

issue 7 • january 2011

aspire

age
sector
platform

speaking from experience

Pensioners Parliament Arrives!



Also inside this edition...

Platform members visit
Westminster

‘Moving Experiences’
Transport Event

Equal Pay for NICS
Pensioners

Member Spotlight:
Engage with Age

Message from the Chair

Happy New Year to you all and welcome to issue 7 of *aspire*!

This year will be a momentous one for us, as we prepare for the Northern Ireland Pensioners Parliament – the first of its kind in Northern Ireland. Read more about how you can get involved on the following pages.

2011 is expected to be a year of change. With the Assembly and Council elections expected in May, it provides us with a great opportunity to make the older voice heard! Our campaigns continue with a significant one being the 'Equal Pay for NICS Pensioners', which you can read about on pages 8 & 9.

The Older People's Commissioner is also expected to be appointed during the first half of this year, and we look forward to working with him/her for many years to come.

This edition of *aspire* also features details of ASP's trip to Westminster, information on an upcoming transport event and much more!

I hope you enjoy!



Bill Carson



The Northern Ireland Pensioners Parliament will allow older people from across Northern Ireland to have their say on the issues that matter to them. Organised by Age Sector Platform, the Parliament will empower older people here to make their voice heard, and we will ensure that it is listened to.

The Local Parliaments

These will take place during March and April 2011 and will ensure that older people's views from every county in Northern Ireland are represented.

Belfast	Friday 4 March 2011
Enniskillen	Friday 11 March 2011
Ballymena	Tuesday 15 March 2011
Armagh	Thursday 24 March 2011
Omagh	Friday 1 April 2011
Derry/Londonderry	Friday 8 April 2011
Newry	Wednesday 13 April 2011

All venues are centrally located in each town/city and each event will take place between 10am and 3.30pm (lunch will be provided).

Delegates from each local Parliament will be elected to attend the Northern Ireland Pensioners Parliament in Belfast on Wednesday 8 and Thursday 9 June 2011. This two-day regional Parliament will decide on the priority issues for older people across the province.

If you would like to attend your local Parliament, please contact Age Sector Platform by phoning 028 9031 2089 or emailing info@agesectorplatform.org.

Deadline for RSVP: Two weeks prior to the date of your local Parliament.

The Survey

In order to identify the priority issues for older people in each county, a survey will be conducted. The results will form the basis of the discussion at each local Parliament and will determine what issues are taken to the Northern Ireland Pensioners Parliament in June 2011. The questionnaire is short and simple to complete and will take no more than 5 minutes.

Regardless of whether you are able to attend your local Parliament; filling in the questionnaire provides you with the opportunity to share your views.

Hard copies of the questionnaire are available from Age Sector Platform but it can also be accessed online by visiting www.pensionersparliament.org.

Deadline for survey responses:
Friday 21 February 2011.



The screenshot shows the 'NI Pensioners Parliament Survey' form. At the top, it says 'northern ireland pensioners parliament make your voice heard NI Pensioners Parliament Survey The Issues'. The main question is '1. What do you think are the main problems facing older people today? (Please tick up to 5 issues from the list below)'. The list of issues includes: Not enough money, Fear of crime, Loneliness/Boredom, Transport, Lack of respect, Age discrimination, Keeping warm in winter/Energy prices, Food prices, Access to Health & Social Care, Employment issues, Isolation, Elder abuse, Suitable housing, New technology, Information on benefits/entitlements, Access to education/training, and Other.

How can we ensure the Parliament will make a difference?

After the Parliament, a report will be drafted detailing the main areas of concern for older people in Northern Ireland. This report will detail issues by geographical area, as well as providing an overview of the main areas of concern for older people in Northern Ireland generally.

This report will be sent to all MLAs, MPs and Councillors in Northern Ireland. The Office of the First and deputy First Minister (OFMdfM) - which has responsibility for older people in Northern Ireland - will also be provided with the report. Age Sector Platform will organise a briefing for Parliament representatives to outline the main outcomes of the process.

Issues that are controlled by Westminster will be brought to the NPC's National Pensioners Parliament; held in Blackpool every year.

