

**A MAP TO EMPLOYMENT &
ENTERPRISE SERVICES IN
INNER CITY DUBLIN**

About us



ICON is a forum where issues affecting the people of the North East Inner City are discussed and agreed, and joint action is planned.

The broad functions of ICON include:

- To be a source of information
- To campaign and lobby around the issues identified within the community
- Encourage local policy making through debate and discussion forums
- To promote a partnership approach between community, voluntary, statutory and business sectors.
- To act as a catalyst to initiate relevant service responses to issues identified within the community.

ICON works on a basis of trust and tries to reach decisions by consensus, where possible.

ICON is an independent and non-political organisation which seeks cross-party support on the issues with which it is concerned.

ICON will establish links with groups experiencing similar problems at a regional, national and European level.

Membership

People who work or live in the north east inner city take part in ICON on a voluntary basis, as individuals or representatives of an organisation.

22 Lower Buckingham Street
Dublin 1
Tel:(01) 836 6890
Email: iconet@iol.ie
Website: www.iconnet.ie



Community Technical Aid

CTA provides technical support to local communities and projects as well as carrying out work for statutory, community and partnership organisations.

The philosophy of the company is based on community development principles of capacity building. Staff have a longstanding interest and experience in anti-poverty actions, social inclusion and participation. The approach to the work is always interdisciplinary, maximising the experience and skills of different staff members for different tasks. CTA acts as a catalyst through which issues may be mediated, groups be facilitated and action plans produced.

Services and support offered by CTA include:

- Training
- Social research
- Urban planning
- Regeneration Projects

Contact

Unit 1 Killarney Court
Buckingham Street
Dublin 1
Tel: (01) 855 7015
Email: info@cta.ie
Website: www.cta.ie

Our work is supported by



Comhshool, Pobal agus Rialtas Áitiúil
Environment, Community and Local Government

A CHARA

Are you unemployed? Looking for employment? Looking for information to develop your own skills? Do you need some support and information to cope with all the rules and regulations of the Irish social welfare, tax and social support systems? If the answer is yes, then we hope this guide can give you some help.

This document aims to provide a guide and basic information on the range of supports and entitlements that are available to people who are unemployed, at risk of becoming unemployed, people looking for employment, training, education or supports to establish their own business.

Why did we do it? During community consultations we were told that a lack of information was one of the major problems that people encountered, and what was needed was clear information that people could understand and access. Our focus is the inner city of Dublin and we have specifically identified the services available there, it should, however, still be a useful tool for all.

The Irish social welfare, tax systems and social support systems are extremely complex and at times difficult to understand. The aim of this guide is to point you in the right direction, name the options that might suit you, and explain where more information can be found.

To be clear, this is not a definitive or comprehensive guide to all the social welfare, tax, training and education options available, and all of the rules that apply to each; but a map to help you find all of the information you require for your own situation.

We have done our best to cover everything, (but apologise in advance if we have left anything out!). It should be stated that systems change, criteria change and we cannot account for these changes in advance.

Therefore, take it that this guide will point you in the right direction; tell you what to look for and where to look. The specific details of the rules or regulations of particular support schemes and programmes will be found elsewhere. (Where at all possible, we state where you can find this information).

The best of luck gaining all the supports you require, we hope that this guide can assist you.

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LOSING YOUR JOB

Losing your job can be really scary. People worry about their income, their skills and getting another job. While it is scary there are supports out there.

You've just found out that you've lost your job, what do you do first?

First Step: Gather as much information as you can e.g. your rights, your entitlements, what is your employer offering (notice/pay/references)?

Second Step: Gather important documents (particularly those from your employer)

Third Step: Take stock. Look at your current arrangements and make any changes required -give notice, childcare/pensions/commuter tickets

Don't delay, seek advice and help as soon as you can.

RIGHTS AND ENTITLEMENTS

When you lose your job you have certain rights which are protected by law.

- You are entitled to a legal minimum period of notice (once you have been working at least 13 weeks). Your entitlement to notice is based on how long you have been employed, the longer you have been employed the more notice you get.
- You are entitled to receive a payment for annual leave which you have earned but not taken.
- Your employer must give you two documents
 - (i) P60: A P60 is given to you by your employer at the end of each year.
 - (ii) P45: This is a statement of your pay and the tax and PRSI to date deducted by your employer. It is a very important document and you must have it when you are starting a new job, to claim a tax refund or to claim social welfare benefits.

If you are not given a P45 when you leave your job you should first ask your employer for one. If the employer does not give it to you should contact your local tax office (Revenue). Revenue will contact the employer and get a P45 for you.

This is very important document- keep it safe

For more information visit the National Employment Rights Agency - www.employmentrights.ie

GENERAL TIPS

- Keep all your paper work safe. You will be asked for documentation as you look for supports and social welfare.
- Keep all letters, tax information, job applications, responses from employers, bank statements, pay slips etc.
- If you have to submit any information/important documents, make a note of what you provided and the date it was provided. If you have to

provide an original try and make a copy before you send it to keep for your own records. Ask a local community group to help you.

- When sending in information, make sure to always include your full name, current address and your PPS Number so that your material can be kept together.
- If you are living with someone and/or have children, make sure that you have all of their information also.
- If you need help completing forms/dealing with letters, ask for help from a local support/community group.

REDUNDANCY

Redundancy payments legislation provides for a minimum redundancy payment for employees who have worked for at the same employer for at least two years. Therefore, if you have two years or more service with an employer you may be entitled to a redundancy payment if you lose your job.

If your employer makes you a reasonable offer of alternative work, which you refuse, you may lose your entitlement to a redundancy payment. (Normally, to be considered reasonable, the alternative should not involve a loss of status or worsening of the terms and conditions of your employment.) Any offer should be given to you in writing and you are entitled to full information concerning the details of the offer.

Your justifiable refusal of an offer of alternative work, followed by dismissal, may entitle you to seek either statutory redundancy or make a claim for unfair dismissal.

Qualifying for redundancy

If you do qualify for redundancy there are specific redundancy procedures.

If your employer is unable to pay your redundancy lump sum, they should sign the RP50 form and submit a letter from an accountant or solicitor stating they are unable to pay and accepting liability for the money owing to the Social Insurance Fund together with documentary evidence, such as audited accounts.

- If your employer refuses to pay your redundancy lump sum or if there is a dispute about redundancy you may bring a claim to the Employment Appeals Tribunal. This must be done within one year of your dismissal. To apply for your lump sum send a completed RP50 form together with a favourable decision from the Employment Appeals Tribunal.

For more information visit:

National Employment Rights Agency - www.employmentrights.ie

Department of Social Protection Website - www.welfare.ie

There is an online redundancy calculator www.gov.ie/services/online-redundancy-calculator which might help you work out what you would get if you were made redundant. All eligible employees are entitled to:

- Two weeks pay for every year of service over the age of 16 (this is capped at €600 per week) and
- One further weeks pay

Reduced hours and short-time work

- If you were made redundant within a year of being put on reduced hours or pay, your redundancy payment would be based on your earnings for a full week.
- If you are made redundant after working reduced hours for more than a year, how your payment will be calculated depends on whether you accepted being on reduced hours or not.
- If you accepted the reduced working hours as your normal week and never asked to return to full-time work, then your redundancy payment will be based on your gross pay for the reduced working hours.
- If you never accepted the reduced working hours as your normal hours and continually asked to be put back on full-time working, your payment would be based on your normal weekly earnings.
- If you have been put on short time and then are made redundant your redundancy payment may be based on your pay for a full week.

Taxation of lump sums

If you receive a lump sum in compensation for the loss of employment, part of it may be tax-free. The statutory redundancy lump sum is always tax-free.

DISMISSAL

If you feel you have been unfairly dismissed, including feeling that you were unfairly chosen for redundancy, you may be able to bring a claim under the unfair dismissals. In most cases your employer has to prove that the dismissal was fair.

If you make a claim for unfair dismissal, you cannot also claim redundancy.

If you wish to make a claim for unfair dismissal you should do so within 6 months of the date of dismissal. This time limit may be extended to 12 months where there are exceptional circumstances.

If you qualify under the unfair dismissals legislation, you may bring your claim to a Rights Commissioner. If you or your employer objects to the claim being heard by a Rights Commissioner the claim may be made directly to the Employment Appeals Tribunal (EAT).

If a claim is heard by a Rights Commissioner, the Rights Commissioner will issue a recommendation and either you or your employer may appeal that recommendation to the Employment Appeals Tribunal.

Where a claim or an appeal is heard by the Employment Appeals Tribunal, the Tribunal will issue a determination (decision). There is a right of appeal by either you or the employer to the Circuit Court following a determination of the Tribunal.

For more information visit:**The Labour Relations Commission**

(home of the Rights Commissioner)
Tom Johnson House
Haddington Road
Dublin 4
Tel: (01) 613 6700 Lo-call: 1890 220 222
Email: info@lrc.ie

Employment Appeals Tribunal

Davitt House,
65a Adelaide Road
Dublin 2
Tel: (01) 631 3006 Lo-call: 1890 220 222
Email: eat@det.ie

If you feel that your dismissal was the result of discrimination you can take a case to the Equality Tribunal. Employment legislation protects employees from discrimination based on the following nine grounds- gender, civil status, family status, age, race, religion, disability, sexual orientation and membership of the Traveller community.

For more information visit:**The Equality Authority**

2 Clonmel Street
Dublin 2
Tel: (01) 417 3336
Email: info@equality.ie
Website: www.equality.ie

The Equality Tribunal

3 Clonmel Street
Dublin 2
Telephone: (01)477 4100 Lo-call: 1890 34 44 24
Email: info@equalitytribunal.ie
Website: www.equalitytribunal.ie

TAX AND UNEMPLOYMENT

If you have been employed and paying tax and you lose your job you may be entitled to a tax refund for some or all of the tax you have paid. You can also get tax back if you are still employed but have paid more tax than you were liable for. Revenue will re-calculate the amount of tax which you should pay, using all your credits to date, and give you a refund if you have overpaid your tax.

If you think your employer has incorrectly calculated your tax liability you must submit your P60 and written details of your claim. If your spouse is working (and you are jointly assessed) you must also submit his/her P60.

How to apply for a tax refund

- You should apply four weeks from the date you become unemployed.
- If you are getting another income which is taxable, (including taxable social welfare payments) you should apply eight weeks from the date you became unemployed.
- Your application for a tax repayment because you are unemployed or out of work sick, must be made on tax repayment Form P50 and sent to your district tax office with Parts 2 and 3 of your P45.

Where to apply

For further information on getting a tax refund, contact the Revenue Commissioners. You can find more detailed Revenue contact details for your region on the Revenue website. Revenue has a contact locator depending on where you are based. You can get this at www.revenue.ie or you can go to one of the regional offices.

Revenue Offices in Dublin's inner city

North City Centre

9/15 Upper O'Connell Street
Dublin 1

Lo-call for PAYE Customers: 1890 333 425
Tel. for non PAYE Customers: (01) 865 5000

South City Centre

85-93 Lower Mount Street
Dublin 2

Lo-call for PAYE Customers: 1890 333 425
Tel. for non PAYE Customers: (01) 647 4000

PENSION INFORMATION

If you have a pension provided through your employer, it will be affected if you become unemployed or your working hours/pay has been reduced.

- Legislation requires that when someone leaves a scheme that they must be provided with a *Leaving Service Options* letter within two months of their exit from the scheme. This letter should detail any options relating to the members' benefits (pension).
- Personal Retirement Savings Accounts (PRSAs): Your PRSA is a contract between you and a PRSA provider in the form of an investment account. PRSAs allow you to change employment and continue to use the same PRSA. You can stop or start a PRSA when you choose, without charges, by contacting your PRSA provider.

You should contact your pension provider as soon as you lose your job, whichever type of pension you have.

For more information contact

The Pensions Board

Verschoyle House
28-30 Lower Mount Street
Dublin 2

Tel: (01) 613 1900 Lo-call: 1890 656 565
Email: info@pensionsboard.ie

ARE YOU A MIGRANT WORKER WHO HAS LOST THEIR JOB?

MIGRANT WORKERS AND UNEMPLOYMENT

If you are an EU/EEA national, you can stay in Ireland if you are unemployed and looking for work.

EMPLOYMENT PERMITS

If you are a non-EEA national with an employment permit, there are special conditions that apply to employment permit holders who have been made redundant within the last six months. You should notify the Department of Jobs, Enterprise and Innovation when you are told that you are being made redundant.

You should contact your local immigration officer to confirm your immigration status.

For more information check www.inis.gov.ie

RETURNING HOME- SCHEME OF REPATRIATION

The Reception and Integration Agency works with the Department of Social Protection to support the repatriation of nationals of the new EU member states. The scheme applies to people who have failed the habitual residency condition attaching to social assistance payments. Any citizen of a former EU accession state, and certain other 'special-case' EU nationals, who find themselves destitute during their time in Ireland can apply for this scheme. If you wish to apply for this scheme you should contact the Community Welfare Officer at your health centre, (see page 62) or call the HSE Information line at 1850 24 1850.

DEALING WITH DEBT

If you lose your job or have your income reduced, you may be left dealing with debt.

There are supports available to assist in dealing with debt, and there are some important things to remember.

If you cannot cope and are experiencing stress about debt get help, don't try and manage on your own. The free Money Advice and Budgeting Service (MABS) can help.

Do not ignore debt. If someone is taking legal action against you get advice and do not ignore letters or other communications.

If you don't understand a document – do not sign it.

Never borrow money from an unlicensed moneylender.

If borrowing money from a licensed lender, check the interest rate (some licensed lenders can legally charge very high rates of interest.)

Remember, it is against the law to demand payment of a debt in a way designed to alarm, distress or humiliate.

MONEY ADVICE AND BUDGETING SERVICE

Helpline 0761 07 2000 - Monday to Friday from 9 am to 8 pm or email: helpline@mabs.ie

NORTH INNER CITY

Dublin North East MABS
53 Upper Dorset Street
Dublin 1
Tel: 0761 07 25 10
Email: ncr@mabs.ie

SOUTH INNER CITY

Liffey South West MABS
32 Francis Street
Dublin 8
Tel: 0761 07 23 50
Email: liffey_sw@mabs.ie

Dublin South East MABS
26-28 Lombard Street
Dublin 2
Tel: 0761 07 25 20
Email: pearse_street@mabs.ie

PERSONAL INSOLVENCY

The government is introducing a Personal Insolvency Act. This will establish a state-run insolvency service to operate non-judicial insolvency arrangements. It will allow for three voluntary debt-settlement systems, depending on a person's level and type of debt. This legislation is expected sometime in 2012.

LOSING YOUR HOME

If a lending institution decides to repossess your home because you are unable to pay the mortgage, there are rules and procedures to be followed. Banks and building societies are bound by codes of conduct in relation to people who are having difficulties paying their mortgage. If you have a problem paying your mortgage, you should talk to the lending institution as soon as possible.

