



## Introduction

# This guide has been prepared as part of the Youth Homelessness Strategy 2023 – 2025.

It is aimed at young people aged 18-24 who are homeless or at risk of homelessness.

It contains information on relevant state services and supports.

#### The topics covered in this guide are:

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# Part 1: Social Welfare and Other Financial Supports

Social Welfare Supports are payments from the Department of Social Protection to people who need financial support. Some payments are means tested. A means test is an assessment of your financial circumstances to see if you are eligible for state assistance. It might also include looking at the income of other people you are living with.

#### Why would I need Social Welfare?



#### Work

You might have recently become unemployed or are finding it difficult to get work. The social welfare system can provide financial benefits and allowances to jobseekers.



#### **Family**

Managing a family can be a challenge. There are supports available to assist parents who are not working, those who are working in low paid employment, and those who are studying.



#### Housing, Heating and Clothing

Social welfare can help cover expenses you may not be able to meet. These can include rent in the private rented sector, heating or the cost of uniforms and footwear for school children.

#### **Types of Social Welfare - Employment Supports**

#### Jobseeker's Benefit (JB)

This is a payment for someone who has become fully or partly unemployed, and who is available for full-time work.

To get Jobseeker's Benefit, you must have already worked and paid Pay Related Social Insurance Contributions (PRSI).

#### Jobseeker's Allowance (JA)

You can apply for Jobseeker's Allowance if you have not worked or paid PRSI before or you have not enough PRSI contributions to receive Jobseeker's Benefit. To be eligible, you must be looking for work. There are different rates depending on your circumstances for example if you are a care leaver.



## **Types of Social Welfare - Family Payments**

#### **One-Parent Family Payment (OFP)**

The One-Parent Family Payment is for people who are bringing children up without the support of a partner. You must have at least one child under 7 years of age. You can work and get OFP. However, your income must be below a certain amount.

In some cases, you can get OFP if your children are older than 7, for example if you are a full-time carer for a disabled child.

#### Working Family Payment (WFP)

The Working Family Payment is a weekly tax-free payment for people who are working and have children. It supports people who are on low pay. You must have at least one child who normally lives with you or who you support financially. Your child must be under 18 or under 22 if they are in full-time day education.



### **Types of Social Welfare - Other Payments**



#### Disability Allowance (DA)

Disability Allowance is a weekly allowance paid to disabled people. You can get DA from 16 years of age. You might also qualify for extra social welfare supports or supplementary welfare payments if you are on DA, for example the Household Benefit Package which could help with the cost of your utility bills.



#### **Rent Supplement**

Rent Supplement is a short-term support for people living in the private rented sector. You can apply for Rent Supplement if you are unable to pay rent with your own income and you do not qualify for social housing supports.

You might need Rent Supplement if, for example, your work hours decreased, or you have lost your job. You cannot get Rent Supplement if you are in full-time employment.



#### Supplementary Welfare Allowance Scheme (SWA)

The Supplementary Welfare Allowance is a temporary weekly allowance paid to people who do not have enough income to meet their needs or the needs of their family. You can receive this while you are waiting on other social welfare payments. Examples of what payments are received under the SWA scheme are Back to School Clothing and Footwear Allowance and the Additional Needs Payment.

# How to apply for Social Welfare Supports

You can apply for social welfare payments at your Intreo Centre or your local Social Welfare Branch Office. You can also apply online using www.mygovid.ie.

The documents you need will depend on the social welfare support that you are applying for. However, at a minimum you will need a PPS number, Photo ID such as a passport or driving licence and proof of address.

If you cannot provide these documents, please contact your local Intreo Centre or Social Welfare Branch Office.

# More information on Social Welfare

For more information on social welfare payments, visit Citizens Information.

#### You'll need:

#### **PPS Number**



#### Photo ID



#### **Proof of address**





#### **Other Financial Supports**

#### Aftercare Allowance

You might be entitled to an Aftercare Allowance from Tusla if you are transitioning from foster care and towards independent living. The allowance currently amounts to €300 a week and you must attend an accredited education course, third level course or training programme. For more information, visit the Tusla website.

