

**SERVICE INFORMATION
FOR LONE PARENTS
LIVING IN COUNTY CLARE
2009**



Clare County Development Board

Service Information Guide for Lone Parents Living in County Clare



Foreword

This Directory of Services is a welcome and important resource for all lone parents living in County Clare.

This guide has been produced as a tool that will enable Lone Parents to easily identify services both locally and nationally, that can assist them in many areas of their lives.

It has been drawn up in consultation with a number of lone parents who took part in a brainstorming session which sought to identify key areas of information that Lone Parents would like to see in such a guide.

This guide clearly sets out the role of the Community Welfare Officer and informs lone parents of their entitlements in relation to returning to education and work and the impact that this may or may not have on their secondary benefits. The guide also details housing options available through Clare County Council. I hope that lone parents will find this directory useful.

Patricia Mc Carthy m.c.c.

Cllr Patricia Mc Carthy,
Chair Social Inclusion Measures (SIM) Implementation Group.

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Acknowledgements:

This directory of services was produced by the SIM Lone Parents Working Group which was led by Ennis West Partners, and included representatives from the following agencies:

- Irish Refugee Council (IRC),
- Kilrush Town Council,
- Clare Vocational Education Committee (VEC),
- Health Services Executive (HSE), West
- Citizens Information Service,
- Kilalloe / Ballina Family Resource Centre,
- North West Clare Family Resource Centre and
- Rapid (Revitalising Areas by Planning, Investment and Development),

We would like to take this opportunity to thank all of the agencies who have supported the development of this information guide in many ways.

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Introduction & Background to the Study

In 2002, the publication of Clare County Development Board's Integrated Strategy for Economic, Social and Cultural Development *Shaping the Future 2002 – 2012*, represented the first endeavour at long-term strategic planning of service delivery at county level. As part of a review of the Strategy carried out in 2005, a number of priority actions for the period 2006 – 2008 were adopted. The actions identified would be undertaken by each of the six Implementation Groups (IGs).

The core values underpinning the Strategy are

- Sustainability
- Spatial
- Innovation
- Integration
- Inclusion

Among the key action areas identified by the Social Inclusion Measures (SIM) Implementation group was the need to provide additional supports for Lone Parents to bring individuals to a level of job readiness so that they can complete successfully in the job market.

Specifically to lone parents, a target was set that by 2008 Clare will have implemented SIM's county wide action plan **to reduce the identified factors constraining their participation in education, training and employment.**

In 2006 the SIM Lone Parent Working Group represented by Ennis West Partners, the Irish Refugee Council (IRC), Kilrush Town Council, Clare Vocational Education Committee (VEC), the Health Services Executive (HSE), Citizens Information Service, Kilalloe / Ballina Family Resource Centre, North West Clare Family Resource Centre and Rapid (Revitalising Areas by Planning, Investment and Development), embarked on a number of actions to investigate and address barriers and challenges facing Lone Parents in County Clare.

This resource guide was identified as a priority action for the Lone Parent Working Group in 2006 and is led by Ennis West Partners Ltd, the Community Welfare Section of the HSE, Citizens Information and the housing section of Clare County Council.

This guide has been produced as a tool that will enable Lone Parents to easily identify services locally and nationally that can assist them in many areas of their lives.

We hope that Lone Parents will find this information guide useful.

All information in this document is accurate at the time of publishing – please refer to your local Community Welfare Office, Social Welfare Office or Citizens Information Centre to check on changes or updates.

1. LOCAL AGENCY INFORMATION

COUNTY CLARE



1.1 Ennis Area

| | |
|--------------|----------------------------|
| Name: | Clare Youth Service |
|--------------|----------------------------|

Address: Carmody Street, Ennis, Co. Clare
Phone: 065 6845350
Fax: 065 6829416
Email: info@clareyouthservice.org
Main contact person: Community Training Centre – Edel Mc Donagh
Youth Information – Trish Flynn
Youth Work – Jean Tierney
Community Employment – Tina Byrt
Opening hours: Office – 9 to 5 ; Centre – Various

Nature of work: Clare Youth Service exists to serve the county's young people aged 12 -25. We do this in numerous ways - by providing information on rights and entitlements; by representing youth interests; by providing education and training; by organisation or supporting youth clubs, projects and other activities run in local communities; by listening and befriending; by responding to ideas for activities generated by young people.

| | |
|--------------|--|
| Name: | Congress Information and Opportunity Centre |
|--------------|--|

Address: Connolly House, Unit 7A, Elevation Business Park, Clonroad, Ennis, Co. Clare
Phone: 065 6841009
Fax: 065 6842132
Email: cioc@eircom.net
Main contact person: Andrea Lynch
Opening hours: Office – 9am to 5pm Monday to Thursday, 9am to 4pm Friday.

Nature of work: We deliver IT classes from basic up to ECDL Advanced. Classes are funded by Social Welfare if the participant is in receipt of a Social Welfare payment. When funding permits we run special projects such as lone parent programmes etc. We also have a discount card scheme. This card is for Social Welfare recipients and it enables them to get discounts in participating businesses in Ennis. The CIOC jobs club provides a free service to clients – CV preparation, Interview Skills, use of the internet etc.

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Name: Ennis Access Programme

Address: Centrepont, Orchard Lane, Hermitage, Ennis, Co. Clare.

Phone: 065 6823339

Fax: 065 6824442

Email: sbdmcc@eircom.net

Main contact person: Samantha McCarthy

Opening Hours: 9 to 5pm.

Nature of Work: The Ennis Access Programme is a FÁS funded Local Training Initiative. The programme which operates from 9 to 1 daily offers an education programme aimed at the development of social, personal and practical skills that will enable learners to progress to further education and/or employment. On completion of this year long programme learners will receive a FETAC Award Level 3 in Vocational Employment Skills.

Name: Ennis Community Development Project

Address: Unit 1A, Elevation Business Park, Ennis, Co. Clare

Phone: 065 6869026

Main contact person: Collette Bradley

Opening Hours: 9-1 pm 2-5pm Drop in Thursday 11-1pm

Nature of Work: Referral, Advocacy and developmental work through drop in and capacity building for members of the Travelling Community, people with Refuge Status and people who are in the Asylum Process.

Name: Youthreach Progression Programme

Address: Adult Ed, Centre, Clonroad, Ennis

Phone: 065 6824819

Main contact person: Emer Matthews

Opening Hours: 9.15-4.30pm

Nature of Work: Providing an educational programme (Leaving Cert Applied) FETAC Level 5 Community Care and Childcare awards for young mothers and early school leavers.

Other Services in Ennis Area

An Garda Síochána – 065 6848100

1.2 East Clare

| | |
|--------------|-----------------------------------|
| Name: | Clare Accessible Transport |
|--------------|-----------------------------------|

Address: Feakle Co. Clare
Phone: 061 924375
LoCall: 1890 687287
Fax: 061 924333
E-mail: ourbus@catconnects.ie
Website: www.catconnects.ie
Main contact person: Laura Ward
Opening Hours: Enquiries – 9a.m. – 5 p.m.

Nature of Work: Community transport (bus) service

Mission Statement: Clare Accessible Transport promotes equality of access and support for rural communities through an affordable, integrated community based transport service.

| | |
|--------------|---|
| Name: | East Clare Community Support Ltd |
|--------------|---|

Address: Derg House, Connaught Rd, Scarriff, Co. Clare
Phone: 061 640977
Main contact person: Project Coordinator
Opening Hours: 9.30 - 5.00

Nature of Work: East Clare Community Support Ltd works towards enhancing the lives of individuals by meeting needs identified by members of the community.

Support, educational programme and capacity training is offered to individuals.

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| | |
|--------------|---|
| Name: | Killaloe/Ballina Family Resource |
|--------------|---|

Address: Main St, Killaloe, Co, Clare
Phone: 061 374741, 085-1663971
Main contact person: Tracey Doyle, Brona Moriarty
Opening Hours: Mon 2 p.m. - 4.30p.m:
Tues, Wed & Thurs 10am - 4.30 pm:
Fri 10 a.m - 4.30 p.m.

Nature of Work: Killaloe / Ballina FRC strive to meet the needs of lone parents living in their community by linking with agencies such as CIC, Clarecare, Community Welfare Officers and local counselling services.

Education opportunities are provided where a need is identified. Involvement with the wider community is encouraged and support is offered for individuals looking to set up support groups.

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| Other Services in East Clare |
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| | |
|---|------------|
| Scarriff Youthreach | 061 640918 |
| East Clare Adult Learning Centre | 061 921863 |
| An Garda Siochana | 061 620540 |

1.3 Shannon/Newmarket on Fergus

| | |
|--------------|---------------------------------------|
| Name; | Shannon Family Resource Centre |
|--------------|---------------------------------------|

Address: Respond Building, Rineanna View, Shannon, Co. Clare
Phone: 061 707600
Fax: 061 707601
Email: Shannonfrc@eircom.net
Main Contact Person: Marie Rowland
Opening Hours: 9.30am – 5pm Monday to Friday

Nature of Work: Shannon F.R.C aims to support and encourage individuals and families to use and develop their own skills, knowledge and experience to enhance their quality of life and the life of the community. The ethos and activities of the centre are based on the principles of equality, inclusion and empowerment.

Services currently available include; Toddlers Inc, Kool Kids Club, Homework Club, Art Classes, Le Cheile International Club, Counselling Service, Drop in information facility and Drop in computer facility.

