



DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

DÁIL ÉIREANN

TUAIRISC OIFIGIÚIL—*Cheartaithe*
(OFFICIAL REPORT—*Revised*)

Housing Shared Equity Loan Scheme: Motion [Private Members]	690
Ceisteanna ó Cheannairí - Leaders' Questions	722
An tOrd Gnó - Order of Business	731
An Ghaeilge agus An Ghaeltacht: Ráitis	739
Teachtaireacht ón Seanad - Message from Seanad	767
Teachtaireachta ó Roghchoiste - Message from Select Committee	767
Estimates for Public Services 2021: Message from Select Committee	767
Reopening Schools and Leaving Certificate Examinations: Statements	767
Banking Sector: Statements	802

DÁIL ÉIREANN

Dé Céadaoin, 3 Márta 2021

Wednesday, 3 March 2021

Chuaigh an Leas-Cheann Comhairle i gceannas ar 10 a.m.

***Paidir agus Machnamh.
Prayer and Reflection.***

Housing Shared Equity Loan Scheme: Motion [Private Members]

An Leas-Cheann Comhairle: I remind Members that any division called will be deferred to the next division time.

Deputy Eoin Ó Broin: I move:

That Dáil Éireann:

notes that:

- after much delay the Minister for Housing, Local Government and Heritage, Darragh O'Brien, has brought forward his affordable housing plan;

- much of that plan, including the Land Development Agency, the Serviced Sites Fund and the Cost Rental Scheme, are continuations of the last Government's housing policy;

- the only new element that the Minister for Housing, Local Government and Heritage, Darragh O'Brien, has brought to the plan is an Affordable Purchase Shared Equity Scheme for first-time buyers;

- this scheme was not included in Fianna Fáil's election manifesto or previously stated Fianna Fáil policy;

- the origins of the scheme are two policy papers published by Irish Institutional Property and Property Industry Ireland in March and May 2020;

- these proposals were based on a shared equity loan scheme in operation in England and Wales since 2013;

- in 2015, a report by Shelter concluded that the English scheme 'increased house prices by 3 per cent';

3 March 2021

- in 2019, a report by the House of Commons National Audit Office (NAO) found that house price inflation for new build homes was 3 per cent higher than for second-hand homes since the shared equity scheme was introduced;

- in 2020, a report published by the Centre for Economic Performance at the London School of Economics (LSE) found that in London the Shared Equity Loan Scheme ‘led to a 6 per cent increase in house prices’;

- while the NAO report concluded that the scheme increased the supply of new homes by 14 per cent, it also increased demand by 37 per cent, while the LSE report stated that the scheme ‘stimulated housing construction in the wrong areas’;

- in 2019, a report by the House of Commons Public Accounts Committee concluded that ‘three-fifths of buyers who took part in the scheme did not need its support to buy a property’;

- in September 2020, officials in the Department of Public Expenditure and Reform expressed concern that a shared equity loan scheme ‘will push up prices’;

- in September 2020, the Secretary General of the Department of Public Expenditure and Reform, Robert Watt, said ‘the property industry wants an equity scheme because it will increase prices’;

- in September 2020, at a meeting between the Department of Finance and the Central Bank of Ireland, concerns were raised that the shared equity scheme could ‘impact on prices’;

- on 16th February, 2021, the Economic and Social Research Institute told the Oireachtas Joint Committee on Housing, Local Government and Heritage that the proposed shared equity scheme ‘will very likely lead to higher house prices’; and

- on 22nd February, 2021, nine Fine Gael Councillors on Dublin City Council, including a close political associate of the Minister for Finance, Paschal Donohoe, wrote to the Minister for Housing, Local Government and Heritage, urging him to scrap the Affordable Purchase Shared Equity Scheme as it risked a ‘return to failed housing policies of the Celtic Tiger era’;

is of the strong view that:

- the Government’s shared equity scheme does not make homes more affordable;

- the scheme risks pushing up house prices and burdening working people with unsustainable debt;

- the scheme will benefit significant numbers of people who already have sufficient funding to purchase a home;

- the scheme will expose the State and taxpayer to significant liabilities in the event of a future property downturn; and

- the scheme will breach the Central Bank of Ireland’s macro-prudential lending rules if the banks are allowed to become participants in the equity loan; and

urges the Government to:

- remove the Affordable Purchase Shared Equity Scheme from the General Scheme and final version of the Affordable Housing Bill 2020; and

- re-profile the €75 million allocated to the Affordable Purchase Shared Equity Scheme in Budget 2021 to the Serviced Sites Fund, to allow for an increased delivery of local authority and Approved Housing Bodies affordable homes to rent and buy.

Fianna Fáil's developer-led shared equity loan scheme must be scrapped. It will increase house prices, saddle working people with debt and line the pockets of big developers with taxpayers' money. Facing a barrage of criticism from all quarters, this scheme is on its last legs. Before I remind the House of some of that criticism, it is worth remembering where this scheme came from. An entire generation is locked out of home ownership. Three decades of Fianna Fáil and Fine Gael housing policy has led to ever-higher house prices, ever-higher rents and a growing number of young adults stuck at home or stuck in a rent trap.

Need for genuinely affordable homes for working people to rent and buy was a key issue in the general election campaign last year. Interestingly, the shared equity loan scheme the Minister, Deputy Darragh O'Brien, is now trying to introduce did not feature in the general election campaign. It was not part of any election manifesto. Indeed, it had not been part of our housing policy discussions for the previous four years on the Oireachtas housing committee.

The first we heard of this scheme was after the general election when two leading lobby groups for the property and investment industry published proposals for a shared equity scheme and met housing spokespeople, including me, Deputy Darragh O'Brien and others to sell their wares. IBEC's property arm, Property Industry Ireland, published a detailed proposal. Another group, Irish Institutional Property, headed by a former secretary general of Fianna Fáil, published something similar. Both of these proposals accepted that house prices were too high, but instead of focusing on solving the problem and bringing down house prices, they asked Government and the taxpayer to plug the gap. Sinn Féin told them in no uncertain terms where to go. This was, and continues to be, a reckless proposal. At best, it will lock-in unsustainably high house prices and, at worse, and more likely, it will push those prices up further.

It should come as no surprise that the Minister, Darragh O'Brien, and Fianna Fáil bought into this developer-led scheme because that is what Fianna Fáil did with housing policy when it was last in government. The last shared ownership scheme of the Celtic tiger era was based on similarly flawed policies. The 50:50 shared ownership scheme racked up huge levels of unsustainable debt on first-time buyers. More than 50% of those who entered that last Fianna Fáil developer-led scheme ended up in significant mortgage distress, some losing their homes and others having their properties transferred back into social home ownership. This scheme is even worse. Contrary to what the Minister has been saying in recent days, there are no meaningful checks to protect first-time buyers. This is not a scheme targeted at those in greatest need. The direct involvement of the banks, which the Minister is seeking, with potentially punitive interest charges makes it much worse.

We know this scheme from the property industry lobby and the Minister is based on an English scheme that has been in place since 2013. That, too, was meant to be short term but has been repeatedly extended for almost a decade. The most recent research on that scheme from the London School of Economics, published last year, shows in high demand areas it

3 March 2021

has pushed up house prices by 6%. It has increased the supply, but in the wrong place where houses are not needed, and it has increased demand three times more than it has increased supply. Worse still, 60% of those who availed of it did not need it; they had sufficient mortgage credit to purchase a home, but those that were not able to buy a home and got it, as well as the taxpayer, are now, according to all of the reports published by government and academic sources, exposed to significant risk into the future. The London School of Economics research I mentioned stated very clearly in its conclusions, “Only developers and landowners, not new buyers, benefited from the policy-induced price increases of the scheme.”

The Minister, Deputy Darragh O’Brien, has been saying repeatedly that the criticism of this scheme by the Opposition is predictable. Unfortunately, we are not the only people criticising the scheme. Last year, in email correspondence between the Minister’s Department and the Department of Public Expenditure and Reform, released to me under freedom of information, Department of Public Expenditure and Reform officials said, “It will push up house prices.” The former Secretary General of the Department of Public Expenditure and Reform, Robert Watt, said, “The property industry wants an equity scheme because it will push up house prices.” We know from a variety of media reports that the Central Bank is extremely concerned about the impact of this scheme on house prices, bank lending and consumers, although we will not know the final verdict of that body until later this year. Two weeks ago, the ESRI told the Oireachtas housing committee, “This scheme will very likely lead to house price increases” and the mainstream of the property industry, the Institute of Professional Valuers and Auctioneers, who are the people who buy and sell homes in every county of the State, have said that in their view this will push up house prices and it is simply a way of getting around the Central Bank lending rules. It is not just experts, industry and the Opposition saying this. For example, Fine Gael councillors in Dublin city and Green Party Deputies are saying this is the wrong scheme and it should be scrapped, with the money diverted into genuinely affordable homes.

There is an alternative. We should remove the pro-developer shared equity loan scheme from the legislation and transfer the €75 million into the serviced sites fund, which would deliver 1,500 genuinely affordable homes in the coming years, and then go further and increase that and the cost-rental fund so that we are able to deliver 4,000 to 5,000 genuinely affordable homes at prices working people can afford, by which I mean rents of between €700 and €900 per month and house prices of between €170,000 and €230,000, depending on where one lives. This is what the Minister promised during the general election campaign but seems to have forgotten about thus far.

The Minister, Deputy Darragh O’Brien, and the Government are clearly under pressure. They are now claiming that their pro-developer shared equity loan scheme is a short-term, small-scale measure. Of course, that is not what the Minister was saying last year. We know from freedom of information requests that he was seeking between €200 million and €300 million for this scheme in the budget negotiations. He was reported in the media last December as saying that, ultimately, 40,000 first-time buyers could benefit from it. He is still in negotiations with the pillar banks to double the fund from €75 million to €150 million. Contrary to the Minister’s claim, it will apply to a significant portion of the first-time buyers’ market in high-demand areas. We know, because the English experience makes it very clear, that short-term equity loan schemes are like crack cocaine; once one tries them, one is hooked and it is very difficult to withdraw. In England, more than £17 billion has been spent on such schemes in almost ten years.

It is clear that the Government has been stung by widespread criticism and is now scram-

bling to change its story. Rather than do the right thing, the Minister is pushing ahead regardless. I am not sure whether it is arrogance or incompetence on his part. Whatever it is, he is putting first-time buyers at risk. Buying a home is the single largest purchase of somebody's life. Why any politician from any party would want to go back to the bad old days of developer-led housing is beyond me. We know how that ended the last time. We cannot let Fianna Fáil drag us back to the bad old days of the Celtic tiger. We cannot let Fianna Fáil jeopardise the future of thousands of first-time buyers by heaping unsustainable debt on them in order that they can buy overpriced homes and line the pockets of big developers and institutional investors.

The choice before Deputies in this debate is very simple. Let us scrap the Fianna Fáil developers' scheme. Let us invest the €75 million earmarked for it into genuinely affordable homes. Let us then increase that fund even further to deliver the thousands of affordable homes that working people need and deserve. If Members believe in that, I ask them to support this motion and force the Minister to withdraw this reckless scheme.

Deputy Pearse Doherty: Tá géarchéim tithíochta ag cur isteach ar mhórchuid de dhaoine agus ar chaighdeán saoil oibríthe, ar theaghlach agus ar dhaoine óga ar fud na tíre. Tá an ghéarchéim seo ann mar gheall ar deich mbliana d'Fhine Gael i gcumhacht agus ní thig linn an seans a ghlacadh go ndéanfaidh Fianna Fáil an scéal níos measa arís. Níl dabht ann go mbeidh sé níos measa mar gheall ar an scéim atá molta ag an Aire agus an Rialtas. Caithfear deireadh a chur leis an scéim seo.

The housing crisis did not happen by accident. It happened as a result of a decade of failed Fine Gael policies. Workers and families cannot afford a continuation of that failure. That is why the proposed Fianna Fáil developer-led scheme from the Minister, Deputy Darragh O'Brien, must be scrapped. It is a demand-side response to a supply-side problem. It is bad economic policy with one effect, namely, to push up house prices. The scheme is an import of the Tory policy implemented in Britain and peddled here by property developers. The Minister has been taken in, hook, line and sinker, and is selling their wares.

Under the scheme, the Irish taxpayer will, in essence, be betting on the housing market. The head of the National Audit Office in the UK commented in the report on the British scheme: "The scheme has...exposed the Government and the taxpayer to significant risk if property values fall..." The same report found that the risk extends to borrowers themselves, who, if they want to sell their property soon after purchase, might find they are in negative equity. The scheme the Minister is proposing could see the buyer taking on an overall debt equivalent to more than five times their income, bypassing the Central Bank's mortgage measures. Those measures were put in place for a reason, namely, to protect borrowers and avoid what the Central Bank describes as a credit house price spiral. The scheme seeks to sidestep the rules, risking further house price inflation. The ESRI told the housing committee that it will very likely lead to higher house prices. The ESRI's was not the only voice giving that warning. Its view is shared by the Central Bank. Even the former Secretary General of the Department of Public Expenditure and Reform, Mr. Robert Watt, stated that the property industry wants this scheme because it will increase house prices. The Minister should listen to that statement from Robert Watt. He said those in the property industry want this scheme because it will increase house prices. The ESRI, Central Bank and other bodies are all saying the same. Yet, the Minister is determined to plough ahead with this damaging policy despite all the warnings. It is reckless and a display of arrogance from the Minister. The resources are better spent by investing in genuinely affordable homes. We know that is the real answer to what is needed. What is needed is to scrap this scheme, drop the arrogance and support the motion from my colleague,

Deputy Ó Broin.

Deputy John Brady: This is plainly a scheme designed by property developers for property developers. It is nothing more than a regurgitation of failure. A similar scheme was attempted in Britain by the Tories. All that succeeded in accomplishing was pushing up property prices. The ESRI and the Central Bank have made it known that they have concerns, as have county councillors and Deputies from the Minister's party and the other Government parties. Yet, those in Fianna Fáil seems consumed with a form of cognitive dissonance of the type which allows them to imagine that a repeat of the failures that led to the property crash in 2008 can somehow lead to a different outcome in the world of today. The only real difference between Fianna Fáil's approach during the previous property crash and now is that today the Government is asking the taxpayer to get in hock for millions from the outset rather than what happened previously, when those responsible were content to wait until they had destroyed the country's financial well-being and lumbered the ordinary workers of this country with a debt that will burden their families for generations to come.

In my county of Wicklow people simply cannot afford to rent or purchase at current price levels. The fact is that this Fianna Fáil scheme does not and will not make houses more affordable. It will simply push up prices. Outside of Dublin, Wicklow has the most expensive house prices anywhere in the entire State. This has resulted in the breaking up of communities and in families being forced to live apart as well as losing their close supports and sense of place in the communities where they grew up. They have had to leave in search of more affordable accommodation farther south in Wexford and farther afield.

This scheme fails to address specifically those with the most need. Yet again, those in Fianna Fáil are asking us to put in place a scheme for the benefit of their developer mates. This is a bad scheme and I am calling on all Deputies from across the political spectrum to support the motion, reject the scheme and put in place a proper affordable scheme that will address the housing needs of our citizens.

Deputy Johnny Guirke: Here we go again back to the good old days. It is the good old days for developers who have an open door directly into the Department of Housing, Local Government and Heritage to write the policy for the Minister. The shared equity scheme is in tatters. The ESRI has dismissed it. Auctioneers have dismissed it. Fine Gael councillors in Dublin City Council - one of whom is a senior adviser in the Department of Finance - have dismissed it. Two of the Minister's Green Party colleagues in Government have dismissed it. They have said that the €75 million allocated for it should be put directly into building public houses.

The question is why the Minister is persevering with it. The only answer can be that we are back to the good old days of Fianna Fáil in government aided and abetted by its developer friends. They come straight in the front door with a nod and a wink, a pat on the back and a deal done. Developers wrote this policy for the Minister when Sinn Féin told them to sling their hook. I am referring to the developer friends who, along with others, bankrupted and destroyed the country.

A little over a year ago the population of our country voted for seismic change. They voted for something different. They voted for people who would stand up for them and introduce a social housing building programme never before seen in the history of the State. This shabby proposal is not that change. Young people in our country need affordable and public housing

built directly by this State through our local authorities. The Minister is now almost eight months into his brief as the Minister for Housing, Local Government and Heritage. We still have not been told how much an affordable house should be.

My constituents in Enfield, Navan, Trim and all around County Meath need hope. They need certainty that they will be able to buy their own home and be able to afford it. This half-baked measure must be scrapped and the Minister must build direct-build affordable housing for people.

Deputy Donnchadh Ó Laoghaire: Most of the people I grew up with cannot afford a home and have no hope of ever having a permanent one. Some will. Some will qualify for social housing and may get that after many years waiting. However, for the majority a permanent home is hard to imagine and out of reach. This is crushing and frustrating. It makes people so angry to spend so much money on rent that it stops them putting any kind of deposit together. It is one of the biggest issues that comes to my constituency office and I am sure to the Minister's as well - people who simply do not feel they have any hope and find it impossible to imagine planning for the future. I have the discussion with them and tell them there is talk of a scheme like this or another like this and so on but what is there in concrete terms? What can we actually offer them? In reality, in the vast majority of situations the answer is effectively nothing. There is nothing for these people. They fall between the cracks and have no support, and this is a huge category of people. Thus affordable housing is absolutely key.

What is the point of having a big fanfare for a so-called affordable housing scheme if it is out of the reach of the people who I grew up with, out of the reach of those it is meant to be for? It is pointless. Unless we invest significantly in cost rental and cost purchase, all of us will be confronted in years to come by people who are frustrated and angry that they have been locked out of getting a permanent home because false options - illusions like this - fail to deliver for them. It may deliver for the developers, and handsomely, but it is not going to deliver affordable housing. It is going to deliver something that is just going to cause more frustration, anger and people locked out of the communities they want to live in.

The solution is in cost rental and cost purchase. If I were the Minister, I would look to the fact that most local authorities around the State have banks of land they would love to build affordable housing on. However, unless something is done to assist them with the debt attached to that land, it will hold back schemes, for example, in Cork city and county. It will make them unaffordable and unviable. The Minister would be far better served by talking to those local authorities about how he can relieve them of the debt on that land so they can deliver affordable housing on it. As for this scheme here, the ESRI, the Central Bank, the Institute of Professional Auctioneers and Valuers and the former Secretary General of the Department of Public Expenditure and Reform all have concerns it will increase the prices of houses. Even Fine Gael councillors on Dublin City Council and some Green Party Deputies think so. There are very few people for this, and for good reason. It is going to make it harder. This scheme is not the solution. We all want solutions but this is adding fuel to a fire that is out of control. Affordable housing can be delivered through cost purchase, cost rental and assisting local authorities with their debts, not by assisting developers.

Minister for Housing, Local Government and Heritage (Deputy Darragh O'Brien): Ba mhaith liom mo chuid ama a roinnt leis an Teachta McAuliffe. Bogfaidh mé an leasú ar son an Rialtais.

I move amendment No. 1:

To delete all words after “Dáil Éireann” and substitute the following:

“notes that significant progress has been made on an extensive range of measures included in the Programme for Government - Our Shared Future, building on the initiatives already undertaken and in progress, which are now being brought forward by the Minister for Housing, Local Government and Heritage, to support individuals and families to access affordable housing, in particular:

— this Government is delivering on its commitment to ensure that everybody has access to good-quality housing, to purchase or rent at an affordable price;

— Budget 2021 included €3.3 billion for housing, a 24 per cent increase on 2020, and the highest investment in housing by any Government in a single year;

— the Minister, working across Government and with all housing delivery partners, is delivering on the Government’s Programme for Government objectives to:

— put affordability at the heart of the housing system;

— bring forward proposals for State-backed affordable home purchase schemes to promote home ownership; and

— deliver the State’s first ever cost rental homes;

— to this end, since taking Office, the Minister has already published the Affordable Housing Bill 2020 and introduced the Land Development Agency Bill 2021 to the Oireachtas;

— both of these significant pieces of legislation will facilitate immediate direct delivery of affordable housing, targeting middle income earners facing high rents and often out of reach purchase prices for new high-quality homes, while supporting the expansion of the affordable housing sector in Ireland over the short to medium-term;

— to provide financial support for affordable housing, €620 million was provided in Budget 2021 for new and existing affordable housing measures, with a focus on immediately stimulating supply;

— Budget 2021, together with focusing on delivering over 6,200 directly supplied homes by local authorities under the €310 million Serviced Sites Fund, introduced a new Affordable Purchase Shared Equity Scheme to target first-time buyers with a help to buy scheme;

— Budget 2021 also introduced a new Cost Rental Equity Loan, to deliver the first ever cost rental properties by Approved Housing Bodies in areas of high demand and high housing costs, with the Exchequer funding supplemented by Housing Finance Agency low cost, long-term finance, making €135 million available in total; and

— the Minister has already announced the first 390 new cost rental homes targeted to be delivered this year under the new scheme, with the additional 50 cost rental homes at Enniskerry Road, Dún Laoghaire-Rathdown which are also due to be completed this year and supported by the Department’s Serviced Sites Fund;

in terms of new measures, further notes that:

— the Irish housing system needs to provide additional new homes to meet current and future demand while new homes cost more than second-hand homes due to the enhanced quality and energy efficiency making viability an issue and meaning that home ownership is pushed further away from individuals and families starting out in life;

— in recent years, first-time buyers have increasingly shifted to buying second-hand homes and the stock of such homes for sale is diminishing;

— planning permissions for new homes have maintained strong growth but commencements have decreased recently;

— it is critical that new supply of affordable starter homes is encouraged and that overall supply increases by circa 40 per cent over the immediate period ahead, to meet the demand as Ireland's economy recovers from Covid-19; and

— relying on any one measure or one channel of supply would be very high risk and would be limited by each sector's capacity to deliver, instead all channels, State and non-State, are being mobilised to support affordable housing delivery;

in terms of the new Affordable Purchase Shared Equity Scheme, also notes that:

— the scheme is one short-term, targeted measure in a multi-faceted approach to increasing housing affordability;

— the scheme was devised in consultation with other Government Departments and housing delivery partners, in order to provide an immediate boost to first-time buyers for new homes;

— the proposal has gone through the rigorous cross-Government policy development processes with a mandate given to the Department of Housing, Local Government and Heritage to design the scheme for Government consideration;

— the scheme continues to be developed in close consultation with relevant Government Departments, housing delivery partners, international comparator bodies and other key stakeholders;

— with final parameters of the shared equity scheme close to finalisation, but not yet announced, the stance taken by the opposition is premature and based on incomplete information;

— the Department of Housing, Local Government and Heritage has examined and assessed the impact of similar schemes in other jurisdictions, including England, learning from experience in developing the Irish scheme;

— the United Kingdom (UK) scheme, for example, has supported some 250,000 home purchases, and is considered to have met its objectives with a 2019 report from the UK National Audit Office finding that the English 'Help to Buy: Equity Loan' scheme increased overall supply by 14.5 per cent, while increasing purchase prices for buyers in the scheme by less than 1 per cent on a like-for-like basis;

— the Irish shared equity scheme will be more targeted than other international

3 March 2021

schemes to ensure it delivers on its objectives of helping first-time buyers, who need it, into new homes sooner, while at the same time encouraging and increasing new build supply to meet that realisable demand;

— the State’s financial exposure in the shared equity scheme is €75 million, just over 2 per cent of the State’s housing budget in 2021, and this can support an estimated 2,000 first-time buyers to realise their aspiration of buying a new home, representing 10 per cent of new homes built last year, and overall a targeted and time bound scheme could support 8,000 new home purchases over a three year period;

— taking on board legitimate concerns that any new market-based scheme could have unintended consequences, the Government are ensuring safeguards are being built in to tailor eligibility to meet individual affordability needs only, and to manage prices through area-based price caps; and

— the scheme will be reviewed after one year to ensure it remains on track to meet objectives; and

furthermore, notes the Government’s intention to:

— accelerate and expand affordable housing delivery in the context of the ongoing review of the National Development Plan and the new housing strategy being prepared by the Minister;

— fully utilise the provisions of the Affordable Housing Bill 2020 and the Land Development Agency Bill 2021, to support affordable housing delivery by local authorities, approved housing bodies, the Land Development Agency (LDA) and through all other channels;

— accelerate delivery of affordable homes by local authorities under the €310 million Serviced Sites Fund, to deliver 6,200 new affordable homes and bring forward proposals to expand the scope and potential of the fund;

— maximise the existing Help to Buy Scheme, which has already seen approvals of more than 22,000 applications, and the Rebuilding Ireland Home Loan, which has lending of €354 million since 2018;

— expand Part V of the Housing (Miscellaneous Provisions) Act 2009, to encompass affordable as well as social housing;

— mobilise the LDA to work with local authorities, State agencies and other stakeholders to deliver affordable housing by leveraging its expertise and the €1.25 billion in Ireland Strategic Investment Fund funding and land bank available to it; and

— build sustainable mixed communities, avoiding over-concentration of any particular housing types in areas, by requiring local authorities to complete Housing Need and Demand Assessments to inform the delivery of an appropriate mix of housing typologies to cater for the needs of disparate household types and sizes, and thereafter by delivering affordable housing to complement the planned increase in the social housing stock of more than 50,000 homes, to help meet those needs.”

We are in the middle of a housing crisis, as most Deputies will actually recognise. Faced

with such an emergency, we need to use all tools at our disposal to address the challenge across both the private and public sector. I am committed to delivery over dogmatism to boost housing supply and open up homeownership to a new generation of people. We need to stop letting one party's perfect be the enemy of everyone else's good when facing this crisis. Silver bullet fantasies and cynical hysteria politics do a generation locked in a rent trap a great disservice. I am committed to using every single weapon in our arsenal to fight this battle and turn the tide in our housing crisis. I am committed to this because I want to help people to own their own homes at an affordable rate. To refuse to use the private sector would be fighting with one hand tied behind our back. Instead we need to show energy, innovation, flexibility and commitment to get bricks and mortar into the ground.

However, this morning's Private Members' business is, unsurprisingly, deeply cynical. It is a manoeuvre and nothing else, and has nothing to do with constructive proposals for the housing sector. It dedicates nearly 600 words to scrapping a scheme that has not even been finalised yet and the details of which are yet to be published. It is the approach of a party interested in manufacturing problems but not in providing solutions. The Dáil will debate the affordable housing Bill in the coming weeks, including the shared equity scheme element of the Bill, and Sinn Féin and others will have a chance to put forward amendments on Committee Stage. If that party was interested in solutions, it would use that opportunity. Instead of allocating its Private Members' time to putting forward practical legislation, it is using it for the hysterical politics that is its defining characteristic.

That type of politics is particularly depressing in the face of the sheer scale of this housing crisis. I remind Deputies that home ownership levels in Ireland have fallen from highs of 82% in 1991 to below the EU average today. We need to address that and give a whole generation of people an opportunity to buy their own home at an affordable rate. We need new approaches. That is why our affordable housing Bill and the Land Development Agency Bill are so important. Only time will tell whether Sinn Féin will actually support those tangible measures to help us get through this crisis or just oppose the Bills, as it usually does.

We need to use short-term measures to boost supply while other supports such as direct State build of affordable homes come on stream. The equity scheme has three main aims: to boost supply, bridge the affordability gap and support jobs and economic recovery. The scheme involves the State taking approximately 20% on average in any new build, subject to regional price caps, while a deposit and mortgage is taken out on the rest. The equity stake itself is free for the first five years, with modest fees applying thereafter. Some €75 million has been put aside, with potential additional funding, to reach the aim of supporting approximately 2,000 homes and 2,000 individuals this year. These are people who are caught in the rent trap. They are people who I will not abandon and who I and this Government want to help.

Let us put the idea into perspective. It forms one part of the four-pronged approach in the affordable housing Bill which, working in tandem with the Land Development Agency Bill, is a fundamental shift in housing policy. It covers our first national cost rental scheme, to be implemented this year, and our first direct local authority-led affordable building in more than a decade, also to be implemented this year, with prices ranging from €165,000 to €265,000. It also comprises a shared equity scheme that will give individuals and first-time buyers a choice of where they can buy this year. Subject to Cabinet approval, the Bill will provide a newly expanded Part V to encompass affordable housing in new developments.

In financial terms, let us look at the €75 million. It is absolute nonsense to say that this

3 March 2021

€75 million will ratchet up house price inflation. It comprises 2.3% of the €3.3 billion housing programme and less than 0.7% of the €11 billion mortgage market but it is 100% of Sinn Féin's interest in Government housing policy. The details of the proposal are being finalised but the equity scheme is living rent-free in Deputy Ó Broin's head. It says everything about Sinn Féin's obsession with Trump-style hysteria that Deputy Ó Broin compared an equity scheme that will help first-time buyers with crack cocaine and kept a straight face while so doing.