CONSUMER PROTECTION CODE

The Central Bank's Consumer Protection Code applies to all home loan providers operating in the State. The code provides that the lending agency must:

- Contact you as soon as it becomes aware that your mortgage account is in arrears even if the arrears are quite small.
- The lending agency must have in place a procedure for handling accounts which are in arrears.

You should remember that even if you have no mortgage on your home, it could be in danger of repossession if you have other debts. If you build up other debts and are unable to repay them then the people who you owe money to may register that debt as a 'judgment mortgage' against your home and seek to recover their money in that way.

Do not ignore solicitor's letters. Get legal advice.

If you are to appear in court, make out a financial statement (income, expenses and debts) and leave it into the courthouse for the attention of the judge a couple of days before the hearing. Send a copy to the solicitor for the creditor too.

LEGAL ADVICE

You can get legal advice on your options and on what happens if the mortgage lender takes steps to repossess your home. The Free Legal Advice Centres (FLAC) provides free legal advice from a nationwide network of voluntary advice centres, some of which are based in Citizens Information Centres (see page 20).

The Legal Aid Board also provides legal advice, but there is a means test for this.

If you are threatened with repossession, you may be able to get free legal representation from New Beginning, a voluntary organisation which aims to represent people in this situation.

If you feel that your mortgage lender has failed to follow either of these codes, and if you have exhausted the appeals process, you can complain to the Financial Services Ombudsman.

IMPORTANT CONTACTS

Legal Aid Board – Head Office

47 Upper Mount Street
Dublin 2
Tel: (01) 644 1900
Website: www.legalaidboard.ie

Financial Services Ombudsman

3rd Floor
Lincoln House
Lincoln Place
Dublin 2
Tel: (01) 662 0899 Lo Call: 1890 88 20 90

New Beginning

Suite 123
The Capel Building
Mary's Abbey
Dublin 7
Tel: (01) 871 9499
Email: info@newbeginning.ie
Website: www.newbeginning.ie

NORTH INNER CITY

Brunswick Street Law Centre
48/49 Nth Brunswick Street/Georges Lane
Dublin 7
Tel (01) 646 9600
Email: brunswickstreet@legalaidboard.ie

SOUTH INNER CITY

Dolphin House Office
3rd Floor Dolphin House
East Essex Street
Dublin 2
Tel: (01) 888 6998 or (01) 888 6957
Email:
dolphinhousechildcare@legalaidboard.ie

Gardiner Street Law Centre
45 Lower Gardiner Street
Dublin 1
Tel: (01) 874 5440
Email:
lawcentregardinerstreet@legalaidboard.ie

Mercy Law Centre
25 Cork St
Dublin 8
Tel: (01) 453 7459
Email: info@mercylaw.ie
Website: www.mercylaw.ie

Free Legal Advice Centres

13 Lower Dorset Street
Dublin 1
Information & Referral Line: 1890 350 250
Tel: (01) 874 5690
Website: www.flac.ie

EVICTIION FROM RENTED ACCOMMODATION

If you are living in private rented accommodation and your landlord wants you to leave because you have not paid the rent, your landlord has to follow certain procedures before asking you to leave. Notice of termination may only be served on you after you get written notification from your landlord of the amount owing. There is a minimum period of notice you must be given and you can refer any issue with the notice of termination to the Private Residential Tenancies Board or contact Threshold, the National Housing Advice Charity.

Private Residential Tenancies Board

P.O. Box 11884
Dublin 2
Tel: (01) 635 0600

Threshold

Dublin Advice Centre
21 Stoneybatter
Dublin 7
Tel: (01) 635 3651
Email: advice@threshold.ie

If you are a local authority tenant or a housing association tenant, and you are falling behind with the rent you should talk to your local authority or housing association. If you fail to do anything about it you can be evicted, provided the correct procedure is followed.

SOCIAL WELFARE

If you lose your job, are laid off, have reduced days at work or are made redundant you may be entitled to a social welfare payment, usually, Jobseeker's Allowance or Jobseeker's Benefit.

If you are or were self employed but you have had to close your business or the amount of work you are getting has reduced you may also be entitled to a social welfare payment.

The two main types of social welfare you are entitled to when you are unemployed are Jobseeker's Benefit and Jobseeker's Allowance.

To get Jobseeker's Benefit you must have worked and have enough social insurance (PRSI) contributions.

To get Jobseeker's Allowance you must pass a means test. A means test is when your income is calculated to find out if it falls below a certain level. If it falls below a certain level you can get Jobseeker's Allowance. You may get Jobseeker's Allowance if you don't qualify for Jobseeker's Benefit or if you have used up your entitlement to Jobseeker's Benefit. In some cases, if you are only entitled to a reduced rate of Jobseeker's Benefit you may be better off on Jobseeker's Allowance.

<p>RULES FOR BOTH JOBSEEKERS BENEFIT AND JOB SEEKERS ALLOWANCE</p>	<p>To qualify for a jobseeker's payment you must:</p> <ul style="list-style-type: none"> • Be unemployed (you must be fully unemployed or unemployed for at least 3 days in 6) There are some circumstances where you can do some part-time/ casual work/reduced days at work or lay off. • Be aged between 18 and 66 • Be capable of full time work • Be available for and genuinely seeking seek work <p>If you are self-employed you may get a jobseeker's payment if you closed your business or the amount of work you are getting has reduced.</p> <p>You will always be assessed for Jobseeker's Benefit first, unless you have never worked before. If you don't qualify for Jobseeker's Benefit you will be assessed for Jobseeker's Allowance. You will not need to apply for a second time, usually when you apply for Jobseeker's Benefit you will be asked if you want to be assessed for Jobseeker's Allowance if your claim for Jobseeker's Benefit is unsuccessful.</p> <p>Payments for dependents</p> <p>If you qualify for a payment you get an amount for yourself, which is called the 'personal rate of payment'. If you are living with a partner and/or have children you may also get an increase in your payment for an adult dependent and any child dependents you may have.</p>
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	<p>Your partner's income can affect whether you get an increase in your payment for him or her as a dependent (qualified) adult.</p> <p>You may get a payment and work part-time or have casual work. Usually you cannot get a payment for a day on which you do casual or part-time work.</p> <p>People under 25 get paid less. There are some exceptions which include:</p> <ul style="list-style-type: none"> • Under 25s with dependent children • Under 25s who are leaving the care system. <p>You cannot get Family Income Supplement (FIS – see below) and a jobseeker's seekers payment at the same time. Find out at your Social Welfare Local Office or Citizens Information Centre which payment would be of greater benefit to you.</p> <p>Supplementary Welfare Allowance Supplementary Welfare Allowance provides a basic weekly allowance to eligible people who have little or no income. If you have claimed a jobseeker's payment but it has not yet been paid and you have no other income, you may qualify for Supplementary Welfare Allowance while you are waiting for your payment. (see below)</p>
<p>JOBSEEKER'S BENEFIT</p>	<p>To qualify for Jobseeker's Benefit you must:</p> <ul style="list-style-type: none"> • Have enough social insurance (PRSI) contributions (Class A, H or P). When you make the application you will be told if you have enough contributions. <p>Jobseeker's Benefit is paid for a limited amount of time Since 15th October 2008, you may be paid Jobseeker's Benefit for up to 12 months; however, there are some exceptions to this, such as:</p> <ul style="list-style-type: none"> • If you are under 18, you will only get Jobseeker's Benefit for a maximum of 156 days (26 weeks) <p>Re-qualifying for Jobseeker's Benefit If you have used up your entitlement to Jobseeker's Benefit (JB), you may re-qualify by working and paying the appropriate PRSI contributions for at least 13 weeks.</p> <p>Reduced rate of Jobseeker's Benefit Jobseeker's Benefit rates are paid according to earnings in the relevant tax year. The relevant tax year is two years before the year of your claim. If you are affected by this rule, it may of greater benefit for you to claim Jobseeker's Allowance instead of Jobseeker's Benefit.</p> <p>Linking claims In some cases, a current Jobseeker's Benefit claim may be linked to an older claim. Ask at your social welfare office if you have previously claimed to check the details.</p>

	<p>Family Income Supplement (FIS) and Jobseeker's Benefit You cannot get FIS and Jobseeker's Benefit at the same time</p>
<p>JOB SEEKERS ALLOWANCE</p>	<p>To qualify for Jobseeker's Allowance you must:</p> <ul style="list-style-type: none"> • Satisfy a means test • Satisfy habitual residence conditions <p>Jobseeker's Allowance is a means-tested payment. A means test looks at all your sources of income including your partner's income. Some income may not be taken into account when doing the calculations. For example, your work as a home-help with the Health Service Executive (HSE) will not affect your payment but your partner's home-help payment would.</p> <p>If you are 24 years of age or under and you are living with a parent(s) or a step-parent in the family home, some of your parents' income will also be taken into account in the assessment for Jobseeker's Allowance. This is known as <i>Benefit and Privilege</i>.</p> <p>The means test for Jobseeker's Allowance can be a complex calculation. Generally what is taken into account includes:</p> <ul style="list-style-type: none"> • Cash income (including income from work) • Property • Capital (savings and investments) and property not personally used by you • Benefit and privilege from living with your parents <p>If you are claiming Jobseeker's Allowance and your partner is getting a social welfare payment, in most circumstances the total amount paid to you as a couple cannot be more than the maximum amount paid to one person (which would include payment for an adult and child dependants) on one social welfare payment. If your partner is working it can affect your Jobseeker's Allowance.</p> <p>Jobseeker's Allowance is not taxable.</p> <p>If you have just left school you cannot get Jobseeker's Allowance. To get Jobseeker's Allowance you must be out of school for three months and be at least 18 years of age.</p>
<p>SUPPLEMENTARY WELFARE ALLOWANCE</p>	<p>Supplementary Welfare Allowance is a means tested, basic weekly allowance to eligible people who have little or no income. People with low incomes may also qualify for a weekly supplement payment under the Supplementary Welfare Allowance Scheme to meet certain special needs, for example, help with rent/mortgage interest payments or for urgent or exceptional needs. You will normally qualify for Supplementary Welfare Allowance if you satisfy the following conditions:</p> <ul style="list-style-type: none"> • You are living in the State • You satisfy the means test • You have applied for any other benefit/allowance to which you may be entitled • You satisfy the habitual residence test, (except for the Exceptional Needs Payment)

You should apply for Supplementary Welfare Allowance to the Department of Social Protection's representative (formerly known as the Community Welfare Officer) at your local health centre as soon as the need arises. (see page 62 for contact details)

To apply, fill in a Supplementary Welfare Allowance claim form and bring all of the information required to apply for social welfare, see below (**THE PRACTICAL STEPS**). In addition to all of the information you need to apply for social welfare you should bring a note from your local social welfare office stating that you have applied for another benefit and are awaiting payment.

Remember when applying/receiving any payment you must;

- Be seeking and available for full time work and provide proof of your efforts to find work.
- Inform the department of any changes in your circumstances (in particular if you take up work paid or unpaid, return to education, find a scheme placement, leave the country or have a change in your family circumstances.

In any case where a Deciding Officer is of the opinion that you have placed unreasonable restrictions on the type of employment you will take up, you will be interviewed and given the opportunity to respond.

REDUCTIONS/DISQUALIFICATIONS

You may be disqualified from getting Jobseeker's Benefit/Allowance for nine weeks if you:

- Left work voluntarily and without a reasonable cause
- Lost your job through misconduct
- Refused an offer of suitable alternative employment or suitable training
- Are aged under 55 and get a redundancy payment of more than €50,000

If you are on strike, you will not be considered unemployed. If you are out of work as a result of a strike (for example you have been laid off because of the strike) you may get a Jobseeker's Allowance if you are "*not participating in or directly interested in the trade dispute which caused the stoppage at work*".

If you are on strike your family may get Supplementary Welfare Allowance.

Reduction in payment

The Social Welfare Act 2010 provides that your payment can be reduced if you:

- Refuse an appropriate offer of training by an officer of the Department of Social Protection or Fás

- Decline an intervention under the Employment Action Plan (EAP) to attend EAP meetings with a Fás officer under the EAP or drop out of the EAP process.

The National Employment Action Plan is government policy aimed at getting unemployed people into employment. There are actions under the EAP which include; everyone who has been unemployed for three months or longer should be referred from the Department of Social Protection (DSP) to Fás to undertake an interview to assist them to identify a personal path to help them re-enter the labour market.

If you do not co-operate with this process your social welfare payment may be affected.

CHANGES TO THE RULES ABOUT GETTING TWO SOCIAL WELFARE PAYMENTS

Some people who are already getting a social welfare payment may be getting a half rate of one social welfare payment along with another social welfare payment, such as half rate Job Seekers Benefit with the One Parent Family Payment or a social welfare payment and a half-rate Carer's Allowance.

Budget 2012 announced that there will be changes to the rules about getting two social welfare payments. New claimants will no longer be allowed to claim half rate payments, and people on Community Employment from the 16th of January 2012 can no longer get any other social welfare payments, such as One Parent Family payment.

(It was also announced that people who are already on the Community Employment scheme will only get one payment for each qualified child; you will continue to get the Increase for a Qualified Child of your social welfare payment and you will only get the personal rate of CE from 16 February 2012).

CITIZENS INFORMATION BOARD

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on a broad range of public and social services. Their website www.citizensinformation.ie is a really useful tool to find out information on public services and your entitlements.

They also can be contacted by phone through the Citizens Information Phone Service at 0761 07 400, Monday to Friday, 9am - 9pm

Citizens Information Board

Head Office
Ground Floor
George's Quay House
43 Townsend Street
Dublin 2
Telephone: 0761 07 9000

NORTH INNER CITY

Dublin City North West CIC
MACRO Community Resource Centre
1 Green Street
Dublin 7
Tel: 0761 077 270
Email: citynwis@citinfo.ie

Dublin City Centre CIC
13a Upper O'Connell Street
Dublin 1
Tel: 0761 077 230
Email: DublinCityCentre@citinfo.ie

Dublin City North East CIC
Unit 4
Killarney Court
Upper Buckingham Street
Dublin 1
Tel: 0761 077 260

SOUTH INNER CITY

Liberties CIC
90 Meath Street
Dublin 8
Tel : 0761 077 180
Email: liberties@citinfo.ie

Carmelite CIC
Carmelite Community Centre
56 Aungier Street
Dublin 2
Tel: 0761 077 070
Email: carmelite@citinfo.ie

THE PRACTICAL STEPS

When you become unemployed, how do you actually get your payment?

To get either Jobs Seekers Benefit or Allowance you must apply at your Social Welfare Local Office, also known as the Dole Office. When you apply you declare you are unemployed and actively looking for work.

This is also known as ***signing on***.

