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April 2015

Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 21 for contact details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

1. What is Disability Allowance?

To get the payment, you must satisfy a means test and a medical assessment.

Disability Allowance is a weekly payment that you may get if:

- you have a disability that is expected to last for at least one year, and
- you are aged 16 to 65.

2. How do I qualify?

To qualify for Disability Allowance you must:

- satisfy the Habitual Residence Condition*,
- have an injury, disease or illness, or have a physical or learning disability that has continued or is expected to continue for at least one year and causes you to be 'substantially restricted' in doing work that would otherwise be suitable for a person of your age, experience and qualifications,
- be aged between 16 and 65, and
- satisfy a means test.

* Habitual Residence is a condition which you must satisfy in order to qualify for certain social welfare assistance payments and Child Benefit. This condition took effect from 1 May 2004 and affects all applicants regardless of nationality. For more information, log on to **www.welfare.ie**.

Residential care

Since January 2007 people in residential care are entitled to the maximum personal rate of Disability Allowance subject to a means test.

3. 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 payment, if any, you may qualify for. Your weekly rate of payment depends on the amount of weekly means assessed. To carry out a means test we may interview you about your means and ask you to supply supporting documents such as bank statements.

What counts as means?

The main items that count are:

- cash income belonging to you or your spouse, civil partner or cohabitant,
- the value of any investments, savings and shares that you or your spouse, civil partner or cohabitant may have,
- the value of any property, **except** your own home,
- maintenance paid to you if you are deserted or separated,
- certain income that you or your spouse, civil partner or cohabitant may have from employment or self-employment.

How do you assess my savings and investments?

When working out your means from savings and investments, we add together the following items and use a special formula to work out your means:

- the cash value of investments and property (except your home),
- money in any savings account, or any kind of bank account,
- cash-in-hand.

Capital:	Weekly means assessed:
First €50,000	Nil
€50,000 - €60,000	€1 per €1,000
€60,000 - €70,000	€2 per €1,000
Over €70,000	€4 per €1,000

Example 1:

A single person has €65,300 savings and no other means.

Amount of savings	€65,300
Minus first €50,000 (disregarded)	<u>€50,000</u>
	€15,300

Balance of €15,300 is assessed as follows:

€10,000 is assessed at €1 per €1,000	€10.00
€5,000 is assessed at €2 per €1,000	€10.00

The balance of €300 is not assessed as it is less than €1,000.

Weekly means	€20.00
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Weekly Disability Allowance €170.50

(January 2015 rate)

For more information, log on to www.welfare.ie.

What does not count as means?

The following do not count as means:

- your own home,
- a payment from this Department to another member of your household,
- the first €20 per day of your spouse's, civil partner's or cohabitant's weekly earnings from insurable employment (excluding self-employment) subject to a maximum of €60 per week and 40% of the balance.
- the first €50,000 of capital assets, such as savings,
- money received from a recognised charity (excluding a public or local authority),
- the maintenance element of a higher education grant paid for you, a qualified adult or a qualified child for certain courses,
- income up to a certain limit from rehabilitative employment,
- income from rehabilitative training,
- Domiciliary Care Allowance paid for any qualified child,
- Child Benefit, Supplementary Welfare Allowance or allowances paid by the Health Service Executive (HSE) for children placed in foster care or with relatives by the (HSE),
- Mobility Allowance from the HSE, and
- Compensation received from certain state tribunals such as the Hepatitis C, HIV, Residential Redress Board, Lourdes Hospital Payment Scheme and the Symphysiotomy Payment Scheme. Please contact the Department for more details.

4. Does all income affect my allowance?

If you are living in accommodation that no longer suits you or that is too difficult for you to maintain, you may sell your house and move to more suitable accommodation. In certain cases, we may ignore the proceeds of the sale of your house, up to a limit of **€190,500**, when we assess your means.

If you are living in premises that are split into accommodation and a business, only the proceeds that relate to the accommodation are exempted.

When does the exemption apply?

The exemption only applies if you are already in receipt of Disability Allowance and you sell your home and either:

- buy other accommodation,
 - rent other accommodation,
 - move into a private nursing home that is registered under the Health (Nursing Homes) Act, 1990,
 - move in with a person who is caring for you and is getting Carer's Benefit or Carer's Allowance,
- or**
- move to special or sheltered housing in voluntary, co-operative, statutory or private sectors.

What happens if I buy more suitable accommodation?

If you buy more suitable accommodation, the balance of the proceeds, after buying the new accommodation is exempted up to a limit of **€190,500**.

