

ADVICE &





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Safe Home office hours:

Monday to Thursday: 9.00am to 5.00pm Friday: 9.00am to 4.00pm

Thinking of returning or moving to Ireland? Get in touch!

Safe Home Programme CLG trading as Safe Home Ireland Charity No: 20049119 Company Reg No: 351678



Covernment of Ireland

CEO Welcome

Welcome to the January edition of our Newsletter! Although it seems like an eternity ago, we would like to thank everyone who sent in Christmas cards and New Year wishes over the festive season. As we step into 2025, and the year we mark our 25th anniversary, we would like to wish all our readers a healthy and happy year ahead, filled with good health and successes.

We have had **extremes of weather** in most parts of Ireland in recent weeks, with snow and freezing temperatures to begin with and then the unprecedented *Storm Éowyn* last week, which has caused havoc in many parts, particularly in parts of the midlands/north-west. As I write, many households continue to be without electricity, water, phone cover or internet and will not be re-connected until early February. What has become evident is the exemplary support in local communities, including community centres, sports facilities, some hotels, café's and restaurants who have opened their doors for people to come in to charge phones, to shower, have refreshments and just to keep warm. All of this demonstrates that community spirit and voluntary effort are still alive and well!

We are delighted to welcome <u>Karen Bollen</u> to our team in the role of **Outreach & Advocacy Officer**. Based in Carlow, Karen is looking forward to meeting with and supporting people who return home as well as working with agencies both at home and abroad. Karen takes over from Brenda Fleming, who retired after 22 years of dedicated service with Safe Home. We extend our heartfelt gratitude to Brenda again for her incredible contributions and wish her all the best in her well-earned retirement.

Our **Returned Emigrants Network** met in Portlaoise on Saturday 25th January, unfortunately, due damage caused by Storm Éowyn and resulting power and internet outages, members from Donegal, Sligo, Galway and Mayo were unable to join us virtually. Nonetheless we had a great turnout. We will be **confirming dates for February shortly** for meetings in both **Laois** and the **North-Wes**t

As we welcome the first Bank Holiday of 2025 this weekend, we celebrate **St. Brigid's Day**, a special occasion that also coincides with Imbolc, the ancient festival marking the arrival of spring. This is Ireland's only bank holiday named in honour of a woman, making it all the more significant! St. Brigid is renowned for her many miracles, particularly those related to healing and renewal — a fitting tribute as we embrace the first day of spring in Ireland.

Finally, we look forward to working with the newly elected Government here in Ireland and in particular with <u>Neale Richmond TD</u>, who has been appointed as *Minister of State* at the Department of Foreign Affairs with special responsibility for International Development and **Diaspora**. We will continue to raise issues affecting Irish abroad and those who wish returning home, some of which are reflected in the recently launched <u>Programme for</u> Government 2025.

Wishing you all a very happy St. Brigid's Day! Take care, stay safe and keep in touch, from *Karen, the staff and board of Safe Home Ireland.*

Important update for anyone returning to Ireland with a spouse or de facto partner who is registering for first-time immigration permission

All first time registrations for immigration permission are now taking place by appointment at the Registration Office in Burgh Quay, Dublin, <u>regardless of where in Ireland the applicant</u> <u>resides</u>.

For further clarity and detailed information, compiled by our colleagues at <u>Crosscare Irish</u> <u>Diaspora Support Service</u>, please see <u>**HERE**</u>

Frequently Asked Question

Question:

I am a recently returned Irish emigrant, staying with family in Co. Cork as a short-term measure. **Can I apply to the Safe Home Programme to qualify for social housing support?**

Answer:

Safe Home Ireland can only act on behalf of <u>qualifying Irish born emigrants</u>, **who are still resident abroad**. Otherwise, we would be duplicating or taking over the role of the Local Authorities/Councils here in Ireland.

Therefore, applicants wishing to apply for social housing support (including recently returned Irish emigrants) must **apply directly** to the relevant Local Authority in order to have their housing needs assessed.

Once approved on the Council housing waiting list, applicants can then be considered for Council accommodation, Housing Association tenancies and with help with rent if renting in the private rental market via the Housing Assistance Payment scheme (HAP).

Important Note! waiting times to be offered secure tenancies are significant due to the housing crisis countrywide in Ireland at present.

You can read more about applying for social housing from within Ireland HERE

Although we may not be of much assistance in terms of sourcing housing for those who are already back in Ireland, please bear in mind that we can help in other areas.

