

# HEALTH

The Health Budget in 2022 will be €22 billion, more than 60% higher than five years ago. It creates capacity to deal with the changed Health challenges and the care postponed during Covid. However new capacity must be built and three hospitals dedicated to Waiting Lists are now planned.

- PRIMARY MEDICAL COVER:** A Medical Card entitles you to most health services free. A GP Visit Card covers the cost of visits to the doctor. The means test for these cards is based on net income i.e. after the deduction of tax and PRSI; of reasonable expenses: (on rent or mortgage; on travel to work; on childcare and on regular weekly out-of-pocket medical expenses). Savings in excess of €36,000 (single) €72,000 (couple) are valued in the same way as in Social Welfare means-test. The cards will be granted if your family's remaining income after these deductions does not exceed the following guidelines for 2022:

	Medical Card		GP Only	
	Under 66	66 and over	Under 66	66 and over
• Single living alone	€184.00	€201.50	€304.00	€333.00
• Single living with family	€164.00	€173.50	€271.00	€286.00
• Married or cohabiting couple (or single parent)	€266.50	€298.00	€441.00	€492.00

Additional Allowance for Dependent Children:

	Medical Card	GP Only
• for each of first two children under 16/over 16	€38.00/39.00	€57.00/58.50
• for subsequent children under 16/over 16	€41.00/42.50	€61.50/64.00
• for each child in full time third level education (no grant)	€78.00	€117.00

The HSE will consider cases outside these guidelines on exceptional hardship grounds. Medical Card holders do not have to pay student exam fees. Persons with British or EU pensions, who have no Irish Social Welfare pension, generally qualify for the Medical Card regardless of income. Students will only qualify for a Medical Card in their own right if they have an independent income of at least €164 (this can include a student grant which would not count in the Medical Card means-test).

- Persons aged 70+** all now qualify for free GP services without a means test, and qualify for a Medical Card if their gross weekly income is less than €550 per week (single), or €1050 (couple). In the means test, the first €36,000 (single), €72,000 (couple) of savings and investments are disregarded. On the balance, you can opt that only the income actually earned will be counted, by submitting either a certificate of interest or details of the savings product. If significant savings are involved this is more favourable than using the Social Welfare method.
- Children under 6 qualify for a GP Card regardless of parents' means. This will be extended to under 8s during 2022 and gradually to age 12.
- A €1.50 charge per prescription item applies to Medical Card holders (max €15 per month per family) and for those aged 70 it is €1 per item (max €10 per month). Prescription charges do not apply to those on the Long-term Illness Scheme.
- Drug Refund:** Any individual or family can get a refund on the cost of prescribed drugs used in any month in excess of €100 provided the drug is on the Government list.
- GENERAL HOSPITAL ENTITLEMENTS:** Everyone is entitled to public in-patient and out-patient hospital services. However, if you see a consultant privately, you will have to pay privately for any test or care arising, unless you give notice that you wish to switch back to join the public waiting list for the treatment. The National Treatment Purchase Fund is now contacting Public Patients waiting longest across 50 different procedures, offering the option of having the procedure done immediately in another hospital as a private patient without charge.
- Refund for Treatment Abroad:** The HSE will refund the cost of treatment in another EU country, provided your consultant applies in advance, confirms that the treatment is justifiable and is not available in sufficient time in Ireland. Some travel expenses are also covered (Tel: 056 778 4908 or email: treatmentabroad.scheme@hse.ie).
- Charges:** With the exception of Medical Card holders, and children with long-term ailments or referred from school health examinations, public patients pay the following, but some relief is planned for those under 18 during 2022:
  - Casualty and Outpatients** €100 unless referred by your doctor or admitted to hospital.
  - In-patients** €80 per night (up to a max €800 in a year).
- NURSING HOME SUPPORT:** Under the "Fair Deal" patients seeking long-term residential care are entitled to means-tested support subject to a Care Needs Assessment. The patient will be liable to pay towards the cost of care:
  - 80% of assessable income (i.e. after deduction of tax, PRSI, mortgage/rent and out-of-pocket medical expenses)
  - plus 7.5% of the value of any assets (net of borrowings against them). The first €36,000 (single), €72,000 (couple) of assets are disregarded.

A spouse is assessed with half of the couple's joint income and assets. The HSE can assess assets transferred in the past 5 years. The balance of the cost will be met by the State.