Social Welfare offices in the inner city can be found at:

NORTH INNER CITY

Navan Road,
Dublin 7
Serves Dublin 7 and part of Dublin 15
Tel: (01) 882 3100
Opening Hours: Mon. - Wed. 9:30 - 16:00
Thurs. 10:30 - 1600, Fri. 9:30 - 16:00

20 King's Inns Street
Dublin 1
Serves Dublin 1, 3 and parts of Dublin 9
Tel: (01) 889 9500
Opening Hours: 9:30 - 16:00, Open Thu.
10:30

SOUTH INNER CITY

126 Thomas Street
Dublin 8
Serves Dublin 8
Tel: (01) 636 9330
Opening Hours: 9:30 - 16:00, Open Fri. 10:30

Apollo House
Tara Street
Dublin 2
Serves Dublin 2 and 4
Tel: (01) 636 9300
Opening Hours: 9:30 - 16:00
Opens on Thursday at 10:30am

SIGNING ON FOR THE FIRST TIME

When you are signing on for the first time you will need to bring the following:

- Your Personal Public Service Number (PPSN)
- Details of your availability for work and any efforts you have made to get work. For example, letters you have written to employers and any responses you have received.

- Details of your income, for example, bank statements and pay slips.
- Details of your partner's income
- Details of your dependent children (their PPS numbers if you have them, or birth certificates)
- Proof of your identity – (valid ID is considered to be a driving license, a passport or a Garda National Immigration Bureau (GNIB) card)
- Proof of address – A proof of address can be any of the following; recent bills from utility companies; recent statements/letters from banks/credit unions, other financial institutions; recent letters from organisations such as insurance companies, government departments or a local authority; a local authority rent book, mortgage or leasing agreement. Make sure that the correspondence is addressed to you, and recent is considered to be within the last 2 months. In most cases, documents must be originals, not photocopies.

If you have difficulties getting some of the documents tell the staff in your Social Welfare Local Office. They may be able to help.

Payment

Your jobseeker's payment is paid weekly by the Department of Social Protection. You can collect your jobseeker's payment from your nearest Post Office. When collecting your payment bring valid photographic identification, you may be asked for ID.

Signing on every month

You must go to the Social Welfare Local Office usually every month and declare you are still unemployed and looking for work. Your Social Welfare Local Office will give you a date and a time to sign on each month. In some cases you may sign on more or less frequently.

Holidays

Everyone who is getting a job seekers payment is entitled to two weeks holidays per calendar year. You must inform the local social welfare office, giving two weeks' notice of when you are going to take your holidays. You cannot get paid in advance. You will receive your two weeks payment when you return.

OTHER BENEFITS/ SOCIAL WELFARE PAYMENT

FAMILY INCOME SUPPLEMENT

Family Income Supplement is a weekly tax-free payment that gives help to those on low pay. It is available to employees with children.

If you have at least one child, you may be able to claim Family Income Supplement (FIS). Your family income must be below a certain level, depending on how many children you have. You must also be working at least 19 hours a week. The 19 hours can be made up from hours worked by you, your partner or a combination of both.

To apply

If you think you might qualify apply for FIS as soon as you start working. Complete an application form and gather the documents that you need. The documents you will need are;

- Recent pay slips to show your income
- Your latest P60 (if you have one)
- Your Certificate of Tax Credits for the current year (if you have one)

The application form is called FIS 1, which you get from a social welfare office, a health centre or a citizen information office, or it can be downloaded from ***www.welfare.ie***

Send in your form as soon as you can even if you are waiting for documents, you can send them on later as soon as you get them. Remember if you are sending in material later make sure you include your name, address and PPSN number so that the material can be matched to your claim.

Completed application forms should then be sent to:

Family Income Supplement Section

Social Welfare Services
Government Buildings
Ballinalee Road
Longford
Lo-call: 1890 92 77 70

BACK TO WORK ENTERPRISE ALLOWANCE

Under this scheme you can become self-employed and keep a certain amount of your social welfare payment (for more information, see page 46).

MEDICAL CARDS

If your income is below a certain amount you may get a medical card or a GP visit card. Your income is assessed in different ways depending on whether you are over or under 70 years of age.

Normally if you are getting the maximum rate of a means-tested payment (for example, Jobseeker's Allowance), you will get a medical card without having to undergo a further means test.

Medical card holders pay the Universal Social Charge on their income (except for social welfare and similar payments), unless that income is very low. They may be exempt from paying school transport charges for primary and post-primary education and state exam fees in publicly-funded second-level schools. There may also be financial help with buying school books in certain schools.

If you do not qualify for a medical card on income grounds, you may qualify for a GP visit card. A GP visit card entitles you to free visits to GPs (family doctors). It is means tested, but the income limits are higher than for the medical card.

To apply for a medical card

There are a number of ways to apply for your medical card. If you have any questions before you send your application contact lo-call 1890 252 919.

Apply online: The quickest way to apply for a medical card is to apply online at [**www.medicalcard.ie**](http://www.medicalcard.ie)

Apply by post: Forms can be downloaded from www.hse.ie. Forms are also available from your Local Health Office. Completed forms should be sent to:

Client Registration Unit

P.O. Box 11745

Finglas

Dublin 11

Drugs Payment Scheme

You can get help with medicine costs under the Drugs Payment Scheme. This scheme is aimed at people who don't have a medical card. You can also avail of the scheme if you have a GP Visit Card. At the moment the limit is set at €132 per month, which means you do not have to pay more than that per month for prescription medicines (for the family). For more information see [**www.hse.ie**](http://www.hse.ie)

Medical Tax Relief

If you pay/have paid medical expenses that are not covered by the State or by private health insurance, you may claim tax relief on some of those expenses.

For more information see [**www.revenue.ie**](http://www.revenue.ie)

Occupational Injuries Benefit Scheme

There is also the Occupational Injuries Benefit Scheme which only applies to work related injuries and diseases. If you are injured at work (or traveling directly to or from it) or have contracted a disease due to the type of work you do you may qualify for benefits under this scheme. For more information see [**www.welfare.ie**](http://www.welfare.ie)

BACK TO SCHOOL CLOTHING AND FOOTWEAR ALLOWANCE SCHEME

You may get help with the cost of uniforms and footwear for children attending school. The Back to School Clothing and Footwear Allowance Scheme operates from 1 June to 30 September each year.

Forms are available from:

- www.communitywelfareservice.ie
- www.welfare.ie
- Local offices of the Department of Social Protection
- Local Health Centres
- Text "form BTSCFA" followed by your name and address to 51909

Completed application forms together with supporting documentation should be returned to

Department of Social Protection

PO Box 131

Letterkenny

Co. Donegal

It can often take awhile to process applications so get yours in as early as you can to make sure you get the payment before the start of the school year.

EXCEPTIONAL AND URGENT NEEDS

If you have an exceptional or urgent need, (for example help with a funeral bill) there are a range of discretionary payments provided by the Deciding Officer in your local Health Centre. Contact your health centre directly for more information.

HOUSING/ ACCOMMODATION

If you have lost your job or your income has been reduced, you may get help with the interest part of your mortgage or help with paying your rent.

- If you are in local authority housing you should contact your local authority and ask for a review of your rent because of the reduction in your income.
- If you are in private rented accommodation you may be entitled to rent supplement.
- If you have a mortgage you may get help with the interest element of your mortgage payments.

Rent Supplement

Rent Supplement is paid to people living in private rented accommodation who cannot afford rent. Usually if your only income is a social welfare or a HSE payment, you will qualify for rent supplement. You will not get Rent Supplement if you or your partner is in full-time employment.

You may get Rent Supplement if you have been living for 6 months (183 days) out of the last 12 months in one, or a combination, of the following:

- Accommodation for homeless people
- Private rented accommodation
- Be assessed in the last 12 months by a local authority as being eligible for and in need of social housing

If you don't have a housing need assessment, you must go to the local authority to have your housing need assessed.

- The local authority must be in the same area that you intend to live and claim Rent Supplement.

How to apply

To apply you must fill in an application form for Rent Supplement, which you can get at your local health centre or at ***www.welfare.ie***. Part of the form will need to be filled in by your landlord or their agent. Another part of the form may need to be filled in by your local authority, to confirm you are on their housing list and have a housing need.

You will also need to fill in a separate Supplementary Welfare Allowance application form, which you can get at your health centre or at ***www.welfare.ie***. This form is used to gather additional details relevant to your

application for Rent Supplement. You will also need to bring the following documents:

- Identity documents for you and your dependents, such as, full birth certificates, passports, driving license, work permit, GNIB card
- Documents to show your income and financial situation, such as, pay slips, P45, P35, P60, bank statements
- Documents to prove where you live, such as, electricity, gas or phone bills
- Documents relating to your tenancy, such as, your rent book, lease or tenancy agreement.

The Department of Social Protection's representative (formerly known as the Community Welfare Officer) will usually visit you to confirm your circumstances.

To apply for Rent Supplement you should contact your local health centre (see page 62).

Alternative accommodation

Local authorities are the main provider of social housing for people who need accommodation and cannot afford to buy their own homes. Local authority accommodation is allocated according to housing need, and rents are based on your ability to pay. If you think you may qualify, you should contact Dublin City Council.

Dublin City Council

Allocations and Transfers Section
Block 2, Ground Floor
Civic Offices
Wood Quay
Dublin 8
Tel: (01) 222 2203
Email: housingallocations@dublincity.ie

Housing Associations

Housing associations are independent non-profit making organisations that provide rented accommodation for people who cannot afford to buy their own homes. They are usually formed to relieve a local housing need. Housing association tenants do not have the right to buy their homes. For more information visit www.icsh.ie

Homeless Services

If you are homeless, rough sleeping or at risk of homelessness, you need to contact the Local Authority Assessment and Placement Service by calling into the office directly at:

Local Authority Assessment and Placement Service

160 Capel Street
Dublin 1
Or contact the 24 Hour Homeless Helpline on 1800 707 707

This service can organise temporary accommodation for you if you have nowhere else to stay and will assign you a Housing Officer whose role is to work with you to put in place more long-term accommodation options.

- Women and families can attend the service from 10am to 12 noon (Monday to Friday)
- Men can attend the service from 2pm to 4pm (Monday to Friday)

Mortgage Interest Supplement

If you own your home and have a mortgage and you have become unemployed or your wages have been reduced you may be entitled to Mortgage Interest Supplement. This is a short term support which can help pay the interest part of your mortgage.

To get Mortgage Interest Supplement you must meet the following conditions:

- When you began your mortgage, you could afford the repayments
- Your house is not up for sale

To apply for Mortgage Interest Supplement contact the Department of Social Protection's representative (formerly known as the Community Welfare Officer) at your local health centre (see page 62).

Under the Rent a Room Scheme if you rent out a room (or rooms) in your own home to private tenants, the rental income you earn will be exempt from income tax. The rental income must not be more than €10,000 in the tax year. You cannot use this scheme to rent to your son or daughter. Under this scheme you do not have to register as a landlord, provide a rent book or ensure that the accommodation provided meets any minimum physical standards.

SOCIAL WELFARE APPEALS

If you are unhappy with the decision made by the Social Welfare Officer or the Deciding Officer in relation to your application, you have the right to appeal that decision. You have 21 days to make an appeal to the Social Welfare Appeals Office. Appeals received outside of this period will only be accepted in exceptional cases.

The Appeals Officer may decide your appeal on the basis of written evidence or may hold an oral hearing of your appeal and you will be invited to attend this hearing. You can bring a representative to the hearing with you for support or assistance.

The Chief Appeals Officer may revise a decision of an Appeals Officer if it appears that a mistake was made in relation to the law or the facts. In either case you should send a written request for a revised decision. It is important to state the grounds on which you are seeking a revised decision.

If you disagree with the final decision of the Social Welfare Appeals Office you can request the Office of the Ombudsman to examine your case. The Ombudsman has the right to consider the fairness of any decision made by the Social Welfare Appeals Office.

Office of the Ombudsman

18 Lower Leeson Street

Dublin 2

Tel: (01) 639 5600 Lo-call: 1890 2230030

Email: ombudsman@ombudsman.gov.ie

Appealing a decision

- If you are not satisfied with a decision made, find out why the decision was made by asking the Department of Social Protection's representative (formerly known as the Community Welfare Officer), who will give you the reasons in writing. You should provide any extra documentation to back up your case.
- If the decision is not changed, ask for an appeal form. Put in as much detail as possible and keep photocopies of everything. If your appeal is not successful, you are entitled to have the appeal referred to the Social Welfare Appeals Office. You can ask for a face-to-face hearing and you can bring along a representative to help you argue your case.

The completed appeals form should be sent to;

Social Welfare Appeals Office

D'Olier House

D'Olier Street

Dublin 2

Lo-call 1890 74 74 34

Email: swappeals@welfare.ie

EDUCATION AND TRAINING

If you are about to lose your job or if you are unemployed you could consider going back to education or training.

You don't need formal qualifications in order to take part in many of the full-time and part-time courses that are on offer in the adult education and community education sectors.

There are a number of sources of information on returning to education which can tell you more about the courses which may be available to you. These include;

Qualifax

This is the Irish national database of all third-level and further education courses. Included are links to college and other education/training websites in Ireland and abroad. www.qualifax.ie

Springboard Programme

The programme is aimed at people who have previously been employed in construction, manufacturing or other sectors of the economy where employment levels are unlikely to recover to pre-recession levels. www.bluebrick.ie

Adult Education

Adult education courses are designed so that you can return to education in flexible ways that take account of your particular needs and circumstances as an adult. You don't need formal qualifications in order to take part in the majority of full-time and part-time courses that are on offer. These include programmes like the Adult Literacy Scheme and the Leaving Certificate. There are some courses, however, that are generally only open to you if you have completed your secondary education. These include Post-Leaving Certificate Courses and college-based training courses for apprentices, as well as full-time and part-time third-level courses.

Community Education

Community education refers to adult education and learning which is generally outside the formal education system. This type of education aims to enhance learning, empower people and contribute to society and has the capacity to reach marginalised people in disadvantaged communities. The goals of the community education sector include not just individual development but also community advancement, particularly in marginalised communities.

Back to Education Initiative

The Back to Education Initiative (BTEI) This initiative allows learners to combine education with family, caring or work responsibilities. It builds on existing schemes such as Youthreach, VTOS, adult literacy schemes, community education and PLC (Post Leaving Certificate) courses. Those taking part in schemes under the Back to Education Initiative may be eligible for the Back to Education Allowance.

Vocational Training Opportunities Scheme (VTOS) offers you an opportunity to return to full-time education if you are an unemployed adult or in receipt of certain benefits. www.vtos.ie

Skillnets enables groups of private sector companies to set up training networks to deliver a range of accredited and/or industry-recognised programmes. Skillnets networks offer some training to eligible unemployed people. If you are unemployed you will not pay for this training and your social welfare benefits will not be affected. www.skillsnet.com

Youthreach: If you are between 15 and 20 years of age and have left school without any formal qualifications, the Youthreach programme will provide you with opportunities for basic education, personal development, vocational training and work experience. www.youthreach.ie

Other agencies: Agencies such as Fáilte Ireland, Bord Iascaigh Mhara (BIM), Teagasc, Coillte and the Crafts Council of Ireland offer you a range of specialist courses in their specific areas of work.