NOTE: Our outreach service can offer vital support to assist with paperwork for the social housing application/applying for healthcare and other relevant benefits & entitlements. If you/a family member has recently returned to Ireland and would like to know more about our outreach service or to book an appointment, please do <u>contact us</u>.

Returning to Ireland with Children

If returning to Ireland with children, you can find a whole range of clear and relevant information on the Citizens Information website, under **THIS** useful guide.

Accessing Health Care using the European Health Insurance Card (EHIC)

And

Global Health Insurance Card (GHIC)

The European Health Insurance Card (EHIC) allows the holder access to public healthcare in another <u>EU/EEA state</u> for free or at a reduced rate. It can be used when travelling abroad or when staying temporarily in another EU State.

For information on using your Irish EHIC abroad, please see HERE

Note! You cannot use your EHIC in the UK. However, you can still get access the healthcare you need. You will need to show your Irish passport to the GP or hospital.

For information on using an EHIC if visiting Ireland, please see HERE

In the UK, the EHIC has been replaced by the Global Health Insurance Card (GHIC)

The UK Global Health Insurance Card (GHIC) lets you get necessary state healthcare in the European Economic Area (EEA), and some other countries, on the same basis as a resident of that country. This may be free or it may require a payment equivalent to that which a local resident would pay.

If you still have an existing EHIC you can continue to use it until the expiry date on the card. Once it expires, you will need to apply for a UK GHIC to replace it. You can apply for a new card up to 9 months before your current card expires.

For further information, including using the card when visiting Ireland, please see HERE

Returning to Ireland – Registering with a GP

There is a shortage of doctors in general practice in many areas in Ireland at present. In cities, GPs cannot cope with the level of demand and in rural areas, there are simply not enough GPs in practice. This can cause a big issue for people moving home, where GP practices state that they are either "not taking on new patients" or are operating a waiting list system for new patients.

For GP visit card/Medical Card applicants who run into the difficulties as outlined above, they can give details of 3 GPs/practices that they have tried and failed to register with, the HSE will have to allocate a GP to them. However, this allocation process can also take some time, so prepare in advance of the move and speak to your GP abroad if you need medication to tide you over.

For private patients seeking to register with a GP when they move here, there is no assistance in terms of the HSE allocating a GP, it will be a case of 'shopping around'. Some practices may offer a 'walk in' service so this is worth exploring too.

Making voluntary contributions to your UK State Pension

Deadline fast approaching – 5th April 2025!

If you live in Ireland or abroad but have spent time working in the UK, you might be missing out on some valuable National Insurance Contributions which could increase your UK State Pension entitlement in retirement.

It is important to note this is a once-off opportunity which will expire after the 5th **April 2025.** After this date you will only be able to buy back voluntary contributions from April 2016 onwards.

Who can avail of this opportunity?

In order to qualify for a full UK state pension, you must have paid National Insurance Contributions for 35 years. However, if you have less than 35 but more than 10 years National Insurance Contributions, you could be entitled to a partial UK state pension if one or more of the following apply to you;

- You were working and paid National Insurance contributions
- You were getting National Insurance credits
- You were paying voluntary National Insurance contributions

If you have gaps in your National Insurance Record (NIR) between April 2006 and April 2016 and do not meet the ten-year qualifying requirement you can 'buy back' these years to be eligible for a partial UK State Pension. 'Buy back' refers to making voluntary contributions for any years you were not working in the UK.

If you have already met the ten-year qualifying requirement and have gaps in your National Insurance Record (NIR) between April 2006 and April 2016, you can 'buy back' these years to enhance your UK State Pension entitlement.

How to apply to buy back years?

In order to avail of the option to buy back years, you will need to complete the Application to pay National Insurance contributions abroad form (<u>CF83 - Application to pay National</u> <u>Insurance contributions abroad (publishing.service.gov.uk)</u> and return this to HMRC in the UK directly (return address is on the form).

More information: You can find out how to check your UK National Insurance record, obtain a <u>State Pension forecast</u>, decide if making a <u>voluntary National Insurance contribution</u> is worthwhile for you and your pension, and how to <u>make a payment</u> on <u>www.gov.uk</u>

Returning to Ireland Information Clinic - London

Finally, we are looking forward to travelling to London again in March!

We will be facilitating a *Moving to Ireland Information Clinic* in partnership with <u>London Irish</u> <u>Centre</u> on 19th March.

If you would like to attend, please contact London Irish Centre directly via **Email**: <u>info@londonirishcentre.org</u> or **Tel**: 00 44 207 916 2222. We will also be carrying out inperson meetings and home visits to some of our housing applicants across London and meeting colleagues in other Irish Welfare Centres that week.