The following article has kindly been provided by the Finance Minister Mr Sammy Wilson as a better insight into what the rates deferment scheme really means for pensioners.

On the 1st April this year my Department introduced a new rates deferment scheme, providing owner occupier pensioners with a new payment choice for their rates. Deferment of rates will be attractive to those pensioners who do not have access to other means of support, and are struggling to meet the mounting household bills they face living on in the family home in their retirement years. I want to provide people in this position with a payment option that will enable them to remain in that home.

It is important that people are aware that the scheme is quite different from the wide range of measures currently available to help pensioners with their rates. The key difference is that deferment is not a new relief or allowance, rather it provides a payment choice. In this respect it is not ‘free’ money. Those entering into the scheme will be required to enter into a contractual agreement with my Department, through Land and Property Services. The scheme will enable eligible persons to postpone paying rates until their death, with the debt secured against their property and incurring interest. Applicants will be assessed taking account of a range of criteria, including the level of equity in their property, their age, ownership of their property and occupation of it as their sole or main residence, etc.

People will be able to apply for the scheme if they:

- are aged 60 or over on 1 April 2010 - this will subsequently increase in line with changes to pensionable age;
- own their own home and occupy it as their sole or main residence;
- have sufficient equity in their home (at least 40 per cent) - this is the value which is not subject to a mortgage or charge; have a capital value on their property of £50,000 or more (average £340 bill)

A pensioner’s partner can also apply jointly with them if they own and occupy the same property as their sole or main residence. In those instances where more than one person owns the home, all owners will have to apply and meet the scheme’s requirements.

Deferment will enable eligible pensioners, along with their partners, to roll up their rate bill, at a concessionary rate of interest, until their death, the sale of the property or the conditions of the scheme are broken. This will involve a long term contractual commitment, possibly upwards of 30 years, that should not be lightly entered into. Anyone interested in the scheme can request an illustration of the possible cost of deferring rates over their anticipated lifetime.

There will be a range of difficult issues for potential applicants to consider including the level of mounting debt, the impact on property equity and, looking further into the future, the value of the estate they may wish to pass on to their family. In this respect anyone interested in the scheme should talk this over with those close to them. Each individual will have to carefully weigh up the issues and decide whether the scheme suits them.

Further information on the scheme can be found in the deferment fact sheet. The fact sheet and guide can be accessed on the web at www.nidirect.gov.uk/rates-deferment-scheme.htm. Alternatively you may telephone Land and Property Services.
Affordable Warmth Campaign: Breakfast Launch

This article was provided by the NEA to highlight the launch of their new Campaign. Whilst enjoying the most important meal of the day, delegates from government, the charity sector and local agencies at National Energy Action (NI) Breakfast Seminar heard of one of the most pressing issues affecting Older people in Northern Ireland today; Fuel Poverty.

The Stormont Hotel Belfast was the venue for the launch of National Energy Action (NI) ‘Affordable Warmth Campaign’ – this three year Campaign funded by The Atlantic Philanthropies’ is a well resourced programme seeking to put a human face to the plight of Older people in fuel poverty across Northern Ireland.

Chairperson of the Social Development Committee Mr. Simon Hamilton MLA addressed the delegates stating that the issue of Older people and Fuel Poverty is one that needs to be highlighted. Mr. Hamilton referred to the need to find solution based approaches to Fuel Poverty that will help better inform Government policies.

National Energy Action (NI) Director Ms. Pat Austin called for increased cross-departmental working in the Northern Ireland Executive in relation to fuel poverty. Ms. Austin told guests that “We know that older households here are predisposed to fuel poverty, with a third of all pensioners living below the poverty line. “Our new campaign will help tell the story of older people here; supplementing existing data with real-life evidence about what it is like to be fuel poor.

The Affordable Warmth Campaign will be a three year project, run by National Energy Action (NI). The Campaign will commence this year, with a focus on older people in Northern Ireland; highlighting the impact that fuel poverty has on this group. Although led by National Energy Action (NI), the project will be run in partnership with agencies that support older people throughout Northern Ireland.

This Campaign will seek to raise public and political awareness of the issue and impact of fuel poverty amongst this target age group. National Energy Action (NI) will provide information, training and awareness raising to those engaged with the fuel poverty agenda.

Northern Ireland has the highest proportionate number of older people dying as a direct cause of fuel poverty. NISRA statistics show there was a 60% increase in the number of cold-related deaths in Northern Ireland in 2008. This was the highest-recorded level in 10 years, equating to 873 deaths among the over 65s.

