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Relate

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Budget 2015

Budget 2015 was announced on 14 October 2014. Some of the measures announced, for example, the repayment of DIRT to first-time house buyers came into effect on 14 October 2014 but most will come into effect in 2015. Legislation will be required for some of the social welfare and for all of the tax changes. The Social Welfare Bill 2014 has been published. It provides for the increase in Child Benefit which will come into effect in January 2015. Another Social Welfare Bill will be introduced in early 2015 to provide for some of the other changes. Some Budget announcements, for example, the Christmas bonus, do not require changes in primary legislation. The Finance Bill 2014 has been published. It provides for the tax changes announced in the Budget and for some other changes. It is expected to be debated in the Oireachtas and passed before the end of 2014. Some changes in schemes which were announced previously will also come into effect in 2015.

The main Budget statements and background documents are published on the website: **budget.gov.ie**. The background documents include the *Comprehensive Expenditure Report 2015-2017* which sets out details of expenditure in all areas of government for the year 2014 and proposed expenditure for the years 2015-2017. Further details of changes are also available on the websites of the relevant departments.

Social welfare

The *Comprehensive Expenditure Report* shows that 36% of government spending goes to the Department of Social Protection (DSP) – about €19.5 billion in 2014 and slightly less in 2015. The major areas of DSP expenditure are:

- Pensions: €6.7 billion; pensions are being paid to 560,000 people
- Working age income supports: €4.3 billion; these are being paid to about 480,000 people

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- Illness, disability and carers: €3.4 billion; these are paid to almost 300,000 people
- Children: €2.4 billion; Child Benefit is paid monthly to 610,000 families in respect of almost 1.2 million children

Rates of payment

The rates of the main social welfare weekly payments will remain unchanged in 2015. Child Benefit and the Living Alone Increase will increase from January 2015.

Child Benefit

Child Benefit will increase by €5 a month for each child. Child Benefit is currently €130 for each child (since January 2014). It will be paid at €135 for each child in 2015. If circumstances allow, it is proposed to increase it by a further €5 a month from January 2016.

One-Parent Family Payment (OFP)

No new changes to the OFP were announced in Budget 2015. However, some changes which had already been announced will come into effect in 2015. From July 2015, the upper age limit for a child in respect of whom an OFP may be paid will be seven years for all recipients.

In 2014, the first €90 of income is disregarded in the means test. Half the rest of your gross income up to €425 a week is assessed as means and you may qualify for a reduced OFP. You do not qualify at all if your income is more than €425 a week.

There were just over 74,426 OFP recipients in June 2014. Just over 5,000 were due to leave the scheme in July 2014 as a result of the changes to the age limits.

Living Alone Increase

The Living Alone Increase will go up from €7.70 a week to €9 a week from January 2015. You may qualify for this allowance if you are living alone and:

- You are aged 66 or over and getting a social welfare payment from the DSP or
- You are aged under 66 and getting Disability Allowance, Invalidity Pension, Incapacity Supplement or Blind Pension

In general, you must be living completely alone. However, there are some exceptions. For example, you may qualify if you are old or infirm and have someone to stay at night for security reasons. This person must not contribute to the household expenses. Similarly, you may qualify if you are alone during the day but stay with friends or relatives at night or if you have a relative to stay at the weekend.

If you are living in sheltered accommodation, you may qualify if you can show that you are living independently. The Increase is currently paid to 177,500 people. The change in this payment does not require primary legislation.

There is a separate Island Increase for people who live on certain islands. This remains unchanged at €12.70 a week.

Christmas bonus

A Christmas bonus will be paid in early December 2014 to people who are receiving the following payments:

- Back to Education Allowance (BTEA) - (people coming from jobseeker's payments must have been on their payment and/or BTEA for 15 months)
- Back to Work Enterprise Allowance and Back to Work Allowance
- Long-term Basic Supplementary Welfare Allowance
- Carer's Allowance and Benefit
- Deserted Wife's Allowance and Benefit
- Disability Allowance, Invalidity Pension and Blind Pension
- Disablement Pension and Widow's, Widower's or Surviving Civil Partner's Pension under the Occupational Injuries Benefit Scheme
- Domiciliary Care Allowance
- Farm Assist
- Guardian's Payment (Contributory) and (Non-Contributory)
- Long-term Jobseeker's Allowance, Part-Time Job Incentive and Jobseeker's Allowance (Transition)
- Magdalen Laundry Payments
- One-Parent Family Payment
- Partial Capacity Benefit
- State Pension (Contributory), (Non-Contributory) and (Transition) and Pre-Retirement Allowance
- Employment schemes including: Community Employment, Gateway, Tús, Rural Social Scheme, Job Initiative and JobBridge (people coming from jobseeker's payments must have been on their payment and/or JobBridge for 15 months)
- Widow, Widower's or Surviving Civil Partner's Pension (Contributory) and (Non-Contributory)

Regulations to allow the payment of this Christmas bonus will be made shortly. The bonus will be 25% of your usual weekly payment with a minimum payment of €20.

This will benefit over 1.16 million people at a cost of €63.5 million.

School Meals Programme

An extra €2 million is allocated to the School Meals Programme in 2015. This means that total funding will be €39 million. This programme funds two separate schemes. The Urban School Meals Scheme is a statutory scheme operated by local authorities and part funded by the DSP.

There is also a non-statutory School Meals Local Projects Scheme. Funding is provided by the DSP directly to participating schools and to local and community groups who run their own school meals projects. When deciding which schools to support, priority is given to DEIS schools (Delivering Equality of Opportunity in Schools). The extra funding for 2015 will be used to increase the funding to the existing DEIS schools to take account of the increased number of pupils, with a focus on the provision of breakfast clubs where feasible.

Water Support payment

A Water Support payment to help towards the cost of water charges will be made available to recipients of the Household Benefits Package (HBP) or the Fuel Allowance.

To get the Water Support payment, you do not have to be a customer of Irish Water. So, for example, if you have a private or group water supply and are not connected to the public water supply or to the public wastewater system, you still qualify for the €100 Water Support payment. The €100 payment will be made directly to you and not to Irish Water. It is expected that 653,000 households will benefit from this payment.

If you are getting the HBP, you may be getting your electricity or gas allowance as a credit on your bill or you may be getting a cash allowance of €35 a month. If you are getting it as a cash allowance, the Water Support payment will be added to that cash payment. If you are getting it as credit on your bill, you may need to give details to the DSP about how you wish to receive it.

Supports for getting back to work

The Budget included a number of measures to support unemployed people to go back to work.

Back to Work Family Dividend

From April 2015, the Increase for a Qualified Child (IQC) may be retained by certain people if they take up employment or self-employment. The current level of the IQC is €29.80 a week per child. This will be called the Back to Work Family Dividend. It will be payable to people with children who have been long-term unemployed or receiving the One-Parent Family Payment and who take up employment or self-employment. It will be payable at the full rate for a year and at half rate for the following year. If you qualify for the dividend and you are in employment, you may also qualify for Family Income Supplement (FIS). The amount of the IQC will not be taken into account in assessing your entitlement to FIS. Self-employed people do not qualify for FIS.

Legislation is required to bring this into effect. It is expected that this legislation will be introduced in early 2015 and the dividend will be payable from early April 2015. The DSP have said that the scheme will open for applications in January 2015 and that qualified customers who apply between January and April 2015 will be paid arrears.

Continued child payment

At present, if you have been receiving a jobseeker's payment for a year or more, you may be able to continue to receive the Increase for a Qualified Child (IQC) for 13 weeks after you take up full-time work for at least four weeks. This is known as the "continued child payment". This scheme will be superseded by the Back to Work Family Dividend.

JobsPlus

The number of places on the JobsPlus scheme will increase from 3,000 to 6,000. This is a scheme that provides an incentive to employers to hire unemployed people who are on the Live Register. The employer can qualify for up to €10,000 in cash grants paid monthly over two years for each qualified employee. A new JobsPlus strand for young people will be launched in 2015 under the Youth Guarantee.

JobPath

This is a new employment activation programme for which €12 million will be provided in 2015. It is expected that JobPath will help about 115,000 long-term unemployed jobseekers return to work. Under the scheme, two private companies will provide employment services to support people who are long-term unemployed and those most at risk of becoming long-term unemployed to secure and sustain paid employment. These services will augment the DSP's employment services.

