



BUDGET 2014 SPECIAL NEWSLETTER

Disability Federation of Ireland

An advocate for the voluntary disability sector

Supporting organisations to enable people with disabilities

Budget 2014 Confirms the Lack of a Coherent Plan for People with Disabilities

This Budget and Government policy in general fails to coherently integrate people with disabilities into public service reform. It fails to support people with disabilities' ambition to live in the community with dignity and independence. The Government has made several commitments to people with disabilities and their families over the last few years. There was the commitment made by both An Taoiseach and the Tánaiste prior to the General Election in 2011 that disability was their number one social justice priority. There are the disability commitments in the Programme for Government 2010, and there was the publication last July of the National Disability Implementation Plan. However, this Budget does little to progress these commitments.

Another worrying development is the lack of clarity / transparency in relation to the figures for the overall adjustment to be made in Budget 2014, as well as the unrealistic targets in relation to the health budget, a problem which arose in last year's Budget and which had a negative impact on the supports for people with disabilities. It is true to say that economic concerns have overtaken the social agenda in this Budget. Although the two realms remain firmly linked in reality, failure to begin the restoration of supports and services for people with disabilities has further disconnected them in practice. We need to develop strategic and sustainable plans for social inclusion, but the measures revealed in the Budget have weakened that opportunity.

DFI welcomes some positive measures for people with disabilities and their families, including the beginning of the process of universal healthcare, €20 for community mental health services and the allocation (albeit only a fraction of what is required) to support accessible housing for people with disabilities. Disability, chronic illness and mental health needs are experienced by individuals and families across the life course. These people are all experiencing the effects of the on-going recession in addition to the challenges that they face related to their disability. Prioritising supports for this life contingency, given the existence of the implementation plan for the National Disability Strategy, is the most cost effective way of providing some 'easing' for people with disabilities and their families.

John Dolan, Chief Executive Officer

Financial Impact of Budget 2014 for People with Disabilities

Health

- €113 million savings to be made through medical card review.
- Roll out of free GP care for children aged five and under.
- Prescription charge increased by €1 to €2.50 per item, with the cap increased to €25.
- Those on Return to Work to receive a GP Visit Card in place of a full Medical Card.
- Income threshold for medical cards for the over-70s lowered to €900 for a couple and €500 for a single person.
- €20 million for community mental health services.

Housing

- Allocation to housing for people with disabilities remains inadequate to meet demand.
- 175 new housing units for people with special needs to be developed.
- Up to 150 new leased units catering specifically for people with disabilities leaving institutional care to be delivered.
- 5,700 housing adaption grants for older people and people with disabilities.

Taxation

- Single Person Child Carer Tax Credit and Incapacitated Child Tax Credit only available to primary carer.
- Tax relief for Medical Insurance capped at €1,000 for an adult, €500 for a child.
- Pension levy increasing to 0.75% for 2014.
- Local Property Tax full year payment due on 1st November.

Income Support

- Basic social welfare payments maintained.
- No changes to Fuel Allowance, Free Travel Scheme or Respite Care Grant.
- Telephone Allowance of €9.50 a month abolished.
- Discontinued the weekly rate of €230.30 for Invalidity Pension at age 65, and reduced it to €193.50.
- Number of waiting days for entitlement to Illness Benefit increased from 3 to 6 days.
- Savings of €2.1 million sought via Exceptional Needs payments.
- €5 million reduction in expenditure on certain supplementary welfare payments
- €5 increase to couple's contribution towards Rent Supplement and Mortgage Interest Supplement.

Education Supports

- Funding for special education provision maintained at €1.3 billion in 2014.
- 455 extra Resource Teachers to be recruited in 2014.
- Cut to the National Educational Psychological Service (NEPS).
- Student contribution fee increased by €250 to €2,750.
- New entrants to FÁS and Youthreach courses who receive a training allowance will no longer be able to retain social protection payments.
- Introduction of pro-rata charge for FÁS apprentices.



Health Budget

A total of €13.6 billion has been allocated to the health budget for 2014, including €397 million in capital expenditure.

Additional savings to be made in 2014

€666 million in savings will have to be made in 2014 representing a major challenge for services. This is to be achieved through cost efficiencies and reorganisation under public service agreements.

