet.

Note

To help us process your application as quickly as possible, please attach the original versions of certificates with your application form:

- your own birth certificate,
- your spouse's or partner's birth certificate (if appropriate),
- your marriage certificate (if appropriate),
- your child(ren)'s birth certificate(s),
(if you wish to apply for an increase for qualified children and you are not getting Child Benefit for them).

You may get these certificates from the Registrar of Births, Deaths and Marriages.

20. Where can I get more information?

For more information on **Blind Pension**, contact your local Social Welfare Office or Blind Pension Section at the address on page 21.

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 24).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Other useful booklets

National Fuel Scheme	SW17
Rates of Payment booklet	SW19
Living Alone Increase	SW36
Free Travel	SW40
Carer's Allowance	SW41
Carer's Benefit	SW49
Supplementary Welfare Allowance	SW54
Social Welfare Appeals Office	SW56
Back to Education Programme	SW70
Back to School Clothing and Footwear Allowance	SW75
Back to Work Enterprise Allowance (self-employed)	SW92
Back to Work Allowance (employees)	SW93
Household Benefits Package	SW107

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text form bg Mary Murphy 1 New Street, Old Town, Co. Donegal.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Bereavement Grant	FORM BG
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Transition/Contributory)	FORM SPC
Widow(er)'s Contributory Pension	FORM WCP
Widow(er)'s Non-Contributory Pension	FORM WNCP