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|--|
| Other Services in Shannon / Newmarket on Fergus |
|--|

Shannon Community Education and BTEI Centre: 065 6824819

Youthreach Shannon, Co. Clare: 061 368054

An Garda Siochana: 061 365900

1.4 West Clare

| | |
|--------------|---------------------------------------|
| Name: | Kilrush Family Resource Centre |
|--------------|---------------------------------------|

| | |
|-----------------------------|--|
| Address: | The Community Centre, Toler Street, Kilrush, Co. Clare |
| Phone: | 065 9052173 |
| Fax: | 065 9052173 |
| Email: | info@kilrushfrc.ie |
| Main contact person: | Mary Jane Burgess |
| Opening hours: | 9.30am to 5pm |

Nature of work: Support people in enhancing the quality of their lives through the provision of non discriminatory support services. Encourage greater community participation and awareness, encourage the local community by the provision of training in personal, family and life skills. Develop a range of positive recreational and social activities. Share responsibility of the centre.

Kilrush Family Resource Centre Activities include:

Youth projects, parent support groups, life skills, dyslexia support, bereavement counselling, mental health support, English, Irish and Polish classes, information evenings, arts & craft, recreational family activities, education courses, health conference, older people activity programme, indoor bowls, tea dances, support to other community groups and participation in networks.

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| Other Services in West Clare |
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|----------------------|-------------|
| Kilrush VTOS: | 065 9052799 |
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| | |
|----------------------------|-------------|
| Kilrush Youthreach: | 065 9052144 |
|----------------------------|-------------|

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|---|-------------|
| West Clare Resource Centre Miltown Malbay: | 065 7084027 |
|---|-------------|

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|--|-------------|
| Youthreach Old Vocational School Miltown Malby: | 065 7084774 |
|--|-------------|

| | |
|---------------------------|-------------|
| An Garda Siochana: | 065 9080550 |
|---------------------------|-------------|

1.5 North Clare

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|--|
| Name: North West Clare Family Resource Centre |
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| | |
|-----------------------------|---------------------------------------|
| Address: | Monastery House, Ennistymon, Co Clare |
| Phone: | 065 7071144 |
| Email: | info@northwestclarefrc.ie |
| Main contact person: | Barbara Ó Conchúir |
| Opening Hours: | 9 am to 6 pm |

Nature of Work: The North West Clare Family Resource Centre's Work Plan and Strategy includes responses and actions that are based on local need and on our capacity to carry them out. Our focus is building up local voluntary infrastructure by up skilling people, supporting groups at various stages of their development and collaborating with service provision organisations. In short, the thrust of the company is as a service enabler, rather than a service provider; a facilitator of groups and individuals; an information provider; an identifier of new needs and advocate for action to address them; an advocate for community-building activity that recognizes and promotes the needs of the most socially excluded groups.

Where needs have been identified and no other service provider exists, we have undertaken a service provision role. NWCFCRC operates three national programmes: the Family and Community Services Resource Centre Programme by the Family Support Agency of the Department of Social and Family Affairs, the National Childcare Investment Programme by POBAL for the Department of Justice, Equality and Law Reform, and the Community Services Programme by POBAL for the Department of Community Rural & Gaeltacht Affairs.

The NWCFCRC targets both individuals and groups whom experience social and economic disadvantage, in particular, Travellers, lone parents, youth, elderly, new residents, and people with disabilities.

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| Other Services in North Clare |
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| | |
|---|-------------|
| An Garda Síochána: | 065 7072180 |
| Citizens Information Centre | 065 6841221 |
| Clare Adult Basic Education Centre | 065 6824819 |
| Clare Accessible Transport | 061 924311 |

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|--------------|---|
| Name: | Clare County Childcare Committee |
|--------------|---|

Address: 1 Kilrush Rd Ennis
Phone: 065 6864862
Fax: 065 0685515
E-Mail: info@clarechildcare.ie
Contact: Karen Mc Carthy
Opening Hours: Mon- Thurs 9.00-5.00 Friday 9.00-4.00

Nature of Work: The Clare County Childcare Committee's main purpose is to assist in the co-ordination of childcare, both locally and nationally and to assist in the prioritization of funding. The key aims are:

- To develop a co-ordinate approach to childcare provision in the County.
- To increase the supply of childcare services and facilities.
- To monitor the implementation of the County Childcare Strategy.
- To establish and maintain effective links with the appropriate County Structures, e.g. County Development Board, HSE etc.
- Help to ensure Childcare Providers are properly trained and monitored.
- Make more people available to the workforce.
- Support parents with information and advice on accessing childcare.

| | |
|--------------|-----------------------------|
| Name: | Clare Haven Services |
|--------------|-----------------------------|

Address: Clare Road, Ennis.
Phone: 065 6842646
Main contact person: Denise Dunne
Opening Hours: 9- 5pm

Nature of Work: Emotional Support for Women who experience Domestic Violence.

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|--------------|--------------------------------------|
| Name: | Clare Family Learning Project |
|--------------|--------------------------------------|

Address: Adult Education Centre, Clonroad, Ennis.
Phone: 065 6897645
Main contact person: Mary Flanagan
Opening Hours: 9 -4 pm
Nature of Work: Provision of accredited courses in Family Learning as well as non credited courses.

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|--------------|-------------------------------------|
| Name: | Citizens Information Service |
|--------------|-------------------------------------|

Address: Bindon, Lane Ennis,
Phone: 065 6841221
Main contact person: Paul Wolfe
Opening Hours: 9.30 - 5pm

Nature of Work: Information Advice and Advocacy.

| | |
|--------------|--|
| Name: | Clare Local Development Company |
|--------------|--|

Address: West Gate Business Park, Kilrush Road, Ennis,
Co. Clare.
Phone: 065 6823339
Main Contact Person: Doirin Graham
Opening Hours: 9.30 to 5.30 (mon- fri)

Nature of Work: Clare Local Development Company (CLDC) is a new countywide organisation formed by Rural Resource Development, Eiri Corca Baiscinn, Ennis West Partners Ltd and the LDSIP section of Obair, Newmarket on Fergus.

CLDC will administer the LEADER and LDSIP programmes for the County, in addition to the RRS, CCWEP, the Salmon Hardship Fund, the Clare Volunteer Centre, The Community Services Programme, the Rural Recreation and Walks Scheme, FAS Community Employment, FAS Local Training Initiatives and the Warmer Homes Scheme.

| | |
|--------------|--|
| Name: | Disabled People of Clare (DPOC) |
|--------------|--|

Address: Unit 1, Clonroad Business Park, Ennis
Phone: 065 683488
Main contact person: Josephine Keaveney
Opening Hours: 9-5pm

Nature of Work: Disability Sector Support, Information, Advocacy & Transport

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Name: Health Service Executive - Appeals Service

Address: Appeals Office, St, Josephs Hospital, Mulgrave Street, Limerick
Phone: 061 461478
Main contact person: Marie Kennedy
Opening Hours: 9.30 -1 pm & 2 pm- 5 pm
Nature of Work: Appeals Service

Name: Health Service Executive – Traveller Health

Address: Museum House, Francis Street, Ennis
Phone: 087 4158807
Main contact person: Brenda Stewart
Opening Hours: 9.30-5.30 pm
Nature of Work: Traveller Support Worker

Name: St. Catherine’s Adoption Society, Clarecare

Address: Harmony Row Ennis
Phone: 065 6828178
Main contact person: Michelle O’Halloran
Opening Hours: 9.30-5pm

Nature of Work: Ante-Natal Adoption counselling, Post-Natal support, Foster care where necessary, Intensive post natal adoption counselling and support

Name: The Alzheimer Society

Address: Unit 17, Clonroad Business Park, Ennis
Phone: 065 6868621
Main contact person: Marissa Butler
Opening Hours: 9-5pm
Nature of Work: CE Scheme

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Name: Teagasc

Address: Station Road Ennis
Phone No: 065 6828676
Main contact person: Gerard Mac Mahon
Opening Hours: 9.00 am -5.00 pm Mon - Friday

Nature of Work: Providing advisory services to farm families. Providing education to young farmers –main brief to improve farm incomes. Advice is provided on environmental schemes and government grant schemes, complying with EU and national environmental regulations and on all aspects of animal husbandry and grassland management.

Name: VEC Adult Education Service.

Address: Adult Ed, Centre Clonroad Ennis
Phone: 065 6824819
Main contact person: Sean Conlan
Opening Hours: 9.30-5pm

Nature of Work: Adult Literacy, Guidance, Community Education and Childcare.

Name: The Clare Women's Network

Address: Clonroad Business Park, Ennis County Clare
Phone: 0656828731/ 0851554800
Main Contact Person: Elaine D'Alton
Opening Hours: Monday - Wed 9.30 - 1pm
Thurs closed
Friday 9.30 to 1pm

Nature of Work: The Clare Women's Network is a Community Development Project which is run by a voluntary board of management made up of women from the community