If the assets are in property, the contribution can be deferred until settlement of the person's estate, but the money owing will be increased by the Consumer Price Index each year. In the case of the family home and of the assets of a family business where a family successor continues to run it for at least six years, the contribution will only be paid for a maximum of three years and so capped at 22.5% of its value (or 11.25%, if covering one spouse). This 3 year cap now applies to the proceeds of sale of the Patient's home. The deferred charge against the home will not be collected during the lifetime of a surviving spouse or a disabled child. It is planned to exclude rental income generated from a Resident's family home from assessable income during the course of 2022.

### HELP FOR PENSIONERS LIVING INDEPENDENTLY

Older people or those with incapacities can get grants for home improvements from the Council, subject to income limits, but your application may be prioritised based on medical need. VAT relief can also be claimed on qualifying works.

- Housing Aid For Older People:** Up to 95% grant in owner-occupied homes, for persons aged 66 or over, to cover the costs of up to €8,000 in necessary improvements – rewiring, central heating (where none), replacing boilers beyond repair. Annual gross income of all household members after deduction of €5,000 for any child/student dependant or person needing full-time care, must be under €30,000 for the full grant, dropping on a graduated basis to 30% for incomes €50,000-€60,000, but no grant after that.
- Mobility Aids:** Up to 100% grant to cover the costs of up to €6,000 in works to address mobility problems, certified by a doctor (e.g. rails, ramps, stairlifts and level access shower) in owned or private rented homes where the annual income of all household members is under €30,000.
- Housing Adaptation (Disability):** Up to 95% grant to cover the costs of up to €30,000 in works to adapt a home to suit the needs of a person with an enduring disability (e.g. downstairs toilet shower, wheelchair adaptation, extension, etc.) in owned or private rented homes. The works must be certified necessary by a doctor and may require an Occupational Therapist Report. Annual income of all household members must meet the same test as for Housing Aid for Older People.

# HOUSING

Budget 2022 starts implementation of "Housing for All" which aims to deliver over 6,000 Affordable and Cost Rental homes per year, through the new State's Land Development Agency, local councils and a quota in all new private developments. This year almost 16,000 social and affordable homes will be delivered.