Example 1

If you sell your house for **€320,000**, and buy other accommodation for **€250,000**, the balance of **€70,000** is not counted as means.

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), the proceeds of the sale of your house is exempted up to a limit of **€190,500**.

Example 2

If you sell your home for **€450,000**, and move into a private nursing home, **€190,500** of the **€450,000** is not counted as means.

5. How am I medically assessed?

You are required to give details of your education, work history and how your medical condition affects the activities of your typical day. You also are required to have your own doctor complete a medical report, which is part of the application form, on your medical condition. These reports are reviewed by one of the Department's Medical Assessors. The Medical Assessor is a registered doctor. A deciding officer will examine all documents provided in support of your claim and decide on your medical eligibility for the scheme. It is open to you to submit additional medical evidence such as consultants reports, results of investigations, and any other relevant information with your application.

6. How do I get my payment?

Disability Allowance can be paid weekly:

- by direct payment into your account in a financial institution. This account must be a current, deposit or savings account, **not** a mortgage account.
- or**
- at your local post office by Public Service Card or Social Service Card. This allows you to avail of the Household Budget Scheme.

7. How much can I get?

Disability Allowance is made up of a personal rate for yourself and extra amounts for a qualified adult and any qualified children. If you have means assessed against you, we may reduce the weekly rate.

For more information, log on to **www.welfare.ie**.

8. What payments can I get for dependants?

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

Who is a qualified adult?

A qualified adult is your spouse, civil partner or cohabitant.

If you have children living with you and you are single, widowed or separated, a qualified adult is 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, Guardian's Payment (Contributory) or (Non-Contributory), Child Benefit, Family Income Supplement or half rate Carer's Allowance) in their own right, **or**
- are disqualified from receiving unemployment payments while taking part in a trade dispute, **or**
- are taking part in a full-time FÁS non-craft training course, Vocational Training Opportunities Scheme, Back to Work Allowance, Back to Work Enterprise Allowance, Part-Time Job Incentive or The national internship scheme, JobBridge.

Who is a qualified child?

A qualified child is any child under age 18 who normally lives with and is being supported by you or 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 a weekly increase for qualified children at either the full rate or half-rate.

- If you qualify for an increase for your spouse, civil partner or cohabitant, you may get the full-rate Qualified Child Increase.
- If your spouse, civil partner or cohabitant is also getting a social welfare payment, you will each get **half** the appropriate Qualified Child Increase with your weekly payments.

You may not get an increase for a qualified child if the child is getting a social welfare or Health Service Executive (HSE) payment in their own right, such as Disability Allowance or One-Parent Family Payment.

9. What happens if a couple both qualify for Disability Allowance?

If you are married, in a civil partnership or cohabiting and you both qualify for Disability Allowance, you will each get a weekly personal rate of Disability Allowance.

If you or your spouse, civil partner or cohabitant qualifies for Disability Allowance and the other is getting another social welfare payment, you will each get the weekly personal rate of your respective payment.

10. What other increases may I get?

You may be entitled to extra weekly increases along with your basic Disability Allowance as follows:

Island Allowance

You may get an Island Allowance if you live on an offshore island off the Republic of Ireland subject to certain conditions.

Fuel Allowance

You may get Fuel Allowance subject to certain conditions. These conditions include that you live alone or with certain qualified persons.

Living Alone Increase

You may be entitled to the Living Alone Increase if you are living alone or mainly alone.

For more information on these increases, log on to **www.welfare.ie**.

11. How long does my payment last?

You may get Disability Allowance as long as you satisfy the qualifying conditions. Payment will end if you are awarded another pension or allowance with the exception of half rate Carer's Allowance.

While you are getting Disability Allowance, we may review your claim in terms of your medical condition, your means or residency in the State. You may need to attend an examination by one of our Medical Assessors or have your means assessed by one of our Social Welfare Inspectors.

12. How do I apply?

You should apply for Disability Allowance as soon as you feel you meet the conditions outlined in this booklet. To apply, complete the application form (**DA 1**), and send it with all necessary documents such as bank statements, pension payslips and correct certificates to:

Disability Allowance Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

Telephone: (043) 334 0000

LoCall: 1890 92 77 70

If calling from outside the Republic of Ireland please call
+ 353 43 334 0000

Personal Public Service Number (PPS Number)

You must give your PPS Number and the PPS Number(s) of your spouse, civil partner or cohabitant. You must also give us the PPS Number for any child(ren) for whom you intend to claim a payment. If you do not know these numbers, please contact your local Social Welfare Office. They will let you know your PPS number. If you do not have one they will let you know what you have to do to get one.