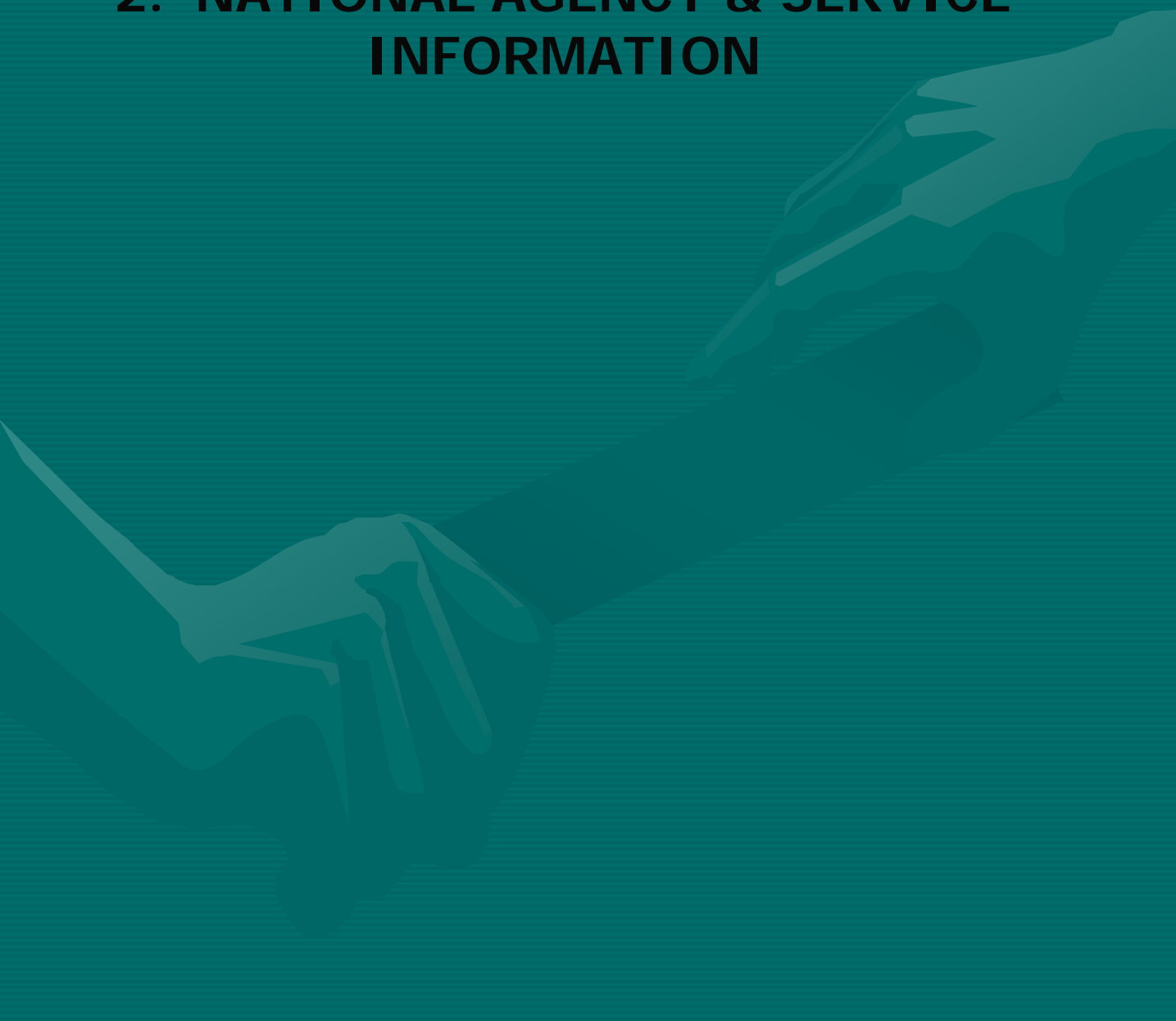
Mission Statement - "The Clare Women's Network seeks to ensure a safe society in which all women are valued, included and experience equality of opportunity at all levels of life-socially, politically and economically." The Values that underpin our mission statement include: Equality, Respect and Inclusion.

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Other Countywide Services.

- **HSE Community Welfare Office – Ennis:**
To find out who your local Community Welfare Officer is and to enquire about clinic times and locations contact the main Ennis Community Welfare Office at Sandfield Centre 065 6868090.
- **Clarecare:** 065 6828178
- **Money Advice and Budgeting Service:** 065 6841991
- **Access to 3rd Level Initiative:** 065 6824819
- **Director of 3rd Level Provision in Clare:** 065 6895420
- **Ennis Social Welfare Office:** 065 6867800
- **Ennis General Accident & Emergency Department:** 065 6824464
- **Clare Immigrant Support Services**
Unit 13 Carmody Street Business Park, Ennis
Co Clare 065 6822026
e- mail: orlacisc@eircom.net

2. NATIONAL AGENCY & SERVICE INFORMATION



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2.1 AMEN

Address: AMEN, St. Anne's Resource Centre, Railway Street, Navan, Co. Meath, Republic of Ireland.
Phone & Fax: (+353) 046 9023718
E-mail: Info@amen.ie

Nature of Work: AMEN is a voluntary group which provides a confidential helpline, information and a support service for male victims of domestic abuse and their children

2.2 Department of Education & Science

Address: Mid Western Regional Office, Punch's Cross, Rosbrien Road, Limerick.
Phone: 061 430000
Fax: 061 430000
Email: MWRO@education.gov.ie
Main contact person: Patricia Sheehan/ Maura Bourke
Opening Hours: 10am – 12.45pm & 2pm – 4.30pm
Nature of Work: The Regional Offices provide the following services

- Contribution to Local and Regional Development, with a particular emphasis on social inclusion, through participation on the City and County Development Boards and other relevant fora
- Monitoring, evaluation and encouragement of greater co-operation among all relevant bodies in the delivery of education.

2.3 Dublin Rape Crisis Centre

Address: 70 Lower Leeson Street, Dublin 2
Phone: 01 661 4911 / 1800 77 88 88 (24 hour confidential helpline)
Fax: 01 661 0873
Email: rcc@indigo.ie
Main contact person: Ellen O'Malley-Dunlop, CEO
Opening Hours: 8.00 am – 7.00 pm weekdays
9.00am – 4.00pm Saturdays
24 Hour National Confidential Helpline

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Dublin Rape Crisis Centre - Nature of Work: The Dublin Rape Crisis Centre provides a 24 hour national confidential helpline for victims of rape and sexual abuse. It offers a crisis counselling service for victims of rape and sexual assault and long term therapy for adult victims of child sexual abuse and sexual violence. It provides training for professionals who work with victims of sexual violence in Ireland and also provides training programmes on harassment, sexual harassment and bullying in the workplace.

2.4 FLAC (Free Legal Advice Centres)

Contact Head office: 13, Lr Dorset Street, Dublin 1
Tel: 1890 350 250 (Information & referral)
01-874 5690 (administrative line)
Fax: 01-874 5320
e-mail: info@flac.ie

Ennis Citizen's Information Centre, Bindon Lane, Bank Place, Ennis, Co Clare
Opening Hours: Open every Thursday by appointment only: 7:00pm - 8:00pm
Tel: (065) 6841221

Shannon Citizen's Information Centre, Unit 1, The Business Centre, Shannon Town Centre, Shannon, Co. Clare
Opening Hours; Last Monday of the month: 5:30 pm – 6:30pm
Tel: (061) 364 704
Main contact person: Centres Coordinator – Sarah Horgan
Information Officer – Yvonne Woods

Nature of Work: FLAC is an independent human rights organisation dedicated to the realisation of equal access to justice for all. To this end it campaigns on a range of legal issues but also offers some basic, free legal services to the public. FLAC currently concentrates its work on four main areas: Legal Aid, Social Welfare, Credit & Debt and Public Interest Law.

It provides an information and referral line that individuals may call to receive guidance on their legal needs. While legal advice is not given over the phone, legal information and referrals to an appropriate centre or agency is provided. Specialised advisors who deal with credit/debt law and social welfare law may also be available. FLAC operates a network of part-time Legal Advice Centres throughout Ireland in conjunction with Citizens Information Services.

These advice centres are open in the evening and the service is provided by volunteer lawyers or advisors. FLAC operates 22 Dublin Centres and a Cork Centre in conjunction with Citizens Information Centres/CIB.

All other advice centres are operated directly by the CICs independently.

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2.5 One Family

| | |
|-----------------------------|--|
| Address: | Cherish House, 2 Lower Pembroke Street, Dublin 2 |
| Phone: | 01 662 9212/lo-call 1890 662212 |
| Fax: | 01 662 9096 |
| Email: | info@onefamily.ie |
| Main contact person: | Sarah Devilly: Information Manager |
| Opening Hours: | Monday to Friday, 9am to 5pm |

Nature of Work: National lo-call Askonefamily* Helpline (Tel:1890 66 22 12) for any member of a one-parent family. We offer information on issues such as social welfare entitlements, family_law issues, housing, childcare, employment, education and training opportunities and parenting as well as listening support. Dublin based services include, crisis pregnancy counselling and general counselling, adult education courses, parent mentoring and positive parenting courses, all available to any member of a one-parent family. Free on-site childcare available to those using services. One Family also provides training to professionals working with one-parent families. Policy and research work on issues affecting one-parent families.

2.6 OPEN – Representing Lone Parent Groups in Ireland

| | |
|-----------------------------|--|
| Address: | 7 Red Cow Lane, Smithfield, Dublin 7 |
| Phone: | 01 814 8860 |
| Fax: | 01 814 8890 |
| Email: | enquiries@oneparent.ie |
| Website: | www.oneparent.ie |
| Main contact person: | Frances Byrne, CEO |
| Opening Hours: | Mon-Thurs 9.00am-5.00pm & Fri 9.00am - 4.00pm |

Nature of Work: OPEN, the national network of local lone parent self-help groups represents the diversity of interests of lone parents (particularly those living in/or at risk of living in poverty) and promotes their inclusion and progression within wider society. Our mission translates into two key objectives:

- To assist member groups to strengthen their capacity to provide information, services and supports for lone parents (especially those who are isolated) living in their communities.
- To campaign for policy change that recognises family diversity, supports access to appropriate public services, economic independence and improves the quality of life for lone parents and their children.

2.7 Positive Options Crisis Pregnancy Services

Phone: Freetext LIST to 50444
Email: info@crisispregnancy.ie
Website: www.positiveoptions.ie

Opening Hours:

Phone line operating hours vary according to the individual service. Please visit www.positiveoptions.ie for more information.

The freetext service is available 24 hours a day and provides a list of crisis pregnancy counselling services.

Nature of Work: Positive Options is a list of 13 organisations that offer free, non judgmental and trustworthy counselling in over 30 towns and cities nationwide.