For more information visit www.pensionersparliament.org

The Northern Ireland Pensioners Parliament is supported by:



The ATLANTIC
Philanthropies

Launch of Welsh Senate of Older People



ASP Chair, Bill Carson with ASP Chief Executive, Eddie Lynch and former football referee Clive Thomas, who chaired the morning session of the launch

During October 2010, Bill Carson, Chair of Age Sector Platform, travelled to Cardiff to attend the launch of the Welsh Senate of Older People. Bill was asked to guest chair the afternoon session and to share his experiences of the creation of Age Sector Platform in Northern Ireland – as a model of good practice.

Although the structure of the Welsh Senate of Older People is essentially different

from that of Age Sector Platform, the aim of the two organisations is very similar – to create a united voice for older people. The Welsh Senate's Steering Group is made up of four representatives from each of the founding organisations – National Old Age Pensioners Association of Wales, National Pensioners Convention Wales, Pensioners Forum Wales and the Older People's Advisory Group.

Agreement to form a united voice for older people in Wales was made in 2007. After several meetings of the four organisations in 2008, it was decided to form a 'Pensioners Parliament' structure and it was agreed to call the new group the Welsh Senate of Older People. Since then, the Welsh Senate has met quarterly to discuss a more co-ordinated approach to campaigning. Four priority areas have been agreed – income, age discrimination, healthcare and engaging with older people. These are all issues of significance to older people in Northern Ireland.

At the launch of the Welsh Senate of Older People, Bill Carson congratulated the organisations involved for their efforts in coming together for the benefit of older people in Wales and spoke about the success that Age Sector Platform has achieved since it formed in 2008.



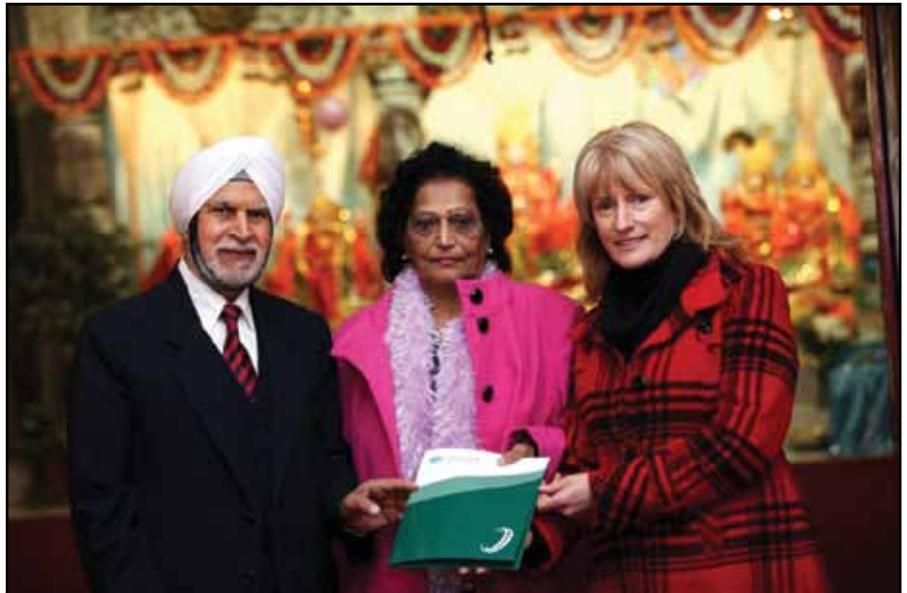
Welsh Senate
of Older People

Campaign to Address Nutritional & Spiritual Needs of Senior Indian Hospital Patients

Northern Ireland has always held a diverse society and is praised for meeting the needs of all community and ethnic groups.

Recently, members of Belfast's Indian Senior Citizens group raised a concern regarding food and spiritual needs during stays in hospitals.

Nilam Gautam from the group approached Brenda Kearns from Age NI who kindly agreed to look into this issue on their behalf.



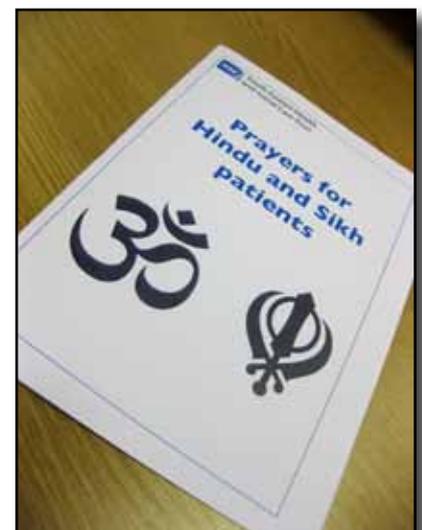
Pictured at the launch are DR. Jassal and Indira Laugee from the Indian Senior Citizens Group and Brenda Kearns from Age NI

Brenda was able to arrange a meeting with Sarah Brown and Suzanne McCartney from the South Eastern Health & Social Care Trust.