The savings were outlined as follows:

- Reduction in the cost of Primary Care Schemes (€341 million)
- Pay-related savings (€268 million)
- Other savings (€57 million)

DFI Comments

- DFI is concerned that the cuts in the health budget could in fact be greater than what has been identified in the Budget, and could reach €1 billion if promised but unfunded developments, such as the introduction of reduced hours for doctors, were to be implemented.
- There are significant overruns in the Health Budget that will be brought forward to next year. Minister Reilly has signaled that the overall deficit for 2013 could be about €150 million and that a supplementary budget would be required.

Medical Card Review

- €113 million in savings by improving the accuracy of the medical card system, changing the income thresholds for those over 70, and introducing amendments to the return to work arrangements.

- A person that has returned to work after a period of unemployment will no longer be able to retain their medical card for three years, but instead will only be entitled to a GP visit card for three years.
- The income threshold for the medical card for the over 70s is being reduced. This measure reduces the income thresholds for a single person aged 70 or over to €500 per week and to €900 a week for a couple aged over 70.

DFI Comments

- It is expected that discretionary medical cards will be targeted as part of the review of medical cards. The discretionary medical card covers the extra costs faced by the person and his/her children that are directly related to their disability. Discretionary medical cards effectively equalise the playing field for the person or child with a disability. Loss of this much-needed support will push people into a situation where they will be unable to meet their healthcare needs or general living costs.
- The measure relating to retaining a medical card on taking up employment will mean that people with disabilities will not be able to afford to take up employment opportunities, nor will it be worth their while remaining in employment, particularly given the insecure nature of the current work environment.
- It is estimated that 35,000 people over 70 will lose their medical card, and will only be entitled to a GP card. It does not make sense to remove the means-tested card from older people who have high medical needs.

Prescription Charge

- The prescription charge for medical card holders has increased from €1.50 to €2.50 per item and the monthly capped payment for this charge has increased to €25 per month.

DFI Comments

- Prescription charges for medical card holders have risen from 50 cent in 2012 to €2.50 in Budget 2014, a fivefold increase since 2012.
- This charge unfairly targets people with the greatest health and financial needs, including people with chronic conditions and disabilities in need of monthly medication. It will increase the burden of those trying to live with additional costs of disability.

Free GP Care for Children Aged Five and Under

- Free GP care for children aged five and under, as part of the Government's commitment to the introduction of universal primary care in the Programme for Government.

DFI Comments

- DFI welcomes the principle of free GP care for all as it aligns with a social right to health, in the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD). DFI is disappointed, however, that the first identified phase of the roll-out of free GP care, i.e. the delivery of free GP care for the 70,000 people on the long term illness scheme, was rolled back on.
- This measure, while moving towards a goal of health, well-being and prevention for all groups, unfairly disadvantages people with serious illnesses such as Motor Neurone Disease, Polio, and Multiple Sclerosis, who may be having serious difficulties in getting or keeping a medical card.
- DFI considers that is questionable whether a key policy promise in the Programme for Government - the introduction of free GP care for all by 2016 - is likely to be achieved in the lifetime of this government. This goes against the Department of Health's policy goal of delivering healthcare close to people in their communities.

Mental Health

- Allocation of a further €20m for community mental health services.
- Minister Kathleen Lynch said, "today's announcement is in line with a commitment in the Programme for Government to accelerate the pace of change to develop a modern, patient-centred, and recovery orientated mental health service"

DFI Comments

- The allocation for community mental health services is to be welcomed; however, the Government did not honour its commitment to invest a full, additional €35 million for community mental health services in 2014.
- The key challenge will be that funding is targeted and used as it was intended to improve mental health services, in contrast to previous years.

Other savings measures to be introduced

Other areas targeted to achieve the €666 million savings under the Department's cost-cutting measures include:

Haddington Road Agreement (HRA)

- Savings in overtime, agency and staff headcount are to be achieved through additional working hours.
- Savings are also to be achieved through the nurse/midwife Graduate programme and the intern scheme for support staff.