Pregnancy counselling provides an opportunity for you to explore your feelings about your pregnancy and to discuss the options open to you in confidence and privacy. In a counselling session the counsellor will help you to work towards finding a solution to your unplanned pregnancy.

All agencies State-funded by Crisis Pregnancy Agency provide information on parenting and adoption including information on social welfare entitlements, accommodation, legal rights and support services. If requested, all the agencies will discuss the option of abortion during a pregnancy counselling session. If requested, all organisations except CURA and Life will give contact details for abortion clinics in a pregnancy counselling session.

All the agencies listed offer post abortion counselling.

Many doctors also provide services for women with unplanned pregnancies. If you need support and help, think about contacting a GP or doctor in your area.

You can freetext LIST to 50444 or visit www.positiveoptions.ie for a list of counselling services that are free, non-judgemental and trustworthy.

If you wish to receive a Positive Options leaflet or wallet card you can email info@crisispregnancy.ie or call 01 814 6292.

Service Information Guide for Lone Parents Living in County Clare

2.8 **Solo**

Address: 5 Firestation, Drogheda, Co. Louth.

Phone: 041 983 01099

Fax: 041 9830199

E-Mail: info@solo.ie

Main Contact: James O'Neill

Opening Hours: 24 Hours

Nature of Work: To provide non biased and friendly platform for the dissemination of information and breaking news that has specific relevance to lone female/male parents and their siblings.

To advocate comprehensively and fairly on behalf of lone parent families by drawing attention to the inequalities encountered through the judicial, social welfare and administrative bodies. To provide a source of referral contact addresses to those seeking assistance and information. To encourage and provide lone parents with a voice to share their positive experiences with other lone parents. To highlight social and entertainment events suitable for lone parents. Solo is the brain child of James O'Neill and has no commercial aspirations.

2.9 **Treoir, the National Federation of Services for Unmarried Parents and their Children**

Address: 14 Gandon House, IFSC, Dublin 1

Phone: 01 – 6700 120

Fax: 01 – 6700 120

Information Line: **1850 252 084**

Email: info@treoir.ie

Main contact person: Margaret Dromey

Opening Hours: 9.30 – 1; 2.15 – 5pm Monday to Friday

Nature of Work: National Information Centre for unmarried parents and those involved with them.

We provide many relevant publications for use by unmarried parents and those working with them. Outreach training is also available to parents and those working with them.

For additional information on the following areas check out website

www.treoir.ie

- Regular information Bulletin
- Member's information meetings
- National resource Centre for those working with Young Parents:
- Publications
- Meetings with those involved with young parents
- Regular Newsletter
- Promoting attitudinal change and policy change to improve the lives of unmarried parents.

2.10

Women's Aid

Address: Everton House, 47 Old Cabra Road , Dublin 7
Phone: +353 1 868 4721 (Administration)
1800 341 900 (Freephone Helpline)
Fax: +353 1 868 4722
Opening Hours: 9.00am – 5.00pm Mon-Fri (Administration)
10.00am – 10.00pm Daily (Helpline)

Nature of Work: Women's Aid has been working for over 25 years on the issue of domestic violence. We're here for women and children who need to get away from danger and abuse. We're here for those who need emergency help, and on-going support and advice. We're here to help them survive and go on to build safe and positive futures.

Women's Aid is a voluntary organisation which provides support and information to women and their children who are being physically, emotionally and sexually abused in their own homes.

Women's Aid is a feminist, political and campaigning organisation committed to the elimination of violence and abuse of women through effecting political, cultural and social change. Women's Aid provides direct support services to women experiencing male violence and abuse. This work underpins and informs all other goals and actions of the organisation. Women's Aid works from the principles of empowerment, collective action, self-help and mutual aid, inclusion and equality. Women's Aid recognises the diversity of women's lives and aims to be accessible to all women. Women's Aid is committed to ensuring that the principles that inform our work with women experiencing male violence, reflects the manner in which we operate internally as an organisation.

How Women's Aid Help Women and Children

- We support over 8,000 women annually who are experiencing violence
- We operate a [Freephone National Helpline](#), 12 hours a day, 7 days a week
- We support women on a [one-to-one](#) basis, giving them advice, information and support on financial, legal, housing and social welfare matters
- [We support women through the court system](#)
- We facilitate access to crisis and long-term accommodation for women and children who have been abused
- We [train](#) statutory and voluntary agencies such as the Gardai, [medical and health professionals](#), Accident & Emergency unit staff, legal professionals and community workers on how to recognise and respond to women experiencing domestic violence
- Women's Aid deliver a special [education and awareness programme](#) on domestic violence to schools and community groups
- We deliver [creative personal development programmes](#) for women and children who have been abused

Service Information Guide for Lone Parents Living in County Clare

How Women's Aid Help Women and Children cont/d

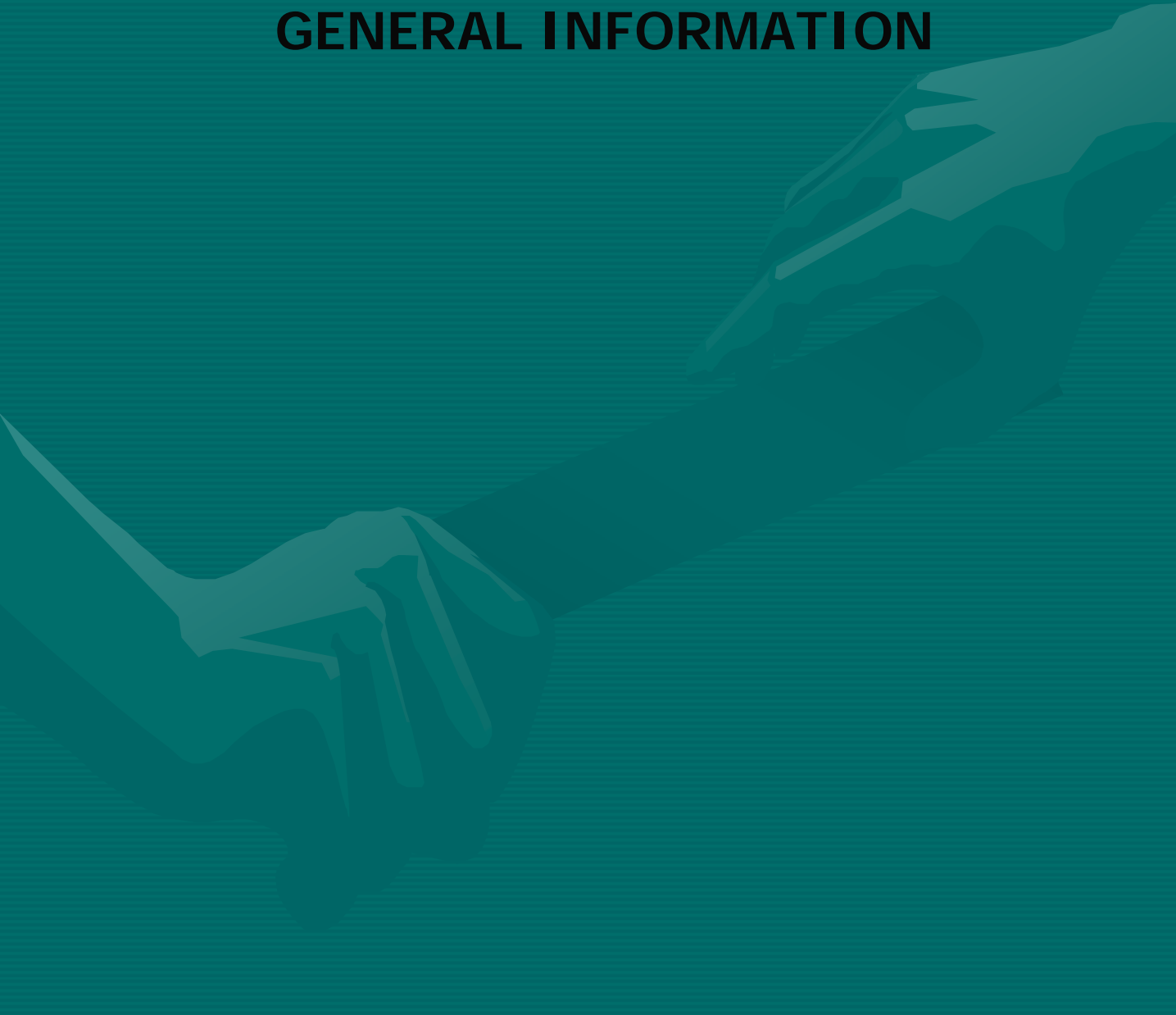
- We assist groups all over the country to set up services in response to domestic violence through [Community Projects](#).
- We provide on-going support to women who move on to start new lives for themselves and their children with Starting Over Groups.
- Women's Aid influence policy and [lobby](#) for improved legislation
- We provide quality [research and other publications](#) and vital information to the [media](#) and public

2.11 Other Useful National Websites

| | |
|---|--|
| Threshold: (National Housing Organisation) | www.threshold.ie/ |
| Family Mediation: | www.fmsearlsfort.oceanfree.net |
| Crisis Pregnancy: | www.crisispregnancy.ie |
| Parent Line: | www.parentline.ie |
| Parental Equality: | www.parentalequality.ie |
| One Family: | www.onefamily.ie |
| Citizens Information Board: | www.citizensinformationboard.ie |
| Red Ribbon Project: | www.redribbonproject.com |
| Barnardos: | www.barnardos.ie |

3. RIGHTS & ENTITLEMENTS

GENERAL INFORMATION



Service Information Guide for Lone Parents Living in County Clare

3.1 One-Parent Family Payment

One-Parent Family Payment (OFP) is a payment for men and women in Ireland who are bringing children up without the support of a partner. It is payable to an unmarried person, a widow(er), a prisoner's spouse, a separated or divorced person, or one whose marriage has been annulled. It is subject to certain conditions and you must satisfy a means test. If you are divorced or unmarried, you must also have attempted to seek maintenance from the child's other parent (father or mother).