I accept legitimate constructive criticism. Indeed, I actually welcome it. Any scheme worth its salt has to stand up to scrutiny and be willing to take improvements on board. The ESRI committee contribution rightly stated that the targeting of any credit market intervention is critical. To address those concerns directly, the scheme is targeted, time and finance limited, and subject to regional price caps to activate supply immediately, stop inflation and ensure realisable supply. Last September, the Central Bank noted the proposal as an abstract concept of the idea, but this scheme is based on equity, not debt, with no obligation to buy out. It is not a second mortgage and the macroprudential rules are fully protected. We are continuing to engage with the Central Bank and the Directorate General for Competition on the scheme. That work is ongoing and progressing well.

Ultimately, the reason behind the motion lies in Sinn Féin's consistent opposition to home ownership. It voted against affordable ownership motions and it has opposed the help-to-buy scheme, the first-time buyer's scheme that has supported 22,709 individuals and families to get their own home. It is now looking to scrap a scheme that has not even been published yet. Its Deputies can continue to vote against such initiatives and deprive workers of the secure homes they want, but I am not going to allow that to happen. I am going to work on behalf of those people, as is the Government. Sinn Féin is criticising a short-term measure but it has put forward no viable solutions for swift delivery. The Sinn Féin housing plan, a phrase I use advisedly, involves building 20,000 homes without any idea where they will be built or by whom. Sinn Féin representatives never say how long it is going to take. The shutdown of the construction sector does not matter when one is building houses in the sky. The ownership scheme published by Sinn Féin excludes couples earning the average industrial wage and at the end of it, anyone availing of the scheme does not own his or her home. We have an issue that needs to be sorted now. Action is being taken but all that some of my Opposition colleagues do is continue to oppose without bringing forward any viable solutions.

The core foundation of my and the Government's policy is that owning one's own home is good for individuals, families, communities and our State. A person earning a decent wage should be able to buy a home and the State should play a central role in supporting that aspiration. It is all too clear from the opposition of other parties that they do not share those core beliefs and will continue to oppose measures to support home ownership. The hopes of generation rent are dependent on Government action and that is what I, as Minister with responsibility for housing, am doing. I will leave no stone unturned in working to put forward real solutions to help those people to realise their dreams. I hope some in the Opposition will get on board.

Deputy Paul McAuliffe: After a decade of housing policy that effectively abandoned affordable home ownership, a new Minister in a new Government is publishing legislation that introduces cost rental for the first time, reintroduces council-led affordable housing, applies a permanent affordability charge on all public land and provides affordable home loans to those accessing housing in the short term while these measures come on stream. Let there be no mistake - Fianna Fáil and this Government are delivering public housing on public land with affordable rental and affordable purchase schemes.

I can understand why Opposition parties are trying to find things to oppose; after all, they supported many of those proposals with Fianna Fáil when we were in opposition. They are focusing today on a measure that is expected to cover a tiny percentage of market transactions in order that they can repeat outdated slogans about Fianna Fáil from decades ago. I heard the word “developer” 20 times in the 20 minutes of the Sinn Féin contribution.

Many people speaking today will also reference a scheme in England with similar characteristics to the shared equity loan scheme. People will compare the two schemes and make the assumption that the criteria used in Ireland will be the same as those introduced by the Tories in England when perhaps they will be the same as those introduced by the SNP in Scotland, with very different results.

It has also been cited that the Economic and Social Research Institute, ESRI, is opposing this scheme but we should put on the record what was stated by the ESRI. It stated that the scheme will provide access to housing for households that would otherwise be unable to make transactions. It stated that the scheme is with merit and if done in the right way, could provide solutions. I urge people to look at exactly what was said in that committee meeting.

The ESRI has stated that the scheme is possible, as has the National Audit Office, yet Opposition parties oppose it without seeing any details at all. I encourage young people out there to call their Sinn Féin Deputies, ask them to support the Affordable Housing Bill and the affordable and cost rental schemes, and ask them to ensure a generation of Irish people have access to housing.

An Leas-Cheann Comhairle: Is a copy of the Minister’s speech available?

Deputy Darragh O’Brien: I do not have to circulate a copy of my speech because it is a Sinn Féin motion.

An Leas-Cheann Comhairle: That is okay.

Deputy Darragh O’Brien: The speech is available.

Deputy Maurice Quinlivan: Sometimes less is more. During the term of this Dáil, the Minister has brought forward several housing and property proposals that have failed the test of delivering meaningful supply to the property market. His earlier contribution was cynical, even though he used that word a number of times in the course of it. I heard him use the word “hysteria” in a recent media interview and thought it was just a once-off but he used the word six or seven times in this morning’s contribution. He is obviously rattled.

The Minister spoke about €75 million. The concern about that amount of investment is that it opens the door to his friends in a modern version of the Galway tent. The Minister will be having Zoom and Microsoft Teams meetings with his property developer friends.

The latest demand-led proposal is the shared equity scheme. It will do nothing to increase the supply for those who desperately need housing. It will do nothing to reduce costs. The scheme will increase property prices and profits for developers. It seems that it is back to business for Fianna Fáil. I clearly remember the crash. Friends of mine do not live in the country anymore because of the crash and we certainly do not want to go back to that again. The general election, over a year ago, was fought on the issue of housing and the need to deliver social and really affordable housing for people and this scheme does not address that matter. If the

Minister was serious about it, he would put money into local authorities and let them lead the building of housing that we need.

At every turn the Minister is quick to dismiss the Opposition. He most recently described the Opposition's objection to this scheme as borderline hysterical. Are the concerns raised by the ESRI, the Institute of Professional Auctioneers and Valuers and those of the Central Bank also hysterical ravings? Are the concerns raised by the nine Dublin-based councillors of the Minister's coalition partners, Fine Gael, who suggested it was a return to the politics of the Celtic tiger, hysterical musings? No, they are not. It is sensible objection to poor policy in the public service. Ignoring the advice of experts and ploughing on with a failed policy is a better example of a response derived from uncontrolled emotion.

The scheme is supported by property developers and those who would like to see demand increased. This was not in the Fianna Fáil election manifesto. Such a scheme was floated, however, by Irish Institutional Property and Property Industry Ireland, IBEC's property arm. The property industry wants an equity scheme because it will increase prices and it seems that Fianna Fáil is again beholden to that industry's desire.

The UK charity, Shelter, for instance, showed that the UK version of the scheme pushed up prices. Without an adequacy of supply, a scheme such as the Minister has proposed will drive up demand and increase prices. He cannot be oblivious to that. The scheme he has proposed will increase house prices and benefit those who already have sufficient funding for a mortgage, leaving the State prone to loss should there be a downturn in the property market. I mentioned at the outset that less is more. The Minister should slow down, stop this bad idea, listen to the experts and the Opposition and not be guided by developers. He should do what he was put in a position to do, that is, build council houses.

Deputy Thomas Gould: The Government's Bill highlights what Sinn Féin has been saying for years, which is that Fianna Fáil is being led by the hand by developers and speculators. Are Fianna Fáil members suffering from amnesia that they do not remember what happened in the previous property crash, how they brought the country to its knees and hundreds of thousands of people had to leave this country because of the damage they did to it? The Minister is now coming forward with this new proposal for a shared equity scheme that is being supported by developers and speculators and he and his party colleagues are criticising us for not getting on board.

Fianna Fáil supported the previous Fine Gael Government, which destroyed the housing sector in this country. It never supported local authorities and never invested in social or affordable housing. Now the Minister has come in here today and is giving out about Sinn Féin and Deputy Ó Broin's policy. Deputy Ó Broin is trying to put money where it needs to be spent, in local authorities, to develop real social and affordable housing for people.

We want to work with the Government, but we cannot work with a Minister who is putting developers and speculators ahead of ordinary people. My colleague, Deputy Ó Laoghaire, stated there are people who will never own a home as long as Fianna Fáil or Fine Gael are in government and as long as they have these policies. The problem is their policies and ideologies are that market forces will deliver. The one thing we know for a fact in this country is that if we are waiting on the market, the speculators and the developers to solve the housing crisis, it will never happen. We have told the Government. It has seen what happened. For once, could we just keep it simple? Let us build houses and deliver for ordinary people and families who

want hope. That is why I am here. I campaigned on a policy to deliver affordable and social housing for people who need it and that is why we should support my colleague's Bill today.

Deputy Dessie Ellis: Since the Government was formed the Minister has been promising to deliver affordable housing. He has had sufficient time to explore options, and if this is the best he can come up with, then we have a real problem. The idea of a shared equity purchase scheme that is being put forward by him simply will not work. I would argue that it is worse than similar schemes in the past. History has shown us that schemes like the one the Minister is proposing have proved disastrous for people and have inflated house prices. As Deputy McAuliffe and the Minister should know, we are still dealing with the repercussions and consequences today of the earlier scheme which was introduced originally in the 1990s and 2000s.

In my experience, I have found that many of the people on this earlier scheme ended up accumulating huge and unsustainable debts, forcing them to go from mortgage to rent after having paid their mortgage for many years along with their rent, as the scheme entailed. This new scheme will prove equally disastrous for people in the long term and will undoubtedly result again in inflated house prices, which the ESRI and others, as well as members of the Minister's own party, have warned the Minister about. I am concerned that the scheme is a throwback to the mistakes made during the period of the Celtic tiger. I am also concerned that the subsequent collapse of the economy lay in part with the misconceived dependence and reliance that Fianna Fáil placed on developers to build affordable housing.

We need to look at and expand on existing housing projects such as the Ó Cualann Cohousing Alliance, which as a proven track record of providing realistically affordable housing over the last years. My colleague, Deputy Ó Broin, our spokesperson on housing, has put forward viable and realistic options for affordable housing, for example, through the delivery of public housing by local authorities, approved housing bodies and community housing trusts, by increasing capital expenditure, setting realistic prices for affordable housing and so on. I recommend these solutions to the Minister and urge him to consider a realistic and workable scheme that will not result in inflated house prices.

Deputy Imelda Munster: When Fianna Fáil took over the housing brief, the Minister made it clear from the start that he was happy to continue with the failed policies introduced by Fine Gael which, as we know, caused the housing crisis and failed to solve the housing crisis. To see Fianna Fáil introducing failed British Tory housing policies is a new low even for Fianna Fáil. This motion outlines a long list of evidence showing that shared equity schemes increase the cost of and demand for housing, and lead to the development of housing in the wrong areas. We have seen evidence from the British model. The Minister and his colleague might like to say that it is just Sinn Féin that is opposed to this policy. The ESRI, the Central Bank, the former Secretary General of the Department of Public Expenditure and Reform, journalists and everybody else is opposed to it. Even Fine Gael sees that this is a bad scheme but it is Fianna Fáil reverting to type.

Developers are still drawing up Fianna Fáil housing policies. It is developers who want shared equity schemes, because they increase property prices at the expense of people desperate to own their own home in a hopelessly dysfunctional housing market. Lobbyists for developers wrote this policy and the Minister grabbed it and ran with it. Has Fianna Fáil learned nothing from its time in government, when it bankrupted this State, destroyed the economy and caused misery and financial ruin for thousands of Irish people? This scheme risks increasing house prices. That is the opposite of what we need and it will burden working people with unsustain-

able debt if the value of their property increases. If values fall, it will expose the taxpayer to significant liabilities. I ask the Minister to stop going with developer policies, to put people first and to do the right thing by scrapping this scheme.

Deputy Duncan Smith: I thank Sinn Féin for tabling this motion. It has been tabled in advance of the legislation coming to the House and being discussed in detail but given how legislation has been debated here in the last few months, we do not know how much time we will actually get to discuss legislation in detail, especially when we get to amendments. Any opportunity that we get to discuss housing and the provisions of a Bill, although we do not yet have the exact details, is welcomed by the Labour Party, so I thank Deputy Ó Broin and Sinn Féin for tabling this. The previous speaker made a charge to the Minister, Deputy O'Brien, that this is a return to type for Fianna Fáil. That is a very wounding charge because the roots of this housing crisis are in the collapsed economy of 2008, which is when our entire economy was leveraged against the construction industry. When the housing industry failed, everything fell with it and that is why we have a housing crisis now. We have not been able, 13 years on from that crash, to get ahead of and beat this housing crisis. In my first contribution on housing in this Dáil, in a debate with the Minister in his new role, I said he would have to choose between two different Fianna Fáil legacies. One is the traditional Fianna Fáil legacy which the party prides itself on, of building local authority housing at a great scale, creating communities throughout the country, not just in Dublin. Fianna Fáil was not the only party to do that back in the middle of the 20th century but it has a proud tradition in that regard. The other is the legacy of the late 1990s and early 2000s, which led ultimately to where we are now and the current housing and homelessness crises. It is still premature to make a judgment because the Land Development Agency Bill has not been brought before the House yet but the shared equity scheme, as presented, is a genuine cause for concern. I know the Minister will say the Opposition is being dogmatic and unfair and that it is unsurprising that we are against it. Maybe it is not unsurprising that the Opposition is against the scheme or has questions regarding it but it is not just Opposition Members who are against it or have serious questions about it. As has been mentioned already, the ESRI and the Department of Public Expenditure and Reform have also raised questions. In the motion itself, Sinn Féin quotes the House of Commons Committee of Public Accounts and its concerns over shared equity schemes. When we have Sinn Féin quoting reports from the British Houses of Parliament, then we need to sit up and take notice. Maybe there are some genuine questions here that need to be tackled, answered and resolved in advance of this legislation being brought before the House in its proper form.

The tone of the debate around housing also has to change. We need to focus on policy, which is why the Labour Party welcomes this opportunity to talk about this policy. Increasingly there has been an overly personalised element to the debate between the Minister and the senior Sinn Féin spokesperson, Deputy Ó Broin, which needs to end. This issue is too important. People have been contacting my office who are unaligned, as far as I can tell, to any party or campaign but have concerns about this shared equity scheme on a number of different levels. In particular, many of them see this as a developers' charter. The Minister and I represent the same constituency. We represent the same people who are having the same experiences in the youngest constituency in the State. We both know the levels of negative equity that existed, the impact of the crash and the pyrite crisis, which was so heavily focused in Fingal. There is an awful lot of damaged psychology in relation to the housing market in our own constituency, as well as around the country. Getting this right and getting an affordable housing scheme right is so important for constituencies like ours. In such young constituencies there are many young people who have been renting for a long period of time. Some may have cobbled together a de-

posit although the majority have not. They need something to hope for and they are genuinely concerned about this scheme.

Inequality in this country is growing at a rate that will take decades to reverse if we do not act now. The wealthiest 20% in Ireland has a median wealth of €835,000 per household while the poorest 20% has a median wealth of only €1,000. The figure of €835,000 is up from €560,000 in 2013, which is still an eye-watering sum for so many people. Wealth has increased because house prices have increased. Furthermore, 70% of all household wealth is held by people over 50 years of age. The bulk of wealth in this country is held by older people and not by younger people, who are locked out of the housing market and unable to get in. People have genuine concerns about being able to get into the housing market because there are no measures on, or definition of, affordability. There is concern that developers will be setting the agenda in this regard. A few estates have been built in our constituency, and I am sure this is reflective of other locations as well, where the first phase of a development that is built will generally have houses that are generous in size. Those houses will be just about affordable, or just above it. As subsequent phases are built, however, the houses become smaller and the prices become higher. Further planning applications then go in to change densities when people's eyes are off the ball following the original application. That is what happens when developers are allowed to control a market and affordability. The houses get smaller and the prices get bigger.

An affordable housing scheme must tackle that issue at the root and this proposal does not seem to do that. Concern about this aspect has been expressed by the Department of Public Expenditure and Reform and the ESRI, as well as the Opposition and other voices here and in the UK. Opposition to this scheme is coming from people who want to see an affordable housing scheme work, including the Labour Party, but who have genuine concerns regarding this proposal.

On the issue of wealth inequality, if people want to play the capitalist game and buy 1,000 shares in a multinational company on the stock market, then that is their prerogative. They can do that and deal with that decision themselves. Those people, however, are not taking 1,000 shares out of the pockets of young people seeking and needing to buy a home. When investors or people in the top 20% of those with wealth in the bank, having accumulated it in previous decades, go into a market and buy houses on that market at inflated prices, which only they can afford because the developer sets the purchase prices, the resulting intergenerational wealth transfer only serves to fix the wealth inequality.

According to the OECD, it will take five generations - that is, 150 years - for an Irish person descended from people in the bottom 20% of incomes just to be able to afford a home. It is two generations in Denmark. It should not take any generations. As the Minister said, people on decent wages should be able to afford decent homes. That is not the case now. The problem is if the affordable housing scheme does not work, and we think it will not, and we do not solve this issue, then we will be looking at the prospect of it being 150 years before those in the bottom 20% of incomes will ever be able to buy their own homes. In the absence of a local authority house building programme of any great scale, that is an incredibly bleak and grim prospect for people who just want and need roofs over their heads.

The Minister has staked his political reputation on affordable housing. He wanted this Ministry. As I do, he represents a constituency where people want and need to see an expansion of affordable housing provision. We want to support the provision of affordable housing and we will look at the merits of all legislation in this regard as it appears. However, we are genuinely

concerned by what we see in this proposal.

Elements of this Sinn Féin motion must be examined. In fairness, this motion has articulated all the questions from the various actors in this State and abroad regarding genuine concerns about this proposal. We cannot go back to having a developer's charter. We must put the people who need houses first. We need a scheme which will deliver affordable housing opportunities for those people and their communities and tackle the existing wealth inequality rooted in home ownership. If that aspect is not turned around as soon as possible, this wealth inequality will only deepen and grow and have negative and damaging impacts on generations of Irish people.

Deputy Cian O'Callaghan: People locked out of home ownership deserve a better quality of debate and better evidence concerning the types of proposals being discussed than we have had so far today. The Minister's contribution was largely an attack on the Opposition and was mostly rhetoric. He accused the Opposition of being hysterical and of being engaged in Trump-style politics. The main hysteria in the Chamber thus far today has been in the comments of the Minister. There was a lack of the evidence in defence of his scheme. Most of the time, he was attacking the Opposition.

When the Minister did get to defending his scheme, a key part of his comments was that it would boost supply. All the experts, from the Central Bank to the ESRI and the Department of Public Expenditure and Reform, have said the opposite. All the independent commentators, from David McWilliams to Cliff Taylor and Eoin O'Malley, across the political spectrum and in different publications, said this will increase demand. Where is the evidence that it will increase supply? Apart from the comments of the Minister and of those from the developer and property industry who are lobbying for the scheme, no one said it will increase supply. Where is the evidence for that? To be fair, if the Minister said the scheme would increase supply, would he please show some evidence of that? When officials from the Department of Housing, Local Government and Heritage appeared before the Oireachtas Joint Committee on Housing, Local Government and Heritage, I asked them to publish their independent analysis of the scheme and further evidence. No evidence, analysis or independent expertise in defence of the scheme has been published.

Before today, the main evidence referred to by the Minister, which was ditched from his comments in this debate, was a report from the UK National Audit Office on the UK scheme. It is not surprising, therefore, that the Opposition would refer to the UK scheme because until now that has been the main example used by the Minister to say why the scheme might work. The comments made by the National Audit Office to which the Minister referred found price inflation of only 1% caused by the UK equity scheme. That, however, contradicts other sources in the UK on the UK scheme that show a price premium of between 5% and 20% paid by people who bought new-build homes under the UK scheme, as opposed to people who did not. Furthermore, the report did not comment on price inflation when it referred to that 1%. In fact, it referred to a price premium, which is very different. The evidence shows that since April 2013, when the scheme was introduced in the UK, and December 2018, prices for new-build properties increased by 41%. While that cannot be put down solely to this scheme, given that there are a number of factors for those home price increases, it is a factor.

The other part of the Minister's defence of this was to say this is just €75 million, or 2.3% of the overall housing programme and budget. That has been a principal defence of the scheme but let us be truthful and clear. In terms of affordability measures, this will constitute about 17% of the budget in 2021, a very significant part of affordability measures. Moreover, this will

be the second largest part of affordability measures this year if it goes ahead, surpassed only by expenditure on the help-to-buy scheme. In contrast, only €35 million will be invested in cost-rental this year. The Minister asked what the viable solutions are and stated he does not hear them coming from the Opposition. The viable solution is, as he has referred to many times, to take the €75 million from shared equity and put it into delivering affordable homes and increasing the supply of homes instead of the demand. That could be done, as the Minister has noted, by investing in schemes such as that in Dun Emer in Lusk, where genuinely affordable homes are being built by Fingal County Council in partnership with Ó Cualann at prices that people on average incomes can afford to buy. That is the way to go on this.

As for the increased demand that the scheme will cause, I ask the Minister to publish any evidence or independent expertise or analysis to show this will produce supply and not demand.

11 o'clock

Every group that has commented on this scheme, including the Economic and Social Research Institute, ESRI, the Central Bank and the Department of Public Expenditure and Reform, says that it will increase demand. Why on earth are we introducing a scheme that will increase demand in the current circumstances? Demand for homes is very high and there is pent-up demand arising from the, unfortunately necessary, closure of the construction sector, which will only increase. Furthermore, some households have increased levels of household savings and an improved ability to get a deposit together. There is increased demand so why, in those circumstances, is the Minister seeking to introduce additional measures in respect of demand rather than supply? How can he think that is a good idea or that it will somehow work?

This represents an unfortunate return to the bad old days of Fianna Fáil not heeding the warnings of experts and independent advice and instead implementing policies sought and lobbied for by developers and the property industry. It is incredible that we are back in that situation. There is total disregard for what economic commentators are saying and for basic economic principles which state that, instead of increasing demand, we should be increasing supply. This is unfortunately very much a return to the era of Bertie economics with regard to housing policy. People will look on aghast at the return to these kinds of Celtic tiger era policies being implemented when untold damage was done from Fianna Fáil's introduction of policy after policy to subsidise developers, mainly through tax breaks, the last time it was in government. These policies overheated housing prices and left thousands and thousands of families with unsustainable debt. We know of all the consequences of that.

With regard to this scheme, the Department of Public Expenditure and Reform has said: "Apart from the concerns we already voiced at SOG [senior officials group] around the appropriateness of the shared equity scheme, which appears to us a demand-side measure which is unnecessary in a market like ours which is chronically undersupplied, it does not appear that the policy proposal has been sufficiently analysed." Again, I appeal to the Minister to publish his analysis of his proposal. Where is it? How could he bring forward a measure such as this without any proper analysis? The Minister has asked the ESRI to analyse other aspects of housing policy; why has he not asked it for analysis on this? If he has, why has he not published it?

The UK scheme that the Minister has, up until today, referenced quite heavily to defend his scheme has been critiqued by the Bank of England, the London School of Economics and the UK's National Audit Office. It has also been shown to have increased developers' profits very significantly. A study by Professor Geoff Meeks of the University of Cambridge found that, in

3 March 2021

the three years before the shared-equity scheme in the UK was introduced, the share price of leading developers increased in line with other share prices on the FTSE 350 index, while in the four years after the scheme was introduced, as share prices of companies on the FTSE 350 index rose by an average of 47%, the share prices of leading property developers rose by an average of a staggering 230%.

We need the Minister to scrap this scheme and instead to put the €75 million allocated to it into direct-build affordable homes to increase supply while not increasing house prices or developers' profits. If this money was put into the serviced sites fund, we could deliver approximately 1,500 direct-build affordable homes straight away. I ask the Minister to do so.

Deputy Richard Boyd Barrett: The Minister should stop trying to throw mud in people's eyes with his political attacks on the Opposition, which are designed to do nothing other than deflect from a deadly serious argument about an issue which is absolutely critical for vast numbers of people. Even if we set aside all that has been said about a return to Fianna Fáil's past with regard to developers and so on, at the most elementary level, the scheme the Minister has designed is thoroughly misguided. The problem is that house prices are completely out of reach for 70% of people. It is not just about the €75 million in this scheme, which the Minister says is only a small amount of money which we should not be worried about. It is about everything the Government is doing to address the housing crisis, which is based on the pretext of accepting market conditions. Instead of trying to make unaffordable housing genuinely affordable, the Government is trying to bridge the gap with a credit scheme which, as has been said, inflates the prices and makes sure that the developers who build the houses still make handsome profits on a totally dysfunctional, unaffordable market. That is what it is doing, instead of trying to make house prices affordable and deliver public and affordable housing. The only logic of that is to sustain the private property developers because it does not make sense from any other point of view.

It is shocking when one looks at the figures. Even the property people are amazed at what is happening in the property market at the moment. The value of residential property is now €536 billion, which is up €18 billion in the last year. The property market is already out of control. For example, in my part of Dublin city, the average house prices are €600,000. That means that about 90% of working people are priced out of the market. Instead of driving down those prices by delivering public and affordable housing on public land, the Government is trying to bridge the gap with the State essentially subsidising through credit schemes. That is absolute madness and it is a recipe for disaster in the future. We are saying not to do that.

It is not just about redirecting €75 million, because the LDA is based on the same misguided premise of following market conditions. We are going to move into the public land bank, which is the key to actually driving down the cost of housing, and we are going to marketise 50% of it or more. We will make a bad problem worse and throw petrol on the fire of a property market that is already out of control. This is utter madness. The Minister says we do not have a solution but we do. We have been arguing for public housing on public land and during the term of the previous Government, when it suited him, the Minister argued for that too. Does he know how many council houses the Fianna Fáil-led council built last year in Dún Laoghaire? One. This year, one house is going to be built. All the rest of the housing is being sourced from the private market in one shape or another. That is what is actually going on. I appeal to the Minister to stop putting mud in people's eyes, confusing them and trying to politicise this in a cheap way. The Government is making the same disastrous mistakes of the past instead of addressing the underlying issue and building, at scale, public and affordable housing on public land.

Deputy Mick Barry: This shared equity scheme is good news for builders, developers, banks and land hoarders and is bad news for people who need affordable homes. Pumping up the demand when the supply stays more or less the same is a recipe for higher house prices. A similar scheme was introduced in England and Wales in 2013. The house price inflation for new houses, over the second-hand ones that were excluded from the scheme, was 3% per annum. The London School of Economics looked at the situation in London and said the scheme led to a 6% increase in house prices. The ESRI, the establishment's own semi-official think tank, came before the housing committee in the middle of February and said this scheme was likely to increase the price of housing. That is leaving aside the issue of negative equity. The State would be taking a share of up to 30% in stock which may well be devalued in the recession that will follow in the next few years, so potentially high levels of negative equity will be taken on by the State as well. It is good news for the builders and developers and bad news for the ordinary punters. Deputies Hourigan and Costello have voiced concerns about this scheme. They have stated a preference for direct investment by the State in social and affordable housing. Will they vote for the motion or against the motion? Will they vote for the scheme or against the scheme? A time comes when Deputies must stop voting for legislation they do not believe in. There is a split here between the interests of the wealthy developers and the ordinary house buyers. Green Party Deputies, and those Deputies in particular, need to decide which side they are on.

Deputy Paul Murphy: The private developers say, "Jump" and Fianna Fáil asks, "How high?" It is still firmly the party of big builders and private developers, and this is just the latest proof. In recent weeks we have had the LDA legislation, which is potentially the biggest giveaway of public land and public wealth to profiteers in the history of the State; we have had an attempt, thankfully knocked back, to unsafely reopen construction at the behest of the Construction Industry Federation; and we have this shared equity scheme. As has been mentioned repeatedly, the consensus on the scheme is very clear with the people who are meant to be and are advising the Government, the ESRI, stating clearly that it will very likely lead to higher house prices. It is not necessary to be a genius economist to work that out. If more money, in this case public money, is chasing the same number of houses, the result is that house prices will increase significantly.

Many ordinary people could reasonably ask why the Government is so dead-set on doing this when everyone is advising it that the effect will not be to make homes more affordable for ordinary people, but to drive up house prices and line the pockets of private developers and big builders. The answer is staring us all in the face. It is because that is what Fianna Fáil wants to do.

Let us consider the origin of this scheme. It did not appear in the Fianna Fáil election manifesto. It was not a Fianna Fáil policy. It comes from policy papers published by Irish Institutional Property and Property Industry Ireland last year. *The Irish Times* has reported that one of the State's most senior officials warned that the building industry had lobbied for such a scheme "because it would increase prices". This is not the first time they did such a scheme. Similar logic lay behind the so-called help-to-buy, in reality help-to-profit, scheme of the previous Government, lobbied for by the CIF to try to increase prices to try to line its members' pockets.

