

# Personal Injury Discount Rate – Northern Ireland

News story

The Personal Injury Discount Rate in Northern Ireland has been determined by the Government Actuary. It relates to sums awarded to seriously injured claimants.



The Government Actuary has published his determination of the [Personal Injury Discount Rate in Northern Ireland](#) concluding it should be set at RPI -1.50%. The report sets out his determination of the personal injury discount rate.

## **Purpose and use**

Damages are awarded to claimants who have endured life-changing events which have led to serious and long-term injuries. The lump sum payments are intended to provide victims with full and fair financial compensation for all the expected losses and costs caused by their injuries.

Where a claim for future losses is settled as a single cash amount, the assessment of future losses and costs is converted into a lump sum allowing for the:

This assumed investment return is the personal injury discount rate.

## **GAD's involvement**

The report was prepared in accordance with the requirements of the Damages (Return on Investment) Act (Northern Ireland) 2022.

This sets out the way in which the Government Actuary should set the personal injury discount rate in Northern Ireland. Therefore, his role is as the 'rate assessor' as defined in the Act.

Before this the Damages Act 1996 provided for the Department of Justice in Northern Ireland to set the PI discount rate in Northern Ireland. This meant

the PI discount rate reflected the average yield on Index-Linked Gilts

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## Over half of pregnant women have now had one or more doses of COVID-19 vaccines

Press release

Latest UK Health Security Agency (UKHSA) data shows that 53.7% of pregnant women in England have been vaccinated with at least one dose of coronavirus (COVID-19) vaccine.



This demonstrates the significant progress made in recent months, but the uptake remains lower amongst pregnant women compared to the general population of the same age groups.

Vaccine coverage has been increasing overall – in August 2021, 22.7% of women giving birth had received at least one dose of vaccine. This increased to 32.3% of women who gave birth in September; 41.6% in October 2021; 48.6% in November – and the latest data shows that it rose to 53.7% in December 2021.

Despite the overall increase in coverage in recent months, women of black ethnicity and women living in the most deprived areas in England were least likely to have been vaccinated in pregnancy. By the time of delivery, 24.9% of black women and 32.7% of women living in the most deprived areas of England had at least one vaccine dose – up from 13.3% and 18.3% respectively since February.

Despite the increase, these figures are still significantly lower than that of white women (51.4%) and Asian women (42.4%) – and those in the least

deprived areas (64.7%).

Dr Gayatri Amirthalingam, Consultant Epidemiologist at UKHSA said:

It is very encouraging to see that by December 2021, over half of pregnant women in England had received at least one dose of COVID-19 vaccine by the time of delivery. We urge all pregnant woman who has not yet been vaccinated to come forward for their jab.

COVID-19 vaccines used in the UK are highly effective at protecting against hospitalisation and our ongoing monitoring of the vaccine programme continues to reassure us on the safety of these vaccines with similar pregnancy outcomes for vaccinated and unvaccinated pregnant women.

Vaccinated women who gave birth between January and December 2021 had a very similar low risk of stillbirth, low birthweight and premature birth compared to women who were not vaccinated in pregnancy.

Positive birth outcomes were similar across all age groups in vaccinated and unvaccinated women.

Previous studies have shown the risk of being severely ill with COVID-19 is higher for unvaccinated women. Pregnant women who develop severe disease have increased rates of admission to intensive care, the need for invasive ventilation and pre-term delivery.

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## **VAT costs for “Concert for Ukraine” tickets donated to Charity Appeal**

News story

The Chancellor has thrown his support behind a charity concert to raise money for victims of the Ukraine war – announcing that all tax collected from ticket sales will go directly to the good cause.



- Chancellor supports charity concert to raise money for victims of the Ukraine war – announcing that all tax collected from ticket sales will go directly to the good cause.
- Funding equivalent to the cost of VAT on “[Concert for Ukraine](#)” tickets will be donated to the Disasters Emergency Committee’s Ukraine Humanitarian Appeal.
- This fresh £100,000 donation comes on top of the UK’s largest ever Aid Match contribution to DEC worth £25 million. The government has in total announced £220 million in much needed humanitarian aid for Ukraine

Hosted by ITV next Tuesday in Birmingham, the Concert for Ukraine will feature stars including Ed Sheeran, Snow Patrol, Gregory Porter and Camila Cabello – with all proceeds going directly to Disasters Emergency Committee’s Ukraine Humanitarian Appeal.

Tickets sales are subject to VAT, but to ensure all proceeds go towards helping the humanitarian effort in Ukraine, Rishi Sunak said the government would be making a donation directly to the charity which includes the amount that would be paid in VAT on tickets.