#### Aftercare Grant

If you are a young person leaving care, you may be entitled to the Aftercare Grant. It is a once off payment designed to support the first month of rent, the deposit and to get some home basics such as towels, bed lining, groceries etc. For more information, visit the Tusla website.

#### Managing your Money

The Money Advice and Budgeting Service (MABS) provides advice on planning a weekly budget as well as other useful financial resources. You can find more information on the <u>MABS website</u> or you can call the MABS helpline on 0818 07 2000 Monday – Friday 9am to 8pm.

# Part 2: Social Housing Support

Social housing support is provided by your local authority (city or county council) to people who cannot afford to buy a home or meet the cost of renting a home.

Note on homelessness: If you are homeless, rough sleeping or at risk of becoming homeless, you need to contact your local authority office. Depending on your location and your circumstances, different support services may be available to you. These include emergency accommodation and temporary accommodation, as well as family hubs.

#### **How to Apply for Social Housing Support**

You must complete and submit an application form to your local authority. This should be the local authority in the area that you live.

It can also be a local authority that you are connected to for example if you are working in that local authority's area or have family living there.

#### What happens after I make an application?

The local authority will look at the information you provided to check if you meet the eligibility criteria and whether you have a need for social housing support.

They will then contact you using the details you have provided on the form. It is very important to make sure the local authority has up-to-date contact details for you. They can close your application if you don't respond to them in a timely manner.

Once your application has been fully assessed, the local authority will decide if you qualify for social housing support. If you qualify, you will be added to the social housing support waiting list for that local authority area.



# **Types of Social Housing Support**

#### Social housing support can be provided in two ways:

- Your local authority can support you with the cost of renting from a private landlord. They can make a monthly payment on your behalf to your landlord towards the cost of your rent.
- You can be given a social housing tenancy. This means you would become a tenant of your local authority or an Approved Housing Body (AHB), and they will become your landlord. An AHB is a not-for-profit housing provider.

If you do not qualify, you might still be able to get support with the cost of private rented accommodation through the Department of Social Protection. Please see Rent Supplement section on page 4.

#### How long will I be waiting for Social Housing Support?

Typically, people who are on the housing waiting list longest will be offered a tenancy first. However, once you are on the waiting list you can apply for HAP and look for your own property to rent.

#### **Housing Assistance Payment (HAP)**

If you are approved for social housing support, you can apply for HAP. To get HAP you must first find a property to rent. This can be an entire property or a room in a shared property. Also, the property can be within the area of the local authority you applied to or it can be outside that area.

The rent of the property cannot be more than the HAP rent limit in that area. There is some flexibility for local authorities to approve HAP where the rent is more than these limits if you can't find accommodation in that area within the limits. For more information on HAP rent limits, contact your local authority.

If you find a property and get a HAP payment, your housing application will be closed as you are in receipt of social housing support. However, you can go on a transfer list with your local authority to wait for an offer of a social housing tenancy.

#### **Applying for HAP**

If you find a property, you need to contact the local authority who approved your social housing support application. The local authority will give you a HAP pack that includes an application form. You need to fill this out and get the landlord to fill out their part of the form.

It is important to get this form and any documents requested back to the local authority as soon as possible. The local authority will only approve paying rent on your behalf to the landlord from the date the application is received. This means that any rent owed to the landlord before you make the application for HAP will need to be covered by you.





#### Living in a HAP Property

#### Rent

There are three things you need to know about your rent when you are on HAP:

- 1. Your local authority will make a monthly payment directly to your landlord. Your local authority will tell you how much this is and when it will be paid.
- 2. If the full rent is higher than the HAP rent limits, then you are responsible for paying the additional amount to the landlord.
- 3. You will also pay a rent contribution to the local authority. The rent contribution is based on what you can afford.

#### **Tenants' Rights**

If you are living in a HAP property you have the same rights as anyone else who is living in the private rented sector. The main right you have is that once you have lived in the property for 6 months, you can live in that property as long as you pay your rent and comply with your tenant obligations. Your landlord can only end your tenancy for very specific reasons, for example, if they want to sell the property.

If your landlord does serve a Notice of Termination, you should contact your local authority to inform them as soon as possible. The Residential Tenancies Board (RTB) regulates the private rented sector. If you have a dispute with your landlord, the RTB provide a confidential dispute resolution service. To find out more or to submit a dispute, contact www.rtb.ie.