It is supremely ironic for the Minister to accuse the Opposition of being blinded by ideology and so on. This is an intensely ideological position. The Government has the view despite all the advice it has been given that the best way to spend public money to resolve the housing crisis is not actually to build genuinely affordable and public houses for people. Instead the

Government is adopting a supremely ideological Thatcherite view of basically trickle-down economics. The belief is that if we give a bunch of money to private developers, some of that will trickle down to ordinary people in the form of homes even though it is very clear that will not happen. Once again there is the happy coincidence of the ideology of capitalism and neo-liberalism with the interests of those who form a core base of support, whom Fianna Fáil and the Government represent - the big construction companies, big developers and big builders.

Deputy Denis Naughten: The problem of affordable housing is complex, and no single measure can promise a comprehensive solution. Last July, when speaking on this topic in the House, I stated that there are certain risks with some proposals and there will be unintended consequences but we must take those risks in the interests of the thousands of families across the country that do not own their own home or do not have a roof over their heads tonight.

I accept that concerns have been expressed in many quarters that the shared equity scheme would push up house prices and none of us want to see that. However, on this measure we should not throw the baby out with the bathwater. The principle behind this shared equity scheme has significant merit and the Minister should be given the opportunity to develop a tailored scheme to meet our needs and then present them to the Dáil for approval.

As an initial pilot, the shared equity scheme should be about getting families out of our cities, where housing and services are in such demand, and instead supporting people to bring life back into remote rural communities. The scheme should be used to allow first-time buyers to purchase an existing property in a town or village with a significant residential vacancy rate. If this were implemented, it would encourage people to settle and live in regional areas, bringing life back into vacant homes and enhancing local communities.

The Minister will say that the Department has already made provision for such an approach through the repair-and-leasing scheme, and the buy-and-renew initiative. However, the reality is that is not happening in the communities with large vacancy rates because the local authorities claim they do not have demand for housing on their social housing lists and therefore will not purchase or refurbish houses in those locations. However, if we are to deal with the challenges of housing in our cities, in particular in Dublin, as well as the challenges of congestion, we must recognise that building more houses in Dublin alone will not solve our problem. While I accept that is needed, it is not the only solution because we need to bring about regional balance.

As well as building housing in high-demand areas, such as Dublin, we must consider taking immediate steps, including bringing families into established communities where the taxpayer has already paid for infrastructure such as broadband, schools, roads, water and sewage treatment facilities. Infrastructure like schools is already in place in many parts of the country but the big problem in these locations is depopulation and we do not have the students to fill those places. We need to address that imbalance and this scheme could be used as a tool to do that.

At present the Department of Housing, Local Government and Heritage is forking out €30,714 on average for a new serviced site in our cities, putting the infrastructure in place so that housing - mainly private housing - can be built. That money could be saved if we were to use the shared equity scheme as a pilot to bring life back onto the streets of villages and towns where a football has not been kicked for a generation, where high-speed broadband is already in place, where the schools have vacancies and where the infrastructure already in place is underused, instead of just putting fuel on the fire in our cities. While I accept spending €30,000

is important in putting the roads, water and wastewater facilities into sites in Dublin, it is then necessary to make the investment in schools and other infrastructure which is already in place in towns and villages.

There are 1.75 million homes in this country. It is conservatively estimated that 50,000 of them are vacant, many in my constituency and other rural areas. The Minister should consider using this scheme to target those homes. Some of them are in areas of high demand but some are in regional locations, including my constituency.

Deputy Seán Canney: I want to follow up on what Deputy Naughten has said. The shared equity loan scheme is one of a suite of measures needed to provide houses at affordable prices. There will be risk attached to it and we will need to manage that risk as we go along. The scheme needs to be brought forward in a way that it can be calibrated as we go along to make sure we do not cause inflation.

I have heard people speak about the problem with housing and the political nuances about Fianna Fáil, etc. I do not buy into that. Housing is above politics. We need to provide housing. There are a few facts, namely, that the private housing market is dysfunctional and that developers are not building houses because the cost of building has increased enormously. This is due, in part, to the increased building regulations in terms of heat loss and the requirement to bring a house up to a passive standard. This is all very fine but it is adding cost to building a house and, therefore, the developer of the house needs to get a return on his or her income. I am not advocating for developers. Rather, I am saying to the Minister that we need to look at how the costs are arising. The cost of connection of utilities to a house and the application for planning permission has increased because of the requirement for more surveys, studies, assessments and screenings. These are all adding to the overall cost of a house.

There is also a lack of infrastructure. I heard a Deputy say that the price of a house in Dublin is €600,000. In my constituency, it is possible to purchase a family home in an estate for €250,000. The problem is more houses cannot be built because of a lack of infrastructure. Irish Water has let us down. We do not have the necessary wastewater treatment schemes in our towns and villages to enable regeneration. There is other housing that is derelict but there is no incentive for young people to buy and turn these properties into homes where they can live and raise their families and add to communities. There has been much talk about the town and village renewal scheme. We need to incentivise and encourage people to buy a second-hand property that is derelict. There is nothing wrong with doing that. We seem to be fixated on the build of new houses.

The Society of Chartered Surveyors in Ireland, SCSi, produced a report recently which states that 75% of the space over ground floor level in Dublin city is vacant. We have all of this space but we are not developing it. This begs the question, "What are we doing wrong?" There is a way to do this right. We need to look at all of the options and the political response must be multifaceted. We need to look at incentivising first-time buyers, who would be ideal candidates, to buy and refurbish existing houses in towns and villages, provided the sewerage infrastructure is in place. Irish Water is totally underfunded such that whatever funding it is getting, which is a great deal, it is spending it in the areas of population. We need investment in the growth centres such as Craughwell, Corofin, Abbeyknockmoy, Adrahan and Labane, where there are people who want to build housing but are being prevented from doing so. I have said so many times that An Bord Pleanála is refusing to grant planning permission owing to a lack of wastewater treatment plants. It is important that we do something, other than reports and

reviews, to make sure this happens.

I have heard many people giving out about the relevant legislation. As politicians, we have to ensure there is one piece we can control and also that the benefit goes to the people who want to purchase. We have much work to do in the area of rejuvenation to ensure one of our major assets, vacant and derelict sites, are brought back into operation in terms of the provision of housing for the future and thus regenerate the towns.

An Leas-Cheann Comhairle: We move now to the Rural Independent Group slot, in respect of which there are four speakers beginning with Deputy Michael Healy-Rae.

Deputy Michael Healy-Rae: There are five speakers, inclusive of Deputy Danny Healy-Rae. I do not want to stand up here and be critical of what the Minister is trying to achieve with regard to housing. I want to support him if what he is doing is right and if it will mean people will be able to purchase a home and attain home ownership, which is something we all want. I am sure it is something the Minister wants as well. However, I do not want mistakes to be made. I do not want us to base our business on the English model because, to my mind, it has been proven to be a failure. Across the water, people are paying 100% of the cost of a house in which they have only a small proportion of ownership. I ask the Minister to look at the mistakes made across the water with a view to ensuring they are not repeated here.

I also want us to look at other sources of housing in a positive and proactive way. In every town and village in this country there are many vacant houses. It is a scandal. Can we put in place incentives to encourage purchase of these houses? We are all aware of the cost of purchasing a new property. We need to encourage the purchase of second-hand houses in our towns and villages, which might be beautiful places and a safe environment for young couples to live and rear their families. With remote working and the availability of high-speed broadband we should be encouraging people to live in rural Ireland. Rural Ireland is a beautiful place for people to live in but we must put in place the services and incentives to support them.

We need to look at why the cost of building has increased. The cost of timber, steel, blocks, cement and mortar has gone through the roof and is being passed on to young couples who are trying to get on the property ladder. We need to look at the whole problem. Unlike other people, I am not going to stand up here and knock the Minister and say things like “to hell with you, you’re only for the developers”, because that is not true and it is not fair to do that.

Deputy Richard O’Donoghue: On the face of it the shared equity scheme looks like it would be very welcome in the market. Anything that will help first-time buyers is welcome. I have been involved in construction all of my life. I can see the failure for many generations of not supplying houses in Limerick and the surrounding areas. When speaking to the Minister, Deputy Ryan, last week I told him that 60% of the towns and villages in Limerick have inadequate water supply and 73% have inadequate sewerage systems. I have previously mentioned Askeaton, which is 30 years waiting for a sewerage plant. Oola is ten years waiting for a plant. None of our towns and villages can be built up owing to a lack of infrastructure. All of the Land Development Agency’s land holdings are city based. There is no land holding outside of the cities. We need rural development funds to be used to rebuild our towns and villages.

I have heard Deputies speak today about houses that cost €600,000 to build. The Limerick 2030 plan was put in place to support the county council to build houses. Up to now, the county councils have not been able to provide houses for people. Many have spoken here today about

the failure of them not being able to do it. They do not have the capacity to do it and so we need to look to developers to build houses quickly and efficiently in order that we can get people into houses. We need to build houses, but that build cannot all be city-based. We need houses in our towns and villages because without them our schools, hardware shops and GAA facilities will close.

Deputy Michael Collins: Regrettably, home ownership has become less attainable for a growing number of people, especially those in younger age groups. Shared equity home ownership, in its many guises, has been promoted by many, including banks and large commercial property developers, to provide a solution to this problem, making home ownership a realistic option for those who currently cannot afford it and providing opportunities to trade up, even when in a position of negative equity. However, people are seeing that the Government's policy on shared equity, and housing generally, is akin to a sort of back-of-the-envelope strategy, crafted in some car park with a few bankers and property developers. The policy is not sustainable or equitable and it is not thought out properly.

As I have said several times in this House, planning in rural Ireland is in absolute disarray. Young people who would love to build in their own community are being met with a seven-year residency rule and are being told there is a problem because a site is a couple of feet outside a local boundary. I spoke to a young fellow last week who was turned down for planning permission. He has been in his community for many years and has done a great deal of community voluntary work. It is scandalous that he was refused planning permission because of a rule or regulation that is no help to the environment or anything else.

There are instances in my constituency where more housing is needed but it is being blocked. There is a massive issue in Clonakilty, for example, with a huge number of people looking to live there who, sadly, cannot because of the lack of water services. In Ballinspittle, Ballineen-Enniskean and Goleen, sewage issues are blocking people from developing those areas. All of that is leading more people to look to social housing, where there is a lack of provision. If people are not allowed to build at home and cannot get a mortgage, they are all funnelled into one scheme. That is a very unfortunate situation.

Finally, the reopening of construction is hugely important. Many people have had their homes destroyed because they had to stop construction as a result of issues that arose during the Covid crisis. Those issues have been overcome in a lot of places and construction should recommence immediately. I plead with the Minister to ensure that happens.

Deputy Mattie McGrath: I am glad to speak on this motion. Before taking office, the Minister spent four or five years alongside me on the housing committee in the last Dáil. We talked so much that we could have built castles out of talk. There are logjams and blockages in the system and, as previous speakers referred to, a lack of infrastructure. Any scheme that will help with those problems is welcome, but I want it to focus on rejuvenating our rural villages and towns. In my constituency, I am talking about the centres of Clommel, Tipperary town, Carrick-on-Suir, Cashel, Cahir and, in north Tipperary, Nenagh, Roscrea and all of those places. To bring those towns back to life, two actions are needed. First, the planning charges and fees must be cut out and, second, something must be done about VAT. The Government needs to fast-track the system and allow the closed businesses and shops in those places to be living spaces again. If we stop the dereliction, we will have living towns, with people back on the main streets from which they were hunted. The Minister must examine the problem with logjams and do something about it.

3 March 2021

I could not believe it when I heard on “Morning Ireland” earlier that the newspapers today are reporting that NAMA offered houses to almost every county council in the country but many of them, including my local authority, refused them. We need to get stuff moving and be shovel ready. We can bring in all the schemes we like but they will not work if the infrastructure is not there.

Planning permission cannot be got in rural Ireland. The 2040 plan is not helping with the huge issues in this regard and nor are the different regulations. The cost of building is another problem. If one takes VAT, taxes and other charges together, they account for nearly 60% of costs. The Green Party’s policies are putting extra costs on timber. There is a lack of forestry timber being cut and there are issues with the importation of different materials from abroad. I am appealing to the Minister to ensure the logjams are broken in order to allow people to build houses in rural Ireland, especially those who have the wherewithal to get a loan to do so.

Deputy Danny Healy-Rae: I am pleased to have an opportunity to speak on this very important housing matter. There is a large cohort of young people in Kerry who cannot get planning permission to build close to their family homes because of a thing called an urban-generated pressure clause. That clause is there to prevent people from coming out from towns and building in rural areas, but it is affecting people in rural areas as well. If one is not a son or daughter of a local, one cannot buy a site. People cannot get planning permission next door to their family home if the land is not owned by their family. That is a serious issue.

Levies are now so high that they have become an exorbitant cost. In the case of the county council levies, rural people are being asked to pay for amenities in urban areas. That is wrong. The levies being imposed by Irish Water and the VAT charges are making up more than one third of the cost of building a house. This is ruling many young couples out of being able to build their own home, which is what they want to do.

It has been mentioned before that many of our towns and villages do not have sewerage schemes or do not have adequate schemes. In my county, Currow has no sewerage scheme, and Scartaglin, Brosna and Caherdaniel are some of the many places in trouble in this regard. Even if somebody wanted to build a development in Kenmare, it would not be possible to do so because the sewerage scheme is not adequate.

Deputy Thomas Pringle: I wonder if the Minister has heard the joke about the members of Fianna Fáil who claim that affordable housing is a core party value. Apparently, after a recent meeting of the party’s internal housing committee, a committee member told a journalist that housing policy is to Fianna Fáil “what cycling is to the Greens and Palestine is to the far left”. The party hopes that the delivery of affordable housing will be seen as a key Fianna Fáil achievement in government. Fianna Fáil, we are to believe, is to be the purveyor of affordable housing. That might be the case in a land of unicorns, flying pigs, rainbows and bubbles. Back in reality, we all remember the Fianna Fáil-created property bubble. That bubble well and truly burst, leaving homeowners in huge negative equity, in defective buildings such as those in my constituency in Donegal affected by mica, in apartments buildings with inadequate fire safety and in unfinished housing estates.

I remember when, in 2002 or 2003, a Fianna Fáil Government raised the amount of the cost on which people could get mortgage assistance when buying a new property. That had the effect of raising the price of houses overnight. I recall, in particular, how a person I knew was selling a house in Mulhuddart in west Dublin that was worth approximately €270,000. Fianna

Fáil in government increased the price of that house to €320,000 overnight by increasing the amount that people were able to pay for houses. The homeowner in question was advised by estate agents and others to up the asking price and, lo and behold, she got it.

The Government is doing the same thing again with the scheme we are discussing today. It will increase the price of houses for the benefit of nobody except property developers. People will be screwed by having to pay a higher asking price because they are desperate to get on the property ladder and own their own home. That is what the Government is setting out to do. The Minister said that the affordable purchase shared equity scheme for first-time buyers will account for only €75 million of the entire budget and that it means nothing in terms of overall housing provision. In fact, that €75 million will bump up house prices and cause problems for buyers. Even if nobody wants to use the scheme and nobody takes it up, it will bump up prices, which seems to be the Minister's intent.

I welcome the Sinn Féin motion on this aspect of the affordable housing Bill 2021. There is no doubt at all that we want affordable housing. There is also no doubt that the reality of affordability and the skewed ideas of Fianna Fáil and Fine Gael in this regard are miles apart. In a surprising turn of events, a number of Dublin City Council Fine Gael councillors have apparently written to the Minister urging him to scrap the shared equity scheme. These nine Fine Gael councillors, one of whom works with the Minister for Finance, have warned that this Fianna Fáil “demand-side measure” risks a “return to failed housing policies of the Celtic Tiger era”. It is not just Opposition Deputies and Fine Gael councillors who are opposed to the Minister's shared equity scheme. That is a sentence I never thought I would have to say. The Central Bank has also expressed concerns that this ill-advised scheme could increase property prices and foist unaffordable debt on mortgage holders. There is more. The ESRI has said that the scheme will likely lead to price increases, mainly because of the significant dearth in supply.

Yesterday, the Joint Committee on Housing, Local Government and Heritage undertook a process of pre-legislative scrutiny of the affordable housing Bill. The committee is looking at all elements of the Bill, including the cost rental proposals, and heard yesterday from representatives of the Housing Alliance and others. Regarding the shared equity scheme, ESRI researchers said in their submission to the committee that the “constrained” state of our housing sector means that the scheme “will very likely lead to higher house prices”. That is no surprise because it is what the Government wants to happen. It is okay as far as the Minister is concerned. “Constrained” is certainly a restrained way of describing our housing supply. I was looking on *daft.ie* the other day and there are zero properties to rent in my home town of Killybegs. In fact, there are just 40 properties listed for rent in the entire county of Donegal. While house prices are not off the scale like they are in Dublin or other urban centres, Donegal had the third highest average increase in house prices across the country. Real Estate Alliance published information in September last year. Highland Radio reported that the alliance said houses are taking an average of three weeks less to sell across the country and that this is driven by a combination of low supply and highly motivated buyers, representing a shift in market behaviour that the sector has not experienced in the past decade. Donegal also has the lowest disposable income in the country, with high rates of forced ownership and other living costs that must be factored into the housing and rental market there.

I have recently asked a number of parliamentary questions about the current state of housing in Donegal. I was informed that the total number of households that qualified for social housing support in Donegal in 2019 was 926. Yet, at the end of quarter 3, 2020 there were almost 1,900 people in housing assistance payment properties and an additional 510 in active rental accom-

3 March 2021

modation scheme tenancies in the county. In a reply to one question I was informed that the 2020 social housing assessment report was delayed due to the Covid-19 pandemic but that work is ongoing and the summary report of the 2020 assessment will be published in due course.

The motion states that the origins of the scheme lie in two policy papers published by Irish Institutional Property and Property Industry Ireland in March and May 2020, respectively, and that the scheme was not included in Fianna Fáil's election manifesto or previously stated as Fianna Fáil policy. This makes me wonder who has the ear of the Minister and Department colleagues. Who is planting these ideas? A cynic would think those in Fianna Fáil want house prices to continue to rise. God forbid, we would not want that.

The scheme has been tried and tested in the UK and it resulted in higher house prices. The motion outlines numerous examples of this failure in England. For example, in 2020, a report published by the centre for economic performance at the London School of Economics found that in London the shared equity loan scheme led to a 6% increase in house prices. I am always amazed at how we seem to mimic and follow everything that happens in England. Then, years later, when they have already decided that the measure does not work we actually start implementing it here. Maybe we should cop on and actually look at the outcomes and, when things do not work, decide not to implement them.

In September 2020, officials in the Department of Public Expenditure and Reform expressed concern that a shared equity loan scheme will push up prices. The then Secretary General of the Department, Robert Watt said: "The property industry want an equity scheme because it will increase prices."

The Government must row back and remove the affordable purchase shared equity scheme from the general scheme and final version of the Affordable Housing Bill 2020 before it comes before the Dáil. The €75 million allocated to the scheme should be redirected to the serviced sites fund for local authorities and approved housing bodies to facilitate the delivery of affordable homes to rent and buy.

The reality is it is not a matter of the €75 million bill expended on the scheme but the message it sends out that house prices will go up and push up. That is what is happening and that is what the Minister intends to do. That is obviously what those in government want to happen or what those in Fianna Fáil want to happen and they will make it happen. They should simply say that rather than keeping up the farce of doing it to reduce house prices.

I do not believe the electorate will allow Fianna Fáil to try and make a joke of them once again by lining developers' pockets under the guise of providing much-needed housing. What the Government needs to do is build and provide housing and forget about their friends, the developers. Let them look after themselves.

An Leas-Cheann Comhairle: I am unsure who will speak first in the next group. There are three speakers. Is it the Minister of State, Deputy Peter Burke? An Teachta Emer Higgins is on my list as is the Minister of State, Deputy Noonan. Tell me how the time will be divided.

Deputy Emer Higgins: I have two minutes. The number one issue for people my age is access to affordable housing. This Government will change that through four new initiatives: the shared equity services scheme; building local authority affordable homes; the first ever cost rental long-term leasing initiative; and the extension of the Part V clause to include 10% affordable housing.

Last year, housing supply was less than 60% of what was needed. That one statistic is why so many families are going through such trauma right now. It is why 35 is now the average age of first-time buyers. It is why we need to stimulate supply.

That is exactly what this shared equity scheme will do. It will take less than 2% of our national housing budget and invest it in a short-term measure that will increase supply and enable young people, young couples and young families the opportunity to own their own homes.

Right now, there is planning permission for 40,000 homes in Dublin alone. Yet, planning permission is no use to house hunters. They need planning permission applications turned into actual homes. That is what this aspect of the Bill aims to achieve.

It is easy to sit on the sidelines and criticise. It is easy to oppose measures like the help-to-buy scheme, a scheme that has enabled over 19,000 to get a foot on the property ladder. It is easy to tweet soundbites. What is not so easy is to put together complex plans that will boost housing supply and bridge the affordability gap for young people.

I do not believe public housing is the answer. I believe that a combination of social and affordable and private housing is the answer. No scheme will ever be perfect but waiting on the sidelines and opposing every Government idea will not deliver a single new home. Instead, we need to look at devising, investing in and implementing different initiatives with different intents. These include initiatives like the help-to-buy scheme for first time buyers, the Rebuilding Ireland home loan for those struggling to get a mortgage, cost rental provision for those who want secure long-term affordable leases and, crucially, affordable housing for all the people my age who want to be able to aspire to own their own homes. That is difficult and complex but it is what this Government's Affordable Housing Bill and the Land Development Agency Bill will do.

Minister of State at the Department of Housing, Local Government and Heritage (Deputy Peter Burke): I wish to support many families in this State who are currently locked out of the housing market. We must be realistic about the complex nature of what is required in terms of the policy to solve the housing crisis in this country. The scheme being proposed is proportionate and time bound. The aim is to try to make a key intervention to ensure we re-frame the supply of housing for starter homes. We have seen the Rebuilding Ireland home loan scheme. The ESRI fully backed this as a targeted intervention. We have seen the help-to-buy scheme, which has assisted 22,000 families in the State to get on the housing ladder. People should be aware that those 22,000 families would not have got assistance on the basis of the policies of Sinn Féin. Sinn Féin policy would deny them the key supports and the chance to own their own homes.

This Bill is about trying to achieve a balance through various supply mechanisms, including increasing the Part V mechanism by 20% for affordable and social homes. Another mechanism is establishing the Land Development Agency, which I believe will be a game changer in the market in terms of increase in supply of public and affordable homes. Other measures are crucial, like our affordable scheme led by our local authorities. All these different schemes come together as a suite of measures. It is curious to hear that this scheme will have a negative impact in the marketplace when we see that it amounts to less than 0.68% of the €11 billion mortgage market in the country. It will assist people who are marginally over the threshold to gain their own home through either the social housing list or the rules that currently exist. It will give those families a chance to get home ownership. Many are paying 35% more in rental income

than they would pay servicing a mortgage. It will assist in unlocking the 80,000 planning permission applications in the State which we want to help increase supply.

In the past five years we have increased supply threefold in this country. We have come from a low base after the economic crash and built up our construction sector again. That is what this is about. It is not about the populist rhetoric of singly stopping housing as we have seen with the Oscar Traynor Road scheme in Dublin. The citizens of the capital city were denied a chance of 853 homes that would have been a mixture of affordable and social homes. It is easy to let ideology trump this debate. What people want is a supply of affordable high-quality homes to service the citizens in our State. I believe the Government will ensure that continues to happen and that supply will continue to be ramped up. We have seen supply increase. One of the key measures the Government is focusing on is the increase of supply.

Minister of State at the Department of Housing, Local Government and Heritage (Deputy Malcolm Noonan): I welcome the opportunity to contribute to this debate. We need to debate housing policies vigorously to ensure they are fit for purpose. There is so much at stake when we are faced with our housing crisis. It is incumbent on every party to put forward solid ideas that will deliver on the ground. Our national housing crisis demands a major response and this Government has stepped up to the mark, as pointed out by my colleague. The largest housing budget in the history of the State and the largest targets on record is the kind of scale of action required. The affordable housing measures also mark a major leap forward. It is a combination of measures which, taken together, can have a real impact on this crisis. This is clear from the affordable housing Bill and the LDA Bill.

I am particularly excited by the development of our first-ever national cost-rental scheme. While the scheme has been discussed since 2015, this Government will deliver the first 440 units this year alone. This is the foundation of a massive expansion in conjunction with the LDA driving on large-scale developments. The proposed expansion of Part V to include affordable housing offers a further opportunity to ramp up supply of these badly needed cost-rental units. The €35 million should be expanded soon in order to build on that foundation. This is the kind of innovative new policy we need to revamp our housing system. The restart of direct affordable housing by local authorities through the serviced sites fund, SSF, is a welcome measure. I understand the Minister is to bring forward significant reforms to the SSF to help unlock further development and cut through delays and backlogs. Local authorities have a central role to play in directly building affordable homes. The equity scheme under discussion today must be discussed in that context. We must throw the kitchen sink at this crisis. We should adopt a variety of policies, as has been said, rather than a silver bullet approach.

I support the affordable housing Bill and the need to ramp up our ambition in affordable housing. This is an exciting development with the potential to transform affordable housing in this country. The legislation is an opportunity to reshape our housing system for the better. Parties have the chance to use Committee Stage to improve elements of it such as the equity scheme but it is premature to reject elements of the Bill which have not been published yet. It is not a helpful or holistic approach to our national housing crisis. We need to show real imagination and commitment to turn the tide of the crisis and I hope all parties across the House can work together to achieve that.

Deputy Patricia Ryan: There should be alarm bells ringing about the shared equity scheme and the effect it will have on house prices and debt levels for borrowers. Senior civil servants in the Department of Public Expenditure and Reform, the ESRI and the Central Bank have all ex-

pressed concern at this scheme. The Minister is ignoring the advice and carrying on regardless. This is reckless and bears all the hallmarks of how Fianna Fáil did business when last in government. The Celtic tiger has taught us that if mortgage credit is increased, it increases house prices. When Fianna Fáil was last in government it very regularly ignored the advice of experts and regulators, which it is still doing today with NPHE and the response to Covid, by the way.

The €75 million the Government proposes for the shared equity scheme would be more productively spent on the delivery by local authorities and approved housing bodies of affordable homes to rent and buy than on feathering the nests of developers and vulture funds. There has been too much pandering to lobby groups and vested interests. It is about time we had a Government that stood up for ordinary working people and their families. Sinn Féin's proposal would see homes built on public land and rented or sold at cost. It looks to me like the construction industry is writing the Government housing policy. This needs to change. Last year a lobby group called Irish Institutional Property, IIP, published a proposal for a shared equity scheme aimed at bridging the housing affordability gap. IIP is the self-confessed voice of institutionally financed investors, with significant international backing, in the Irish real estate market. Its members manage close to €14 billion worth of Irish property. The CEO of this group is a former secretary general of Fianna Fáil and former chief executive of the Irish Banking Federation. The current CEO of the Banking and Payments Federation Ireland is a former Fine Gael Minister of State at the Department of Finance and former MEP. The cosy relationship that saw Deputies mix with former RTÉ presenters, developers and unnamed guests of the CEO of the Banking and Payments Federation Ireland at the infamous Clifden golf dinner needs to end now. There must be no more of the cosy cartels we have tolerated for far too long.

Deputy Matt Carthy: The solution to the housing crisis is to build houses. That might sound simplistic but it is the essence of what is required. The decisions of previous Fianna Fáil Governments to effectively stop building council houses is essentially the source of the situation that has resulted in the reality wherein most Irish people aged under 30 years watching this debate will probably never own their own home, provided Fianna Fáil and Fine Gael remain in power.

What Fianna Fáil has pursued is essentially an outsourcing of housing policy. Thus when we hear Members from the Government side talking about investment in housing they do not mention that billions of euro of that investment has actually been spent on subsidising private landlords through rent supplement and housing assistance payment, HAP, supports rather than through building houses, such that rent interventions actually cripple other renters because they push the cost of the rental market up. That in turn forces house prices to increase, meaning those people who are renting private accommodation cannot save for a deposit, or even if they are managing to save something, they will never be able to afford those ever-increasing house prices.

Sinn Féin's solution is to actually build houses, supporting those who need access to council houses and providing real affordable housing schemes. This will contribute to easing rents in the private market and ensuring house prices return to a realistic and sustainable level. Fianna Fáil's solution through this shared equity mechanism is yet another developer-led scheme. It has been rightly criticised by everybody who has objectively analysed it because it will increase the cost of housing. Only Fianna Fáil could come up with an affordable housing scheme that actually makes houses less affordable. This is the type of developer-led project that must stop now. The Government must see sense and adopt the policy provisions that have been put forward by Sinn Féin and start building houses.