Nilam, along with Rama Sharma, arranged to work on this project to meet with both Sarah and Suzanne, hospital staff and social workers to provide information on the needs of the Indian Seniors. It was outlined that some older members with limited English would not ask for something in line with their religious dietary requirements, which can mean they could go without food and would harm their health further.

After several meetings on dietary issues, spiritual issues were discussed and Suzanne and Joan from the Trust's Communications department helped to create a leaflet containing two sets of prayers to spiritually support patients of Hindu and Sikh faith during their stay in hospital. All hospital staff will be advised on the dietary and spiritual needs of the Indian Seniors and this will be for all the Trusts in Northern Ireland

The launch was held in the Indian Community Centre on Monday 29 November 2010 with great success.



The Great Pensions Debate

During October 2010, Age Sector Platform focused its attention on Westminster, following the success of the Pensioners' Manifesto campaign during the General Election, and the potential consequences of the Coalition Government's Comprehensive Spending Review announcements.

The Great Pensions Debate was held in the Long Gallery at Stormont on Monday 11 October, and saw politicians from each of the main political parties in Northern Ireland answering questions on issues such as pension reform and the winter fuel payment. The event was organised by Age Sector Platform in partnership with Age NI, ICTU (NIC) and National Pensioners' Convention (NI). Kieran McCarthy MLA, who hosted the event, described its timing as "very welcome, considering the concerns older people have with the spending cuts being planned".

Almost 100 people were in attendance, with 23 MLAs also present. Feedback from the event was very positive with almost 9 out of 10 people rating it as 'Very Good' or 'Good'. Thank you to everyone who attended, especially those who asked a question during the debate.

You can listen to the audio recording of the 'The Great Pensions Debate' at:

www.agesectorplatform.org/video-gallery/



Above: Panel members Billy Armstrong MLA, Mary Bradley MLA, Anna Lo MLA, Simon Hamilton MLA and Mickey Brady MLA are pictured with event host Kieran McCarthy MLA; Pensioners' Manifesto spokesperson Ivan Baxter and Seamus Lynch from Age NI.



Right: Event host Kieran McCarthy MLA, Margaret Galloway and Ivan Baxter launch 'The Great Pensions Debate'

Platform members visit Westminster

Following the spending review announcements on 20 October 2010, and a proposal made by the Coalition Government on 25 October 2010 to introduce a £140 flat rate pension, a delegation of Age Sector Platform members travelled to Westminster on Wednesday 27 October 2010.

During the visit, they attended the NPC's annual Lobby of Parliament and met with several Northern Ireland MPs. These included Nigel Dodds, William McCrea, Jim Shannon, Ian Paisley Jnr and Jeffrey Donaldson from the DUP, Naomi Long from the Alliance Party and Mark Durkan from the SDLP.

All MPs were supportive of the calls to increase the state pension, but voiced reservations about the proposal to introduce a flat rate pension, indicating that the detail of the Green Paper would need to be examined very carefully. The Green Paper was promised by the end of 2010; however at the time of *aspire's* publication, it had still not been released.



Age Sector Platform members meet with Northern Ireland MPs at Westminster during October 2010

Equal Pay for NICS Pensioners

At the beginning of 2010 an agreement was reached between the Northern Ireland Civil Service and the Trade Union NIPSA, acting on behalf of Junior Administrative staff employed in Northern Ireland Departments. The settlement came after many years of dispute between NIPSA and the Department of Finance and Personnel (DFP), and allowed for an increase in salary scales back dated to 1 February 2003 on the grounds that officers in these grades had been performing duties equivalent in responsibility to certain technical grades.

The sting in the tail was that anyone who had retired before 1 August 2008 was excluded from receiving back-pay (unless they had lodged a claim for equal pay within six months of retiring) even though they had undertaken the same work over the same time as their serving colleagues. Indeed, many of the pensioners affected worked alongside the very officers who have benefited from the settlement.

