

Tullamore Tribune

Tim Ryan, Oireachtas Correspondent

Banks should require borrower's consent before selling the mortgage

Banks have sold mortgages of people in Laois-Offaly with €150,000 still owing to vulture funds for as little as €50,000 or €60,000, Sinn Féin Deputy Brian Stanley told the Dáil. The same offer was never made to the householder because it did not fit in with policy and the Government never included it as part of its policy, he said. Such an offer would have made the mortgage affordable and sustainable for the mortgage holder who was in difficulty.

Speaking during a debate on a Sinn Féin Bill which would require the house-owner's consent before selling off a mortgage, he said the Bill was very straightforward and it provided for what is already included in the Central Bank's voluntary code of practice. "On its introduction, the former Minister for Finance, Deputy Noonan, said that he expected that the voluntary code would be applied by all institutions but that did not happen," he said. "In fact, they completely ignored it and thousands of householders have been affected."

Last year, he said Permanent TSB sold off 6,000 loans, including some in Laois-Offaly. Vulture funds treat such loans as commodities but homes are not commodities for struggling families. "We must ease the torment and stress on families who are struggling to pay mortgages," he said. "Behind each one of these mortgages is a human story. We must put in place solutions for people similar to the solutions that were put in place for the banks. We must protect the basic right to a secure home."

The Dáil, he said, had heard various bogus reasons as to why this Bill could not be enacted, according to the Government. "However, when it came to bailing out the banks, the Government was able to rush legislation through this House, through late night sittings, which crucified this generation of taxpayers and their children," he said. "No consent, no sale. Deputies should support this Bill and I particularly urge Deputies in government to do so. They should do the decent thing."

Flanagan outlines garda whistleblower process

Members of An Garda Síochána may communicate their concerns to the Garda Commissioner, as their employer if they so choose, or make a disclosure to the Garda Síochána Ombudsman Commission, GSOC, which is statutorily independent in the conduct of its investigations, Justice and Equality Minister Charlie Flanagan told the Dáil.

Replying to Wexford Deputy Mick Wallace, he said the legislation also allows that an individual employed by a public body may also make a protected disclosure to the Minister with responsibility for that body. In the case of An Garda Síochána, that is the Minister for Justice and Equality.

"The Garda Síochána has published a protected disclosures policy and all Garda members and civilians have been informed of this policy," he said. "A protected disclosures manager was appointed. An Garda Síochána works with Transparency International Ireland, TII, and other external providers to create an environment to ensure that whistleblowers are properly protected and supported. TII's Integrity at Work pledge was signed by the Garda Commissioner in 2017. The Garda Síochána code of ethics includes strong commitments for each individual member with regard to 'speaking up and reporting wrongdoing'."

In 2016, he said the then Minister requested the Policing Authority to examine and report on the policies and procedures in place in the Garda to deal with whistleblowers and whistleblowing. “The authority was also asked to make any recommendation that it considered appropriate in order to ensure that the policies and procedures in place were appropriate and could provide assurance to whistleblowers that they could make complaints or allegations in a safe environment where they would be properly investigated,” he added.