Seed Capital Scheme/Employment and Investment Incentive

The tax relief incentive Seed Capital Scheme is being rebranded as "Start-Up Refunds for Entrepreneurs" (SURE) and being extended to people who have been unemployed for up to two years. Changes are also being made to the Employment and Investment Incentive. It is being extended to include medium-sized companies in non-assisted areas. The company annual limit is being increased from €2.5 million to €5 million and the lifetime limit from €10 million to €15 million. Internationally traded financial services, providing they are certified by Enterprise Ireland, may also now avail of the scheme and the inclusion of hotels, guest-houses and self-catering accommodation is being extended for a further three years. The operation or management of nursing homes will now also be included for a period of three years. These changes are subject to approval from the European Commission and the detail is set out in the Finance Bill 2014.

A *Review of the Employment and Investment Incentive and the Seed Capital Scheme* is published as part of the background documents to the Budget.

Pathways to Work strategy 2015

This will be supported by €1.6 billion and will provide approximately 300,000 work and training places.

Community Employment (CE)

CE will be allocated almost €16 million in additional funding. It will have total funding of €373 million for 25,500 places in 2015, including:

- €29 million for 2,200 places on the new three-year community-based childcare programme
- €15 million for over 1,000 drug rehabilitation scheme places
- Roll-out of the new Health and Social Care programme

Social Inclusion and Community Activation Programme (SICAP)

This will replace the Local Community Development Programme in 2015 and will be administered by the Department of the Environment, Community and Local Government. It will have a budget of €46 million. The Programme aims to support 30,000 people to improve their work prospects. The target groups are:

- Children and families from disadvantaged areas
- Lone parents
- New communities (including refugees, asylum seekers) and Roma
- People with disabilities
- Unemployed people (including those not on the Live Register)
- Members of the Traveller community

Local Enterprise Offices

Funding for Local Enterprise Offices (LEOs) has been increased. It is expected this will help the LEOs to support the creation of up to 1,600 new jobs, to provide Start Your Own Business courses to over 3,000 participants and to assign almost 2,800 mentors to their clients in 2015. Funding of €3 million has also been allocated to a Trading Online Programme. This will allow LEOs to support at least 2,000 small businesses to trade online.

Low Pay Commission

A statutory Low Pay Commission is expected to be established in 2015. The Low Pay Commission will be asked to make annual recommendations to Government on the national minimum wage rate and related matters.

Housing

Social housing

There will be a capital investment of over €2.2 billion in social housing over the next three years; €1.5 billion will be directly invested by the Government; there will be a €300 million investment by public private partnerships and there will be €400 million provided to approved housing bodies. Over €800 million will be invested in 2015. This is expected to provide an additional 2,500 housing units in 2015 and over 6,700 housing units by 2017.

The Minister for the Environment, Community and Local Government is expected to publish a new Social Housing Strategy in the near future. This will outline a range of actions to increase social housing supply.

Homelessness

An additional €10 million is being provided for services for homeless people; this means there will be €55.5 million available to address homelessness in 2015.

Traveller accommodation and support

Funding of €4 million will be provided for the management and maintenance of Traveller halting sites and to fund social workers.

Rent Supplement/Housing Assistance Payment (HAP)

No changes were announced to the Rent Supplement scheme. The maximum rent levels are being reviewed. The DSP has agreed a "tenancy sustainment protocol" with the Dublin local authorities and voluntary organisations so that families on Rent Supplement currently, who are at risk of losing their accommodation, can have interventions made on their behalf.

It is expected that 8,000 households will transfer from Rent Supplement to the new Housing Assistance Payment (HAP).

The HAP scheme was introduced in Cork County Council, Limerick City and County Council and Waterford City and

County Council on 15 September 2014 and in South Dublin County Council, Kilkenny County Council, Monaghan County Council and Louth County Council on 1 October 2014.

Up to 2,000 new transfers to the Rental Accommodation Scheme are expected.

Health

Just over €13 billion is being provided for health services in 2015. This constitutes 24% of all government spending.

Free GP care

Free GP care will be introduced for children aged under six years and adults aged over 70, subject to negotiations with the Irish Medical Organisation. The legislation to provide for GP care for children under six has already been passed but new legislation will be required to provide for the over 70's. When this is implemented, just over 2.1 million people (almost half the population) will have either a medical card or a GP visit card.

