

Mica Action Group Statement to the Housing Committee 27/02/24

Good afternoon. My name is Angela Ward, PRO of the Mica Action Group. Thank you for the opportunity to present to the Housing Committee today.

Do you know how many times homeowners have had to endure government rhetoric that the 'enhanced scheme' provides 100% redress to victims of the defective concrete crisis?

Do you have the empathy to understand how it feels to be a homeowner who realises that their government has deliberately hoodwinked most of their fellow citizens into believing they are getting their homes fully restored at zero personal cost?

Have you ever heard of the illusory truth effect?

When a message is repeatedly put forth, the statement ultimately becomes accepted as the truth. This is exactly the strategy employed by government in relation to the notion of 100% redress.

What you will hear from me today is not illusory. What you will hear is the homeowners' truth; informed by MAG's direct contact with 100's of homeowners. Which 'truth' you choose to believe at the end of these proceedings, is a matter entirely for your own conscience.

There are many issues with this scheme but I will address what I believe are the most fundamental today.

This scheme does not provide for 100% redress.

Homeowners evidence financial shortfalls of tens of thousands of euros for the most modest of homes with the scheme excluding fundamentals such as foundations.

Donegal is amongst the most economically disadvantaged nationwide, yet homeowners are expected to pay thousands in upfront costs that can only be recouped retrospectively. The necessity to have thousands of euros readily available financially paralyses homeowners, leaving them unable to rebuild their homes.

Homeowners were promised that all SEAI grants would be readily accessible. 8 months into a live scheme, there is still no clear guidance on how homeowners can access such grants. Again, to access such grants homeowners must produce thousands of euros upfront.

The second impediment is that rigorous scientific evidence is being ignored.

The Department of Housing and NSAI continue to operate a scheme underpinned by a now discredited standard; IS 465. Right now, homeowners are being pushed into critical remediation options based on a flawed and irrelevant desktop study.

The results of international, peer reviewed scientific research of not less than six independent research groups who all evidence the primary issue to be internal sulphate attack remain unacknowledged.

At the 13th July 2023 meeting of this committee Geraldine Larkin stated, 'that the experts serving on the NSAI technical committees... will keep under review the possibility of issuing interim guidance should this be considered useful or proportionate'.

We have a live scheme. It is reckless, irresponsible and negligent to play fast and loose with people's lives. Pushing people down remediation options that scientific evidence indicates will ultimately fail is unconscionable in terms of ethical, moral and fiscal responsibility. If the NSAI insists on awaiting the results of other tests, a precautionary approach must be taken in the interim. Ignoring the problem is to compound the issues.

Mortgage lenders are seeking certification from engineers over the entire structure, not just the remediated portion. To date, we do not have clarity that engineers can do so backed by PI insurance. Due to a lack of due diligence by Government, we have homeowners trying to engage in a scheme that does not guarantee full mortgageability, insurability or saleability of their homes post remediation.

Thousands of homeowners are excluded from the scheme because they are deemed ineligible, because they cannot project manage a build, because they have additional needs, because they do not have access to thousands of euros up front or because they are quite reasonably unprepared to replace their home with another defective home which excludes foundations and leaves defective material behind.

And this is not just the evidence from affected homeowners but also recommendations from a recent EU PETI Report which states,

The Scheme should ...take better account of the financial burden of all the costs, such as the cost for new foundations” and that “National and local authorities should take all the necessary measures to provide tailor-made and fit-for-purpose assistance to affected homeowners, as well as comprehensive and effective solutions that meet their wide-ranging needs.”

Despite the overwhelming evidence of fundamental issues, homeowners are being stonewalled at every turn by those who have the power to make the changes required and therefore we ask this Committee to make an urgent intervention.

Only a foolish optimist or a liar would deny the realities of the scheme as it stands. 100% redress is an illusion fabricated by an irresponsible government which has cast aside facts, truth and reality. You can believe the lived experience of the homeowners or you can believe Government PR.