FIT (Fastrack to IT): This scheme provides targeted information technology training for unemployed people in the Dublin area. Courses include office administration, web design and programming, broadband communications and PC maintenance. www.fit.ie

Night classes: Self-funded educational opportunities are available to you through a range of night courses organised by your local VEC, FÁS training centres and many of the colleges and universities throughout Ireland

FUNDING

Returning to education can be expensive but there are different sources of funding available.

Maintenance grants for students in third-level education

Comprehensive information can be found at www.studentfinance.ie.

Student Universal Support Ireland (SUSI) is the new single awarding authority for all new grant applications for the 2012/13 academic year. If you are a student or changing course you should apply to SUSI using www.studentfinance.ie or call 0761 08 7874 or email support@susi.cdvec.ie

Back to Education Programme

The Department of Social Protection's Back to Education Programme encourages people to return to education. This programme is provided through Youthreach, VTOS, Post Leaving Certificate courses and various community education groups. It is principally aimed at young people and adults who haven't finished school. The programme allows people who are unemployed, lone parents and people with disabilities to return to full-time or part-time education while continuing to get income support such as the Back to Education Allowance. It includes study options such as second-level certificate courses and third-level education courses. www.welfare.ie

Part-Time Education Option

If you are unemployed, the Part-Time Education Option allows you to keep your Jobseeker's Allowance or Jobseeker's Benefit and attend a part-time day or evening course that will improve your chances of getting a job. If you are getting a jobseeker's payment, the Education, Training and Development Option allows you to keep your social welfare payment and attend a course not covered by the standard Back to Education Allowance.

Education, Training and Development Option

If you are getting Jobseeker's Allowance or Jobseeker's Benefit, the Education, Training and Development Option allows you to keep your social welfare payment and attend a course not covered by the standard Back to Education Allowance, such as, a personal development course, a basic education course (for example, literacy classes) a general training course or specific job skills. You will continue to get your jobseeker's payment at your usual rate.

Vocational Training Opportunities Scheme

If you are over 21 years of age, unemployed and have been getting certain social welfare payments for at least 6 months you can apply for the Vocational Training and Opportunities Scheme (VTOS). The scheme provides a range of courses to meet the education and training needs of unemployed people. While you are on a VTOS course there is no fee and you will get a payment equivalent to the maximum rate of your social welfare payment.

FÁS training allowance

If you are on a FÁS training course there is no fee for the course and you are paid a training allowance - but only if you are entitled to a qualifying payment, such as Jobseeker's Allowance or Jobseeker's Benefit.

BACK TO EDUCATION ALLOWANCE

If you are unemployed, a single parent or have a disability, you may be able to do a second or third-level education course through the Back to Education Allowance Scheme. Participants in the scheme receive a standard rate of payment that is not means-tested. In addition to your weekly BTEA payment, you could also get an annual Cost of Education Allowance paid at the start of each academic year.

There are two study options available under the scheme:

- **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 lead to a certificate recognised by the Department of Education and Skills or approved by the Further Education and Training Awards Council, for example, Junior Certificate, Leaving Certificate, Post Leaving Certificate or a City and Guilds Certificate.

- **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 Skills for student grant purposes and/or is recognised by the Higher Education and Training Awards Council (HETAC).

Undergraduate courses

In general you must be starting your third-level course at year one. However, you can apply for BTEA if you:

- Did not complete your course and are returning to the second or subsequent year of your course.

- Are exempt from part of your course because of a qualification you received in a previous course. For example, you have a higher certificate in a course that you now wish to pursue to degree level.
- Completed some of your course as a part-time student, but are now getting a jobseeker's payment and will continue your course on a full-time basis.

Postgraduate courses

You can get the Back to Education Allowance for a postgraduate course of study that leads to a Higher Diploma (H.Dip.) qualification in any discipline or a Graduate Diploma in Education (primary and secondary teaching). Other types of postgraduate qualifications are not recognised for BTEA.

- You will not get BTEA if you already have a postgraduate qualification.

In general you must be over 21 or over 24 to qualify for post graduate courses.

Other people who can qualify for BTEA

If you are the qualified adult of a person who can claim BTEA, you can qualify for BTEA in your own right. Your partner must have an entitlement to BTEA and must also be getting an Increase for a Qualified Adult in his/her social welfare payment for you for the required period.

Rates

Back to Education Allowance is paid at a standard rate. This means, if you are getting a reduced rate of payment it will be increased to the maximum standard rate of payment while you are getting BTEA. If you are already getting the maximum rate, you will continue to do so.

Back to Education Allowance is paid in the same way as your current social welfare payment. It is paid for the duration of the course. If you were previously getting a jobseeker's payment, you do not get the Back to Education Allowance during the summer period between academic years but you may be able to receive your previous payment. However, you may get BTEA during the summer if you are on work placement or work experience that is an essential part of your course.

From the 2011/12 academic year the Student Grant Scheme is divided into two parts – the maintenance grants and the fee grants. You cannot get the Back to Education Allowance (BTEA) and the maintenance component of a student grant together *unless* you were getting BTEA in the 2009/10 academic year and are continuing your studies or progressing to a new course.

Although you are not entitled to the maintenance component of the student grant, you must still submit a student grant application form to be assessed for a grant to pay your Student Contribution (formerly called the student services charge), field trip costs and tuition fees (if payable).

If you are getting a One Parent Family Payment or a disability payment (Disability Allowance, Invalidity Pension or Illness Benefit) you can choose to stay on your current social welfare payment and apply for a student grant or you can choose to transfer to the BTEA.

The Cost of Education Allowance

In addition to your BTEA payment you may also get an annual Cost of Education Allowance which is paid at the start of the academic year. Check if you are eligible when making an application for the BTEA.

Keeping your secondary benefits

If you qualify for the Back to Education Allowance, you can keep your entitlement to any secondary benefits you already have, for example, Fuel Allowance, Rent Supplement and Mortgage Interest Supplement. However, any increase in income may affect your entitlement to Rent/Mortgage Interest Supplement or the amount of supplement you get.

How to apply

- Contact the school or college that you are interested in to find out details of the courses available. They will also advise you on how to obtain a place on the course of your choice.
- When you have been accepted on a course, you should notify the Department of Social Protection by downloading and completing the Back to Education Allowance application form (BTE1 Form) from ***www.welfare.ie*** which is also available from your Social Welfare Local Office.
- You must get written confirmation that you are registered as a full-time day student from the college registrar or admission officer.

You will not get payment of BTEA or the Cost of Education Allowance until you give this confirmation letter to the Department of Social Protection.

If you are not fully registered because your college is awaiting payment of the student contribution (formerly known as the student services charge) from your local authority or VEC, you must get a letter from the college explaining this, so that you can get paid BTEA.

You must apply for BTEA before starting an approved course. A late application will be accepted if there is a good reason for it being late and it is received by the relevant section in the Department within 30 days of the course starting.

Springboard

Springboard is aimed at people who have previously been employed in construction, manufacturing or other sectors of the economy where employment levels are unlikely to recover to pre-recession levels. The

programme provides a range of part-time courses from certificate to master's degree levels (levels 6 to 9 on the National Framework of Qualifications).

Courses are offered in information and communications technology (ICT); the green economy; international financial services and qualifications for the bio-pharma and medical devices sectors. There are also some courses aimed at developing innovative business and entrepreneurship skills.

Who is eligible?

In order to qualify for Springboard, you must:

- Be getting Jobseeker's Benefit, Jobseeker's Allowance or One-Parent Family Payment at the time of starting a Springboard course
- Be signing for social insurance credits at the time of starting a Springboard course
- Have a previous history of employment
- Be actively seeking and available to take up employment

Participants on a Springboard course do not have to pay any course fees or charges while they are unemployed.

To apply for Springboard, you choose the course(s) you are interested in on **bluebrick.ie** and select the 'apply now' option. You will be asked to complete form UP51b and get it stamped at your Social Welfare Local Office.

There are no tuition fees for courses under the Back to College Initiative and you are not required to pay the registration fee. Postgraduate students may have to pay a nominal charge.

Details on the range of courses available and who is eligible are on **www.bluebrick.ie**.

Other Grants

There are sometimes local grants available that will help towards the cost of education. It is worthwhile contacting your local Drugs Task Force, Local Development Company (LDC) (there is currently no LDC in Dublin's inner city) or your Local Employment Service (see page 40) or a local community group (see page 41) to see if there are any available in your area.

NORTH INNER CITY

North Inner City Drugs Task Force

22 Lower Buckingham Street

Dublin 1

Tel: (01) 836 6592

Email: admin@nicdtf.ie

Website: www.nicdtf.ie

SOUTH INNER CITY

South Inner City Drugs Task Force

Bridge House

Cherry Orchard Hospital

Ballyfermot

Dublin 10

Tel: (01) 620 6488

Website: www.southinnercityldtf.ie

WORK PLACEMENT AND EMPLOYMENT SCHEMES

There are a range of courses for people who are out of work as well as work placement programmes. If you have lost your job and you wish to update your skills or change your career, there are some options available to you.

FÁS SCHEMES

You are eligible to take part on a Fás course if you are unemployed, redundant or out of full-time education. Fás training courses are free and you will be paid a training allowance for the duration of your course. If you are attending a vocational training course through Fás, you may be able to avail of a free childcare place.

It should be noted that there are major changes planned for Fás. In the immediate future some of the responsibilities of Fás are being transferred to a new training agency, Solas. Other areas that are currently the responsibility of Fás are being divided amongst government departments, in particular the Department of Social Protection.

Fás Community Training Centres

Community Training Centres are independent community-based organisations funded by Fás. They look after the training and employment needs of early school leavers, primarily aged between 16 and 21. In some cases young people aged up to 25 can also participate in the training. The training provided is part of the Youthreach programme. A training allowance is provided and leads to recognised awards on the National Framework of Qualifications.

NORTH INNER CITY

Stoneybatter Community Education & Training Resource Centre

60-61 Manor Street
Dublin 7
Tel: (01) 671 7802

St Vincent's Community Training Centre

The Daughters of Charity
Community Services
9 Henrietta Street
Dublin 1
Tel: (01) 887 4100
Email: ctc@doccs.ie
Website: www.doccs.ie/training

North Centre City Community Action Project

9-11 Buckingham Street
Lower
Dublin 1
Tel: (01) 836 6957
Email: ncccap@eircom.net
Website: www.ncccap.ie

North Wall Community Training Centre

St Laurence's Place East
Seville Place
Dublin 1
Tel: (01) 855 4033
Email: tmoore@nwctw.com

SOUTH INNER CITY

Liberties Community Training Agency The Good Council Centre

Mullinhack
Oliver Bond Street
Dublin 8
Tel: (01) 672 7704
Website: www.lcta.ie

Dublin South East Community Training Centre

89-90 Townsend Street
Dublin 2
Tel: (01) 672 8688
Email: rinn@iol.ie
Website: www.dsectc.ie

**Lourdes Youth And Community
Services Community Training
Centre**

Lower Rutland Street
Off Sean MacDermott Street
Dublin 1
Tel: (01) 836 3416
Email: tomoreilly@lycs.ie
Website: www.lycs.ie

Fás Traineeship programme

If you are unemployed and looking for an opportunity to gain training, experience and a formal qualification in a particular area of work, the Fás Traineeship programme may suit your needs. Traineeships are full-time. Most traineeships take from 20 to 40 weeks to complete. You begin your training in a training centre where you develop skills in your chosen area. When this initial training is completed, you move back and forth between the centre and the employer's workplace. When you complete your course you will receive a FETAC award at either Certificate or Advanced Certificate level. For more information check out www.fas.ie or your local Fás office.

Apprenticeship

If you have completed your secondary school education, you may be interested in taking part in a statutory apprenticeship. Apprenticeships are available in trades such as engineering, construction, motor, electrical, printing and furniture. Your apprenticeship will alternate between off-the-job training and on-the-job training at your employer's workplace. The skills you develop will be assessed and if you complete these assessments successfully, you will be awarded a FETAC Advanced Certificate. For more information check out www.fas.ie or your local Fás office.

Fás Work Placement

The Work Placement Programme provides 9 months' work experience for graduates and other unemployed people. If you have been getting a social welfare payment for at least 3 months you may be able to keep the payment, subject to approval by the Department of Social Protection. For more information check out www.fas.ie or your local Fás office.

Local Training Initiatives

These were set up to help communities carry out valuable projects that benefit the communities while at the same time providing work experience and training for participants. Participants receive the standard Fás allowance and the projects are full-time, 35 hours a week. The duration of the projects vary. Participants must be unemployed and over 16 years of age. For more information check out www.fas.ie or your local Fás office.

Where to Apply

In order to apply for a place on a Fás training course, you must first register with your local Fás Employment Services Office. You will be interviewed in order to identify the course that will best suit your needs. Due to the pressure

on some courses, you may not get a place immediately on the course of your choice. You can view a list of Fás training courses online.

FÁS OFFICES IN DUBLIN'S INNER CITY

NORTH INNER CITY

Fás Employment Services Office

197-199 Parnell Street

Dublin 1

Tel: (01) 804 4600

SOUTH INNER CITY

Fás Employment Services Office

D'Olier House

D'Olier Street

Dublin 2

Tel: (01) 612 4800

Fás Employment Services Office

27/33 Upper Baggot Street

Dublin 4

Tel: (01) 607 0500

COMMUNITY EMPLOYMENT

The Community Employment (CE) programme is designed to help people who are long-term unemployed and other disadvantaged people to get back to work by offering part-time and temporary placements in jobs based within local communities. While on CE participants can take up additional part-time work during their placement.

If you are getting a job seekers placement you may transfer your eligibility to your adult dependant aged over 25. It is important for the adult dependant to sign on for credits at the local social welfare office to protect any future pension entitlements.

The Community Employment Scheme is currently undergoing review and changes have been made to entitlements.

How to Apply

If you want to participate in a Community Employment Scheme contact your local Fás employment services office for information about Community Employment job opportunities. Fás' job listings are also available online at www.fas.ie and vacancies are also locally advertised.

Tús - community work placement initiative

The Tús initiative is a community work placement scheme providing short-term working opportunities for unemployed people.

To be eligible to participate in the Tús scheme you must:

- Have been continuously unemployed for at least 12 months and *signing on* a full-time basis
- Have been receiving a jobseeker's payment (Jobseeker's Benefit or Jobseeker's Allowance) from the Department of Social Protection for at least 12 months
- Be currently receiving Jobseeker's Allowance

Unemployed people who are eligible for the scheme will be identified and contacted by their local social welfare office and offered the opportunity to participate in the scheme.

