

Joint Committee on Housing, Local Government and Heritage

Dr. Martina Cleary – Clare Pyrite Action Group
Opening Statement
July 13th 2023

After three years of a very tough campaign, County Clare has finally been admitted into the DCB Grant Scheme. It shouldn't have taken this long for Government to admit that the blight of defective concrete blocks was also in this county, especially as the Minister himself spoke of the problem of pyrite in Clare as early as 2012. In the three years of reaching this point, our homes have degenerated further and with them, also the health and well-being of those living through this crisis. On July 3rd there was a sense of collective relief for homeowners who have campaigned for so long in this county, that we are now legally acknowledged and can avail of some assistance, however there are outstanding concerns regarding the logistical and financial feasibility of the New Scheme. Key concerns include;

1. The Grant is not 100% Redress. There is no doubt that it will not cover the actual cost of rebuilding or remediation, even for the smaller homes that fall beneath the 180sqm tier of calculation. Homeowners will be tens of thousands short in meeting true materials and labour costs, for a simple builder's finish. In addition to this, the professional fees incurred for progression through the stages of the scheme, will place huge up-front financial burdens on homeowners. Many will not have the resources, nor access to loans to cover these. So, the Scheme will in effect be inaccessible for many. It falls far short in every aspect in restoring people's homes.
2. With regard to four and five-bed typical rural family homes. It is already clear from the SCSi calculations that the cap of €420,000, (from which alternative accommodation, storage and professional fees must be deducted), will not cover rebuild costs. The cap hasn't been raised in line with recent inflation. These homeowners will be particularly hard pressed, facing shortfalls of potentially €80,000 - €100,000.
3. Penalty-free downsizing or rightsizing, (a recommendation voted down by Government in July 2022), would have assisted many in the family homes bracket. This is particularly relevant for those of advancing years, who could downsize and re-design to meet their current needs. These people will not be able to secure bank loans to bridge grant shortfall. Many are also depending on the value of their home to avail of the Fair Deal Scheme. They are now discovering that this is no longer a possibility. They are now physically and financially trapped in degenerating homes indefinitely.
4. Navigating the stages of this prohibitively complex Scheme, within the limitations of the current building environment, will also be impossible for many. Retention of percentages of the grant, at the various stages of draw-down, in addition to the many up-front payments e.g., for engineers, tradesmen, designers, architects etc, will make this scheme even more financially inaccessible than the previous one.
5. There is a hugely burdensome and complex maze of schedules to be completed, with stringent timelines imposed on the homeowner, to progress through the scheme. Deadlines placed on the homeowner at all stages are extremely tight, especially within the current climate, while those for the Local Authority, Housing Agency and Appeals panel are open-ended. The difference between this and the end-to-end project management of the Pyrite Remediate Scheme is notable and discriminatory.
6. Overall project management is needed for this Scheme, including a database of professionals, builders and trades, who are available, knowledgeable and able to take on the rebuilding and remediation of these homes on masse, and in a timely manner.

7. There is no facilitator in place in County Clare, though this has been highlighted on numerous occasions by CPAG directly with the Dept and also raised by Clare County Council. Equality of resourcing must be provided for all designated counties currently in the scheme. This includes equal treatment with regard to all aspects of the administration and funding of the scheme including:
 - Establishing Housing Authority presence and office in each impacted region.
 - Any prioritisation metrics must include fair distribution/allocation of houses entering the scheme.
 - Provision of information and support services to enable homeowners progress through the scheme in each county.
 - Regional representation on assessment/appeals panels.
 - Processing and remediation of impacted homes in all counties simultaneously from commencement of scheme.
8. Fast tracking access to all aspects of SEAI grants must be implemented to assist DCB homeowners. This includes full access to the "One-Stop-Shop" option. This would go some way in helping the upgrade of heating & insulation requirements in line with current standards.
10. The issue of rebuilding on potentially faulty foundations is already presenting a problem with builders, who are unwilling to take on this risk. All approached for quotations in County Clare have included €20,000-30,000 to remove and replace foundations as compulsory, not optional. This is not included in the Grant Scheme.
11. The fact that there is no letter of assurance for Option 1 demolitions, is not acceptable. If government is so sure that leaving these foundations in place is viable, then there should be no difficulty or resistance in also issuing the letter of assurance for these homes.
12. There is no provision nor consideration of the economic costs for the disposal of DCB materials. With potentially tens of thousands of homes impacted, this is an indicator of the total lack of long-term oversight and planning on the part of Government.
13. The only mention of litigation within these regulations are potential actions that will be taken against the homeowner. This is grossly offensive and against the principle of natural justice. Impacted homeowners are the victims in this, of an un-regulated industry and non-enforcement of any existing regulations. This should be removed, and clarification given on the use of any data requested from homeowners under GDPR. This must include provision for an opt-out clause, where information is to be shared beyond parties who are not the Local Authority or the Housing Agency.
14. Enclosed a copy of detailed Stakeholder feedback on the draft regulations, submitted by Dr. Martina Cleary in March 2023. Little to none of these were taken on board by Government.

In conclusion, while the DCB Grant Scheme has been signed and launched, as of today 10th July 2023, applications are not open. There is general information available on the Clare County Council website, but no application forms and no accessible portal to upload materials. This is despite several statements from both the Minister, the Dept and the Local Authority that everything would be ready at the launch. This does not bode well for those impacted and another indicator that while there is a Grant, it will be difficult, if not impossible to access.