Delayed discharge initiative

€25 million is allocated for initiatives to reduce delays in discharging patients from hospital and improving waiting times for admission.

Mental health services

€35 million is allocated for mental health services, including mental health care delivered in the community in line with the strategy document, *A Vision for Change*, which sets out the direction for mental health services in Ireland.

Disability services for children and young people

€6 million is allocated to the Services for Children and Young People Programme (under 18 years of age) to achieve targeted reductions in the waiting lists. €12 million is allocated for school leavers (aged over 18) to maintain services at a similar level to 2014.

Education

The Budget provides for the recruitment of 900 extra mainstream teachers and 480 resource teachers. There will also be an increase in the numbers of special needs assistants – 145 before the end of 2014 and 220 in 2015. The pupil teacher ratio will not change. The number of children in schools will increase by 13,000 in 2015 and by 40,000 over the next three years.

An extra €5 million is being made available for school book funding in primary schools.

€600,000 has been allocated for the recruitment of early childhood education inspectors in 2015 as part of a new initiative to promote good educational practice.

The capitation grant payable to primary and secondary schools will be reduced by 1% in 2015 as announced in Budget 2012.

Student Grant

Changes will be introduced to the administration of the Student Grant Scheme from the academic year starting in September 2015. This will mean that students will get four months of maintenance payments before the end of December 2015 and five months of payments in the following year. At present, three months of payments are made before the end of December and six months of payments are made the following year – this will remain the case for the current academic year.

Student contribution

It was already announced that the student contribution towards higher education will increase to €3,000 in September 2015. It is currently €2,750 and this increase was announced in Budget 2012.

Taxation

The main income tax changes which will come into effect in 2015 are the reduction of the top rate of income tax to 40% and the increase in the standard rate band by €1,000: from €32,800 to €33,800 for single people and from €41,800 to €42,800 for married couples with one income. Income tax credits will be unchanged in 2015. Tax relief at the marginal rate, for example, on pension contributions, will be worth less because of the reduction in the higher tax rate.

There are a number of detailed tax changes affecting farmers. Some of these are mentioned here. Many are highly technical. The *Agri-Taxation Review – Report of the Agri-Taxation Working Group* is published as part of the background documents to the Budget.

Standard rate band

The standard rate of tax (20%) will apply to the first €33,800 of taxable income for a single person and to the first €42,800 for a single-earner married or civil partnership couple. A two-earner married or civil partnership couple will pay tax at the standard rate on up to €77,600 or on €42,800 plus the income of second earner, whichever is the lesser.

Higher rate

The new higher rate of tax of 40% will apply on all income above the standard rate band.

Tax relief for water charges

A tax relief will be introduced for water charges.

You may get tax relief at the standard rate (20%) on the amount you pay in water charges up to a maximum of €500 a year. This means that the maximum tax credit will be €100. If you pay the expected average charge of €238, your tax credit will be €47.60. The tax relief will be granted in 2016 for the amount of the charges paid in 2015.

Some people may meet the criteria for both Water Support payment and tax relief against water charges. However, the tax relief will be restricted to people who do not qualify for any Water Support payment.

The tax relief is, of course, of value only to those who pay income tax. There are a substantial number of people who will not qualify for either because they do not meet the conditions for getting either the HBP or the Fuel Allowance and they do not have enough income to pay income tax. The Government has said that it is examining options for providing assistance to this group.

Other income tax changes

In 2015, you may receive income of up to €12,000 tax free from renting a room in your house. The 2014 threshold for the rent-a-room scheme is €10,000. This income is also free of PRSI and USC.

Home Renovation Incentive

The Home Renovation Incentive (HRI) scheme is being extended to rental properties. Landlords who are subject to tax will be able to claim the tax credit if they carry out works on their rental properties.

The HRI was introduced in 2014 to provide a tax credit for owner occupiers who carry out renovations to their home. It provides an income tax credit of up to €4,050 for work such as extensions and renovations, window-fitting, plumbing, tiling and plastering. Builders must be fully tax-compliant and all expenditure and relief claims will have to be registered electronically with the Revenue Commissioners.

