

# Allowances, Benefits and Tax Credits



It can be difficult to know what allowances, benefits and tax credits exist and what you are entitled to. We have therefore prepared this document in the hope of making things slightly easier for you in navigating these entitlements. The entitlements outlined here change all the time but this document reflects our current and best understanding of them.

This document contains details on:

- Domiciliary Care Allowance
- Carer's Allowance
- Carer's Benefit
- Carer's Leave
- Respite Care Grant
- Incapacitated Child Tax Credit
- Home Carer's Tax Credit
- Tax relief on Medical Expenses

There is a lot to explain so bear with us...

*If you can add anything from your own experiences of allowances, benefits and tax credits, we would be delighted to hear from you, in order to help all families navigate the difficult and sometimes frustrating processes involved.*

## Allowances

The two main allowances available to families with EB are the Domiciliary Care Allowance (DCA) and the Carer's Allowance. Domiciliary Care Allowance is not means-tested and is granted on the basis of the severity of the disability of your child. Carer's Allowance is means-tested and, in the case of under 16 year olds\*, is only granted if you are also receiving Domiciliary Care Allowance. In order to maximise your chances of being approved for the following allowances you must give as much information about the difficulties of caring for somebody with EB as possible.

\* At Budget 2012 it was decided that Domiciliary Care Allowance would be granted until the age of 18. This, however, has not been put into place as yet and no date has been set for the implementation of this change.

## **Domiciliary Care Allowance**

### ***What is it?***

Domiciliary Care Allowance (DCA) is a monthly allowance paid by the Department of Social Protection to those who are caring for a child with a severe disability, who lives at home. Payment is not based on the cause of disability but on the resulting physical or mental impairment which requires your child to need more care and attention than a child of the same age. You will find definitions and guidelines on the normal age of attainment by which children can perform certain activities in the 'Medical Eligibility Guidelines for Domiciliary Care Allowance' (revised May 2013) on the Social Welfare website.

Bearing in mind that the assessors reading your form will probably not have heard of EB, you need to paint them a picture of the extra care that your child needs as a result of the condition.

### ***Is it difficult to get?***

It can be quite difficult to be approved for this allowance so it is very important that you provide as much information as possible, in order to prove that your child needs extra care.

### ***How do you apply?***

To apply, you need to have the relevant application form. You can get this in any of these 3 ways:

- You can download a form from [www.welfare.ie/EN/Forms/Documents/DomCare1.pdf](http://www.welfare.ie/EN/Forms/Documents/DomCare1.pdf)
- You can text "FORM DCA" followed by your name and address to 51909 and you will receive your form in the post.
- You can pick up a form in your local Social Welfare Office, Intreo Centre or Citizens Information Centre.

## **Guide through application form**

**Part 1 – Your personal details.** PPS number, address, telephone etc.

**Part 2 – Details of the child you are claiming for.** You will be asked how long your child has needed additional care. If your child has needed additional care for a long time you will be asked why you did not apply for the allowance earlier. You will also be asked if your child stays overnight at a special school/institution.

**Part 3 – Your payment details.** You can be paid directly into your bank account or your allowance can be collected at your local post office.

**Part 4 – Description of your child’s needs.** Here you need to provide a strong picture of the extra work involved in caring for a child with EB, e.g. by describing dressing changes. You will be asked to describe your child’s condition under headings such as: Communication, Feeding, Education/Schooling, Mobility, Personal Care, Sensory Issues and Additional Needs/Information. You will also be asked which medical professionals are currently caring for your child, e.g. physiotherapist, dermatologist, occupational therapist.

You are permitted to use extra paper to complete Section 4. The more information that you give about how EB affects your child’s life and the extra care and attention they need the better the chance you have of being approved for DCA.

**Part 5 – Giving your GP permission to disclose records.** You must simply sign your name in order to allow your GP to disclose your child’s medical records to the Department of Social Protection.)

**Parts 6 & 7 –** You need to get this section filled out by the child’s GP.

Completed application forms must be sent to Domiciliary Care Allowance Section, Social Welfare Services, Department of Social Protection, College Road, Sligo.