Your One-Parent Family Payment is made up of a personal rate and extra amounts for your dependent children. The amount you receive depends on your weekly means. If you qualify for the payment, you can have your payment paid directly into your bank account or arrange to use your Social Services Card at the post office to collect your money. If you have a Social Services Card, sign the back of it and keep it in a safe place.

You can avail of the [Household Budget Scheme](#), a scheme to help you manage your bills if you are receiving the payment. You may also be eligible for other benefits such as fuel allowance, [Family Income Supplement](#), the [Supplementary Welfare Allowance Scheme](#) or a [Medical Card](#).

3.1.1 Rules

- You must have the main "care and charge" of at least one child, who is under 18 years of age or aged 18-22 and in full-time education. One-Parent Family Payment is not payable if a couple have **joint equal custody** of a child or children.
- The child must live with you
- You are not cohabiting
- You have earnings of €425 (from 8 May 2008) or less per week.
- You have to satisfy a means test: this includes your income, any maintenance payments you get, the value of any property other than your home, any savings, investments or cash income you may have. Vouched housing costs (mortgage or rent) up to €4,952 a year (€95.23 per week) paid to a landlord (excluding a relative) or a lending agency can be offset against maintenance payments. One-half of the balance of maintenance, over and above the amount permitted for housing, is then assessable as means. You must provide evidence of housing costs must be provided such as a rent receipt/book from your landlord or a statement of mortgage repayments. Claimants who are receiving maintenance with no allowable housing costs can also qualify, with one-half of the total maintenance received being disregarded.
- You must be [habitually resident](#).

Service Information Guide for Lone Parents Living in County Clare

If you are **separated or divorced**, you must:

- Have been separated for at least three months
- Have made efforts to get maintenance from your spouse
- Be inadequately maintained by your spouse.

If you are **unmarried** you will:

- Be required to seek maintenance from the other parent of your child and
- Be the parent of a qualified child

3.1.2 Transitional payments

If you have been receiving One-Parent Family Payment and you have earnings above the prescribed ceiling of €425 (from 8 May 2008), you are entitled to a Transitional Payment that is equivalent to one-half of your rate of One-Parent Family Payment for six months. You can only get a Transitional Payment if you have been getting One-Parent Family Payment for a continuous period of at least 52 weeks.

3.1.3 Calculation of income from employment for One-Parent Family Payment

The amount of payment you receive will depend on your weekly means. Income from employment is calculated as follows:

The first €146.50 of your weekly earnings is not taken into account. This means that you can earn up to €146.50 per week and qualify for the full One-Parent Family Payment. (From 8 May 2008, social insurance contributions, health contributions, superannuation contributions and trade union subscriptions will not be taken into account in the assessment of earnings).

Half the remainder of your earnings up to €425 per week (from 8 May 2008) is assessed as means. If you earn between €146.50 and €425 per week (from 8 May 2008) you may qualify for a reduced payment.

You must apply for the One-Parent Family Payment within 3 months of becoming eligible.

3.1.4 Where to apply

Department of Social and Family Affairs

Social Welfare Services Office, College Road, Co. Sligo

Tel:(071) 916 9800 / (01) 704 3000

Service Information Guide for Lone Parents Living in County Clare

3.1.5 What is the role of the Community Welfare Officer?

The Community Welfare Service provides a diverse range of services to people who become eligible under the Social Welfare Consolidation Act 2005 and Local Policy and Guidelines including financial, advisory and advocacy.

The duties of a Community Welfare Officer involve the assessment of financial need and determining eligibility for a range of welfare and health services, the provision of an information and referral service in relation to welfare and income maintenance.

- To assist in the administration of and to establish the likely entitlement of persons seeking Supplementary Welfare Allowances to statutory income services (Department of Social and Family Affairs etc.) of which they have not already availed and helping them, where appropriate, to establish such entitlement.
- Making reports and recommendations on individual claims to the Superintendent Community Welfare Officer.
- In cases of refusal, explaining the reasons for refusal in writing and giving the information on how to appeal.
- Reviewing entitlement of persons already in receipt of Health Service Executive/Supplementary Welfare Allowance Payments as per local policy and reporting as appropriate, to the Superintendent Community Welfare Officer.
- Resolving queries and difficulties raised by persons claiming or in receipt of allowances/services.
- Inform those seeking or in need of help of the statutory and other health and welfare services available and where necessary to assist them in establishing their entitlement to Health Service Executive Entitlements i.e. Medical Card, Doctor Only (GP Visit) Card.
- Maintaining close liaison with other information giving agencies and, as appropriate, with voluntary community and statutory bodies in the area.

Mission Statement: Community Welfare Service

“Whatever your problem we will do our best and if we can’t help we care enough to know who can”

Service Information Guide for Lone Parents Living in County Clare

3.1.6 Supplementary Welfare Payments

Weekly income payment.

A Supplementary Welfare payment is a source of income maintenance and support

payment that can be made to a person who has no income, or reduced income and is

awaiting Social Welfare payment. The maximum payment which can be paid out by the Community Welfare Department is equivalent to maximum Social Welfare payments for Basic Supplementary Welfare Allowance.

Each case is looked at on its own merit and subject to a means test. If a person/spouse/partner has means they may qualify for a reduced payment.

Definition of Means

Full time work, Part-time earnings, Maintenance, Benefit and Privilege for Under 25 year olds currently resident in the family home, Self employment, Savings , Property (other than family home) etc. in respect of Applicant, Spouse/Partner/Household

3.1.7 Supplements

(These are payments which can be made weekly/monthly to individuals/households in addition to their Health Service Executive/Social Welfare payment. All weekly supplements are subject to a means test – your Community Welfare Officer will advise you.)

- (a) Rent
- (b) Diet
- (c) Mortgage
- (d) Heat
- (e) Other supplements
- (f) Crèche (in exceptional circumstances only, supported by Public Health Nurse/Social Worker, or other Health professional)

Service Information Guide for Lone Parents Living in County Clare

3.1.7.1 Rent Supplement

Rent Supplement is paid to a person living in private rented accommodation and who cannot meet the cost from their own resources. Normally this applies to persons in receipt of a Social Welfare Payment, H.S.E. payment or equivalent e.g. FÁS, CE Schemes, etc. Certain conditions have to be met on application, e.g.

- A housing need has to be established by Local Authority and the application form signed by the Local Authority
- The Rent Charge has to be within Rent Limits for the area. Your local Community Welfare Officer will inform you of these limits.
- The landlord has to complete a portion of the application form.
- Satisfy the Habitual Residency Condition (HRC)

- Local Authority Rent does not come under this scheme.
- Rent Supplement is generally not payable to people in full-time employment or students (see note below). However, people with part-time earnings may qualify as a portion of part-time earnings is disregarded. Based on a means test you will be informed of your entitlement.
- Rent Supplement is **NOT** payable in advance in any circumstances

Can financial assistance be given to students?

Yes - Students on recognised training and educational programmes e.g. FÁS, Back to Education, VTOS, etc. may qualify for rent allowance.

3.1.7.2 Diet Supplement

If you or your dependant has been diagnosed with a long term illness that requires a High Cost Diet, you may qualify for a Diet Supplement. Your Doctor, Hospital Consultant, Hospital Registrar, General Practitioner, or Qualified Dietician will have to complete the appropriate form, and your Community Welfare Officer will advise you of your entitlement to this allowance. The following are the Diets that are recognised as a High Cost Diet for this scheme

- **Low Lactose, Milk Free Diet**
- **High Protein, High Calorie Diet**
- **Altered Consistency (Liquidised) Diet**
- **Gluten Free Diet**

Service Information Guide for Lone Parents Living in County Clare

3.1.7.3 Mortgage Supplement

A mortgage payment may be made to persons who through a change in circumstances cannot meet their monthly mortgage repayments. e.g.

- Loss of full-time/part-time employment
- Serious illness and income dramatically reduced etc

A Mortgage Supplement Calculation is normally based on the interest portion of the monthly repayments. The appropriate application form must be completed by the mortgage company e.g. Bank, Building Society etc. + copy of original loan application to accompany the application.

The Community Welfare Officer will advise you of your entitlement.

3.1.7.4 Heat Supplement

This is a payment that may be issued by the Community Welfare Officer if you or your dependant has been diagnosed with an illness that requires extra costs involved in providing heating above what is normally required by the individual/household. Your doctor will need to complete the necessary form. This payment can be issued all year around if required. It is paid where appropriate in addition to National Fuel Allowance Scheme. Your Community Welfare Officer will inform you following a means test.

Fuel Allowance

Fuel Allowance is available from local Department of Social and Family Affairs office. It may be paid in addition to Basic Social Welfare Allowance pending Department of Social and Family Affairs payments.

3.1.7.5 Other Supplements

These supplements cover exceptional weekly costs incurred on an on-going weekly basis which cannot be met from your own resources. Examples include:

- Travel to hospital/clinics on a weekly basis where no other alternative assistance is available
- Where severe illness in a home requires extra expense e.g. E.S.B., oxygen being used.

These cases should be discussed with your local Community Welfare Officer and you will be informed of your entitlement.

Service Information Guide for Lone Parents Living in County Clare

3.1.7.6 Exceptional Needs Payment

In general these payments are made to assist towards an unforeseen cost, which cannot be met from your own weekly resources and could not be planned for in advance:-

- Repair/Replace electrical appliances
- Once off payments towards emergency Travel to hospital/clinics
- Back to School Clothing and Footwear Costs
- Cost towards Communion/ Confirmation
- Moving into Local Authority House (e.g. Essential furniture, appliances)
- Rent Deposits

Each application is assessed on its own merits and subject to a means test. Your Community Welfare Officer will advise you of your entitlement following a means test. You may be required to provide backup documentation in relation to your claim.

