

8 Coke Lane, Dublin 7
Tel: 01 662 9212
Email: info@onefamily.ie
www.onefamily.ie



Financial Help – Apart from Main Payments

There are times when families struggle to meet the cost of living. Things can be even tougher when there is an unexpected cost of some sort such as a very large utility bill or a once-off item.

The Department of Employment Affairs and Social Protection (DEASP) has a scheme called the Supplementary Welfare Scheme (SWA) which may be useful in such circumstances. There are two types of payment under the scheme which may apply:

- The Exceptional Needs Payment, and
- The Urgent Needs Payment.

The Exceptional Needs Payment

The Exceptional Needs Payment is a once-off payment to help meet a once-off exceptional cost – something other than the normal costs of the household - which someone could not be reasonably expected to meet out of their weekly income. For example, the payment could be for bedding, or cooking utensils for someone setting up a home for the first time, or it could be for costs related to visiting relatives in hospital or prison, or costs related to a funeral following bereavement.

You do not have to meet the habitual residence condition to qualify for the exceptional needs payment.

The Urgent Needs Payment

The Urgent Needs Payment may be paid to people in emergency situations; for example in the case of a fire, flood or other type of accident or disaster. The payment is meant to help with the immediate cost of food and clothing. You may have to pay back some or all of the money at a later date, if you are in employment and have the means to repay the money later, or if you receive money through an insurance scheme to cover your losses.

If you are means-tested for an Urgent Needs Payment, all capital, property, (except your home) is taken into account and assessed as means. In a means test, the Department of Employment Affairs and Social Protection examines all of your sources of income.

8 Coke Lane, Dublin 7
Tel: 01 662 9212
Email: info@onefamily.ie
www.onefamily.ie



Sometimes a certain amount, or income from a particular source, is not taken into account – these are called “income disregards”. However all capital/property except your home is taken into account for the Urgent Needs Payment as there are no disregards for capital.

Where to apply

Applications for both the Exceptional Needs Payment and the Urgent Needs Payment are made at your local HSE health centre or Intreo Centre (DEASP).

Money Advice and Budgeting Service – MABS

The Money Advice and Budgeting Service (MABS) can help people to budget so as to try to minimise the chances of getting into financial difficulty. Budgeting is when you list all of your expenses or outgoings, and when they occur, and total your income and try to ensure that your outgoings are not greater than the amount of money coming in. MABS can help people with this. They also have tools on their website which allow people to do it themselves: https://www.mabs.ie/en/how_we_help/debt_and_budgeting_tools/

They can also help people to get out of debt to Banks, by negotiating plans – often by setting up regular repayment agreements through the Credit Union. There is information on their website here: <https://www.mabs.ie>

Sometimes budgeting to plan for unforeseen expenses – having a “rainy day fund”, may be possible. Budgeting can also help spread certain expenses over the year instead of having several come at the same time – such as back to school expenses or preparing for further education.

If you are in financial difficulty due to mortgage arrears, MABS may be able to help. They have a special unit called **Abhaile** (the Irish word for Home) and the aim of this service is to help people to keep their homes wherever possible. Skilled advisors will work with the mortgage holder (the person who is in arrears) and the lender (the bank or building society) to find the best solution to the problem. They will mediate between the people involved. They may also assist people to access expert legal and financial advice where this is necessary, and have a system to set this up free of charge with

8 Coke Lane, Dublin 7
Tel: 01 662 9212
Email: info@onefamily.ie
www.onefamily.ie



agreed partners. There is more information on this MABS service at www.mabs.ie/en/abhaile

St Vincent de Paul

The St Vincent de Paul is a long-established Irish organisation whose goal is to fight poverty in all its forms. It does this by offering practical assistance to people who need it through its nation-wide services. While this option may not be for everyone, it may be useful to know about the services they offer and their locations. That information is on their website. <https://www.svp.ie/what-we-do/local-offices.aspx>

To access their service you make contact with the office in your area and they will be able to tell you about the next steps. This contact will usually involve leaving your contact details, including your address and a contact phone number and possibly the nature of your enquiry.