For more information, log on to **www.welfare.ie**.

Certificates to send with your application

When you apply for Disability Allowance you may need to send us in certificates **if you were born, married or entered into a civil partnership or a civil union outside the Republic of Ireland**, such as:

- your birth certificate,
- your spouse's, civil partner's or cohabitant's birth certificate,
- your marriage certificate or civil partnership or civil union registration certificate,
- your qualified child(ren)'s birth certificate(s).

Note: No birth certificate is needed if you are already getting Child Benefit for these children.

We do **not** accept photocopies of certificates.

If you are not able to get the certificate(s) immediately, you should send in your Disability Allowance application form with a note stating that you will send the certificate(s) as soon as possible.

If you are sending in your certificates at a later date, please ensure that you quote your PPS number.

Note

Please send in a letter from a school or college if you are claiming for a qualified child, aged 18-22 in full-time education.

13. What other benefits may I get?

Free Travel

If you are getting Disability Allowance and living in the State permanently you may qualify for a Free Travel Pass.

For more information, log on to **www.welfare.ie**.

Household Benefits Package

You may, subject to certain conditions, also qualify for:

- Electricity, Natural Gas or Bottled Gas Refill Allowance,
- Free Television Licence.

For more information, log on to **www.welfare.ie**.

Carer's Allowance and Carer's Benefit

A person may get Carer's Allowance or Carer's Benefit to look after you if you need full-time care and attention. Since September 2007 it may be possible to obtain a half rate Carer's Allowance in addition to a Disability Allowance or an increase for a qualified adult.

For more information, log on to **www.welfare.ie**.

Assistance under the Supplementary Welfare Allowance Scheme

There are special provisions for Exceptional Needs Payments, Heating Supplements, Rent and Mortgage Interest Supplements and Urgent Needs Payments under the Supplementary Welfare Allowance Scheme. For more information, log on to **www.welfare.ie** or contact the Community Welfare Officer at your local office of the Health Service Executive.

You may also qualify for the Back to School Clothing and Footwear Allowance for your qualified children. For more information, log on to **www.welfare.ie**.

Medical card

This card provides a range of health services for you and your dependants. To get it, your income must be under certain limits.

Contact your local office of the HSE for more information.

Long-term illness card

If you suffer from a certain illness or condition and you do not have a medical card, you may get certain drugs and medicines free of charge for treating that condition.

Contact your local office of the HSE for more information.

14. Can I get a decision changed?

If you feel that a decision on your application was based on incorrect or out-of-date information about your circumstances, you should submit the up-to-date information to Disability Allowance Section for a revised decision.

15. Can I appeal against a decision?

If you do not agree with a decision on your application, you may appeal against it. You must do this in writing within 21 days of the date of the decision, stating clearly the reason for your appeal. You can send your appeal to:

Social Welfare Appeals Office

D'Olier House
D'Olier Street
Dublin 2

Telephone: (01) 6732800

LoCall: 1890 74 74 34

If calling from outside the Republic of Ireland please call
+ 353 1 6732800

16. Can I take up employment, education or training and still get Disability Allowance?

Employment Supports

Rehabilitative employment

If you wish to take up employment, either with an employer or as self employed, you should write to Disability Allowance Section giving full details of the type of work you intend doing including the total weekly hours you will work and the amount you will earn and your claim will be reviewed.

If the employment is deemed to be of a rehabilitative nature you can avail of an earnings disregard when we work out your weekly means i.e. the first €120 of your earnings will be disregarded and 50% of earnings between €120 and €350 will also be disregarded. All earnings above this limit is to be counted as means.

If your employment or self employment is not deemed to be of a rehabilitative nature the disregard will not apply and all your earnings will be assessed as means.

Back to Work Enterprise Allowance (BTWEA)

If you are getting Disability Allowance for at least 12 months and wish to become self-employed, you may be able to transfer to the Back To Work Enterprise Allowance. If taking up self-employment, you will be paid an allowance equal to 100% of your Disability Allowance for the first year and 75% for the second year. You should apply for BTWEA before starting self-employment. For more information, log on to www.welfare.ie.

While on the Back To Work Enterprise Allowance you will also keep any secondary benefits you already have, such as Free Travel and Electricity Allowance. You will also keep any Fuel Allowance you are already getting.

Any Rent or Mortgage Interest Supplement you are getting may be withdrawn gradually over four years. For more information, log on to **www.welfare.ie**.

You will keep your medical card while you get BTWEA regardless of your income.

