

CorporateCare



Moving to Ireland. Living in Kilkenny



Introduction to Ireland

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Ireland: Our ethos



People



Pluralism & Diversity



Culture



Education



Work ethic

Family & Friendship







Introduction to Kilkenny

Getting to know Kilkenny

- Kilkenny is located in the south-east region of Ireland and in the province of Leinster.
- The population of the town and its environs is approximately 21,500.
- Kilkenny is famous for its medieval building and castle. The town has been referred to as the "Marble City" for centuries.
- Large gourmet and artisan food culture.
- Significant location for tourism, shopping and outdoor adventures.









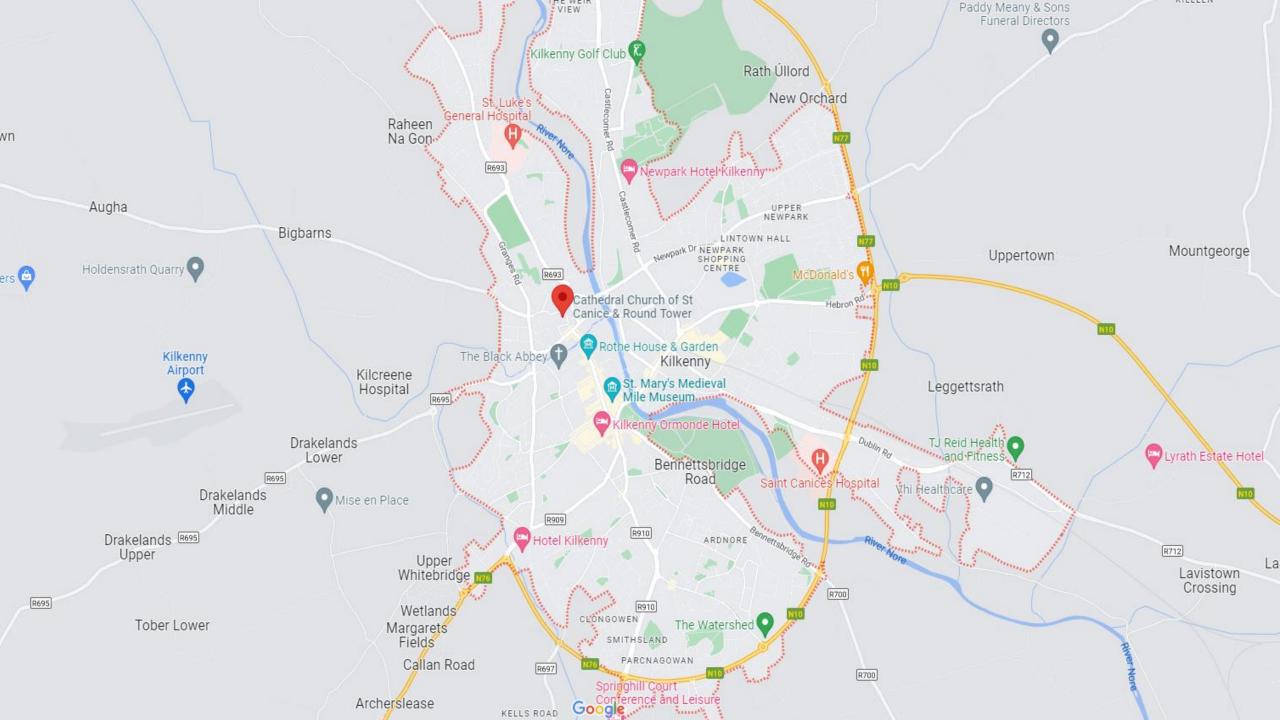








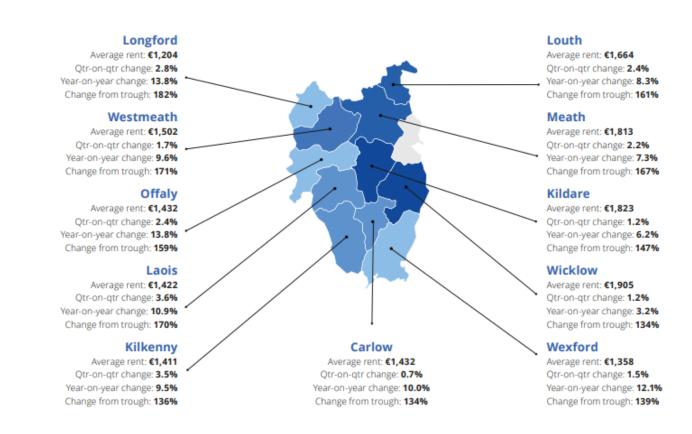






Property market overview:

- According to daft.ie, rents in Q3 2023
 were, on average, 9.5% higher than a year
 previously, the 45th consecutive quarter
 where rents increased year over year.
- Number of available rental properties has increased year on year however more than 33% of this increased availability is in Dublin only.
- On November 1st 2023 there were 1,800 rental properties available in Ireland, 300 of these in the province of Leinster, but outside Dublin. This is more than 50% below the 2015-2019 average of 800 properties.
- The situation outside Dublin is therefore, in many ways worse than in the capital.
- Where affordability is a significant concern in Dublin, availability is the concern outside of Dublin.





What are Irish homes like?

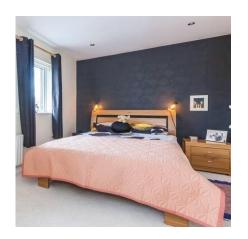
Details: Semi-detached house; 3 bedrooms; 1 bathroom; Energy Rating C3; furnished; car parking

Cost: Kilkenny, €1600 per month















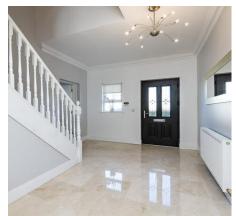


What are Irish homes like?

<u>Details:</u> Detached house; 3 bedrooms; 3 bathrooms; Energy Rating A3; furnished; car parking & garden

Cost: Approx. €2,500 per month

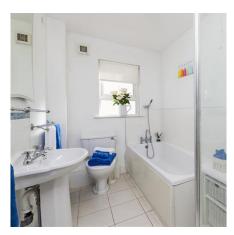
















Commuting to Kilkenny

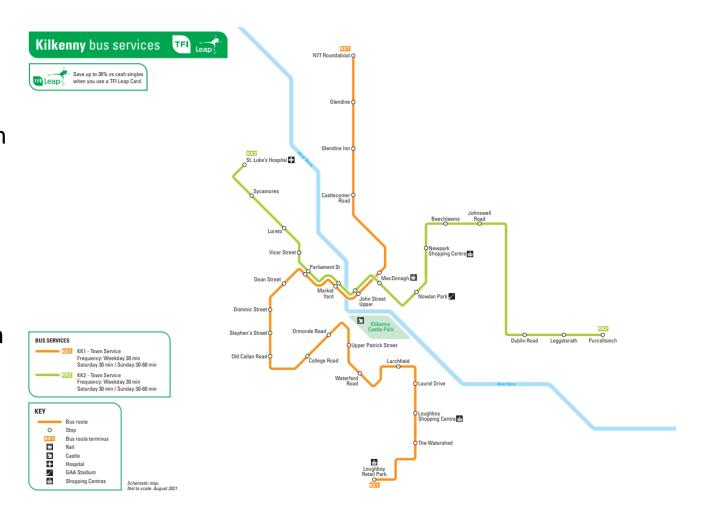
- There are options to commute to Kilkenny from other towns and cities.
- Consider owning a car when looking at relocating to Kilkenny or a location listed below.
- Notable locations close by include:

Location	Approx distance from Kilkenny (Car)	Approx distance Kilkenny (Bus)	Approx distance Kilkenny (Train)
Dublin	1 hr 45 mins	1 hr 45 mins	1hr 30 mins
Waterford	45 mins	1 hr 30 mins	1hr 30 mins
Thurles	45 mins	N/A	N/A
Carlow	30 mins	N/A	40 mins



Commuting in Kilkenny

- Commuting in Kilkenny city is easy with multiple bus route options within and outside the city.
- This map shows Kilkenny City bus services in greater detail. It marks out the principal stops for each route within the city.
- There are two services KK1 and KK2 that operate every 30 minutes Monday to Saturday, and Sunday every 45 minutes.
- TFI Leap Card (see next slide) is accepted on these services.
- For more information on public transport options in Kilkenny please visit https://www.transportforireland.ie/plan-a-journey/network-maps/kilkenny-bus-services/.





