



Newsletter of National Traveller MABS

Issue 17, Winter 2019

Welcome

Welcome to Issue 17 of **The National Traveller MABS Newsletter**, the bi-annual newsletter of National Traveller MABS.

In this edition our aim is to provide useful information about services which may be of benefit to you, including online banking, the Credit Union current account, Better Energy Warmer home schemes, call charges, Debt Relief notices, and updates on Budget 2020. We also aim to keep you informed of the work that we continue to do for Travellers in areas like accommodation, energy poverty, and access to financial services.

In June we launched research into the extent of energy poverty experienced by Travellers living in caravans and mobile homes. Extensive research was carried out by Traveller women who interviewed 65 Traveller families. It found that the families were spending five to six times more than the general population spend on energy. Angela Black, the Chief Executive Officer of the Citizens Information Board kindly launched the report. We have distributed it widely to politicians and gave a presentation on the findings at the Energy Action Conference in Croke Park in October.

The launch of our new guidebook for organisations supporting families of Travellers in prison took place in Carmichael Centre on 26th November. We developed this guide as part of our work on the Travellers in Prison Initiative. We have also launched an information flyer for families of people who are in prison. This was developed by National Traveller MABS to assist people at a time when they are very vulnerable.

We would like to thank Travellers and their organisations who work with National Traveller MABS, in helping to push for positive changes for Travellers.

Please visit our Facebook page <https://www.facebook.com/NTMABS/> or follow us on Twitter at @ntmabs.



Staff of National Traveller MABS. Back row, left to right: Sian Crowley, Temitope Animashaun, Dermot Sreenan. Front row, left to right: Michelle Kearns, Nancy Power, Margaret Collins.

Better Energy Warmer Homes Scheme



In this year's budget there was an increase of € 13 million to the Better Energy Warmer Homes Scheme. Have you heard about it?

The Better Energy Warmer Homes Scheme funds energy efficiency improvements in the homes of the elderly and vulnerable. This scheme aims to improve the energy efficiency and comfort conditions of homes occupied by vulnerable households through the installation of:

- Draught proofing
- Attic insulation
- Lagging jackets
- Low energy light bulbs
- Cavity wall insulation

The scheme is available to homes that meet the following criteria:

- Owner-occupied non-Local Authority homes
- Homes constructed before 2006
- Owner is in receipt of Fuel Allowance as part of the National Fuel Scheme
- Job Seekers Allowance for over six months and with children under 7 years of age
- Working Family Payment
- In receipt of the One Parent Family Payment

Landlords can avail of grants from the Better Energy Homes Scheme if they have tenants in, or at risk of, energy poverty.

For more information contact SEAI on 1800 250 204 or go to https://www.seai.ie/grants/Warmer_Homes_Scheme/

Forms for the scheme area available at https://www.seai.ie/data-and-insights/forms/Warmer_Homes_Application_form_2018.pdf



Launch of Report into Energy Poverty Among Travellers Living in Mobile Homes and Trailers

On June 21st Angela Black, CEO of the Citizens Information Board, launched our report 'Accommodating Ethnicity, Addressing Energy Poverty Among Travellers Living in Mobile Homes and Trailers.' The report, written by Dr. Stuart Stamp, found high levels of energy poverty and financial exclusion among this group. It makes a series of recommendations around the provision of energy efficient

accommodation, increases and extension of winter fuel payments and the use of the exceptional needs supplement to support families and address energy poverty.