3 March 2021

Deputy Eoin Ó Broin: At the start of his contribution the Minister said the policy of this Government represents a fundamental change but that is patently untrue. The social housing targets are exactly the same as they would have been were Fine Gael leading the Government. There is no extra funding in this year's budget for the serviced sites fund beyond what Fine Gael already committed. The Government has added a miserly amount of money for affordable cost-rental. It is going to continue with the former Minister, Deputy Eoghan Murphy's flawed and failed Land Development Agency proposal and use public land for unaffordable private housing. The help to buy scheme, which Fine Gael Deputies have lauded, has pushed up house prices and more than 40% of it went to households who did not need it as they had sufficient mortgage finance to buy their own home.

The shared equity loan scheme is the only housing policy Fianna Fáil has brought to the table of this Government. I heard a number of Members, including the Minister of State, say it is a tiny part of the overall mortgage market. However, it is in fact a very large part of the first-time buyers' mortgage market in areas where supply is constrained and prices are very high. In actuality, the Government is currently trying to double the size of that fund by involving the private banks directly in the shared equity loan, pushing it up to €150 million. What the Government is not telling people is what the interest rate will be. Will it be 1.5% from year six or 3%? What will it rise by over the lifetime of the loan? While the Minister is saying there is no obligation to pay down that shared equity loan over its lifetime, if the home buyers do not then the interest rate will rise. If they do not then their level of debt will increase, alongside the expanding shared equity itself, where house prices increase. Therefore, nobody availing of this product will know exactly what level of debt they are taking on at the outset. If that is not reckless, I do not know what is.

The Minister said we are wrong to criticise the scheme because he has not published the details. However, he has leaked so many details to the press that we have a fair idea. Conversely, if the Minister is telling us that the scheme is substantially different from what he has proposed already then I have a simple proposition for him, namely, that he withdraw it from the affordable housing Bill. Let us progress with cost-rental and local authority-led direct delivery of affordable housing through the serviced sites fund and then when he has finally negotiated the terms of the shared equity loan scheme with the Banking and Payments Federation Ireland and has published the details of the scheme he can bring forward a separate legislation and people can judge the scheme on its own merits.

What we know is that there will be no income threshold for eligibility. Thus, for example, households earning more than €100,000 would be able to avail of this scheme even though they will not need it. We also know there will be regional price caps but in Dublin it will be €400,000.

12 o'clock

The idea that that will somehow constrain house price inflation is bizarre in the extreme. Deputies are aware that the equity stake can potentially rise as house prices rise. Likewise, if there is a property crash, the taxpayer will take the hit. We know that the interest rates will rise, which will increase the liability on the buyer over time. Another thing the Minister is not telling people is that it is unlikely that the Central Bank will be in a position to make a decision on the scheme until November. That is another reason to remove the scheme from the affordable housing Bill and bring it before the House as a stand-alone proposition.

The Deputies on the Government side who have spoken on the motion are wrong to dismiss the very serious criticism from a range of sources. I am very surprised at Fine Gael and the Green Party. They seem to be at sixes and sevens. Some Green Party Deputies are supporting the scheme while others are criticising it; some Fine Gael councillors are criticising the scheme while others are supporting it. The reality is that neither of those parties likes this idea. Members are aware that the Minister for Finance, Deputy Donohoe, was not keen on including it in the budget. It was a political decision rather than one based on sound financial or housing policy considerations.

Listening to the contribution of Deputy Higgins made me laugh. She was the leader of the Fine Gael group on South Dublin County Council who not only opposed 8,000 new homes in the Clonburris strategic development zone, 3,000 of which were to be social and affordable homes, but appealed the decision to An Bord Pleanála and delayed it for more than a year. She should tell that to her constituents in Dublin Mid-West when she is explaining to them why there is a housing crisis. The Minister of State, Deputy Burke, who is present, does not seem to know the latest developments in respect of the proposed development at Oscar Traynor Road. Last night, his party abstained on a proposal to ensure that every single home on that site will be genuinely affordable or social housing for working people.

The shared equity scheme is a bad scheme. It puts home buyers at risk. It should be scrapped and the money should be transferred to sensible schemes to deliver homes for working people at affordable prices. The only dogma I am hearing today is that coming from Fianna Fáil, Fine Gael and, unfortunately, the Green Party, which are allowing housing policy to be dictated by developers to the detriment of working people. That is a shame and it is why I am proposing this motion.

Amendment put.

An Ceann Comhairle: Insofar as a vote has been called, it is deferred until the next weekly division time can occur.

Ceisteanna ó Cheannairí - Leaders' Questions

Deputy Mary Lou McDonald: “I am not who I am supposed to be”; “I was robbed of the chance to meet the woman who gave birth to me”; “I don’t know who I am.” These are the voices of people affected directly by the scandal of illegal adoption in this State. Some will feature in an “RTÉ Investigates” documentary to be broadcast tonight. The news that the Department of Children, Equality, Disability, Integration and Youth has confirmed at least 151 illegal adoptions at the St. Patrick’s Guild adoption society in Dublin is deeply upsetting. However, it has to be said it is not surprising.

Successive governments have known of these scandals for decades, yet they have failed to name them or to act, despite ample documentary evidence. Indeed, campaigners have been raising these issues with successive governments since at least 2002. Over the years, the Adoption Rights Alliance has raised specific issues of illegal adoption with successive Ministers, but it was only in 2018 that we began to see some movement. This St. Patrick’s Guild audit is only the tip of the iceberg. It is widely considered that thousands of children were illegally adopted,

some trafficked to America or elsewhere, and that hundreds of institutions across the State were involved in these practices. Indeed, it has been reported that the Government review has found evidence of illegal adoptions in multiple organisations.

We now need a transparent and inclusive investigation into Ireland's adoption system as a whole because this was yet another massive failure and abuse by the State in its treatment of women and children. It was deliberate and it was criminal. Children had their identities erased through the falsification of their birth certificates. Their most basic right was stolen - the right to know who one is and from where one came.

There are people who were illegally adopted but have no idea they were adopted. Many have lived for decades unaware of their identities and without access to their records. Many will want to know who their birth parents are, but now it may be too late. This was the case for Anne O'Connor, who received a letter from Tusla in 2019 requesting a meeting with her. Anne met officials from Tusla in London, where she now lives, and was told she had been illegally adopted. She was told her parents, who had passed away, were not her birth parents, her birthday is not her birthday and she was not born where she thought she was born. These revelations rocked Anne to her very core. She said there was loss everywhere. There was something about not knowing this. She is 65 years of age. She said, "It's too long. I wasn't who I thought I was, but I don't know who I am."

All adopted people are entitled to know who they are. The State needs to end the discrimination against all adopted people in accessing their personal records. This means introducing information and tracing legislation as soon as possible but, foremost, it means passing legislation that will give all adopted people a legal right to obtain a copy of their birth certificate. Tá an reachtaíocht seo foilsithe ag Sinn Féin. Tabharfar an Bille os comhair na Dála an tseachtain seo chugainn. Bhí comhrá cuiditheach ag mo chomhghleacaí, an Teachta Funchion, leis an Aire, an Teachta O'Gorman. An ngeallfaidh an Taoiseach chun tacú leis an reachtaíocht seo? Sinn Féin has published this legislation. We will bring the Bill before the Dáil next week. I am asking the Taoiseach to commit to supporting the legislation as a first step to right these wrongs.

The Taoiseach: First, I thank the Deputy for raising this very serious issue. I am aware an "RTÉ Investigates" programme due to air this evening will focus on the St. Patrick's Guild illegal birth registrations. The illegality of what took place is shocking, particularly for those affected. I refer to the trauma, anguish and hurt that people are now experiencing as a result of this unacceptable practice. What happened was wrong, plain and simple, and completely unacceptable. Enormous trauma has been placed on people as a result of this illegality.

As the Deputy is aware, the Government is committed to introducing information and tracing legislation as a priority. The people involved in this particular issue, who are the victims here, were approached by Tusla and essentially told they are not who they thought they were and their parents are not those who they thought they were. They do not know who they are or who their parents are and they cannot get access to the most basic information any human being should have access to. The priority has to be information and tracing legislation. The Minister for Children, Equality, Disability, Integration and Youth is working on that with the Office of the Attorney General to provide comprehensive legislation which will provide access to birth information, including the birth certificate, for individuals and for anyone who has a question about their identity and, indeed, origins. More broadly, the Minister has also established an interdepartmental working group to identify the issues that have now arisen for many of the affected victims and individuals, and to propose solutions for them. Those solutions will then

form the basis of consultation with those affected by these illegal birth registrations.

The Deputy knows that a sampling review into illegal birth registrations was commissioned in 2018 by the then Government to identify whether there were markers on files to indicate a practice of illegal birth registrations in the records of other adoption agencies and similar institutions like those that were found on the St. Patrick's Guild files. The then Minister for Children and Youth Affairs appointed an independent reviewer to oversee the process. The publication of the sampling review had to await the final report of the mother and baby homes commission as it encroached on its work. Now that the commission has published its report, it is intended to publish the sampling review shortly. The Minister will be bringing a memo to the Government about the sampling review next week. That is the intended timeline for that.

The files at St. Patrick's were unique insofar as there were markers on the files indicating that children were adopted from birth. As we know, social workers from Tusla are continuing the work of informing people that their births were illegally registered, arising from markers found in the St. Patrick's Guild files. The number of confirmed cases, as the Deputy said, has increased from 126 to 151 since the announcement in May 2018.

I understand that one of the primary issues that will be raised in the programme this evening is the lack of information for the individuals in question and the difficulties they face in accessing records. Understandable anger and frustration are clearly being felt. We are very committed, as a matter of urgency, to bringing in comprehensive legislation on information and tracing to deal with this issue once and for all.

Deputy Mary Lou McDonald: These matters are deeply traumatising and upsetting but they are not surprising. That is the point. There has been knowledge of these deliberate and criminal practices for a considerable length of time. We now need to put things to rights. There is the scandal of illegal adoption itself. There is also the scandal of the trafficking of children to America and elsewhere. There is also the ongoing scandal, to rub salt into the wound, of the State and its agencies deliberately blocking and frustrating adopted people in their attempts to access their information. Perhaps that is the biggest scandal of all and it persists to this day. We need information and tracing legislation and it must put the rights of the adopted person first, front and centre.

In the meantime, Sinn Féin has legislation in respect of access to birth certificates that we will bring next week. I appeal to the Taoiseach to follow in the steps of the Minister, Deputy O'Gorman, who has been constructive on this matter and to support this legislation as an immediate and necessary first step to put things right.

The Taoiseach: The Deputy knows that the Government is bringing in such legislation and that our legislation has been fully and comprehensively informed, from a legal perspective, by the Attorney General. I ask the Deputy to wait for the Government legislation to be published and I ask that all parties in the House, in a spirit of co-operation, would work on that legislation. It is being formulated to give access to birth information, birth certificates and very basic information in terms of identity to which every individual and human being is entitled. The previous Dáil attempted to do this but it was not in a proposition to achieve consensus on the matter when the previous Minister brought forward legislation. There is now an opportunity to deal with this matter once and for all on a cross-party basis and provide access to information. It should be done in a non-partisan way because we all want to do the right thing. All parties have articulated a similar view. The Minister has given an indicative timeline that he will have

the legislation by the end of March. It is complex work, but he is determined to do it.

Deputy Róisín Shortall: I want to ask about the vaccination programme because I am concerned about two aspects of it. Vaccines provide great hope for people. The vast majority of people are looking forward to getting vaccinated and are keen to know when they are likely to receive a vaccine. For that reason, I think we need to improve the data that are available.

Many of us have been looking to the Minister for Health to provide daily figures about the performance of the vaccination programme. That is important. The Taoiseach and the Minister have said that we are delivering the vaccines, getting them out and administering them as quickly as they arrive but there is no way of gauging that. While we are getting daily figures for the administration of the vaccine, the other side of that equation, that is, the number of vaccines that have arrived in this country, is not available. The only data on vaccine deliveries that are available come from the COVID-19 Resilience and Recovery 2021 - The Path Ahead document, in which a table is set out. Those are the only official figures we have for the forecasted deliveries and they indicate a substantial gap between the numbers of vaccines forecasted to be delivered and the numbers that are being administered. It is a very substantial gap. It seems that more than two thirds of the promised supply of the AstraZeneca vaccine have not been administered. Four fifths of the promised supply of the Moderna vaccine have not yet been administered. The number is smaller in the case of the Pfizer BioNTech vaccine.

Can the Taoiseach provide an explanation for that big gap? What is happening to those expected vaccines that we were told would be delivered? I am talking, in particular, about the month of February because we have all of the daily figures for the vaccines administered. Can the Taoiseach explain that? If he cannot do so today, can he get a note on it? Will he commit to publishing daily figures for the numbers of doses received in this country, the numbers available for vaccination and the number of doses that have been administered? It is important to have all of that data on a daily basis if we are to be able to gauge the performance of the programme. It is important from the point of view of transparency and accountability to allow us to measure the performance of the programme. That is not possible at the moment. I would appreciate a response from the Taoiseach on that matter.

The Taoiseach: I thank the Deputy for raising the issue. Without question, the vaccination programme and its roll-out are critical parts of the wider strategy to deal with the pandemic. The vast majority of people in Ireland are adhering to the guidelines and restrictions. That is having an impact in getting the hospital and intensive care unit, ICU, numbers down and reducing community transmission as the vaccination programme is being rolled out.

The national task force and the HSE are publishing data on vaccinations. The key is the ongoing issue of supply from AstraZeneca, Pfizer BioNTech and Moderna. There have, without question, been bumps along the way, most recently with the shortfall of supply last week from AstraZeneca, as the chair of the task force said last Saturday. The company believes that shortfall will be made up in the next week and will come through. There have been issues around supply and those were discussed at the European Council meeting where there was a dedicated meeting on Thursday last about European-wide vaccination. China, America and Europe are the major production centres for vaccines. Supply is the issue across the board. Europe has appointed a Commissioner to deal with removing bottlenecks affecting supply.

In the Irish context, we are administering that which we are getting in. I will revert to the task force on the issues Deputy Shortall raised. There is no difficulty in having it go through the

situation with the Deputy. We had to reconfigure following the decision by NIAC to provide the Pfizer-BioNTech and Moderna vaccines to the over-70s and the AstraZeneca vaccine to those under-70. That meant the roll-out had to be reconfigured through the GP network and as a result there can be a lag in data coming back into the centre. Essentially, we are administering the vaccines we get, apart from the ones that have been kept back for second doses.

Deputy Róisín Shortall: The figures that are available now indicate that we are not administering the vaccines that have come in. Perhaps the Government needs to update the figures on what is coming in, but it is important it does that so that there is transparency about this. It is not a matter of giving me the figures. These are figures that should be publicly available. It is only when the Government is transparent about this that people will have confidence that the programme is running well. I again appeal to the Taoiseach to make those figures available or to update the figures that are available on the number of vaccines that have been received into this country.

The other point I would make to the Taoiseach is that we all accept there are fluctuations in supply, but the level of delivery at the moment is averaging approximately 12,000. We need to up that by nearly four times the amount if we are to be ready for the roll-out programme on a mass basis. That is the reason we need a published plan on how the Government is going to ramp up to that level-----

An Ceann Comhairle: Gabhaim buíochas leis an Teachta.

Deputy Róisín Shortall: -----so that we can get the vaccines out as quickly as they arrive.

The Taoiseach: The current figures that have been released show we are above the EU average with 8.3 doses administered per 100 of the population. As of 27 February, 435,895 Covid-19 vaccines had been administered. Some 294,550 people have received their first dose and 141,345 people have received their second dose.

Deputy Róisín Shortall: It is the ones that are delivered to the country.

The Taoiseach: We are on target to substantially administer the first dose to 72,000 over-85s by the end of the first week of March and arrangements are being made to vaccinate homebound elderly people in conjunction with GPs and local community teams. That will be followed with the subcohort of people aged between 80 and 84. By the end of this week, approximately 1,200 GP practices will have participated in the vaccine programme.

Deputy Róisín Shortall: It is the number that we are receiving.

The Taoiseach: Yes, I know that. The vaccines are being administered as we receive them. The chairman has been publicly saying that.

An Ceann Comhairle: Gabhaim buíochas leis an Taoiseach.

The Taoiseach: The chairman, Brian MacCraith, and Paul Reid have said this publicly on a number of occasions. We have said as soon as we get vaccines in the aim is to use them.

An Ceann Comhairle: Tá an t-am caite.

The Taoiseach: The aim is to use the vaccines within the week.

Deputy Róisín Shortall: We do not have the figures. Why does the Government not pub-

lish them?

Deputy Bríd Smith: I am sure like the rest of us the Taoiseach remembers Phil Hogan, who long before he went to Europe and long before “golfgate”, was in charge of water services. At the time, as well as threatening the population that he would turn their water down to a trickle if they did not pay water charges, he also did a deal with all 3,200 of those who worked in the water services so that they would co-operate with the establishment of Irish Water by working to a service level agreement, SLA, that was legally binding until 2024. Now we find that service level agreement is being chivvied along by none other than Irish Water itself, which wants to move the council workers over sooner than 2024. In a reply to a question recently from Deputy Boyd Barrett, the Minister said that he was asking the Workplace Relations Commission, WRC, to facilitate negotiations for the move to Irish Water.

We must be clear in this House that the workers in Irish Water who co-operated with the establishment of Irish Water, but who did not co-operate with the attempt to push meters on the population, will not be bullied or coerced into getting rid of their service level agreement. They see themselves as public sector workers with stable employment and that is the way many of them want to remain. SIPTU employees have voted by 98% to go on strike if there is any attempt to get rid of their SLA before 2024. I want the Taoiseach to answer a question this morning. Can we have a commitment in this House that the promised referendum on the guarantee in the Constitution that water will remain in public ownership will be conducted? In 2017 the committee set up in this House to get over a row at the time between Fianna Fáil and Fine Gael recommended that such a referendum would go ahead. Deputy Joan Collins introduced a Bill that was signed by practically all the Opposition at the time to have such a referendum. The Government has sat on that and now it is prepared to go to war with the workers and to push them into this utility.

The Government may have made a commitment in the programme for Government that Irish Water would remain as a public service, but we have all seen the road that single utilities go down. The same happened with TEAM Aer Lingus and with other utilities in this country. The workers are not guaranteed that they will remain public sector workers in a publicly controlled utility. We need to give them that guarantee and the best way of doing it is for the Government to commit to having a referendum, as was fought for by the tens of thousands of people the length and breadth of the country who resisted water charges and who dragged Fianna Fáil and Fine Gael into changing their position on water charges because they were afraid of the movement from below and those people who stood with the workers to say they would not allow the water services to be privatised. We need that referendum and we need an answer from the Government on when we can have it.

The Taoiseach: I thank Deputy Bríd Smith for raising the issue. In the first instance, it is not the Government’s intention to go to war with anybody. I acknowledge the workers have been critical to the development of water services and that through their dedication and commitment they have developed water services on which so many of us rely today. A significant number of stakeholders are involved in the delivery of water, principally the workers themselves, the local government sector, ICTU, relevant trade unions, Fórsa, SIPTU, Connect, Unite and Irish Water, the parent company, and so forth. There will be ongoing consultation on the evolution of the service and how it develops in the future. The programme for Government provides that Irish Water will be retained in public ownership as a national stand-alone regulated utility. Consistent with that commitment, the Minister for Housing, Local Government and Heritage, Deputy Darragh O’Brien, brought forward a policy paper setting out the Government’s approach on the

next phase of the transformation for the water sector. It is critical that any movement forward must be in consultation with all involved.

Deputy Smith referred to the Workplace Relations Commission being engaged in the discussions on the framework for the future delivery of water services. That is something that will have to be entered into by agreement, engagement and consultation. The Government is determined that the views and concerns of key stakeholders must be considered and addressed within the process. I have outlined who the key stakeholders are.

Public ownership is critical to the programme for Government. It is something we insisted on and to which all three parties are committed to doing. We stated in the programme for Government that we would refer the environment, including water and its place in the Constitution, to a relevant Oireachtas joint committee for consideration. That is something we will work with the Oireachtas on regarding how that commitment can be brought forward. There has been some consideration and exploration of the protection of water within the Constitution and how one would progress that more fully in the context of a broader appraisal of the constitutional protection that would apply to the physical environment more generally.

Deputy Bríd Smith: I wish to respond to the Taoiseach on a number of issues. I understand there is a statement in the programme for Government to guarantee that water will remain as a public utility, but in fact a creeping privatisation is taking place by the outsourcing of functions. Irish Water declared it would begin a programme of replacing lead pipes, but it outsourced it. It declared it would undertake a programme to push up the water pressure in some areas, and it outsourced it. The workers employed by the councils are the key people. I personally know many of them. They are friends. They understand the water system. They know where the problems are and where the solutions are. They know what happens under the ground almost like one knows the streets and roads. The problem here is that they do not believe the Government and that pushing forward now, by trying to get them to give up their service level agreement and to go into Irish Water by the end of this year, as stated in the White Paper, is an attempt to coerce them. They have a legal guarantee about their status under that service level agreement until 2024. The Minister and Taoiseach should back off and stop trying to back the workers into this position or they will face significant opposition.

The Taoiseach: There will be no coercion. That should not be asserted. There simply cannot be coercion. The Water Services (No. 2) Act 2013 provides that local authority staff who are subject to a service level agreement with Irish Water would transfer to Irish Water should the agreement end. The existing terms and conditions of these staff are protected under the Act in such circumstances. In outlining its expectations about the next phase of transformation, the Government fully respects these terms and conditions, which can only be changed by collective agreement. That is the factual position and why, given the complexity and scale of what is involved here, it is deemed important that the engagement would take place with the Workplace Relations Commission to identify and agree a framework for the future delivery of water services. In some respects, this could be progression and an advance for workers once their core rights are protected. That is a key point. In the past, there have been agreements where those rights were protected as different utilities were developed.

Deputy Cathal Berry: As the Taoiseach is aware, our peacekeeping troops are rotating overseas, to Syria, Mali and Lebanon in the next few weeks. A number of them have asked me to pass on their gratitude for the Taoiseach's personal intervention last week, which ensures that they will be vaccinated prior to deploying on a six-month tour of duty. I have no problem with

doing that and it is very much appreciated.

There is a long-running saga that I would like to get to the bottom of today if possible, regarding the defence budget. Our troops are fully engaged in the fight against Covid-19 as well as fully maintaining their ongoing normal operations by land, sea, air and cyberspace. The Taoiseach will also be aware that our troops are fighting their own internal crisis from an organisational perspective, as a result of poor pay, poorer conditions of service and poor infrastructure. There is very little control over the budget and visibility of how it is spent. A number of parliamentary questions have been tabled in the last couple of years, which all point to a consistent pattern whereby significant amounts of the defence budget are returned unspent, every year, to the Exchequer. The latest example is in a reply to Deputy Nash from two weeks ago. Deputy Nash quite rightly asked how much money has been returned from the defence budget to the Exchequer in the last seven years. He was told that €130 million has been returned in the last seven years.

I am sure the Taoiseach can understand how upsetting, infuriating and inflammatory that is to the defence community, who are screaming for resources and see money being handed back without being spent. Whenever I query this phenomenon on the floor of the Dáil, I am always given different figures from the Minister's briefing notes. What is the true figure? Is it what is mentioned from briefing notes on the floor of the Dáil or is it the figure in formal responses to parliamentary questions, which are based on the fully audited appropriation accounts? I emphasise that I am approaching this question with an open mind. I have been consistently constructive since I first arrived here. I am not looking to blame anyone in any shape or form. I want to establish the truth of what the true figure is and, most importantly, the rationale behind the ambiguity. What is the reason for different figures in parliamentary questions, appropriation accounts and ministerial briefings?

The Taoiseach: I thank the Deputy for raising this issue. I thank the Defence Forces for the essential and extraordinary role that they have played in the pandemic, especially in testing and tracing, and stepping up to assist with the quarantine system and vaccinations. Their logistical support has been consistent throughout the pandemic.

The issue that the Deputy raises has come up on a number of occasions. He referred to Deputy Nash's parliamentary question and the reply. I will try to clarify it for the Deputy and maybe make some additional comments. Defence has two Votes. The main one is Vote 36 - Defence, which includes pay. The second is Vote 35 - Army Pensions. Over the period in question, from 2013 to 2020, a total of €130 million was surrendered from Vote 36. This was the figure referred to in the parliamentary question reply from the Minister for Public Expenditure and Reform to Deputy Nash. This comprises a number of parts and does not necessarily mean there are underspends in the Department.

Traditionally pensions are difficult to forecast and tend to run ahead of what is provided. This requires a transfer of funds from Vote 36 to Vote 35. Vote 36 surrenders funding to the Exchequer and Vote 35 is granted a Supplementary Estimate of the same amount. Therefore, of this €130 million, €47.7 million was surrendered to increase Vote 35 by this amount. This shows up as money handed back to the Exchequer, if one looks at Vote 36 in isolation. If one looks at Vote 35 and Vote 36 together, nothing is handed back to the Exchequer. The reality is that this money is reallocated from one Vote to the other within the defence ministerial Vote group.

Of the €130 million, a further €74.5 million relates to excess appropriations-in-aid. The Department receives receipts annually, such as from the United Nations, referred to as appropriations-in-aid. When a Vote receives more revenue through appropriations-in-aid than what was provided for, this is known as surplus or excess appropriations-in-aid. In this instance, the Department's receipts were €74.5 million more over the period than it had projected. As a consequence, that €74.5 million was handed back to the Exchequer. As with all other Departments, surplus appropriations-in-aid encompassing these receipts cannot be used as additional expenditure on a Vote under public accounting procedures. If the surrendered amounts due to matching excess spending on pensions, and due to surplus compared with anticipated receipts not being factored into spending plans, are excluded from the calculation, the Department of Defence advises that the underspending over the period compared with planned spending plans is only €7.9 million from an allocation of €5.7 billion, which represents just over 0.1% over the eight-year period.

I suggest that we could seek further clarification from the Minister, Deputy Michael McGrath, and the Minister for Defence. I might join in on that meeting because this is a potentially an issue of forecasting too and may get into the detail of the areas where the underspending occurred. There is a genuine issue, as there has always been, with forecasting pensions, and there is a legal requirement regarding appropriations-in-aid.

Deputy Cathal Berry: I thank the Taoiseach for that helpful response. It is especially revealing about appropriations-in-aid and the United Nations portion of that. The United Nations rebate is earned by our peacekeepers overseas. What are the Taoiseach's thoughts on establishing some kind of standing arrangement or mechanism where the UN portion of appropriations-in-aid is ring-fenced and returned to the Defence Forces via a Supplementary Estimate? That would certainly go some way to assuaging some of the anger. It is an approach that is worth exploring.

Perhaps the Taoiseach's office could kindly remind the Department of Defence that there is a budget to be spent this year? If as small a portion as possible, preferably none at all, could be returned to the Exchequer, it would be important because the money is desperately needed in the Defence Forces and should be spent for its intended purpose.

The Taoiseach: I thank the Deputy for his comments. These Supplementary Estimates are discussed by the relevant select committee and approved by the Dáil in the normal way. Appropriations-in-aid cannot be used as additional expenditure on the Vote under public accounting procedures. The Deputy raises an interesting point which we can pursue to see what potential there is. Also, as the Deputy knows, we have established an independent commission on the Defence Forces which is due to report by December this year and perhaps this issue could be considered by that commission. Upon completion of the commission's work, a permanent pay review body will be established, reflecting the unique nature of military service in the context of the public service. A scheme to allow for the re-commissioning of former officers of the Permanent Defence Forces is in place and has had a noticeable impact in quickly restoring pilot capacity in the Air Corps while other training initiatives are in train. I appreciate the Deputy's interest in these matters and will continue to engage on them.

3 March 2021

An tOrd Gnó - Order of Business

An Ceann Comhairle: Le linn na géarchéime, tá sé aontaithe go nglacfaimid le tuarascáil an Choiste Gnó mar a léitear é. Ag éirí as sin, tá dhá mholadh ag teacht os ár gcomhair. Ar dtús, an bhfuil clár oibre an lae inniu aontaithe? Is Wednesday's business agreed to?

Deputy Mary Lou McDonald: We need time to be provided for the Taoiseach to give a full explanation to the Dáil as to why big bonuses can now be paid again to bankers at AIB, a bank that was bailed out by the taxpayer to the tune of €32 billion. Fianna Fáil had been out of Government for ten years but it has only taken it ten months in office to resume the payment of outrageous bonuses to elite staff in this bank. This is an unacceptable situation and a kick in the teeth to every person in receipt of the PUP who will face a tax bill, to student nurses and midwives-----

An Ceann Comhairle: We cannot have a debate on the issue now.