**Chancellor Rishi Sunak said;**

The British people have shown incredible generosity by donating millions of pounds to the Ukraine humanitarian appeal and I’m delighted to be able to pledge our support to this event and its worthy cause by donating the cost of VAT on ticket sales.

We stand shoulder to shoulder with the people of Ukraine and will do everything we can to support them.

This comes in addition to the UK’s pledge to match fund the first £25 million donated to the Ukraine Humanitarian Appeal – the government’s largest ever Aid Match contribution to the DEC. The government has in total announced £220 million in much needed humanitarian aid to provide rapid relief and emergency aid to civilians suffering the conflict in Ukraine.

## Further information

- This total donation will amount to £100,000
- The DEC is made up of 15 member charities who are experts in humanitarian aid, including Oxfam, Save the Children, British Red Cross, Christian Aid and Islamic Aid.
- The show is produced by Livewire Pictures. Global, with the Media & Entertainment Group as media partner and Marks & Spencer as headline sponsors for the broadcast. Tickets went on sale on 22 March, ITV will donate all sponsorship and advertising revenue from the broadcast of the show and individual viewers will be encouraged to donate.

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## [New law to resolve remaining COVID-19 commercial rent debts now in place](#)

- New law comes into effect to provide a legally binding arbitration process to resolve certain outstanding commercial rent debts related to the pandemic
- commercial landlords and tenants encouraged to negotiate agreements using the Code of Practice
- if they cannot agree, the new binding arbitration system can be used as a last resort for eligible businesses
- general moratorium on commercial evictions ends today

A new law is now in place to help resolve certain remaining commercial rent debts accrued because of the pandemic, Business Minister Paul Scully has announced today (Thursday 24 March).

The 'Commercial Rent (Coronavirus) Act 2022' received Royal Assent today. This means that from today a legally binding arbitration process will be available for eligible commercial landlords and tenants who have not already reached an agreement. This will resolve disputes about certain pandemic-related rent debt and help the market return to normal as quickly as possible.

The law applies to commercial rent debts of businesses including pubs, gyms and restaurants which were mandated to close, in full or in part, from March 2020 until the date restrictions ended for their sector. Debts accrued at

other times will not be in scope.

The law comes into force today in England and Wales.

Business Minister Paul Scully said:

This new law will give commercial tenants and landlords the ability to draw a line under the uncertainty caused by the pandemic so they can plan ahead and return to normality.

Landlords and tenants should keep working together to reach their own agreements where possible using our Code of Practice to help them, and we've made arbitration available as a last resort. Tenants who can repay their rent debts in full, should do so, and when they cannot, landlords should try to share the burden, so we can all move on.

The government encourages commercial landlords and tenants to negotiate their own agreement where possible, so that an arrangement to resolve debt is mutually agreed, instead of resorting to the arbitration process.

Today is the last day of the general moratorium on commercial evictions and restrictions on Commercial Rent Arrears Recovery (CRAR) in England and Wales, but eligible firms remain protected for the next 6 months during which arbitration can be applied for or until the conclusion of an arbitration.

The moratorium has provided firms with breathing space to negotiate how to address the cost of commercial rent debts caused by the pandemic before the new law came into place.

Last year, the government published an updated [Code of Practice](#) to provide commercial landlords and tenants with a clear process for settling outstanding debts. The Code sets out that tenants who can pay their rent debt in full should do so, and that in the first instance, tenants unable to pay in full should negotiate with their landlord in the expectation that the landlord shares the burden where they are able to do so, and only as far as necessary, by waiving some or all rent arrears or giving time to pay.

The Code of Practice applies across the UK. The 'Commercial Rent (Coronavirus) Act' applies to England and Wales. Scotland has adopted an alternative approach to commercial evictions since the start of the pandemic, due to different property legislation and market conditions.

For those tenancies that fall within scope of the Act and have failed to reach agreement, either party can apply for arbitration unilaterally, as a backstop after negotiations have failed. Parties are free to continue to negotiate outside of the legal arbitration process. The Code signposts tenants and landlords to forms of alternative dispute resolution, such as mediation, if they wish to pursue this.

The window to apply for arbitration will be six months from the date

legislation comes into force. Arbitrators may award a reduction of protected rent debt and/or time to pay, with a maximum period to repay of 24 months.

The legal arbitration process will be delivered by arbitrators appointed by approved arbitration bodies from a list of suitable and available arbitrators.

Arbitration bodies will have to go through an approval process to demonstrate their suitability to administer the scheme. BEIS will publish a list of approved arbitration bodies in due course, and where a dispute is eligible, landlords or tenants will be able to apply directly to any approved arbitration body to appoint an arbitrator.