National Traveller MABS has also compiled a factsheet on the report. The report is available on our website www.ntmabs.org in Publications



Energy Action Conference

This year National Traveller MABS undertook research on energy poverty among Travellers living in mobile homes. Our report has the following recommendations:

- That Travellers have access to a mobile/chalet rental scheme which offers residential standard mobile homes
- That the fuel allowance be increased for Travellers living in mobile homes/trailers
- That families sharing bays should qualify for fuel allowance payment
- That exceptional supplement is applied for by Travellers with health conditions that are living in mobile homes

National Traveller MABS are currently promoting this work and trying to get support for these recommendations. We made a presentation at the Energy Action National Energy Poverty Conference in Croke Park in October. Minister for Communications, Climate Action and Energy Richard Bruton opened the event. He spoke about ensuring that the most vulnerable are helped when we move away from using fossil fuels. He said 'we want to make sure that people don't get left further behind.' National Traveller MABS continues to work to stop Travellers having to live in energy poverty.



Right to left: Vincent Ross (MABS), and Gwen Harris (MABS), with Minister for Communications, Climate Action and Environment, Richard Bruton



Calculating your take home pay in 2020

If you are working and would like to know how Budget 2020 will affect your take home pay, you can use an online tax calculator. There are a number of free online tax calculators which are easy to use. To find them, go online and type 'tax calculator' into Google. You will be given a few different options. Click on any of the top links to tax calculators, and follow the instructions. The calculators will give you your monthly and annual take home pay.



Credit Union

Some Credit Unions are now offering current accounts

Did you know that some Credit Unions are now offering current accounts? This is an account that allows you to receive your salary, pay bills and set up direct debits and standing orders. You can also operate your account online and using a mobile app.

The Credit Union current account will give you a dedicated IBAN (International Bank Account Number). You also get a MasterCard Debit Card with contactless payments. This allows you instant access to your money so you can make a payment or withdraw money whenever or wherever you need.

The Current Account has simple and transparent pricing. There is a monthly fee of €4.00. This covers unlimited Euro point of sale and contactless transactions, unlimited mobile and online banking and unlimited standing orders and direct debit processing and up to five Euro ATM withdrawals per month.

There are 30 credit unions with 115 branches currently offering these services for more information go to www.currentaccount.ie

New Safer Online Banking

You might have noticed some changes when using your online banking or buying things online recently. This is because new European Union Laws came into effect on 14th September 2019. They aim to make it safer to do online banking or buy goods and services online. This generally means that there will be an additional step when you are logging on to your online bank account.

These changes will also allow for new services called 'Open Banking'. This will allow you as a bank customer to shop online directly from your bank account without using a credit or debit card. This facility is being rolled out at present. Other changes will also allow you to see all your bank accounts in one single view (if you have more accounts with more than one bank). For more information check out your bank's website or go to the Banking and Payments Federation Ireland website (www.bpfi.ie) in the News section.





Budget 2020 News

Below is a summary of measures outlined in Budget 2020

Changes to Social Welfare

There will be no increase in weekly social welfare payments. However, there are some changes to Jobseeker's Allowance for people aged 25 and people aged under 25.

The weekly rate for a qualified child will increase by €2 from €34 to €36 for children under 12 years of age. It will increase by €3 from €37 to €40 for children aged 12 years and over (from January 2020).

Jobseeker's Allowance

Jobseeker's Allowance for people aged 25 will increase to the maximum rate, from €157.80 to €203 (from January 2020).

Jobseeker's Allowance for people aged under 25 will increase to the maximum rate, from €112.70 to €203, if they are living independently and getting a state housing support such as Rent Supplement, RAS or HAP (from January 2020).

Supplementary Welfare Allowance

Supplementary Welfare Allowance for people aged 25 will increase to the maximum rate, from €157.80 to €203 (from January 2020).

Supplementary Welfare Allowance for people aged under 25 will increase to the maximum rate, from €112.70 to €203, if living independently and getting a state housing support such as Rent Supplement, Rental Accommodation Scheme (RAS) or Housing Assistance Payment (HAP) (from January 2020).

Christmas Bonus

A Christmas Bonus of 100% will be paid in December 2019 to people getting a long-term social welfare payment (minimum payment of €20).

One-parent families

The earnings disregard for the One-Parent Family Payment and the Jobseeker's Transitional payment will increase by €15 per week, from €150 to €165 per week (from January 2020).

