

8 Coke Lane, Dublin 7  
Tel: 01 662 9212  
Email: [info@onefamily.ie](mailto:info@onefamily.ie)  
[www.onefamily.ie](http://www.onefamily.ie)



## Financial Help

There are times for families when there is a struggle to meet everyday living costs and this can be even tougher when there is an unexpected bill or an unanticipated cost arises. The Department of Social Protection has a scheme and then also there are national organisations that may support families and individuals in need, such as the Society of St Vincent de Paul.

The Department of Social Protection has a scheme that may apply in some circumstances and there are two payments that come under the Supplementary Welfare Allowance scheme; these are the Exceptional Needs Payment and the Urgent Needs Payment.

### Exceptional Needs Payment

This is a single payment to help towards essential, once-off expenditure, which a person could not reasonably be met out of their weekly income. This may include items such as a buggy for a new baby or maternity clothes. Other items may include bedding or cooking equipment for a person setting up their home for the first time (this does not apply for private rented accommodation) or who may be visiting relatives in hospital or prison, or funeral costs.

This payment is no longer made for religious ceremonies, such as communions.

You may be eligible for an Exceptional Needs Payment to help you with the cost of a funeral if your income is low.

In exceptional circumstances only, you may get help with the cost of your electricity or natural gas bill.

- You must satisfy a means test and be resident but if you are in full time work (over 30 hours a week) or in full time education then you would not normally be eligible.

### Urgent Needs Payment

An Urgent Needs Payment may be paid to people in emergency situations, such as in the case of a fire, flood or other disaster. Depending on your circumstances, you may have to pay some or all of this back at a later date.

- You may get a payment, regardless of your means, but you may have to pay some or all of this back at a later date.

Application for these payments is made at your local social welfare office, health centre or Intreo Centre

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If your need does not fit the criteria for the payments above or you are not in receipt of a social welfare payment or do not satisfy the means test then you might consider contacting the Society of St Vincent de Paul.

They have a home visitation service and may provide practical assistance to those in need. Initially you will need to contact the office in your region and they will be able to advise further about the next steps, this will usually involve leaving your contact details, including your address and a contact phone number and possibly the nature of your enquiry.

The details of the regional offices are at the link below:

<https://www.svp.ie/Contact-Us.aspx>