

The Safe-Home Programme

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From the Chairman's Desk

Greetings,

I spent a very enjoyable working summer in the USA on a J1 visa as a young medical student, just like 150,000 other Irish students did since this work-visa scheme was first introduced 50 years ago. My son Peter and daughter Caroline did likewise as students. They got to Berkeley then. I didn't myself until recently.

Looking at the six young faces of those unfortunate students who plunged to their deaths when the apartment balcony collapsed last week I thank God my own children made it home safely. Our deepest condolences go to the bereaved parents and families of those three boys and three girls.

Yet accidents will happen and a great many Irish emigrants have been involved in tragic work related accidents. We're well used over the years to our emigrants being killed when a trench collapses on top of them. No one will deny that the work available to our emigrants, particularly in the construction sector, is invariably hazardous. Health and safety issues have too often been overlooked in the interest of expediency and cost cutting. In the case of the unfortunate students who died it is not known whether this was a construction or design fault that allowed water to seep in to dry-rot the wooden structure they stood on. Segue construction, the company that built the Berkeley apartment block, have been fined in the past for faulty workmanship, including the improper waterproofing of balconies in another apartment block in San Jose. Discovering the exact cause of this tragedy will not resurrect the victims but may ensure a recurrence is less likely to happen. The J1 programme is a fabulous opportunity for our youth to experience adventure and make new friends while working in a fascinating country. Accidents unfortunately are only too common but are a fact of life at any location where such vast numbers of our students travel. This tragedy, although heartbreaking, will not diminish our student's resolve to continue to seek out new adventures through the J1 programme.

The Oireachtas banking enquiry is in full swing presently with anticipation mounting for the appearance of former Taoiseach Brian Cowan on July 2nd. It seems that the ill fated finance minister Brian Lenihan had been pushing for something less than a broad guarantee to the banks, but finally moved to the consensus position of a blanket guarantee, which retrospectively was seen to have been a huge mistake. All attention will focus on whether Brian Cowan sheds any light on what exactly transpired between himself and his former minister for finance at that crucial period in our history.

Anyone looking for an escape to the sun will be pleased with the good value available for Greek holidays as people anticipate the Greek exit from the Euro. "Grexit" might turn out to be a Greek tragedy, but for many it could well be the silver lining of the cloud for those previously unable to scrape up the price of a regular sun holiday. Bon voyage!

So long for now.

Dr Jerry Cowley - Chairman SafeHome.

Global Irish Civic Forum: Dublin Castle June 3rd & 4th

What was it all about? The concept of holding this forum followed on from a commitment given by The Government in the Diaspora Policy document launched in March 2015. The idea was to bring together people working with and on behalf of Irish emigrants across the globe, and those with an interest in Irish emigration in one venue for information sharing and lesson learning. It was a meeting of minds that focused on various issues affecting Irish emigrants and those now seeking to return home. Over 200 delegates from around the world attended. Panel discussions featured a number of key topics:

- Challenges facing new Irish emigrants
- Irish Identity and Heritage
- Reaching out to Irish citizens abroad
- The mental health and well-being of Irish emigrants
- Assisting emigrants returning to Ireland

The panels were followed by frank and open question and answer sessions.

At the end of the first day, the delegates were honored by President Michael D. Higgins and his wife Sabina with a reception in Áras an Uachtaráin.

As part of his speech on the night, President Higgins highlighted the following,

“Emigration is at its root an experience that is intensely personal. While the successive departure of Irish emigrants to such distant locations left indelible gaps in families and communities throughout Ireland and deprived our island of their talents, in a testament to the enduring spirit of the Irish, many of these emigrants thrived in their new country of residence. For many the experience is an immensely enriching one filled with exposure to new cultures and peoples with innovative opportunities to develop their talents. Often grappling with new cultures, new languages and unimagined challenges they succeeded in developing new lives for themselves and their families.

For others the experience is more challenging. The distance from friends and family and from familiar social supports can be difficult for many of our emigrants. For those Irish in particular, we have a special responsibility to reach out and embrace them as part of our community and of our shared Irish identity. It is your organisations who do that invaluable and essential work on behalf of us all, and I am delighted to have the opportunity to thank you for that”.

The second afternoon was rounded off by a number of workshops relevant to Irish welfare & advice agencies across the globe.

Safe Home was delighted to be represented at the Forum by our CEO, Karen McHugh and Development Officer, Noreen Mulrine. It was a very worthwhile event, particularly because it gave a fantastic opportunity to meet and network with others working with the Irish Community in all corners of the globe. It was also a chance to share ideas on how to offer a more coordinated approach to those seeking information and support, to ensure that together we can offer the best possible service to the people who may need it most.