Working Family Payment

Working Family Payment income thresholds will increase by €10 per week for families with up to 3 children (from January 2020).

Fuel Allowance

The Fuel Allowance will increase by €2 per week from €22.50 to €24.50 (from January 2020).

Living Alone Increase

The Living Alone Increase will increase by €5 per week from €9 to €14 (from January 2020).

Carers

The number of hours that a carer can work or study every week outside the home and still get Carer's Benefit or Carer's Allowance will increase from 15 hours to 18.5 hours.

Means test for social welfare payments

The Blind Welfare Allowance paid by the Health Service Executive (HSE) will not be taken into account in the means test for a social welfare payment.

Household Benefits Package

Qualifying criteria for the Household Benefits Package will be broadened for people aged under 70 to allow another adult to live in the home.

Housing

Funding of €14.5 million is allocated for the delivery of Traveller-specific accommodation.

Environment

Climate change

Carbon tax has been increased from €20 per tonne to €26 per tonne. This applies from midnight on 8 October 2019 on petrol and diesel - for motor vehicles. The carbon tax increase will apply to other fuels (including household fuels) on 1 May 2020.

13 million is allocated to the Warmer Homes Scheme to provide free energy efficiency upgrades to households that are considered to be at risk of energy poverty.

For more information on the warmer homes scheme go to <https://www.seai.ie/grants/home-energy-grants/free-upgrades-for-eligible-homes/>



National Education Achievement Awards 2019

By Cathleen McDonagh Clark

Exchange House Ireland National Traveller Service on the 17th Oct hosted the 11th National Education Awards for members of the Traveller Community.

The National Education Achievement awards are held to acknowledge the educational achievements of members of the Traveller community, who have completed the Junior Certificate, Leaving Certificate, GCSE, A Level and Third Level Courses. We also acknowledge people who have completed a Quality Qualifications Ireland (QQI) Award.

The National Education Achievement Awards are a mark of respect to a people whom experience continuous negative stereotyping. This is an event in which people are celebrated for who they are and applauds their success. It is a celebration of the potential of a people.

The event is a celebration of educational achievement which marks a wonderful success for the recipients, their families and the community. The awards also acknowledge the support received from family, friends and teacher/tutors along the way.

The recipients of the Educational Achievement Award are a positive example of the on-going educational achievements within the Traveller Community.

Our guests of honour at the awards were the Minister of State for the Department of Justice and Equality Mr David Stanton and our own celebrity Sharyn Ward, not forgetting the nominees and recipients of the Award.

Minister David Stanton applauded and congratulated the recipients on the night and stressed the importance of Education and his commitment to opening doors of opportunity to members of the Traveller community within education and society.



Sharyn Ward, who has the voice of an angel, gave a powerful performance singing at the event. She congratulated all the recipients on their achievements. Along with Minister Stanton, Ms Ward presented the recipient their certificates and medals on the night.

We also had a very special guest at the event; the Sam Maguire Cup held a place of honour.

There was a video shown on the night where celebrities from both the Traveller community and the wider majority community expressed their congratulations to all the recipients.

To finish off the event a raffle was held with various prizes of Lap-top, Tablet, Phones and vouchers.

It was a great celebration of the educational achievements for all the nominees and recipients on the night.

Education is a key to opening doors to the future. They are the future of the Traveller community. Their spirit and ability to achieve will safeguard our future and that of the community.

For 2020 if you would like to nominate someone please contact Exchange House Ireland National Traveller Service at 018721094





National Traveller MABS events in 2019



Photos from the launches of our back to basics flyer in Limerick, Accommodating Ethnicity, Addressing Energy Poverty among Travellers living in Mobile Homes and Trailers, and Financial advice for Travellers with a family member in prison.





