

The Safe-Home Programme

St. Brendan's Village, Mulranny, Co. Mayo

Tel: 00353 98 36036 Fax: 00353 98 36037

e-mail: safehomeireland@eircom.net

web: www.safehomeir

Oct 2015

Issue No:

168

From the Chairman's Desk

Greetings

It's great to see proactive solutions to pressing problems such as the recent government approval which will result in the delivery of 500 units of so called modular housing for homeless Dublin families. These families would otherwise continue to live out of impersonal and unsuitable hotel rooms. These hotel rooms are provided under the homeless strategy to keep them off the streets. Yet while these are temporary solutions they are nonetheless solutions for otherwise homeless people until issues such as rising rents for scarce accommodation can be sorted. Our love affair with house ownership coupled with the availability of easy money in recent times due to lax banking regulations resulted in people getting loans who could not pay them back, particularly when they had no means of extra income generation after the crash.

The spate of repossessions is testimony to that. We must ensure our bank of rental accommodation is built up and retained for the future use of our population. Politically expedient schemes of right to buy or rent to buy diminishes the supply of readily available and affordable rental accommodation for those who would otherwise be homeless.

Central bank controls meaning young couples must now provide 20% of the new house cost is slowing up the provision of newly constructed housing by the private sector. The continuing supply of plentiful rental accommodation by the voluntary and cooperative sector (and local authorities) through adequate and easily accessible grant aid and fast tracking of the building permissions required is essential to supplying the market with good quality rental accommodation to cater for present and future needs. In the meantime, modular housing is a useful and welcome addition for which government needs to be commended.

The Irish/English breakfast of bacon and ham and sausages is up there with cigarettes as a cause of bowel cancer according to the World Health Organisation. Red meat is under the microscope also as a probable cause of bowel and pancreatic and prostate cancer as well. It stands to reason that highly processed foods are unnatural and artificial and now we know they cause cancer too. That's not at all surprising. Adopting a sensible approach to our diet and our lifestyle by eating a balanced diet of natural food will go a long way towards our better health.

That must mean less red meat, and avoiding processed foods, and eating more fish and chicken, together with extra fruit and vegetables. Not smoking and only taking small to moderate amounts of alcohol with exercise of at least 30 minutes a day will go a long way towards long life.

Finally, Maureen O'Hara, born Maureen Fitzsimons, on 20th August 1920 in Ranelagh, Dublin, has died aged 95 years. She will be best remembered by people round here for her role as Mary Kate Danaher opposite John Wayne in "The Quiet Man" which was made in Cong Co. Mayo in 1952.

So long for now, **Dr. Jerry Cowley - Chairman**

Did you know?

National Car Test Ireland - Exemptions from the NCT;

Vehicles registered before January 1980 are not required to be tested

And

For those who may be planning to return to an Island (that is not connected to the mainland by road), cars permanently based on these islands do not have to be tested.

Driving test appeals;

Appeals against driving test results are heard in the District Court by a judge sitting alone - that is, there is no jury involved. An appeal must be made within 14 days of failing the test. In order to begin appeal proceedings, you must lodge your appeal with your local District Court Office. In a driving test appeal the District Court is the court of final instance. This means that whatever decision is made by the judge cannot be appealed and is final.

What to do if you are refused motor insurance;

Individual insurers have the right to refuse you insurance cover, but they must provide you with a reason for the refusal should you ask for one. However, even though you have been refused cover, you are entitled to go to the Declined Cases Committee of the Irish Insurance Federation, who will obtain an insurance quotation for you. In order for the committee to consider your case, you must first have sought and been refused quotations in writing from at least three insurers.

UK Warm Homes Discount Scheme

The Government has teamed up with energy suppliers in a new scheme to assist people on lower incomes with their energy costs. The Warm Homes Discount Scheme provides a discount of £140 to help with the cost of energy bills.

Qualifying conditions:

- In receipt of Pension Credit Guarantee Credit on the qualifying date of 12th July 2015
- Have an energy supplier who is taking part in the scheme
- Electricity bill in your name

Bill pay customers: Energy suppliers will automatically apply the £140* discount to qualifying electricity accounts by the end of March 2016.

*The discount will be shown on bills as £133.33 (adds up to £140 with VAT) and listed as *Warm Home Discount*.

Pre-pay meter customers: your energy supplier will contact you about how you will get your discount.

For more information: Online: www.gov.uk/the-warm-home-discount-scheme
Helpline Tel: **0345 603 9439** (Mon – Fri: 8.30-4.30pm)

Note! This scheme does not affect any existing Winter Fuel or Cold Weather Payments.

Housing Association vacancies in Co. Donegal:

For additional information on any of the schemes below, please contact the Safe Home office

Please Note! While preference will be given to people originally from Co. Donegal or those with strong family connections in the area, applicants from other counties may also be considered.



A Housing Association in **Ardara, Co. Donegal** has one 2 bed and a number of one bedroom apartments available.

A Housing Association in **Carrigart, Co. Donegal** has a two bedroom apartment available.



A Housing Association in **Malin (Inishowen Peninsula), Co. Donegal** has a number of one bedroom properties available.

A Housing Association in **Muff, Co. Donegal** has a number of one bedroom apartments available



Budget 2016

Budget 2016 took place on Tuesday 13th October 2015.

Some of the changes announced in the Budget came into effect immediately (E.G increase of 50 cent in the price of a packet of 20 cigarettes) and some will take effect from the beginning of January 2016 or later in 2016. Others will be dependent on legislation being enacted before the changes will come into effect.