BEIS and DLUHC will also issue further guidance to landlords and tenants as well as to arbitrators on how the process will work for all parties.

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## [More than 500 rough sleepers given new start thanks to Housing First scheme in West Midlands](#)

- 515 people find new accommodation thanks to Housing First Scheme in West Midlands
- Pilot tackles homelessness for people with multiple and complex needs
- Having a place to live gives tenants better access to community support, health care and social benefits

Minister for Rough Sleeping and Housing Eddie Hughes and West Midlands Combined Authority (WMCA) Mayor Andy Street today met a number of people in Walsall who are benefitting from the region's successful Housing First pilot (24 March 2022).

Backed by £9.6 million government funding the WMCA pilot gives people who have experienced rough sleeping a home with intensive support for problems such as mental, psychological, or emotional ill health, drug or alcohol dependency, or experience of domestic violence and abuse.

Unlike other schemes, housing is provided regardless of whether people take up the support that is offered. They are given a choice about where to live, the services on offer to them and whether they wish to use them, and the evidence has shown that this leads to positive outcomes.

Minister for Rough Sleeping and Housing Eddie Hughes said:

Walsall has shown that the Housing First model works for people who

have been stuck in a cycle of rough sleeping for years.

The tenants we met today have shown the importance of having a safe place to call their own as they help to address the trauma, addiction, and mental health issues they may face and to begin to turn their lives around.

Housing First is one of a range of measures put in place to end rough sleeping including our Rough Sleeping Initiative and the Rough Sleeping Accommodation Programme.

Housing First principles were introduced in England in 2016, after success in America, Canada, and in European countries including Denmark, France, and Finland and were a government manifesto commitment announced in the 2017 Autumn budget.

In 2018, £28 million was allocated to the West Midlands (WMCA), Greater Manchester (GMCA) and Liverpool City Region (LCRCA) and pilots were set up to test, if this type of intervention could be successful in supporting England's most entrenched rough sleepers.

The pilots now in their fifth year have cumulatively supported over 1,000 of the most entrenched rough sleepers across 23 Local Authorities. Without provision such as Housing First, these individuals would not be in accommodation. A comprehensive external evaluation of the pilots will be published in full in 2023.

Peter (54) was a drug user with a history of depression and was homeless after not coping with the loss of family members. He was given a Housing First flat in 2020.

If it weren't for Housing First, I would still be on the streets begging, sleeping rough. Having people urinate on me, try and beat me up and try and set me on fire.

Having my own place is absolutely heaven – I haven't got any worries and I get a lot of support, if it weren't for this scheme and my support worker I'd probably be dead.

Andy Street, Mayor of the West Midlands, added:

Since day one as Mayor I have made tackling homelessness and rough sleeping a top priority.

That's why I was so determined to secure a Housing First pilot for the West Midlands, and why I am delighted it has proved such a success with more than 500 rough sleepers helped into a home of their own.



Where Housing First has proved such a breakthrough initiative is in the way in which it not only provides a home for people to call their own, but also the wrap-around support that allows some of society's most vulnerable people to tackle their demons and move forward in life.

We know the country's finances are challenged and difficult decisions have to be taken, but I am hopeful that the pilot's success in the West Midlands will lead to the government extending our Housing First scheme and ultimately allow us to help more vulnerable people across the region into a home of their own.

Councillor Adrian Andrew, Deputy Leader of Walsall Council said:

We're really proud of what has been achieved in Walsall to date in partnership with GreenSquareAccord and Walsall Housing Group.

The Housing First model doesn't just change lives for the better – it's my firm view that it has saved lives too. Our strong partnership is key to this success story.

Walsall Housing Group Corporate Director of Operations Fay Shanahan said:

By working with our partners in Walsall we have been able to make a real difference to the lives of people struggling with homelessness.

We have had huge success in supporting rough sleepers to sustain their tenancies, proving how the Housing First approach of combining a stable home with tailored support really works.

Paul Wright, Director of Specialist Support at GreenSquareAccord, said:

This innovative pilot scheme doesn't just help homeless people into accommodation of their own, but it enables us to offer specialist and targeted ongoing support. Four years into the programme, we have housed and supported over 100 rough sleepers and have had no tenancy failures.

The joined-up approach that has been adopted between the local council, landlords and us as support provider, all working together, has helped to make this a fantastic success.

The West Midlands pilot is the first in the country to exceed its target of bringing 500 people off the street and into Housing First accommodation.

The pilot has provided funding for Housing First to be delivered across the

seven WMCA region areas and supported the following number of people in each area:

- Birmingham – 175
- Walsall – 102
- Solihull – 25
- Wolverhampton – 50
- Coventry – 67
- Dudley – 38
- Sandwell – 58