Implementation of Generic Drug Substitution and Reference Pricing

- The Department expects to contribute savings of €50 million from the implementation of generic drug substitution and reference pricing following the commencement of the Health (Pricing and Supply of Medical Goods) Act 2013. How this will be achieved is still unclear.

Negotiations with the Pharmaceutical Sector

- Additional savings of €28 million are expected in 2014 as a result of agreements on price reductions negotiated by the Department of Health and the HSE in 2012 with the Irish Pharmaceutical Healthcare Association (IPHA) and the Association of Pharmaceutical Manufacturers in Ireland (APMI).

Charging Private Patients in Public Hospitals

- The Health (Amendment) Act 2013 introduced a new system of charges for private in-patients using public hospital facilities, which will take effect from January 2014. It is expected that €30 million in income for public hospitals will be generated from this measure.



Children and Youth Affairs

Area Based Childhood Programme

- An additional €1.5 million will be added to the implementation of the Area Based Childhood (ABC) Programme, a joint initiative between the Department of Children and Youth Affairs (DYCA) and Atlantic Philanthropies to improve outcomes for children in disadvantaged communities. The increase in funding for this programme will bring to €4 million the State funding to be invested in this initiative in 2014, with an additional investment of €5 million from Atlantic Philanthropies. Almost €30 million will be spent on this initiative during the period 2013-2016. The programme will implement prevention and early intervention supports for children and families in areas of high disadvantage.

DFI Comment

- Children with disabilities living in disadvantaged areas need to be made a priority in the ABC Programme.

Reforming Child Protection

- Additional funding of €6.7 million in 2014 to support reform of child welfare and protection services. The new Child and Family Agency is due to be established in January 2014.

DFI Comment

There is a need to ensure that the new Agency includes the needs of children with disabilities within its remit as a priority. This has not been evident in its development to date.

Family Support Agency

- The Family Support Agency's funding is to be cut by €2 million.

DFI Comment

The Family Support Agency supports people with disabilities living in the community; cutting its funding is not in line with government policy of enabling people to live with health and well-being in their communities.



Social Protection

The expenditure on social welfare payments and services for 2014 will be €19.6 billion. The Department of Social Protection is required to make savings of €226 million over the next year.

Disability Payments

DFI welcomes the fact that people with disabilities will continue to get their basic payments at current levels. There are no changes to the Fuel Allowance, Electricity/Gas Allowance, Free Travel, Free Television License, Family Income Supplement, and State Pension whose values are being maintained.

The following changes in social protection were introduced in Budget 2014:

- The Telephone Allowance is to be abolished from January 2014.
- There will be an increase in the number of waiting days for entitlement to Illness Benefit from 3 days to 6 days, from January 2014.
- The Department will be seeking savings of €2.1million from their Exceptional Needs Payments budget.
- Supplementary welfare payments are being reduced by a total of 13%.
- Increase in the minimum Rent Supplement contribution for couples by €5 from €35 to €40.
- Abolition of the Back to School Clothing and Footwear Allowance for those aged between 18 and 22 in third level education.
- The Bereavement grant of €850 will be discontinued.

DFI Comments

- Maintaining basic social welfare rates does not take into account the increased costs of living due to inflation that people with disabilities on low incomes have to sustain.
- The Telephone Allowance is an important measure to cover the extra costs people with disabilities face. The abolition of this allowance will result in increased isolation for people with disabilities and older people living at home, who may have difficulty with mobility, or who suffer from chronic conditions and who rely on the telephone for social contact and also for medical and emergency calls.
- DFI has concerns for the integrity of the Household Benefits Package going forward. The overall value of the Household Benefits Package (Telephone, Gas/Electricity, TV Licence) has been cut by €30.60 since 2012.
- While the Fuel Allowance has not changed, its effective buying power has been negated by cumulative increases in fuel costs over the last couple of years.
- While there have been no changes to the Free TV Licence allowance, the Department of Social Protection is reducing the amount of money it gives to RTE towards the funding of the licence by €5million.

Illness Benefit

- From January 2014 no Illness Benefit payment will be made for the first 6 days of illness (up from 3 days). This means that a person will not be entitled to Illness Benefit for the first 6 days of their claim.