We would be interested to hear your comments on any of the above and as always, **we welcome feedback on how we can improve our own service here at Safe Home.**

How to locate a lost/mislaidd National Insurance Number (UK):

If you've lost or mislaidd your National Insurance number, you will not be able to find it out on the internet. Also, note that HM Revenue & Customs do not issue National Insurance cards anymore.

If you cannot remember your National Insurance Number, you can contact the National Insurance Registrations Helpline on 0845 915 7006 (this line is open 8:30am to 5:00pm Monday to Friday) and ask them to confirm your number for you - however, they will not issue the number over the phone, instead HM Revenue & Customs will write to you confirming the number. Another option would be to download the CA5403 form from: www.gov.uk to get written confirmation of your National Insurance number and send the completed form to:
National Insurance contributions and Employers Office
HM Revenue and Customs
BX9 1AN

Alternatively, if you are lucky enough to be close to an Irish welfare & advice service or Age UK office, drop in, they will be happy to help you through this process.

Housing Opportunities

A Housing Association in **Aghamore (close to Ballyhaunis, Co. Mayo)** currently has a 2 bedroom bungalow available. This scheme is set in a rural location so would be most suitable for car owners or people with family connections in the area.

Priority will be given to people originally from Co. Mayo. However, they will also consider applicants from other areas.

For full details, please contact the Safe Home office.

For Donegal Applicants: A Housing Association in **Letterkenny, Co. Donegal** has a one bedroom apartment available on the 2nd floor (there is lift access). Applicants **must** be registered and approved by Donegal County Council. Please contact the Safe Home office for additional information.

Private Health Insurance in Ireland – Frequently Asked Questions:

Q. I am moving to Ireland. Can I get private health insurance?

A. You can take out insurance if you become a resident of Ireland. You may, however, have to serve a waiting period. If you are an EU national and you become ill or have an accident during a visit to any EU country you can get free or reduced cost healthcare on production of a European Health Insurance Card. You can obtain this card from your country of usual residence.

Q. Can anyone buy private health insurance?

A. Yes. All applicants for private health insurance cover must be accepted by a private health insurer, regardless of their health status or age. However waiting periods may apply before benefits can be claimed.

Q. What is the difference between a public patient and a private patient?

A . Beds in public hospitals are designated as either public beds or private beds. If you are receiving treatment as a public patient you are entitled to free maintenance apart from a charge of €80 per day, up to a maximum of €800 in a year from 1st January 2014 (this is referred to as the public hospital inpatient charge).

Q. If you hold a medical card you do not have to pay any public hospital charges?

A. If you are a public patient you do not have the right to choose your consultant. Private and semi-private hospital care in Ireland is provided for in private hospitals and also in public hospitals. If you opt for private care in either a public hospital or a private hospital, you or your insurer must pay for your treatment and accommodation.

As of 1st January 2014 hospital charges for treatment and accommodation as a private or semi-private patient in a public hospital are up to €813 per day for a semi-private room and up to €1,000 per day for a private room. Private hospitals are free to set their own charges. You or your insurer will also have to pay medical consultant's fees.

Q. I currently hold health insurance abroad and I am returning to Ireland to live.
Will my foreign health insurance be taken into account for waiting periods on Irish health insurance?

A. No. Foreign health insurance is not taken into account for waiting periods on Irish health insurance. You will be treated as a new customer when you return to Ireland and waiting periods will apply.

Q. Will my age affect my insurance premium?

A. No. The health insurance system applying in Ireland is called community rating. In a community rated system everyone pays the same premium for a given health insurance plan, except as follows:

- The premium for children must be no more than 50% of the adult premium.
- The premium for full-time dependent students under the age of 23 may be reduced. The reduced premium must not be more than 50% of the adult premium.
- The premium may be reduced by up to 10% for members of group schemes.
- Pensioners who are members of restricted membership insurers may have their premiums reduced.

Q. Can my insurer refuse to sell me health insurance?

A. No. An Open Membership Insurer must accept all applicants for insurance. Some plans are marketed towards certain groups such as companies or professions. You are entitled to these plans regardless of whether you are a member of the group to whom it is being marketed.

Q. Can an insurer refuse to sell me insurance because I have a medical condition?

A. No. Health insurance is available to all, regardless of age, sex or health status. **However** a waiting period may apply in respect of cover for treatment for the medical condition

Q. Where can I get additional information to assist me in finding the right policy at the right price?

A. The Health Insurance Authority,
Canal House, Canal Road, Dublin 6, Ireland
Tel: 1850 929 166 (Lo-call number within Ireland)
Tel: 00353 (0) 1 406 0080

www.hia.ie

Email: info@hia.ie

WB Yeats – 150 years on – The legacy of a legend continues

This year marks the 150th anniversary of the birth of WB Yeats. Although born in Sandymount in Dublin in 1865, Yeats considered Sligo to be his 'spiritual home'. Many of cultural celebrations to commemorate this hugely talented poet will be hosted in Co. Sligo throughout this year. However events are also being held across the globe to acknowledge and celebrate the legacy of the amazing works Yeats left to us all.