Under the National Employment Action Plan someone getting Jobseeker's Allowance is required to take up work opportunities such as the offer of a Tús work placement. If they refuse a work opportunity without good reason, they may have their social welfare payment reduced or terminated. If, following a refusal of a placement, someone's payment is reduced or terminated they may appeal this decision to the Social Welfare Appeals office within 21 days.

Tús Rules

- Participants will work for 19 ½ hours a week and the placement lasts 12 months. They will receive the same statutory annual leave and public holiday entitlement as other employees.
- The payment is the full Jobseeker's Allowance rate plus €20 a week. Participants who are under 25 will be paid the maximum rate of Jobseeker's Allowance plus €20. They will retain any secondary benefits and the medical card provided they are still eligible.

There is no application process for unemployed people who are eligible for this scheme. Potential participants will be selected and contacted by their social welfare local office.

JobBridge - National Internship Scheme

JobBridge is the National Internship Scheme which provides work experience opportunities for the unemployed. It is aimed at people who have been either getting a jobseeker's payment or signing for credits for at least 3 months. The internships last between 6 and 9 months with a host organisation. You will work at least 30 and no more than 40 hours a week.

Someone on an internship keeps their social welfare payment and will get an extra €50 per week. A participant will also keep any secondary benefits. No top-up payments from the host organisation are permitted, but interns can be reimbursed for expenses incurred during the internship.

JobBridge is administered by Fás on behalf of the Department of Social Protection. For more information check out www.fas.ie or www.welfare.ie.

How do I qualify for the scheme?

To be eligible for the JobBridge you must be unemployed and either

- Getting Jobseeker's Benefit or Jobseeker's Allowance or signing on for credits
- Signing on for credits for a total of 3 months or more in the last 6 months

You cannot start the internship until your eligibility for JobBridge is confirmed by the Department of Social Protection

How to Apply

- Internships will be advertised on **jobbridge.ie** and in local Fás offices
- You apply to the host organisation for the position that has been advertised. If the host organisation selects you it will give you an eligibility form for you to get stamped by your Social Welfare Local Office. The Social Welfare office will confirm if you are eligible, and if you are they will return the form to JobBridge for processing.
- You will then be contacted by the host organisation to start work.

More information can be found in your local Fás office as well as at **www.fas.ie** and **www.jobbridge.ie**. You can also get more information in the *General Guidelines for JobBridge the National Internship Scheme (NIS)* which can be downloaded at **www.jobbridge.ie**

LOOKING FOR WORK

Sources of Information

To begin your job search you need to identify the different places where jobs are advertised. You should check all the sources listed below regularly to ensure you are aware of any new vacancies. The main ones are:

- **Your local Fás office:** They provide information and advice for jobseekers as well as a list of job vacancies. The Fás Jobs Ireland website allows you to add your CV where it can be accessed by employers. See www.fas.ie
- **Websites:** If you do an online search you will find a range of Irish job websites. Type 'job search Ireland' or something similar into www.google.ie, for employment in the non-profit sector try www.activelink.ie.
- **Newspapers:** Classified jobs sections of national and local newspapers.
- **Recruitment agencies:** You will find them listed in the telephone directory or by doing an online search. There are specialist recruitment agencies if you are looking for a particular type of job.
- **Notices:** Jobs are often advertised in shop and restaurant windows, in libraries, supermarkets and other community noticeboards.
- **Companies:** As vacancies are often only advertised on a company website, you should check those which are relevant to your area of work.
- **Personal contacts:** Friends or relatives may know of job opportunities.

Applying for a job

Your CV is very important. It is a summary of your personal details, educational qualifications and work experience. It should also include your key skills and other relevant information together with the names of two people who will provide a reference for you.

When you identify a job vacancy, contact the employer to get further details about the job and the company. You should revise your CV for every job you apply for to ensure that the strengths you need to highlight for each job are focused on. You should include a cover letter highlighting your strengths and how they meet the needs of the job, along with your CV or application form, whichever the employer requests. Keep copies of the job ad and details, your letter and CV to refer to if you get an interview. If you do get an interview it is important that you prepare and do some research on the job and company that you are applying to. You can get some more information and tips on www.fas.ie.

If you are unemployed, your local employment service (LES) or jobs club can assist you with writing CVs and job applications and with training in interview skills.

Local employment services (LES) were set up to help long-term unemployed people find work. They operate generally through partnership companies and provide mediators who help with the job search and liaise with local employers.

They also provide guidance counselling to look at training options and employment schemes.

NORTH INNER CITY

Inner City Employment Service (North West)
42 Manor Street
Dublin 7
Tel: (01) 868 6333
Email: info@nwicles.ie

SOUTH INNER CITY

SWICN Local Employment Centre
Unit D
Digital Court
Rainsford Street
Dublin 8
Tel: (01) 511 1260

Inner City Renewal Group (North East)
85 Amiens Street
Dublin 1
Tel: (01) 876 4670

Local Employment Service (South East)
St Andrew's Resource Centre
114 Pearse Street
Dublin 2
Tel: (01) 677 1930

You can also get help from your local Social Welfare office; facilitators of the Department of Social Protection Employment Support Unit are located in Social Welfare Local Offices to assist unemployed people to find work or to use the employment schemes and training options available.

For more information on finding and getting a job you can download *Working for Work* from the website of the Irish National Organisation of the Unemployed- www.inou.ie

JOBS CLUBS

Jobs Clubs provide training to assist participants who are ready for work to develop skills which they can use to find a job. Anyone who is ready to work and is between 16 and 64 years of age can join a jobs club. Participants retain their social welfare allowances and receive €20 per week extra.

Training topics include health and safety, rules and regulations, the world of work, C.V. preparation, career planning, job targeting, job seeking skills, sourcing jobs, applying for jobs, assertiveness training, interview techniques and mock interviews.

NORTH INNER CITY

Larkin Job Club (City Wide)
Larkin Centre for the Unemployed
57-58 North Strand Road
Dublin 3
Tel: (01) 836 5544
Email: jobclub@larkinctr.com
Website: www.larkinctr.com

SOUTH INNER CITY

SICDDA Job Club
90 Meath Street
Dublin 8
Tel: (01) 453 6098
Email: bbrennan@sicdda.ie
Website: www.sicdda.ie

Job Care
28A Pearse Street
Dublin 2
Tel: (01) 677 3897
Email: info@jobcare.ie
Website: www.jobcare.ie

COMMUNITY GROUPS

Community Groups in your area can also be a useful support. They may have specific employment and enterprise services or be able to provide information on a range of education or training options, help deal with paperwork and photocopying. They should be able to point you in the right direction.

COMMUNITY GROUPS IN DUBLIN'S INNER CITY

NORTH INNER CITY

Inner City Organisations
Network
22 Lower Buckingham Street
Dublin 1
Tel: (01) 836 6890
Email: iconet@iol.ie
Website: www.iconnetwork.ie

Community Technical Aid
Unit 1 Killarney Court
Buckingham Street
Dublin 1
Tel: (01) 855 7015 or 855 7069
Email: info@cta.ie
Website: www.cta.ie

North West Inner City Network
117/118 North King Street
Dublin 7
Tel: (01) 677 4494
Email: info@nwicn.ie
Website: www.nwicn.ie

An Siol CDP
19 Manor Street
Dublin 7
Tel: (01) 677 5741
Email: ansiolcdp@eircom.net

Larkin Unemployed Centre
57/58 North Strand Road
Dublin 3
Tel: (01) 836 5544
Website: www.larkinctr.com

NASCADH CDP
Sean O'Casey Community
Centre
St. Mary's Road
East Wall
Dublin 3
Tel: (01) 889 3985

LYCS
Lower Rutland Street
Dublin 1
Tel: (01) 836 3416
Email: info@lycs.ie

ICRG
Inner City Renewal Group
85 Amiens Street
Dublin 1
Tel: (01) 876 4670

North Wall CDP
Sheriff Street Lower
Dublin 1
Tel : (01) 836 5399

Ballybough Resource
Centre
625 North Circular Road
Dublin 1
Tel: (01) 855 2002

SOUTH INNER CITY

South West Inner City Network
48 Hamilton Street
Dublin 8
Tel: (01) 473 2100

Connolly Centre
80/82 The Coombe
Dublin 8
Tel: (01) 453 0803
Email: cicu@eircom.net

Fountain Resource Group
c/o Presbytery
James Street
Dublin 8
Tel: (01) 473 1388
Email:
fountainresourceltd@gmail.com

Robert Emmet CDP
Mendicity Institution
Island Street
Dublin 8
Tel: (01) 670 8880
Email: info@recdp.ie

Vista Project CDP
SICCDA
90 Meath Street
Dublin 8
Tel: (01) 453 6098
Website: www.sicda.ie

St Andrew's Resource Centre
114-116 Pearse Street
Dublin 2
Tel: (01) 677 1930
Email: info@standrews.ie
Website: www.standrews.ie

REMEMBER! EMPLOYMENT EQUALITY

You are protected by employment equality legislation when you are applying for a job as well as when you are in employment. So if you are applying for a job it is unlawful for your prospective employer to discriminate against you on any of the following nine grounds; gender, civil status, family status, age, race, religion, disability, sexual orientation and membership of the Traveller community.

TAX AND PRSI

If you are returning to employment after a significant gap, you need to ensure what will be deducted from your pay in tax and PRSI is correct. In order to do this you should;

- Give your employer your PPS Number (Personal Public Service Number) and ask for your Employers Registered Number. Providing your employer with your PPS number will allow your social welfare contributions to be recorded along with any contributions you paid in previous periods of employment.
- Apply for a certificate of tax credits (*Notice of Determination of Tax Credits and Standard Rate Cut-off Point*) by contacting your local tax office quoting your PPS number and your Employers Registered Number.
- If you do not hold a PPS number contact your local Department of Social Protection office where they will trace your number or allocate you a new number.

You should take these steps as soon as you accept an offer of a job.

If you have been out of the workforce for some years, you will not qualify for short-term social welfare payments such as Illness Benefit immediately. You are, however, immediately covered for Injury Benefit, which would cover you if you are unable to work due to an accident at work.

RETENTION OF MEDICAL CARD AND RENT SUPPLEMENT

If you are unemployed and you are returning to full-time or part-time work, you can keep your medical card for 3 years provided you have been getting one of the following allowances or benefits for 12 months or more: Jobseeker's Benefit, Jobseeker's Allowance, One-Parent Family Payment, Illness Benefit, Disability Allowance, Blind Pension, or have been on an employment incentive scheme or educational opportunity scheme.

Since 2007, if you have been unemployed or not in full-time employment for at least 12 months and are assessed as in need of housing under the Rental Accommodation Scheme you may be entitled to retain your Rent Supplement for a time.

Family Income Supplement

If you are taking up a low-paid job and you have children you may qualify for Family Income Supplement (FIS) (see page 21).

SUPPORTS FOR PEOPLE WITH DISABILITIES

Apart from all of the mainstream services there are specific services which provide additional support to people with disabilities. Further information can be got from the Fás website at www.fas.ie.

Specialist training providers deliver training programmes specifically for people with disabilities. In Dublin these centres are at; (we have included centres from outside the inner city as these centres have wide catchment areas.)

NORTHSIDE OF DUBLIN

Eve Holdings
Plant Market
Blakes Cross
Lusk
Co. Dublin
Tel: (01) 843 8669 or (01)
843 7351

Central Remedial Clinic
Penny Ansley Building
Vernon Ave
Clontarf
Dublin 3
Tel: (01) 833 2206

National Learning Network
Balheary Industrial Estate
Swords
Co. Dublin
Tel: (01) 840 4120
Email: swords@nlm.ie
Website: www.nlm.ie

Prosper Fingal Ltd.
Piercetown
Skerries
Co. Dublin
Tel: (01) 849 0915

National Learning Network
7th Floor
Phibsboro Tower
Phibsboro
Dublin 7
Tel: (01) 882 0030
Email: phibsboro@nlm.ie
Website: www.nlm.ie

SOUTHSIDE OF DUBLIN

Eve Holdings
Thomas Court Centre
26 Hanbury
Dublin 8
Tel: (01) 453 1722

Daughters of Charity
Glen College
Glenmaroon
Chapelizod
Dublin 20
Tel: (01) 821 7169

National Learning Network
Roslyn Park
Beech Road
Sandymount
Dublin 4
Tel: (01) 261 3400
Email: Eroslynpark@nlm.ie
Website: www.nlm.ie

Threshold
Rainbow Foundation
Unit 2c
Tallaght Enterprise Centre
Main Road
Tallaght
Dublin 24
Tel: (01) 459 9159

National Learning Network
Tallaght
Unit 77
Broomhill
Tallaght
Dublin 24
Tel: (01) 452 5777
Email: tallaght@nlm.ie
Website: www.nlm.ie

G.H.I.S
138-140 Thomas Street
Dublin 8
Tel: (01) 671 9664

National Learning Network
Kylemore Road
Ballyfermot
Dublin 10
Tel: (01) 626 9979
Email: ballyfermot@nlm.ie
Website: www.nlm.ie

National Learning Network
Kylemore Road
Ballyfermot
Dublin 10
Tel: (01) 626 9979
Email: ballyfermot@nlm.ie
Website: www.nlm.ie

SELF-EMPLOYMENT AND ENTERPRISE

Some people chose to start their own business and become self-employed as an option and a route out of unemployment. When you become self-employed it means you are carrying on your own business rather than working for an employer.

The following section looks at two key areas.

- Self employment as an option for the unemployed.
- Your options when you are self employed and you become unemployed or underemployed, i.e. you no longer have enough of an income from your work.

STARTING A BUSINESS

SELF-EMPLOYMENT AS AN OPTION OUT OF UNEMPLOYMENT

There are a number of things that you should consider and research when you are considering starting your own business.

Business structure

Initially you need to consider what type of business structure you might like to operate under. You can set up your business as a sole trader, partnership or limited company. The type of structure you choose depends on the kind of business you are carrying on.

- **Sole trader:** This is where you set up a business on your own. It is relatively simple to set up as a sole trader but if your business fails, all your personal assets could be used to pay your creditors. If you wish to use a business name you must register your business name with the Companies Registration Office (see page 56).
- **Partnership:** This is where two or more people agree to run a business in partnership with each other. The partnership agreement should be drawn up by a solicitor. The partners are jointly responsible for running the business and if it fails all partners are jointly responsible for the debt.
- **Limited company:** If you set up your business as a limited company, the business is a separate legal entity. If the company gets into debt, the creditors generally only have a claim on the assets of the company. The company must be registered with the Companies Registration Office (CRO) and the company reports and accounts must be returned to the CRO each year.

To Consider

- You may need to have a business account with your bank. In general, you will need your Certificate of Business Name to open a business bank account.