**For more information:**

Social Welfare Services  
Domiciliary Care Allowance Section  
Tel: (071) 915 7100  
LoCall: 1890 500 000  
[www.welfare.ie](http://www.welfare.ie)

Department of Social Protection Website. **Domiciliary Care Allowance.** Available at [http://www.welfare.ie/en/Pages/1078\\_Domiciliary-Care-Allowance.aspx](http://www.welfare.ie/en/Pages/1078_Domiciliary-Care-Allowance.aspx) [Accessed 2 July 2015]

Department of Social Protection Website. **Medical Eligibility Guidelines for Domiciliary Care Allowance** (revised May 2013). Available at <http://www.welfare.ie/en/downloads/DCA%20Medical%20Guidelines.pdf> [Accessed 2 July 2015]

Department of Social Protection Website (July 2014). **Leaflet on Domiciliary Care Allowance SW127.** Available at <http://www.welfare.ie/en/downloads/sw127.pdf> [Accessed 2 July 2015]

[www.citizensinformation.ie](http://www.citizensinformation.ie)

## Carer's Allowance

### ***What is it?***

Carer's Allowance is a means-tested payment for carers on low incomes, who live with and look after people who need full time care and attention.

### ***Is it difficult to get?***

Carer's Allowance is quite difficult to be approved for. If your child is under the age of 16, you will only be considered if you are receiving domiciliary care allowance and have a sufficiently low income in order to pass the means test. If the person you are caring for is over 16 you do not have to be receiving domiciliary care allowance but there is still a means test. The application form is long and detailed. You must ensure that you fill out the form completely and enclose all documentation as they are very adamant that a claim will not be honoured otherwise.

### ***How do you apply?***

To apply you need to have the relevant application form. You can get this by:

- downloading form CR1 from <http://www.welfare.ie/en/pdf/cr1.pdf>
- texting FORM CARA followed by your name and address to **51909** to have an application form sent to you.
- picking up a CR1 form in your local Social Welfare / Intreo Office.

### **Guide through application form**

**Parts 1 & 2** – Your personal details (PPS number, address, telephone etc.) and your work or social welfare claim details (full details of any allowances or pensions you are currently receiving and full details of income, savings and property).

**Parts 3 & 4** – Confirmation of habitual residency in the Republic of Ireland and your payment details (you can be paid directly into your bank account or your allowance can be collected at your local post office).

**Parts 5, 6 & 7** – Details of qualified children (PPS number, date of birth), details of spouse or partner (PPS number, date of birth, address) and spouse or partner's work and claim details (full details of any allowances or pensions they are currently receiving and full details of income, savings and property.)

**Part 8** – Details of person you are caring for (PPS number, date of birth etc. Details of other payments they might be getting, eg. DCA. Details of attendance at a day care centre etc.).

**Part 9** – The form provides a checklist of documents which you must enclose when sending the application (all birth and marriage certificates must be originals as they will not accept photocopies)

1. You and your spouse/partner's most recent payslips.
2. Statements from financial institutions for the last 3 months.
3. Letter from school or college (if you have children aged 18-22 who are in full-time education.
4. Your last P60 or P45 if you are no longer working.
5. A copy of the most recent accounts or statement from your accountant if you or your spouse/partner is self-employed.
6. Copy of GNIB (Garda National Immigration Bureau) card or other relevant visas or permits
7. If you were born, married or entered into a civil partnership outside the Republic of Ireland you must also enclose:
  - Your birth certificate
  - Your marriage/civil partnership certificate
  - Your spouse/partner's birth certificate
  - Your child's birth certificate

**Part 10** – Part 10 is only relevant if the person you are caring for is over 16.

The person who you are caring for, who is over 16, must sign a form stating that he/she needs full-time care and attention and is receiving it from you, the applicant.

You must then send Part 10 of the form to the GP of the person you are caring for in order for them to fill out a medical report.

You will then receive the medical report in a sealed envelope. You must include this with your application.

You must send the form and all the documents advised in Part 9 (and Part 10 if the person you are caring for is over 16) to Carer's Allowance Section, Social Welfare Services, Government Buildings, Ballinalee Road, Longford.

**[For more information:](#)**

[Social Welfare Services](#)  
[Carer's Allowance Section](#)

Tel: (043) 334 0000

LoCall: 1890 66 22 44

Drop in to your local Citizens Information Centre, your local Intreo Centre or your local Social Welfare Office.