The credit is calculated at a rate of 13.5% on all qualifying expenditure. The amount of the tax credit depends on the amount you spend on qualifying works. You need to spend over €4,405 (before VAT) to qualify. You can spend as much as you like but you can only claim the tax credit on amounts up to €30,000 (before VAT). The credit is payable over the two years following the year in which the work was carried out.

Artists’ exemption

The threshold for the artists’ exemption from income tax is being increased from €40,000 to €50,000. The exemption is also being extended to non-resident artists (to people who are resident or ordinarily resident in another EEA state). However, the exemption will only be of benefit to those artists who are liable to income tax in Ireland.

Foreign Earnings Deduction

The Foreign Earnings Deduction is being extended for a further three years until the end of 2017. The number of qualifying countries is being increased to include Japan, Singapore, South Korea, Saudi Arabia, UAE, Qatar, Bahrain, Oman, Kuwait, Indonesia, Vietnam, Thailand, Chile, Mexico and Malaysia in line with the Government’s strategy on Trade, Tourism and Investment. The number of qualifying days abroad is being reduced from 60 to 40, the minimum stay in a country is reduced to three days and travelling time is being included as time spent abroad. The three-day minimum stay may be accumulated among qualifying countries.

A *Review of the Foreign Earnings Deduction* is published as part of the background documents to the Budget.

Special Assignee Relief Programme

The Special Assignee Relief Programme is also being extended for a further three years until the end of 2017. The upper salary threshold is being removed. The requirement to be tax resident in Ireland and not resident elsewhere is being removed so that the only requirement will be tax residence in Ireland. The exclusion of work abroad is also removed. The requirement to have been employed abroad by the employer is being reduced to six months.

Vodafone shares

The Finance Bill 2014 includes provisions which would treat “returns of value” payments of €1,000 or less made by

Vodafone plc to its Irish shareholders as capital receipts for tax purposes unless shareholders specifically opt to have the returns treated as income. This effectively means that no tax will be payable for most shareholders.

Approved Retirement Funds (ARFs)

The Finance Bill 2014 provides for a reduction from 5% to 4% in the rate of the annual imputed or notional distribution of the assets of ARFs and vested PRSAs in cases where the owner of the ARF or vested PRSA is aged between 60 and 70 years and the aggregate value of assets in ARFs or vested PRSAs is €2 million or less. The taxation of ARFs was described in *Relate*, October 2011.

Pension levy

The 0.6% Pension Fund Levy was introduced in 2011 to fund the Jobs Initiative. In 2014, an additional levy of 0.15% was introduced to apply for the years 2014 and 2015. This was done in order to help fund the Jobs Initiative and to help make provision for potential State liabilities which may emerge from difficulties facing pension funds. The 0.6% levy will not apply after 2014. The 0.15% levy will continue to apply in 2015 but will expire at the end of 2015.

Repayments of DIRT to first-time buyers

Relief from Deposit Interest Retention Tax (DIRT) has been introduced on savings used by first-time buyers who buy a house or apartment on or after 14 October 2014 and before 31 December 2017. You are a first-time buyer if you become an owner occupier and you have never before, either on your own or jointly with one or more other people, bought or built a house or apartment. One member of a couple can be regarded as a first-time buyer even if the other is not.

DIRT is deducted at source by financial institutions from the interest paid on savings held in banks, building societies, credit unions and the Post Office Savings Bank. It is deducted at the rate of 41%. In some cases PRSI may also be payable on the interest paid on savings but there has been no announcement that this is to be changed for first-time buyers.

The DIRT deducted from your savings in the four years before you buy may be repaid. The maximum amount of savings to which the repayment of DIRT will apply is 20% of the purchase price of the property.

This was provided for by a Financial Resolution under the Provisional Collection of Taxes Act 1927. This resolution was passed on Budget night 2014 and, like all such resolutions, must be confirmed in a Finance Act.

Disabled Drivers and Passengers Scheme

A change to this scheme was not announced in the Budget but will come into effect from January 2015. The excise duty relief on the fuel element of the scheme will be discontinued from 31 December 2014. This meant you could claim a repayment of excise duty for fuel used in a qualifying vehicle for the transport of a person with a disability up to a maximum of 2,728 litres in a year. The change is a result of a European Court of Justice ruling. Instead, there will be arrangements for a fuel grant scheme to compensate the people affected. There are approximately 11,500 people availing of this scheme.

