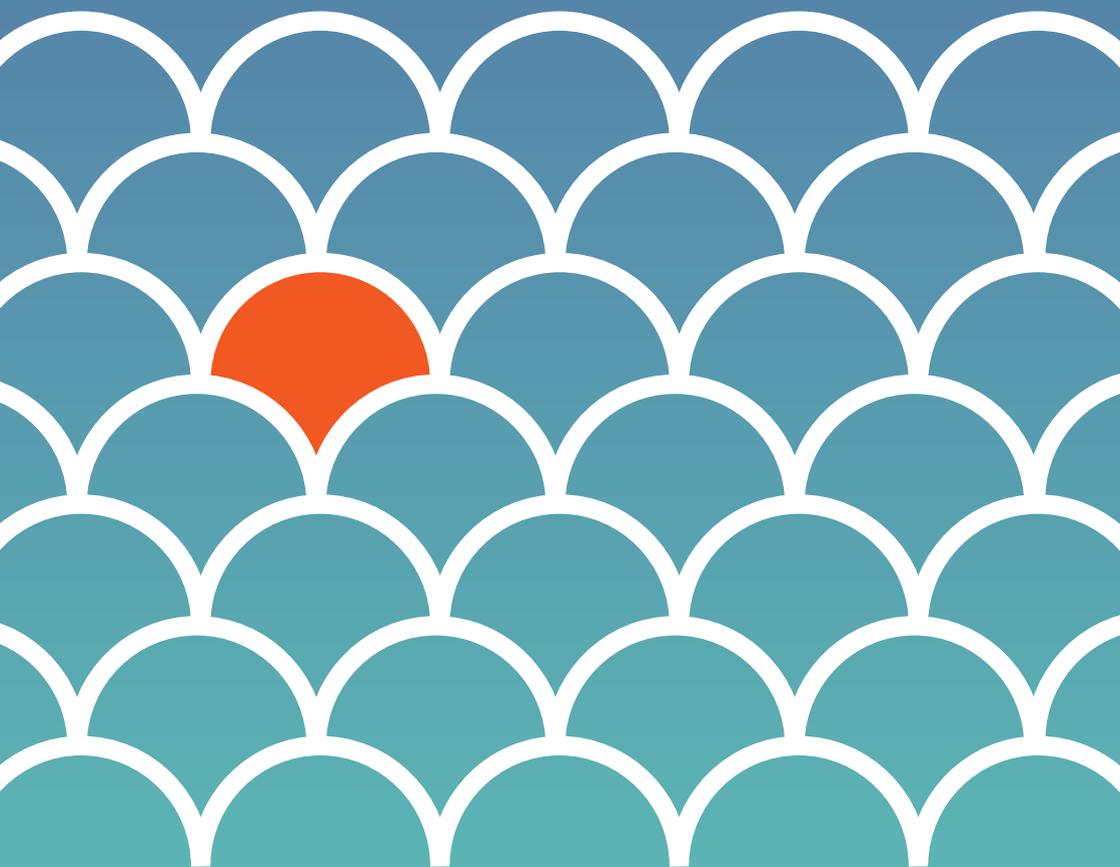




Citizens **Information** Board  
*information · advice · advocacy*

## Guide to entitlements for people with disabilities



# Contents

Education and training	04
Health services	06
Disability-related payments	08
Caring for a person with a disability	09
Employment	10
Housing	12
Transport	14
Tax	15
Complaints and appeals	17
Further information	18

This guide to the rights and entitlements of people with disabilities is published by the Citizens Information Board. The information in this leaflet is intended as a general guide only and is not a legal interpretation.

The Citizens Information Board is the national agency responsible for supporting the provision of information, advice and advocacy on social services and for the provision of the Money Advice and Budgeting Service and the National Advocacy Service for people with disabilities.

April 2018

# How to use this booklet

This booklet provides an overview of entitlements for people with disabilities, so that you can quickly get to know the range of services and supports that is available.

There is an online version of this guide with more detailed information on all the topics covered.

For everything **printed in bold** in this booklet, you can go to the online guide to find out more.

**[citizensinformation.ie/guides](http://citizensinformation.ie/guides)**



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 0761 07 4000.

