



# OLDER PEOPLE'S ADVOCATE NEWSLETTER

March  
2010  
Issue 11

## New Rates Deferment Option Announced

Department of Finance and Personnel have announced a new initiative to help those pensioners who are "asset rich but cash poor." Finance Minister Sammy Wilson has confirmed that a new rates deferment option will be made available for owner occupier pensioners. The Minister was speaking following a debate in which Members of the Assembly approved the legislation to give effect to the scheme from 1 April 2010.

Welcoming the move, the Minister said: "This represents a new payment choice for owner occupier pensioners in Northern Ireland who may not have the means to pay high rate bills and are ineligible for rate relief or rate rebate. The scheme 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.

"Deferment is not a new relief or allowance and importantly does not represent free money. It will however allow pensioners to roll up their rate bills at a concessionary rate of interest, generally until their death or the sale of the property".

Previous consultation was broadly supportive of the introduction of the rates deferment scheme, with a number viewing it as a further payment option for pensioners. The Finance and Personnel Committee also indicated that even if only a small number of pensioners were to benefit, the choice of deferment should be made available.

The Minister continued: "Deferment will not be an easy choice for pensioners. Given the long term commitment involved it is important that pensioners are made fully aware of all the facts beforehand to allow them to make informed choices. There will be a range of issues for them to consider including the level of mounting debt, the impact on property equity and, looking further into the future, the value of the estate that they may wish to pass on. Nevertheless, I believe that this presents another payment option."

In terms of the impact on local government finances the Minister explained: "Councils will be paid the district rates that are due in the normal way and will not bear the direct costs. In terms of loss of revenue through rate-payer deferment. The only impact felt by councils will be in relation to a relatively small additional amount of their share of the cost of collection and also if any the secured debt ends up having to be written off in the future – both of which are in accordance with current procedures."

**Applicants will, from 1 April, be provided with an illustration of what their deferred debt could be. A factsheet is available at the NIDirect website and a guidance booklet will also be available.**





## MORE THAN JUST A STATISTIC

The following information was provided by Chief Superintendent Alan Todd, who is the overall commander for Operation Bullent (crimes against older people).

There are few things more upsetting than the picture of an older person bruised and shaken up by the ordeal of having had their home burgled. It is a disgrace that somebody who has worked and contributed to the community all their life is attacked in their own home.

There is evidence that older people are particularly likely to experience physical and psychological ill-effects following a crime and are often less able to recover from the impact of severe trauma.

These crimes also strike at the heart of communities – with people living against a backdrop of fear. That is why we take attacks on older people so seriously.

We want to see those who are preying on the most vulnerable brought before the courts and taken away from the communities they are wreaking misery on.

The Police Service is currently running Operation Bullent - a Northern Ireland-wide drive to prevent and reduce the number of crimes committed against older persons, and to support victims through effective investigation and by bringing offenders to justice.

In particular, Operation Bullent aims to tackle distraction burglaries and aggravated burglaries against older people and to monitor bogus caller or rogue trader incidents.

In January alone, we made more than 90 arrests in connection with domestic burglaries across Northern Ireland, 14 of them prolific offenders who are responsible for a significant number of offences. Whilst these figures relate to burglaries committed against all age groups in Northern Ireland – there is no doubt that some of the suspects arrested will have in the past targeted or would have gone on to target older people.

At the same time, we have been working with DPPs, partner agencies, supermarkets, churches and care organisations to help householders take proactive steps to keep themselves safe. We have identified a number of burglary hotspot areas across Northern Ireland and are in the process of issuing burglary packs containing advice and practical tools to secure property in those areas.

No matter how much we step up our efforts to tackle crimes against older people, however, we still need everybody's help in stopping such crimes.

It is really important that we are good neighbours and in particular watch out for older people in the community. If you see someone acting suspiciously note down any important details such as a description or car registration and contact police immediately. This information could be key in preventing or solving a crime.





One vital thing is to look out for are bogus callers who either distract the victim so that an accomplice can enter the house unnoticed or use their call to check out the property and householder as a potential target. These callers often pose as police officers or employees of some official body like the Water Board, Housing Executive etc. They may also claim to be repairmen, religious representatives or people carrying out surveys.

Bogus callers are often well prepared and are practised in deception. When dealing with unexpected visitors, please follow this advice:

- Think before you open the door - use your chain and spy hole or look out of the window to see if you recognise the caller.
- Ask callers for proof of identity. Genuine tradesmen should carry a photographic identification card. Check this carefully. If you are unsure, telephone Quick Check. Dial 0800 013 22 90 and the person on the other end will check the caller at your door is legitimate. The service is free and operates 24 hours a day. Genuine callers will not mind waiting until you have checked that they are who they say they are.
- Alternatively, if you are not convinced of the identity of the caller, don't let them in. Ask the caller to come back later and arrange for a friend, relative or neighbour to be present on their return.
- Beware of callers who attempt to distract you by claiming that they have seen something untoward in your rear garden or somewhere that may encourage you to leave your house - they may have an accomplice who is waiting to act upon this distraction.

Let me assure you that we are doing our utmost to catch criminals who may be actively targeting older people. But we need the community's help and co-operation to do so most effectively. Someone out there knows who is perpetrating these cowardly crimes and someone can give us the information we need to bring these criminals to justice and perhaps help prevent further crime.

The Police Service is fully committed to playing our part but it is important that everyone also does everything they can.

It is vital that older people can feel safe in their homes – ultimately that is the very least we owe them.

### **Key Numbers**

In an emergency – contact Police on 999.

To speak to a Police Officer in a non-emergency situation, or to get crime prevention officer - ring 0845 600 8000.

If you are unsure about the identity of a caller – especially someone claiming to be from an official body – do not open the door but phone the Quick Check Number 0800 013 22 90.



## Aims and Objectives of the Older People's Advocate

The Older People's Advocate will:

- **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 Minister and Deputy First Minister;
- **Provide** Junior Ministers with an analysis based on the views of the voluntary and community sector on the impact and practical out workings of policies and strategies aimed at older people;
- **Continue** to support and monitor the development of the roles, remit and responsibility of a Commissioner for Older People in Northern Ireland;
- **Co-chair** with OFMDFM officials, where appropriate, such meetings that are considered necessary with representatives from the older people's sector (the Advocate may chair other meetings as he/she deems necessary with the sector).

## The Role and Function of RQIA



The Regulation and Quality Improvement Authority

The Regulation and Quality Improve-

ment Authority (RQIA) is the independent body responsible for monitoring and inspecting the availability and quality of health and social care services in Northern Ireland, and encouraging improvements in the quality of those services.

RQIA's main functions are:

to inspect the quality of services provided by health and social care services (HSC) bodies in Northern Ireland through reviews of clinical and social care governance arrangements within these bodies.

To regulate (register and inspect) a wide range of services delivered by HSC bodies and by the independent sector.

The regulation of services is based on new minimum care standards, which ensure that service users know what quality of services they can expect to receive, and service providers have a benchmark against which to measure their quality.

RQIA's Corporate Strategy for 2009 to 2012 provides the context for the representation of RQIA's strategic priorities. Four "core activities" which are integral components of what the organisation does and are critical to the success of the strategy, are:

**Improving Care:** we encourage and promote improvements in the safety and quality of services through the regulation and review of health and social care.

**Informing the Population:** we publicly report on the safety, quality and availability of health and social care.

**Safeguarding Rights:** we act to protect the rights of all people using health and social care services.

**Influencing Policy:** we influence policy and standards in health and social care.