TFI Leap Card



Official taxis:



Hourly & daily car rental



For 'how to get there' info:



Public transport costs:

City Direct Bus - €1.10 (Leap); Local Link CKW: €1.35 Taxi - 5km approx. €10.00, 15km approx. €22.00;



Buying a car in Ireland



Consider the type and make of car to buy.

Browse online at: Carzone.ie Donedeal.ie Carsireland.ie

Consider green & EV options; grants may be available. For grant info, check seia.ie



Note: If you are importing a car to Ireland from another country, this can be an onerous process. For information, check here. It is NOT a good idea to import a lefthand-drive car into Ireland.



Don't believe what the salesperson tells you, conduct a history check of the vehicle to determine if it has been in an accident or imported from another country.

Motorcheck.ie Cartell.ie Myvehicle.ie

Arrange finance

Before you sign an agreement to Purchase, check that you have sufficient funding.

If you need to borrow money the car dealer may have finance products (which can be quite competitive)

Alternatively, check the major banks or Credit Unions



In Ireland it is illegal to drive a car without insurance. If you can, bring some proof of previous insurance with you to Ireland.

Insurance in Ireland can be very expensive. Check the cost before you agree to buy the car.

All major insures offer online quotation services.



You must convert your home driver's licence to an Irish one with in 12 months.

Some nationalities can just exchange their domestic licence for an Irish one, check here to see if you are eligible.

If you are not eligible to exchange, you can learn about the application process here.



Road tax applies for all cars being used on Irish roads. The amount payable differs by car type and level of emissions.

For information and to tax your car online, visit motortax.ie



Don't forget that vou will need a parking spot. Not all apartments come with a parking spot.

Most apartment buildings will offer parking for a monthly fee or another resident may be willing to lease their parking spot.

Check out notice boards in your apartment complex for information.



Familiarise yourself with Irish Rules of the Road. These can be found at RSA.ie









Where should I live?



Where should I live?

Various factors are important as you start considering where to live and many of these can be considered before your move to Kilkenny. There are limited apartments available in Kilkenny.

- Understanding your education requirements. Where are the ideal schools located?
 This should be your staring point.
- Openness to / tolerance of commute times; to what extent will you depend on public transport?
- Lifestyle choices: rural vs urban; standalone house vs housing estate; homeschooling?; etc
- Your accommodation budget







Items to Prepare

To enable you to move fast when you identify a property

Accurate salary letter from Abbott

Proof of funds for deposit and first month's rent

Copy of your payslip

ID (Official photograph identification) Reference and contact details from previous landlord(s)

State gross salary. May include any portion of your bonus which is fixed.

Please bring a bank statement, do NOT bring cash Landlords will understand if you have just arrived in Kilkenny and do not have a payslip yet

Passport; if you have a second form of photographic ID, have that available also

Have at least one reference available. 99% of agents WILL check references



To do and not to do!

Helps hints to help you be successful

- ✓ Your consultant is a knowledgeable local expert, please listen to them
- Know how far you are willing to commute.
- Don't delay, get searching immediately.
- ✓ Present yourself well when you visit properties, it's an ultra competitive market
- Don't be too demanding. Most landlords will NOT modify the property in any way. WYSIWYG (What You See Is What You Get).
- Be selective in the advice or comments you get from social media or colleagues, it is very often biased.
- ✓ Please be truthful in everything you say and do.







What do Irish homes cost to run?