Department of Social Protection Website (30 March 2015). **Carer's Allowance**. Available at <http://www.welfare.ie/en/Pages/ca.aspx> [Accessed 2 July 2015]

Department of Social Protection Website (September 2014). **Booklet SW41 Carer's Allowance**. Available at <https://www.welfare.ie/en/downloads/sw41.pdf> [Accessed 2 July 2015]

## **Benefits**

### **Carer's Benefit**

#### ***What is it?***

If you are in insurable employment and you wish to leave the workforce for up to two years to care for your child, you may qualify for Carer's Benefit. This payment is based on your PRSI contributions. During your leave you must not be engaged in employment, self-employment, training or education courses outside the home for more than 15 hours per week. Unlike Carer's Allowance, a person under 16 you are caring for does not have to be on Domiciliary Care Allowance.

#### ***Is it difficult to get?***

If you fit the strict criteria for Carer's Benefit it is quite easy to get. Speaking to somebody in your local Social Welfare Office or Citizen's Information Office in advance of applying would be a good idea to ensure that you do fit the criteria and that it won't be a waste of time applying.

#### ***How do you apply?***

To apply you need to have the relevant application form. You can get this by:

- downloading form CARB1 from <http://www.welfare.ie/en/pdf/carb1.pdf>
- texting FORM CARB followed by your name and address to **51909** to have an application form sent to you.
- picking up a form in your local Social Welfare / Intreo Office.

### **Guide through application form**

**Parts 1 & 2** – Your personal details (PPS number, address, telephone etc.) and your work and claim details (details of current and previous claims and details of recent or current employment).

**Part 3** - Your payment details (you can be paid directly into your bank account or your allowance can be collected at your local post office).

**Part 4** – This section must be completed by your current or most recent employer. This section is very important.

**Part 5, 6 & 7** - Details of qualified children (PPS number, date of birth), details of spouse or partner (PPS number, date of birth, address) and details of any allowances, pensions etc. being received by your partner/spouse.

**Part 8** – Details of person you are caring for (basic personal details, whether or not they receive Domiciliary Care Allowance, whether they attend a care facility and details of the daily duties you perform to care for them).

**Part 9** – The form provides a checklist of documents which you must enclose when sending the application (all birth and marriage certificates must be originals as they will not accept photocopies).

1. A letter from school/college if you have children aged between 18 and 22 who are in full time education.
2. A statement from an accountant if you are self-employed.
3. If you were born, married or entered into a civil partnership outside the Republic of Ireland you must also enclose:
  - Your birth certificate
  - Your marriage/civil partnership certificate
  - Your child(ren)'s birth certificate(s)

**Part 10** – The person you are caring for must sign or mark the form in order to declare that they are receiving full-time care and attention from the person making the claim.

You must then send Part 10 of the form to the GP of the person you are caring for, in order for them to fill out a medical report. NB. If the child you are claiming for is in receipt of Domiciliary Care Allowance you don't need to send a medical report.

You will then receive the medical report in a sealed envelope. You must include this with your application.

You must send the form and all the documents advised in Part 9 (and Part 10 if the person you are caring for is over 16) to Carer's Benefit Section, Social Welfare Services, Government Buildings, Ballinalee Road, Longford.

**For more information:**

Social Welfare Services  
Carer's Benefit Section  
Tel: (043) 334 0000  
LoCall: 1890 92 77 70  
www.welfare.ie

Department of Social Protection Website (22 April 2015). **Carer's Benefit**. Available at <http://www.welfare.ie/en/Pages/carb.aspx> [Accessed 2 July 2015]



## Carer's Leave

### ***What is it?***

Under the *Carer's Leave Act 2001*, you are entitled to take a minimum of 13 weeks (unless your employer agrees more favourable terms) up to 104 weeks temporary leave from your employment to care full time for someone who needs full time care and attention. This may be taken as continuous leave or for a number of shorter periods up to a total of 104 weeks. While the leave is unpaid, your job must be kept open for you during this period and you will continue to receive credited social insurance contributions. You may work (subject to income limits), undertake voluntary work or attend a training course for up to 15 hours per week.

### ***Is it difficult to get?***

There are various different procedures involved which must be followed correctly. The Citizen's Information Service provides a useful checklist at [http://www.citizensinformation.ie/en/reference/checklists/checklist\\_when\\_applying\\_for\\_carers\\_leave.html](http://www.citizensinformation.ie/en/reference/checklists/checklist_when_applying_for_carers_leave.html). You must have worked continuously for a minimum of 12 months for your employer in order to qualify.