National Energy Action (NI) is keen to hear from anyone over the age of 60 who has experienced fuel poverty and would like more information on the campaign’s research project.

National Energy Action (NI) is calling on older people in Northern Ireland to share their experiences of fuel poverty - in a bid to force government action.

National Energy Action (NI) can be contacted by telephone on 028 9023 9909 or by writing to National Energy Action NI, 64-66 Upper Church Lane, Belfast BT1 4QL. The email address is northern.ireland@nea.org.uk and the website www.nea.org.uk

Opposite– Pat Austin NEA, David Crothers, Simon Hamilton MLA
The Older People’s Advocate partnered with NICCY to host an Intergenerational day on the 29th April– the event was a celebration of the work done by 11 groups from across Northern Ireland, the work was then exhibited for one week at the University of Ulster Belfast Campus.

The launch day saw great interaction between the groups and highlighted some of the good work that is being done. The two Junior Ministers Mr Robin Newton and Mr Gerry Kelly attended the event and we also had two MEP’s join us from Brussels to lend their encouragement to the groups, Ms Bairbre de Brun and Mr Jim Nicholson.

The photo opposite is of the MEP’s, Dame Joan Harbison the Older People’s Advocate, Patricia Lewsley Commissioner for Children and Young People and the group from Newington Day Centre who produced this quilt with a group of older and younger people.

Projects showcased on the day were:

1. Feel Safe, Keep Safe, Be Safe- St Vincent De Paul Turflodge
2. West Belfast 50+ Forum – VSB “Afternoon Delight”
3. Breakthru Project- Dungannon
4. Comber Primary School – Generations Together Project
5. Newhill Youth Link Community Association – Sharing Stories, Skills and Knowledge
6. Transage Christmas Mosaic Project- Newington Day Centre
7. RNID Kinghan Church and Jordanstown Schools- ‘Then and Now’
8. Senior Citizens Cross Community Intergenerational Cultural Project – Star Neighbourhood Centre
9. Volunteer Now Intergenerational Action Magazine- VSB Belfast
10. Building Relationships- Presbyterian Board of Social Witness
11. Older and Younger Women United Nations Project – NIWEP

The exhibition can be viewed at the NICCY and OPA offices situated in Millennium House.

For more information on this day please see our website: www.olderpeoplesadvocateni.org
Or alternatively www.niccy.org.
Aims and Objectives of the Older People’s Advocate

The Older People’s Advocate will:

- **Facilitate** public consultation events on the proposed role, remit and powers of an Older People’s Commissioner;

- **Provide** a focus for individual older people and representative groups from the voluntary and community sector to highlight issues that are of concern for older people;

- **Bring** these issues and concerns to the attention of the Junior Ministers in the Office of the First and Deputy First Minister;

- **Provide** Junior Ministers with analysis based on the views of the voluntary and community sector of the impact and practical workings of policies and strategies aimed at older people.

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**Intergenerational Peace Builders and Policy Shapers attend the United Nations**

Northern Ireland Women’s European Platform, supported by the Older People’s Advocate and funded by Atlantic Philanthropies, organised a delegation of women, older and younger, from around Northern Ireland to participate in the UN Commission on the Status of Women and the fifteen-year review of the Beijing Platform for Action. The group was facilitated by Kate McCullough.

The main aim of the programme was to raise awareness of the role of women in Northern Ireland in peace building and shaping policy both from a younger and older perspective to a wide range of participants attending the Commission meeting. The delegation made a number of presentations highlighting the need for younger and older women to work collaboratively to share skills and knowledge and build peace in communities torn apart by conflict.

The delegation had the opportunity to network with over 3,000 other women from around the world, listen to and engage with inputs from 191 world governments and have face to face discussions at the UK Government Mission including with the UK Ambassador, UK Government Minister and UK senior officials.

The delegation produced a publication to take with them recommending additional actions to attending world Governments on the Beijing 12 critical areas which it believed were necessary to ensure the inclusion of older women in the Platform for Action.

On returning home the members of the delegation prepared a presentation on their experiences and findings to share with other women in a series of workshops around Northern Ireland.

The report can be found at www.olderpeoplesadvocate.org/reports

Opposite – Emma Johnston
Patricia Donald
Lynn Carville

Lynn Carville, June Mallon, Liz Law, Patricia Donald, Irene Miskimmon, Emma Johnston, Hazel Holmund, Kate McCullough and other UK NGO’s.