# Education and training

The **Early Childhood Care and Education Scheme** provides free early childhood care and education for children of pre-school age. The Better Start Access and Inclusion Model (AIM) provides supports to ensure that children with disabilities can access the ECCE Scheme in mainstream pre-school settings and participate fully in the pre-school curriculum alongside their peers. For more information see [aim.gov.ie](http://aim.gov.ie).

Under the Disability Act 2005, children with a disability who were born after 1 June 2002 have a right to an **assessment of need** for the health and education supports and services they require.

**Special needs education** provides specific educational arrangements for children with disabilities. Students attend ordinary classes in mainstream schools where possible or may be in special classes in mainstream or special schools. In **primary** and **post-primary education**, students may get additional help from learning support and resource teachers and get care support from special needs assistants. A **Visiting Teacher Service** supports children and babies with hearing or visual impairment.

Parents can contact the **Special Educational Needs Organiser** in their area to see what arrangements can be made (see [ncse.ie](http://ncse.ie) for contact details).

**Additional supports in primary school** may include supports for hearing impairment, speech and language disorder, visual impairment, moderate general learning disabilities and autistic spectrum disorders. These supports could include assistive technology, a home tuition grant for children unable to attend school or a July Education Programme which extends the school year. Children with special educational needs have the right to free primary education up to age 18.

**Post-primary school supports** include **grants for assistive technology**. Special arrangements can be made for students with disabilities who are

sitting **State examinations**.

Many areas have **school transport for children with special needs**. In other areas a **Special Transport Grant** may be available.

If you are **leaving school**, are unemployed or looking for your first job, there is a range of **vocational education and training supports** available.

Unlike vocational training, **rehabilitative training** is not directly linked to the labour market but focuses on core life skills, social skills and basic work skills. Trainees usually get a training allowance and keep their social welfare payment.

There are a number of **supports for third-level students with a disability**. The Association for Higher Education Access and Disability (AHEAD) is an organisation that promotes the participation of students with disabilities in third-level education. Most third-level institutions have a Disability Officer or Access Officer who can provide help and information. A college can make a claim on behalf of a student to the **Fund for Students with Disabilities** to fund services and supports for them.

As part of their **CAO application**, students with a disability can use the **DARE admissions scheme** (Disability Access Route to Education) which offers places on a reduced-points basis to school-leavers with disabilities.

Students with disabilities are eligible for **third-level student grants** on the same basis as other students. Those who have been getting a social welfare payment may qualify for a **Back to Education Allowance**.

**Springboard** provides free places on courses leading to awards at certificate, degree and post-graduate level to people who meet the eligibility requirements.

# Health Services

GPs (family doctors) provide free **developmental examinations** in the weeks following birth. **Public health nurses** monitor the development of babies in their first months and can provide information and support.

Children with a disability who were born after 1 June 2002 are entitled to an **assessment of need** of health supports and services and to get an Assessment Report and a statement of the services they will receive.

Health services for children with disabilities are organised and delivered differently in different areas. Your Local Health Office can tell you the services that are available in your area.

A **medical card** entitles you to a range of health services free of charge, including GP services and public hospital services. Medical cards are given to people who are eligible because of their income or personal circumstances. If Domiciliary Care Allowance is being paid for a child, they can get a medical card without an income test.

If you are not eligible for a medical card, you may qualify for a **GP visit card** if you pass an income test. The card entitles you to free visits to participating GPs. A GP visit card is available without an income test to all children under the age of 6 and to everyone over the age of 70.

Medical card holders are entitled to **prescribed medicines** but must pay a **prescription charge**. Under the **Long Term Illness Scheme**, people with certain conditions can get free medicines and appliances for those conditions. If you are not covered by either of these schemes, you can register for the **Drugs Payment Scheme** which covers prescription costs that are over a set monthly amount.

**Dental, aural and optical services** are provided to medical card holders and to children who are referred from **child health service** and **school health service** examinations. Medical card holders are entitled to a free annual dental examination, extractions, two fillings and emergency treatment. Other treatments, including providing dentures, require the prior approval of the local Health Service Executive (HSE) dental surgeon.

The **Treatment Benefit Scheme** may cover you for dental, optical and audiology services if you have enough Pay Related Social Insurance (PRSI) contributions.

There are **charges for public hospitals** but some people are exempt, including medical card holders, children up to six weeks of age and children referred from child health clinics or school health checks.