In London, passengers on the Tube network will be able to enjoy some of Yeats' work as he will be a featured poet throughout the year in 'Poems on the Underground'.

Poems on the Underground was founded in 1986. It aims to bring poetry to a wider audience and helps to make journeys more stimulating and even inspiring by showcasing a diverse range of poetry in Tube train carriages across London.

If you happen to be travelling by Tube in London, do take time to read and reflect on these classic gems.

With all this talk of poetry, we are reminded to say thank you to **Peggy in Essex** who contacted us recently with another old classic;

An Old Woman of the Roads, by Pádraic Colum

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| 1. O, to have a little house!
To own the hearth and stool and all!
The heaped up sods upon the fire,
The pile of turf against the wall! | 4. I could be quiet there at night
Beside the fire and by myself,
Sure of a bed and loth to leave
The ticking clock and the shining delph! |
| 2. To have a clock with weights and chains
And pendulum swinging up and down!
A dresser filled with shining delph,
Speckled and white and blue and brown! | 5. Och! but I'm weary of mist and dark,
and roads where there's never a house
nor bush, And tired I am of bog and
road, and the crying wind and the
lonesome hush! |
| 3. I could be busy all the day
Clearing and sweeping hearth and floor,
And fixing on their shelf again
My white and blue and speckled store! | 6. And I am praying to God on high,
And I am praying Him night and day,
For a little house - house of my own
Out of the wind's and the rain's way. |

Bringing your car to Ireland:

Most vehicles brought into Ireland are subject to Vehicle Registration Tax (VRT) and must be registered with Revenue.

If you are moving to Ireland or are already living here and you are importing a car or other vehicle, you will need to do 4 things before you can drive your vehicle in Ireland:

- Pay Vehicle Registration Tax (VRT) **(unless you are exempt)**
- Get new vehicle registration plates
- Get motor insurance
- Pay motor tax

All motorists are required to carry a valid driving licence with them at all times when driving in Ireland.

Vehicle Registration Tax (VRT)

VRT is payable when you first register a motor vehicle in Ireland.

If you have imported a vehicle, you must pay VRT and receive the vehicle's registration certificate showing that you have paid VRT. Any delay in registering your vehicle or paying Vehicle Registration Tax will make you liable to substantial penalties - including forfeiture of your vehicle and prosecution.

You must register the car and pay the VRT at a National Car Testing Service (NCTS) centre.

Your car will be examined to ensure that you are paying the correct VRT. In the case of cars and small vans, the amount of VRT payable is based on a percentage of the recommended retail price, which includes all taxes.

If you are moving to Ireland and are among those exempt from paying VRT you cannot sell your vehicle for more than 12 months after the vehicle is registered.

If you are required to pay VRT, then you can sell your vehicle here in Ireland when you wish, once it has been registered

Step by step guide to claiming the VRT Exemption: This applies if you are moving to Ireland permanently **and** you own your car for over 6 months before returning.

(1) Contact the NCT booking line at 1890 927 787 and make an appointment to register the vehicle

NOTE! They will advise you to proceed to Step 2!

(2) To claim the exemption, you will have to complete the following:

Transfer of Residence form known as a VRT TOR form.

This form is available online or from regional Revenue offices.

Attach/include the following with your VRT TOR:

- Copy of your UK registration document
- Vehicle insurance document
- Documentary evidence of previous residency in the UK (e.g. utility bills)
- P45 or similar documentation you may have to show you have severed ties abroad.
- You will also need to attach evidence of having taken up permanent residence here in Ireland.

(3) You will then have to submit the completed VRT TOR to the relevant local Revenue Office

(4) If you qualify for the exemption from VRT under the Transfer of Residence Regulations, you will be issued with a letter of exemption from the Revenue Commissioners.

(5) You can then proceed with the registration process via the NCT and there will be no charge to register the vehicle.

For additional information on VRT, exemptions and other tax matters, please go to: **www.revenue.ie**

On this site, you will also find details of Revenue regional offices on a county by county basis. **Please Note!** Some Revenue Offices are only open to the public for a limited number of hours each day.

As always if you wish to contact us:

Tel: 098 36036

Tel: 00 353 9836036 (UK)

Tel: 011353 9836036 (USA)

Email: safehomeireland@eircom.net

Write to: The Safe Home Programme, St Brendan's Village, Mulranny, Co Mayo, Ireland.

Dr. Cowley, Karen, Mary Ann, Brenda & Noreen

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AN ROINN GNÓTHAÍ EACHTRACHA AGUS TRÁDÁLA NA hÉIREANN
DEPARTMENT OF FOREIGN AFFAIRS AND TRADE OF IRELAND