

Supplementary Welfare Allowance (SWA)

Will I qualify?



Basic Payments
Rent Supplement
Mortgage Interest Supplement

This leaflet is a guide only and does not give full details of all qualifying conditions and means tests that apply to SWA payments.

A referral from Department of Social & Family Affairs (DSFA) does not automatically guarantee entitlement to SWA.

The CWO must carry out a full assessment of your circumstances.

If you are dissatisfied with a decision, you have the right to appeal.

Supplementary Welfare Allowance Payments

Supplementary Welfare Allowance is a means tested scheme. To apply you need to call to your local Community Welfare Officer (CWO) and complete an application form (SWA1). All income into your household may be assessed when processing your claim e.g. wages, pensions, maintenance, savings, spouse/partner's earnings etc.

Under 25 years

If you are under 25 years, and living with your parents, their income may be assessed as means against you when processing your application (evidence of parents' income may be required).

Required documents may include:

- ID e.g. passport or driving licence and birth cert
- Evidence of address
- P45/P60 or letter from employer
- Evidence of any income e.g. wages, pensions, maintenance etc.
- Bank statements
- Verification of investments and assets
- Audited Accounts (self employed)
- Notice of Assessment from the Revenue Commissioners (self employed)

Supplementary Welfare Allowance payments include:

Basic Payment is a weekly payment to ensure a minimum income appropriate to family size e.g. you may be entitled if you are awaiting a Social Welfare payment

Supplements are payments to meet ongoing need e.g.

- Rent Supplement
- Mortgage interest Supplement

There are other Supplements to which your CWO can assess your entitlement

Exceptional Needs Payments are once off payments to meet with an essential unexpected need that can not be met from your own income

You are unlikely to qualify for a Supplementary Welfare Allowance (including Basic payment Rent Supplement and Mortgage Interest Supplement) payment if:

- You or your spouse/partner are in Full Time Employment (working over 30 hours a week)
- You are in Full Time Education
- You are involved in a Trade Dispute (your spouse/partner and dependents may qualify)
- You do not satisfy conditions of residency in the state
- You have not applied for any other Social Welfare payment to which you may be entitled

Rent Supplement

Is a payment to assist with reasonable accommodation costs for private rented accommodation,

You will not normally receive a Rent Supplement if:

- Your rent is above set limits (your CWO will advise you of these limits)
- You do not comply with a request to apply to a Housing Authority for accommodation
- You are not assessed as having a housing need
- You have been evicted or excluded from Housing Authority accommodation
- You do not reside continuously in the rented accommodation.

To apply for a Rent Supplement you will need to complete forms (SWA3 and SWA1)

Mortgage Interest Supplement

Is a payment to assist with the interest element of your mortgage repayments in respect of your sole/main residence.

You will not normally receive a Mortgage Interest Supplement if:

- You entered into the loan agreement when you were not in a position to meet the repayments
- Your loan is not with a registered financial institution

To apply for a Mortgage Interest Supplement you will need to complete forms (SWA4 and SWA1) and provide a copy of the original loan application.