For people who need long-term nursing home care, the **Nursing Homes Support Scheme**, also known as the Fair Deal, can provide financial support.

The Health Information and Quality Authority (HIQA) is responsible for the **regulation of residential services and residential respite services** for children and adults with disabilities.

**Community care services** include **public health nurses, social workers, occupational therapists, home help services, chiropody services, speech and language therapy services, respite care and day care.**

There are variations in the provision of community care services and not all are available in all areas. Find out more about what is available locally by asking your Local Health Office, Citizens Information Centre or GP.

# Disability-related payments

For some payments you must have enough **Pay Related Social Insurance (PRSI)** contributions to qualify. Other payments have a **means test** and whether you qualify depends on your income.

**Illness Benefit** is a short-term payment made to people who are unable to work due to illness and who have enough PRSI contributions. **Invalidity Pension** is a long-term PRSI-based payment for people with a serious illness or disability.

**Disability Allowance** is a long-term means-tested payment for people with a disability that substantially restricts their capacity to work. You can earn a certain amount from rehabilitative work while getting Disability Allowance.

You can also do rehabilitative work while getting **Blind Pension**, which is a long-term means-tested payment for people who are blind or have low vision. **Blind Welfare Allowance** is a means-tested supplementary payment which is paid by the Health Service Executive (HSE).

The **Occupational Injuries Benefit Scheme** is for people who have been injured at work or while travelling to or from work or who have contracted a disease due to their work. The main benefits under this scheme are **Injury Benefit**, which is a short-term payment, and **Disablement Benefit**, which can be paid as a long-term pension or as a once-off payment.

**Household Benefits Package, Fuel Allowance, Free Travel** or a **Living Alone Increase** may be paid in addition to your main disability-related payment.

The **Supplementary Welfare Allowance Scheme** helps people with little or no income. It includes a basic weekly payment for people who do not qualify for other payments and supplements for rent and for exceptional or urgent expenses.

# Caring for a person with disability

If you are caring for someone with a disability, you may qualify for a carer's payment. The main payments for people providing full-time care are **Carer's Benefit** (based on PRSI contributions) and **Carer's Allowance** (which is means tested). You may be entitled to a **half-rate Carer's Allowance** if you are getting another social welfare payment and taking care of someone.

If you are caring for a child aged under sixteen who has a severe disability, you may be able to claim **Domiciliary Care Allowance** for them.

There is an annual **Carer's Support Grant** paid to carers (formerly known as the Respite Care Grant).

You can take unpaid **carer's leave** from work for up to two years to provide full-time care. Parents who are working can take **parental leave** from employment before their child is eight years old. If your child has a disability, you have until the child is aged sixteen to take your parental leave.

# Employment

There are a number of employment supports aimed at helping people with a disability to gain and retain employment.

The **EmployAbility Service** provides support to people with disabilities who are looking for work or are already in a job and it also assists employers. Supports include job sourcing and job matching, on-the-job support and coaching, and assistance with integrating into the workplace.

A new **Youth Employment Support Scheme (YESS)** providing work placements to young jobseekers who are long-term unemployed, or who face barriers to employment, is due to start in 2018.

The **Job Interview Interpreter Grant** can fund an interpreter, if you have an interview for a job and you are deaf, hard of hearing or have a speech impairment.

If you are starting a job or are already working with a disability, you or your employer can apply for the **Workplace Equipment and Adaptation Grant** to adapt the

workplace or buy equipment.

If you are visually impaired or blind, you can apply for a **Personal Reader Grant** to employ someone to help with reading at work.

The **Wage Subsidy Scheme** gives financial assistance to employers of people with disabilities whose productivity levels are reduced by a certain amount and who work at least 21 hours per week.

The **Employee Retention Grant Scheme** helps employers to keep employees at work if they acquire an illness, condition or impairment that affects their ability to carry out their job.

The **Disability Awareness Support Scheme** provides funding to employers for staff training to raise awareness of disability issues in the workplace.

If you are getting Disability Allowance or Blind Pension you keep your payment and **do some rehabilitative work or training**. You must notify the Department of Employment Affairs and Social

Protection before you can take up work or training.

If you are getting Illness Benefit or Invalidity Pension you cannot work (except for unpaid voluntary work). You must transfer to **Partial Capacity Benefit** if you wish to work. If you qualify for Partial Capacity Benefit you can keep all or part of your payment, depending on how restricted your capacity for work is.

