

# Fuel Allowance - A Guide for Family Carers

Fuel Allowance is a payment to help with the cost of heating your home during the winter months. It is paid to people who are dependent on long-term social welfare payments and who are unable to provide for their own heating needs.

From January 2025, Carer's Allowance became a qualifying payment for the Fuel Allowance. This is <u>one of three</u> qualifying criteria that must be satisfied to qualify for the Fuel Allowance.

# How do you qualify

There are three criteria that you must meet to qualify for the Fuel Allowance:

# 1. You receive a qualifying payment

If you are under 66, you must be in receipt of a qualifying social welfare payment. If you are 66 or over, you do not need to receive a qualifying payment. The qualifying payments are:

- Carer's Allowance (January 2025)
- The Working Family Payment (March 2026, with back dating to Jan 2026)
- State Pension (Contributory) or State Pension (Non-Contributory)
- Widow's, Widower's or Surviving Civil Partner's (Contributory)
   Pension or Widow's, Widower's or Surviving Civil Partner's (Non-Contributory) Pension
- Incapacity Supplement under the Occupational Injuries Benefit scheme
- Blind Pension
- Invalidity Pension
- Disability Allowance
- Deserted Wife's Benefit or Allowance
- One-Parent Family Payment
- Guardian's Payment (Contributory) or Guardian's Payment (Non-Contributory)
- Farm Assist

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- Basic Supplementary Welfare
   Allowance for more for more than a
   year (this is 364 days over 12
   months it is paid on a 7-day week
   basis so 12 months' payment is
   reached after day 364).
- Jobseeker's Allowance (conditions apply)
- Jobseeker's Transitional payment
- Death Benefit under the Occupational Injuries Scheme
- Social Security Pension from an EE/EEA country or a country with whom Ireland has a bilateral social security agreement (provided there is an equivalent Irish payment).
- Or if you are taking part in certain schemes - Back to Work Allowance, Back to Work Enterprise Allowance (BTWEA), Rural Social Scheme, Tús or Community Employment and are entitled to keep your secondary benefit.

### 2. You live alone or only with:

- A dependent, spouse, civil partner or cohabitant and/or dependent children
- Other people getting one of the qualifying payments
- A person getting Carer's Allowance/Carer's Benefit and who is caring for you or for your partner or for a <u>qualified child dependant</u>
- A person getting a short-term Jobseeker's Allowance or basic Supplementary Welfare Allowance
- A person aged 66 or over
- A person renting a room for you
- A person whom you receive the Accommodation Recognition Payment for

#### 3. You satisfy a means test.

Fuel Allowance is means-tested. If you are getting a means-tested social welfare payment, you are generally accepted as satisfying the means test for the Fuel Allowance. However, because the Carer's Allowance means test is higher than the Fuel Allowance means test getting Carer's Allowance does not guarantee you will satisfy the Fuel Allowance means test.

#### Income NOT assessed

Income from some social welfare payments and certain other sources are NOT included in the means test, including:

- All social assistance payments
- If you get a social insurance payment and your spouse or partner gets a social assistance payment, the income from the social assistance payment is not counted
- Half-rate Carer's Allowance
- Disablement Benefit
- Child maintenance
- Compensation under the Mother and Baby Institutions Payment Scheme
- Hepatitis C compensation
- Fuel Allowance income limit for people over 66

#### Fuel Allowance income limit for over people 66

You can have income of up to €524 per week (single), or €1,048 per week (couple) and still qualify for Fuel Allowance.

#### Fuel Allowance income limit for under 66

The Fuel Allowance means-test for persons under 66 is linked to the maximum rate of the State Pension (Contributory). You can have a combined weekly income of €200 above the maximum State Pension (Contributory) for your situation and still be eligible for the Fuel Allowance.

| Household                            | Income limit per week |
|--------------------------------------|-----------------------|
| Single person under 66               | €489.30               |
| Couple (qualifying adult under 66)   | €682.00               |
| Couple (qualifying adult 66 or over) | €748.70               |

#### Capital

Capital such as savings, investments, shares and property (expect your own home) are assessed.

The first €20,000 of capital is assessed if you are under 66.

The first €50,000 of capital is assessed if you are 66 and over.