Big Savings to be made when you switch energy suppliers

For many of us the thought of switching energy suppliers may fill us with dread. This might be because we think it will take a lot of time to figure out what company to switch to and organise for the transfer to the new supplier. However, don't rule it out, it may be worthwhile as there is a lot of money to be saved by changing over.

The simplest way is to use one of the switching websites, www.bonkers.ie or www.switcher.ie. These provide consumers with a transparent and impartial way to compare energy tariffs. It will also help you find the best gas and electricity provider. The Commission for Regulation of utilities also provides a list of electricity and gas providers with some helpful hints and tips on switching.

How to switch your utilities

Step 1 – Find Out

Find out about your current energy use as this will help you pick the best option when changing supplier.

You should find out who your current supplier is, how much energy you use and how much you are currently paying. All this information is available on your bill. You should also find out when your current contract (discount period) finishes. If you're not sure about this, ask your supplier.

Step 2 – Renegotiate

Most suppliers don't want their customers to switch. They may be willing to offer you a better tariff if you stay with them. So you should contact your supplier and ask what discounts are available to existing customers.

Remember, you are able to move to a new supplier if you wish and as long as you are not on a fixed term contract, there are no penalties or charges for switching.

Step 3 – Shop Around

There are many suppliers in both the gas and electricity markets and they want customers like you to switch to them. There are a range of tariffs available from the different suppliers, so shop around to find the one that suits you best.

Using a price comparison website can make this even easier and there are details above about how to do this. You can also switch suppliers through the price comparison websites at no cost to you, so let them do the hard work for you!

Step 4 – Choose

Now you've spoken to your current supplier and used a price comparison website to shop around, you are able to choose the best offer for your needs.

All you need to do now is contact your chosen supplier and confirm you want to switch to them (or do this through the price comparison website).

Helpful tip – There are few things you will need when you switch. For electricity switches you'll need your Meter Point Registration Number (MPRN) and for gas you'll need your Gas Point Registration Number (GPRN). These can be found on your current bill. It is also important to provide an up to date meter reading when switching, to ensure you are billed accurately.

When you switch, your new supplier will notify your old supplier. Once your account has been switched you will receive a welcome letter from your new supplier. You will also receive a final bill from your old supplier.

Potential saving: €300 per year

Total time: 30 mins





Cost of call charges to lo-call numbers to change

From 1st December 2019, there will be a new 'Geo-Linked' retail tariff condition for 1850, 1890, 0818 and 076 non-geographic numbers. This means that these calls which can usually cost between 5 cent per minute and 34 cent per minute will now cost the same as a standard landline call. If your mobile or home phone has a bundle that includes landline calls these will be included in those bundles.

For more information go to the website of the Commission for Communications Regulation, <https://www.comreg.ie/> Click on the Licensing tab, followed by the Numbering tab, then Non-Geographic numbers.



What is a Debt Relief Notice?

A Debt Relief Notice (DRN) is an insolvency solution for people who have a low income, few assets and debts of less than €35,000. Insolvency is when a person is bankrupt and unable to repay their debts.

A DRN is a formal agreement that allows for the write-off of **qualifying** debts of up to €35,000. This is in cases where it is unlikely that a person will be able to repay, and unlikely their financial situation will improve in the next 3 years.

Debts such as personal loans, credit card loans, store cards, credit union loans and overdrafts could be included in a DRN. It is not a suitable solution for people with a mortgage.

Qualifying debts are un-secured debts and **may include**:

- Utility bill arrears (gas, electricity etc.)
- Rent arrears (including those to the local authority)
- Credit card debt
- Store card debt
- Bank overdrafts
- Unsecured bank loans

Debts not included:

- Debts under family law orders, such as maintenance orders for spouses and children
- Debts due under court awards for personal injury or death

- Debts arising from a loan (or forbearance of a loan) obtained through fraud or similar wrongdoing
- Debts arising under court orders made under the Proceeds of Crime Acts or fines imposed by the courts for criminal offences

People applying for a DRN will have to meet certain disposable income criteria. Assets owned by the person will also be taken into account with exceptions made for some assets.