This issue has prompted a campaign by the Civil Service Pensioners' Alliance (CSPA) in partnership with NIPSA Retired Members and Age Sector Platform to ensure that this injustice is rectified.

Those involved in the 'Equal Pay for NICS Pensioners' campaign, which began during 2010, have used every opportunity to highlight this issue with MLAs, Ministers and Political Parties; in addition to raising the injustice directly with the Minister of Finance and Personnel. Despite making contact with Minister Sammy Wilson on numerous occasions, and despite supportive endorsement from a number of MPs and MLAs, he has declined the offer to meet to discuss the issue.

The screenshot shows a petition page titled 'Equal Pay for Pensioners' on the iPetitions website. The page is divided into several sections:

- Header:** 'Equal Pay for Pensioners' with navigation tabs for 'Sign', 'Blog', 'Signatures', and 'Email friends'.
- Like Section:** A 'Like' button and a note: 'Be the first of your friends to like this.'
- Petition Text:** 'The Petition: We, the undersigned, find it unacceptable that a significant number of retired Civil Servants in Northern Ireland were not part of the recent equal pay settlement and call upon the Minister of Finance and Personnel to address this injustice urgently.'
- Disclaimer:** '(Please note - There is no charge to sign this petition. When you sign the petition you will be forwarded to a page with a donation option. You do NOT have to click on this. By the time you reach this page your signature has been registered.)'
- Sign Petition Form:** Fields for 'Name', 'Email', and 'Comments'. A note says 'Fields marked with * are required.'
- Sponsor Section:** A 'Sponsor' button and a detailed text block explaining the petition's background and the 'sting in the tail' regarding back-pay for those who retired before 1 August 2008.
- Contact and Links:** A 'Contact Petition Sponsor' button and a 'Links' section with URLs for 'www.agesectorplatform.org' and 'www.nipsa.co.uk'.

To sign your name in support of the 'Equal Pay for NICS Pensioners' campaign, please visit www.nicspensioners.org

2011 marks a new phase to the campaign, as the Department of Finance and Personnel (DFP) committee agreed to hear evidence from those involved in the campaign. Ivan Baxter and Sam Caul representing CSPA (NI) and Nixon Armstrong representing NIPSA Retired Members presented evidence to the DFP committee on Wednesday 14 January 2011. The representatives urged the committee to support the view that the pensioners affected have been treated unfairly and to consequently advise the Minister to use his discretion to rectify the situation – particularly since the numbers affected are estimated to be relatively small (around 460).

In addition, a motion for debate by the Assembly has been submitted on the issue and signed by David McNarry MLA from the UUP, Anna Lo MLA from the Alliance Party, and Alasdair McDonnell MLA from the SDLP.

Ivan Baxter, spokesperson for the campaign, commented: “The settlement made in 2010 was unfair, unreasonable and morally indefensible. Many people wrongly believe that retired Civil Servants are well off, and this simply isn’t true. The pensioners affected by this settlement worked in low grade administrative positions within the Civil Service, and therefore would be in receipt of the lowest pensions. Considering that these pensioners gave loyal service to their Departments over many years, even through ‘The Troubles’, they do not deserve to be treated in this way.”

Members of the CSPA (NI) and NIPSA Retired Members at Stormont before the Department of Finance and Personnel committee hearing on Wednesday 14 January 2011.



If you would like more information on the campaign, visit www.twitter.com/nicpensioners or email ivan.baxter@cspa.co.uk

Commissioner Bill Passed Unanimously

The legislation to establish a Commissioner for Older People passed its final stage debate on Tuesday 7 December 2010 without amendment and was unanimously agreed by the Northern Ireland Assembly. Older people from across Northern Ireland made their way to Stormont to celebrate the passage of the legislation.

Francis Hughes of Age Sector Platform, who spoke to a crowded room of older people at Stormont following the final stage debate, said: "This is a momentous day for Northern Ireland. The passage of the Older People's Commissioner Bill saw Ministers delivering on a promise they made in 2007. This legislation means that older people will have a dedicated focal point with the capacity to prioritise their issues and bring positive change where it's needed most."



Footage of the final stage debate is available to view at www.weagree.org.uk. During the debate the 'We Agree' campaign received great praise from Ministers and Assembly members and the impact that it made was widely acknowledged. In addition, the 'We Agree' campaign has also been shortlisted for 'Campaign of the Year' at the upcoming Sluggar O'Toole awards. Age Sector Platform would like to thank everyone who took part in the 'We Agree' campaign over the last few years; as a campaign is only as strong as the support it has behind it.