Deputy Mary Lou McDonald: In fact, it is a kick in the teeth to every family and worker who struggles in these extraordinary times. The leader of Fianna Fáil and the current Taoiseach needs to explain in full his Government's decision-----

An Ceann Comhairle: You have made your point Deputy. We cannot have a lengthy debate on the matter.

Deputy Mary Lou McDonald: ----- to resume big bonus payments to the fat cats at the top of an institution that the taxpayers of this State bailed out and paid for very, very dearly.

Deputy Mattie McGrath: On behalf of the Rural Independent Group, I ask the Taoiseach to provide time to discuss what is going on in banking, including the complete abandonment of rural Ireland and many areas of urban Ireland, not to mention what went on with Davy stock-brokers. There is simply no appetite in this or the previous Government for legislation around banking to address what banks are doing and the way they are treating the people.

An Ceann Comhairle: I can only take one speaker from each group. Deputy Paul Murphy is next.

Deputy Paul Murphy: I agree with the proposal from Deputy McDonald. We need to have a debate about this. One of the issues that is particularly concerning is that it is reported in the *Irish Examiner* that the Minister for Finance did not bring any memorandum to Cabinet on Tuesday about his decision but merely slipped it in during an oral briefing on various banking issues. If one looks at the situation in banking right now, one sees the massive closure of bank branches and the threat that poses to rural communities and jobs, one sees what has been exposed at Davy's and now, on top of that, one sees that we are back to the bad old days of big bankers' bonuses.

An Ceann Comhairle: Thank you Deputy. You have made your point.

Deputy Paul Murphy: We need to have a debate and we need to have a statement from the Taoiseach.

Deputy Duncan Smith: We fully agree and perhaps the solution would be to add some time to and re-title the debate scheduled for later today on banking.

An Ceann Comhairle: Thank you. That is a helpful suggestion.

Deputy Thomas Pringle: We do need a debate on these issues which are coming up more and more. We have seen the situation with Ulster Bank and Bank of Ireland. Bonuses are also being paid to auctioneers and we must deal with the issue. I support the proposal that has been made.

Deputy Róisín Shortall: I agree with the points made. Extra time must be provided to allow some discussion of the behaviour of a number of leading lights in the area of banking and financial institutions. In particular, I am thinking of what has been unearthed in Davy. It is one thing to impose a fine of €4 million but what we really need to see is the people concerned in this kind of criminal activity being brought to book. It is important that we hear the implications for them and I hope those implications will be severe.

The Taoiseach: Before we started the Chief Whip told me that we have full agreement from the Business Committee and that there are no issues with the Order of Business. That did not last 60 seconds but what intrigues me is that on the schedule for this evening, at 5.54 p.m., is statements and questions and answers by the Minister for Finance on the banking sector, with 135 minutes provided for the debate. What are the Deputies on about? It is provided for on the schedule but the Deputies all get up and say, "Shock, horror, we need a debate on banking. There is none provided for." It is provided for and has been agreed. The Deputies agreed it and the Chief Whip agreed it on behalf of the Government. We all agreed that there would be statements on banking this evening. There will be a debate and the Minister for Finance is coming in.

What is really going on here is Deputies playing politics with workers. Deputy McDonald spoke about a slap in the face to this worker and that person on the PUP. The Government has to deal with the substance of the issues at hand. There are three Irish companies involved here, with a whole range of employees. There is Fexco, for example, in south Kerry, which employs a substantial number of people. The Government had that in mind. It had the protection of work in that company in mind, in terms of making decisions of this kind. These issues are not simple. Banking is going through a significant change, as can be seen from the NatWest situation, the Bank of Ireland decision and a range of other matters. Banking is not what it was in the past. It is going through huge change and challenges. We want to protect as many jobs as we possibly can and to ensure the viability of the wider banking sector. We also need a vibrant stockbroking sector in Ireland-----

(Interruptions).

An Ceann Comhairle: The Taoiseach without interruption.

The Taoiseach: -----to help to ensure that indigenous Irish SMEs and corporates can access capital markets to fund their future growth plans which will underpin Ireland's economic recovery as we emerge from the Covid-19 pandemic. The decision is good news for Fexco, which is an important employer in the south west. It can use the proceeds it receives to continue to grow and innovate in financial services and maintain employment in the region. It has been a leading employer there for quite some time.

The standard remuneration arrangements in stockbroking business are not similar to retail

3 March 2021

and commercial banking and never have been. That is a fact. The Minister for Finance has ring fenced the staff in Goodbody from the rest of the AIB group and will ensure ongoing compliance with Government policy on bank remuneration. There has not been a change to Government policy on bank remuneration. There has been no change in relation to that. The Minister for Finance will be in the Chamber this evening to debate this at greater length and to take questions from Deputies on it. AIB is acquiring a business with a variable pay structure. The bank will continue to observe strictly the Government's remuneration restrictions. Controls and measures are in place under the deal to provide complete transparency in this regard. Under the terms of the acquisition-----

An Ceann Comhairle: Thank you, Taoiseach. Can we take it, Taoiseach, that the debate that is already scheduled, to which we have all agreed, can in fact deal with the issues that the Members have raised, as Deputy Duncan Smith has suggested?

Deputy Mary Lou McDonald: That is not what I asked for. I asked for a full statement of explanation from the Taoiseach to the Dáil as to why there has been a change in policy and why these bonuses will resume in an institution that the taxpayers of this country bailed out to the tune of €32 billion. What I hear from the Taoiseach now is an assertion that in fact bonuses will not be paid. He needs to be careful not to mislead or to place inaccuracies on the record of the Dáil. People deserve an explanation from the head of Government as to why and how such a dramatic, unwelcome and unacceptable change to policy has been made. That needs to come by way of a statement from the Taoiseach.

An Ceann Comhairle: It is up to the Taoiseach as to whether he makes a statement on these matters.

The Taoiseach: That is just unacceptable play acting. The Minister for Finance is a very authoritative Cabinet figure in the context of finance and banking. He has responsibility for policy in that area and it makes absolute sense and logic that he would present on this issue in the House this evening. The Deputy is just playing politics. This had been agreed at the Business Committee and it is the same carry on week after week, with sloganeering, branding politics and trying to place people in particular pigeonholes to suit the political narrative of Sinn Féin. It is not good politics because it is playing politics with people who have jobs in these institutions. I am talking about people in Fexco and AIB. The Deputy can play politics with them as much as she likes, but the Government has to deal with the substance of the issues.

Deputy Mary Lou McDonald: I am speaking about-----

The Taoiseach: We will deal with it, and we will not be afraid to make decisions in the interests of employees.

An Ceann Comhairle: Please, Deputies.

We are here to organise the business of the day. Deputy McDonald has called on the Taoiseach to make a statement, but it is up to him whether he does that. We have, however, scheduled a debate for 135 minutes on banking. Deputy Duncan Smith very reasonably suggested that the issues raised by Deputy McDonald could be raised in that debate and proposed that be done. Is the proposal for today's business agreed? Agreed.

The second proposal concerns Thursday's business. Is the proposal for that business agreed? Agreed. I thank everyone very much.

We now move to Questions on Promised Legislation. I advise Members there are 35 names on the list in front of me. I call Deputy McDonald.

Deputy Mary Lou McDonald: On several occasions, I have raised with the Taoiseach the need to give priority to the vaccination of family carers. I am disappointed they are still being ignored by the Taoiseach's Government. I said before that family carers are not looking to gump anybody else, but they believe they deserve a level of priority and special mention beyond the general population. Their big concern is that they provide care for vulnerable people in their family homes. If the carers fall sick, then who will pick up those responsibilities? That is the issue.

I appeal to the Taoiseach to do the right thing, to be reasonable and fair, to hear the voices of family carers and to give them visibility and their place in the vaccination programme. The Taoiseach told me before that he would seek advice and guidance on this matter. I do not know if he has received that advice and guidance, but I ask him, as the Head of Government, to do the right thing by family carers.

The Taoiseach: I again take issue with the language being used by Deputy McDonald. To suggest that a deserving group like family carers is being ignored is again playing politics with the vaccination programme. The national immunisation advisory committee, NIAC, has consistently advised the Government regarding the prioritisation of groups that should be vaccinated. It is based on those who are the most vulnerable and at the greatest risk of becoming severely ill or dying from the disease.

NIAC will continue to advise the Government regarding the prioritisation of those cohorts. The most recent significant advice came last week concerning those with underlying health conditions. Those people were moved up the list in accordance with the clinical advice, and again based on the principles of prioritising those people who are the most vulnerable to disease and death. NIAC continues to look at other cohorts in this regard. I think it is wrong, however, for the Deputy to state that the Government is deliberately ignoring a certain group. We certainly are not.

An Ceann Comhairle: I thank the Taoiseach, but his time is up. I call Deputy Alan Kelly.

Deputy Alan Kelly: I raise the issue of the fine of €4.1 million imposed by the Central Bank of Ireland on Davy stockbrokers. While it is welcome because of the reprehensible behaviour of the executives involved, there is also a real issue of perception versus reality. I am sure the Taoiseach agrees. I refer to there being one law for the rich and one for the poor.

The Minister for Finance, Deputy Donohoe, commented on this issue this morning. I did not think he was very good. I thought he was quite weak. Why have we been waiting for two years and been dragging our feet on introducing a regime of accountability for bankers and senior executives in financial firms? It has been recommended by the Central Bank of Ireland and has been introduced in the UK. Simply put, unless it is brought in, it is highly likely that executives who act in this way in future will be able to hide behind fines imposed on their firms. That is not acceptable because it will not negate such executives taking such risks and chances again.

The Taoiseach: The behaviour, as revealed, is unacceptable. The regulator has acted in a very firm and decisive way. A severe penalty of more than €4 million has been imposed. The regulator's decision is significant and it will have an impact on behaviour. It is deeply disappointing that such behaviour happened in the first instance.

3 March 2021

We will work with the Deputy on any additional measures he thinks may be necessary. We will work with him and others in order to see what more can be done to disincentivise such behaviour in future.

Deputy Alan Kelly: The Central Bank has made the recommendation.

The Taoiseach: I heard the comments of the Minister for Finance this morning and I thought they were strong. His response to this is important in terms of identifying the role of the regulator. There has been a tendency in this country to set up independent regulation, but then we do not allow the regulators to do their work.

Deputy Alan Kelly: The Central Bank has asked us to think in this regard. It is not-----

An Ceann Comhairle: I thank the Taoiseach, but his time is up. I call Deputy Whitmore.

(Interruptions).

An Ceann Comhairle: I ask that Deputies not conduct a parallel conversation. The floor is Deputy Whitmore's.

Deputy Jennifer Whitmore: There are reports in the media this morning that a High Court challenge has been lodged on the constitutionality of the Comprehensive Economic and Trade Agreement, CETA. Will the Government defend that case? Has the Government examined the requirements of a referendum and the constitutionality of the ratification of CETA?

The Taoiseach: My view is very consistent. CETA is absolutely in the interests of the workers of and enterprise in this country. It is also in the interests of a country which exports the vast majority of the goods and services it produces. We are an open, exporting country that depends on multilateralism and open and free trade.

The legal advice I have received on this and the clarification by the European Court of Justice states that the claims made against CETA regarding the investor courts are not sustainable. The European Court of Justice finding has brought us clear clarification on this issue concerning the superiority of Irish public policy or the public policy of the government of any member state trumping anything in the context of the mechanisms in the CETA deal. I understand that the Oireachtas Joint Committee on European Union Affairs will now be dealing with this issue and Deputies and Senators will have an opportunity to address this issue in that context.

Deputy Paul Murphy: On Saturday, we saw a violent anti-lockdown protest on the streets of Dublin. This protest had the far right at its core, exploiting the widespread frustration people feel about lockdown and the failure of the Government to give people hope in its strategy to eliminate the virus. The far right tried to tap into people's real anxieties and fears. In reality, those groups want to see an end to democratic rights, the smashing of trade unions and brutal oppression of women, LGBTQ people, migrants, Travellers and others.

What was the response of the establishment in this State? The Garda Commissioner incredibly and falsely claimed that both the far right and far left were involved, which was a gift to the misinformation campaigns of the far right. When he was forced to retract that claim, he still wrongly maintained that there had been initial indications that the far left had been involved. The Minister for Justice, Deputy McEntee, stated that it was important not to get caught up in

who was involved. Does the Government agree that it is important to call out the responsibility of the far right and that the Garda Commissioner made a major mistake in confusing matters?

The Taoiseach: I thank the gardaí on the work they did. They faced much provocation, some of which was premeditated, from what I saw. There were many agitators about the place. I refer to those who are anti-vaccination and anti-lockdown. I do not buy the argument that those driving the anti-lockdown protest were doing so just because they were fed up. Clearly, co-ordinated positions were adopted, perhaps not by everybody but by significant numbers. The aggression and hostility directed toward the gardaí was unacceptable.

The gathering of such groups in the first instance is unacceptable because it can spread the disease. The spreading of the disease risks causing severe illness among many people, including our senior citizens, and this can also lead to deaths. That is why mass gatherings are unacceptable. I think the Commissioner clarified his remarks. A range of conspiracy and far right groups seem to have been involved. Their behaviour was unacceptable and I again pay tribute to the gardaí.

1 o'clock

Deputy Noel Grealish: Under Project Ireland 2040, €550 million has been allocated up to 2022 for urban regeneration and development fund, URDF, applications. Newcastle is an area in Galway city with more than 6,000 residents and no community facilities. Under the chairmanship of Seamus Davey, the Newcastle Combined Community Association has submitted an application for funding towards the community centre and community facilities. The community has invested more than €200,000 in this project, which is shovel ready and crucially important. The project has the unanimous backing of all Galway West Oireachtas Members and Galway City Council. Will the Taoiseach contact his colleague the Minister, Deputy O'Brien, to ensure this project can come to fruition and offer his support for this facility, which is much needed in this part of our city?

The Taoiseach: I thank the Deputy for raising the issue of the funding application from the Newcastle Combined Community Association, given the enormous community it serves and the level of investment that has been put into the facility. I will engage with the Minister, Deputy O'Brien, on the points the Deputy raised in the context of the URDF. A number of frameworks support communities and this should be looked at in the context of one of them.

Deputy Mattie McGrath: The bank bailout has to date cost taxpayers €60 billion including interest. The Government has dissolved the bank levy, of which the banks have paid only €1.2 billion. What is happening with Bank of Ireland? Three branches in County Tipperary, in Cahir, Cashel and Templemore, are closing. All over the country, banks are exiting rural Ireland. EBS are leaving Tipperary town and we have seen what is happening with Ulster Bank. When is the Government going to get real? We have a 14% share in Bank of Ireland. Exercise that.

I too heard the Minister this morning, with his feeble words and little tickling, as it were, of what is going on in Davy and elsewhere. The Government is not supporting taxpayers; it is supporting the banks and is in bed with them. It is allowing these closures and the abandonment of rural Ireland to go on week in, week out, and multiple further closures will be coming because the banks get away with it and are not touched by the Government. Why has the Government abolished the banking levy?

An Ceann Comhairle: Several other Deputies are offering and this is going to impact on

others waiting.

Deputy John Brady: The announcement yesterday by Bank of Ireland to close 103 branches throughout the country is a devastating blow to communities that are reeling after many years of cuts by this Government and previous governments to post offices and Garda stations, and this is another damning blow. It is going to suck the life out of the centre of these rural villages. We as taxpayers pump in €4.7 billion to Bank of Ireland. We are major shareholders, at 14%, yet in my constituency of Wicklow, the branches in Tinahely, Carnew and Rathdrum are going to close. As a major shareholder, what is the Government going to do to stand up and protect rural communities, which it has abandoned up to this point?

An Ceann Comhairle: I ask Members to be brief.

Deputy Michael Healy-Rae: On behalf of the people of Kerry, I raise the way in which Bank of Ireland has treated the people of Castleisland, Killorglin and Tralee, where there is a branch at the institute of technology. These are hard-working customers, people who have been the cornerstone of the banks in those areas, and now they are being abandoned. It is wrong and unfair. The Government should be hauling the banks before it and saying they cannot treat their customers in this way. The next thing will be AIB and all the other banks - we have seen what is happening with Ulster Bank - pulling out and leaving their customers high and dry.

Deputy Michael Collins: The decision of Bank of Ireland to close 103 of its branches, two of them in Bantry and Dunmanway in my constituency, is a grave error of judgment by the bank. The price that will be paid for this is a weakening of customer loyalty to the bank, and a loss of knowledge to the bank of its individual customers' needs and the unique needs of the communities it serves. Over many years, the Bank of Ireland branches in Bantry and Dunmanway have gained an insightful and valuable profile of these loyal customers. and this healthy symbiotic relationship has thrived to the benefit of both.

Will the Taoiseach step in and force a change of mindset? The Government is the main shareholder in these banks and can intervene if it wants to. It intervened recently in regard to mortgage relief for people.

Deputy Martin Browne: This issue has been raised in respect of Tipperary. Cahir, Cashel and Templemore are three of the places that will lose out. Templemore will now have no bank and we got word this morning that EBS is pulling out of Tipperary town. The programme for Government makes a big thing out of the rebuilding of rural Ireland. Since the Government took power, it has been destroying rural Ireland. It is time the Taoiseach and the Minister, Deputy Donohoe, intervened here so that local and small businesses will have someone who supports them. EBS pulling out of Tipperary town means that customers of that bank will have to go to Mitchelstown, Nenagh or Clonmel. Where does it stop? We ask that the Taoiseach and the Minister intervene in the closure of these banks.

Deputy Richard O'Donoghue: In County Limerick, seven branches are closing, in Abbeylea, Askeaton and Rathkeale in west Limerick, Bruff in east Limerick and three in the city. That leaves five branches in Limerick city and county. It is about time the Government stood up and said enough is enough. We bailed out the banks and now it is time to leave the services there. Three branches in west Limerick, one in east Limerick and three in the city are gone, which leaves five.

Deputy Johnny Guirke: In my constituency of Meath West, there are three Bank of Ireland

closures, in Athboy, Castlepollard and Enfield. A person can drive from Kells to Mullingar, which is 30 miles, through Athboy, Clonmellon, Delvin, Castlepollard and all the way to Mullingar, before finding a bank. It is very difficult to get businesses set up in these towns if there is not even a bank. Enfield, another town, has grown massively in population, with hundreds of houses approved for it. There are 3,000 or 4,000 people there already and Bank of Ireland is moving out. I ask the Government to intervene to save some of these branches.

Deputy Christopher O’Sullivan: I speak on behalf of the people of Dunmanway and Bantry, two towns in my constituency that learned the news on Monday that their Bank of Ireland branches would close. There are two important aspects to this. The first is that there is an elderly population in the towns who rely heavily on attending their local branches to do their banking, and the news that they may have to commute to neighbouring towns such as Clonakilty or Skibbereen is simply not good enough. Second, the two towns rely on footfall and on people coming to their towns to do their banking, with the expenditure that brings with it. They are two important issues we cannot overlook. As a 14% shareholder, we need some intervention from the Government.

Deputy Patricia Ryan: I want to ask what the Government is going to do in the constituency of Kildare South. The branches in Monasterevin and Kilcullen are closing and my concern is the elderly there. They cannot commute and do not have the means to do so. They have little hope of getting any banking done following the bank closures.

The Taoiseach: I thank all the Deputies for raising this issue. I understand and accept the impact these bank closures have on the various towns throughout the country and the implications for the towns concerned, for businesses in the towns and for people in general in doing their banking. The 14% shareholding does not give the Government any role in the running of the banks and that has been the position for quite a long time. The Government does not run the banks, nor is it minded to do so. That said, we are committed to rural Ireland and to looking at alternative ways to support those towns through different Government mechanisms and agencies. We are also committed to seeing what we can do to support the An Post network, not just in the context of its deal with Bank of Ireland but, more broadly speaking, to maintain as much of its network as possible across rural Ireland, and to taking other initiatives for investment in such towns under a range of headings. We are committed not just to regional development but to rural development in terms of Government funding of a range of initiatives, some of which have been announced already and more of which will be announced in the coming weeks.

Deputy Thomas Pringle: On the vaccination programme that is being rolled out throughout the country, which is very welcome and has been welcomed in all communities, there is a cohort of people who cannot leave their houses to attend GP clinics to get vaccinated and who are not being dealt with at the moment. I understand the vaccination programme people are looking at that, but a response is needed because I am inundated with calls about it, and I am sure every other Member in the House is as well. It needs to be dealt with and can be dealt with with a bit of imaginative thinking. It would put those people’s minds at rest.

Deputy Thomas Gould: I have the same issue about vaccine centres. Three such centres were announced for Cork city, one in the city centre and two on the southside. Once again the northside of Cork city is being abandoned and forgotten about. There is no vaccination centre in one half of Cork city. It is not fair. There was also the closure of SouthDoc. There needs to be fairness when it comes to providing health services to the people of the northside. I am asking the Taoiseach, as a Cork Taoiseach, if he will get on to the HSE to ask it to provide a vac-

3 March 2021

ination centre on the northside to ensure the people in both parts of the city are treated equally.

The Taoiseach: There are GPs all over the city and GP networks-----

(Interruptions).

An Ceann Comhairle: The Taoiseach, without interruption, please.

The Taoiseach: City Hall is in the centre of the city.

(Interruptions).

An Ceann Comhairle: We do not need a lesson in geography.

The Taoiseach: The regional college is in the west of the city. I do not mean to be facetious. There is good capacity in the city for vaccination. That is important.

Deputy Pringle made a very important point, which I want to acknowledge, about the need to ensure we can provide for people in their homes who cannot leave their homes because of conditions or illness. Measures are being organised through GPs to do that. I take the Deputy's point on that.

On Deputy Gould's point, the large majority of vaccinations will take place through GP surgeries and, ultimately, pharmacies. The vaccination centres are for where certain GPs have to get together because their surgeries would not be suitable, and they are for the mass vaccination that will take place in April, May and June. We must see it all as part of one framework for the administration of vaccines.

An Ceann Comhairle: I must point out that, today, we have only got to the end of the list of the group leaders without getting to any of the Deputies who had indicated. I suppose that today was because of the banking issue, but my apologies to all of those Deputies who were on the list. Their names will be carried forward and they will be given priority tomorrow.

An Ghaeilge agus An Ghaeltacht: Ráitis

An Ceann Comhairle: Iarraim ar an Aire Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán, an Teachta Catherine Martin, a labhairt linn. Tá 20 nóiméad aici.

Deputy Catherine Martin: Sílim go bhfuil an Taoiseach chun cúpla focal a rá.

An Ceann Comhairle: Tá 20 nóiméad ag an Taoiseach ar dtús.

The Taoiseach: Is údar áthais dom a bheith ag caint inniu le linn Sheachtain na Gaeilge, an ócáid a eagraítear go bliantúil ag an tráth seo chun ceiliúradh a dhéanamh ar an nGaeilge mar theanga bheo bhisíúil na hÉireann. Is ócáid í Seachtain na Gaeilge a thugann an deis dúinn ar fad solas a scalladh ar an tábhacht a bhaineann leis an nGaeilge mar chuid lárnach agus

luachmhar de chultúr saibhir agus uathúil na hÉireann. Tugann Seachtain na Gaeilge an deis freisin le solas a scalladh ar an obair fhónta atá ar bun agus beartaithe ag an iliomad páirtithe leasmhara trasna an stáitchórais, trasna na tíre agus trasna na Gaeltachta ar son na Gaeilge agus ar leas phobal labhartha na Gaeilge agus go deimhin ar leas dóibh siúd ar mhian leo an Ghaeilge a fhoghlaim chomh maith.

Mar is eol do na Baill, is í an Straitéis 20 Bliain don Ghaeilge 2010-2030 polasaí an Stáit i leith na Gaeilge agus na Gaeltachta. Is straitéis trasrialtais í, a bhfuil tacaíocht tras-pháirtí aici. Ar mhaithe le dlús a chur le feidhmiú na straitéise, ag úsáid cur chuige cuntasach agus trédhearcach, foilsíodh plean gníomhaíochta don Ghaeilge i mí an Mheithimh 2018, tar éis é a bheith beannaithe ag an Rialtas ag an tráth sin. Sa phlean sin leagtar amach breis agus 180 beart a chuirfidh tuairim is 60 páirtí leasmhar i bhfeidhm thar shaolré cúig bliana an phlean, ar mhaithe le forfheidhmiú na straitéise, agus ar leas na Gaeilge agus na Gaeltachta dá réir.

I mí Dheireadh Fómhair 2020, d'fhoilsigh an Rialtas an chéad tuairisc bhliantúil ar dhul chun cinn, a chumhdaigh an tréimhse ó shamhradh 2018 go dtí Meitheamh 2019. Cé gur tuairiscíodh moill áirithe le feidhmiú bearta áirithe, is údar mór áthais agus misnigh an dul chun cinn suntasach atá déanta agus idir lámha maidir le móramh mór na mbeart a leagtar amach sa phlean gníomhaíochta.

Is í an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta Spóirt agus Meán atá freagrach as comhordú a dhéanamh ar fhorfheidhmiú agus monatóireacht a dhéanamh ar an bplean, faoi stiúir an Aire, an Teachta Catherine Martin, agus an Aire Stáit, an Teachta Jack Chambers. Tá i gceist againn an dara tuairisc bhliantúil maidir lena chur i bhfeidhm a fhoilsiú go luath - tar éis a bheith leagtha faoi bhráid an Rialtais - agus tá obair ullmhúcháin ar bun maidir leis seo ar fad faoi láthair. Ach an oiread, le gach réimse eile den saol, níl aon amhras ach go mbeidh sé le sonrú sa tuairisc sin nuair a fhoilseofar í gan rómhoill, an tionchar suntasach a bhí ag an bpaindéim go dtí seo ar ghnóthaí Gaeilge agus Gaeltachta.

Tríd an raon leathan tacaíochtaí agus bearta atá á gcur i bhfeidhm i rith an ama faoi scáth an Rialtais, tá tréaniarracht idir lámha chun na deacrachtaí sin a mhaolú a oiread agus is féidir. Ná déanaimis dearmad ach an oiread, gur thosaigh feidhmiú an phlean gníomhaíochta, agus an obair a leagtar amach sa phlean roimh an bpaindéim agus ainneoin gur cuireadh as don obair fhónta atá ar bun agus beartaithe níor cuireadh stop leis an obair sin trí chéile. Ar nós gach earnáil agus réimse eile, d'aithin agus d'aimsigh eagraíochtaí Gaeilge agus Gaeltachta atá bainteach lena fheidhmiú bealaí nua, seiftiúla chun a gcuid gníomhaíochtaí agus seirbhísí a chur ar fáil don phobal, fad a gcumais, sna tosca reatha. Tá siad le tréaslú as sin.

Tá tionchar gan amhras á imirt ag Covid-19 ar gach cuid de gheilleagar na hÉireann, na ceantair Ghaeltachta san áireamh ar ndóigh. Tuairiscítear go raibh 7,363 post lánaimseartha agus 437 post páirtaimseartha i gcomhlachtaí a fuair tacaíocht ó Údarás na Gaeltachta ag deireadh 2020. In ainneoin thionchar na paindéime, cruthaíodh 427 post nua i gcomhlachtaí Gaeltachta i rith na bliana. Nuair a thógtar laghduithe poist san áireamh, feictear glanlaghdú de 6% san fhostaíocht ina iomláine. Is in earnáil na turasóireachta agus earnálacha gaolmhara a léiríodh formhór na laghduithe sin.

Díol suntasais agus dóchais é go bhfuil sé le sonrú sna torthaí sin go bhfuil dul chun cinn á dhéanamh ag Údarás na Gaeltachta chun teacht i gcabhair ar a gcuid cliantchomhlachtaí, ag úsáid na gcistí éagsúla stáit, chun dul i ngleic leis na dúshláin reatha. Cheadaigh an Rialtas maoiniú breise don Ghaeltacht mar chuid den phacáiste spreagtha post i mí Iúil 2020, ina raibh

soláthar caipitil €8 milliún bhreise d'Údarás na Gaeltachta in 2020 chun uasghrádú riachtanach a dhéanamh ar a stoc foirgneamh agus ar chórais chóireála uisce.