For people who have problems paying their debts the local MABS service can support you to explore all your options for dealing with your debts including applying for a DRN.

For more information on where your local service is go to mabs.ie or to find more detailed information on Debt Relief Notices go to:

Insolvency Service of Ireland, <https://www.isi.gov.ie/>, and click the link to Debt Solutions, followed by the link to Debt Relief Notice

or

Citizens Information, www.citizensinformation.ie, and search for Debt Relief Notice

Why and how to report racist incidents

Earlier this year, National Traveller MABS attended ENAR Ireland's 'Responding to Racism' training. The training was held to promote ENAR's 'Responding to Racism Guide'. The guide is a supplement to ENAR's iReport.ie system for recording and monitoring racist incidents in Ireland.

ENAR defines racism as:

Any action, law, speech, or incident which has the effect (whether intentional or not) of undermining anyone's enjoyment of their human rights, based on their actual or perceived ethnic or national origin or background, where that background is that of a marginalized or historically subordinated group.

People who experience racist incidents may not feel able to report them to the Gardaí. iReport.ie is a safe and confidential tool where people, communities, and organisations can report racist incidents. It is a monitoring tool, which means that it provides evidence and data on racism in Ireland. This type of information is very useful and important to communities and organisations trying to fight racism in Ireland.

The guide has been developed for people who have experienced racism, people who have witnessed racism, and organisations or individuals who wish to provide support to people experiencing racism.

This guide is really useful for individuals and organisations alike as it offers:

- A definition of racism, and how racism is defined in international and Irish law
- A history of racism as part of a system of oppression
- An exploration of the effects of racism on victims
- Why and how to report racism
- How to tell the difference between racist discrimination and racist crime
- How to report racism in the media or online
- How to support victims of racism
- How to respond to racism in the community
- What to do as a bystander witness to a racist incident

You can download the guide from ENAR'S website <http://enarireland.org/>

If you would like to report a racist incident, go to <https://www.ireport.ie/>

[ENAR Ireland (European Network Against Racism Ireland) is a national network of nearly 100 organisations working together to highlight and address racism in Ireland. National Traveller MABS is a member of ENAR Ireland.]

Money management community education in Carlow

Congratulations to Carlow Traveller Programme staff and participants from St. Catherine's Community Service Centre, who recently completed a money-management community education program with Carlow MABS. Matt Mulvey, Money Advice Coordinator for South Leinster MABS, facilitated four sessions with a group of ten participants in September and October.

Speaking about the course, Kathleen Kerrigan said "We learned a lot during the course, and it was very interesting. It didn't feel like work." Elizabeth Connors said "The course was a great experience. We had a great facilitator who helped us relate the topics to our own lives and to the lives of people we work with". Matt Mulvey said "The attendees at this programme were one of the best if not the best participants at any of the programmes delivered by me. They were interested, engaged and participated fully, bringing an energy to each class that made it special."



Left to right: Teresa Ryan, Kathleen Kerrigan, Bridget McCarthy, Matt Mulvey, Elizabeth Connors, Michelle Doran, Winnie Cassidy, Kathleen Cassidy, Kathleen Cash, Elizabeth Connors



Expert Review Group Reports on Review of the Traveller Accommodation Act 1998

The Expert Review Group which was set up to review Traveller Accommodation reported to Minister of State Damien English T.D. in July. Their report makes a series of short and medium term recommendations to improve delivery of Traveller accommodation. These include replacing the Local Traveller Accommodation Committee with Strategic Policy Committees on Traveller accommodation. These committees would have increased powers to oversee the delivery of accommodation. The report also recommends extending the powers of the National Traveller Accommodation Consultative Committee, which would become the National Traveller Accommodation Authority.

They also recommend legislative changes that would enable council officials to by-pass blocking by councillors of planning and delivery of Traveller accommodation. If implemented the proposed changes will have a major impact on the quality and delivery of Traveller Accommodation.

