

My name is Martina Hegarty, and my home was built using Defective Concrete Blocks in Mayo.

Over a year ago, I joined this Committee to document and discuss the short failings of our government in relation to providing a fit for purpose Defective Concrete block scheme for homeowners in County Mayo. A redress scheme. Not a grant.

A year on, we are still discussing a defective scheme.

Today I am not here as a campaigner or a homeowner representative. My purpose here today is to place you in the mindset of a homeowner. A person who is experiencing the mental and physical anguish of living with a defective home. I am going to keep this basic, so everyone can follow.

You live each day with seeing cracks in your home. You do not want to admit you have pyrite. You do not want to have to give up your home. Your life was built in these four walls. Your memories are here. There is a significant level of traumatic experience to come to the acceptance that your home has pyrite before you make that first phone call. Do you all realize that? None of us were ever supposed to be in this situation.

For those of us that have applied onto the previous scheme, we are told to sit, to wait, to have patience. After more than 10 years of singing from the rooftops about the need for a defective scheme. We are told to have patience. A year after the scheme was rushed through the Dail with no meaningful amendments from the government, we are told to have patience. We are told the scheme is 100%, yet every single homeowner who has done the calculations is going to be paying in part to rebuild their homes.

The Enhanced scheme was put into law on Monday 3rd of July. The scheme was opened by the Local Authorities on the 11th of July. There was practically no announcement. Over €2.2 billion of a scheme. It was almost rolled out the dead of night. The enhanced scheme was supposed to fix everything. The enhanced scheme has instead created more roadblocks for homeowners.

- A homeowner must sit, wait and watch their cracks widen until they reach a certain level to reach a meaningless damage threshold, that has no interest in science.
- A homeowner is asked to use a building professional to assess their home. Individuals with no training. The vast majority of whom, without prior

experience, would consider some of our cracks incorrectly as settlement cracks.

- A homeowner no longer has an engineer in their corner. The one person a homeowner could rely on to fight for their home. Because, yes, that's what this feels like. We are in constant fight mode, constant battle, to get what's needed to rebuild our homes. To move on with our lives.
- A homeowner is relying on the impartiality of the engineers who are contracted to the housing agency to decide the fate of their homes. Will the science still be considered as priority? Homes in Mayo require full demolition. Almost 400 homes have received this to date. Will this continue? We are not convinced of this.
- If a homeowner needs to appeal, will the homeowner receive everything they need to appeal. All of the rest results, details of all those that made decisions? Who sits on the appeals panel? How transparent is this process going to be?
- A homeowner is required to project manage the rebuild of their homes. Collect endless paperwork, contact the local authorities, deal with an on-line application, source engineers, architects, builders, deal with banks, insurance companies, and worst of all, find a location to rent in the midst of a housing crisis. How?
- A homeowner is at the mercy of builder availability. Builders who think we have a pot of gold. Builders who have been informed by the government that each homeowner is getting 100%. Builders that are under the false impression that each homeowner is going to have €420k available to them to rebuild their homes.
- A homeowner has to ensure they can fund the rebuild of their home, yet they are under a timeline to do so. They have to apply for finance, many of whom are above the age and ability to be able to pay it back. Why do they have to apply for finance? Because it is not 100%.
- There is a retention of 10%. How will this work when the "grant" on offer to homeowners is not 100%? What happens when the builders come knocking or walk off site?
- A homeowner is told they can apply to SEAI. A completely separate process that requires further investigation and paperwork. A scheme that is not open yet, but the government wants people to move on and rebuild their homes.
- And worst of all, you are left in the constant fear of what lies beneath. Because foundations are a massive issue that is not covered in the scheme.

- We have yet to hear the word retrospective mentioned. Retrospective for those that had to remediate their homes prior to any scheme being launched. We heard commitments to deliver. Were these more soundbites?
- The government continue to reference about the need for homeowners to move on. For anyone that has tried, has anyone taken the time to reach out to them to see how much it has actually cost them in the end to rebuild their home? A quote is at one point in time. The reality of that quote being delivered at cost is little to none. Was this even considered?

Have you listened to every point I have listed? Now place yourself in the shoes of a pensioner. Place yourself in the shoes of a young mother with young kids. Place yourself in the shoes of those that require medical or physical assistance? How do they progress onto the scheme? How do they become Project Managers? How do they fund this?

The Department of Housing and Housing Agency has decided to take control of every aspect of the scheme, without the control that matters most. They are fully aware it is not 100% and this, in my opinion, is the reason why this scheme is not end to end. They know they need to offer more funds if they were to rebuild each of our homes.

This scheme, after the 2nd time of creation, after more than 10 years of fighting, has done nothing more than condemn homeowners into a bleak future. Condemn homeowners to build on faulty foundations. Condemn homeowners to homes that will not be fully remediated. Condemn homeowners into debt.

While the government is waiting and assessing, while the government is seeking more information for the scheme to evolve, homeowners are being hospitalized. Homeowners are on endless medication. Does the government understand the mental torture that is being placed on homeowners? No dial up service is going to remedy that.

Did any of you ever walk a step in the shoes of a defective concrete block homeowner? Did anyone ever think of the homeowners while this scheme was being created? Why, were the most vulnerable families involved in this crisis not placed front and center. Why are they not enabled? Why do they continue to be condemned?

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