



The Tharie Times

Issue 28, Winter 2020

Welcome

Welcome to the winter edition of The Tharie times from National Traveller MABS. We know that the last year has been a real struggle for many and we hope that this New Year is better than the one just gone.

We are happy to report that we have two new members of staff. Sian Crowley has left for pastures new and we have been lucky to be joined by Aoife Foley who steps into that role of National Community Education Worker. Michelle has taken up the role of Accommodation/Policy Worker as there are some developments in this area, with the pilot for the preferential caravan loan scheme being rolled out in 5 areas. Denise Collins comes in as our new national Development and Support worker. We are delighted to have both Aoife and Denise on board and they are great additions to our team.

2020 has posed huge problems for everyone but the pandemic showed the greater disadvantage and marginalisation faced by those who are financially excluded. We were delighted to work with MABS services from North Galway, Dublin and Cork in order to develop a flyer when there was a move towards two weekly social welfare payments. We distributed 15,000 flyers.

The pilot for the caravan preferential loan scheme is being rolled out in early 2021 and we want to ensure that Travellers involved in the pilot are fully aware of what taking out such a loan entails. Michelle has already begun linking in with the MABS Services in all of the five pilot areas, because it is vital that we ensure that local Travellers who are considering these loans are linked in with the local MABS services. We need to

closely monitor how this pilot works, and we will be developing resources and supporting the services in this pilot as we know more details on how it is being implemented.

We commissioned Doctor Stuart Stamp to undertake some research into what financial inclusion measures are in place. We were delighted to have Senator Eileen Flynn to launch that report in December. Following on from the launch it is obvious that there is a need for a national financial inclusion strategy, to take people out of the hands of moneylenders and into local financial services. You, as money advisers are keenly aware that there is no clear framework or pathway towards financial inclusion, and that needs to be addressed through policy.

We hope that 2021 is better for all of us, and we look forward to continuing to work closely and support each other in our valuable work.

Nancy & Dermot



Dermot Sreenan



Nancy Power

Congratulations to Senator Eileen Flynn



Congratulations to Senator Eileen Flynn, the first Traveller to be appointed to the Seanad. Senator Flynn was appointed as a nominee of the Taoiseach and took office in June 2020. In November 2020 Senator Flynn became the first

Traveller to be elected to chair the Joint Oireachtas Committee on Key Issues affecting the Traveller Community. Senator Flynn said she looked forward to tackling some of the inequalities that impact on the Traveller community. The

committee will consider physical and mental health including levels of suicide. It will also examine school completion rates and educational achievement. The committee will discuss the high level of Traveller unemployment which stands at 80%, along with access to housing and the high level of homelessness experienced by Irish Travellers. In November Senator Flynn was announced as part of BBC's 100 inspiring and influential women from around the world for 2020. We congratulate Senator Flynn on her achievements and wish her all the best with her work.



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Pilot Preferential Caravan Loan Scheme

The Pilot Preferential Caravan Loan Scheme is due to commence in early 2020. The pilot is supported by the Department of Housing, Local Government and Heritage and operated through county councils. The pilot will operate in five county council areas. Cork City Council, Dublin City Council, Kildare County Council, Limerick City and County Council and South Dublin County Council. At the time of writing, the final details of the scheme are being worked out.

It is not clear how many loans will be available in each area but assume it will be a small number (perhaps less than 10) given that this is a pilot scheme. The maximum loan amount under the scheme is €30,000. Applicants will need to pay a deposit and loan repayments will be calculated based on income. There will be an agreed loan repayment period after which the loan will cease even if the capital is not repaid in full. It is also our understanding that the loan duration will be based on the lifespan of the mobile being purchased. At the end of the period, the remaining loan will be written off and the borrower will own the mobile.

Why we need the support of local MABS

Helping families in understanding the terms of the scheme

Traveller families in the pilot areas will be able to apply for this scheme. Again, we are unclear how local authorities will invite applications but hope to have clarity on this prior to commencement of the pilot. For many families this is the only avenue of credit available to purchase a trailer/mobile/caravan. The loan amount is substantial and so families will be undertaking a large loan relative to their income. The terms of the loan ensure 'affordable' repayments in that the loan repayment amount will be calculated based on the applicant's income (similar to how rent payments are calculated under the differential rent scheme in local authorities). The scheme states that in the in the case of default the remaining amount of the loan will fall due.

The terms of the scheme are complex and so it is very important that applicants understand fully what they are undertaking when entering into the loan agreement and make an informed decision.

We believe that in order for the scheme to work for families they will need, information and budgeting advice before undertaking the loan, particularly in relation to;

- understanding the terms of the scheme,
- financing a deposit, or making a case to the local authority to reduce or waive the deposit
- understanding the implications for the family budget,
- loan repayment mechanisms (exploring what works best for applicants)
- and in understanding what happens in the event of default.

We are of the opinion that MABS is uniquely placed to support families in making an informed decision about whether to avail of this scheme and in putting in place mechanisms to sustain the loan should the family decide to proceed. We see this measure as preventative.

Working with National Traveller MABS in provision of Community Education

We aim to provide community education to the Traveller community about the loan scheme and what it means for those availing of it. We would like to work closely with each MABS service in the pilot areas.