Mar chuid de cháinainéis 2021 tá cistíocht bhreise ar fiú beagnach €4.5 mhilliún ceadaithe don údarás sa bhliain reatha faoin gciste caipitil rud a chiallaíonn go mbeidh soláthar caipitil de bheagnach €14.5 mhilliún ar fáil don údarás le tabhairt faoina chlár forbartha, fiontraíochta agus fostaíochta agus chun tacú le comhlachtaí Gaeltachta. Ina theannta sin, fógraíodh go raibh ardú de bheagnach €3 mhilliún ag teacht ar bhuiséad reatha na heagraíochta chun tacú le cúrsaí pá agus pinsin. Is ionann é seo agus buiséad ar fiú beagnach €13 mhilliún a bheith ag an eagraíocht sa bhliain reatha dó seo.

Lena chois sin tá soláthar méadaithe de €700,000 fógartha i dtreo buiséad maoinithe na gcomharchumann agus coistí forbartha pobail Ghaeltachta atá faoin stiúir mar fhoras Stáit, rud a chiallaíonn go bhfuil buiséad iomlán de €4.75 mhilliún dó seo sa bhliain reatha. Tá an t-údarás ag dul i ngleic leis na dúshlán reatha agus ag obair as lámh a chéile le Ranna Rialtais agus gníomhaireachtaí ábhartha eile i rith an ama chun a chinntiú go mbainfidh a chliantcomhlachtaí leas as an raon tacaíochtaí atá ar fáil ón Stát chun brúphointí airgeadais a mhaolú. Bíonn sé ag obair go dlúth le Fiontraíocht Éireann chomh maith, le cinntiú go bhfuil scéimeanna tacaíochta an fhorais Stáit sin ar fáil do ghnólachtaí Gaeltachta go díreach tríd an údarás. Tá deontais agus dearbháin éagsúla ar fáil chun tacú le pleanáil airgeadais, leanúnachas gnó agus trádáil ar líne, mar aon leis na cistí maoinithe agus tacaíochtaí eile atá curtha ar fáil ag an Rialtas. Is féidir le gnólachtaí beaga ar fud na Gaeltachta iarratas a dhéanamh ar an deontas atosaithe faoina bhfuil maoiniú breise curtha ar fáil ag an Rialtas trí na húdaráis áitiúla. Cuidíonn an tacaíocht deontais go díreach do ghnólachtaí beaga leis na costais a bhaineann le hathoscailt agus le hathfhostú tar éis a bheith dúnta de bharr Covid-19. Is ionann é seo ar fad agus an Rialtas a bheith ag déanamh beart de réir briathair ó thaobh fheidhmiú an ghealltanais atá sa chlár Rialtais go dtacófar le hÚdarás na Gaeltachta fostaíocht agus fiontraíocht a chothú sna ceantair Ghaeltachta.

I measc na ngealltanais eile atá sa chlár Rialtais a bhaineann go sonrach le hÚdarás na Gaeltachta, luaitear go ndéanfar athbhreithniú ar struchtúir fheidhmiúcháin agus rialachais Údarás na Gaeltachta agus ar an bpróiseas roghnúcháin agus toghcháin i ndáil le bord an údaráis. Tá obair idir lámha faoi stiúir an Aire, an Teachta Catherine Martin agus an Aire Stáit, an Teachta Chambers, maidir le feidhmiú an ghealltanais sin agus tús a chur le bearta ábhartha ina leith gan mhoill. Maidir le cúrsaí airgeadais trí chéile mar a bhaineann sé le réimse na Gaeilge agus na Gaeltachta, is fiú a lua gur cheadaigh an Rialtas €14.8 milliún breise sa cháinainéis d'earnáil na Gaeilge agus na Gaeltachta don bhliain reatha. Fágann sé seo go bhfuil maoiniú iomlán d'os cionn €78 milliún ar fáil anois don Ghaeilge agus don Ghaeltacht i mbliana. Leis an gcistíocht bhreise seo, tá an Roinn Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán, chomh maith le Foras na Gaeilge agus Údarás na Gaeltachta, in ann níos mó airgid a dháileadh ar ghrúpaí pobail ar fud an oileáin a bhfuil obair fhiúntach ar bun acu ar son na teanga.

Tá sárobair ar bun chun úsáid na teanga a chaomhnú agus a threisiú, agus eagraíochtaí ag obair go dian dícheallach ó Thuaidh, ó Dheas agus go hidirnáisiúnta chun an aidhm seo a bhaint amach. Tá maoiniú breise curtha ar fáil ag an Rialtas ó Dheas i mbliana d'Fhoras na Gaeilge chun é a chur ar chumas na heagraíochta an Ghaeilge a fhorbairt agus a chur chun cinn ar fud an oileáin. Déanfar roinnt mhaith den obair díreach tríd an bhforas ach, anuas air sin, tá ceannagraíochtaí an fhorais, Conradh na Gaeilge, Gaeloideachas, Gael Linn, Cumann na bhFiann, Oireachtas na Gaeilge agus Glór na nGael ag déanamh obair na gcapall ar son na teanga.

B'iontach an rud é don dá rialtas agus na páirtithe polaitiúla sa tuaisceart, teacht ar an gcom-

haontú Ré Nua, Cur Chuige Nua anuraidh. Leagann sé amach ár dtosaíochtaí maidir le sláinte, oideachas, bonnagar, leasa an phobail, teanga agus cultúr, agus é mar aidhm teacht i dtír ar na ceisteanna is tábhachtaí do phobal an Tuaiscirt. Tá an phaindéim tar éis mórán dár gcuid ama a thógáil. I mí Eanáir, áfach, reáchtáladh an chéad chruinniú maidir le hathbhreithniú ar chur i bhfeidhm an chomhaontaithe. Cruinniú fíorúil a bhí ann, agus bhí an tAire Gnóthaí Eachtra-cha, an Státrúnaí, an Chéad Aire, an leas-Chéad Aire, agus ceannairí páirtithe Fheidhmeannas Thuaisceart Éireann i láthair ag an gcrúinniú. Gheall na páirtithe go léir a dtiomantas leanúnach maidir le cur i bhfeidhm Ré Nua, Cur Chuige Nua. Maidir le teanga agus cultúr, tá soláthar sa chomhaontú maidir le reachtaíocht don Ghaeilge, ag tabhairt aitheantais do na cultúir agus traidisiúin éagsúla sa Tuaisceart.

Mar chuid den tiomantas ar chur i bhfeidhm iomlán an chomhaontaithe, tá an Rialtas ag súil go mbeifear in ann an reachtaíocht seo a chur tríd an bhFeidhmeannas sa tréimhse romhainn. Tá an Rialtas dírithe ar chur i bhfeidhm na dtiomantas a rinneamar maidir le tionscadail a rachaidh chun leasa an phobail ar fud an oileáin, tríd nasc níos láidre a chruthú idir an Tuaisceart agus an Deisceart, trí infheistíocht san iarthuaisceart agus sa phobal timpeall na Teorann agus trí thacaíocht a thabhairt don Ghaeilge sa Tuaisceart ar mhaithe le tacú leis an athmhuintearas.

Mar is eol do chách, i gcomhréir le hAcht na Gaeltachta, 2012, tá próiseas pleanála teanga ar bun faoi láthair sna limistéir phleanála teanga Ghaeltachta, sna bailte seirbhíse Gaeltachta agus sna líonraí Gaeilge faoi láthair. Tá an próiseas seo ag teacht faoi bhláth anois. Cuireadh soláthar breise de €1.3 mhilliún ar fáil don phróiseas i mbuiséad 2021, rud a fhágann go mbeidh €5 mhilliún in iomlán ar fáil don phróiseas i mbliana. As an 26 limistéar pleanála teanga Ghaeltachta, tá pleananna do scór acu faofa anois agus tá 22 oifigeach pleanála teanga agus oifigigh chúnta pleanála teanga ceaptha agus ag obair sa phobal. Anuas air sin, tá an chéad oifigeach pleanála teanga a bheidh ag cur plean teanga i bhfeidhm i mbaile seirbhíse Gaeltachta ceaptha do Leitir Ceanainn le déanaí.

Ceadaíodh plean teanga i leith na trí líonra Gaeilge, Inis, Cluain Dolcáin agus Baile Locha Riach, anuraidh. Tá sé mar chuspóir anois na sé phlean deiridh i leith na limistéir phleanála teanga a cheadú faoi dheireadh na bliana seo. Beidh Foras na Gaeilge agus Údarás na Gaeltachta ag tacú leis na ceanneagraíochtaí agus iad ag cur i bhfeidhm na bpleananna seo agus ag tacú leis an bpleanáil teanga trí chéile.

Ós rud é go bhfuil cuspóirí comónta idir an próiseas pleanála teanga agus an polasaí don oideachas Gaeltachta 2017-22, tá an Roinn Turasoireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán ag obair as lámh a chéile leis an Roinn Oideachais chun tacú le feidhmiú an pholasaí sin. Díol suntais agus dóchais is ea é go bhfuil beagnach gach ceann den 161 scoil atá lonnaithe sa Ghaeltacht páirteach sa pholasaí. Chuige sin, tá Roinn an Aire, an Teachta Martin, agus an Aire Stáit, an Teachta Chambers, ag cur airgid shuntasaigh isteach i scéim na gcúntóirí teanga agus i gclár na gcluichí Gaelacha chun a chumasú do gach scoil atá páirteach sa scéim tacaíochtaí breise a chur ar fáil dá gcuid daltaí.

Tá sé thar a bheith tábhachtach don phróiseas pleanála teanga go mbeadh seirbhísí Stáit ar fáil as Gaeilge sa Ghaeltacht. Beidh muid ag tabhairt aghaidh ar seo ar bhealach córasach, céimíúil le taighde taobh thiar de. Is é príomhchuspóir Bhille na dTeangacha Oifigiúla, atá ag Céim an Choiste faoi láthair, ná Acht na dTeangacha Oifigiúla, 2003 a leasú, d'fhonn soláthar seirbhísí poiblí trí Ghaeilge a mhéadú agus a fheabhsú. Beidh sraith forálacha mar chuid lárnach de na hiarrachtaí seo agus é mar aidhm leo líon na gcainteoirí Gaeilge a earcófar chuig an tseirbhís phoiblí a mhéadú. Féachfar leis an mBille go mbeidh 20% de na hearcaigh nua chuig

an tseirbhís phoiblí ina gcainteoirí Gaeilge.

Tá sé i gceist coiste reachtúil, an coiste comhairleach um sheirbhísí Gaeilge, a bhunú chun tacú leis an obair seo. Leagtar amach feidhmeanna an choiste seo sa Bhille, lena n-áirítear plean náisiúnta a fhoilsiú ar mhaithe le soláthar seirbhísí poiblí trí mheán na Gaeilge a mhéadú. Ullmhóidh an coiste comhairleach plean náisiúnta chun seirbhísí poiblí a sholáthar trí Ghaeilge agus tabharfaidh sé comhairle do chomhlachtaí poiblí faoin gcaoi ina bhféadfar seirbhísí trí mheán na Gaeilge a sholáthar.

Beidh an plean i bhfeidhm ar feadh sé bliana agus cuirfear an tAire, an Coimisinéir Teanga agus an Rialtas ar an eolas go rialta faoina dhul chun cinn i bhfoirm tuarascálacha. Beidh leibhéal trédhearcahta nua ar fáil dá bharr seo i dtaca le foireann ag a bhfuil inniúlacht i nGaeilge a earcú chuig an tseirbhís phoiblí. Ní mór a lua, mar sin, go bhfuil an Rialtas ag tabhairt aghaidh agus spriocdhátaí ar sheirbhísí Stáit agus earcaíochta tríd an mBille seo. Má táimid chun é seo a dhéanamh i gceart, glacfaidh sé am. Caithfear é a dhéanamh ar bhonn pleanáilte agus tá an tionscnamh atá leagtha amach sa Bhille nua ag croílár na pleanála teanga dá bharr. Don chéad uair riamh, beidh an Roinn atá freagrach as cúrsaí Gaeilge agus Gaeltachta i lár an aonaigh mar a bhaineann sé le hearcú daoine le Gaeilge don státchóras. Is deis í seo don Rialtas na struchtúir chuí a bhunú le dul i ngleic leis an bhfadhb seo ar bhonn córasach anois, agus tá i gceist againn greim a fháil ar an deis sin agus í a úsáid.

Ba mhaith liom díriú anois ar stádas na Gaeilge san Aontas Eorpach. Agus muid ag ceiliúradh an teanga, tá sé iontach go bhfuil muid in ann deiseanna fostaíochta d'ardchaighdeán a chruthú i gcoílár na hEorpa. Tá sé an-tábhachtach do Rialtas na hÉireann go mbeidh an Ghaeilge ina teanga oibre iomlán in institiúidí an Aontais Eorpaigh agus tá muid tiomanta do dheireadh a chur leis an maolú ar a húsáid iontu. Tá geallta sa Straitéis 20 Bliain don Ghaeilge 2010-2030 go dtabharfadh Rialtas na hÉireann gach tacaíocht agus cúnaimh don Aontas Eorpach chun an cinneadh maidir leis an Ghaeilge a bheith mar theanga oifigiúil agus oibre san Aontas a chur i bhfeidhm.

Mar aon le gach teanga, tá úsáid na Gaeilge ag leibhéal oifigiúil mar chuid lárnach de na hiarrachtaí atá ar bun chun a chinntiú go mbeidh an teanga in úsáid i measc na nglún atá le teacht inár ndiaidh. Sa chomhthéacs seo, ba chinneadh ríthábhachtach don Ghaeilge é deireadh a chur leis an maolú in 2022. De bharr an chinnidh seo, tá deiseanna ar fáil do chainteoirí Gaeilge san Eoraip, áit a mbeidh fostaíocht d'ardchaighdeán ar fáil dóibh. Tá an sprioc sin beagnach linn anois, agus is cúis áthais dom go raibh 138 duine ag obair le Gaeilge sna hinstiúidí Eorpacha ag tús na bliana seo.

Agus muid ag breathnú chun tosaigh, is gá dúinn ar fad a aithint go bhfuil údar suntasach dóchais ann. Dá dheacra agus dá dhúshlánaí an ré ina bhfuilimid ar fad ag maireachtáil faoi láthair, tá dóchas os ár gcomhair amach ag bun na spéire. Déantar rianú ar an gcosán chun tosaigh sa phlean nua maidir le Covid-19 a foilsíodh an tseachtain seo caite. De bharr na hoibre atá ar bun faoi láthair ó cheann ceann na tíre maidir le dáileadh na vacsaíne, beidh sí faighte ag níos mó agus níos mó daoine de réir mar a théann rudaí ar aghaidh - pobal na Gaeilge agus pobal na Gaeltachta san áireamh, dar ndóigh. De thoradh air sin, agus ar gach rud eile atá ar bun againn mar phobal, ní fada uainn laethanta níos fearr.

Deputy Catherine Connolly: Gabh mo leithscéal. An bhfuil cóip den óráid sin ar fáil?

The Taoiseach: Is féidir liom é a chur ar fáil.

An Ceann Comhairle: Cuirfear ar fáil é.

Deputy Catherine Connolly: Nach bhfuil sé ar fáil faoi láthair?

The Taoiseach: Beidh mé ag cur cóipeanna ar fáil.

An Ceann Comhairle: Cuirfear ar fáil é.

The Taoiseach: Cuirfear ach tá deacrachtaí ann de bharr Covid. Ní cóir go mbeadh daoine ag dul timpeall ach tabharfaidh mé cóip don Teachta.

Deputy Mary Lou McDonald: Bhí grá agam i gcónaí don seanfhocal “Is beatha teanga í a labhairt”. Is íomhá galánta é. Cuireann sé i gcuimhne dúinn go bhfuil an Ghaeilge beo mar theanga. Inniu, ba mhaith liom tacú leis na cainteoirí, na grúpaí agus na pobail ar fud na tíre atá ag ceiliúradh Sheachtain na Gaeilge. Ba mhaith liom freisin tacú leo siúd ar fad atá ag troid do chearta teanga ar oileán na hÉireann. Déanaim comhghairdeas faoi leith le dream Dearg le Fearg as ucht an obair inspioráideach atá ar siúl aige ó Thuaidh agus iad ag troid ar son Acht na Gaeilge.

Ag cruinniú den Choiste um Fhorfheidhmiú Chomhaontú Aoine an Chéasta inné, dúirt ionadaithe ó Chonradh na Gaeilge go gcaithfidimid an reachtaíocht a bhaineann leis an nGaeilge ó Thuaidh a chur i bhfeidhm go práinneach. Aontaím go hiomlán leis. Tá sé an-dearfach go raibh tacaíocht ó gach páirtí a d’fhreastail ar an gcoiste do ghlaó Chonradh na Gaeilge. D’aontaigh Rialtais na hÉireann, Rialtais na Breataine agus gach ceann de na cúig pháirtí ó Thuaidh aitheantas oifigiúil a thabhairt don Ghaeilge sa Tuaisceart. Ní mór dúinn go léir a chinntiú go gcuirtear i bhfeidhm é sin. Cé gur Seachtain na Gaeilge é seo, ba chóir dúinn go léir é sin a dhéanamh arís. Chuirfinn fáilte roimh thacaíocht an Taoisigh don reachtaíocht sin.

Is linn go léir an teanga. Mar Rialtas agus mar cheannairí Stáit, caithfear smaointe agus pleananna móra, inspioráideacha agus uailmhianacha a chur i gcrích. Caithfear an teanga a chosaint, a chothú agus a neartú. Bíonn lúcháir orm nuair a fheicim go bhfuil líon na nGaelscoileanna ag ardú. Caithfear tacú leis seo. Bíonn lúcháir orm nuair a fheicim líon na ndaoine atá ag freastal ar ranganna Gaeilge, ag freastal ar phop-up Gaeltachtaí ar fud na tíre agus ag glacadh páirte in imeachtaí Gaeilge. Fair play dóibh siúd ar fad atá ag eagrú na n-imeachtaí seo, ina measc Conradh na Gaeilge, cumainn Ghaeilge na n-ollscoileanna agus neart eile.

Ach tá níos mó tacaíochta ón Stát de dhíth. Tá an tacaíocht sin de dhíth ar phobal na Gaeltachta, ar na scoileanna, ar na grúpaí óige agus ar na pobail. Tá sí de dhíth ar na mná tí agus na fir thí, atá fágtha gan eolas acu ar na pleananna don samhradh seo mar gheall ar Covid-19, agus ar na seirbhísí eile sna Gaeltachtaí atá ar an ngannchuid mar gheall ar dhruidim na geoláistí. Ach tá tacaíocht de dhíth freisin ar theaghlaigh na Gaeltachta agus orthu siúd atá ag déanamh iarrachta seirbhísí Stáit a úsáid trí mheán na Gaeilge agus nach bhfuil in ann sin a dhéanamh. Tá tacaíocht de dhíth ar na gnóthaí atá ag brath ar thacaíocht ó Údarás na Gaeltachta agus muid ag fanacht ar leasuithe a bhí geallta maidir leis an údarás. Gheall Fianna Fáil le linn an olltoghcháin go mbeadh leasuithe i ndán d’Údarás na Gaeltachta. Cá bhfuil na leasuithe sin?

Tá breis agus 180 leasú leagtha síos ag an Teachta Ó Snodaigh, thar ceann Shinn Féin, maidir le Bille na dTeangacha Oifigiúla (Leasú), 2019. Impím ar an Rialtas tacú leis na leasuithe sin. Is leasuithe praiticiúla iad a bhfuil sé mar aidhm acu cearta mhuintir na Gaeltachta a neartú. Neartóidís cearta labhartha, cearta dlíthiúla agus cearta maidir le seirbhísí pobail. Tá siad tábhachtach agus uailmhianach.

Caithfidh an Teach seo scrúdú a dhéanamh ar úsáid na teanga i dTithe an Oireachtais. Tugadh tús áite don teanga sa Bhunreacht mar phríomhtheanga na tíre ach tá bac curtha sa bhealach ag Teachtaí agus iad ag iarraidh í a úsáid. Cá bhfuil aistriúcháin na mBillí ar fad? Tá an fhoireann aistriúcháin ag obair go dícheallach ach caithfear níos mó áiseanna a chur isteach sa rannóg sin. An bhfuil seirbhísí tacaíochta do Theachtaí ar fáil trí mheán na Gaeilge? Cad faoi leasuithe reachtúla i nGaeilge? Cad iad na himpleachtaí don chóras dlíthiúil? Mar sin, is beatha teanga í a labhairt ach le beatha teanga a neartú, caithfear tacú léi chomh maith.

Deputy Aengus Ó Snodaigh: Cuirim fáilte roimh an díospóireacht seo ach ní mór dom a rá go bhfuil cás na Gaeilge agus na Gaeltachta thar a bheith leochaileach faoi láthair. Níl tuiscint cheart ag an Rialtas, ag cuid mhaith den Oireachtas agus ag a lán den phobal i gcoitinne ar cé chomh dona is atá cúrsaí. Níl an Rialtas seo, ná aon rialtas le déanaí, ag cuidiú le stop a chur leis an chúlú sin. Níl an státchóras tugtha le seirbhísí Gaeilge a chur ar fáil go huathoibríoch. Bíonn drogall orthu, nó déanann siad neamhaird go hiomlán ar chearta Gaeilgeoirí seirbhísí poiblí a fháil trí Ghaeilge, agus tuigeann siad nach mbeidh aon phionós orthu dá réir.

Díreach seachtain ó shin, foilsíodh plean mór millteach an Rialtais mar gheall ar an mbealach romhainn i leith Covid-19 agus bhí na treoirlínte uilig i mBéarla. Bhí orm gearán a dhéanamh leis an gCoimisinéir Teanga chun geallúint a fháil go mbeadh siad foilsithe as Gaeilge. Táim fós ag fanacht air sin, dála an scéil. Níl an cháipéis sin ar líne as Gaeilge go fóill, in ainneoin na gearáin. Is ar éigean go ndearna comhlachtaí sláinte phoiblí iarracht ar bith fógraíocht a dhéanamh, le breis is bliain anuas, maidir le Covid-19 sna meáin trí Ghaeilge. Is náiriú é sin ar an Rialtas seo agus a mheon i leith na Gaeilge. Tá teachtaireacht shoiléir á thabhairt do phobal labhartha na Gaeilge gan a bheith ag brath ar aon rud atá práinneach a fháil trí Ghaeilge.

In áit a rá go bhfuil gach rud go hiontach ó thaobh na Gaeilge de, ba chóir dúinn admháil go bhfuil a lán oibre le déanamh ag gach páirtí, Sinn Féin san áireamh, chun an Ghaeilge a chur chun cinn mar is cóir. Tréaslaím leis an obair atá déanta ag Ógra Shinn Féin le déanaí, agus ag eagrais Ghaeilge eile ar nós Chonradh na Gaeilge, chun a léiriú conas gur féidir linn go léir an teanga a úsáid go héifeachtach ar na meáin shóisialta. Beidh Sinn Féin ag ceiliúradh Sheachtain na Gaeilge trí chéimniú a dhéanamh ar na céadta baill den pháirtí a ghlac páirt i ranganna Gaeilge ar líne le linn na dianghlasála. Tréaslaím leo go léir agus go háirithe na múinteoirí deonacha i Sinn Féin, agus sna heagrais eile go léir ar nós Cumann Lúthchleas Gael, a d’eagraigh ranganna Gaeilge saor in aisce.

Seasann Sinn Féin freisin leis na hábhar-múinteoirí in oiliúint i gColáiste Hibernia agus tá súil agam nach gcuirfidh an Rialtas ualach €650 an duine orthu chun freastal ar chúrsa éigeantach ar líne sa bhaile in áit an ghnáthchúrsa sa Ghaeltacht a chosain €750. Tá siad ag streachailt cheana féin leis na srianta agus an easpa post atá rompu. Ní mór dúinn tacaíocht a thabhairt do na hábhar-múinteoirí agus dóibh siúd go léir atá ag brath ar choláistí samhraidh, ar nós Coláiste Lurgan agus a leithéid, atá ag iarraidh an togra Lurgan 23 a bhaint amach.

Bíonn sé de nós againn a rá cé chomh lárnach is atá an Ghaeilge i dTithe an Oireachtais ach i ndáiríre is annamh a chloistear an Ghaeilge in úsáid i ndíospóireachtaí sa Teach seo ar chor ar bith. Níl aon mhóráthrú tagtha ar an scéal sin ó toghadh mé nó fiú roimhe sin. Tá obair mhór romhainn chun Tithe an Oireachtais a Ghaelú. Molaim an Ceann Comhairle as an iarracht atá ar siúl aige agus roinnt eile mórthimpeall orainn atá ag déanamh iarrachta tabhairt faoi seo, chun cinntiú go mbeidh pobal labhartha na Gaeilge ag féachaint orainn agus ar an eiseamláir atá in ainm is a bheith ag teacht ó Thithe an Oireachtais. Níl rudaí i gceart. Níl sé ceart go bhfeicim comharthaí as Béarla amháin, mar “private” in áit “príobháideach” agus a leithéid, nuair atáim

ag siúl timpeall Thithe an Oireachtais. Fiú d'fhéadfadh muid an dá theanga a úsáid. Caithfimid tabhairt faoi sin go gasta.

Díreach roimh an Nollaig, ba léir domsa cé chomh dona is a bhí an cheist ó thaobh acmhainní a bheith curtha i dtreo ceist na Gaeilge i dTithe an Oireachtais agus ó thaobh obair reachtaíochta de. Cuireadh an cruinniú a bhí chun tús a chur le déileáil le Bille na dTeangacha Oifigiúla (Leasú), 2019 ar athló toisc nach raibh an córas in ann déileáil leis na leasuithe. Níl mé ag caitheamh anuas orthu siúd atá ag obair in Oifig na mBillí nó Rannóg an Aistriúcháin nó aon áit eile ach ba léiriú domsa é cé chomh leochaileach is atá ceist na Gaeilge istigh sa chóras i dTithe an Oireachtais féin. Ba chóir go mbeadh muid in ann féachaint ar gach uile Acht a ritheadh i dTithe an Oireachtais ó bunaíodh an Stát as Gaeilge ach ní féidir linn é sin a dhéanamh, in ainneoin go bhfuil foráil in Acht na dTeangacha Oifigiúla a deir go ndéanfar an téacs de gach Acht a chló agus a fhoilsiú go comhuaineach i ngach ceann de na teangacha oifigiúla. Níl sé sin ag tarlú. Tá Achtanna ann fós atá rite, roinnt acu le tamall maith de bhlianta, nach féidir a fháil as Gaeilge. Dá réir sin, ní féidir liomsa nó Teachtaí eile atá ag iarraidh ár n-obair reachtúil parlaiminte a dhéanamh trí Ghaeilge é sin a dhéanamh.

Níl mé chun caint faoi Bhille na dTeangacha Oifigiúla (Leasú), 2019 ach amháin le rá go bhfuil sé lag agus leochaileach. Muna mbíonn athrú iomlán port ann ó thaobh an Aire agus an Rialtais de beimid fós ag fanacht ar an bhfís, ar an bhfuadar agus ar an reachtaíocht a dhéanfaidh beart de réir na briathra. Ní hé an Bille atá os ár gcomhair an Bille sin.

Agus muid ag tabhairt faoin streachailt chun ceartha teanga a chur sa dlí ó Thuaidh, mar a luaigh an Teachta McDonald agus an coiste maidir le hAoine an Chéasta, tá sé díomách go bhfuil muintir na Gaeltachta sa Stát seo fós ag feitheamh ar sheirbhísí bunúsacha ón Stát seo trí Ghaeilge, rud a gealladh dóibh nuair a bunaíodh an Stát agus beagnach gach uile bhliain agus i ngach uile toghchán ó shin.

Bhuail mé le déanaí le Tuismitheoirí na Gaeltachta. Luaigh siad dhá shampla dom atá an-tromchúiseach agus a léiríonn cé chomh dáiríre is atá an tionchar atá ag easpa Gaeilge i measc na seirbhísí ar shláinte agus ar cháilíocht maireachtála do dhaoine sa Ghaeltacht. Labhair siad liom faoi altra sláinte poiblí a tháinig, mar is gnách, chun tástálacha a dhéanamh ar leanbh agus é timpeall dhá bhliain d'aois. Tógadh an leanbh seo le Gaeilge i gceantar Gaeltachta, agus ba í Gaeilge an t-aon teanga a bhí aige ag an aois sin. Thaispeáin an t-altra pictiúir dó de chathaoir, agus d'fhreagair an leanbh gur "cathaoir" a bhí ann, ach cheartaigh an t-altra é, ag rá go raibh air an focal "chair" a lua mar go raibh siad ag fiosrú an raibh sé in ann an fhuaim "ch" a dhéanamh. Ós rud é nach raibh sé in ann é sin a rá, toisc go raibh sé ag rá "cathaoir", d'fhág sí an bosca le haghaidh "ch" folamh ar an bhfoirm, agus mar thoradh air sin rinneadh cinneadh go raibh teiripe urlabhra agus teanga de dhíth ag an bpáiste, in ainneoin gur léir do gach duine nach raibh, mar bhí sé in ann caint agus gach uile fhuaim a dhéanamh.