- Single people with gross earnings up to €65,000 and couples up to €75,000 gross, can get a Local Authority Home Loan confined to first time buyers and separated persons who have no interest in the family home, of up to 90% of a home (new and second hand) costing up to €320,000 provided you have been refused by two lenders. The interest rate including Mortgage Protection is 3.3% on a 30 year loan. It costs about €4.54 per month per €1,000 borrowed and you must be able to afford the payments.
- Affordable Purchase:** Councils will soon publish a scheme of priority for Affordable Purchase, open to applicants unable to raise a mortgage in their Council area. The successful applicants must raise the maximum mortgage which they can afford (currently set at 3.5 times household income) and must be able to fund 60% of the full price. The balance will be held by the Council as an Equity Charge on which no payment is made until it is finally redeemed if the house is sold or at a long stop termination date of at least 25 years. The buyer may buy out that equity in whole or in part at any stage, by paying the equivalent % of the open market value at the time the redemption payment is made.
- First Home Scheme:** A shared equity scheme of up to 30% will assist persons who cannot raise a sufficient mortgage to purchase new private homes. Location based price ceilings will reflect the median price that first time buyers pay for a new home in the area. It is anticipated that these will range from about €225,000 (in the most competitively priced areas of the country). To approx. €450,000 (in the areas with more expensive homes). Specific price ceilings may apply in certain urban areas in exceptional cases.
- A Cities Fund will be introduced in 2022 to support by up to 20%, the provision of homes in developments of four stories or more to home buyers.**
- Cost Rental:** A scheme will soon be published for people who cannot afford a home loan to apply to their local authority, for a Cost Rental Tenancy which offers a secure 6 year lease, which can be extended, on a home of appropriate size, at a rent 25% below market rents, which will only increase in line with consumer prices.
- HELP TO BUY** allows a person buying a new home during 2022 claim a refund of the income tax and dirt tax which they paid in the past 4 years up to a maximum of €30,000 or 10% of the value of the home. There is no means test on this scheme, but the house price cannot exceed €500,000.
- DEBT PROBLEMS:** If you are having difficulty keeping up with payments it is vital that you immediately inform those whom you owe (utilities, banks, etc.) and seek advice. Important services include: Abhaile offers a dedicated adviser, free financial advice, free legal advice (Helpline 076 1072000) on Mortgage difficulties and Insolvency Service of Ireland helps people to reach debt settlements (contact: info@isi.gov.ie, 076 106 4200).
- HOUSING ASSISTANCE PAYMENT (HAP)** is available to anyone who is eligible for Social Housing through the local authority [i.e. is in need of housing, and whose household after tax income does not exceed €35,000 (Single) plus allowance of €875 for each child and €1,750 for each additional adult up to a maximum of €42,000]. If approved the Council will pay the rent to a landlord whom you source. There is a ceiling on eligible rents in Limerick. Single (sharing) €270, Couple in shared accommodation €300, 1 Adult renting €420, Couple renting €450, Couple or 1 Adult with child €650, Couple or 1 adult with 2 children €700, Couple or 1 adult with 3 children €750. If a tenancy cannot be found within this ceiling, flexibility up to 20% may be provided on a case by case basis. Up to 50% higher rent ceiling applies if a family is homeless; or at risk of becoming homeless.
  - As a tenant you pay a rent contribution to the Council after-tax household income (net of certain allowances based on family size).
- TENANCY RIGHTS:** A number of improvements in tenancy rights have been introduced:
  - The standard lease extended to 6 years (and soon to become indefinite duration). Caps on Rent increases not in excess of the rise in consumer prices will apply, to end 2024.
  - The Notice Period from a landlord extended to 120 days (at least one year tenancy) 196 days (at least 3 years)
  - The grounds for ending a tenancy have been tightened and Notice of Termination for non payment of rent must be sent to RTB.
- WARMER HOMES: Free Home Insulation Scheme** for owners of homes built before 2006 is available to persons who are eligible for Fuel Allowance, and to persons on Jobseeker's Allowance for over 6 months with children under 7, or on Working Family Payment, One Parent Family Allowance, Carers Allowance or Domiciliary Care Allowance. In some cases replacement of single glazing windows or heating upgrades can be considered. Funding for this scheme is substantially increased in 2022.
- Better Energy Home Scheme** (tel: 1850 927 000) provides grants to homeowners for homes built before 2006: insulation of attic (€400), cavity wall (€400), internal wall (€2,400 (detached), €2,200 (semi or end-of-terrace), €1,600 (apartment or mid-terrace), external wall (€6,000 (detached), €4,500 (semi or end-of-terrace), €2,750 (apartment or mid-terrace); heating controls (€700); solar water heating (€1,200), heat pump (air to air €600, other €350) to qualify the Heat Loss Indicator must be less than 2.3W/sq. metre. Along with the insulation works, you can get a grant of €50 for the required Building Energy Rating (BER). Grants will typically cover 20-30% of the full cost. Energy savings of up to 50% can be achieved. For external insulation, you should first apply to your local authority for a Declaration of Exemption from the need for planning permission (cost €80). A low-cost loan to complement this grant will be introduced during 2022.
- A Solar PV Electricity Grant is available for pre-2011 houses. Grant is €900 per kWp up to a max of 2 kWp or for Larger systems up to 4 kWp using a battery can get up to €3,000 grant.

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# KNOW WHERE YOU STAND

## A Guide to Your Entitlements in 2022

As we exit Covid, Budget 2022 seeks to tackle the damaging impact on our lives and livelihoods. Investment has been stepped up in the important areas of Housing, Childcare, Schools and Hospitals. Action has also been taken to protect living standards in the face of rising costs through tax relief and welfare improvements.

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# FAMILIES AND CARING

Covid has put families under huge pressure. Budget 2022 takes important steps to support parents and carers and put early childhood services on a stronger foundation.

- The **New National Childcare Scheme** supports all children in childcare registered with Tusla who are at least 24 weeks old through a grant paid to the provider. An hourly grant is paid.
  - A **Universal payment up to a child's 15th birthday will be paid from September 2022 (currently up to 36 months) without a means test of €0.50/hour or €22.50 per week for the max 45 hours.**
  - An **enhanced** grant for those whose household income is under €60,000, (where income excludes taxes, secondary benefits, student grants, pension contributions and a **multiple child discount** of €4,300 (two children under 15) €8,600 (more than 2 children under 15)). The hourly rate falls with rising income and rising age. Outside term time, up to 45 hours care per week can be claimed where both parents are working or studying (enhanced hours), otherwise the max is 20 hours (standard hours). **During term time, school or ECCE hours are no longer deducted from what can be claimed.**