DFI Comments

- This change marks a further erosion of supports for workers with disabling conditions, particularly conditions that are intermittent in nature such as neurological or mental health issues.
- This measure does little to support people with neurological conditions and mental health problems who are fit for work to stay in work. Remaining in employment is essential to their health and financial circumstances.
- A person who may have occasional absences from work is likely to find it more and more difficult to secure and sustain employment.

Invalidity Pension

Currently, someone on Invalidity Pension reaching 65 gets a higher rate of €230.30 instead of the €193.50 rate. From January 2014, anyone reaching 65 will continue to get the standard Invalidity Pension of €193.50 per week. This change will apply to Invalidity Pensioners who reach their 65th birthday on or after 1st January 2014. Existing 65 year olds are unaffected.

A bigger change was made to the rates paid to partners (Qualified Adults) of Invalidity Pensioners. Currently, if the partner is aged 66 or more, the Invalidity claimant gets an extra €206.30 a week for them. From January 2014, this rate will be cut to €138.10 per week (the same rate as under 66's).

DFI Comments

- The government described this measure as 'standardising' the rate, but a drop of €105 in a household's weekly income represents a significant cut to their income.

Exceptional Needs Payment

The Department plans to save €2.1 million in Exceptional Needs Payments in 2014. Exceptional Needs Payment is a means tested payment under the Supplementary Welfare Allowance Scheme. It's a single payment to help meet essential, once-off, exceptional expenditure, which a person could not reasonably be expected to meet out of their weekly income.

For example, the payments can be for special clothing for a person who has a serious illness, bedding or cooking utensils for someone setting up a home for the first time, visiting relatives in hospital or prison, or funeral costs. It can also cover fuel costs in exceptional circumstances¹.

DFI Comments

- The Department is looking to make these savings through standardising these payments across the country. The rationale of standardising Exceptional Needs Payments is completely at odds with the purpose of this payment – the provision of financial support to individual people and families based on their need during difficult times. This process of standardising these payments could result in the real lived needs of people with disabilities/disabling conditions not being met.
- The need for the Exceptional Needs Payments is greater now given the fact that the Bereavement Grant is being abolished, and the fact that the Gas/Electricity Allowance was cut in last year's budget.

¹http://www.citizensinformation.ie/en/social_welfare/social_welfare_payments/supplementary_welfare_schemes/exceptional_needs_payments.html

Children

- Implementation of the Standardised Child Benefit rate at €130 and removal of the higher rate for 4th and subsequent children as announced in Budget 2013.
- Back to School Clothing and Footwear Allowance is maintained for children attending primary and secondary school. In 2014 it will no longer be paid for those aged 18 years and over in third-level education.

Carers

- DFI welcomes the fact that the half-rate Carers Allowance has been maintained for full-time carers who are in receipt of another social welfare payment.
- The weekly rates of Carer's Allowance and Carer's Benefit will also be maintained in 2014, and carers who are caring for more than one person will continue to retain the extra weekly payment they receive.
- The value of the Respite Care Grant remains at €1,375, (following a €325 reduction in Budget 2013).

Older People

- In Budget 2014 there are no changes to the State Pension, Fuel Allowance, Electricity/Gas Allowance, Free Television License, Free Travel, Over 80 Allowance, Islander Allowance and the Living Alone Allowance. However, the Telephone Allowance has been abolished and the various combined impact of the various cuts in health and social welfare will have a significant impact on older people.

Bereavement Grant

- In Budget 2014 the Bereavement Grant (€850) was abolished in order to achieve an estimated saving of €17 million. The Bereavement Grant is a once-off payment to help with funeral costs, and eligibility is based on PRSI contributions.

Job Activation

Several factors in this budget combine to lock disabled people out of the workplace. These include the changes to the retention of the medical card measure, long waiting periods for people to regain their benefits after an unsustainable period in employment (for example, due to the insecure nature of that employment and/or the fact that a person is less well off on taking up employment), as well as fear of not getting their benefits re-instated if needed.