The Bill will now proceed to Royal Assent where the legislation formally becomes law. A Commissioner will then be appointed this year, as soon as recruitment procedures allow. OFMdfM has stated that older people will be involved in the recruitment process. As information becomes available on this, the OFMdfM website will be updated – www.ofmdfmi.gov.uk/index/equality/age.

'Moving Experiences' Event - How Public Transport Serves Older People

An important event to highlight the issues older people face when accessing and using public transport is to take place in February 2011.

The event entitled 'Moving Experiences' will examine how public transport serves older people, and consequently how it can be improved. Speakers from Translink, the Department of Regional Development, Door-2-Door and other transport providers will address solutions to difficulties older people face daily in getting around.



Also on the agenda will be:

- Problems with public transport identified by older people
- Customer care issues such as bus drivers moving off before people are seated, "kneeling" buses, and lack of care for older people on public transport
- Joined up or integrated transport provision to give older people maximum flexibility to be able to get out and about
- Examples and practice of local community transport provision.

When?

Monday 14th February
(10.00 am – 1.00 pm)

Where?

Ulster Folk & Transport
Museum, Cultra

*(Transport from Belfast & lunch
will be provided)*



How?

To register for a place please contact Engage with Age
on 028 9064 9649

Member Spotlight

Engage with Age

Engage with Age (EWA) supports the active involvement of older people in local communities in South & East Belfast and Castlereagh. The organisation aims to address social isolation and loneliness, through supporting local groups, sharing community information & encouraging people over 50 years old to take part in local activities. Engage with Age was established in 2000 as a result of a number of organisations coming together to discuss issues relating to older people in an interagency forum. This group developed a shared understanding of the problems and a shared vision of how these issues might be tackled.

As a partnership of voluntary, community and statutory organisations established to develop new ways of working with older people (aged 50 plus), the organisation's primary aim is to enable older people to achieve and sustain better health and well-being. EWA has worked through a model of community development – both in terms of its approach to develop and assist the development of older people's groups and activities amongst older people and also in working in partnership to provide clearer and better programmes and services with older people.

Engage with Age facilitates three forums in South & East Belfast and Castlereagh – South Belfast Lifestyle Forum, Belfast East Seniors Forum and Castlereagh Lifestyle Forum. The members of these forums help older people to lead healthy happy lives and to contribute to community life. The forums allow for connections to be made amongst older people and encourage mutual support. Each forum meets on a monthly basis.



Members of Engage with Age join other forums from across Belfast to meet with their Councillors at Belfast City Hall

Member Spotlight

The work of EWA can be categorised as follows:

- Supporting the development of community networks – through increasing participation and support for older people's groups
- Enabling older people to shape services and respond to consultation processes – in particular through the development and support of Older People's Forums
- Provision and support for education and training programmes
- Improving health and well-being through the organisation of outings, specific health orientated programmes and through tackling social isolation; and
- Supporting networking and partnership working among providers of services.

Engage with Age is an active member of Age Sector Platform. Each forum is involved in:

- Influencing decision makers to meet the needs of older people
- Creating change and representing views of local groups
- Providing information on current affairs
- Lobbying and advocacy
- Developing leadership
- Ensuring older people's representation on public bodies.



Members of Engage with Age from East Belfast speak to the media

During 2010, Engage with Age launched a piece of research entitled 'Gazing at the 4 walls' which examined the issue of social isolation amongst older people. The study measured the experience of older people's isolation, the causes and effects, and the barriers to inclusion in their communities.

The research was supported by The Atlantic Philanthropies, as recognition of the increasing numbers of older people living longer in their own homes, who have varying degrees of support from statutory, community and voluntary services, family and friends. The report aims to give older people a voice in identifying how these issues can be tackled. The research was undertaken by Fiona Boyle with the support and involvement of EWA staff and members of the older people's forums in South & East Belfast and Castlereagh.

For more information about Engage with Age
visit www.engagewithage.org.uk or phone 028 9064 9649

Web Watch

Twitter - the place to be!