- Although you are not legally obliged to be insured when you are carrying on a business, it is generally advisable to have insurance cover for various situations. In particular if the public have access to your premises you should have public liability insurance. Contact the Irish Insurance Federation for more information- www.iif.ie

Tax & PRSI

- How your business is taxed depends on the structure you have used to set it up (sole trader, company etc). Contact the Revenue Commissions (see page 10) for more information and to register.
- If you are self-employed you pay Class S PRSI contributions. This entitles you to a limited range of social insurance payments including, Widow's, Widower's or Surviving Civil Partner's Pension (Contributory), Guardian's Payment (Contributory), State Pension (Contributory), Maternity Benefit, Adoptive Benefit and the Standard Bereavement Grant.
- You must register for Value Added Tax (VAT) if your annual turnover exceeds or is likely to exceed the following annual limits: €70,000 in respect of the supply of goods or €35,500 in respect of the supply of services. **For more information see www.revenue.ie**
- Making voluntary PRSI contributions can help maintain your social insurance record and help you to qualify for social insurance payments in the future. You can choose to make voluntary contributions if you are no longer self-employed or if you continue to be self-employed but your income is below the limit for Class S contributions (currently €5,000). To become a voluntary contributor you must have at least 260 contributions paid at Class S. (The contribution requirement will increase to 520 contributions by 2015.) You must apply to become a voluntary contributor within 12 months of the end of the tax year in which you last paid a contribution. So if you last paid a contribution in 2011 you must apply before the end of 2012.

You can find more information on self-employment from Revenue and information on registering for tax and about the business expenses that you can claim against income (see page 10 for your local Revenue office).

Remember

When running your own business you must account for all your income and expenditure for tax and social welfare purposes.

- You must keep accounts which record all purchases and sales of goods and services and all amounts received and all amounts paid out.
- You must keep supporting records such as invoices, bank and building society statements, cheque stubs, receipts etc. All material should be held for six years, in case of a revenue audit (an inspection).
- You should record all your outgoings (expenditure) and all your income. You must keep receipts for the money that you spend and copies of the invoices that you send out to your customers. In the case of cash businesses, you should keep a copy of the till roll.

- You can claim certain business expenses against tax, such as purchase of goods for re-sale, wages, rent, rates, repairs, lighting and heating, running costs of vehicles or machinery used in the business, accountancy fees, interest paid on business loans, leasing payments on vehicles or machinery used in the business, as well as contributions to your personal pension (up to certain limits).
- If you are working from home you may be able to claim a proportion of household bills such as telephone, heating, lighting etc.

Your responsibilities as an employer

Will your business employ other people? If yes you must ensure that you are aware of your role as an employer. Employers in Ireland are responsible for ensuring all their employees receive certain basic employment rights. These rights are governed by detailed employment legislation. If you employ people or are setting up a business that will employ people you need to be familiar with your responsibilities and your employees' rights.

You can get more information from the National Employment Rights Authority (NERA) or from bodies representing your sector such as IBEC (the Irish Business and Employers' Confederation) or the Small Firms Association.

National Employment Rights Authority

O'Brien Road
Co. Carlow
Tel: 1890 80 80 90
Website:
www.employmentrights.ie

IBEC

Head Office
Confederation House
84/86 Lower Baggot Street
Dublin 2
Tel: (01) 605 1500

ISME

17 Kildare Street
Dublin 2
Tel: (01) 662 2755
Email: info@isme.ie
Website: www.isme.ie

Small Firms Association

Confederation House
84-86 Lower Baggot Street
Dublin 2
Tel: (01) 605 1500
Email: info@sfa.ie

Back to Work Enterprise Allowance

If you are unemployed and are interested in becoming self employed, the Back to Work Enterprise Allowance is an option to consider.

The Back to Work Enterprise Allowance (BTWEA) scheme encourages people getting certain social welfare payments to become self-employed. People taking part in the Back to Work Enterprise Allowance scheme keep a percentage of their social welfare payment for two years.

In order to qualify for BTWEA, you must;

- Be setting up a self-employment business that has been approved in advance in writing by a Job Facilitator or Partnership Company, and Getting Jobseeker's Allowance for 12 months

Or

- Unemployed for 2 years and getting Jobseeker's Benefit. However, if you have an underlying entitlement to Jobseeker's Allowance and are unemployed for one year you can qualify for the allowance. If you don't have an underlying entitlement to Jobseeker's Allowance, you must have a combination of qualifying social welfare payments for 2 years. Signing on for unemployment credits following your Jobseeker's Benefit will not count towards the qualifying period.

Or

- Have been in receipt of any of the following for at least 12 months, One-Parent Family Payment, Disability Allowance, Blind Pension, Farm Assist, Incapacity Supplement, Pre-Retirement Allowance, Invalidity Pension, Carer's Allowance, Widow's, Widower's or Surviving Civil Partner's (Non Contributory) Pension, Deserted Wife's Benefit/Allowance or Prisoner's Wife's Allowance

Or

- Getting Illness Benefit for 3 or more years

Or

- Getting Farm Assist for 12 months, providing that the self-employment is now in relation to the holding and not the continuation of an existing operation

You may also qualify for BTWEA if you are

- A qualified adult of a person eligible to claim the BWEA. This involves the person who is eligible for the BWEA scheme transferring his or her entitlements to their spouse, civil partner or cohabitant.
- A person released from prison who satisfies the eligibility criteria for the scheme

To note

- Periods of time spent in Fás Training, Community Employment, the Community Services Programme, Job Initiative, CERT, Teagasc, FIT and Back to Education Schemes are accepted as periods of unemployment.
- Time spent on Supplementary Welfare Allowance or in Direct Provision can count towards the qualifying period for Back to Work Enterprise Allowance provided you are entitled to a qualifying payment before starting on the scheme.
- If you have previously participated in the BTWEA scheme and exhausted your entitlement, you can participate a second time after a period of at least 5 years has elapsed.

How to apply for the Back to Work Enterprise Allowance

You should complete and return form BTW 2 to the Jobs Facilitator in your Social Welfare Local Office.

The Enterprise Officer or Jobs Facilitator will look at your business proposal and may discuss certain aspects of it with you. You must not take up self-employment until you have received written approval.

- If you are accepted on to the Back to Work Enterprise Allowance Scheme, you must register as self-employed with the Revenue Commissioners.
- The Back to Work Enterprise Allowance will be paid directly into your bank or building society account each week. The allowance cannot be paid into a mortgage account.
- You must contact the Department of Social Protection immediately if your self-employment ends or you take up employment.
- You do not have to pay tax or PRSI on the Back to Work Enterprise Allowance but you may have to pay tax and PRSI on any income you get from self-employment. Even if you do not have to pay PRSI (because your income from self-employment is below the limits) you should consider paying voluntary contributions to protect your entitlement to benefits in the future.
- Employment grants from a County or City Enterprise Board (CEB) or Integrated Local Development Company do not affect your entitlement to the Back to Work Enterprise Allowance or Short-Term Back to Work Enterprise Allowance.

Short-term Enterprise Allowance

You can also apply for a Back to Work Scheme called the Short-Term Enterprise Allowance. There is no qualifying period for the Short-Term Enterprise Allowance. You can get immediate access to the allowance if you meet the qualifying conditions.

To qualify you must have:

- An entitlement to Jobseeker's Benefit
And
- Either 104 paid PRSI contributions or qualify for statutory redundancy.

If you qualify, the Short-Term Enterprise Allowance replaces your Jobseeker's Benefit and is paid for a maximum of one year. It will be paid at the same rate as your Jobseeker's Benefit, including any increases for adult and child dependants. It ends when your entitlement to Jobseeker's Benefit ends, (that is, at either 9 months or 12 months).

You will keep an entitlement to any additional benefits that you were getting with your Jobseeker's Benefit provided you continue to satisfy the conditions.

However, an increase in your income may affect your Rent Supplement or Mortgage Interest Supplement. To find out how your Rent Supplement or Mortgage Interest Supplement may be affected contact the Department of Social Protection's representative administering Supplementary Welfare Allowance in your local health centre.

Employment grants from a County or City Enterprise Board (CEB) or Integrated Local Development Company do not affect your entitlement to the Short-Term Back to Work Enterprise Allowance.

The Short-Term Enterprise Allowance is subject to income tax in the same way as Jobseeker's Benefit (note that this is different from the Back to Work Enterprise Allowance which is not taxable). Any income from your business is also taxable.

To apply for the Short-Term Enterprise Allowance (STEA), complete application form STEA 1 and give it to the Jobs Facilitator in your Social Welfare Local Office.

- The Enterprise Officer or Jobs Facilitator will look at your business proposal and may discuss certain aspects of it with you. You must not take up self-employment until you get written approval.
- If you are accepted on to the Short-Term Enterprise Allowance, you must register as self-employed with the Revenue Commissioners.
- The Short-Term Enterprise Allowance may be paid directly into your bank or building society account on a weekly basis. It cannot be paid into a mortgage account.
- You must contact the Department of Social Protection immediately if your self-employment ends or you take up employment.

TECHNICAL ASSISTANCE AND TRAINING (TAT) FUND

The Technical Assistance and Training (TAT) fund is designed to help people getting the Back to Work Enterprise Allowance and the Short-Term Back to Work Enterprise Allowance with certain costs involved in starting a business. You do not have an automatic entitlement to TAT. Assistance from this fund must be approved by the Jobs Facilitator in your Social Welfare Local Office. Payments from the fund must be made directly to the provider of the service.

Your local Jobs Facilitator or Enterprise Officer (see page 20 for your local Social Welfare Office) can give you more information on sources of help and funding.

BECOMING UNEMPLOYED/UNDEREMPLOYED FROM SELF EMPLOYMENT

People who are self-employed can become unemployed if their business has to close down. It may also be the case, though you continue to be self-employed the amount of work you are getting has reduced so much that it no longer provides you with a sufficient income.

If you find yourself unemployed or you are getting less work you may qualify for a social welfare payment. You do not need to de-register as self-employed to get a social welfare payment. Read the Social Welfare section in this document for more information.

Payment entitlements for the self employed

- In most cases self-employed people will have paid Class S PRSI contributions. Class S contributions only cover you for a limited number of payments. In general they do not cover you for any short-term payments – including Jobseeker's Benefit or illness and disability payments which are based on Class A contributions.

- Some self-employed people may qualify for Jobseeker's Benefit if they were working and paying PRSI contributions before becoming self-employed.
- If your only PRSI contributions were at Class S you are not entitled to Jobseeker's Benefit, you will only get a jobseeker's payment if your income is low enough for you to pass the Department of Social Protection's means test for Jobseeker's Allowance or Supplementary Welfare Allowance.
- If you become ill and unable to work, and do not have the appropriate PRSI contributions for illness or disability payments (Class A), you can apply for Disability Allowance or Supplementary Welfare Allowance. These are means tested payments. In general to qualify for a social welfare payment because you are sick or have a disability you must be certified as sick or disabled by a doctor. In general for a short term illness apply for Supplementary Welfare Allowance for a longer term illness you can apply for a means-tested Disability Allowance, (If you expect your sickness or disability to last for at least one year and are aged between 16 and 65).
- If you have an emergency or a very urgent need you may be able to get a once-off payment from your community welfare officer (see page 62). If you do not qualify for a social welfare payment you may be eligible to sign on for unemployment credits or pay voluntary contributions. Unemployment credits and voluntary contributions can help you to qualify for a social insurance payment in the future.

For further details see the section on social welfare. All of the rules in relation to working and receiving a social welfare payment, meanings testing and requirements for job seeking are outlined in this section and apply if you are self employed or an employee. For example, it is possible to work and get a jobseeker's payment or a part of a jobseeker's payment, once you continue to pass a means test and fulfil all the requirements.

See the section on Social Welfare for more information on Jobseeker's Benefit and Allowance and supports available.

You can be engaged in self-employment every day and still get Jobseeker's Allowance – provided your overall income stays below a certain amount. The number of days you are engaged in self-employment is not relevant.

If you are self-employed there is no limit to the number of hours you can work in your business and claim Supplementary Welfare Allowance but your overall income must be below the limit for SWA. The means test looks at gross income less PRSI and reasonable travel expenses and other necessary expenses.

However you must be capable of, available for, and genuinely seeking work to qualify for Jobseeker's Allowance – and you must be able to show evidence of this to the Department of Social Protection.

The self employed are entitled to apply for all of the additional supports such as; Medical cards, GP visit cards, the long term illness scheme, drugs payments schemes and tax relief on health related costs.
See information in the social welfare section

WHERE CAN I GET MORE INFORMATION AND HELP FOR SELF EMPLOYMENT?