3.1.7.7 Urgent Needs Payment

These payments are usually associated with emergency situations e.g.

- Fire
- Flood
- Storms etc that are not generally covered by Insurance.

Each case is assessed on its own merit. Your Community Welfare Officer will discuss and advise you of your entitlement.

3.8 Applying for these payments.

3.8.1 How do I apply for any of the above payments?

All necessary forms are available from your **Local Health Centre** or **Community Welfare Officer** and can be collected or posted out.

3.8.2 How do I know if I qualify for a payment?

Clients will be notified of decisions reached by phone or post. Once all necessary documentation has been received by the Community Welfare Officer a decision can normally be reached within 1 week.

The Community Welfare Officer makes a recommendation to the Superintendent Community Welfare Officer based on information provided by applicant and supporting documentation.

If further documentation is required to finalise application, your Community Welfare Officer will request same.

Service Information Guide for Lone Parents Living in County Clare

3.8.3 How is/are payment(s) made

Payment is normally made to the applicant by

- Cheque
- Bank Account (clients) by Electronic Fund Transfer
- Post Office (Posts Draft)

In certain circumstances payment may be made to a supplier/service provider e.g. in relation to goods or services

3.8.4 Appeal Process - What are my options if refused

If you are not satisfied with the decision or if your application has been refused you may appeal this decision to the Independent Appeals Section of the Health Service Executive who will request your file in order to examine your application and decision.

Address:

Appeals Office,
Health Service Executive
St Joseph's Hospital
Mulgrave St.
Limerick

Tel.: 061 461359

Lo Call 1850 460055

*** Appeals have to be made within 21 days of receipt of Decision.**

*** Appeal Forms will be included in your letter of refusal from Community Welfare Officer and are freely available at all Health Centres.**

(Ask at Reception)

4. LONE PARENTS & EMPLOYMENT FREQUENTLY ASKED QUESTIONS



4. Lone Parents & Employment - FAQ's

If I am in receipt of FIS will my Rent Allowance be affected?

If you are in receipt of FIS your Rent Allowance will be affected. FIS has been taken as a means against rent supplement for new applicants since June 2008.

If I take up part-time employment will my Rent Allowance be affected?

If you take up part-time employment or training courses (where an allowance is in payment) your Rent Allowance may be affected. An Income Disregard applies to part-time work and certain training allowances. The remaining amount of income may impact on your rent supplement. Your Community Welfare Officer will explain.

Can I take up employment and be in receipt of OPFP and FIS?

If an individual in receipt of the OPFP returns to work (in excess of 19 hours per week) they can in turn apply for the Family Income Supplement payment. Applications can be made to the Department of Social, Community and Family Affairs. The 3 payments (FIS, OPFP and Wages) can be made at the same time. For further information please refer to FIS section page 42.

If I receive a maintenance payment will my rent allowance be affected?

If you are in receipt of a maintenance payment your Rent Allowance may be affected. Maintenance is classified as an income. You should check with your Community Welfare Officer.

If as a result of a maintenance agreement my Rent Allowance is affected and maintenance is not being paid - who can assist me with the shortfall?

If the court maintenance payments are not being received by the client, the Community Welfare Officer would advise the client to discuss this matter with the Court Clerk/Solicitor who may provide confirmation of this. On receipt of confirmation of ceased/lapsed payments by the court clerk the Community Welfare Officer can re examine the rent allowance entitlement for an individual and may award arrears of rent.

Service Information Guide for Lone Parents Living in County Clare

Is the receipt of annual rate (Early Childcare Payment) from government means tested?

This payment together with child benefit is not means tested and not assessed as income.

Changes in your weekly income

Lone Parents wishing to return to work part-time or full-time

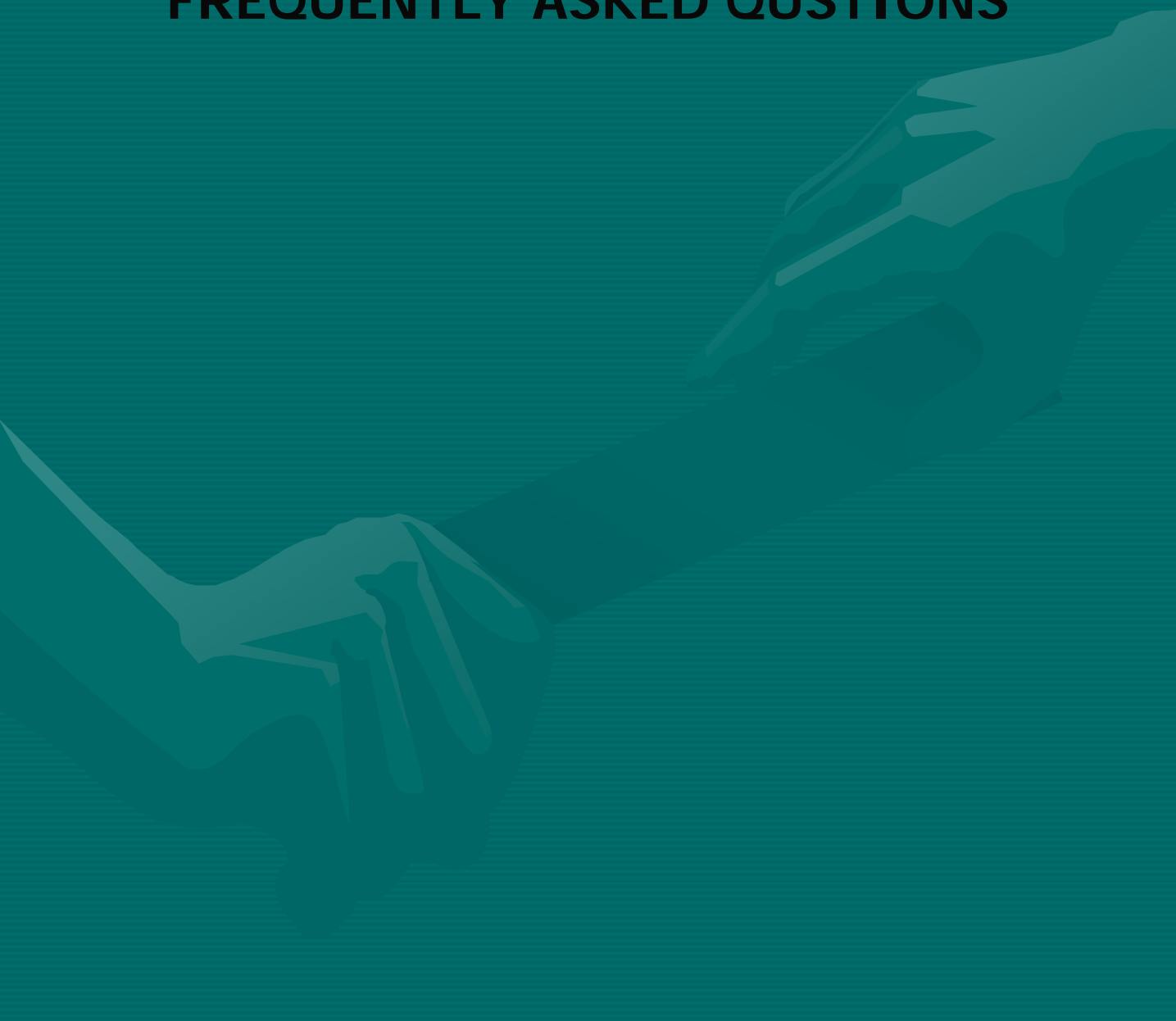
- Should contact their Local Social Welfare Office to discuss their continued entitlement to their Benefit and also Family Income Supplement.
- Should also inform their Community Welfare Officer if they take up part-time or full-time employment as it may affect their current entitlements.

IT IS IMPORTANT THAT YOU DISCUSS ANY CHANGES IN YOUR CIRCUMSTANCES AT THE EARLIEST POSSIBLE STAGE.

**** IMPORTANT TO NOTE THAT FAILURE TO DISCLOSE INFORMATION MAY POSSIBLY LEAD TO PEOPLE HAVING TO REFUND OVERPAYMENTS****

5. MEDICAL CARDS

FREQUENTLY ASKED QUESTIONS



5. Medical Card FAQ's

What is a Medical Card?

A Medical Card, as issued by the Health Service Executive, confirms that the holder is entitled, free of charge, to a range of Health Services which includes:

- General Medical & Surgical Services including all inpatient services and outpatient services in a public ward in a public hospital (including consultant services)
- Medical & Midwifery Care for Mothers and Infants.
- A choice of General Medical Practitioner from those doctors who have a contact with the Health Service Executive.
- Supply of prescribed approved medicines and appliances.
- Dental, Ophthalmic and Aural services.
- A Maternity Cash Grant for each child born.

Additional benefits of having a Medical Card may include:

- Exemption from Health Contributions (managed by the Department of Social & Family Affairs).
- Free transport to school for children who reside 3 miles or more from the nearest school (Managed by the Department of Education and Science).
- Exemption from exam fees in second level schools. (Managed by the Department of Education and Science).
- Assistance with the purchase of school books. (This is subject to local arrangements in schools.).

How do I apply for a Medical Card?

Application forms available from all Health Centres. Completed application forms must be taken to your Community Welfare Officer along with confirmation of weekly household income and expenses (mortgage/rent/childcare/travel etc). In general the income assessed for a medical card is the total household income of applicant plus spouse/partner less costs (rent/mortgage, travel costs, childcare costs). An application can also be assessed on hardship grounds where there are exceptional difficulties.