The Age Sector Platform Twitter page reached the 100 followers milestone during 2010, with no signs of slowing down. With a current following of 181, the Twitter site continues to grow, with an average of around eleven new followers every month. Followers so far include politicians, voluntary and community groups, journalists, political parties and other interested individuals/bodies. With constantly changing 'tweets' updating its followers on what Age Sector Platform is doing, a total of 131 updates or 'tweets' have been posted since the page was set up in August 2009 - an average of seven 'tweets' per month - nearly two every week.



Some top 'Tweets' from 2010:

- *'A Pensioners' Manifesto for the next general election...sign the petition'*
- *'Pensioners' Election Campaign takes Northern Ireland by Storm!'*
- *'Our biggest AGM ever was held in the Holiday Inn on Wednesday.'*
- *'Platform responds to government retirement proposals.'*
- *'Age Awareness Week 2010 begins tomorrow. This year's theme is 'Recognition'...it's time to acknowledge the contribution of older people!'*
- *'Pensioners tackle Politicians at Stormont Debate'*
- *'Strong ASP presence outside Westminster. Several meetings with MPs lined up this afternoon to discuss the hot topic of pensions!'*
- *'Older people braved the arctic conditions to go to Stormont today to witness the Older People's Commissioner Bill passing its final stage!!'*
- *'Coming in 2011 - The Northern Ireland Pensioners Parliament'*

Spending Plans for NI Departments

Following the publication of the Draft Budget for 2011-2015, each government department was asked to publish its priorities and spending plans covering the period. All twelve NI government departments have now made their spending plans available and the deadline for responses is Wednesday 16 February 2011.

For a copy of the Draft Budget, visit www.northernireland.gov.uk/draft-budget2010-consultation or phone 028 9185 8051. You can access all twelve spending plan documents by visiting www.nicva.org/news/departments-begin-make-spending-plans-available.

All consultation responses should be submitted by Wednesday 16 February 2011. Written responses should be sent to Room S1, New Building, Rathgael House, Balloo Road, Bangor BT19 7NA. Email responses may be sent to budgetconsultation@nics.gov.uk.

Regional Development Strategy -10 year Review

The Department for Regional Development is seeking views on its 10 year review of the Regional Development Strategy (*Shaping Our Future*). The purpose of the Strategy is to provide a spatial framework to influence the future distribution of activities throughout Northern Ireland to 2035. The document examines the factors which are impacting on us and are driving change. It sets out aims for the Region and provides guidance on how these aims can be achieved.

For a copy of the consultation document, visit www.drdni.gov.uk/shapingourfuture or phone 028 9054 0186. All consultation responses should be submitted by Thursday 31 March 2011. Written responses should be sent to Louise Fitzpatrick, Regional Planning and Transportation Division, 3rd Floor, Clarence Court, 10-18 Adelaide Street, Belfast, BT2 8GB. Email responses may be sent to shapingourfuture@drdni.gov.uk.

Community Safety Strategy

At the time of publication, a consultation document for a new community safety strategy for Northern Ireland (under the remit of the new Department of Justice) is expected to be released imminently. It is vital that the views of older people in Northern Ireland are represented during this consultation period and Age Sector Platform also plans to submit a response to the consultation. Considering that 'Safer Ageing' - a community safety strategy for older people - was launched in 2009, it is vital that this new strategy encompasses the many valuable points raised in the development of 'Safer Ageing'. The consultation document is expected to be available at www.dojni.gov.uk.

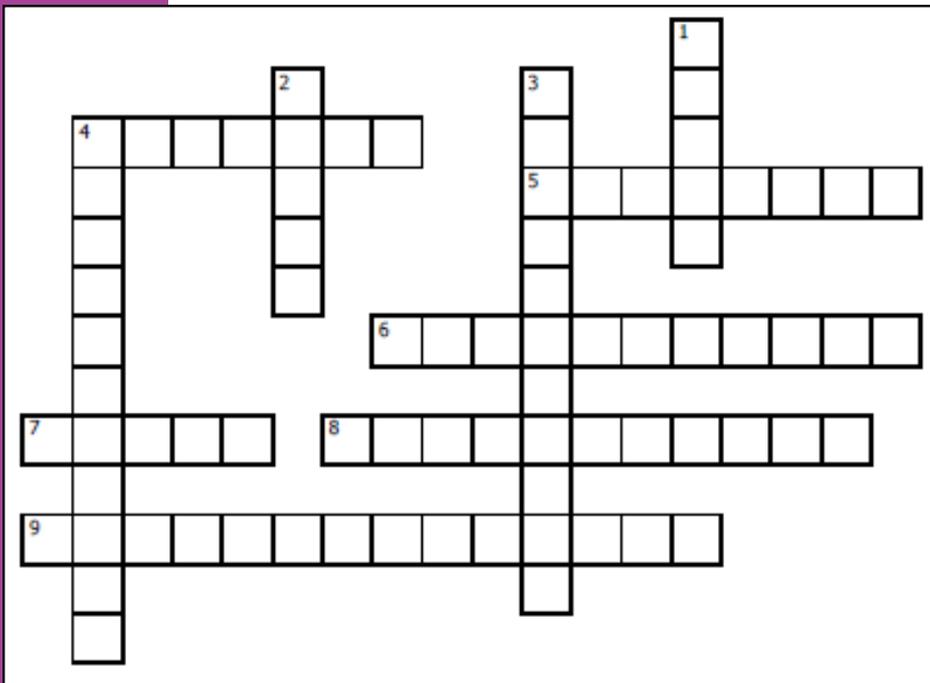
Up for a Laugh?