There are a number of employment schemes that you can avail of if you meet the eligibility requirements.

The **Community Employment scheme** is designed to help people who are disadvantaged or long-term unemployed to get back to work by offering placements in jobs based within local communities.

The **Rural Social Scheme** is aimed at low-income farmers and fishermen/women who are getting certain social welfare payments, including Disability Allowance.

The **Community Services Programme** supports voluntary and community groups to provide local services and to create employment opportunities for disadvantaged people.

If you want to **start your own business** you may be eligible for the **Back to Work Enterprise Allowance** or the **Short-Term Enterprise Allowance**.

# Housing

If you have a disability, you may be able to get financial help with alterations to make your home more suitable for your needs. The **Housing Adaptation Grant for People with a Disability** helps to make accommodation suitable for a person with a physical, sensory or intellectual disability or mental health difficulty. If you only require minor work you can apply for the **Mobility Aids Grant Scheme** instead. The **Housing Aid for Older People Scheme** is aimed at people aged over 66 to improve the condition of their home but may apply to people under 66 in cases of hardship.

As well as applying for one of these grants, you may be able to get a **VAT refund on aids and appliances used**. This scheme also applies to the cost of installation work.

The **Better Energy Homes Scheme** provides grants to homeowners to upgrade their homes with energy-saving and renewable energy solutions. If you are renting, your landlord may be able to get a grant under the scheme. The separate **Better Energy Warmer Homes Scheme** funds energy upgrades for homeowners on low incomes.

You (or your landlord) may be eligible for a tax credit under the **Home Renovation Incentive** for money spent on adapting your home. Local authority tenants can also apply for this tax credit.

You may qualify for a **local authority home improvement loan** if you cannot get a bank loan for necessary works to improve, repair or extend your home.

The **Rebuilding Ireland Home Loan** provides mortgages at reduced interest rates to first-time buyers on a low income.

If you are in mortgage arrears, your lender is bound by two statutory codes of conduct. These are the Central Bank's **Code of Conduct on Mortgage Arrears (CCMA)** and its **Consumer Protection Code 2012**. You can contact the **Money Advice and Budgeting Service (MABS)** to help you

deal with your debt. The **Abhaile** scheme, which is available through MABS, provides a range of services to help you to deal with your situation, including financial advice, legal advice and insolvency advice.

If you are on a low income and you need somewhere to live, you can apply for **local authority** housing, which is allocated according to need. Local authorities take disability into account when assessing applications for housing.

Some local authorities and **voluntary organisations** provide specific housing for people with disabilities. There may also be other services available to tenants, such as social activities, meals and support staff.

Rents in local authority and voluntary housing (social housing) are based on the household's ability to pay.

If you qualify for social housing support but there is no suitable social housing available in your area, you should apply for the **Housing Assistance Payment (HAP)**. Under HAP, you arrange to rent from a private landlord. The local authority pays your landlord directly and you pay a rent contribution to the local authority, based on your ability to pay.

**Rent Supplement** is a payment for people in private rented accommodation who cannot afford to pay the full rent. If you are getting Rent Supplement for a long period, you may be eligible for **the Rental Accommodation Scheme (RAS)**, which provides long-term housing under local authority agreements with landlords. Alternatively, you may be asked to switch over to HAP.

# Transport

The **Free Travel Card** is available to people aged 66 and over. People with disabilities aged under 66 may also qualify. It allows you to travel, free of charge, on public transport and some private bus and ferry services. If you are unable to travel alone for medical reasons, you may get a Free Travel Companion Card, which allows anyone aged over 16 to accompany you.

If you have a **Public Services Card (PSC)** it will have FT-P displayed in the top left hand corner, if you have free travel. If FT+S is on the card you can travel with your spouse, partner or cohabitant. If FT+C is on the card you can have a companion (over 16) travel with you for free.

**Public transport services** provide supports for people with disabilities travelling by **bus** or **rail**.

**Guide dogs and mobility training** are available to help people with visual impairments safely navigate their environment.

Disabled drivers may be eligible for **Disabled Drivers and Passengers Tax Relief** and the **Disabled Person's Parking Card**. If you get this tax relief you can apply for a free pass for toll roads by contacting your nearest toll road operator.