### ***How do you apply?***

You must apply to the Department of Social Protection using the CARB1 form for Carer's Benefit above and give your employer at least 6 weeks notice in writing of your intention to take Carer's Leave. You will be assessed for Carer's Benefit at the same time, but you do not have to be eligible for Carer's Benefit in order to qualify for Carer's Leave. If your application is successful, you must sign an agreement confirming your leave arrangements with your employer at least two weeks before your leave begins (these arrangements are flexible and can be modified).

### ***For more information***

Workplace Relations Customer Services  
Department of Jobs, Enterprise and Innovation  
O'Brien Road  
Carlow  
Tel. 059) 917 8990  
LoCall: 1890 80 80 90  
[www.workplacerelations.ie](http://www.workplacerelations.ie)

Citizens Information (6 January 2015). **Carer's Leave**. Available at [http://www.citizensinformation.ie/en/employment/employment\\_rights\\_and\\_conditions/leave\\_and\\_holidays/carers\\_leave\\_from\\_employment.html](http://www.citizensinformation.ie/en/employment/employment_rights_and_conditions/leave_and_holidays/carers_leave_from_employment.html) [Accessed 3 July 2015]

Citizens Information (6 January 2015). **Checklist when applying for carer's leave**. Available at

[http://www.citizensinformation.ie/en/reference/checklists/checklist\\_when\\_applying\\_for\\_carers\\_leave.html](http://www.citizensinformation.ie/en/reference/checklists/checklist_when_applying_for_carers_leave.html) [Accessed 3 July 2015]

Department of Jobs, Enterprise and Innovation (2011). **Carer's Leave Act, 2001: Explanatory Booklet for Employers and Employees.** Available at [http://www.workplacerelations.ie/en/Publications\\_Forms/Guide\\_to\\_the\\_Carers\\_Leave\\_Act.pdf](http://www.workplacerelations.ie/en/Publications_Forms/Guide_to_the_Carers_Leave_Act.pdf)

## Respite Care Grant

### ***What is it?***

The Respite Care Grant is a yearly grant of €1375 per person being cared for paid by the Department of Social Protection which may be used for respite care or other purposes.

### ***Is it difficult to get?***

If you are getting a Domiciliary Care Allowance, Carer's Allowance or Carer's Benefit, the grant will be automatically paid to you in June each year.

### ***How do you apply?***

If you are in receipt of any of the above allowances or benefits, you do not need to apply for this grant. If not, you should complete form RCG1 and return it to:

Respite Care Grant Section  
Department of Social Protection  
PO Box 10085  
Dublin 2

Form RCG1 can be obtained from your local Social Welfare or Intreo Office or downloaded at <http://www.welfare.ie/en/pdf/rcg1.pdf>.

### **Guide through application form**

**Part 1** – Your personal details (PPS number, address, telephone etc.) and your work and claim details (details of current and previous claims and details of recent or current employment).

**Part 2** – Details of the person you are caring for and the care you provide to them.

**Part 3** – A checklist for eligibility for the Respite Care Grant. You are eligible only if you have or will be providing full time care for at least 6 months and if this period of care includes the first Thursday in June. You will not be eligible for the Respite Care Grant if you are working more than 15 hours per week outside the home, are in receipt of Jobseeker's Benefit/Allowance or are signing on for Jobseeker's Credits.

**Part 4** – Section A must be completed by the person being cared for and Section B by the Doctor of the person being cared for.

### ***For more information***

Respite Care Grant Section  
Department of Social Protection  
Tel. 01 7043240

[www.welfare.ie](http://www.welfare.ie)

Department of Social Protection Website (23 September 2014). Respite Care Grant.  
Available at <http://www.welfare.ie/en/Pages/respite.aspx> [Accessed 3 July 2015]

## Tax Credits

A tax credit or relief is a sum deducted from the total amount a taxpayer owes to the state. The tax credits/relief which you may be entitled to are the Incapacitated Child Tax Credit, the Home Carer's Tax Credit and Tax Relief on Medical Expenses.

### **Incapacitated Child Tax Credit**

#### ***What is it?***

This tax credit (€3,300) can be claimed if your child (or a child living with you) is permanently incapacitated physically. Where more than one child is permanently incapacitated, a tax credit can be claimed for each child. The list of eligible conditions does not include EB, however, if EB prevents your child from being able to maintain themselves independently, you are still eligible for the tax credit. You just need to explain how EB affects your child's day-to-day routine and ensure to stress how much extra care you, as a parent, have to provide on a daily basis for your child, compared to another child of the same age. You can enclose extra paper with the form if you like. You must also include a certificate from your doctor stating the date EB was first diagnosed, the degree and extent of the incapacity and whether your child will be incapacitated permanently as a result of EB. *'Incapacitated' is not clearly defined but it is our understanding that it refers to severe, chronic and untreatable conditions.*

#### ***Is it difficult to get?***

You will have to prove that your child's condition is severe enough to mean that they need a huge amount of care and support. If you include an explanation of how you and your child's lives are affected by EB and a certificate from your doctor underlining the severity of the condition it should not be difficult to get this tax credit.

