



Emigrant Support Service



ADVICE &
INFORMATION



OUTREACH
VISITS



HOUSING
ASSISTANCE



CONNECT

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**Thinking of returning
or moving to Ireland?**

Get in touch

From the Chairman's Desk

The Government has published the legislation that nobody wants in the event that the UK crashes out of the European Union on 29th March 2019. The 15-part Brexit Omnibus Bill contains contingency measures across health, tax, social welfare and transport. It also covers special supports of Brexit related loans to those businesses operating between Ireland and the UK, who would be otherwise be financially penalised in such circumstances.

The Common Travel Area (CTA) has existed between our countries even before Ireland or the UK obtained membership of the EU, and this new legislation is about carrying its effects forward into a possible no-deal Brexit scenario.

Once this legislation, which makes multiple changes to our law, is passed then any law that applies to EU/EEA (European Economic Area) residents will now apply to EU/EEA/UK residents. In such a scenario Irish citizens will continue to have free movement rights as before and will also ensure that British citizens will have freedom of movement in Ireland.

Besides all of that, changes in VAT law on third country exports, otherwise payable on point of entry, will ensure cash flow is preserved for those businesses doing business with the UK. Enterprise Ireland will have a new role in making loans to businesses, and aiding research and development. Thanks to the Common Travel Area arrangements being facilitated through our legislature we will be as ready as we can be.

I was reassured by my former Independent parliamentary colleague MEP Marian Harkin who is the lead negotiator for the European Parliament, when I met her in Strasbourg recently, that legislation ensuring the Social Security entitlements of those who had worked or are working in the UK will be fully maintained as and from the date of departure of the UK from the EU. In other words, whatever rights or entitlements a person has up to the date of departure of the UK from the EU, they will not be affected by Brexit. That is welcome news indeed!

So long for now,

Dr Jerry Cowley - Chairman

Safe Home Programme CLG trading as Safe Home Ireland

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Voting Rights for Irish Emigrants

Seanad Elections are currently the only elections where certain Irish citizens who are resident outside of the State can vote. These citizens must hold a degree (other than an honorary one) from Trinity College /any of the National Universities of Ireland
This closing date to register for this year has just passed -26th February 2019.

A referendum to extend voting rights in presidential elections to Irish citizens living outside the State is now set to take place in the autumn.

It was initially thought the referendum would take place in May 2019 but it is now expected to take place on either October 25th or November 1st 2019. We understand the Government decision to 'put back' the referendum until later this year is due mainly to the current focus on Brexit and the implications of whatever the outcome of that may pose for this important referendum.

Returning to Ireland and the cost of Private Health Insurance

As a follow-up to our section last month on private health insurance in Ireland, here is some important additional information for returning emigrants who may be considering taking out private health insurance on their return home.

Since 1st May 2015, most people over the age of 34 who take out private health insurance in Ireland for the first time are hit with loadings on their premium. The loadings are applied at a rate of **2 per cent a year for each year** that an individual is over the age of 34. The loading can be considerable, depending on your age and if you have never held private health insurance in the past.

Returning emigrants can escape the loadings **IF they buy private health insurance within nine months of their return.** However, **this will also depend on when exactly they left Ireland, and when they returned.**

Anyone who left Ireland after May 1, 2015, and who has since returned home, might escape or avoid the full force of the loadings - depending on when they returned home. People who left after May 1st 2015, who then returned before November 1st, 2018, and who never had private health insurance before, can expect to face full loadings. However, people who left after May 1st, 2015 and who returned on or after November 1st, 2018 can get a credit for the time spent outside Ireland - as long as they buy private health insurance within nine months of their return.

The legislation around this health insurance loadings system is currently under review and may change, so our advice is to check out your situation in relation to loadings in advance of a move. The Health Insurance Authority (HIA) is the statutory regulator of the private health insurance market in Ireland. The Authority also provides information regarding their rights and health insurance plans and benefits -see www.hia.ie or seek out the advice of a health insurance broker to advise you on the best plan to suit your individual /family circumstances.

Up-dating Council housing waiting lists - Assessment of Housing Need – 2019

Councils throughout Ireland have begun their regular reviews to order to update their records on numbers wishing to avail of social housing supports. As part of this process, Councils may be sending out forms for people on their housing list to complete. Some Safe Home housing applicants have already received these forms and are unsure what they should do. **It is very important to complete and return these forms.** In doing so, you will be indicating your on-going desire to be considered for Housing Association schemes back in Ireland. In cases where circumstances have changed since your Council application was processed, it is important to include up to date information; E.G most recent proof of income/benefits/rent statement etc.

If you have received a form from a Council in Ireland, **don't panic!** Give us a call or pop into your nearest Irish Welfare/Advice Centre for assistance.

Reduced driving lessons for certain returning emigrants/people who have moved to Ireland

From 21st January 2019, the Irish Road Safety Authority (RSA) introduced a shorter EDT programme for certain foreign license holders, who hold a full car licence (category B) from another country with which Ireland does not have an exchange agreement. People in this category may qualify for exemption from Essential Driver Training (EDT) lessons numbers; 2,3,4,8,11 and 12.