Reckonable Income	Hourly Rate Care			
	Age Under 1	Age 1-2	Age 3-5	Hourly After School (under 15)
Under €26,000	€5.10	€4.35	€3.95	€3.75
Under €42,500	€2.87	€2.48	€2.03	€1.93
Under €60,000	€0.84	€0.78	€0.33	€0.33

- From **September 2022** a new funding stream to support staff in **Early Learning and Childcare Sector** will commence. Worth on average **€1,000 per child** to those delivering service, it will be conditional on freezing fees charged.
- Free Early Childhood Care and Education** is available for two years to any child aged more than 2 years and 8 months until they are 5½ or make the transition to primary school, and covers 3 hours daily. An eligible child must enrol in September. A pre-school cannot charge parents extra for the hours covered by the scheme.

**AIM (Access Inclusion Model)** supports participation by children with special needs, through a range of supports towards a trained Inclusion Coordinator, specialist equipment, therapy services, and in some cases funding for classroom support. (See [www.pobal.ie](http://www.pobal.ie)).

If a child has a diagnosis of **autism**, s/he can access 10 hours of home tuition per week from age 2.5, and from age 3 a place in **Early Intervention Class** (if available) or 20 hours home tuition until school entry.

- The **Basic Child payments in 2022** are:

Universal Child Benefit	€140.00 (Under 18)	
<b>Child Payment on Welfare</b>	<b>€40.00</b> (Age Under 12)	<b>€48.00</b> (Age 12 and over)
<b>Back to school</b>	<b>€160.00</b> (Age Under 12)	<b>€285.00</b> (Age 12 and over)

Child Benefit is paid up to the 18th Birthday if in full time education. Back to School payments can be claimed by those on Working Family Payment or Back to Work/Education Schemes. A once off Grant of €8,000 is paid to a surviving partner who has child dependants.

- Maternity Leave** is 26 weeks (or longer if the baby is premature), with 16 additional weeks unpaid. **Paternity Benefit** for 2 weeks is payable during the first six months after births or adoption. **Parental Benefit** is payable for **seven weeks for children born after July 2022** during the first two years of their lives (rate of **€250** per week). **Unpaid Parental Leave** has been extended to 26 weeks and can be taken up to when a child reaches 12 years of age.

- WORKING FAMILY PAYMENT (formerly FIS):** A couple or a single parent on low pay, who work for at least 19 hours per week combined (including job-sharers), can get a supplement for their children (including those 18-22 in full-time education). The payment is calculated at 60c for each €1 by which your net family income (i.e. net of tax, USC, PRSI and superannuation) falls below the income thresholds. Maintenance of up to €95.23 is disregarded from family income as is half of the remainder in determining your assessed net family income. **In 2022 the thresholds are:**

- **€551 for a family with one child, plus**
- **€101 for second, €101 for third, €91 for fourth, and €126 (approx) for each additional child.**

If you qualify, the payment will be awarded for 52 weeks. It will not affect your eligibility for a Medical Card or **One Parent Family Payment**.

- Lone Parents** who work, are assessed with half their earnings in testing eligibility for a reduced rate of **One Parent Family Allowance**. **Persons with a disability** are assessed with half earnings between €140 and €375/wk in testing eligibility for a reduced rate of **Disability Allowance**.

- SUPPORT FOR CARING AT HOME**

- A **tax credit** of €3,300 is claimable if you are supporting a **child** whose incapacity makes it unlikely they will be able to maintain themselves. It requires a declaration by a doctor. For other Dependant Relatives the credit is €245.

- Tax Relief** at your top rate of tax up to €75,000 can be claimed to employ a **Home Carer** or to pay an agency for such a service for an incapacitated person

- A **Home Carer Tax Credit** of €1,500 is available to a partner in a one-earner family who is caring for a disabled person.

- Domiciliary Care Allowance** of €309.50 per month, and a Medical Card up to their 16th birthday is available to children with a severe disability who require substantial and documented extra care. **It will continue to be paid for children who go into hospital for up to six months.** A half-rate payment is payable to a child in **institutional settings** who lives at home for 2 days or more. At 16, the child may apply for Disability Allowance.