## **Fuel Allowance Rate**

The Fuel Allowance is normally paid in September every year and ends in April. The current rate is €33 per week. You can get the Fuel Allowance paid every week or in two lump sum payments. Only one Fuel Allowance is paid to a household.

From January 2026, the weekly rate of Fuel Allowance will rise by €5 to €38 per/wk

#### Example 1

Joan is 45 and lives alone, she owns her own home. Joan is the main carer for her mother Anne, who lives nearby. Joan receives Carer's Allowance and has no other income. Joan has savings of €5,000. From January 2025, Joan will qualify for the Fuel Allowance because she meets the three qualifying criteria:

- 1.Qualifying payment Yes: Joan receives a qualifying payment (Carer's Allowance).
- 2.Live alone or with eligible others Yes: Joan lives alone.
- 3.Means Yes: Joan has no other income other than her Carer's Allowance, which is disregarded. Joan also has savings of €5,000, which is under €20k so is disregarded.

#### Example 2

Jackie and Alan are a married couple living in their own home. They are both in their mid-forties. Jackie is the main carer for their son, Seán, who is 12. Jackie receives a Carer's Allowance, while Alan works full-time earning  $\leq 1,000$  per week (gross). The couple have savings of  $\leq 40,000$ . Jackie does not qualify for Fuel Allowance.

Qualifying payment - Yes: Jackie receives a qualifying payment.

Live alone or with eligible others – No: Jackie does not meet this criteria as Jackie's husband works.

Means –No: Jackie does not satisfy the means-test. Jackie's Carer's Allowance is disregarded, but Alan's income is assessed. The couple have savings of €40,000 which using the capital formula gives weekly means of €30. This means that the couple have an assessable income of €1,030. The income limit for a couple under 66 is €682.00 per week.

### Example 3

Fidelma and George are both 71. George receives a State Pension (Contributory) and has a private pension worth €500 a week. Fidelma receives an Increase for a Qualified Adult, claimed on George's State Pension. The couple have capital of €130,000 from savings and shares. George will qualify for the Fuel Allowance because he meets the three qualifying criteria:

- 1. Qualifying payment Yes: George is 71, so he doesn't need to have a qualifying payment.
- 2. Lives alone or with eligible others Yes: George lives with his wife, who is over 66.
- 3. Means Yes: The income limit for a couple over 66 is €1,048 per week. The couple are assessed on George's State Pension and private pension, which is €777.30. Fidelma's IQA is disregarded. The couple also have capital of €130,000, the first €50,000 of which is disregarded. The weekly means from capital is €270 per week. The total assessable income per week is € 1047.30, leaving them just under income limit for a couple.

# How to apply

You can apply for the Fuel Allowance online through your <u>MyWelfare account.</u> You will need a <u>MyGovID account to apply.</u> You can apply using a paper application also downloading one of the forms here:

- If you are under 66 NFS1 Form
- If you are over 66 NFS2 Form

Fuel Allowance application forms can also be found in your local post office. Make sure to ask for the correct form for your age. Please use the below table to see where you should send your Fuel Allowance application form to according to the payment you receive.

| Payment   | Where to apply   |
|---|--|
| <ul> <li>Carers Allowance</li> <li>Invalidity Pension</li> <li>Disability Allowance</li> <li>Incapacity Supplement</li> </ul>   | Department of Social Protection<br>Social Welfare Services Office<br>Government Buildings<br>Longford<br>Ireland |
| <ul> <li>Widow's, Widower's or Surviving Civil's Partner's (Contributory) Pension</li> <li>Widow's, Widower's or Surviving Civil's Partner's (Non-Contributory) Pension</li> <li>Deserted Wife's Benefit or Allowance</li> <li>State Pension (Contributory and Non-Contributory)</li> <li>Blind Pension</li> <li>Guardian's Payment (Contributory and Non-Contributory)</li> <li>Prisoner's Wife's Allowance</li> </ul> | Department of Social Protection<br>Social Welfare Services<br>College Road<br>Sligo F91 T384<br>Ireland          |
| A pension or benefit from another EU country or from a country that Ireland has a bilateral social security agreement   | National Fuel Scheme<br>Social Welfare Services<br>College Road<br>Sligo F91 T384<br>Ireland                     |