#### **Tenants' Obligations**

- You must pay your weekly rent contribution to your local authority each week on time. If the full rent is higher than the HAP limit, you are responsible for ensuring your landlord receives any additional amount of rent on time.
- You must abide by the terms of your tenancy agreement.
- You are expected to stay in the same HAP property for at least two years.
- You must notify the local authority when you move out of your current HAP property.
- You or any member of your household must not engage in anti-social behaviour.
- Your accommodation must meet the standards for rented accommodation. Your local authority will carry out an inspection to make sure the property meets these standards.

#### More information on Social Housing Support

More information on social housing support can be found on your local authority website or Citizens Information.

# Part 3: Education, Training and Employment Supports

If you are interested in continuing your education, receiving training for new skills or pursuing a career path, there are options and supports available to assist you.

#### **Education Options**

#### **Further Education and Training (FET) Courses**

FET offers a wide variety of life-long education options to anyone over 16. FET includes apprenticeships, traineeships, Post Leaving Cert (PLC) courses, and adult education as well as core literacy and numeracy services. FET courses and programmes are provided through the Education and Training Board (ETB) network throughout the country. You can search for courses on the Further Education and Training Hub website. www.fetchcourses.ie.



#### Post Leaving Certificate Courses (PLC)

These courses are full time and provide students with practical skills and qualifications in a range of disciplines such as business, computing, childcare, hairdressing, beauty, sports and leisure and pre-apprenticeship programmes.



#### Adult Literacy

Adult literacy program known as Learning for Living programme offers free courses to help build strong foundation skills in reading, writing, maths and digital technology.



# Vocational Training and Opportunities Scheme (VTOS)

This scheme provides a range of courses that can improve your general level of education, provide certification, develop skills and prepare for employment, self-employment and further education and training. You need to be over 21, be unemployed and in receipt of certain social welfare payments for at least 6 months.

These courses are available from your nearest ETB FET centre.

#### **Apprenticeships**

Apprenticeships are a form of training that combines on-the-job learning with classroom instructions. They are a way for you to gain practical skills, knowledge and a recognised qualification in a specific trade or occupation while also earning a wage. Apprenticeships are offered in a range of industries such as construction, engineering and accounting. For more information, visit <a href="https://www.apprenticeship.ie">www.apprenticeship.ie</a>.

# Colleges, Universities and Technical Colleges (Alternative Universities and Technological Universities)

Many people after completing their Leaving Certificate and/or PLC courses, attend Universities, Colleges and Technical Colleges to obtain a degree, diploma or certificate in a specific area, for example, engineering and nursing. Most applications for these courses go through the Central Applications Office (CAO).

The Higher Education Access Route (HEAR) and The Disability Access Route to Education (DARE) allocates a number of third level places on a reduced points basis. If you are eligible, you can apply online through the CAO for either scheme. For more information, see www.accesscollege.ie.

#### **eCollege**

eCollege is a way of taking training courses online in a variety of subjects. These include business and graphic design. eCollege courses are available to anyone for a fee. However, they are free to people who are getting Jobseeker's payments, Disability Allowance or One Parent Family Allowance. You can find more information on www.ecollege.ie.

#### Springboard+

Springboard+ courses are free or heavily subsidised courses that are available at certificate, degree and masters level in areas where there are employment opportunities in the economy. You can find more information on <a href="https://www.springboardcourses.ie/">www.springboardcourses.ie/</a>

#### **Youthreach**

Youthreach is an education, training, and work programme for early school leavers aged 15-20 years of age. To apply, contact your local Community Training Centre and talk to staff about your training needs and interests. To find your nearest training centre go to <a href="https://www.iacto.ie/ctcs/ctc-locations/">www.iacto.ie/ctcs/ctc-locations/</a>

## **Education Financial Supports**

#### **Student Universal Support Ireland (SUSI)**

This is the main financial support scheme for students studying in Ireland. There are two types of supports available:

- Maintenance grants to help students with their living costs.
- Fee grants to pay course fees.

You cannot get a maintenance grant if you are on a Back to Education Allowance (see below) or a VTOS allowance but you may be eligible for the fee grant. You must make your SUSI grant application online via www.susi.ie.