Type of Property	1 - 2 bed apartment	3 bed apartment, house or townhouse	4 Bed House	4-5 Bed House	5+ Bed House
Size: Square Feet (m²)	600 - 750 sq ft (56 – 70 m²)	900 - 1100 sq ft (84 – 102 m²)	1200 – 1600 sq ft (111– 149m²)	1600+ sq ft (149+m²)	3000 sq ft + (279+m²)
Electricity per month	€80	€130	€230	€410	€530
Heating per month (w	rinter) €80	€195	€290	€420	€550
Cable TV	€30	€50	€50	€50	€50
Telephone line rental – Calls charge extra as used	€25	€25	€25	€25	€25
Broadband	€30	€30	€30	€30	€30
Water Charge (suspended)	€0	€0	€0	€0	€0

Property charges are the responsibility of the landlord; refuse charges usually covered by landlord in apartment buildings

Landlord insures building structure and landlord's contents and risks; tenant insures personal contents and tenant risks

Source: Corporate Care; updated July 2022



Renting a house in Ireland

Before you decide
to rent

- Determine what you can afford
- Choose your area and commencing viewings
- Select a property
- Make an application to rent (relocation consultant will assist)
- It's a busy market, have your documents ready: ID; bank details; proof of employment; proof of ability to pay; reference.

How to rent the property

- Landlord or agent will present a lease agreement which you should: review carefully; ask for any clarifications; ensure that it is in line with what was verbally discussed
- Relocation consultant will review the lease on your behalf.

Moving into the property

- Make sure the contents are as per the lease.
- Take and save pictures of anything that is damaged, you will need these when you leave

Immediately

bring to the landlord's attention anything that requires

Living in the property

- You are not permitted to make any structural changes to the property.
- You may not redecorate the property without the landlords permission in writing.
- Normal wear and tear is permissible but you will be responsible for anything that is damaged or broken during your tenure.

Helpful tips

Landlord MUST register the tenancy with RTB (Residential Tenancies Board). The RTB will assist you in the event of a dispute with the landlord.

Useful websites:

www.rtb.ie www.citizensinfor mation.ie/en/housi ng/renting a hom e/







Useful websites: Accommodation

- www.daft.ie Lists currently available homes to rent and buy; daft.ie also publish useful reports on price trends
- www.myhome.ie Lists currently available homes to rent and buy; myhome.ie also publish useful property purchase price reports
- www.rtb.ie Ireland's National Tenancy Register; good source of information on the rules governing landlord/tenant relations
- www.citizensinformation.ie Excellent resource covering every aspect of life in Ireland from immigration laws to driving to residents rights



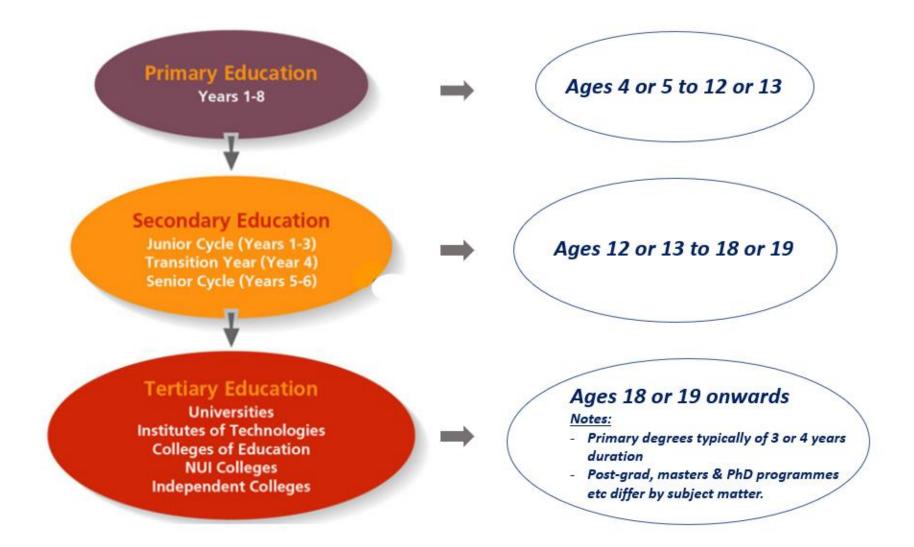




Education



Irish Education System - Overview









Irish Education System - Ratings

Top 10 countries in the Global Index of Cognitive Skills and Educational Attainment 2018