#### ***How do you apply?***

- You can download a form from <http://www.revenue.ie/en/tax/it/credits/incapacitated-child-credit.html#section5>
- You can get a form from your local Revenue Office.

### **Guide through application form**

The application form is very straight-forward, you just need to fill in your basic details (address, PPS number) and those of the child you are claiming for and the nature of the incapacity. They will also request your bank details in order to refund your tax. The important thing for EB patients is that they attach a certificate from a doctor detailing the condition. This must state the date when EB was first diagnosed, the degree and extent of the incapacity and whether your child will be incapacitated permanently as a result of EB.

### ***For more information***

Revenue Website. **Incapacitated Child Tax Credit.** Available at <http://www.revenue.ie/en/tax/it/credits/incapacitated-child-credit.html#section5> [Accessed 3 July 2015]

## **Home Carer's Tax Credit**

### ***What is it?***

This tax credit is for families where one parent stays at home to care for one or more dependent children. This credit is not related to illness. The tax credit (max €810) is the same, regardless of how many children are being cared for. The home carer is also allowed to earn up to €5,080 a year from part-time employment and still claim this tax credit. If you earn between €5,080 and €6,700 you will be entitled to a reduced credit.

### ***Is it difficult to get?***

This tax credit is not difficult to be approved for once the carer does not earn more than €5,080 - €6,700 a year, in their own right.

### ***How do you apply?***

- You can claim using the PAYE Anytime website if you are signed up for this service
- You can get a form from your local Revenue Office
- You can download a form from <http://www.revenue.ie/en/tax/it/credits/home-carers.html>

### **Guide through application form**

The application form is very basic. You just need to fill in names, addresses and PPS numbers of both parents and of dependants being cared for.

### ***For more information***

Revenue Website. **Home Carer Tax Credit.** Available at <http://www.revenue.ie/en/tax/it/credits/home-carers.html> [Accessed 3 July 2015]

## Medical Expenses Tax Relief

### **What is it?**

You may claim tax relief at the standard rate for certain health/medical expenses within 4 years after the end of the year to which the claim relates provided these have not or will not be reimbursed by health insurance/other bodies or be the subject of compensation.

Qualifying health expenses include:

- Doctors'/consultants' fees
- Diagnostic procedures carried out on the advice of a practitioner
- Drugs or medicines prescribed by a doctor, dentist or consultant
- Maintenance or treatment in a hospital in connection with the services of a practitioner
- Supply, maintenance or repair of any medical, surgical, dental or nursing appliance used on the advice of a practitioner
- Certain items of expenditure in respect of a child suffering from a serious life threatening illness/permanent disability attending hospital on a regular basis (travel – but not parking, overnight accommodation, telephone, hygiene products and special clothing)

### **Is it difficult to get?**

It is relatively easy to claim this tax relief.

### **How do I apply?**

You can claim Medical Expenses Tax Relief by:

- Using Revenue's online *PAYE Anytime* service
- Downloading *Form Med 1 – Health Expenses Claim for Tax Relief* from the Revenue website (<http://www.revenue.ie/en/tax/it/leaflets/it6.html#section2>) and returning it to your local Revenue office. If your claim includes non routine dental treatment, you will have to submit Form Med 2 together with a certificate by the Dental Practitioner
- By completing Panel 1 if you use *Form 11* to make a tax return and claim credits and reliefs (in this case there is no need to submit a form Med 1).

### **Guide through application form**

You must include personal details, details of the person on whose behalf you incurred medical expenses, income details, and details of expenses incurred. You do not send receipts with your claim, although you must retain receipts for all expenses claimed for a period of six years in case your claim is chosen for a more detailed examination.

***For more information***

Revenue Website. **A Guide to claiming Health or Medical Expenses Relief – IT6.**  
Available at <http://www.revenue.ie/en/tax/it/leaflets/it6.html#section2> [Accessed 3 July 2015]

*This document was last updated by DEBRA Ireland on 3/7/15.*