#### Student Assistance Fund

The Student Assistance Fund provides financial assistance for full or parttime higher education (universities and approved colleges) students who are experiencing financial difficulties while attending college. You can receive this as well as the SUSI maintenance grant.

#### **Back to Education Allowance (BTEA)**

If you're over 21 and either unemployed, parenting alone or you have a disability and you receive certain payments from the Department of Social Protection, then you could be eligible for the BTEA. You may also qualify for BTEA if you are aged between 18 and 20 and have been out of formal education for at least 2 years and getting certain payments. When you are accepted on a course, you must contact your <u>local Intreo or Social Welfare Office</u> to apply.

# **Training Options**

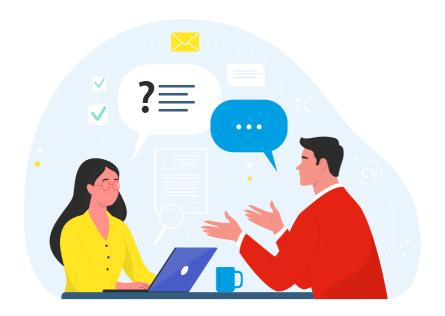
#### **Community Training Centres (CTC)**

A CTC provides training, educational and employment related services for young people aged between 16 and 21 in a friendly and informal manner. To find your local CTC go to <a href="https://www.iacto.ie/ctcs/ctc-locations/">www.iacto.ie/ctcs/ctc-locations/</a>

#### **Specialist Training Providers (STPs)**

STPs deliver a range of flexible training programmes for disabled people. Courses are generally one to two years in duration, are delivered all year round and lead to accreditation at levels 1-6 on the National Framework of Qualification (NFQ). Further information is available from your local ETB or the Specialist Training Providers and published on <a href="https://www.fetchcourses.ie/courses/fulltime">www.fetchcourses.ie/courses/fulltime</a>





# **Employment Options and Supports**

#### **Employment Services Offices**

Employment Services Offices supports access to the labour market for jobseekers. It is delivered by the National Employment Service (NES) which operates nationally through 60 <u>Local Employment Service Offices</u>.

## **Community Employment (CE) Schemes**

CE schemes offer part-time and temporary work placement to build skills and experience to support access to permanent employment. To be eligible for this scheme, you must be 21 and over. You may still be eligible for the scheme if you are 18 or older and receiving specific welfare payments. To apply for the CE scheme, you must register at your local Intreo Centre.

#### Work Placement Experience Programme (WPEP)

The Work Placement Experience Programme (WPEP) is a 6-month, 30 hour per week voluntary work experience programme. The programme is for jobseekers that are currently getting a qualifying social welfare payment and who have been unemployed for six months (156 days) or more. The weekly rate of payment is €323.

#### **Employment Rights - Know Your Rights**

- The minimum wage for 18 to 24 years olds is between €9.04 to €11.30 depending on your age. (From the 1st January 2024, this will increase to between €10.16 and €12.70 depending on your age.)
- In general, your maximum average working week cannot be more than 48 hours.
- You are entitled to take breaks while you are at work and have rest periods between working days or nights.
- You have the right to be treated equally regardless of gender, civil status, family status, sexual orientation, age, disability, race, religious belief, or membership of the Traveller community.
- You are entitled to up to 3 days of sick leave in a year, paid at 70% of your gross salary. This is capped at €110.
- Full-time employees are entitled to 4 weeks paid annual leave each year.

# **Part 4: Health and Childcare Supports**

Health and childcare supports can come in a number of forms and can support you in different areas of your life. These range from financial support, professional treatment and receiving general information and advice.

#### **General Health**

Everyday health care consists of pharmacies, GPs and family doctors, dental services, opticians, speech therapy, social workers, physiotherapy and child health services.

Your Local Health Office is the entry point to a wide range of these services. You can locate your nearest Local Health Offices by going to the <a href="HSE's website">HSE's website</a> and using their Find a GP service.

If your income is low, you might qualify for a medical card. This will allow you to attend the GP for free as well as certain other benefits such as dental. To apply go to <a href="https://www.mymedicalcard.ie">www.mymedicalcard.ie</a>.