Jobseekers

- People without children aged 18 -24 years in receipt of Jobseeker's Allowance or Supplementary Welfare Allowance will receive €100 per week unless they are an existing claimant on a higher rate. This represents a loss of €44 weekly. New claimants aged 25 will experience a loss of €44 with their new maximum payment set to €144.
- Jobseekers aged between 18 and 25 and availing of the Back to Education Allowance, FÁS scheme, Vocational Training Opportunities Scheme and Youthreach will receive a standard rate of €160 per week. This will apply to new claimants from January 2014.

Activation Measures

Budget 2014 allocates €1.08 billion to providing training and work placement opportunities to Jobseekers, with particular emphasis on the Under 25's.

- There will be increased expenditure of €85 million on work placement schemes such as Community Employment, Tús and JobBridge.
- There is commitment to implementing the EU Youth Guarantee, involving the following measures:
 - Reducing the eligibility of JobsPlus to 6 months or less for under 25s.
 - An additional intake of 1,500 on JobBridge internships.
 - Targeting 1000 Tús places at young people.
 - Developing a pilot programme to support young unemployed people to avail of schemes such as Your First EURES job.
 - Ring-fencing 2,000 extra places on Momentum for under 25s.
- Full roll out of Intreo Offices with an increase of €15 million in spending.

DFI Comments

- Despite government commitment to mainstreaming, there still exist anomalies in the ways activation and employment measures are being designed, that result in exclusionary budgetary decisions. For example, measures are designed for those on the live register that do not include people on disability payments who may wish to work. Activation systems need to be designed to accommodate the employment aspirations of people with disabilities who have the capacity to work.

- To date, people on disability payments have been excluded from access to Momentum training which is funded under this scheme. The Youth Guarantee has a substantial allocation of €150billion of EU money. The Department in their roll-out of programmes under the Guarantee must include people with disabilities and the associated budgets where required.
- The literature relating to Intreo explicitly states that the new service is aimed at Jobseekers and those on the live register, with no mention of people on other payments who are seeking work.
- The budget anticipates creating 48,000 new jobs in 2014, including measures to support start-ups and growing businesses, including an income tax exemption for long term unemployed people who start a business. These measures must also be extended to those on disability payments.

New Reforms

- From 2014, the value of certain social welfare payments (amounting to €21million) will be recovered by the Department from insurance companies in respect of compensation awards arising from an accident or injury.
- Savings from Social Welfare fraud and control is estimated to be in the region of €30m.

DFI Comments

It is difficult to discern how the Department has generated the figure of €30million in savings attributable to fraudulent activity in the system. DFI is concerned that people with disabilities, particularly those with lesser understood conditions such as mental health issues or hidden disabilities including acquired brain injury may be affected by these control measures, and this can only add to their stress and fear.



Education

The overall education budget is to fall by some €31 million in 2014 to about €8.7 billion.

Savings

- The Department of Education and Skills is required to reach savings of €44 million in 2014.

Primary and Secondary Education

- Funding for special needs education is to be maintained at €1.3 billion in 2014. This includes a further €33 million to fund the education of children with special education needs in schools.
- 455 extra Resource Teachers for children with special education needs are to be recruited in 2014.
- There is a further cut to the National Educational Psychological Service (NEPS) budget.
- The pupil teacher ratio for primary and secondary schools remains unchanged.
- There have been no changes to the DEIS (Delivering Equality of Opportunity in Schools) Programme teacher allocation ratios or DEIS grants to schools as a result of this Budget.

Further Education and Training

- New entrants to FÁS and Youthreach courses who receive a training allowance of €188 will no longer be able to retain social protection payments.
- The pro-rata student contribution (currently €540) in respect of each period spent in the Institutes of Technology (IOTs), paid up to now by the Exchequer, will from 2014 be paid by FÁS apprentices themselves.
- From January 2014, all new Back to Education Allowance participants aged under 26 who were getting a reduced age-related Jobseeker's Allowance payment will get a maximum BTEA rate of €160 per week (any means participants have will be deducted from this rate).

- To align social protection payments with payments made to participants in further education and training, new claimants of Jobseekers Allowance aged 25 years who enrol in VTOS, Youthreach and FÁS training schemes will, from 2014, receive a rate of €160.
- An increase of €15 million will be allocated to Intreo to allow for the full roll out of Intreo offices.

