

Joint Committee on Housing, Local Government and Heritage

Dr. Martina Cleary Clare Pyrite Action Group Opening Statement - Feb 27th 2024

In preparing my statement for today's Committee meeting, I had to reflect upon what progress has been made with the rollout of the DCB Scheme in County Clare since my last submission to this forum in July 2023. Sadly, this has been very little. In the almost two years since County Clare was admitted into the Scheme, there has been little to nothing done to relieve the plight of those impacted in our county. Many of the points of concern raised at our last meeting remain entirely unaddressed. I am therefore re-submitting these, as issues remaining unaddressed, with the addition of what is now emerging since the official opening of the DCB Grant for application in Clare in July 2023.

Emerging Issues:

1. The Housing Agency has deliberately delayed decisions for impacted homeowners through the implementation of its own non-transparent metrics of processing, prioritisation and ranking. This includes the introduction of what it terms "quantum's" to be reached before applications can progress through the stages of assessment, evaluation and decision making within an already highly complex and glacially slow procedure. This in effect, deliberately delays all applicants, regardless of the individual circumstances or stage of an application. This batch processing methodology, means those who have provided the necessary information are being placed on hold, until certain numbers are reached within that particular stage of the procedure. In effect individual homeowners are being left waiting for months before a decision will be given, because a certain amount of other applications are not yet at that stage. Delaying exacerbates the damage in all aspects, material and human.
2. Concerns persist among County Clare homeowners about shortfalls in the grant, which is not 100% Redress. There is no doubt it will not cover the full cost of rebuilding, remediation, site clearance and the reports required at all stages of the process. The longer the delays in awarding grants, the greater this shortfall will also be, as building prices are only increasing.
3. Within the demographic of those impacted in County Clare (to date), advancing age is also presenting its own unique set of concerns. Access to loans to bridge shortfalls in the Grant is a huge concern. Access to finance and re-mortgage ability of these properties, raised via the recent Sub-Group of the Implementation Steering Group, need to be actioned with urgency. This includes the Department moving quickly to ensure timely access to any grant given, as well as legally underpinning the restoration of these properties to their full value. For those who hope to avail of the Fair Deal Scheme, the full restoration of the monetary value of their property is essential.
4. Penalty-free downsizing or rightsizing, would have also assisted many in this bracket. Many in Clare are applying to the Scheme, fearing they will not live to see their home restored and can only pass on the possibility of remediation to their family.
5. The BPFI's recent suggestion of access to a percentage of any sum awarded, via an up-front State guaranteed advance (via the Local Authorities), would need to be fast-tracked. This percentage must also be relevant and viable, as not all homes will receive €420,000, but will need enough to begin the remediation/rebuild.

6. The appeals process doesn't seem to be fully operational or transparent. This will need to be fully functional, with cases processed not as "quantum's", but individually.
7. 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.
8. Access to additional physical and mental health supports for impacted homeowners in this crisis are urgently needed. The Scheme entirely ignores the human impacts of living through this trauma. All focus has been on material, technical and financial costs of rebuilding/remediating these homes, with nothing whatsoever mentioned regarding the devastation it has caused to people, families and communities. The delays, difficulties, blockages, deliberate or negligent, are exacerbating the physical and mental health impacts.
9. The current IS:465 standard, which determines the assessment, evaluation and remediation recommendations for the Scheme, is currently under review by the National Standards Authority of Ireland Committee. The composition of this Committee must be examined. There is a clear conflict of interest, where individuals or parties acting on behalf of suppliers of defective concrete blocks or other potentially defective concrete products are participating in their own self-regulation post-facto.

Issues remaining unaddressed from previous submission:

10. 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. There has to be a full public enquiry into what has happened here, especially as testing is now also being conducted in Tipperary, Wexford, Sligo and beyond. With at least half of the counties in Ireland effected, the larger scale suppliers and their non-regulation must be fully examined.