Cás eile brónach a cuireadh in iúl dom ná seanfhear Gaeltachta ar a dtáinig galar Alzheimer agus é tagtha in aois. Tá a chuid Béarla dearmadta aige agus tá sé fillte ar an nGaeilge ach níl Gaeilge ag aon duine sa teach altránais ina bhfuil sé. Tá sé an-uaigneach leis féin, in ainneoin gurb í an Ghaeilge ár dteanga náisiúnta. Tá fadhb mhór mhillteach ann.

Tá fadhbanna eile ann ó thaobh cúrsaí oideachais agus tá ceist mhór ann maidir le Ghaeltacht Uíbh Ráthaigh. Tá an ghaelscolaíocht ansin i mbaol toisc nach bhfuil an tAire Oideachais atá againn anois sásta cloí leis an méid a mhol an Teachta McHugh nuair a bhí sé mar Aire.

3 March 2021

Tá obair mhór romhainn. Tá sé go maith go mbíonn muid ag caint faoi cheisteanna Gaeilge ar a laghad uair sa bhliain le linn Sheachtain na Gaeilge, ach tá i bhfad in Éirinn níos mó le déanamh, ní amháin ag mo choiste féin ach ag an Rialtas agus ag aon pháirtí atá ag iarraidh a bheith sa Rialtas amach anseo. Molaim do dhaoine tabhairt faoi na ceisteanna seo agus cur chuige ceart a bheith ann seachas a bheith ag moilleadóireacht mar atá déanta le blianta anois.

Deputy Duncan Smith: Tá brón orm ach beidh mé ag caint as Béarla. I would like to use this opportunity to bring up the issue of the fees being charged to students of Hibernia College. This has been brought up a number of times over recent weeks, and while it is ultimately the responsibility of the Minister for Education, the Minister for Tourism, Culture, Arts, Gaeltacht, Sport and Media also has an area of responsibility here. I ask her to bring this contribution to the Minister for Education and I would appreciate it if she could contact me by writing after the debate with any responses she may have herself. There are 1,700-odd students across two academic years in Hibernia College, the vast majority of whom have been making great personal sacrifices to take part in the course, which takes place in a private college. These students are ordinary people who are subsidising their way through this course with jobs, many of which have been lost to the pandemic. They may be sharing the burden with their own household or partner in order for them to fulfil their dream of becoming a teacher through this college. Their partners' jobs may also have gone or they may be on the pandemic unemployment payment, PUP, and times are especially hard, financially. They are learning through a private college and the outcome for these students will be to work in the public system in our schools, both primary and secondary. There is a responsibility here because there is an inequity where students who are going to public colleges are having the charges for their compulsory Gaeltacht courses covered but the ordinary working people who are working very hard to get through the private colleges are not having these fees covered at all. These are fees of €650 plus, multiplied by two. This is a big cost.

What is especially tough for them is that these courses, due to the pandemic, have had to be done online and there are no accommodation, food, travel or other costs to be paid. The price of this course does not add up. This is not a fair price for what the course is and students should not be burdened with this cost.

This issue has been raised a number of times on the floor of the House and in written parliamentary questions and the response that always comes back is that either the Department will meet with the college itself or that it is up to the college to negotiate directly with the providers of the Gaeltacht courses. That is somewhat disingenuous because the prices have already been set by Comhchoiste Náisiúnta na gColáistí Samhraidh, CONCOS, the umbrella organisation for the Gaeltacht courses. That is a false ask and a meeting with the college itself is not going to produce anything. It is down to the Minister, on a once-off basis, because we are in the midst of an unique global event which is having all sorts of unforeseen impacts, to allow some sort of once-off grant payment to allow these students to take part in these courses. The students I have been dealing with, to a man and woman, are ordinary workers who are making enormous sacrifices in normal times to try to complete these courses to become teachers, which is their dream and vocation, but these sacrifices are being compounded by the economic hardship brought on by this pandemic.

In fairness, there have been times when this Government and the previous interregnum Government have acted flexibly across the economy and society to try to meet the challenges and needs of those impacted by this pandemic. This is one such instance where we need that flexibility to be applied and I do not believe that there is any real resistance to it. Just because

these people are learning through a private college does not mean that this can be just dismissed. These are not rich people with a great deal of money. Those I represent, and with whom others have been dealing, are ordinary working people who are scrimping and saving to try to get themselves through college and fulfil their dreams to give back to the generations to come as teachers. I ask the Taoiseach to take this message back to the Minister for Education. If he has any contributions of his own on this issue, I would enjoy hearing them either at the end of this debate or in writing to myself. I will leave it at that.

An Ceann Comhairle: Tá 11 nóiméad ag an Aire, an Teachta Martin.

Minister for Tourism, Culture, Arts, Gaeltacht, Sport and Media (Deputy Catherine Martin): Gabhaim buíochas leis an gCeann Comhairle agus leis na Teachtaí. Cuireann sé an-áthas orm labhairt leo anseo inniu agus muid i lár Sheachtain na Gaeilge. Tá go leor ag tarlú faoi láthair i saol na Gaeilge agus na Gaeltachta. Cuireann sé gliondar i mo chroí i gcónaí an grá atá ag pobal labhartha na Gaeilge dár dteanga dúchais a thabhairt faoi ndeara. Smaoiním ar na teaghlaigh Ghaeltachta, mar shampla, a thugann na mílte déagóirí isteach ina gcuid tithe gach uile bhliain ar mhaithe leis an teanga a thabhairt don chéad ghlúin eile d'fhoghlaimoirí. Smaoiním ar an teanga álainn nádúrtha atá fós á labhairt ag na pobail Ghaeltachta seo suas is anuas chósta an iarthair, go príomha, teanga atá fós á labhairt ag óg agus aosta sna ceantair Ghaeltachta. Smaoiním ar an sár-obair atá ar bun ag na comharchumainn, ag na coistí pleanála teanga agus ag na coistí áitiúla ar mhaithe lena gcuid pobal agus a dteanga dúchais a fhorbairt agus a chur chun cinn. Tugann an obair seo atá ar bun ag na pobail seo spreagadh dom mar Aire agus mé ag comhlíonadh mo chuid dualgas don teanga agus don Ghaeltacht. Tugann sé misneach dom agus mé ag díriú isteach ar na dúshlán atá roimh an nGaeilge sa sochaí chomhaimseartha. Is é ceann de na dúshlán sin an teanga a chur chun cinn ag leibhéal an Aontas Eorpaigh. In 2007, bronnadh stádas mar theanga oifigiúil agus oibre san Aontas Eorpach ar an nGaeilge ach cuireadh maolú sealadach ar a húsáid in institiúidí an Aontais i bhfeidhm. In 2015, rinneadh cinneadh deireadh a chur leis an maolú i leith na Gaeilge faoi 2022. Faoi láthair tá 138 duine ag obair le Gaeilge sna hinstitiúidí Eorpacha agus tá an lá a chuirfear deireadh leis an maolú beagnach linn.

Tá agus bhí dúshlán roimh na hinstitiúidí agus roimh Rialtas na hÉireann ó thaobh na hearcaíochta de le déanamh cinnte de go mbeadh líon leordhóthanach pearsanra le Gaeilge ar fáil chun na folúntais san Eoraip a líonadh. É sin ráite, bhí geallta sa Straitéis 20 Bliain don Ghaeilge 2010-2030 go n-oibreodh an Rialtas i dtreo go mbeadh go leor céimithe cáilithe ar fáil le freastal ar riachtanais earcaíochta an Aontais Eorpaigh. Dá bharr sin, tá obair shuntasach ar bun ag mo Roinn chun céimithe cáilithe a chur ar fáil le freastal ar na riachtanais earcaíochta sin.

Agus an Rialtas ag tabhairt Bille na dTeangacha Oifigiúla tríd an Oireachtas faoi láthair, tá sé tráthúil breathnú arís ar an gcur chuige atá i bhfeidhm ar mhaithe le deireadh a chur leis an maolú san Aontas. Sílim go bhfuil go leor le foghlaim againn uaidh agus muid ag díriú ar an sprioc atá sa Bhille 20% d'earcaithe nua don státchóras anseo in Éirinn a bheith inniúil sa Ghaeilge roimh 2030.

Le roinnt blianta anois, tá sraith beartas curtha ar bun ag mo Roinn le cuidiú leis an bpróiseas seo. Cuireann mo Roinn, i gcomhar leis an Roinn Oideachais agus leis an Údarás um Ard-Oideachas, maoiniú ar fáil do chúrsaí ábhartha tríú leibhéal ar mhaithe le ráta reatha i gcomórtais earcaíochta an Aontas Eorpaigh a fheabhsú agus céimithe inniúla a sholáthar d'fhostaíocht sna hinstitiúidí Eorpacha. Bunaíodh Ionad Barr Feabhais do Ghairmeacha san Aontas Eorpach

chun comhordú a éascú idir na hinstiúidí éagsúla atá rannpháirteach sa tionscnamh. Cuireann mo Roinn maoiniú ar fáil don tionscadal téarmaíochta LEX, i gcomhar le hOllscoil Chathair Bhaile Átha Cliath.

Eagraíonn mo Roinn, i gcomhar le hArd-Stiúrthóireacht Aistriúcháin an Choimisiúin Eorpaigh, comórtas aistriúcháin le haghaidh meánscoileanna Gaeilge in Éirinn, Thuaidh agus Theas. I mí na Nollag, bhronn mo chomhghleacaí, an tAire Stáit, an Teachta Chambers, na duaiseanna ar bhuaiteoirí na bliana seo caite agus bhí gach duine a raibh baint acu leis an gcomórtas an-tógtha le caighdeán teanga na ndaltaí a ghlac páirt. Tá súil againn go dtabharfaidh an comórtas seo spreagadh do dhaltaí meánscoile smaoinemh ar na deiseanna fostaíochta atá san Eoraip dóibh siúd a bhfuil ardchaighdeán Gaeilge acu.

Mar chuid den chur chuige céanna, tá mo Roinn ag maoiniú ‘Gluaiseacht’, seó bóthair de chuid Chonradh na Gaeilge, a bhíonn ag cur os cionn 120 ceardlann ar bun le linn na bliana ar bhonn uile-Éireann. Tá go leor de na himeachtaí seo curtha ar fáil ar líne le bliain anuas, ach tá súil againn nach mbeidh sé i bhfad go dtí go mbeidh siad ar bun arís i scoileanna agus coláistí na tíre. Tá béim ar leith á cur sna ceardlanna seo ar bhuntáistí na Gaeilge agus fostaíocht á lorg ag na daltaí, le cur síos ar chúrsaí tríú leibhéal agus deiseanna fostaíochta le Gaeilge, agus ar na deiseanna san Eoraip agus, go háirithe, sa tseirbhís phoiblí in Éirinn. Tá scéim intéirneachta againn, a chuireann deichniúr intéirneach chuig na hinstiúidí Eorpacha ar feadh tréimhsí deich mí gach uile bhliain. Tugann sé seo an deis do dhaoine óga blaiseadh a fháil den saol oibre san Eoraip, oiliúint a fháil ó na hinstiúidí, agus cur lena gcuid scileanna chun deis níos fearr a thabhairt dóibh sna comórtais earcaíochta amach anseo.

Leis na beartais seo ar fad, tá muid tar éis aghaidh a thabhairt ar na deacrachtaí a bhí ann ó thaobh easpa daoine le Gaeilge ar ardchaighdeán chun na poist san Eoraip a líonadh. Tá muid tar éis glúin nua a thraenáil le sainscileanna i gcúrsaí aistriúcháin, profléitheoireachta, atean-gaireachta agus cúrsaí dlí. Tá sé seo déanta ar bhealach céimnithe, córasach, agus muid ag tarraingt ar an saineolas san earnáil tríú leibhéal. Tá muid ag dul i bhfeidhm ar dhaltaí meánscoile agus mic léinn ollscoile agus muid ag scaipeadh na nuachta faoi na deiseanna atá ar fáil leis an teanga.

Sílim gur iontach an múnla é seo don méid atá le baint amach anois sa státchóras sa bhaile anseo in Éirinn.

2 o'clock

Arís, tá dúshlán mór amach romhainn má tá muid chun na spriocanna atá againn i mBille na dteangacha oifigiúla a bhaint amach. Gheall an Rialtas anuraidh go dtabharfaidh muid Bille teanga níos láidre chun cinn agus tá muid á déanamh leis na leasuithe atá muid ag cur chun cinn. Tá an plé ag dul ar aghaidh ar Chéim an Choiste go fóill agus tá súil agam go mbeidh muid ag teacht ar ais ar Chéim na Tuarascála le breis leasuithe a thabharfaidh Bille an-láidir dúinn.

Faoi Bhille na dteangacha oifigiúla faoi láthair, leis na leasuithe atá mé féin agus an tAire Stáit, an Teachta Chambers, ag cur chun cinn, tá coiste comhairleach reachtúil um sheirbhísí Gaeilge le bunú tráth nach déanaí ná sé mhí tar éis an Bhille a bheith aachtaithe. Tá plean náisiúnta ar mhaithe le soláthar seirbhísí poiblí trí mheán na Gaeilge a mhéadú le bheith ullmhaithe agus curtha faoi bhráid an Aire tráth nach déanaí ná dhá bhliain tar éis bhunú an choiste. Tá cumhacht sa bhreis le tabhairt don Choimisinéir Teanga chun faireachán a dhéanamh ar fhorálacha in achtacháin eile a bhaineann le húsáid nó le stádas teanga oifigiúil. Tá 20% d'earcáithe nua

do chomhlachtaí poiblí le bheith inniúil sa Ghaeilge tráth nach déanaí ná Nollaig 2030.

Beidh sé mar chuspóir sa Bhille chomh maith go mbeidh gach oifig phoiblí atá lonnaithe sa Ghaeltacht ag feidhmiú trí Ghaeilge agus go mbeidh na comhlachtaí in ann freastal ar an éileamh ón phobal ar sheirbhísí trí Ghaeilge. Ar an mbealach seo, tá sé i gceist againn tógáil, ar bhonn chéimiúil, ar líon na bhfostaithe le Gaeilge agus ag eascairt as sin, go mbeimid in ann feabhas a chur ar sholáthar seirbhísí trí Ghaeilge.

Beidh taighde cuimsitheach ag teastáil chun plean náisiúnta do sheirbhísí Gaeilge a chur le chéile. Beidh smaointeoireacht agus modhanna oibre nua ag teastáil chun an plean a chur i gcríoch, chun cur le líon na ndaoine atá á n-earcú agus atá inniúil ar an Ghaeilge. Tá an saineolas agus an taithí atá faighte ag mo Roinn agus é ag plé le ceist na Gaeilge san Eoraip chun a bheith ina bhuntáiste mór leis na spriocanna seo a bhaint amach. Tá tábhacht ar leith mar sin le ról mo Roinn ar an gcoiste comhairleach atá le bunú, mar den chéad uair riamh, beidh mo Roinn i gcroílár na díospóireachta, agus ceist na hearcaíochta á plé. Leis seo, beidh muid in ann tionchar a imirt ar an gcóras, chun a chinntiú go mbeidh feabhas ag teacht ar chúrsaí earcaíochta, agus feabhas dá réir ar leibhéal agus caighdeán na seirbhísí Ghaeilge sa tseirbhís phoiblí.

Mar a dúirt an Taoiseach ag tús na díospóireachta inniu, tá sé thar a bheith tábhachtach don phróiseas pleanála teanga go mbeadh seirbhísí Stáit ar fáil as Gaeilge sa Ghaeltacht. Beidh an Rialtas ag tabhairt aghaidh air seo ar bhealach córasach, céimiúil le taighde taobh thiar de. Mar a dúirt mé agus mé ag oscailt Ard-Fheis Chonradh na Gaeilge Dé Sathairn seo caite, má táimid chun é seo a dhéanamh i gceart, glacfaidh sé am agus ní tharlóidh sé thar oíche. Caithfear é a dhéanamh ar bhonn pleanáilte agus tá an tionscnamh atá leagtha amach sa Bhille nua ag croílár na pleanála teanga dá bharr.

Deputy Mairéad Farrell: Cuirim fáilte roimh na ráitis seo faoin nGaeilge agus an Ghaeltacht, ach céard is fiú na ráitis seo nuair nach gcloistear an Ghaeilge ach go fíor-annamh sa Seomra seo? Ní leor díreach cuimhne ar an nGhaeltacht agus ar an nGaeilge ach ar feadh coicíse i rith na bliana. Caithfidh muid a bheith cúramach freisin nach gcuireann muid an iomarca béime ar shiombalachas na Gaeilge seachas ar na constaicí a bhíonn roimh lucht na Gaeilge, ach go háirithe rompu siúd atá ina gcónaí sa Ghaeltacht.

Céard atá i ndán don Ghaeltacht? Cén todhchaí atá acu siúd atá ag iarraidh a dteaghlaigh a thógáil sa Ghaeltacht? Ar cheann de na tosaíochtaí éagsúla a bhí agam mar Theachta Dála ón gcéad lá, theastaigh uaim aird a tharraingt ar an easpa infreastruchtúir cuí atá le fáil i ndeisceart agus in iarthar Chonamara chomh maith le ar Árainn, ar ceantair Ghaeltachta iad ar fad. Is éard atá i gceist agam ansin ná easpa bóithre sábháilte, easpa seirbhíse leathanbhanda, easpa cóireála fuíolluisce agus séarachais, easpa seirbhísí uisce leanúnacha agus easpa infheistíochta i gcúrsaí tionsclaíochta. Níl aon ghá go leor de na ceisteanna seo a phlé sa chuid eile den tír mar go bhfuil na seirbhísí sin ann cheana agus ní bheadh aon súil ag an bpobal go gcaillfidís iad.

Ach ní mar sin atá sé sa Ghaeltacht. Nuair a theastaíonn an t-infreastruchtúr cuí le truailliú a sheachaint sa Ghaeltacht, tá an Stát ar iarraidh. B'éigean do mo chomhghleacaithe, na Teachtaí Doherty agus Carthy, cás a thógáil chuig an gCoimisinéir Eorpach um Ghníomhú ar son na hAeráide, mar shampla, chun iachall a chur ar an Stát córas cóireála fuíolluisce a thabhairt isteach do mhuintir Ghaoth Dobhair, rud éigin a bhí siad ag éileamh le blianta roimhe sin. Táthar á mheas go bhfuil oiread is 1,300 araid rothaí séarachais ag dul isteach i gCuan Chasla gach uile lá mar gheall ar easpa ionaid cóireála séarachais don Cheathrú Rua. Mar sin, is deacair gan glacadh le tuairimí an phobail sa Ghaeltacht go bhfuil siad ligthe i ndearmad nuair

atá polasaithe á bplé.

Cén fáth, mar shampla, ar baineadh ó mhuintir na Gaeltachta an ceart a bhí acu a gcuid ionadaithe féin a thoghadh ar bhord Údarás na Gaeltachta? Cinneadh frithdhaonlathach a bhí ansin agus tá a fhios againn gur beag athrú airgeadais a rinne sé fiú amháin. Dúirt Fianna Fáil go dtabharfadh sé ar ais na toghcháin phoiblí do bhord Údarás na Gaeltachta. Ansin fuair muid geallúint i bhfad ní ba laige ná sin i gclár an Rialtais go ndéanfaí athbhreithniú ar struchtúr an údaráis ach céard atá déanta faoi? Tada. Cén fáth gur thóg sé míonna ar an Rialtas plean a aontú maidir leis na mná tí agus na coláistí samhraidh a bhí as póca de bharr srianta a bhain le Covid-19? Cén fáth nach bhfuil an t-infreastruchtúr cuí ag pobal na Gaeltachta cois cósta agus atá ag formhór mór eile den tír?

Ón taithí atá agam féin mar Theachta Dála le bliain anuas, feictear dom gur beag an tuiscint atá ag an Stát ar phobail Ghaeltachta, ar mheath na teanga sa Ghaeltacht, ná ar an gcaillteanas a bhaineann le meath na teanga sin. Deir an scríbhneoir aitheanta as Kenya, Ngg wa Thiong'o, go bhfuil teangacha cosúil le tiomántán crua nó hard drive, ina bhfuil seanchas, saíocht agus saineolas na mílte bliain cruinnithe agus má chailltear an teanga sin, cailleann sé an saibhreas intleachtúil sin ar fad.

Caithfidh an Stát plean cuimsitheach forbartha a aontú do na ceantair Ghaeltachta chun úsáid a bhaint as na hacmhainní nádúrtha atá acu ar bhonn inbhuanaithe le deiseanna fostaíochta fadtéarmacha a chruthú. Ciallaíonn sé sin tograí móra ar nós calafoirt domhainmhara i Ros a Mhíl na Gaillimhe; ciallaíonn sé tuilleadh deiseanna taighde cois chósta ar chúrsaí fiadhúlra agus mara; agus ciallaíonn sé turasóireacht éiceolaíoch. Ní bheifear in ann aon cheann de na tograí seo a fhorbairt cheal infreastruchtúir ceart. Ní bheidh comhlacht Stáit ná comhlacht príobháideach in ann lonnú i gceantar ar bith nach bhfuil na seirbhísí sin ann, nach bhfuil an cumas ag an gcóras cóireála fuíolluisce glacadh leo ná nach bhfuil na scoileanna, an leathanbhanda is uile mar iad sách maith dóibh.

Thar aon ní eile, is gá don Stát tosú ag dul chun cainte le muintir na Gaeltachta. Dá ndéanfaí é sin, gheobhadh sé amach sciobtha go leor go bhfuil na freagraí acu sin ar na ceisteanna seo ar fad. Níl ann ach go gcaithfidh an Stát athrú treo a ghlacadh agus tacú leo seachas a bheith i gcónaí ag teacht rompu.

Minister of State at the Department of Culture, Heritage and the Gaeltacht (Deputy Jack Chambers): Cuirim fáilte roimh an deis seo labhairt le linn Sheachtain na Gaeilge chun ceiliúradh a dhéanamh ar ár dteanga dhúchais.

Ó ceapadh mé mar Aire Stáit le dualgas don Ghaeltacht i lár na bliana seo caite agus in ainneoin na srianta a bhaineann leis an bpaindéim, táim tar éis iarracht a dhéanamh casadh leis an oiread eagraíochtaí agus pobail Ghaeilge agus Ghaeltachta agus is féidir. Cé go mb'éigean dom é a dhéanamh go fíorúil den chuid is mó, d'éirigh liom casadh le réimse leathan d'eagraíochtaí atá ag feidhmiú in airneáil na Gaeilge agus na Gaeltachta.

Tionóladh cruinnithe Foras na Gaeilge agus Conradh na Gaeilge go gairid tar éis mo cheapacháin agus, le linn cuairt a thug mé ar Ghaeltacht na Gaillimhe i Meán Fómhair, chas mé leis an gCoimisinéir Teanga, le bainistíocht sinsireach Údarás na Gaeltachta chomh maith le toscaireachtaí ó ghrúpaí Gaeltachta, Choláiste Chonnacht, Coláiste Lurgan, CLG Bearna agus CLG Bhaile Chláir na Gaillimhe san áireamh.

I mí Mheán Fómhair chomh maith, chas mé leis an gcoiste comhairleach don Straitéis

20 Bliain don Ghaeilge roimh sheoladh an chéad tuairisc maidir le cur i bhfeidhm an Phlean Gníomhaíochta don Ghaeilge 2018-2020. I measc na n-eagraíochtaí a bhfuil ionadaíocht acu ar an gcoiste seo tá Údarás na Gaeltachta, Foras na Gaeilge, Conradh na Gaeilge, Cumann na bhFiann, Oireachtas na Gaeilge, Gael Linn, Gaeloideachas, Glór na nGael, Comhar Naíonraí na Gaeltachta agus Ealaín na Gaeltachta.

Díreach mí ó shin, thug mé cuireadh do gach oifigeach pleanála teanga agus oifigeach cún-
ta pleanála teanga atá fostaíthe sna limistéir phleanála teanga Gaeltachta, sna bailte seirbhíse Gaeltachta agus sna líonraí Gaeilge chuig cruinniú liom nuair a pléadh réimse ábhar eadhon, forálacha Bhille na dTeangacha Oifigiúla (Leasú) atá faoi bhráid an Oireachtais faoi láthair, an phleanáil fhisiciúil sa Ghaeltacht, an t-oideachas Gaeltachta agus obair na bpleanálaithe teanga i gcoitinne. Ba chruinniú tábhachtach a bhí sa cheann sin domsa mar Aire Stáit na Gaeltachta mar go raibh an grúpa sin ionadaíoch do gach pobal Gaeltachta ar fud na tíre.

Tionóladh cruinniú ar leith leis an eagraíocht, Tuismitheoirí na Gaeltachta, ar an lá céanna, eagraíocht atá maoinithe ag mo Roinn agus atá i mbun oibre le teaghlaigh Gaeltacht ar mhaithe le hiad a spreagadh agus a chumasú chun an Ghaeilge a thabhairt don chéad ghlúin eile. Ó shin i leith, táim tar éis casadh le hionadaithe ó Ghlór na nGael agus ó Choistí na Hallaí Pobail i nGaeltacht Chonamara.

Caithfidh mé a rá gur thug an sraith cruinnithe seo léargas agus tuiscint cuimsitheach ar na saincheistanna atá ag déanamh scime do lucht labhartha na Gaeilge agus do phobail Ghaeltachta, nithe a chaithfear leanúint suas orthu le mo chomhghleacaithe sa Rialtas. Tá sé sin déanta agam cheana féin nuair a shocraigh mé cruinniú leis an Aire Tithíochta, Rialtais Áitiúil agus Oidhreacht, An Teachta Dara Ó Briain, maidir leis an bpleanáil fhisiciúil sa Ghaeltacht agus tá oifigigh mo Roinne ag obair go dlúth anois lena gcomhghleacaithe sa Roinn Tithíochta, Rialtais Áitiúil agus Oidhreacht ar mhaithe le dul i ngleic le fadhb leanúnach na pleanála Ghaeltachta.

Anuas air sin, i mí na Samhna seo caite, d'fhreastail mé ar chruinniú den Chomhairle Aireachta Thuaidh Theas, áit ar pléadh saincheistanna maidir le cur chun cinn na Gaeilge ar bhonn uile-oileánda. Bhí lúchair orm gur éirigh liom féin agus leis an Aire, an Teachta Martin, allúntas méadaithe thar chuimse a fháil don Ghaeilge agus don Ghaeltacht de bharr na hidirbheartaíochta maidir leis na Meastacháin roimh dheireadh na bliana seo caite, rud a chuir ar ár gcumas allúntas méadaithe a chur ar fáil don chomhoibriú Thuaidh-Theas i mbliana.

Tá sárobair ar bun chun úsáid na teanga a chaomhnú agus a threisiú, agus eagraíochtaí ag obair go dian dícheallach ó Thuaidh, ó dheas agus go hidirnáisiúnta chun an aidhm seo a bhaint amach.

Tá maoiniú á chur ar fáil ag Foras na Gaeilge trí scéimeanna éagsúla chun úsáid na Gaeilge a fhorbairt. Tugann tograí ar nós an scéim Gaelbhratach, atá dírithe ar scoileanna, araon le scéimeanna eile atá á gcur i bhfeidhm ag an bhForas tacaíocht d'úsáid na teanga sna meáin, sna hilmheáin agus sna healaíona.

Tá soláthair breise ar fáil chomh maith faoi Scéimeanna Tacaíochta Gaeilge mo Roinne do 2021 do réimse eagraíochtaí agus gníomhaíochtaí a bhaineann leis an nGaeilge taobh amuigh den Ghaeltacht. I measc na ngníomhartha atá beartaithe do 2021, tá i gceist plean digiteach don Ghaeilge, comhfhiontar de chuid na Roinne, Cathair Ollscoil Bhaile Átha Cliath agus Coláiste na Tríonóide, a fhoilsiú go luath. Tugann an plean seo tacaíocht do réimse leathan tionscadal teicneolaíoch ar nós *Abair.ie*, *Logainm.ie* agus *Dúchas.ie*.