Country	2014 Index Rank	Change on 2016 Ranking
South Korea	1	+1
Japan	2	+2
Singapore	3	+2
Hong Kong- China	4	-1
Finland	5	-4
United Kingdom	6	0
Canada	7	+3
Netherlands	8	-1
Ireland	9	+2 Note: Ireland is ranked #6 on UN Education Index
Poland	10	+4

Source: Pearson Education Performance Report, 2018

2018





Useful web-resources

Key recommendation: To understand the Irish education system you must do some reading. Please refer to the information on the website and use the links below.

- Government Dept. of Education & Skills: https://www.education.ie/en/
- Education Portal of the Dept. of Education & Skills: https://www.scoilnet.ie/
- Ombudsman for Children: https://www.itsyourright.ie/education/
- Parenting & Education Resources: http://www.schooldays.ie/
- Citizens' Information: https://www.citizensinformation.ie/en/education/
- Education: https://en.wikipedia.org/wiki/Education in the Republic of Ireland
- Childrens' Rights Alliance: https://www.childrensrights.ie/







Accessing education in Ireland

- The following approach is recommended:
 - Understand and shortlist the schools you like and make an appointment to visit them. Your relocation consultant will assist you with this process.
 - Make a shortlist, it is advisable to have a plan A and a plan B as access to your first choice school is not guaranteed.
 - When visiting your preferred schools, be prepared. Bring samples of your child's work from their previous school, information on their grades and any information which you feel would be beneficial (i.e. special project work etc.) in the application process.
 - Schools have discretion in relation the numbers of new enrollments they accept each year so be patient, polite and persistent! Your relocation consultant will have excellent local schools knowledge and will assist you with this process.
- Don't panic! There will be numerous excellent public schools in your area and some private options too. Subject curriculums are the same across all schools whether public or private.
- Fees: Public schools are free of charge however you may be asked to make a small contribution
 (€200 to €300 per child per annum) and will have to pay for uniforms, books and extra-curricular
 activities.



What schools are in your area?

- Your Relocation Consultant is your best resource for local guidance & knowledge
- SchoolDays (<u>www.schooldays.ie</u>) provides a very useful schoollocation and information guide for both public & private schools. Visit their site and click on one of the following:











Primary level education

Primary schools in Kilkenny

St. John's Senior National School

Ballybough Street, Kilkenny R95 NH66 +353 56 776 3528 www.stjohnssenior.com

2. St. Kieran's Boys National School

Ballyragget Co Kilkenny, R95 FY09 +353 56 883 3351 www.scoilchiarainballyragget.com

3. Kilkenny National School

Comer Road, Kilkenny R95 XA66 +353 56 772 2082 www.kilkennymodelschool.net

4. St. Patricks De La Salle Boys National School

De La Salle, Kilkenny, R95 DX80 +353 56 776 1081 www.stpatricksdelasalle.ie

5. Scoil Lachtain

Freshford, Kilkenny, R95 RP20 +353 56 883 2400 www.freshfordns.weebly.com

6. St Canices Central National School

Granges Rd, Kilkenny, R95 PK80 +353 56 776 2150 www.stcanices.net

7. St Johns Junior School

Michael Street, Kilkenny, R95 HC03 +353 56 776 2888 www.stjohnsthelake.ie

8. Scoil Mhuire

Presentation Convent, Parnell St., Kilkenny R95 YT68 +353 56 776 5598 www.presprimarykk.net

9. St Mary's National School

Maudlin Street, Thomastown, Kilkenny, R95 FP30 +353 56 772 4290 www.stmarysttown.com

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10. Bun Scoil Mcauley Rice

Kilkenny Rd, Clashacollare, Callan, Co. Kilkenny, R95 E840 +353 56 772 5674

www.mcauley-rice.com/





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Secondary Education – Entry & Fees

- The Irish state guarantees free secondary education to all Irish residents of appropriate age through the public schools system. Many of these schools are excellent.
- There is also a network of private fee-paying schools for both boarding and day students (as per map).
 Average cost:
 - Boarding €16,000 to €20,000 per annum
 - Day-school: €5,000 to €7,000 per annum
- Most secondary schools, both public & private, conduct entry aptitude tests to assess suitability of the student for the school and the student level of academic achievement.