Qualifying conditions, applicants;

- Must submit their full foreign driving licence
- Must have held the licence to for at least 2 years
- Have a foreign licence that has not expired more than six months on the date of application
- Hold an Irish learner permit (having passed the Irish theory test).
- Produce a Letter of Entitlement from the issuing authority abroad

What is a letter of entitlement? This refers to a copy of a driver record with details of name, address, date of birth, driver number, date of expiry of licence and class of licence to include details of what that class refers to. The letter of entitlement is required to verify that the licence has not being withdrawn or disqualified and can be obtained from the body that issued your foreign licence abroad.

Note! Only driving instructors who are approved by the RSA can deliver the EDT lessons. For more information, please contact; The Road Safety Authority – Tel: +353 96 25000

Email: drivingtest@rsa.ie web: www.rsa.ie

Returning to Ireland Information Sessions in the UK

We were delighted to partner with Crosscare Migrant Project, The London Irish Centre and Irish in Britain to co-facilitate an Information Session for Non-Profits in London on 14th February. There was a great attendance from organisations right across London and we would like to thank all those who took time out of their busy schedule to attend. It was a very interactive session and was also a great opportunity for groups to network together.

We plan to co-facilitate a further session in the midlands/north of England in April and more information will follow shortly. We are also planning a series of Information Clinics for individuals who are considering returning, the first of which we will co-facilitate with Luton Irish Forum on Friday 14th June 2019. More information to follow once other venues/dates are confirmed.

Frequently Asked Question– I've sold my home abroad and hope to buy a property on my return to Ireland. I have a very small UK pension and will need to apply for the State Pension (Non Contributory).

Q. How will the capital/savings from the sale of my home be assessed by welfare

A. In certain cases, the Department of Social Protection /welfare assessors may ignore the proceeds of the sale of your home, up to a limit of €190,500, when assessing your means.

When does this exemption apply? The exemption applies if you sell your home and you, either, buy other accommodation, or rent other accommodation, **or** move into a private nursing home that is registered under the 1990 Health (Nursing Homes) Act, or move in with a person who is caring for you and is getting Carer's Benefit or Carer's Allowance, **or** move to special or sheltered housing in the voluntary, co-operative, statutory or private sector.

Each case will be assessed on its own merits and applicants will be required to provide documentary evidence that clearly outlines their situation.

Applying for an Irish Insurance Number (PPSN) on return to Ireland

A Personal Public Service Number (PPSN) is a unique reference number that helps you access social welfare benefits, public services and information in Ireland. On return to Ireland, you should attend the PPS Registration Centre for the county you have moved to. Details of centres can be found via; www.welfare.ie While an appointment can be made online in advance by setting up an account via; www.mywelfare.ie , you must attend a 'face to face' appointment to complete the registration process.

Note! Many of the PPS allocation centres will only take online appointments.

Applicants must give a reason/produce evidence as to why a PPS Number is required (e.g. application for a Medical Card/Child Benefit etc). Evidence of identity and address must be provided.

Proof of Identity: Proof of identity is a vitally important aspect of the registration procedure and must be established before a PPS Number is allocated. Usual accepted forms of proof of identity include birth certificate, passport, drivers licence.

Evidence of address: You need to show evidence of your address. You can use any of the following documents to do this (the document must show your name and address and not be older than 3 months):

- A household utility bill- An official letter/document
- A financial statement- Property lease or tenancy agreement
- Confirmation of address by a third party such as a hotel/hostel administrator or manager, school principal/administrator or accommodation/property owner.

Q. "I'm staying with family and don't have any bills in my own name. What can I do about evidence of address?" **A.** For those who may be staying with friends or relatives, an original household bill plus a note from the bill holder confirming your residency at the bill address is acceptable. This note can be written on the bill itself.

Entitlement to a Medical Card under EU Regulations:

If you belong to one of the following groups, you will get a Medical Card under EU Regulations without a requirement to meet income means testing guidelines: **(A)** You are living in Ireland and receiving a social security payment from another European Union /European Economic Area (EU/EEA) country or Switzerland and you are **not getting any*** Irish social welfare payment (apart from Child Benefit or Early Childcare Supplement). You must not be employed or self-employed here. * **Important Note!** Anyone in receipt of a part Irish or Pre 53 Pension will be assessed under the means test, **not** under EU regulations.

(B) You are living in Ireland and working in another EU/EEA country or Switzerland and are liable to pay Social Insurance Contributions in that country. **(C)** You are living in Ireland and you are the dependent spouse or child of someone employed in another EU/EEA country and Switzerland. You must not be getting an Irish Social Welfare Payment apart from Child Benefit or Early Childcare Supplement and you must not be liable to contribute to the Irish social welfare system. **(D)** Similar to those in category B. above, posted workers and their dependants may also qualify. These are workers who are employed in another country covered by the Regulations but are sent by their employers to work in Ireland for a limited time.

Important Note! Both the Irish and UK Governments are currently working on draft legislation that will protect this and other existing rights to health care, welfare, and other key areas in the event of a 'no deal' Brexit.

Safe Home Ireland is supported by the Emigrant Support Programme via:



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