Airlines and tour operators flying from EU airports cannot refuse to carry passengers or take bookings on the basis of reduced mobility. Airports and airlines must provide free assistance to **airline passengers with reduced mobility**.

**Income tax** applies to nearly all types of income. Some income from social welfare payments is not taxed, such as Disability Allowance, and some compensation payments are not taxed.

**Tax credits and reliefs** reduce the amount of tax you have to pay. There are some **tax reliefs for people with disabilities**. These include the **Blind Person's Tax Credit** and the **Guide Dog Allowance**.

You can claim **tax relief on the cost of employing a carer** for yourself or for another family member.

The **Incapacitated Child Tax Credit** can be claimed by the parents of a child with a permanent disability.

The **Home Carer's Tax Credit** is available for married couples or civil partners, one of whom works in the home caring for a person aged over 65, a child, or a person with a disability who requires care.

The **Dependent Relative Tax Credit** may apply if you maintain a relative who has a disability or who is aged 65 or over, or if you maintain a son or daughter who lives with you and on whom you rely because of old age or infirmity.

You can claim **tax relief on medical expenses** that you pay for yourself or for someone else, including doctors' bills, medicines, appliances, and hospital and nursing home costs.

The **Disabled Drivers and Disabled Passengers Scheme** provides a range of tax reliefs linked to the purchase and use of vehicles by disabled drivers and disabled passengers.

Other tax reliefs include the **Age Tax Credit** and **bereavement tax credits**.



**Deeds of covenant** may offer tax savings where you give money to a person who is aged over 65 or is permanently incapacitated.

If you are aged over 65 or permanently incapacitated and you have a low income, you may be exempt from **Deposit Interest Retention Tax (DIRT)**, which is charged on interest earned on savings.

A **trust fund** that is set up for the benefit of someone who is totally and permanently incapacitated may be exempt from tax.

You may be able to claim a **Value-Added Tax (VAT) refund on aids and appliances**, as well as on building work covered by a housing adaptation grant.

# Complaints and appeals

If you are unhappy about a service you have received, or if you feel that you have been unfairly treated when claiming your entitlements, you can make a complaint or an appeal. For example, if you are refused a social welfare payment or get a lower payment than you expected, you can appeal the decision to the **Social Welfare Appeals Office**.

**Healthcomplaints.ie** has information on how to make a complaint about health and social care services. For complaints about public health services you can use the **HSE complaints process**. There is a separate complaints process if you wish to make a complaint about an **assessment of need**.

The **Ombudsman** can investigate complaints about public bodies. Under the Disability Act 2005, the Ombudsman also has a role in investigating complaints about accessibility to public services.

The **Ombudsman for Children** can investigate complaints about public bodies that relate to children.

# Further information

## Online

You can get more information on any of the topics covered in this booklet on **citizensinformation.ie**. For an online version of this guide with links to detailed information for all the **topics printed in bold** go to **citizensinformation.ie/guides**.

## Citizens Information Phone Service

If you have questions about any of the information covered in this booklet you can contact the Citizens Information Phone Service on 0761 07 4000, Monday to Friday, 9.00am to 8.00pm.

## Citizens Information Centres

You can visit your local Citizens Information Centre for information and advice. Find your nearest centre at **centres.citizensinformation.ie**.

## National Advocacy Service for people with disabilities

The National Advocacy Service (NAS) for people with disabilities is an independent, confidential and free advocacy service. It has a particular remit for people with disabilities who are isolated from their community and services, have communication differences, are inappropriately accommodated, live in residential services, attend day services and have limited supports. You can contact NAS on 0761 07 3000.

## Assist Ireland

The website **assistireland.ie** contains information on daily living aids, mobility aids and assistive technology.



# April 2018

The Citizens Information Board provides independent information, advice and advocacy on public and social services through [citizensinformation.ie](http://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.

## Citizens Information



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



**0761 07 4000**

Mon to Fri, 9am – 8pm



**Drop in**

215 locations nationwide

## Citizens Information Board

Ground Floor  
George's Quay House  
43 Townsend St  
Dublin 2  
D02 VK65

t: 0761 07 9000  
f: 01 605 9099  
e: [info@ciboard.ie](mailto:info@ciboard.ie)  
w: [citizensinformationboard.ie](http://citizensinformationboard.ie)