A man buys a pet parrot and brings him home. But the parrot starts insulting him and gets really nasty, so the man picks up the parrot and tosses him into the freezer to teach him a lesson.

He hears the bird squawking for a few minutes, but all of a sudden the parrot is quiet. The man opens the freezer door, the parrot walks out, looks up at him and says, "I apologise for offending you, and I humbly ask your forgiveness." The man says, "Well, thank you. I forgive you."

The parrot then says, "If you don't mind my asking, what did the chicken do?"

Crossword



DOWN

1. An update on Twitter is known as what?
2. Union that acted on behalf of Junior Admin staff in Civil Service during the Equal Pay dispute.
3. Room at Stormont where 'The Great Pensions Debate' was held.
4. One of the two main funders of the NI Pensioners Parliament

ACROSS

4. City where launch of the Welsh Senate for Older People took place
5. Month that the launch of the Hindu & Sikh spiritual support leaflet took place
6. Stage through which legislation formally becomes law
7. Location of the last local pensioners parliament during April 2011
8. Engage with Age supports older people in South & East Belfast & what other area?
9. Name of MLA who hosted 'The Great Pensions Debate'

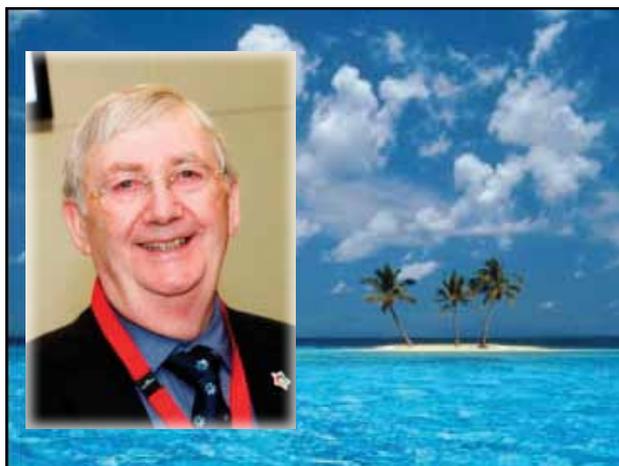
ANSWERS
AT BOTTOM
OF
PAGE 17

Desert Island Discs

with Bill Carson, Chair of Age Sector Platform

Welcome to **aspire's** new feature based loosely on the BBC Radio 4 *Desert Island Discs* programme!

Our first castaway is Chairman of Age Sector Platform, Bill Carson. We asked Bill to select six pieces of music, a luxury item and a book that he could not live without if stranded on a Desert Island.



Music

1) Litolf Scherzo

This is the first piece of serious music to which I was introduced, way back in early 1952.

2) Take it Easy by The Eagles

I was born in Bangor on a Thursday half day in the town and adopted this as my lifestyle!

3) Flower Duet by Delibes & the duet from the Pearl Fishers by Bizet

Just for the sheer joy of listening to the sound of the human voice in harmony.

4) Nabucco by Verdi

The chorus of the Hebrew slaves music to make the hairs on the back of the neck stand up.

5) Footloose by Kenny Loggins

The theme music from the film - and featured in the last dance sequence - real foot tapping sound and envy of the dancers' skills.

6) Bridge over the River Kwai

The theme music reminds me of my first date with a beautiful girl - who is now my wife of 51 years!