- HOME SUPPORT** is available offering home help or a home care package depending on need. Eligibility is based on a Care Needs Assessment by your Public Health Nurse and is not based on a means-test or holding a Medical Card. There is no charge or contribution to be paid for either short or long-term Care Plans. **A Home Support Scheme is to be commenced during 2022. It will provide for the licencing and standards for providers, the roll out of a standard assessment method for care needs and an initial pilot of a new service delivery model in 4 community healthcare areas.**

- CARER'S ALLOWANCE:** A person who is giving full-time care to a child on Domiciliary Care Allowance, or to any person aged 16 or over requiring full-time care, can apply for a **means-tested** weekly Carer's Allowance of **€224 (€262** if carer is 66 or over). **In the means-test**, any weekly income of the carer in excess of **€350** (single), or **half** of their own and their spouse's income in excess of **€750** (married) is assessed. The allowance is reduced accordingly. Savings up to **€50,000** are disregarded in the means-test. **Half rate** Carer's Allowance is payable to persons receiving another Social Welfare payment.

Carers are entitled to credited contributions, a GP Visit Card and **free travel** in their own right. They can take up training or paid employment for up to 18.5 hours per week. Carers Allowance is paid for 12 weeks after the caring ceases and you are eligible for Back to Work, Back to Education or Community Employment Schemes.

- A **Carer's Benefit** of **€225** based on your Social Insurance contribution can be claimed for short-term absences from work (up to 24 months) for caring responsibilities. Limited work earning up to **€350** per week is permissible. And you are entitled to a GP Visit Card.

- Carers Support Grant** of €1,850 is paid automatically to those on **Carer's Allowance, Carer's Benefit** or **Domiciliary Care Allowance**. It is also payable to any full time carer who is not working/studying for more than 18.5 hours or signing on as a Jobseeker.

# GETTING BACK ON TRACK

As special supports to businesses are gradually phased out, opportunities for study and upskilling are greatly improved.

- An **Employer funded Sick Pay scheme will commence in 2022. It will be 70% of pay up to a maximum payment of €110 per day. It will start with cover for 3 days, rising in steps to 10 days by year 4.**
- Jobsplus** provides a €7,500 subsidy over 24 months for an employer who recruits a person **aged under 30** who has been unemployed for four months in the last 6, and aged 30-50 who has been employed 12 months in the last 18. A higher subsidy of €10,000 is payable for those over 50 or under 50 who have been unemployed for 3 years. Jobs must be at least 30 hours per week.
- A **Work Placement Programme for 6 months of 30 hours per week, is available to a person who has been claiming Social Welfare for six months.** Payment is €306/week (equivalent to the minimum wage).
- A **hub for Apprenticeship** is shortly opening giving access to 61 different apprenticeships across all sectors (See Apprenticeship.ie). **From Jan 2022 all employers can get a grant to take an apprentice and a further top up in 12 months provided the apprentice is retained.**
- Bike to Work:** Spending on a new bike of up to €1,250, and e-bikes up to €1,500 through participating employers purchase can be paid back over 12 months with no income tax, PRSI or USC. A new purchase is permitted every 4 years.
- Third Level Grant:** SUSI provides grants for PLC, Diploma and **Undergraduate** Degree courses in approved colleges in Ireland and the EU. It is subject to a means test and your parents income is counted if you are under 23 or not living independently of your parents from 1st Oct of the year before entry. For students starting (in Autumn 2022) the grant is:

Entitlement	Upper Income Limit (fewer than four children)
- <b>Special Rate Maintenance (€2,575)</b> plus Student Contribution (€3,000)	<b>€25,500</b>
- <b>Standard Maintenance (€1,415)</b> plus Student Contribution (€3,000)	<b>€40,875</b>
- Half Student Contribution (€1,500)	<b>€55,240</b>

The maintenance payments are higher if your college is over 30 kilometres from your home (**€6,115** (Special Rate), **€3,225** (Standard Rate)). To qualify for the Special Rate, one of those whose income is being assessed must be on Working Family Payment or a long-term Social Welfare payment. For each additional family member in college, about €4,700 is added to the means-tests. **Post Graduate** study grants towards fees up to €6,270 and maintenance are up to **€6,115** available to those who qualify for the Special Rate. For others up to **€55,240** a fee grant of up to €3,500 applies for Post Graduates.