AGENCY/ORGANISATION	CONTACT
<p>Inner City Enterprise is a private ‘not-for-profit’ company set up to help unemployed individuals establish their own business or create their own self-employment.</p> <ul style="list-style-type: none"> • One to one meetings with an Enterprise Officer • General advice, information & support • Help in preparing a business plan • Financial aid and/or support in accessing finance • Access to a panel of voluntary business advisers • Referral to the Back to Work Enterprise Allowance 	<p>Unit G10, Spade Enterprise Centre, North King Street, Dublin 7 Tel: (01) 617 4852 Website: www.innercityenterprise.ie</p>
<p>Citizens Information – for advice on setting up your own business</p>	<p>www.citizensinformation.ie www.selfemployedsupports.ie or visit your local office (see page 20)</p>
<p>BASIS (Business Access to State Information and Services) Provides support and information services to business including information on subjects such as forming a company, employing staff, taxation and regulation to starting your own business</p>	<p>www.basis.ie</p>
<p>Department of Social Protection Information available includes; <i>Toil and Trouble: A Guide through the Maze of Self-Employment</i> <i>Employers guide to PRSI</i> The Department's Jobs Facilitators in local social welfare offices can help you if you are getting a jobseeker's payment and wish to set up your own business.</p>	<p>www.welfare.ie or visit your local office see page 20</p>
<p>Irish National Organisation of the Unemployed has a leaflet on starting your own business</p>	<p>Araby House, 8 North Richmond Street, Dublin 1 Tel: (01) 856 0088 Website: www.inou.ie</p>
<p>Dublin City Enterprise Board run <i>Start your own business</i> courses. They offer a wide range of assistance and support programmes including financial assistance, management skills development and business advice, mentoring and information services.</p>	<p>5th Floor, O’Connell Bridge House, D’Olier Street, Dublin 2 Tel: (01) 635 11 44 Website: www.dceb.ie</p>
<p>The Chartered Accountants Voluntary Advice service (CAVA) can give free advice and assistance on your business affairs such as bookkeeping, business debts,</p>	<p>You can also call (01) 6377218 or email cava@charteredaccountants.ie.</p>

VAT or payroll issues.	
<p>The Companies Registration Office (CRO) main functions are:</p> <ul style="list-style-type: none"> • The incorporation of companies and the registration of business names. • The receipt and registration of post incorporation documents • The enforcement of the Companies Acts in relation to the filing obligations of companies. • Making information available to the public 	<p>Parnell House, 14 Parnell Square, Dublin 1 Tel:(01) 804 5200 Lo-call: 1890 220 226 Email: info@cro.ie Website: www.cro.ie</p>
<p>The Department of Jobs, Enterprise and Innovation is responsible for developing and implementing policy to enhance the enterprise environment.</p>	<p>23 Kildare Street, Dublin 2 Tel: (01) 631 2121 Lo-call: 1890 220 222 Email: info@djei.ie</p>
<p>Enterprise Ireland is an Irish Government agency which is responsible for the development of Irish industry. It provides advice and financial support to High Potential Start-Up (HPSU) businesses.</p>	<p>The Plaza, East Point Business Park, Dublin 3 Tel: (01) 727 2000 Website: www.enterprise-ireland.com</p>
<p>The Health and Safety Authority is responsible for enforcing occupational safety and health law, promoting and encouraging accident prevention, and providing information and advice on health and safety. The <i>'Taking Care of Business'</i> initiative helps small businesses comply with their health and safety obligations and provides online tools to help you to generate your own risk assessments and safety statements.</p>	<p>The Metropolitan Building, James Joyce Street, Dublin 1 Lo-call: 1890 289 389 Email: wcu@hsa.ie Website: www.hsa.ie</p>
<p>Integrated Local Development Companies (ILDCs) and Partnership Companies Enterprise Officers from ILDCs and Partnerships can offer advice and information on starting your own business. If you live in an ILDC or partnership area they can also approve your business plan for the Back to Work Enterprise Allowance and the Short-Term Enterprise Allowance.</p>	<p>There is no Partnership in the Inner city of Dublin, but you can access your local LES for information on the Back to Work Enterprise Allowance and the Short-Term Enterprise Allowance</p>
<p>The National Employment Rights Authority (NERA) the main activities are providing information on employment rights and monitoring employment conditions through its inspectors. You can find information on employment legislation for employers and a guide for employers who are starting a new business with paid employees.</p>	<p>www.employmentrights.ie</p>
<p>Digital Hub Development Agency is a unique supportive environment combining competitive state of the art office, telecommunications, learning infrastructure with service to facilitate collaborative product development.</p>	<p>Crane Street, The Digital Hub, Dublin 8 Tel: (01) 480 6200 Email: locate@thedigitalhub.com Website: www.thedigitalhub.com</p>
<p>The Bolton Trust encourages and promotes new business enterprise in Ireland. It is an independent, voluntary trust actively committed to assisting people to create sustainable businesses. DIP offers affordable enterprise space. The facilities include meeting rooms, secretarial support and a coffee shop.</p>	<p>Docklands Innovation Park 128/130 East Wall Road Dublin 3 Tel: (01) 240 1300 Email: cairin@boltontrust.com Website: www.boltontrust.com</p>

<p>Dublin Business Innovation Centre Dublin BIC a public/private partnership provides practical assistance to entrepreneurs in high technology, knowledge based companies. Key services are access to advice and finance.</p>	<p>The Tower, TCD Enterprise Centre, Pearse Street, Dublin 2 Tel: (01) 671 3111 Email: info@dbic.ie Website: www.dbic.ie</p>
<p>Dublin Chamber of Commerce represents the interests of businesses, both large and small. The Chamber provides a range of business services, including business training, visa and export documentation, international business opportunities, and discounts for members on a range of business services.</p>	<p>7 Clare Street, Dublin 2 Tel: (01) 644 7200 Email: reception@dublinchamber.ie Website: www.dublinchamber.ie</p>
<p>Dublin City Council - Business Information Centre It is a key resource for starting a business, accessing sample business plans, preparing for job interviews and doing research. The Centre holds books, reports, directories, periodicals, subscription online databases, government legislation, national and international statistics, county council development plans, daily newspapers and newspaper press cuttings.</p>	<p>Ilac Centre, Henry Street, Dublin 1 Tel: (01) 873 3996 Email: businesslibrary@dublincity.ie Website: www.dublincitypubliclibraries.ie</p>
<p>Dublin City Council - Economic Development Unit</p>	<p>Block 4, Floor 3, Civic Offices, Wood Quay, Dublin 8 Tel: (01) 222 0100 Email: edu@dublincity.ie Website: www.dublincity.ie</p>
<p>Fountain Resource Group: This is a community based organisation that provides one to one advice on setting up a business. This includes research, marketing and maintaining financial records</p>	<p>c/o The Presbytery, James Street, Dublin 8 Tel: (01) 453 2936 Email: fountainresourceltd@gmail.com</p>
<p>The Institute for Minority Entrepreneurship IME provides a range of specially-designed courses. A FREE mentoring scheme is available which allows potential and new entrepreneurs to receive mentoring on a one-to-one basis from a successful entrepreneur over a specified period of time (maximum six months). They also provide a range of information.</p>	<p>Dublin Institute of Technology, Aungier Street, Dublin 2 Tel: (01) 402 7075 Email: thomas.cooney@dit.ie Website: www.ime.ie</p>
<p>Larkin Centre The service allows long-term unemployed and other disadvantaged people to move into sustainable self-employment. It supplies practical information, assistance and training to people with business ideas and trading businesses. The service is primarily aimed at the long-term unemployed, but is open to all. The scope of the help that can be accessed is reflected by the individual's circumstances.</p>	<p>57-58 North Strand Road, Dublin 3 Tel: (01) 836 4516 Email: robertfinan@larkinctr.com Website: www.larkinctr.com</p>

<p>Liffey Trust The Liffey Trust was founded to help potential entrepreneurs and community enterprise groups to become established. Services include preparing business plans, advising on raising finances, and marketing consultancy, providing workspace in Dublin with reduced rent for new businesses while they are being established. Support to deal with bureaucratic procedures, for instance establishing a legal structure, registering for VAT, PAYE, and PRSI etc. All of the above services are provided free of charge.</p>	<p>117-126 Upper Sheriff Street, Dublin 1 Tel: (01) 836 4645 Email: michellemcdermott@gmail.com Website: www.liffey-trust.com</p>
<p>New Communities Partnership supports ethnic minority led organisations in Ireland locally, regionally and nationally through: provision of communal space for ethnic minority led organisations; representation & participation; training and capacity building; coordination, networking and promoting the migrant voice and information provision</p>	<p>10 Cornmarket, Dublin 8 Tel: (01) 671 3639 Email: info@newcommunitie.ie Website: www.newcommunities.ie</p>
<p>Spade Enterprise Centre The Spade Centre was established in 1988 to assist people to set up their own business by providing good quality incubator units. Facilities include food grade, light manufacturing, office units and secretarial services.. The emphasis is on effective support, aided by a very active board of management and a friendly, efficient core staff.</p>	<p>St. Paul's Church, North King Street, Dublin 7 Tel: (01) 617 4800 Email: susan.richardson@spade.ie Website: www.spade.ie</p>

Financial and other supports

If you are starting a business, you may get extra supports, for example, grants for training, market research, business plans and access to loans to buy equipment. Your local County or City Enterprise Board can provide grants for starting or expanding a business as well as feasibility grants.

Regional micro-enterprise networks provide free training, mentoring and access to start-up loans to assist unemployed people to set up a business or become self-employed. You can find further information on micro-enterprise networks on the First-Step website.

Info2Innovate contains information on financing, training, innovation infrastructure, networks and advisory services for SMEs operating in Ireland. This online directory is provided by Enterprise Europe Network and was developed with Dublin Chamber of Commerce and Enterprise Ireland-
www.een-ireland.ie

More information can be found at:

AGENCY/ORGANISATION	CONTACT
<p>Social Finance Foundation Social Finance involves the provision of repayable loan finance at affordable rates to community-based projects and local development initiatives (including individual and community micro-enterprise), which yield a social and financial return. Many of these projects experience difficulties in accessing either affordable finance, or finance at all, from mainstream financial institutions, resulting in economically and socially viable projects not going ahead.</p>	<p>6-9 Trinity Street, Dublin 2 Tel: (01) 617 7983 Email: info@sff.ie Website: www.sff.ie</p>
<p>Clann Credo – the Social Investment Fund- is a provider of social finance to community based projects in Ireland. It provides repayable finance to community and voluntary organisations and charities which find it difficult to access funding from mainstream financial institutions. Their support is primarily through local finance and occasionally direct investment.</p>	<p>Irish Social Finance Centre, 10 Grattan Crescent, Inchicore, Dublin 8 Tel: (01) 400 2100 Email: info@clanncredo.ie Website: www.clanncredo.ie</p>
<p>First Step offer loans for small business start-ups that cannot access the finance from any other source. Application for finance is by way of an application form that must be accompanied by a business plan outlining the scope of the project including financials. A clearly formulated business plan is a must for every new venture.</p>	<p>1st Floor, Jefferson House, Eglinton Road, Donnybrook, Dublin 4 Tel: (01) 260 0988 Email: info@first-step.ie Website: www.first-step.ie</p>

USEFUL CONTACTS

APPEALS, LEGAL ADVICE & COMPLAINTS

Social Welfare Appeals Office

D'Olier House, D'Olier Street, Dublin 2
Tel: (01) 671 8633 Lo-call: 1890 747 434
Email: swappeals@welfare.ie

Office of the Ombudsman

18 Lower Lesson Street, Dublin 2
Tel: (01) 639 5600 Lo-call: 1890 223 030
Email: ombudsman@ombudsman.gov.ie

Free Legal Advice Centre (FLAC)

13 Lower Dorset Street, Dublin 1
Tel: (01) 874 5690 Lo-call: 1890 350 250
Email: info@flac.ie

Employment Appeals Tribunal

Davitt House, 65a Adelaide Road, Dublin 2
Tel: (01) 631 3006 Lo-call: 1890 220 222
Email: eat@deti.ie

The Labour Relations Commission

Tom Johnson House, Haddington Road,
Dublin 4
Tel: (01) 6136700 Lo-call: 1890 220 227
Email: info@lrc.ie

The Equality Tribunal

3 Clonmel Street, Dublin 2
Tel: (01) 477 4100 Lo-call: 1890 34 44 24
Email: info@equalitytribunal.ie
Website: www.equalitytribunal.ie

Office of the Ombudsman

18 Lower Leeson Street, Dublin 2
Tel: (01) 639 5600 Lo-call: 1890 2230030
Email: ombudsman@ombudsman.gov.ie

TAX AND REGULATION

Companies Registration Office

Parnell House, 14 Parnell Square, Dublin 1
Tel: (01) 804 5200 Lo-call: 1890 220 226
Email: info@cro.ie
Website: www.cro.ie

Central Revenue Information Office

Cathedral Street, Off O'Connell Street, Dublin 1
Tel: (01) 865 5000 Lo-call: 1890 33 34 25
Email: custserv@revenue.ie

North City Centre

9/15 Upper O'Connell Street, Dublin 1
Lo-call for PAYE Customers: 1890 333 425
Tel. for non PAYE Customers: (01) 865 5000

South City Centre

85-93 Lower Mount Street, Dublin 2
Lo-call for PAYE Customers: 1890 333 425
Tel. for non PAYE Customers: (01) 647 4000

EMPLOYMENT RIGHTS

Department of Jobs, Enterprise and Innovation

23/28 Kildare Street, Dublin 2
Tel: (01) 631 2121 Lo-call: 1890 220 222
Email: info@deti.ie

National Employment Rights Authority

O'Brien Road, Co. Carlow
Tel: 1890 80 80 90
Website: www.employmentrights.ie

Equality Authority

Birchgrove House, Roscrea, Co Tipperary.
Tel: (0505) 24126
2 Clonmel Street, Dublin 2.
Tel: (01) 4173336 Lo-call: 1890 245 545,
email: info@equality.ie

Irish Congress of Trade Unions

31/32 Parnell Square, Dublin 1
Tel: (01) 889 7777
Email: congress@ictu.ie

Legal

Legal Aid Board – Head Office

47 Upper Mount Street, Dublin 2
Tel: (01) 644 1900
Website: www.legalaidboard.ie

New Beginning

Suite 123, The Capel Building, Mary's Abbey,
Dublin 7
Tel: (01) 871 9499
Email: info@newbeginning.ie
Website: www.newbeginning.ie

NORTH INNER CITY

Brunswick Street Law Centre

48/49 Nth Brunswick Street/Georges Lane,
Dublin 7
Tel (01) 646 9600
Email: brunswickstreet@legalaidboard.ie

Gardiner Street Law Centre

45 Lower Gardiner Street, Dublin 1
Tel: (01) 8745440
Email: lawcentregardinerstreet@legalaidboard.ie

Free Legal Advice Centres,

13 Lower Dorset Street, Dublin 1
Information & Referral Line: 1890 350 250
Tel: (01) 8745690
Website: www.flac.ie

EMPLOYMENT SUPPORT SERVICES

Fás

Head Office
27-33 Upr. Baggot Street, Dublin 4
Tel: (01) 607 0500
Email: info@fas.ie

Inner City Enterprise

Unit G10,
Spade Enterprise Centre,
North King Street,
Dublin
Tel: 01 6174852
Email innercityenter@gmail.com
www.innercityenterprise.com

Social Welfare Offices

NORTH INNER CITY

Navan Road, Dublin 7
Serves Dublin 7 and part of Dublin 15
Tel: (01) 882 3100
Opening Hours: Mon. - Wed. 9:30 - 16:00
Thurs. 10:30 - 1600, Fri. 9:30 - 16:00

Financial Services Ombudsman

3rd Floor, Lincoln House, Lincoln Place, Dublin 2
Tel: (01) 662 0899 Lo-call: 1890 88 20 90

SOUTH INNER CITY

Dolphin House office

3rd Floor Dolphin House, East Essex Street,
Dublin 2
Tel: (01) 888 6998 or (01) 888 6957
Email: dolphinhousechildcare@legalaidboard.ie

Mercy Law Centre

25 Cork St, Dublin 8
Tel: (01) 453 7459
Email: info@mercylaw.ie
Website: www.mercylaw.ie

Irish National Organisation for the Unemployed

Araby House, 8 North Richmond Street, Dublin 1
Email: info@inou.ie
Tel: (01) 856 0088
Website: www.inou.ie

SOUTH INNER CITY

126 Thomas Street, Dublin 8
Serves Dublin 8
Tel: (01) 636 9330
Opening Hours: 9:30 - 16:00, Open Fri. 10:30

20 King's Inns Street, Dublin 1
Serves Dublin 1, 3 and parts of Dublin 9
Tel: (01) 889 9500
Opening Hours: 9:30 - 16:00, Open Thu. 10:30

Apollo House, Tara Street, Dublin 2
Serves Dublin 2 and 4
Tel: (01) 636 9300
Opening Hours: 9:30 - 16:00
Opens on Thursday at 10:30am