Universal Social Charge (USC)

There are a number of changes in the rates of the USC. The main changes are that the exemption limit is increased; the rates of USC are reduced for incomes of under €70,044, and are increased for incomes above that level.

2014

USC applies in 2014 as follows:
If your income is less than €10,036, you do not pay any USC. If your income is above this, you pay USC on all your assessable income at the following rates:

Income up to €10,036	2%
Over €10,036 and up to €16,016	4%
Over €16,016	7%
Self-employed income over €100,000	10%

If you are 70 or over in 2014 or if you have a medical card (a full card - not a GP visit card) you pay the 4% rate on all income above €10,036 if you have an assessable income of €60,000 or less.

2015

The main changes for 2015 are:
If your income is €12,012 or less, you will not pay any USC; this is expected to mean that 80,000 fewer people will be liable for USC in 2015.

If your income is above €12,012, you pay USC on all your assessable income at the following rates:

Income up to €12,012	1.5%
Over €12,012 and up to €17,576	3.5%
Over €17,576 and up to €70,044	7%
Over €70,044 and up to €100,000	8%
Employee income over €100,000	8%
Self-employed income over €100,000	11%

If you are 70 or over in 2015 or if you have a full medical card (a full card not a GP visit card) you pay the 3.5% rate on all income above €12,012 if you have an assessable income of €60,000 or less.

Income from social welfare payments is not included in the income which is assessable for USC (this is the case in both

The Citizens Information Board provides independent information, advice and advocacy on public and social services through citizensinformation.ie, the Citizens Information Phone Service and the network of Citizens Information Services. It is responsible for the Money Advice and Budgeting Service and provides advocacy services for people with disabilities.

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2014 and 2015). This means that, for example, the 3.5% rate will apply in 2015 to anyone over 70 who has an income of less than €60,000 in addition to a State Pension.

Capital Gains Tax (CGT)

Property purchase incentive

If you bought property between 7 December 2011 and 31 December 2014 and you retain ownership of the property for at least seven years you will not be liable for any CGT on the proceeds of sale. This provision is not being extended beyond 31 December 2014.

Windfall tax

In 2009, a "windfall tax" of 80% was applied to certain profits or gains from the sale of land or the development of land, where those profits or gains arise because of a planning decision. This windfall tax is being abolished from 1 January 2015. Such profits or gains will then be subject to CGT in the normal way. The current rate of CGT is 33%.

Farmers

A number of changes are being made in the CGT arrangements for farm restructuring.

The Finance Bill 2014 provides for an exemption from CGT on chargeable gains arising from the disposal by farmers of payment entitlements under the Single Payment Scheme. This exemption will apply where all of those entitlements were fully leased out and where the owners, because of the change in Common Agricultural Policy regulations, were advised by the Department of Agriculture, Food and the Marine, to transfer their entitlements to an "active" farmer by 15 May 2014.

Corporation tax

The document *Competing in a Changing World – A Road Map for Ireland's Tax Competitiveness* was published as part of the background documents to the Budget. This provides for a number of changes to the corporation tax regime. The rate of corporation tax will remain at 12.5%.

The rules about company residency are being changed. All companies that are incorporated in Ireland will be automatically tax resident in Ireland unless otherwise determined under a bilateral tax treaty which supersedes domestic law. This will come into effect for new companies from 1 January 2015 while a transition period will apply until 2020 for existing companies.

Other corporation tax changes include:

- Changes in the way that capital allowances apply to intangible assets
- At present, the research and development tax credit applies to the amount of qualifying expenditure by a company in a given year that is more than the amount spent in 2003. This base year requirement is being removed.
- The relief from corporation tax on trading income (and certain capital gains) of new start-up companies in the first three years of trading was due to expire at the end of 2014 and is being extended to the end of 2015. A review of the operation of this measure will take place in 2015.
- The incentive to invest in energy efficient equipment was due to end in 2014 but is being extended to the end of 2017.

Value Added Tax (VAT)

A number of changes in VAT are being made but there are no major rate changes. The 9% rate which applies to tourism-related activities is being continued for another year.

A number of detailed VAT changes will apply to farmers.

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