You can download the Traveller Accommodation Expert Review Report from <https://www.housing.gov.ie/>

Conference on the impact of Conflict on Traveller Mental Health

By Thomas McCann

On the 16th of April 2019 a conference organised by the Traveller Counselling Service, the Traveller Mediation Service, and Exchange House Ireland, looked at the impact of inter-family conflict on Travellers' mental health.

Over 150 Travellers and Traveller activists, service providers, policy makers and state department representatives, assembled in Dublin Castle for a conference entitled 'Inter-family Violence and its Impact on Traveller Mental Health', with attendees travelling from all over Ireland and from as far afield as London.

The aim of the conference was;

- To raise awareness of the ways conflict impacts on Traveller mental health
- To make recommendations to ensure that all Travellers have access to culturally appropriate services to support them in dealing with the effects of conflict

The conference heard that there is clear evidence that many Travellers whose lives have been deeply impacted by conflict and violence are actively looking for ways to end this cycle, and to live in peace.

One Traveller mother described 'the fear factor' as:

'living with a constant feeling of stress and helplessness, knowing that my sons could be hurt or even killed by the feuding, or that they might seriously injure or kill someone else, and spend the rest of their lives in prison.'

There is also evidence that exposure to violence and conflict can lead to mental health difficulties such as depression, anxiety and aggressive behaviours in both adults and children.

A number of recommendations emerged from the conference which will be published in a report which will be available next month.

One of the key recommendations was that

- There needs to be a Traveller-led, state supported, national response to the problem of inter-family violence

A report on the Conference was launched on the 4th of December in Exchange House.

Please contact Suzie@travellercounselling.ie for more information

Travellers Organisations design new MABS flyer

In June of this year we launched a new MABS flyer, designed by Travellers for Travellers.

In 2018, two Traveller Primary Health Care Projects highlighted the lack of MABS promotional materials which were relevant to Travellers. Both groups said that the imagery used in MABS promotional materials did not represent Travellers or people outside of mainstream society. They also said that the language used was formal and difficult to understand. This means that some Travellers may not realise that MABS is a service which is available to them, and which they have a right to use.

To address this issue, the Primary Health Care Workers formed a focus group with National Traveller MABS and artist Hazel Hurley. Over six months, the focus group and Hazel designed a library of images which we can use in our promotional and education materials. The group also developed an easy-to-read flyer which can be used by Traveller organisations to promote MABS.

The flyer was launched in Limerick and Clondalkin in June as part of Traveller Pride Week 2019. The Limerick event was held in Limerick City Council and was attended by the Mayor of Limerick, Minceir Whidden, Limerick City Traveller Health Advocacy Programme, Kilmallock Travellers Group as well as West Limerick Primary Health Care Project and Clondalkin Travellers. The Clondalkin

event focused on mental health and was attended by members of the local community.

National Traveller MABS would like to thank West Limerick Resources Primary Health Care Team and Clondalkin Travellers Primary Health Care Team for their time and the work they put into developing this resource.

The flyers are available to all Travellers organisations. If you would like more information about the flyers or MABS, please contact our offices on 0761072230 or on info@ntmabs.org.



Paying your Energia Bill

National Traveller MABS has been made aware of payment methods for customers of Energia

In circumstances where a customer is unable to make a payment via direct debit or online using a debit card the customer can make a payment at any **Bank of Ireland** branch using the following details:

- BIC: BOFIE2D
- IBAN: IE26 BOFI 9000 1796 6144 44

- Please include **the correct reference**: (i.e. Energia Account number. If paying both gas and electricity 2 separate payments must be made with each quoting the relevant account number)

There is no cost/transaction fee to the customer for availing of the above service – the cost is absorbed by Energia.

Any queries regarding payment can be directed to the Energia Credit & Collections Team on 1850 642 642.