While National Traveller MABS is not endorsing the scheme we want to support the Traveller community in understanding the scheme and ensuring families who apply for the scheme are supported in decision making around taking out a loan and sustaining their loan repayments.





New Accommodation Policy Worker



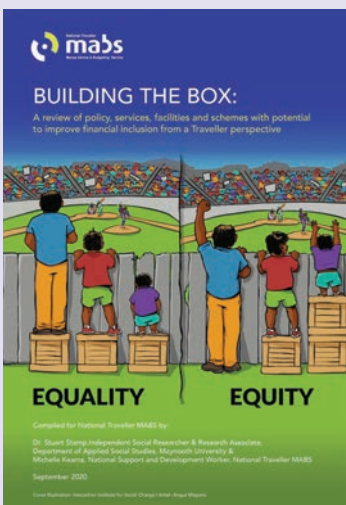
My name is Michelle Kearns and I have recently moved into a new position in National Traveller MABS as Accommodation Policy Worker. Previously I was the National Support and Development Worker.

The Accommodation Project is a one-year project that aims to develop a framework for the provision of Traveller specific accommodation with a focus on mobile homes and trailers. This project has come about as a result of our work in the area of Caravan Loan Schemes.

As part of this project, we will be taking a three-pronged approach in that we will be looking at; the needs of Traveller families in terms of trailer/mobile home

accommodation, engaging with the upcoming Pilot Preferential Loan Scheme and looking at the market in trailer/mobile home accommodation. The learning from these there areas of work combined with our previous research in relation to trailers/mobiles will be assist us to develop a framework document. This will outline the most cost effective way to meet the needs of Traveller families in the areas of mobile homes and trailers. I hope to work with MABS offices throughout Ireland though initially I will be working with the offices that are in the areas where the Pilot Preferential Loan Scheme will operate from early 2020. These areas include Cork City Council, Dublin City Council, Kildare County Council, Limerick City and County Council and South Dublin County Council. For more information, do not hesitate to contact me at michelle_kearns@mabs.ie.

Launch of National Traveller MABS report ‘Building the Box’, A review of policy, services, facilities and schemes with potential to improve financial inclusion from a Traveller perspective.



On December 15th 2020, Senator Eileen Flynn launched our report ‘Building the Box’ which reviews policies services and facilities that can improve the financial inclusion of Travellers. We undertook this piece to take stock of what is currently available to support financial inclusion and to inform our policy, community education and community development work. Dr Stuart Stamp,

authored the report which was undertaken during the summer of 2020. The report looks at basic bank accounts, payment facilities and access to credit detailing the financial inclusion potential for what is currently in operation and available for socially excluded groups including Travellers.

explains which work best and how they might be improved from a Traveller perspective. However, It identifies the need the State to take a more coordinated and coherent approach through the development of a national financial inclusion strategy. The report is available on our website www.ntmabs.org.



‘Building the Box’ launch

It finds that there are many initiatives that support or have the potential to support the financial inclusion of Travellers. It



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National Education Worker



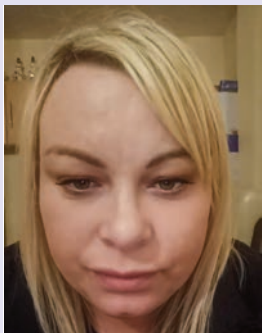
My name is Aoife Foley and I have recently taken up the position of National Education Worker with National Traveller MABS. Before joining NTMABS I worked in adult & community education and have a background in human rights law.

MABS and other support services through community education and developing culturally appropriate community education resources and materials related to financial inclusion and money matters. NTMABS community education programme facilitates the Traveller community to develop knowledge of and skills in money matters through a participatory, democratic process thereby empowering Travellers to financially plan and seek solutions to existing financial problems.

The role of national education worker involves working with Traveller organisations to identify community education needs related to financial inclusion and money matters and facilitating workshops with Traveller organisations, MABS, and other relevant organisations. It involves promoting

If you would like further information please don't hesitate to get in touch with me on 0867013239 or aoife_foley@mabs.ie

National Development and Support Worker



My name is Denise Collins. I am a member of the Traveller community I am based in County Cavan Ireland. I am currently employed as the National Development and Support Worker in National Traveller MABS based in Finglas Dublin.

Traveller Community, to participate in the development of strategy to promote MABS within the Traveller Community through media, exhibitions, and other appropriate channels and to support the Traveller Community in identifying ways in which MABS can best address the needs of the Traveller Community and supporting MABS in addressing the needs of the Traveller Community.

My role as a National Development and Support Worker is to facilitate buildings of links between the local Travellers, MABS and other related service providers such as CIB. Such links will promote financial Inclusion by empowering the Travelling Community to access affordable savings, credit, and financial entitlement, and deal with over indebtedness by assessing mainstream services.

Our mission is to reduce poverty, discrimination, exclusion in Travellers by effecting change in policy and practice and by building Traveller inclusion and capability in partnership with the Traveller Community. Our vision foresees an inclusive Irish society where Travellers participate fully and equally in all aspects in today's society.

I am here to co-ordinate, organise and facilitate the building of links between local MABS services and related services providers such as CIS, local area partnerships and the local

If I can help in any way don't hesitate to contact me at 0861381871, or at denise_collins@mabs.ie