Higher Education

- The funding allocation to third level institutions was reduced by €25 million in Budget 2013. This allocation will not now be restored until 2015.
- Registration fees for students will rise by €250 in 2014 to €2,750. Minister Ruairí Quinn announced the charge would increase by €250 until it reached €3,000 in 2015.
- There are no changes to the Student Grant Scheme in 2014.

Labour Market Activation

- 2,000 training places will be provided for under-25s as part of the implementation of a €46 million Youth Guarantee across Government Departments. These places will be provided under a follow-up to the Momentum programme that operated in 2013.

Resourcing Special Projects

- The books to rent programme in primary schools will be extended in 2014.
- Almost €9 million has been included in the 2014 allocation to continue rolling out the National Literacy and Numeracy Strategy.
- The roll out of high speed broadband to all second level schools will continue in 2014.

DFI Comments

- DFI welcomes the fact that funding for special education is to be maintained and that 455 new resource teachers will be recruited in 2014.
- There are a number of cutbacks to further education and training supports, which will impact on people with disabilities who are trying to access these opportunities.
- DFI is seeking clarification of the eligibility criteria for the training programmes announced under the Youth Guarantee. These are planned as follow up programmes to the Momentum Programme, which was not open to people on disability payments. If people with disabilities are not eligible for these follow-on programmes, alternative activation initiatives that recognise the right of all young people to participate should be introduced.
- The increase in the registration fees for third level education will hit students with disabilities even harder who already incur extra costs relating to their disability.
- Currently not all children have access to an educational psychologist on the basis of need. It is unfair that the children of parents who cannot afford to obtain private assessments are missing out on this support.
- While the increased spending on the roll-out of Intreo offices is welcomed, the service is aimed at Jobseekers and those on the live register. It currently does not take into consideration the needs of people with disabilities on other payments who are seeking work.
- The National Literacy and Numeracy Strategy should ensure that these supports are equitable by including children with a disability in both mainstream and special schools.
- In relation to the roll-out of high-speed broadband, DFI would like to see accessibility software becoming available to second level schools as the next step to inclusion and participation in education.



Housing

The housing budget provides a €302 million allocation for current spending in 2014, while €223 million will be invested through capital expenditure. While the limited positive initiatives in the Budget are welcome, the fact remains that the supply of appropriate housing will change little in 2014, while at the same time, housing need amongst people with disabilities continues to climb.

- €30 million is allocated to recommence local authority housing, and it is expected that this will produce up to 500 new homes for families.
- 175 new housing units will be provided for people with special needs.
- Up to 150 new leased units will be provided for people with disabilities who are leaving institutional care.
- Investments by NAMA will include the construction of 4,500 new houses and apartments in Dublin.
- A portion of the €200 million from the sale of the Lotto license, the amount of which is yet to be announced, will be allocated towards providing 5,700 housing adaptation grants to assist older people and people with disabilities.
- 1,200 additional new leased housing units coming on line during the year, bringing the overall operational number to 5,700 in 2014.
- The delivery of 185 new units over the 2013/2014 period under the Social Housing Investment Programme (SHIP).
- Up to 2,500 new transfers taking place under the Rental Accommodation Scheme.
- The legislative basis for the new Housing Assistance Payment (HAP), which is to replace Rent Supplement, will be introduced in 2014. A test phase will begin in seven local authorities.
- The minimum contribution towards Rent Supplement for couples will be increased by €5 per week from €35 to €40.

DFI Comments

- The figures allocated to the housing budget in 2014 represent a 2.5% drop in the allocation for current spending, and an almost 19% decrease in the capital expenditure compared to Budget 2013.
- The capital expenditure for housing units for people with disabilities is not clear. Are the 175 new housing units for people with disabilities a part of the 2013 announcement or separate? In either case, it is still inadequate in relation to the demand on the housing waiting list and in a context where capital funding for social housing has been reduced by nearly 80% since 2008.
- While DFI acknowledges that Government has committed to develop and provide social housing for people with disabilities, more investment is needed to tackle waiting lists and provide accessible and appropriate accommodation to their needs.
- DFI supports the Irish Council for Social Housing's call (ICSH) for a 'social dividend' from the NAMA investment announced in Budget 2014 which is to include construction of 4,500 homes and apartments in Dublin. This would ensure that these properties will be used to house households in most housing need at a time of significant demand for housing and an emerging housing supply crisis in the capital.
- While the 5,700 Housing Adaptation Grants are to be welcomed, the emphasis is on the number of grants when DFI has already stressed that people with disabilities may need costly adaptations, and may also be excluded because this is a means tested measure. This scheme is vital in enabling people to remain in their own homes, and has been targeted for significant cuts since 2010. Strict targeting of the grants is likely to continue, creating difficulties for people in need being denied assistance.
- The commitment to supply 150 leased units for people with disabilities leaving institutional care reflects the Congregated Settings Implementation Plan.
- In relation to the 185 new units under the SHIP, bank cooperation and issues relating to securing rent supports will continue to pose challenges in leasing arrangements.