#### **Disability Services**

Disabled people are entitled to general health services. These services include basic health services as well as speech and language therapy, occupational therapy and social work services. There are also Children's Disability Network Teams if you have a child who has complex needs. For a list of disability services in your area go to www2.hse.ie/services/disability/

#### **Mental Health and Wellbeing**

#### Mind your mental health

Many of us experience mental health and wellbeing issues such as stress, anxiety, low mood and/or trouble sleeping.

If you're worried about your mental health you can talk to your GP. They can offer support and provide information on supports that can help.

You can find more information and support that can help at <a href="www.yourmentalhealth.ie">www.yourmentalhealth.ie</a>. This website provides information and signposting on all mental health supports and services that are available nationally and locally provided by the HSE and its funded partners.

You can also find information about supports and services by calling the YourMentalHealth information line on freephone 1800 111 888 (any time, day or night).

If you are experiencing a mental health crisis, it is important that you get help as soon as possible from your local general hospital or contact emergency services on 999 or 112.



#### Addiction

There are many forms of addiction. These can include being addicted to alcohol, illegal and prescription drugs, nicotine and gambling. Your first point of contact is your GP who may refer you to specialist healthcare practitioners.

The HSE Drugs and Alcohol Helpline provides support, information and referrals on anything to do with substance and alcohol use. They will not tell you what to do but will help you to consider the options open to you. They can provide advice on where to turn to next if you are unsure what your first steps are. They can be contacted via freephone on 1800 459 459 Monday to Friday between 9:30 am and 5:30 pm or email <a href="mailto:helpline@hse.ie">helpline@hse.ie</a>. You can also get more information on drug use and a list drug and alcohol support services on <a href="hww.drugs.ie/services">www.drugs.ie/services</a>.

#### Sexual Health

Sexual health is an important part of overall health. It is important that everybody can enjoy and express their sexuality and to do so free from risk of sexually transmitted infections, unwanted pregnancy, coercion, violence and discrimination.

The HSE has setup a sexual wellbeing website (<a href="www.sexualwellbeing.ie">www.sexualwellbeing.ie</a>). This site gives you more information on a number of different areas including but not limited to:

- STIs and free home testing kits.
- Free contraception for women and people with a uterus aged 17 to 30.
- Unplanned pregnancy.
- Supports and services for victims of sexual violence including rape.

#### **Family and Childcare Supports**

Family life can be challenging at times but there are a wide range of supports and services available to suit all family structures and their needs.

#### The National Childcare Scheme (NCS)

The National Childcare Scheme provides three types of subsidies to help parents meet the cost of early learning and care for school aged childcare.

- 1. A universal subsidy which is not means tested.
- 2. An income-related subsidy which is means tested.
- 3. A special 'sponsor' arrangement whereby families referred by public bodies, including Tulsa and homeless authorities, can receive the highest level of subsidy and childcare at no cost to themselves. Application for NCS can be made online on <a href="ncs.gov.ie">ncs.gov.ie</a>. Further information on specific sponsorship arrangement for homeless families or families transitioning out of homelessness can be provided by calling 01 906 8535 or email <a href="mailto:sponsor@ncs.govie">sponsor@ncs.govie</a>.

#### Early Childhood Care and Education Programme (ECCE)

The ECCE programme is a universal free pre-school programme available to all eligible children for two years before starting primary school. To get a place for your child, you must apply to a participating service. You can get a list of participating services from the City or County Childcare Committee (CCC) website. The website address is <a href="https://www.myccc.ie">www.myccc.ie</a>.



#### **Family Resource Centre**

The Family Resource Centre programme is Ireland's largest family support programme. Services may include information, advice and support services, childcare facilities, and after-school clubs as well as counselling and family support services. To find your nearest centre go to www.familyresource.ie.

#### Children and Young People's Services Committees (CYPSC)

CYPSC coordinate services for children, young people (0-24) and families in every county in Ireland.

CYPSC can direct people experiencing homelessness to locally available supports such as Teen Parent Support, summer camps, youth clubs and parental cooking programmes, along with financial assistance including travel to school costs and vouchers for certain local amenities.

Contact details for each local CYPSC are available on www.cypsc.ie.



### **Directory**

For a list of supports and services available in this booklet as well as additional supports and services that can help you, scan the QR code below.