Here is an outline of some of the main changes:

Increase for older people and carers:

State pensions:

The weekly rate for people getting State pensions will increase by €3 per week. Payments to carers and widowers, widows and surviving civil partners aged over 66 will also increase by €3 per week (January 2016).

Increases for **Qualified Adults** (e.g partner/spouse) aged under 66 years will go up by €2 and increases for qualified adults aged 66 years or over will go up by €2.70 (January 2016).

Carers:

The name of the Respite Care Grant will be changed to the Carer's Support Grant to better reflect how it is used by recipients. The grant will increase by €325 to €1,700 per year for each person being cared for (June 2016). This will benefit 86,000 carers.

Carer's Allowance will be paid for 12 weeks (currently 6 weeks) after the death of the person being cared for (January 2016).

Christmas Bonus restored to 75%:

A 75% Christmas Bonus will be paid in December 2015 to people getting a long-term social welfare payment (minimum payment of €20).

People getting the following payments will receive the Christmas Bonus:

- State Pensions and Widow's/Widower's/Surviving Civil Partner's Pensions
- Invalidity Pension, Blind Pension, Disability Allowance, Carer's Allowance, Domiciliary Care Allowance and guardian's payments
- Long-term Jobseeker's Allowance including Jobseeker's Transition payment, Pre-Retirement Allowance, One-Parent Family Payment, Deserted Wife's Benefit and Allowance and Farm Assist
- Back to Work Allowance, Back to Work Family Dividend, Community Employment, Rural Social Scheme, Tús, Gateway and Job Initiative

Increase in Fuel Allowance:

Fuel Allowance will increase by €2.50 per week to €22.50 per week. Fuel Allowance is paid to people getting long-term social welfare payments - including pensioners, people with disabilities, people parenting alone and jobseekers (January 2016).

Stamp duty on Banking:

The current €2.50 per annum charge on ATM cards and €5 on combined (ATM and debit) cards is being abolished from 1 January 2016.

A new 12 cent fee per ATM withdrawal is being introduced from 1 January 2016. The total fee paid per annum per card will be capped at €2.50 on ATM cards and €5 on combined (ATM and debit) cards.

'Freeze' on Local Property Tax (LPT):

Following a review of the Local Property Tax, it is proposed that the revaluation date for the Local Property Tax should be postponed from 2016 to 2019. The postponement of the date means that home owners will continue to pay LPT based on the original valuations that applied for 2013-2016.

Increase in Child Benefit:

The rate of Child Benefit will increase by €5 to €140 per month for each child (January 2016). Families with twins receive one and a half times the normal monthly rate for each child. Families with multiple births receive Child Benefit at double the normal monthly rate for each child.

Paternity Benefit:

A new Paternity Benefit is being introduced for fathers availing of the new 2 weeks' statutory paternity leave. It will be paid at €230 per week in respect of births from September 2016. The PRSI contribution conditions will be the same as those for Maternity Benefit (September 2016).

'Old Reliables':

50 cent has been added to a pack of 20 cigarettes and 25 cent to a 25g pack of tobacco. No increase in the price of beer, wine or spirits.

Working and paying USC?

The Universal Social Charge (USC) is a tax that replaced both the income levy and the health levy (also known as the health contribution) since 1 January 2011. USC does not apply to social welfare or similar payments, and there are also certain other exceptions. It was announced in Budget 2016 that incomes of €13,000 (was €12,012) or less will be exempt from USC in 2016. The rates and thresholds for other categories will also change.

Irish in Britain have launched research into the needs of RTE's longwave listeners in Britain.

This research, funded by the Emigrant Support Programme of the Department of Foreign Affairs, was promised after a large chorus of protest arose in September 2014, when RTE announced their decision to shut down the service, which carries Ireland's Radio 1 service across the UK and into Europe.

The shutdown was originally stated as October 2014, but postponed until 2017 following a large public outcry. Opponents of the shutdown cite the difficulties faced by the longwave audience in transitioning to the digital alternatives suggested by RTE. They further cite the fact that many of the service's loyal listeners are the older Irish people who came over to Britain in the 1950s and 1960s; this generation gave so much to Ireland and it would cost relatively little (about 250,000 euro a year, according to RTE) to ensure that they keep this connection to Ireland. It's not only older people who listen to the service, of course - many younger Irish people appreciate listening in their cars, for example.

The survey has been welcomed by campaigners as an opportunity to allow the listening audience has their viewpoint represented. Irish in Britain notes, "It is important that all of those who receive the longwave service in Britain, have their say in its future".

The research is being carried out by the Social Policy Research Centre at Middlesex University - they have been very busy dealing with numerous inquiries for forms and phone calls, so the Irish in Britain group has encouraged people to use the internet to answer the survey where possible. The survey can be completed online until 6th November at <http://bit.ly/LWsurvey>. **The phone number to request a phone or postal survey is 0208 411 5142, although the deadline to request this is October 30, and answers must be received by 6 November.**

Groups working with the Irish in Britain are also being encouraged to answer a separate survey - they can respond online at <http://bit.ly/lwgroup>. That survey's deadline is a little longer - **it will be open until 20 November.**

As always if you wish to contact us:

Tel: 098 36036

Tel: 00 353 98 36036 (UK)

Tel: 011353 98 36036 (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

The Safe Home Programme is supported by The Department of Foreign Affairs and Trade, Emigrant Support Programme



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