Taxation

There has been no change in the headline rates of income tax, PRSI, or the Universal Social Charge.

Income Tax

- The Single Person Child Carer Tax Credit has replaced the One Parent Tax Credit. It remains the same value but the tax credit is now only available to the primary carer rather than both parents. This is expected to bring in €25 million in savings.
- The new rules relating to the Single Person Child Carer Tax Credit will also apply in the case of a permanently incapacitated child where the incapacity occurred before the age of 21 years, or if older, while the child was in full time education.

Tax Relief on Medical Insurance

- From 16 October 2013, there will be a cap placed on tax relief for medical insurance premiums at €1,000 per adult insured and €500 per child.
- Tax relief on the full policy is no longer available. The portion of any premium that exceeds the new thresholds will not qualify for tax relief.
- The government plan to save €127 million with these new terms.

DFI Comments

- DFI is concerned about the change in the tax relief for health insurance premiums and how this will impact on people with disabilities.
- Despite the high thresholds, given the rapid rise in the cost of health insurance, the move will likely hit the average family on a mid-priced plan.
- Shopping around for the best priced health insurance is less of an option for people with disabilities and their families as they will be subject to waiting periods as new customers with existing illnesses. Similarly impacted are people with newly acquired illnesses who chose their plan before acquiring an illness.

VAT

There were no changes to the standard rate of VAT at 23%. The 9% reduced VAT rate for tourism related services is similarly being retained.

Local Property Tax

There will be a full year payment of the Local Property Tax, payable on all residential properties, due in 2014.

Pensions

The pension levy of 0.6% will be abolished on 31 December 2014. An additional levy on private pension funds at 0.15% will be introduced for 2014 and 2015, which means the levy will increase to 0.75% for 2014.



Communities and Local Government

There is a €48m allocation for the Local and Community Development Programme (LCDP) for 2014 to support increasing access to formal and informal educational activities and resources, and increasing people's work readiness and employment prospects. Some 14,000 people who are distanced from the labour market will receive direct one-to-one labour market training and supports through the LCDP.

DFI Comments

- This represents a reduction of 1.6 per cent in the LCDP from last year, and an overall reduction of 43 per cent since 2008.
- There is no mention of the level of allocation (if any) towards social inclusion and community development work. The latter supports the fourth goal of the LCDP, which is to promote engagement with policy, practice and decision making processes on matters affecting local communities.
- The Action Programme for Effective Local Government is specifically mentioned as setting out the reform agenda; however there is no detail of the allocation to this Programme.
- A proportion of the proceeds of the local property tax from 2015 is to be used as a source of local funding from 2015 onwards, '...so as to ensure greater discretion in decision making and increased accountability at local level'.

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Asthma Society News - Tel: 01-8788511, E-mail: office@asthmasociety.ie

Brainstorm - Migraine Association of Ireland, Tel: 01-8064121, E-mail: info@migraine.ie

Brainwave - Quarterly Newsletter, Tel: 01 4557500, E-mail: info@epilepsy.ie

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Cleft Lip and Palate Association of Ireland - www.cleft.ie/newsletter/index.htm, Tel: (01) 2848227, E-mail: georginawade@cleft.ie

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Down Syndrome Ireland - Tel: 01-8730999, E-mail: info@downsyndrome.ie

Enable Ireland - Newsletter—Tel: 1850 204 304 E-mail: communications@enableireland.ie