If you are unable to continue on the Back to Work Enterprise Allowance, you will automatically start getting Disability Allowance again.

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

Employment Support Services

Department of Social Protection
Social Welfare Services
Government Buildings
Shannon Lodge
Carrick-on-Shannon
Co Leitrim

Telephone: (071) 9672616

LoCall: 1890 92 79 99

If calling from outside the Republic of Ireland please call
+ 353 71 9672616

Educational Supports

Back to Education Programme

If you are getting Disability Allowance, you can do further educational courses without them affecting your payments. However, you should inform Disability Allowance Section if you take up any kind of educational course.

Back to Education Allowance

This payment covers both second and third level approved courses.

To get this payment, you must be:

- aged 18 or over,
- getting Disability Allowance for at least 3 months for the second level option or 9 months for the third level option, and
- attending an approved full-time second or third level course at a recognised school or college.

While doing the course, you will get the current rate of Disability Allowance and can keep any secondary benefits you already have such as Free Travel or Fuel Allowance. You can have any other income such as earnings from part-time or holiday work without it affecting your payment.

However, any Rent or Mortgage Interest Supplement that you are getting will be affected. You should contact your Community Welfare Officer to see if this is the case.

For more information, log on to **www.welfare.ie**.

If you also intend to apply for a maintenance grant from the Local Authority or VEC you are advised to check if this grant is payable with the BTEA.

Vocational Training Opportunities Scheme (VTOS)

This Scheme is operated through local VEC's. The courses can last for up to two years and can lead to the Junior Certificate, Leaving Certificate, Post Leaving Certificate and to City and Guilds Certificates.

Under this scheme, you do not pay any fees for the course. Books and materials are provided free of charge.

To take part, you must be:

- aged 21 or over,
- and**
- getting Disability Allowance for at least 6 months.

Under this scheme, you will get the maximum rate of Disability Allowance and you keep any secondary benefits you already have such as Free Travel or Fuel Allowance.

As the VTOS is not means-tested, you can work without it affecting your payments. However, any Rent or Mortgage Interest Supplement you are getting will be affected by any additional income.

For more information, log on to **www.welfare.ie** or contact your local Social Welfare Office.

Vocational Training

If you take part in vocational training, you can get a training allowance instead of your Disability Allowance. This is equivalent to the maximum personal rate of Disability Allowance. If you are getting an Increase for a Qualified Adult, a Qualified Child, Living Alone Increase or Fuel Allowance, your Training Allowance will include these too. You may also receive a Training Bonus.

You may also continue to qualify for:

- Household Benefits Package (Electricity, Natural Gas or Bottled Gas Refill allowance and Free Television Licence),
- Free Travel,
- Rent or Mortgage Interest Supplement.

If you are unable to continue the training course, you will automatically start getting Disability Allowance again.

You should contact both your local Education and Training Board and Disability Allowance Section in order to get your claim restarted.

17. Can I get credited contributions while claiming Disability Allowance?

Credited contributions or 'credits' help protect your future entitlement to social welfare payments.

You can get 'credits' automatically while you are getting Disability Allowance if you have paid at least one PRSI contribution and have paid or credited contributions in either of the last two income tax years before you made your claim for Disability Allowance. 'Credits' are usually awarded at the same rate as your last paid contribution.

18. Where can I get more information?

For more information on **Disability Allowance**, contact your local Social Welfare Office or **Disability Allowance Section** at the following address:

Disability Allowance Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford

Telephone: (043) 334 0000

LoCall: 1890 92 77 70

If calling from outside the Republic of Ireland please call
+ 353 43 334 0000

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 22).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93302** (from Northern Ireland or overseas).
- Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

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 Carer's Allowance form, text FORM CARA 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
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 (Contributory)	FORM SPC
Widow(er)'s/Surviving Civil Partner's Contributory Pension	FORM WCP
Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension	FORM WNCP

Other useful booklets:

Back to Education Programme	SW 70
Back to School Clothing and Footwear Allowance	SW 75
Back to Work Enterprise Allowance	SW 92
Carer's Allowance	SW 41
Carer's Benefit	SW 49
Free Travel	SW 40
Guide to Appeals	SW 56
Habitual Residence Condition	SW 108
Household Benefits Package	SW 107
Living Alone Increase	SW 36
National Fuel Scheme	SW 17
Personal Public Service Number	SW 100
Rates of Payment booklet	SW 19
Respite Care Grant	SW 113
Supplementary Welfare Allowance	SW 54

Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

www.citizensinformation.ie

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.