

## **WORKING IN IRELAND**

There has never been a better time to come and work in Ireland. With an economy that is starting to really take off again, incredible scenery and some of the friendliest people in the world this is a great place to call home.

### **Coming to Ireland**

There are some general rules which apply when coming to work in Ireland with regards to visas and work permits.

**EU/EEA/Switzerland:** In general, nationals of EU member states, the other EEA countries or Switzerland, have the right to land in Ireland (subject to some narrow restrictions). You do not need a visa but you will need a valid passport or identity card in order to land. You are generally entitled to take up residence in Ireland if you are employed or self-employed.

**Other countries:** Nationals of other countries need permission to land in Ireland and require permission to remain here. (This doesn't apply if you are a family member of an EU/EEA/Swiss national who is exercising the right of free movement. You must however get a residence card.) You need an employment permit in order to work. You can find out about the different types of employment permit if you are coming to work in Ireland. Your entitlement to have family members come to join you in Ireland depends on the type of employment permit you have.

See www.citizensinformation.ie and www.inis.gov.ie for more information.

#### **Tax and Social Insurance**

If you are working or self-employed you are obliged to pay PRSI contributions in the same way as Irish people. You will be liable for income tax and for capital taxes. Please note that until you sort out your tax arrangements, you will be put on an emergency tax system and will have to claim this tax back later in the year. If you come during the middle of the tax year, you will be entitled to claim some tax back from your previous country of residence. See www.citizensinformation.ie and www.taxback.com for more details.

#### Housing – To Buy or To Rent

Please note that if you are planning on buying property, you will also have to pay property tax which is levied at a rate of 0.18 per cent up to valuations of €1m. The amount of tax is assessed based on valuation bands. To see the full valuation bands see www.revenue.ie.

If you're not looking to buy immediately, please be aware that rents in cities are considerably higher than in the suburbs. Dublin can be expensive but Cork, Limerick and Galway are cheaper.

# **STATS TO WATCH**

**4.8%** The number the Central E

predicted that the Irish economy will grow in 2016

### **Fastest**

Growing Economy in the EU in 2016 (Eurostat)

**8.6%** Unemployment Rate in April 2016 compared to 9.7% in April 2015

**2%-10%** Salaries up by in 2016 (Brightwater Salary Survey 2016

**No.1** Top 10 Most Attractive Staffing Marketing 2016 (Staffing Industr

Top 20 Ranked in the Top 20 Safest, Happiest

The Best

Some of the best golf courses, surfing spots, restaurants and scenic drives in the world!

To search for a rental property www.daft.ie and www.myhome.ie are two of the better options. Also note that the obligation to pay water charges in Ireland is on tenants – not landlords. If you don't register for, and pay the charges, then your landlord will be entitled to withhold your deposit. Typical deposits are usually 1 month's rent plus a month's rent in advance. Be prepared also to have funds for the set-up of utilities such as electricity and heating.

#### **Cost of Living**

Depending on where you're moving from, Ireland can be either expensive or average in terms of the cost of living. The good news is that inflation is running close to zero so prices really aren't rising. Grocery prices are relatively low depending on where you shop. One thing you have to be prepared for are bank charges. All of the major Irish banks have varying levels of charges so do shop around. Irish banks include Bank of Ireland, Allied Irish Banks and Ulster Bank.

#### **Car Insurance / Driving Licences**

Typically, you will need to get an Irish licence if you have been living here for 12 months or more, or it may be prudent to get one earlier if it makes it easier to shop around for car insurance. If, for example, you lived in an EEA country, or Australia, Manitoba State of Canada, Switzerland or South Africa. For a full list see www.citizensinformation.ie), you can exchange your licence for €55.

#### **USEFUL LINK**

http://www.citizensinformation.ie/e n/moving\_country/moving\_to\_irela nd/working\_in\_ireland/

If you can produce confirmation that you have been continuously insured in your own name and were claims free while away, this may be taken into consideration by the insurer so make sure you bring a letter from your own insurer. If you want to bring your car to Ireland, you need to know about importing a car and implications for Vehicle Registration Tax (VRT). See www.citizensinformation.ie for more information

#### **Public Transport**

Within the major cities, there are regular transport links with trains and buses. Dublin also has a Luas (tram system). Commuters can avail of various discounts by paying on a monthly basis. Ssee www.taxsaver.ie for details.

#### **Health Insurance**

Ireland has a two tier private and public system. The public health system is open to all who are "ordinarily resident" in Ireland. To prove this, you may need to show evidence of paying rent or a mortgage or a statement from an employer. This means that you can attend the A&E unit of your local hospital (for a fee of about  $\leq 100$ ) and can be admitted for treatment to a public hospital (but a nightly fee of  $\leq 75$  applies). GP fees start at around  $\leq 50$  and free maternity care is available for all. If you're entitled to a medical card, you can get free GP services, prescriptions, public hospital and dental services. See www.citizensiformation.ie for more.

Secondly, you can opt to pay for private health insurance, and given the length of waiting lists it may be an option you would prefer. However, it's likely that you'll have to incur waiting periods when joining a private health insurer if your cover has lapsed for more than 13 weeks. There are now four operators in the Irish market: Vhi, Laya, Glohealth and Irish Life Health, and while it makes sense to shop around for the best policy, it also makes sense to shop around for an insurer that may waive the waiting periods for you. From May 1st 2015, you have to wait six months to get cover once you take out an insurance policy, which is not too long to wait. The problem arises however if you need cover for pre-existing conditions (those which you had in the period six months prior to starting insurance), as you'll have to wait for five years. A waiting period of 52 weeks is imposed on maternity related claims.

Check your own existing healthcare policy. If you have another international policy such as that offered by Allianz Worldwide Care or Bupa, or even a good quality local product, your insurer may agree to waive the waiting periods.

#### **Childcare & Education**

With little subsidisation (a free pre-school place for a year is all that's on offer) and no tax reliefs available, the cost of childcare in Ireland is high. The average cost per month in a crèche at  $\notin$ 780, while in Dublin, you could expect to pay more than  $\notin$ 1,200 a month.

The free pre-school year, known as the Early Childhood Care and Education (ECCE) Programme, applies for children aged 3-4, and offers a certain number of hours of childcare in approved centres each week during term time. If a child is in full-time care, the grant is deducted from the overall fee.

Waiting lists for primary and secondary level can be very long, especially for non-denominational schools, so you will need to contact them as early as possible to inquire about places when considering a move to Ireland. While primary schools are ostensibly free, you can expect to have to pay a "voluntary contribution" which typically ranges from  $\in$ 50- $\in$ 150 per child to close the gap in the cost of running the school and funding from the Department of Education.

For more information, contact Brightwater Recruitment; +353 1 662 1000 info@brightwater.ie I www.brightwater.ie