Secondary schools in Kilkenny

1. Coláiste Eamann Rís

Callan, Kilkenny, R95 VH50 +353 56 772 5340 www.cbscallan.ie

2. St. Brigid's College

Callan, Kilkenny, R95 EA02 Private School – fee paying +353 56 772 5189 www.stbrigidscollege.com

3. Castlecomer Community School

Castlecomer Co Kilkenny ,Kilkenny R95 AF5Y +353 56 444 1447 castlecomercs.com

4. Kilkenny College

Castlecomer Road, Co. Kilkenny, R95 CF61 +353 56 776 1544 www.kilkennycollege.ie

5. Loreto Secondary School

Granges Road, Kilkenny, R95 W2NV +353 056 776 5132 www.loretokk.ie

6. CBS Secondary School

Granges Rd, Kilkenny, R95 PK80 +353 56 772 1402 www.cbskilkenny.ie

7. Coláiste Mhuire

Johnstown, Kilkenny, E41 H978 +353 56 883 1135 www.colaistemhuirekk.ie

8. Presentation Secondary School

Loughboy, Kilkenny, R95 RR90 +353 056 776 5684 www.preskilkenny.com

9. St Kieran's College

College Rd., Kilkenny, R95 Y99T +353 56 776 1707 www.stkieranscollege.ie

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10. Coláiste Abhainn Rí

Kilkenny Rd, Clashacollare, Callan, Co. Kilkenny +353 56 772 5340

www.colaisteabhainnri.ie







Healthcare



The Irish healthcare System (2 ways to access)

Primary healthcare:

- Primary healthcare is via general practitioners (GPs) or "family doctors".
- Referrals to hospital consultants and other specialists by general practitioners.
- Diagnosis and treatment in hospitals as in-patient and out-patient.
- Emergency services are handled through "Accident and Emergency" (A&E) in most hospitals

Other clinics and medical services:

- There are general practitioners (GP's) in all local areas. These are doctors at primary care level who are qualified to diagnose and advise on illnesses as well as treat all minor ailments. Typical cost per visit is €55- €60 per person.
- Children 6 years and under living in Ireland can access free GP care.
- It is important to know that, except in cases of emergency, the doctor will not administer any medicine. Instead, they will write a prescription, which the patient brings to a pharmacy.
- If the cost of prescribed medicine is more than €80 in one month, the government will cover the rest of the cost through the Drugs Payment Scheme, though the patient must first register for this with the HSE (Health Service Executive).



Private Healthcare

- If you are a private health care patient covered by health insurance, you will have Faster access to diagnostic investigations and subsequent treatments through your choice of consultant.
- Access to public and private hospitals depending on the level of your plan
- Hospital stays the cost of your treatment being paid either in full or part by your insurer
- You have more choice of your consultants
- Refunds on everyday medical costs such as GP charges depending on the level of your plan
- There are several large private health care providers in Ireland. Frequently employers
 offer membership of a company scheme as part of an employment package. If you
 are in a group scheme, it is important to check with your provider the details of
 coverage provided as this can vary quite widely depending on the company