Family Income Supplement Section

Social Welfare Services
Government Buildings, Ballinalee Road, Longford
Lo-call: 1890 92 77 70

Social Welfare Appeals Office

D'Olier House, D'Olier Street, Dublin 2
Lo-call 1890 74 74 34
Email: swappeals@welfare.ie

LOCAL EMPLOYMENT SERVICES

Inner City Employment Service (North West)

42 Manor Street, Dublin 7
Tel: (01) 868 6333
Email: info@nwicles.ie

Inner City Renewal Group (North East)

85 Amiens Street, Dublin 1
Tel: (01) 876 4670

SWICN Local Employment Centre

Unit D, Digital Court, Rainsford Street,
Dublin 8
Tel: (01) 511 1260

Local Employment Service (South East)

St Andrew's Resource Centre, 114 Pearse
Street, Dublin 2
Tel: (01) 677 1930

Fás Community Training Centres

NORTH INNER CITY

Stoneybatter Community Education & Training Resource Centre

60-61 Manor Street, Dublin 7
Tel: (01) 671 7802

St Vincent's Community Training Centre

The Daughters of Charity Community Services
9 Henrietta Street, Dublin 1
Tel: (01) 887 4100
Email: ctc@doccs.ie
Website: www.doccs.ie/training

Lourdes Youth And Community Services

Community Training Centre
Lower Rutland Street, Off Sean MacDermott
Street, Dublin 1
Tel: (01) 836 3416
Email: tomoreilly@lycs.ie
Website: www.lycs.ie

North Centre City Community Action Project

9-11 Buckingham Street Lower, Dublin 1
Tel: (01) 836 6957
Email: ncccap@eircom.net
Website: www.ncccap.ie

SOUTH INNER CITY

Liberties Community Training Agency

The Good Council Centre, Mullinhack, Oliver
Bond Street, Dublin 8
Tel: (01) 672 7704
Website: www.lcta.ie

Dublin South East Community Training Centre

89-90 Townsend Street, Dublin 2
Tel: (01) 672 8688
Email: rinn@iol.ie
Website: www.dsectc.ie

North Wall Community Training Centre

St Laurence's Place East, Seville Place, Dublin 1
Tel: (01) 855 4033
Email: tmoore@nwctw.com

FÁS OFFICES IN DUBLIN'S INNER CITY

NORTH INNER CITY

Fás Employment Services Office

197-199 Parnell Street, Dublin 1
Tel: (01) 804 4600

SOUTH INNER CITY

Fás Employment Services Office

D'Olier House, D'Olier Street, Dublin 2
Tel: (01) 612 4800

Fás Employment Services Office

27/33 Upper Baggot Street, Dublin 4
Tel: (01) 607 0500

JOBS CLUBS

NORTH INNER CITY

Larkin Job Club (City Wide)

Larkin Centre for the Unemployed
57-58 North Strand Road, Dublin 3
Tel: (01) 836 5544
Email: jobclub@larkinctr.com
Website: www.larkinctr.com

SOUTH INNER CITY

SICDDA Job Club

90 Meath Street, Dublin 8
Tel: (01) 453 6098
Email: bbrennan@sicdda.ie
Website: www.sicdda.ie

Job Care

28A Pearse Street, Dublin 2
Tel: (01) 677 3897
Email: info@jobcare.ie
Website: www.jobcare.ie

COMMUNITY GROUPS

NORTH INNER CITY

Inner City Organisations Network

22 Lower Buckingham Street, Dublin 1
Tel: (01) 836 6890
Email: iconet@iol.ie
Website: www.iconnetwork.ie

Community Technical Aid

Unit 1 Killarney Court, Buckingham Street,
Dublin 1
Tel: (01) 855 7015 or (01) 855 7069
Email: info@cta.ie
Website: www.cta.ie

North West Inner City Network

117/118 North King Street, Dublin 7
Tel: (01) 677 4494
Email: info@nwicn.ie
Website: www.nwicn.ie

An Siol CDP

19 Manor Street, Dublin 7
Tel: (01) 677 5741

SOUTH INNER CITY

South West Inner City Network

48 Hamilton Street, Dublin 8
Tel: (01) 473 2100

Connolly Centre

80/82 The Coombe, Dublin 8
Tel: (01) 453 0803
Email: cicu@eircom.net

Fountain Resource Group

c/o Presbytery, James Street, Dublin 8
Tel: (01) 473 1388
Email: fountainresourceltd@gmail.com

Robert Emmet CDP

Mendicity Institution, Island Street, Dublin 8
Tel: (01) 670 8880
Email: info@recdp.ie

SICDDA

90 Meath Street, Dublin 8
Tel: (01) 453 6098

Email: ansiolcdp@eircom.net

Larkin Unemployed Centre

57/58 North Strand Road, Dublin 3

Tel: (01) 836 5544

Website: www.larkinctr.com

NASCADH CDP

Sean O'Casey Community Centre, St. Mary's Road, East Wall, Dublin 3

Tel: (01) 889 3985

LYCS

Lower Rutland Street, Dublin 1

Tel:(01) 836 3416

Email: info@lycs.ie

Website: www.lycs.ie

ICRG

Inner City Renewal Group

85 Amiens Street,, Dublin 1

Tel: (01) 876 4670

North Wall CDP

Sheriff Street Lower, Dublin 1

Tel: (01) 836 5399

Ballybough Resource Centre

625 North Circular Road, Dublin 1

Tel: (01) 8552002

USEFUL NATIONAL ORGANISATIONS

Citizens Information Board

Lo-call 1890 777 121

Website: www.citizensinformation.ie

Website: www.sicda.ie

St Andrew's Resource Centre

114-116 Pearse Street, Dublin 2

Tel: (01) 677 1930

Email: info@standrews.ie

Website: www.standrews.ie

ACCOMMODATION

Focus Ireland

9-12 High Street, Christchurch, Dublin 9

Tel:(01) 881 5900

Website: www.focusireland.ie

Private Residential Tenancies Board

Floor 2, O'Connell Bridge House, Dublin 2

Tel: (01) 635 0600

Email: information@prtb.ie

Website: www.prtb.ie

St Vincent de Paul

SVP House, 91/92 Sean MacDermott Street, Dublin 1

Tel:(01) 838 6990

Website: www.svp.ie

Threshold

21 Stoneybatter, Dublin 7

Tel:(01) 635 3623

Dublin City Council

Allocations and Transfers Section
Block 2, Ground Floor, Civic Offices, Wood Quay, Dublin 8

Tel: (01) 222 2203

Email: housingallocations@dublincity.ie

Local Authority Assessment and Placement Service

160 Capel Street, Dublin 1

Citizens Information

Citizens Information Board,

Head Office, Ground Floor, George's Quay House, 43 Townsend St., Dublin 2
Tel: (01) 605 9000

NORTH INNER CITY

Dublin City North West CIC

MACRO Community Resource Centre
1 Green Street, Dublin 7
Tel: 0761 077270
Email: citynwis@citinfo.ie

Dublin City Centre CIC

13a Upper O'Connell Street, Dublin 1
Tel: 0761 077230
Email: DublinCityCentre@citinfo.ie

Dublin City North East CIC

Unit 4, Killarney Court, Upper Buckingham
Street, Dublin 1
Tel: 0761 077260

SOUTH INNER CITY

Liberties CIC

90 Meath Street, Dublin 8
Tel : 0761 077180
Email: liberties@citinfo.ie

Carmelite CIC

Carmelite Community Centre
56 Aungier Street, Dublin 2
Tel: 0761 077070
Email: carmelite@citinfo.ie

MONEY ADVICE AND BUDGETING SERVICE

Helpline 0761 07 2000 - Monday to Friday from 9 am to 8 pm or email:
helpline@mabs.ie

NORTH INNER CITY

Dublin North East MABS

53 Upper Dorset Street, Dublin 1
Tel: 0761 072510
Email: ncr@mabs.ie

SOUTH INNER CITY

Liffey South West MABS

32 Francis Street, Dublin 8
Tel: 0761 072350
Email: liffey_sw@mabs.ie

Dublin South East MABS

26-28 Lombard Street, Dublin 2
Tel: 0761 072520
Email: pearse_street@mabs.ie

MIGRANT SUPPORTS

Immigrant Council of Ireland

2 St Andrew Street, Dublin 2
Tel: (01) 674 0200
Email: admin@immigrantcouncil.ie

Migrants Rights Centre Ireland

55 Parnell Square West, Dublin 1
Tel: (01) 889 7570
Email: info@mrci.ie

New Communities Partnership

10 Cornmarket, Dublin 8,
Tel: (01) 671 3639
Email: info@newcommunities.ie
Website: www.newcommunities.ie

TRAVELLER SUPPORT GROUPS

Pavee Point Travellers' Centre

46 North Great Charles Street, Dublin 1
Tel: (01) 878 0255
Email: info@pavee.ie

Irish Traveller Movement

4/5 Eustace Street, Dublin 2
Tel: (01) 679 65 77
Email: itmtrav@indigo.ie

LESBIAN, GAY, BI-SEXUAL & TRANSGENDER SUPPORTS

Gay and Lesbian Equality Network (GLEN)

2 Exchange Street Upper, Dublin 8
Tel: (01) 672 8650
Email: info@glen.ie

Belong To

Parliament House, 13 Parliament Street, Dublin 2
Tel: (01) 670 6223
Email: info@belongto.org
Website: www.belongto.org

Adult Education & Literacy

AONTAS-The National Association of Adult Education

2nd Floor, 83-87 Main Street, Ranelagh, Dublin 6
Tel:(01) 406 8220/1
Email: mail@aontas.com
Website: www.aontas.com

National Adult Literacy Agency

76 Lower Gardiner Street, Dublin 1
Tel:(01) 855 4332
Email: literacy@nala.ie
Website: www.nala.ie

GOVERNMENT DEPARTMENTS

Department of Education & Skills

Marlborough Street, Dublin 1
Tel: (01) 889 6400
Website: www.education.ie

Department of Health & Children

Hawkins House, Hawkins Street, Dublin 2
Tel: (01) 635 4000
Website: www.dohc.ie

Department of Social Protection

Áras Mhic Dhiarmada, Store Street, Dublin 1
Tel: (01) 704 3000
Website: www.welfare.ie

Department of Justice and Equality

94 St. Stephen's Green, Dublin 2
Tel: (01) 602 8202 Lo-call:1890 221-227
E-mail: info@justice.ie
Website: www.justice.ie

Department of Environment, Community & Local Government

Custom House, Dublin 1
Tel: (01) 888 2000 Lo-call: 1890 20 20 21
Website: www.environ.ie

Department of Jobs, Enterprise and Innovation

Workplace Relations Customer Service,
O'Brien Road, Carlow
Tel: (059) 9178990 Lo-call: 1890 80 80 90

Employment Permits Call Centre

Department of Jobs, Enterprise and Innovation,
Davitt House, 65A Adelaide Road, Dublin 2
Tel: (01) 417 5333 Lo-call: 1890 201 616
E-mail: employmentpermits@djei.ie

CONTACTS FOR HEALTH CENTRES IN THE INNER CITY OF DUBLIN

NORTH INNER CITY	TELEPHONE	SOUTH INNER CITY	TELEPHONE
North Strand, Dublin 1	(01) 707 2300	Irishtown Road, Irishtown, Dublin 4	(01) 660 8629
Summerhill, Dublin 1	(01) 876 5200	Carnegie Centre, 21-25 Lord Edward Street, Dublin 2	(01) 648 6500
56 North Clarence Street, Dublin 1	(01) 855 1100	18 Upper Baggot Street, Dublin 4	(01) 669 9300
1A Griffith Avenue, Marino, Dublin 3	(01) 833 3421	Carnegie Centre, 21-25 Lord Edward Street, Dublin 2	(01) 648 6500
Church Road, East Wall, Dublin 3	(01) 836 3422	36A Bride Street, Dublin 8.	(01) 454 3344
Benburb Street, Dublin 7	(01) 677 4458	South Earl Street (off Meath Street), Dublin 8	(01) 415 8250
Lisburn Street, Dublin 7	(01) 873 0969	Dolphin Barn House, Cork	(01) 473 2422

		Street, Dublin 8	
Rathdown Road, Dublin 7	(01) 882 5000		
Quarry Road, Dublin 7	(01) 869 3700		
Ballymum Health Care Facility	(01) 846 7000		

DISABILITY ORGANISATIONS

Inclusion Ireland,

Unit C2, The Steelworks, Foley St, Dublin 1,
Tel: (01) 855 9891
Email: info@inclusionireland.ie

National Advocacy Service for People with Disabilities

Dublin City
Tel: 086 020 3834 or 086 837 8757
Email: john.mccrudden@advocacy.ie or
suzy.byrne@advocacy.ie

NORTHSIDE OF DUBLIN

Eve Holdings

Plant Market, Blakes Cross, Lusk, Co. Dublin
Tel: (01) 8438669 or (01) 8437351

SOUTHSIDE OF DUBLIN

Eve Holdings

Thomas Court Centre, 26 Hanbury, Dublin 8
Tel: (01) 453 1722

Central Remedial Clinic

Penny Ansley Building, Vernon Ave, Clontarf,
Dublin 3
Tel: (01) 833 2206

Daughters of Charity

Glen College, Glenmaroon, Chapelizod, Dublin
20
Tel: (01) 821 7169

National Learning Network

Balheary Industrial Estate, Swords, Co. Dublin
Tel: (01) 840 4120
Email: swords@nln.ie
Website: www.nln.ie

National Learning Network

Roslyn Park, Beech Road, Sandymount, Dublin
4
Tel: (01) 261 3400
Email: Eroslynpark@nln.ie
Website: www.nln.ie

Prosper Fingal Ltd.,

Piercetown, Skerries, Co. Dublin
Tel: (01) 849 0915

Threshold

Rainbow Foundation, Unit 2c
Tallaght Enterprise Centre, Main Road, Tallaght
Dublin 24
Tel: (01) 459 9159

National Learning Network

7th Floor, Phibsboro Tower, Phibsboro, Dublin 7
Tel: (01) 882 0030
Email: phibsboro@nln.ie
Website: www.nln.ie

National Learning Network Tallaght

Unit 77 Broomhill, Tallaght, Dublin 24
Tel: (01) 452 5777
Email: tallaght@nln.ie
Website: www.nln.ie

G.H.I.S

138-140 Thomas Street, Dublin 8
Tel: (01) 671 9664

Hospitaller Order of St. John of God's

Burton Hall, Burton Hall Road, Sandyford
Industrial Estate, Dublin 18
Tel: (01) 295 5888

National Learning Network

Kylemore Road, Ballyfermot, Dublin 10
Tel: (01) 626 9979
Email: ballyfermot@nln.ie
Website: www.nln.ie