Service Information Guide for Lone Parents Living in County Clare

What is a Doctors Only Card?

G.P. visits only. It pays for the visits to the doctor, only.

How do I apply for a Doctors Only Card?

Same application as for Medical Card.

Means will determine which card you qualify for. Community Welfare Officer will inform client which one has been approved. Decisions are notified in writing with right of appeal of applicant.

Can I appeal decision?

Yes.

How can I appeal a decision?

Same appeal process as S.W.A. (See previous page).

What is the drugs payment scheme?

Everyone is entitled to this if you do not have a Medical Card. Card ensures you only have to pay a maximum amount per calendar month for prescribed medication. Contact your local Medical Card Office or Community Welfare Officer for details.

If one has been in receipt of a Social Welfare payment for a period of 12 months or more they retain their medical card for 3 years on taking up employment. On completion of the 3 years the standard means test applies to each applicant.

6. BACK TO EDUCATION ALLOWANCE



6. Back to Education Allowance

If you live in Ireland and are unemployed, getting a One-Parent Family Payment or have a disability, you may be able to pursue approved second-or third-level education courses through the Back to Education Allowance scheme. Participants in the scheme receive a standard rate of payment that is not means tested.

Any maintenance grant you may receive will not affect your payment.

In addition to your weekly payment, you will also be entitled to an annual Cost of Education Allowance, which is payable at the start of each academic year. The amount of the allowance is €500.

If you qualify for the Back to Education Allowance, you will keep an entitlement to any secondary benefits you already have, for example, Christmas Bonus, Fuel Allowance, or Rent Supplement and Mortgage Interest Supplement under the Supplementary Allowance Scheme.

To qualify for the Back to Education Allowance, you must be at least 21 years of age (24 years of age for a third-level postgraduate course). If you wish to attend a second level course you must be getting one of the social welfare payments listed below for at least 6 months.

If you wish to attend a third level course you must be getting one of the social welfare payments listed below for 12 months (9 months if you are assessed and approved by FÁS under the National Employment Action Plan).

Qualifying social welfare payments are:

- Jobseeker's Allowance or Jobseeker's Benefit
- Farm Assist
- One-Parent Family Payment
- Deserted Wife's Benefit/Allowance
- Widow/Widower's (Contributory) Pension
- Widow/Widower's (Non-Contributory) Pension
- Prisoners Wife's Allowance
- Carer's Allowance (after your caring responsibilities have finished)

If you are getting Jobseeker's Allowance, Jobseeker's Benefit or One-Parent Family Payment for the required period of time and aged between 18 and 20 and you have been out of the formal education system for at least 2 years you may qualify for Back to Education Allowance.

Service Information Guide for Lone Parents Living in County Clare

There are two study options available under the scheme:

- Second-level option
- Third-level option.

6.1 Second-level option

You can attend a second-level course of education at any secondary, community, comprehensive or vocational school. The course must be full-time and to a certificate recognised by the Department of Education and Science or approved by the Further Education and Training Awards Council.

6.2 Third-level option

You can attend a third-level course of education at any university, third-level college or institution, provided that the course is a full-time day course of study and is approved by the Department of Education and Science for Higher Education Grant purposes, VEC Scholarship Scheme or the Third Level Maintenance Grant Scheme for Trainees or has Higher Education and Training Awards Council recognition.

If you already have an undergraduate third-level qualification, (i.e., you already have a degree) your application for a Back to Education Allowance while pursuing post-graduate education will only be considered if you are doing certain courses. You should get in touch directly with the Back to Education Allowance Section at the Department of Social and Family Affairs to check the current position. As with other education courses, your Back to Education Allowance is not payable during the summer months.

Rates

If you are receiving One-Parent Family Payment, Disability Allowance, Deserted Wife's Allowance/Benefit, Widow/Widowers Non-Contributory Pension, Widow/Widowers Contributory Pension, Blind Pension or Carers Allowance, you will be paid an allowance at a rate equivalent to the maximum rate of your current social welfare payment. The allowance will include increases for a qualified adult and child/children where they are applicable. Back to Education Allowance is payable in the same way as your current social welfare payment.

Where to apply: If you are getting One-Parent Family Payment, a Deserted Wife's payment, Widow's/Widower's (Non-Contributory) Pension, Widow's/Widower's (Contributory) Pension or Blind Pension contact: Department of Social and Family Affairs
Social Welfare Services Office
College Road, Sligo, (071) 916 9800 / (01) 704 3000

7. FAMILY INCOME SUPPLEMENT



7. Family Income Supplement.

Family Income Supplement (FIS) is a weekly tax-free payment available to married or unmarried employees in Ireland with children. It is designed to offer assistance to people on low pay.

You must have at least one child who normally lives with you or is financially supported by you. Your child must be under 18 years of age or between 18 and 22 years of age and in full-time education.

Your income from FIS is not taken into account in the assessment for a medical card.

FIS is a tax-free weekly payment for employees:

- Working 19 or more hours per week (or 38 or more hours per fortnight)
- Where the employment is likely to last at least 3 months
- Looking after one or more children and
- Earning less than a set amount which varies according to family size.

Generally the payment continues for one year and is not affected by, for example, an increase in earnings or other income in the family. It is possible to get the Back to Work Allowance and still qualify for FIS, if your income is less than the income limit set for your family size.

You cannot get FIS if you are taking part in a Community Employment Scheme or any other FÁS schemes except Job Initiative. You cannot get FIS if you are already getting one of the following social welfare payments:

- Jobseeker's Benefit or Jobseeker's Allowance
- State Pension (Transition), or Pre-Retirement Allowance.

Maintenance

In the case of parents who are separated, a parent who is paying maintenance of at least €24 per child per week can qualify for FIS. If you are paying maintenance as result of a court order or legally binding agreement for a second family, the amount of that maintenance payment may be deducted from the income to be assessed for FIS. A parent who is getting maintenance for a qualified child will not have that maintenance assessed for FIS.

Only one FIS payment can be made in respect of any family.

Service Information Guide for Lone Parents Living in County Clare

Rates

FIS is calculated on the basis of 60% of the difference between the income limit for the family size and the assessable income of the person(s) raising the child(ren). The combined income of a couple (married or unmarried) is taken into account.

Income from any source (excluding the disregards stated below) is assessed as means, however, though there are no rules excluding the assessment of capital, the Department generally does not assess capital or examine your bank account details for FIS.

The main items counted as income are:

- Your assessable earnings and your spouse/partners' assessable earnings. (Assessable earnings are gross pay minus tax, employee PRSI, Health Contribution and superannuation)
- Any extra income you or your spouse or partner have from employment (such as pay for overtime, bonuses, allowances or commission)
- Any income you or your spouse or partner may have from self-employment
- Income from occupational pensions
- Income you or your spouse or partner may have including social welfare or HSE payments
- Any unearned income (for example, though capital is not assessed your weekly income from renting land or property is assessed)

The following payments **do not** however count as family income

- Child Benefit
- Early Childcare Supplement
- Carer's Allowance
- Guardian's payments
- Supplementary Welfare Allowance
- Rent Supplement for tenants affected by the de-control of rents
- Domiciliary Care Allowance
- Foster Child Allowance
- In certain circumstances, income from casual employment by the Health Service Executive (HSE) as a home help
- Income from a charitable organisation
- Income from providing accommodation to students studying Irish in Gaeltacht areas under a scheme administered by the Minister for Community, Rural and Gaeltacht Affairs. It's important to be aware, that no matter how little you may qualify for, you will still get a minimum of €20 each week.

Service Information Guide for Lone Parents Living in County Clare

How to apply

You can obtain a copy of this form from your local Social Welfare Office or your local Citizens Information Centre.

Send your completed Family Income Supplement application form to:

**Family Income Supplement (FIS) Section
Department of Social and Family Affairs
Social Welfare Services Office
Government Buildings
Ballinalee Road
Longford
(043) 45211 or (01) 704 3000**

8. HOUSING OPTIONS

**AVAILABLE FROM CLARE LOCAL
AUTHORITIES**



8. Housing Options Available from Clare Local Authorities

8.1 Standard Local Authority Housing

There are three Housing Authorities within County Clare who deal with Standard Local Authority Housing and these are: - Clare County Council, Ennis Town Council and Kilrush Town Council. The Housing Authority you apply to depends on where you wish to be housed. If you are only interested in being housed in either Ennis Town or Kilrush Town you apply to Ennis Town Council and Kilrush Town Council respectively, all other areas of the county you apply to Clare County Council.

8.2 Qualifying Criteria for application for Standard Local Authority Housing

Local Authority Housing is provided for persons who are unable to house themselves from their own resources.

After completing an application form for Local Authority Housing, each applicant is assessed, and if they are considered to have a housing need they are then put up as being an approved applicant on the Housing Waiting List.

Houses are allocated in accordance with the Scheme of Letting Priorities, which has been adopted by the Council.

8.3 Voluntary Housing.

Most Voluntary Housing Associations provide accommodation for specific groups. e.g. Elderly, Disabled, Rural Resettlement. A limited number provide family type accommodation in Clare, with schemes in Ennis and Shannon. Interested parties should apply to the Local Authority and indicate their desire to be considered for vacancies within the Voluntary Housing Schemes.

They should also contact the relevant voluntary organization, for example, Respond at Stonecourt Community Building, Stonecourt, Drumbiggle, Ennis, Co. Clare. At least 75% of applicants for voluntary housing must come from the local authority housing list.

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8.4 Loans

Type of Loans Available

- Shared Ownership Loan
- Annuity Loan
- Home Improvement Loan
- Home Choice Loan (This is a new loan type and further details are awaited from the Department of Environment, Heritage & Local Government.

Maximum Loan Amount

- €185,000
- Under the Home Choice Loan the maximum is €285,000.