- Income Tax Credit** of 20% applies to spending on Tuition Fees and the Student Contribution up to a maximum claim of €7,000 per accredited course. You can claim for more than one student. A disregard of €3,000 (full time) or €1,500 (part time) applies to a claim but only once, so full relief applies to second or subsequent students.
- Back to Education Allowance** allows you retain your Social Welfare Payment after a certain waiting period, if you are undertaking a full time course leading to a recognised certificate, but it cannot be at a level you have previously completed, and for jobseekers the course must be approved by Intreo. **Springboard** offers **free** part time courses to those signing on and in some cases those returning to the workforce.
- Training Support Grant A person on any Welfare Scheme (including just signing for credits) can get up to €1,000 to fund the cost of a course of under one year once approved by a Case Officer and satisfactorily completed. The €200 PLC fee is abolished.**

# PENSIONS AND SOCIAL WELFARE

A general increase in all Social Welfare has been provided with special increases in Fuel Allowance.

- The basic weekly Social Welfare Rates in 2022 are:

	General	66 or over	Invalidity
<b>(Based on Social Insurance Record):</b>			
<b>Benefit</b>			
Personal	<b>€208.00</b>	<b>€253.30</b>	<b>€213.50</b>
Adult Dependent	<b>€138.00</b>	<b>€227.00</b>	<b>€152.50</b>
<b>Assistance (Based on Means Test)</b>			
Personal	<b>€208.00</b>	<b>€242.00</b>	
Adult Dependent	<b>€138.00</b>	<b>€159.90*</b>	
<b>Additional Payments</b>			
<b>Pensioner aged 66 or over Living Alone</b>		<b>€22.00</b>	
Allowance aged 80 or over		<b>€10.00</b>	

\* This is the AD rate under 66. At 66 such a person can get NCOAP in their own right.

- The **Commission on Pensions** has recommended that the Old Age Pension age remain at 66 until 2028 and should then only rise in phased steps of 3 months per year. No decision has yet been taken on this recommendation.
- Autoenrolment** for a personal pension top-up is planned for 2023, likely to start with 2% contribution each from workers, their employer and the state. A worker has the right to opt out.
- A **100% Christmas Bonus** will be paid in December 2021 to all persons on long-term (over 15 months) Welfare payments and back-to-work/Education payments and to anyone out of work for at least 4 months if on Jobseekers or PUP.
- Treatment Benefit** covers the insured and their spouse for free **dental** examination and €42 towards a scale and polish or necessary gum treatment every year, and free **optical** examination and free glasses (or a contribution to an upgrade) every two years, up to €500 towards new **hearing** aids, once every 4 years (and €100 towards repairs), and **€500 towards hairpieces for treatments causing hair loss.**
- Household Benefits Package:** If you are 66 or over or permanently incapacitated, and living alone except for dependants, a spouse on Social Welfare, another pensioner, or someone giving you full-time care, and **any one other adult**, you can receive the following concessions along with your Irish or British Social Welfare Pension:
  - Electricity or Natural Gas** of €35 per month, **and**
  - Free television** licence.
 Pensioners who don't have a Social Welfare pension can qualify at age 66 on the same terms provided their means don't exceed the Contributory OAP rate by more than €100. If you are **aged 70 or over**, you can qualify for all of these free schemes regardless of your income or its source and regardless of who lives with you. If you are widowed and aged 60 or over, you can retain the free schemes and free travel if your late spouse had them, and you satisfy the other conditions.
- Fuel Allowance:** A Fuel Allowance of **€33.00/week from Oct 2021 is payable for 28 weeks** if you are on long-term Social Welfare with **no more than €120 per week** in household income over the contributory pension rate. However, to qualify, you must be living alone, or only with dependants or another person at least **12 months** on Social Welfare. Those living entirely alone also get a **Telephone Allowance** of €2.50 per week.
- Exceptional Needs:** The Community Welfare Officer may help with **unforeseen** needs (e.g. hospitalisation, funeral etc.) or with **unaffordable essential** needs (e.g. pregnancy, equipment beyond repair) of people on low income. Such decisions can be appealed.

# TAXATION

The focus for tax changes in 2022 is to help protect families from the impact of the rising cost of living. It also supports the practice of remote working and pushing out the point where ordinary workers pay over 50% in Tax.