Féach - Support to parents of blind and visually impaired children. Tel: 01 493 1896, E-mail: info@feach.ie

Fighting Blindness - Tel: 01 7093050, E-mail: avril.daly@fightingblindness.ie

Frontline of Learning Disability -Tel: 01-2862649. E-mail: frontline@indigo.ie

GROWing - Information on Mental Health, Tel: 1890 474 474, E-mail: info@grow.ie

Guidelines - Irish Guide Dogs Association. Tel: 021 4878200 E-mail: info@guidedogs.ie

Headway Ireland - National Association for Acquired Brain Injury -‘Making Headway’, Tel: 01-8102066, E-mail: info@headway.ie

Heart News: - Newsletter of Irish Heart Foundation. Tel: 01 668 5001 E-mail: info@irishheart.ie

Heartstrings - Newsletter of Heart Children Ireland, published quarterly, Tel: 1850 217017 E-mail: heartchildren@eircom.net

Heatwave - Irish Raynauds Scleroderma Society, E-mail: info@irishraynauds.com Tel: 01 2020184

HOPE - Huntington’s Disease Association of Ireland. Tel: 01-872 1303, E-mail: hdai@indigo.ie

Inclusion Ireland - Tel: 01 8559891, E-mail: info@inclusionireland.ie

Irish Deaf News - Irish Deaf Society. Minicom: 01-8601910; 01-8601878; E-mail: info@irishdeafociety.ie

Irish Wheelchair Association - ‘Spokeout’, Tel: 01-8186 400, E-mail: Joanna.marsden@iwa.ie

Kerry Network of People with Disabilities - Network News 066-7180611, E-mail: kerryPWDI@eircom.net

MS News—Newsletter of MS Ireland. Tel: 01 6781600, E-mail: info@ms-society.ie

Muscular Dystrophy Ireland - MDI News Update Tel: 01-6236414, or 01- 6236415 E-mail: info@mdi.ie

DeafHear.ie - Link Magazine - Tel: 01 8723800, E-mail: info@deafhear.ie Minicom: (01) 817 5777

NCBI News - Newsletter of the National Council for the Blind of Ireland, Tel: 01 8307033, E-mail: press@ncbi.ie www.ncbi.ie

Neuro News - Neurofibromatosis Association of Ireland, Tel: 01-8726338, E-mail: nfaireland@eircom.net

People First - Central Remedial Clinic Tel: 01-8057400 E-mail: ymmcutch@crc.ie

Post Polio Support Group - Newsletter, Tel: 071 64791 E-mail: newsletter@ppsg.ie

Poverty Today - Combat Poverty Agency. Tel:01-670 6746

Rehab News -Tel: 01-2057200 E-mail: dara.duffy@rehab.ie

Social Housing - Irish Council for Social Housing Tel: 01-6618334; E-mail: info@icsh.ie

Sonas aPc – Tel (01) 2608138. www.sonasapc.ie.

Speaking up for Advocacy – Citizens Information Board Newsletter on advocacy. Tel: 01 6059035, E-mail: mairide.woods@ciboard.ie

Wheel E-Bulletin Tel:01- 454 8727, E-mail: info@wheel.ie

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**Representing the interests and expectations of people with disabilities to be fully included
Comprising organisations that represent and support people with disabilities**

The Disability Federation of Ireland (DFI) represents the interests and the expectations of people with disabilities to be fully included in Irish society. It comprises organisations that represent and support people with disabilities and disabling conditions.

The vision of DFI is that Irish society is fully inclusive of people with disabilities and disabling conditions so that they can exercise their full civil, economic, social and human rights and that they are enabled to reach their full potential in life. DFI's mission is to act as an advocate for the full and equal inclusion of people with disabilities and disabling conditions in all aspects of their lives.

There are over 120 organisations within membership or as associates of DFI. DFI also works with a growing number of organisations and groups around the country that have a significant disability interest, mainly from the statutory and voluntary sectors. DFI provides:

- Information
- Training and Support
- Networking
- Advocacy and Representation
- Research and Policy Development / Implementation
- Organisation and Management Development

DFI works on the basis that disability is a societal issue and so works with Government, and across the social and economic strands and interests of society.

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