Health Centres in Kilkenny

Community Care Headquarters

James Green, Kilkenny R95 RP26 +353 56 7784600

Ayrfield Primary Care Centre

Ayrfield Medical Centre, Granges Road, Kilkenny R85 P2EF +353 56 773 2111

3. Newpark Primary Care Centre

Old Golf Links Road, Newpark, Kilkenny R95 HAC4 +353 56 773 0100

4. Ballyragget Medical Centre

Chapel Avenue, Ballyouskill, Ballyragget, Co. Kilkenny +353 56 883 3105

5. Bennettsbridge Health Centre

Bennettsbridge, Co. Kilkenny +353 56 772 7256

6. Callan Primary Care Centre

Clashacollaire, Callan, Co. Kilkenny. R95 N8XK +353 56 772 5237

7. Castlecomer HealthCentre

Coolbawn, Castlecomer, Co. Kilkenny +353 56 444 1542

8. Freshford Health Centre

Freshford, Co. Kilkenny +353 56 883 2261

9. Thomastown Primary Care Centre

Ladyswell Street, Thomastown, Co. Kilkenny +353 56 777 3901



10. Johnstown Health Centre

Johnstown, Co. Kilkenny +353 56 883 1618







Personal Public Services Number

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Personal Public Services Number

What is a Personal Public Service Number?

• Your personal public service (PPS) number is a unique reference number that helps you access social welfare benefits, public services and information in Ireland.

Who can get a PPS Number?

You can only get a PPS number if you need one to access public services. For example,
if you are starting employment you will need a PPS number to pay tax. You do not need
a PPS number if you are looking for work.

How can I apply for a PPSN?

- You will need to create a MyGovID and provide documents to support your application. These documents include proof of identify, proof of address, company support letter.
- Your Corporate Care Team will assist you with this process.





Irish Income Tax



Ireland tax philosophy

Ireland has a very progressive tax philosophy which in many respects is well implemented.

- The more you earn the more you pay.
- Low earners either pay very little or are excluded from the tax net.
- Allowances are minimal; reliefs (on mortgages for example) are provided in other ways.
- Corporation tax is low (12.5%) which is a significant competitive advantage.
- Benefit in kind (BIK), such as a company car, is taxed as part of your total income.
- The Revenue Commissioners are EXTREMELY
 efficient however they are also very
 transparent. www.revenue.ie is one of the best
 revenue service websites in the world.

How competitive are taxes in Ireland? An international comparison Tax paid on salary of €150,000 Tax paid on salary of €18,000 Germany Sweden 72,178 4.770 France 4.015 Germany 66,148 Singapore 3.627 Ireland 65,129 Sweden 3.249 63.074 France 2,387 59,473 UK Switzerland 2.119 51.064 Switzerland 1,120 US 42,469 Ireland Singapore 25.164 510 Tax paid on salary of €75,000 Social insurance as a % of GDP 32,820 Germany France 16.9 Sweden 27,088 Germany 14.0 26.847 Luxembourg 10.7 France Ireland 26,129 US 6.2 UK 22,866 6.1 Switzerland 21,672 Ireland 3.9 18,761 0.1 Denmark 12.833 Singapore 2017. Source: Irish Tax Institute / OECD



The Irish income tax system

IT + PRSI + USC = Total income taxation

Income Tax

Pay Related Social **Insurance**

Universal Social Charge

Total amount of taxation you will see on your payslip each month

Visit www.revenue.ie & www.citizensinformation.ie for detailed information on the Irish taxation system.







Leisure & Recreation

Sport & recreation are huge parts of life in Ireland. All of the major codes are extremely active while the GAA (Gaelic Athletic Association) is the largest sporting organisation in Ireland promoting Ireland's national games of Hurling; Gaelic Football; Camogie; Handball.















There are many accredited gyms in Kilkenny. You can find a gym close to you at www.gyms.ie

There is a huge range of healthy indoor and outdoor pursuits for children of all ages.













Shopping

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High street and shopping malls – Kilkenny offers beautiful boutiques but some of the larger shopping available throughout the country is available below.



Grafton Street, Dublin



Dundrum Town Centre, Dublin



St Patrick's Street, Cork



Market Cross, Kilkenny



Kildare Village Outlets



Mahon Point, Cork





























Irish food

Kilkenny has some incredible restaurants and eateries and these are scattered through-out the city. In fact Ireland generally is a bit of a culinary paradise recognised for the quality and freshness of its produce, excellent local seafood (we have an extensive coast line) and some of the highest quality beef, lamb & pork in the world. Low budget eating is also generally excellent with great fresh take-away and sandwich options.

Irish food production is among the safest and greenest in the world and is heavily safeguarded and monitored.

















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