- The following are the core taxes which apply to income in 2022:

Income Tax	Universal Social Charge	Social Insurance
20% up to <b>€36,800</b> (Single)*	0.5% €12,012	4% All income up to age 66
40% Balance	<b>2.0% €9,283</b>	
	4.5% €49,357	
	8.0% Balance	
<b>Exemptions:</b>		
Low Income Threshold	None	€13,000
Room Rental	€14,000	€14,000
Childcare in Home	€15,000	€15,000
Pension Contributions	age-related % allowed	Not exempt
	up to €115,000	Not exempt

\*This Standard rate Cut-off point is **€40,800** for a Single Parent, **€45,800** for a couple with one earner and **€73,600** for a couple both earning.

- General Reliefs:**

The gross liability to Income Tax is reduced by Tax Credits which you can claim

Personal Credits	Single	Married	Widowed
Personal Tax Credit	<b>€1,700</b>	<b>€3,400</b>	<b>€2,240</b>
Caring for Child Alone	<b>€1,700</b>	N/A	<b>€1,700</b>
PAYE Payer / Self Employed		<b>€1,700</b>	
Aged 65 +		€245 (each)	
Home Carer (Not working outside home)		€1,600	

- Special Reliefs**

- A parent with dependent children who is **widowed** gets an additional tax credit in each of the 5 subsequent tax years of €3,600, €3,150, €2,700, €2,250 and €1,800 respectively.
- All unreimbursed Health Care Expenses** incurred at home or abroad carry a **20% tax credit** once recommended by a registered professional. A Psychological Assessment and Speech Therapy for children also qualifies. Routine Dental or Optical Care don't qualify. Payments to **Nursing Homes** are allowable at your top rate of tax.
- Insurance** to cover long-term care costs and **non-routine dental** costs carry a **20% tax credit**.
- Persons aged 70 or over and Medical Card holders whose aggregate income does not exceed €60,000 pay a maximum 2% of USC.

- DIRT Tax:** A single retention tax of **33%** applies in 2022 to interest earned on ordinary deposit accounts, investment accounts and all Credit Union accounts. Persons who are 65 and over, or permanently incapacitated, can, if your total income is not sufficient to make you taxable, notify your bank and receive the interest without deduction of DIRT.

- Local Property Tax: Owners of homes must make a return by 7th Nov 2021 submitting a soundly based estimate of its market value on 1st Nov and the proposed payment method.** This valuation will remain the basis of the tax for four years. The tax payable is calculated:

- €102.9 per €100,000 on the first €1,050,000
- €250 per €100,000 on next €700,000
- €300 per €100,000 on balance

Using the mid-point of the band within which your home falls.

From 2023, all of the tax raised will remain in the Council where it is raised. Houses which are unoccupied or rented during the owners' extended illness are not liable.

Persons on low income can **defer** the payment but an annual 3% will be added to the liability and accumulated total must be paid when the property is sold or transferred. The threshold for 100% deferral is gross income of **€18,000** (single); **€30,000** (couple); and for 50% deferral is **€30,000** (single); **€42,000** (couple). If subtracting 80% of your mortgage interest from your gross income brings you within these thresholds you can also claim deferrals

- Capital Acquisition Tax:** Gifts or inheritances bear a 33% tax on the market value of the assets received in excess of certain thresholds which vary according to your relationship with the giver - €335,000 for a son or daughter; €32,500 grandchild/brother/sister/niece/nephew/parent; €16,250 all others.

- Carbon Tax** is increasing by **€7.50** per tonne to €41.00, immediately for Motor Fuels, and from 1st May for Home Heating Oil and Solid Fuels. It will rise each year to 2030. All of the extra money will be used to help families adapt to Climate Change.

- Electric Vehicles** qualify for up to €5,000 relief in VRT on fully battery electric cars priced up to €40,000, tapering to zero over €50,000, the lowest €120 rate of Motor Tax, 50% off tolls (25% PHEV) plus up to €5,000 Purchase Grant and €600 towards a home charger. VRT rates are now related to carbon emissions starting at 7% and **rising to 41% for vehicles emitting over 150g CO<sub>2</sub> per km.**

- Remote Working:** An employer can pay up to **€3.20/day** free of all tax to e-workers, and Benefit In Kind does not apply to employer-provided equipment or broadband services. In addition, an e-worker can claim **Tax Relief** at their top rate on 30% of vouched expenses on heat, light, broadband for those days spent working from home.

## SENATOR MARIA BYRNE

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