Luxury Item

An astronomical telescope - so I can look at the stars, and keep an eye out for any passing ships!

Book

A comprehensive book on Astronomy - so I know what I'm looking at!

Crossword Answers:
 DOWN: 1. Tweet 2. NIPSA 3. LongGallery 4. ComicRelief
 ACROSS: 4. Cardiff 5. November 6. RoyalAssent 7. Newry 8. Castlereagh
 9. KieranMcCarthy

Get Help with Rates

Amid all the gloom of the current economic climate, Land and Property Services are keen to make people aware that there are a range of initiatives which can help those who need help paying their rate bills, particularly older people.

Anyone over 70 who lives on their own and pays rates is entitled to a 20% reduction in their bill. Although this allowance is called Lone Pensioner Allowance there are circumstances where a claimant can have people living with them and still be eligible for the discount. LPA is not means tested and is a very simple allowance to claim.

The new Rates Deferment Scheme allows for anyone who is 60+ and who still has at least 40% equity in their home to defer their rates for up to 30 years or until they pass away. The rates they would have paid plus interest (one percent below the Bank of England base rate to a minimum of one percent) will be settled from the claimant's estate.

The Finance Minister has also recently announced that the premium applied to carers who claim Rate Relief will be increased by 20%. This should help carers on a low income who are just above the threshold for Housing Benefit, or who receive partial Housing Benefit.

So help is available and LPS is keen that those who are eligible should apply.

Details of all the rates initiatives can be found on the Land and Property Services website www.lpsni.gov.uk or at www.directni.gov.uk

GET HELP WITH RATES

- Lone Pensioner Allowance
- Housing Benefit
- Disabled Persons Allowance
- Rate Relief
- Rates Deferment Scheme

For more information go to www.nidirect.gov.uk/rates or contact Land & Property Services by telephoning 101.

Land & Property Services. 

Life Beyond the Cheque

Written by the Payments Council

In December 2009, the Payments Council agreed to set a target date of 31st October 2018 to close the cheque clearing, given that cheque use is in long-term decline. Realistically we had no choice but to completely review the future of the cheque as we have seen a 40% decline in use over the last five years and this trend is set to continue. Without putting a plan in place for the future, we were concerned that people reliant on cheques could find themselves stuck with a method of payment that was no longer widely accepted.

The final decision on whether to go ahead with closing cheque clearing will only be taken in 2016 – and only then if we know that suitable alternatives are in place, that people are aware of them, that people have adopted them, and that customers find them acceptable to use. Setting an end date which is far enough in the future gives us time to identify the specific groups of people who will be adversely affected by our decision to remove cheques, find suitable alternatives, and ensure these alternatives are made aware to all cheque users.

We completely recognise that for some people the decision to phase out cheques is hugely concerning, but we want to reassure everybody that a lot of work will need to be done, before we are ready to relinquish the cheque. After all, our decision has been based on how cheque use will look in 2018 as opposed to now.



Payments Council

www.paymentscouncil.org.uk

cheques@paymentscouncil.org.uk

2 Thomas More Square, London, E1W 1YN



Age Sector Platform Members

Age NI
ALLY Foyle
Amicus Retired Members
AT&GWU Retired Members Association
Carers NI
Castlereagh Lifestyle Forum
Chinese Welfare Association
Civil Service Pensioners' Alliance (CSPA)
Communications Workers Union (NI Regional Retired Members)
East Belfast Seniors Forum
Engage with Age
Friendship Federation
GMB Retired Members
Greater Shankill Senior Citizens' Forum
Indian Community Centre 50+ Club
NASUWT Retired Members Association
National Federation of Occupational Pensioners (NI)
National Pensioners Convention (NI)
Newry and Mourne Senior Citizens' Consortium
Newtownabbey Senior Citizens' Forum
NIC ICTU Retired Workers Committee
North Belfast Senior Citizens' Forum
Northern Ireland Public Service Alliance (NIPSA) Retired Members Association
Older Women's Network NI
Pensioners Actively Lobbying Services (PALS)
Public Commercial Services Union (Associate and Retired Members)
South West Age Partnership (Formerly Sperrin Lakeland S.C Consortium)
UNISON Retired Members
University of the Third Age (NI)
West Belfast 50+ Forum

If you have any feedback or would like to request additional copies of this newsletter, please get in touch.



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