Income taken into consideration by Clare County Council

- Employment Income
- Social Welfare Payments e.g. One Parent Family Payment, Family Income Supplement, Jobseekers Allowance etc.

Income Eligibility for Loans

Single Income household: If in the last income tax year, gross income (before tax) did not exceed € 40,000, the applicant is eligible.

Further information can be obtained from the Loans Section, Clare County Council, New Road, Ennis, Co. Clare.

8.5 Affordable Housing: FAQ's

What is an affordable home?

An affordable home is a home that you buy at a discount to the market price, and you must live in it. If you sell it within 20 years, you will have to pay back a percentage of the sale price to the local authority.

Service Information Guide for Lone Parents Living in County Clare

Do I qualify for an affordable home?

To qualify for an affordable home, you should

Be a first-time buyer [but there are some exceptions]

Be unable to purchase a home in the current open market.

Have enough income to meet your mortgage repayments after you have paid all your other costs; and

As a guide, earn between €25,000 and €58,000 if you are applying on your own and up to €75,000 between both of you if you are applying with someone else.

These are the approximate limits only – lower and higher income limits may apply.

How do I apply?

You apply to the local authority in the area you want to live in. You can apply to more than one local authority. Local authorities include county councils, city councils, borough councils and town councils.

Visit www.clarecoco.ie to download an expression of interest form.

How much is an affordable home?

An affordable home is a home that you buy at a discount to the market price, but the prices vary from scheme to scheme.

The discount can also change depending on the property. The price depends on the area you want to live in and on the size and type of affordable home available. At the moment prices range from €165,000 to €195,000.

In all cases you pay less for your affordable home than you would pay if you were buying it on the open market – that is what makes it an 'affordable home'.

Can I apply for an affordable home if I am not an Irish Citizen?

You may apply for an affordable home if you have the right to live and work permanently in Ireland. If you are from a country that is a member of the European Union [EU] or European Economic Area [EEA], you can apply for an affordable home as long as you are living and working in Ireland. If you are not from a country that is a member of the EU or EEA, you can check with your local authority.

*The European Economic Area [EEA] includes the 27 EU member countries and Iceland, Lichtenstein and Norway.

Service Information Guide for Lone Parents Living in County Clare

How much can I afford to borrow?

As a guide, your mortgage repayments should not be more than one-third of your net income [after tax and social insurance [PRSI] have been taken off.] For example, if your income is €2,700 a month, your mortgage repayments should not be more than €900 a month.

What about a deposit and savings?

It is possible to borrow up to 97% of the purchase price of an affordable home. This means that you need to have at least 3% of the price for a deposit from your own resources.

You should be able to show that you have a record of savings. Or, some banks or building societies may take a record of rent paid into account as part of a saving record. This can show your ability to pay a mortgage.

Banks and building societies may apply their own conditions, so you should check with them first.

Where can I get a mortgage for an affordable home?

You may get a mortgage from the local authority or from the following organisations:

- Bank of Ireland
- EBS (Educational Building Society)
- IIB Homeloans
- First Active Ltd
- Ulster Bank Ireland Ltd
- Haven Mortgages Ltd

Check www.affordablehome.ie for any updates in relation to Affordable housing and properties currently available.

8.6 Traveller Accommodation

Clare County Council provides non-transient accommodation only for the county's indigenous travelling community. For this purpose the Council will only regard a Traveller household as "*indigenous*" where the household has been permanently resident in the county for at least three years.

Service Information Guide for Lone Parents Living in County Clare

8.7 RAS (Rental Accommodation Scheme)

This scheme is for people who are receiving rent supplement, usually for more than 18 months, and who need long-term housing. The scheme is being run by local authorities.

Under the RAS your local authority will find suitable accommodation and will pay rent to the landlord directly. You will still contribute to the rent but you will pay it to the local authority, not your landlord.

The RAS will give you long-term housing security. It will also give you access to a range of housing supports.

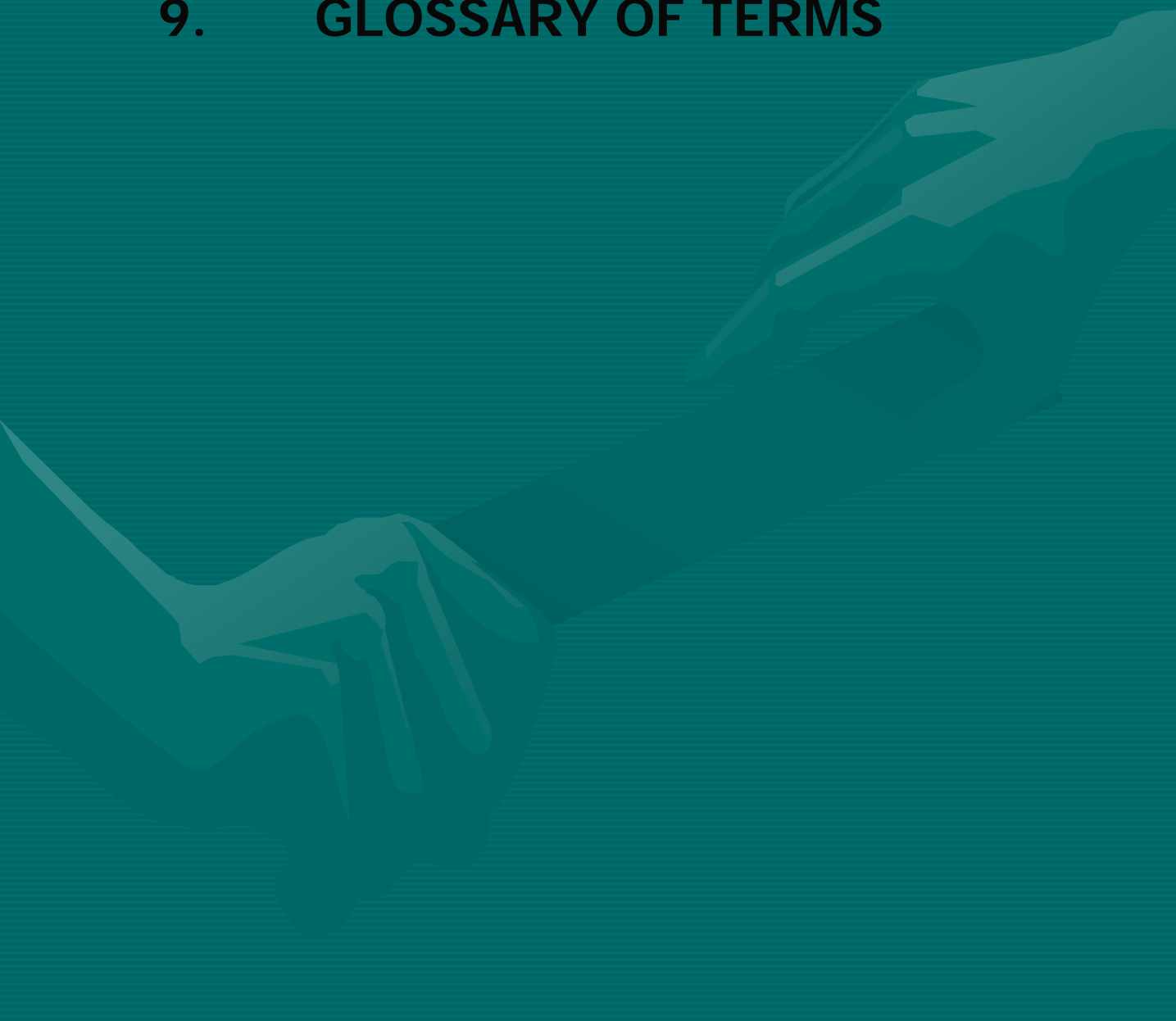
If you get a job you can stay in the scheme but you will have to contribute more towards the rent. For more information contact your Local Authority.

For additional information contact

Housing Directorate
Clare Co. Council
Áras Contae an Chláir
New Road
Ennis
C. Clare.

Tel 065 6821616
www.clarecoco.ie

9. GLOSSARY OF TERMS



Glossary of Terms

| | |
|------------------|---|
| CDB | County Development Board |
| CE Scheme | Community Employment Scheme |
| CIC | Citizens Information Centre |
| CIS | Citizens Information Service |
| CIOC | Congress Information & Opportunity Centre |
| CV | Curriculum Vitae |
| CWO | Community Welfare Officer |
| ECDL | European Computer Driving Licence |
| EEA | European Economic Area |
| E.U. | European Union |
| EWP | Ennis West Partners |
| FAQ's | Frequently Asked Questions |
| FETAC | Further Education & Training Awards Council |
| FIS | Family Income Supplement |
| FLAC | Free Legal Advice Centres |
| HSE West | Health Service Executive – West |
| IRC | Irish Refugee Council |
| IG | Implementation Group |
| KTC | Kilrush Town Council |
| LP | Lone Parents |
| LDSIP | Local Development Social Inclusion Programme |
| NDP | National Development Plan |
| ONP | One-Parent Family Payment |
| RAPID | Revitalising Areas by Planning, Investment and Development (Ennis) |
| RAS | Rental Accommodation Scheme |
| SWO | Social Welfare Office |
| SIM | Social Inclusion Measures (Implementation Group under the Clare County Development Board (CDB)) |
| VEC | Vocational Education Committee |



West Clare Family Resource Centre

North West Clare



Family Resource Centre



CONTACT DETAILS:

Clare County Development Board
C/O Community & Enterprise Directorate
Clare County Council,
Áras Contae an Chláir,
New Road,
Ennis, Co. Clare



Telephone: 065 6821616
E-mail: dceoff@clarecoco.ie
Websites: www.clarecdb.ie or
www.clarecoco.ie