Tá réimse eile tionscadal digiteach agus teicneolaíocht á mhaoiniú faoi na scéimeanna seo agus a mbeidh obair leanúnach ag dul ar bun in 2021, mar shampla, clár TechSpace, clár gníomhach don aos óg i gcruthú ábhair dhigiteach agus theicneolaíochta atá á chur ar fáil i scoileanna lán-Ghaeilge agus clubanna óige ar fud na tíre; GaelTech, tionscadal de chuid an Ionad ADAPT, Ollscoil Chathair Bhaile Átha Cliath, a bhfuil maoiniú ceadaithe dó chun clár taighde maidir le próiseáil teanga nádúrtha na Gaeilge a chur i gcrích sa tréimhse 2017-2021; agus Fáilte ar Líne, cúrsa céime sa Ghaeilge agus i gcultúr traidisiúnta na hÉireann atá forbartha ag Ollscoil Chathair Bhaile Átha Cliath agus atá ar fáil saor in aisce ar líne ar fud an domhain. Tuigtear dom go bhfuil na mílte daoine ar fud na cruinne ag glacadh páirte sa chlár foghlamtha seo. Tá tacaíocht á tabhairt ag mo Roinn d'Acadamh Ríoga na hÉireann chomh maith chun foclóir stairiúil na Gaeilge a chur i dtoll a chéile.

Dé hAoine beag seo, beidh mé ag labhairt ag ócáid atá eagraithe ag Óstaí an Rí maidir leis na ndeiseanna fostaíochta atá ar fáil do dhlítheangeolaithe san Eoraip. Agus muid ag ceiliúradh Sheachtain na Gaeilge faoi láthair, tá sé iontach go bhfuil deiseanna fostaíochta d'ardchaighdeán mar seo, i gcroílár na hEorpa, ar fáil.

Tá sé an-tábhachtach do Rialtas na hÉireann go mbeidh an Ghaeilge ina teanga oibre iomlán in institiúidí an Aontais Eorpaigh agus tá muid tiomanta do dheireadh a chur leis an maolú. Tá geallta sa Straitéis 20 Bliain don Ghaeilge 2010-2030, a chuaigh tríd an Oireachtas le tacaíocht tras-pháirtí, go dtabharfadh Rialtas na hÉireann gach tacaíocht agus cúnaimh don Aontas Eorpach chun an cinneadh maidir leis an Ghaeilge a bheith mar theanga oifigiúil agus oibre san Aontas a chur i bhfeidhm.

In 2015, tógadh cinneadh deireadh a chur leis an maolú i leith úsáid na Gaeilge in institiúidí an Aontais ag tús na bliana seo chugainn. Faoi láthair tá 138 duine ag obair le Gaeilge sna hinstitiúidí Eorpacha agus tá an lá a chuirfear deireadh leis an maolú beagnach linn.

Ní san Aontas Eorpach amháin, dár ndóigh, atá an Ghaeilge le cloisteáil taobh amuigh d'oileán na hÉireann. Le roinnt mhaith blianta anuas, tá mo Roinn ag cur maoiniú ar fáil do os cionn dhá scór ollscoil ar fud an domhain, sna Stáit Aontaithe, i gCeanada agus ar fud na hEorpa ach go háirithe, chun an teanga a mhúineadh do scoláirí idirnáisiúnta agus chun iad a thabhairt ar chuairt go hÉirinn le cultúr na Gaeltachta a bhlaiseadh. Léiríonn an clár seo don phobal idirnáisiúnta gur teanga beo bríomhar í an Ghaeilge a bhfuil stádas ar leith aici ag leibhéil an Aontais Eorpaigh agus níos faide i gcéin. Ní gá a rá go gcruthaíonn sé dea-thoil i measc an phobail idirnáisiúnta don tír seo chomh maith.

Agus muid ag iarraidh tuiscint a bheith againn ar ár n-oidhreacht agus ar stair na tíre, feictear go bhfuil luach ar leith le h-eolas a bheith againn ar logainmneacha na tíre. Tá forbairt leanúnach á déanamh ar an suíomh *logainm.ie* ag an mBrainse Logainmneacha, ar cuid de mo Roinn é, i gcomhar le Fiontar agus Scoil na Gaeilge in Ollscoil Chathair Bhaile Átha Cliath agus le tacaíocht airgid ón Rialtas, agus suim ar leith á léiriú ag pobal na tíre ar atá curtha ar fáil ar líne go dtí seo.

Rinne an Coiste Logainmneacha timpeall naoi gcéad logainm i gContae Chiarraí a iniúchadh i rith 2020. Reáchtáladh trí chruinniú den choiste i gcaitheamh na bliana, cruinniú tionscantach agus dhá chruinniú oibre. Scrúdaigh agus shocraigh an Brainse Logainmneacha 300 logainm i gContae Chiarraí. Tosaíodh ar thaighde a dhéanamh logainmneacha dhá chontae nua, Contae Ros Comáin agus Contae na Mí. Ba mhaith liom an deis seo a thapú mo bhuíochas a chur in iúl don Choiste Logainmneacha atá ag feidhmiú ar bhonn deonach ach a bhfuil obair den scoth

ar bun acu.

Níor mhaith liom críochnú gan Bille na dTeangacha Oifigiúla (Leasú) a lua. Gheall an Rialtas anuraidh go dtabharfadh muid Bille teanga níos láidre chun cinn agus tá muid ag déanamh sin leis na leasuithe atá muid ag cur chun cinn. Tá an plé ag dul ar aghaidh ag Céim an Choiste go fóill agus tá súil agam go mbeidh muid ag teacht ar ais ag Céim na Tuarascála le breis leasuithe a thabharfaidh Bille an-láidir dúinn. De bharr na paindéime, táthar ag dul chun cinn an-mhall ag plé le leasuithe Chéim an Choiste. B'é cruinniú an lae inné an seachtú ceann a bhí againn ó thosaigh muid agus níl fiú trian de na leasuithe pléite fós. Do Bhille chomh tábhachtach sin do phobal na Gaeilge, níl an luas ag a bhfuil an próiseas ag dul sásúil in aon chor. Tuigim go mb'fhéidir go mbeidh deis tuilleadh am a thabhairt do na coistí éagsúla sa Teach ón tseachtain seo chugainn ar aghaidh. Ba mhór an chabhair don phróiseas dá mbeadh an Cathaoirleach in ann tuilleadh am a fháil don choiste chun dlús a chur leis an bpróiseas.

Níl ansin ach blaiseadh d'obair mo Roinne chun an teanga a fhorbairt agus a chur chun cinn. De bharr brú ama, beidh orm é a fhágáil ansin ach, sula gcríochnaím, ba mhaith liom buíochas a ghabháil arís as an deis a thabhairt dom labhairt sa Dáil inniu chun ceiliúradh a dhéanamh ar Sheachtain na Gaeilge.

Deputy Pearse Doherty: Cuirim fáilte roimh na ráitis tábhachtacha seo. Tréaslaím leis na grúpaí uilig ar fud na tíre atá ag ceiliúradh Sheachtain na Gaeilge. Tá sé deas go bhfuil seachtain faoi leith againn ina bhfuil muid ábalta béim a chur ar an nGaeilge, ach tá sé níos deise go bhfuil an Ghaeilge mar theanga labartha ag éirí níos láidre. Tá 1.7 milliún duine sa Stát seo le cumas Gaeilge de réir an daonáirimh is déanaí. Is páistí iad 560,000 dóibh siúd sa Stát atá ag labhairt i nGaeilge go laethúil ar scoil. Tá 73,000 duine ag labhairt Gaeilge taobh amuigh den chóras oideachais sa Stát go laethúil. Tá líon na gcainteoirí ó Thuaidh ag dul ó neart go neart mar gheall ar an obair mhaith atá ar siúl ansin agus iad ag troid ar son cearta teanga. Is teanga bheo í. Labhraím féin í le mo theaghlach agus sna siopaí, mar an gcéanna le daoine sa Ghaeltacht, inár gceantar áitiúil i nGaoth Dobhair agus níos faide ó shiúl. Labhraím í leo siúd atá ag obair liom i Sinn Féin atá an Ghaeilge ar a gcumas acu ar bhonn laethúil. Tá dualgas orainn an teanga agus an Ghaeltacht a neartú.

Tuigeann muid uilig na deacrachtaí atá sa Ghaeltacht ó thaobh an easpa infheistíochta, atá soiléir dúinn uilig, an imirce agus an laghdú a tháinig ar dheiseanna sna ceantair Ghaeltachta le blianta anuas. Tá dóchas ormsa agus ar Shinn Féin nach bhfuil deireadh tagtha le saol na Gaeltachta. Tá athbheochan agus ré úr i ndán don Ghaeltacht ach caithfidh an ré úr seo ta-caocht chearta a bheith aige ón Stát. Tá obair i gceist anseo agus tá infheistiú de dhíth chun é sin a bhaint amach. Mar shampla, thug Fianna Fáil gealltanais le linn an toghcháin anuraidh go mbeadh leasuithe ag teacht d'Údarás na Gaeltachta. Tá muintir na Gaeltachta ag fanacht agus ag fanacht leis an athbhreithniú ar struchtúr feidhmiúcháin agus rialachais Údarás na Gaeltachta ó shin. Tá siad ag fanacht ar an bpróiseas roghnúcháin nó an próiseas toghcháin do bhord Údarás na Gaeltachta. Anois, táimid bliain ón olltoghchán sin agus níl cuma ar an scéal go bhfuil deifir ar bith ar an Rialtas seo a dhéanamh.

I ndiaidh na n-uimhreacha is déanaí a foilsíodh ag tús na bliana seo, tchíonn muid go bhfuil glan-laghdú de 6.8% tagtha ar líon na bpost lánaimseartha i nGaeltachtaí Dhún na nGall. Sin buille trom do mhuintir Thír Chonaill agus do na ceantair Ghaeltachta. Taispeánann sé an gá le húdarás atá láidir agus go bhfuil na háiseanna agus na cumhachta aige le dul i ngleic leis na fadhbanna sa Ghaeltacht. Chuir ár gcomhghleacaí, an Teachta Ó Snodaigh, atá sa Chathaoir inniu, ceist ar an Aire agus ar an Taoiseach faoin amlíne don athbhreithniú seo agus níor tugadh

freagra cruinn dó. Níl sé seo maith go leor agus beidh Sinn Féin ag gníomhú ar seo ar son mhuintir na Gaeltachta go luath.

Is am deacair é am Covid-19 gan dabht. Tá eagrais láidir de dhíth ar chomhlachtaí agus ar mhuintir na Gaeltachta. Tá struchtúr ann in Údarás na Gaeltachta ach caithfear é a láidriú. Leis sin a dhéanamh, caithfear infheistíocht a dhéanamh sa Ghaeltacht. Caithfidimid daoine a mhealladh isteach le gnóthaí agus poist a chur ar fáil le cois tacaíochta a thabhairt do mhuintir na Gaeltachta gnóthaí a bhunú agus daoine a fhostú.

Bhí na coláistí samhraidh iontach tábhachtach do na ceantair sin agus tá cuma ar an scéal go bhfuil baol ann nach mbeidh siad ar ais arís i mbliana. Tá fir agus mná tí ag brath orthu seo. Cén plean atá ann cuidiú leis na cúrsaí sin a bhí le bheith ar siúl i Loch an Iúir, Rann na Feirste, Dún Luiche, Gaoth Dobhair, Cnoc Fola agus Machaire Rabhartaigh? Cén plean atá ann do mhuintir Ghleann Cholmcille?

Níos leithne ná sin, caithfear an Ghaeltacht a chothú. Tchím an obair mhillteanach atá á déanamh ag Comharchumann Árann Mhór don oileán. Tá sé i lár iarratais do shlí ghorm, nó blue way, a chur ar bun thart ar an gcósta ansin, rud a mheallfaidh turasóirí gan dabht. Tá fíis mhór acu, ní hamháin don oileán ach do cheantar an chósta. Caithfidimid a bheith ag smaoineamh faoin infheistíocht atá de dhíth sna ceantair Ghaeltachta thart ansin leis na turasóirí sin a choinneáil sa cheantar nuair a thagann siad. Tá deis mhór ann é sin a dhéanamh, leis an nGaeilge mar chroílár an phlean sin. Tá na deiseanna ansin don teanga agus don Ghaeltacht. Iarraim ar an Aire na deiseanna sin a chothú agus gníomhú orthu.

Deputy Bríd Smith: Ag ócáidí mar seo is minic go mbíonn daoine ag labhairt faoin Ghaeilge ar nós nach bhfuil ann ach caitheamh aimsire, mar theanga nach labhraíonn muid ach ó am go ham, nó mar atáimid ag déanamh anois le linn Sheachtain na Gaeilge. Is mian liom labhairt, áfach, faoi thábhacht na Gaeilge ó thaobh chultúr agus stair na tíre, mar a bhaineann sí leis an am atá le teacht agus faoin mbealach gur féidir linn an Ghaeilge a úsáid chun cur lenár saol agus leis an tuiscint atá againn orainn féin mar phobal.

Is le gach duine an Ghaeilge. Is cuma más cainteoir ó dhúchas duine, más cainteoir líofa iad nó más duine iad, cosúil liomsa, atá ag déanamh a dhícheall an teanga a fhoghlaim. Tá fáilte roimh na pobail nua atá ag teacht chun cónaí sa tír seo ár dteanga a fhoghlaim agus í a úsáid. Ba chóir dúinn cabhrú leis na pobail seo an teanga a fhoghlaim. Ní rud í an Ghaeilge a chothaíonn easaontas idir dhaoine nó pobail. Ní féidir le haon teanga maireachtáil mura bhfuil pobal láidir ann, pobal atá bródúil as an teanga agus atá sásta í a úsáid agus í a thabhairt ar aghaidh don chéad ghlúin eile. Tá sé tábhachtach go mbeadh na seirbhísí atá ar fáil trí Bhéarla ar fáil trí Ghaeilge freisin. Ní éireoidh linn pobal láidir Gaeilge a chruthú má cheapann lucht labhartha na Gaeilge nach bhfuil cothrom na Féinne á fháil acu.

Lárnach in aon phobal teanga tá an óige, agus tá seo fíor freisin maidir leis an bpobal Gaeilge. Tá tábhacht faoi leith leis an óige agus mura bhfuil pobal láidir óige againn ag labhairt na teanga, agus iad bródúil as an teanga, ní féidir linn aon dul chun cinn a dhéanamh. Tá pobal óige ag teastáil uainn atá bródúil as an nGaeilge agus bródúil as a gcumas an teanga a labhairt, ach ní tharlóidh sé sin trí thimpiste. Caithfear obair a dhéanamh chun é sin a bhaint amach, go háirithe i réimse an oideachais. Tá tábhacht faoi leith leis an gcóras oideachais chun cearta teanga an óige a chosaint, bíodh sé sin i lár na Gaeltachta nó anseo i lár Bhaile Átha Cliath. Tá sé de cheart ag gach duine óg sa tír seo an deis a bheith acu an Ghaeilge a fhoghlaim agus a úsáid. Is cuma cén chuid den tír ina bhfuil siad ina gcónaí, cén cúlra atá acu nó cén cumas

foghlamtha atá acu. Tá sé de cheart ag páistí oideachas a fháil i nGaeilge, cuma cén áit ina bhfuil siad ina gcónaí. Cuireann sé as dom féin go pearsanta nach bhfuil teacht ag páistí i mo cheantar i mBaile Formaid ar oideachas Ghaelscoile. Cén fáth nach bhfuil an ceart sin acu? Ba chóir freastal iomlán a dhéanamh ar spéiseanna dhaoine óga le cinntiú go bhfuil na seirbhísí agus deiseanna céanna acu i nGaeilge is atá acu i mBéarla. Caithfear díriú ar réimse spéise na ndaoine óga féin agus a chinntiú go bhfuil teacht go héasca acu ar an réimse spéise seo. Mar shampla, cén fáth nach bhfuil fáil go héasca ar sheirbhísí don óige ar nós Raidió Rí-Rá? Seo stáisiún raidió a chuireann cláir popcheol ar fáil do dhaoine óga, ach níl sé ar fáil ar an ngnáth-sheirbhís FM. Cén fáth?

Dúirt mé níos luaithe nach mbeidh muid in ann pobal láidir Gaeilge a chothú gan reachtaíocht nó gan maoiniú a chur ina threo. Tá sé seo fíor faoi gach gné de shaol na Gaeilge sa tír seo, ach go háirithe sa Ghaeltacht. Ní as an Ghaeltacht mé féin - tá sé sin soiléir - ach tuigim tábhacht na Gaeltachta don teanga agus don tír. Tuigim ó bheith ag plé leis na comharchumainn Ghaeltachta agus pobal na Gaeltachta, go mór mór ag na laethanta a eagraíonn Conradh na Gaeilge in Óstán Buswells, go bhfuil gach ceantar Gaeltachta faoi bhrú. Deir mo chara an Teachta Connolly go minic go bhfuil géarchéim sa Ghaeltacht agus is bocht an scéal é go bhfuil titim i líon na gcainteoirí laethúla sa Ghaeltacht.

Tuigim go mbaineann fadhbanna pleanála tithíochta leis an ábhar seo freisin agus aontaím le Conradh na Gaeilge go bhfuil gá anois le polasaí pleanála tithíochta faoi leith don Ghaeltacht. Tuigim chomh maith nach mbeidh Gaeltacht ann mura bhfuil fostaíocht ar fáil sa Ghaeltacht agus nach mbeidh fostaíocht ar fáil gan maoiniú breise d'Údarás na Gaeltachta. Is gá an maoiniú breise sin a chur ar fáil anois. Thar aon rud eile, caithfear léiriú do phobal na Gaeltachta go bhfuil an Stát dáiríre faoin Ghaeltacht agus go bhfuil sé de cheart ag pobal na Gaeltachta maireachtáil ina gceantar féin leis na seirbhísí céanna is atá ar fáil i ngach cuid eile den tír.

Níl an Bille teanga atá os ár gcomhair láidir go leor. Caithfidimid é a láidriú, mar atá molta ag Pobal Roimh Bhrabús leis na leasuithe atá curtha chun cinn againn. Go háirithe, ní mór don Bhille a chinntiú go mbeidh gach seirbhís Stáit á chur ar fáil i nGaeilge do phobal na Gaeltachta. Mura bhfuil sé seo ann ní féidir linn labhairt le muintir na Gaeltachta faoi thábhacht na teanga. Tá seans againn leis an mBille teanga seo ráiteas láidir a dhéanamh faoi cá seasann an Stát i dtaobh na Gaeilge. Ní leor go mbeimis ag cur tic sa bhosca leis an Acht teanga seo. Caithfidimid cinntiú go mbeidh an Stát ag tabhairt cearta iomlána do phobal na Gaeilge agus na Gaeltachta. Arís, ní tharlóidh sé seo gan plean cinnte ná gan obair mhaith sa Dáil seo.

Deputy Pádraig O'Sullivan: Beidh mé ag roinnt ama leis an Teachta Ó Cuív. Gabhaim buíochas leis an Aire as an díospóireacht seo a chur os comhair na Dála inniu. Mar iardhalta Gaelscoile, mar iarmhúinteoir agus mar thacadóir teanga le roinnt blianta, aithním Bille na dTeangacha Oifigiúla (Leasú), 2019 agus an dea-obair atá istigh ann agus an dul chun cinn atá á dhéanamh ó thaobh seirbhísí Gaolainne a fhorbairt don phobal lasmuigh de na ceantair Ghaeltachta agus ó thaobh úsáid na teanga san earnáil phoiblí.

Go stairiúil, ba cheann de bhunphrionsabail mo pháirtí féin ná cur chun cinn na Gaeilge, agus táim sásta agus bródúil leanúint leis an mbunphrionsabal seo. Bhunaigh mo pháirtí féin Oifig an Choimisinéara Teanga agus Foras na Gaeilge. Aithním na tacaíochtaí a bhí á soláthar le linn an ghéarchéim Covid chomh maith. Aithním na tacaíochtaí a soláthraíodh le linn na géarchéime agus an méadú ollmhór ar líon na scoláirí atá ag fáil oideachais trí mheán na Gaeilge timpeall na tíre sna Gaelscoileanna. Caithfidimid níos mó a dhéanamh. Caithfidimid an teanga a chothú agus meas a thabhairt di. Fáiltim roimh an iarracht atá á déanamh ag gach Teachta a

chuid nó a cuid Gaeilge a úsáid inniu ach, mar Theachtaí agus mar ionadaithe pobail, caithfimid béim a chur ar úsáid na teanga sa ghnáthshaol, ní hamháin ag an am seo den bhliain.

Caithfimid a bheith praiticiúil ó thaobh na teanga de. Bhí mé mar bhall de chúpla ciorcal comhrá sa bhaile. Caithfimid tacaíocht agus deontais a thabhairt d'eagraíochtaí chun tacú le ciorcail chomhrá agus imeachtaí mar sin ach caithfimid céimeanna praiticiúla a ghlacadh chun tacú le fostaithe, fostóirí agus gnólachtaí timpeall na tíre freisin. Caithfimid cánacha a ísliú do gnólachtaí agus d'fhostóirí a dhéanann a gcuid gnó trí mheán na Gaeilge. Caithfimid níos mó a dhéanamh agus, gan amhras, d'fhéadfaimis i gcónaí níos mó a dhéanamh.

Ó thaobh scoileanna de, caithfimid níos mó Gaelscoileanna agus ionaid chúraim leanaí a fheidhmíonn trí mheán na Gaeilge a oscailt. I mí Mheán Fómhair, beidh mo mhac féin ag tosú in ionad cúraim leanaí den leithéid sin i nGleann Maghair atá bainteach leis an mbunscoil, Gaelscoil Uí Drisceoil. Ba cheart dúinn ionaid chúraim leanaí mar seo a oscailt ar fud na tíre ar fhearainn na nGaelscoileanna chun pobail Ghaeilge a chothú.

I gcomparáid le roinnt den Fhreasúra a labhair níos luaithe, caithfimid an tacaíocht atá á soláthar ag an Rialtas a aithint. Tá níos mó airgid tugtha do na Gaeltachtaí agus do na heagraíochtaí atá bainteach leo ná riamh. Tugadh airgead do na healaíontóirí agus rinneadh infheistíocht bhreise i TG4, Foras na Gaeilge agus araile. Caithfidh an Freasúra é sin a admháil agus a aithint. Leis an mBille teanga nua, beidh seirbhísí pobail ar fáil do dhaoine trína dteanga dhúchais féin as seo amach.

Leis sin, impím ar an mbeirt Aire a bheith fiúntach agus praiticiúil ó thaobh an chúrsa Gaolainne sna scoileanna. Tá a fhios agam go bhfuil athbhreithniú á dhéanamh ar an nGaeilge ag leibhéal na hardteistiméireachta faoi láthair ach, ó thaobh tacaíochtaí praiticiúla de, caithfimid níos mó infheistíocht a dhéanamh sna heagraíochtaí teanga agus sna comhlachtaí atá ag maireachtáil laistigh de na Gaeltachtaí féin. Thar aon rud eile, caithfimid fáilte a chur roimh an teanga, í a chothú i ngach gné den saol agus gach rud praiticiúil gur féidir linn a dhéanamh. Gan dabht, tá an cultúr agus an teanga féin ríthábhachtach ach, ó thaobh an todhchaí de, caithfimid luach a chur ar an teanga.

Deputy Éamon Ó Cuív: Cuireann sé áthas orm go bhfuil deis agam cúpla focal a rá i dtaobh na ceiste seo. Ar ndóigh, táimid ag comóradh agus ag ceiliúradh Sheachtain na Gaeilge an tseachtain seo ach tá sé i bhfad níos tábhachtaí go mbeadh bliain na Gaeilge i gceist chuile bhliain. Tá sé thar a bheith tábhachtach aitheantas a thabhairt dóibh siúd a labhraíonn agus a úsáideann an Ghaeilge chuile lá go nádúrtha taobh istigh agus taobh amuigh den Ghaeltacht. Ag deireadh an lae, is iad siúd beatha na teanga.

Is féidir breathnú ar an saol mar ghloine atá leathfholamh ná mar ghloine atá leathlán. Feicim i gcónaí rudaí leathlán mar ní dóigh liom go ndéanann drochmhisneach aon mhaith d'aon chúis. Tá riar maith rudaí déanta agus, go deimhin féin, le linn mo thréimhse i Rialtas cuireadh Foras na Gaeilge, Acht teanga, Oifig an Choimisinéara Teanga, scéimeanna ar nós scéim na gcúntóirí teanga agus go leor eile ar fáil. Don chéad uair, cuireadh polasaí cuimsitheach Rialtais ar fáil ach, faraor géar, ní dhearnadh tada mórán leis ó shin.

Ba mhaith liom a chúram a thréaslú leis an Aire Stáit, an Teachta Chambers, atá ag déanamh gaisce ó tháinig sé isteach ina oifig. Is deas agus maith an rud é go bhfuil Bille na dTeangacha Oifigiúla (Leasú), 2019 os comhair na Dála i láthair na huaire. Tá tábhacht le cearta teanga. Tugann siad misneach don phobal. Ach caithfimid rudaí praiticiúla eile a dhéanamh ar an ta-

lamh freisin. Is é an rud go gcaithfidimid a dhéanamh ná an Ghaeilge a chothú i ngnáthshaol an phobail. Scaití, bíonn an iomarca béime ar a bheith ag caint i nGaeilge faoin nGaeilge seachas a bheith ag dul ar aghaidh leis an ngnáthshaol trí mheán na Gaeilge. Ar ndóigh, is é sin a dhéanann pobal na Gaeltachta agus an dream a labhraíonn an Ghaeilge go laethúil taobh amuigh den Ghaeltacht. Labhraíonn siad an Ghaeilge mar ghnáth-theanga mar a labhraíonn an chuid eile den phobal cibé teanga a labhraíonn siad.

Tá freagracht as na meáin agus freagracht as an nGaeltacht sa Roinn chéanna faoi láthair. Tá trí rud praiticiúil go bhféadfaí a dhéanamh go an-sciobtha. Mar a dúirt an Teachta Bríd Smith, d'fhéadfaí aitheantas a thabhairt do Raidió Rí-Rá agus déanamh cinnte go mbeadh sé ar fáil ar FM. Cruthaíodh inniu gurb é sin an bealach is mo ina n-éisteann daoine leis an raidió. Is é an dara rud gur cheart é a dhéanamh ná sciar ceart den cheadúnas teilifíse a thabhairt do TG4 agus déanamh cinnte go mbeadh sé in ann níos mó cláir a dhéanamh go hiomlán trí Ghaeilge agus níos mó cláir dhátheangacha a chraoladh. Baineann an tríú rud leis an gcistíocht a fhaigheann RTÉ. Ba cheart go mbeadh sé leagtha síos níos cinntí cé mhéad Gaeilge a chaithfidh RTÉ féin a chraoladh. Más gá reachtaíocht a athrú leis sin a dhéanamh, ba cheart í a athrú. Chomh maith leis sin, ba cheart déanamh cinnte go dtugann sé cistíocht cheart do Raidió na Gaeltachta, rud nach bhfuil á dhéanamh i láthair na huaire. Mar shampla, ní íoctar foireann Raidió na Gaeltachta ar aon dóigh leis an bhfoireann atá lonnaithe i mBaile Átha Cliath 4. Chomh maith leis sin, tá siad ar an ngannchuid ar fad agus iad ag iarraidh cláir a chur le chéile. Má chaitheann siad uair an chloig ar chúrsaí reatha a chur le chéile, tá siad ar an ngannchuid ar fad i gcomparáid leis na stáisiúin náisiúnta eile, RTÉ 1 ina measc.

Is ceann de na húdair díomá atá orm le deich mbliana anuas ná an easpa dul chun cinn atá déanta leis na gréasáin Ghaeltachta a bhí le bunú taobh amuigh den Ghaeltacht sna bailte móra agus sna cathracha. Bhí siad seo le bheith timpeallaithe ar na Gaelscoileanna. Ba é an smaoineamh a bhí ann ná go dtógfaí gréasán láidir de phobail labhartha Gaeilge i láithreacha ainmnithe le hinfheistíocht shubstantiúil ón Stát. Is céim mhaith é a bheith ag múineadh na Gaeilge istigh sa Ghaelscoil agus istigh sa Ghaelcholáiste tar éis na bunscoile, ach níl áit taobh amuigh le hí a labhairt go nádúrtha. Ba é an smaoineamh a bhí ann ag an am ná go mbeadh seirbhísí ar fáil don óige, mar shampla. Táim ag caint faoi bhunú clubanna óige, clubanna spóirt agus clubanna de chuile chineál do na gníomhaíochtaí a bhíonn ar bun ag daoine óga den aois sin le go bhféadfaidís na rudaí sin a dhéanamh trí Ghaeilge taobh amuigh den scoil. Bhí sé i gceist go mbeadh naíolanna agus naíscóileanna bunaithe le hais chuile Ghaelscoil. Bhí i gceist go mbeadh rudaí ann do dhaoine fásta freisin, ní le labhairt i nGaeilge faoin nGaeilge ach le labhairt faoi ghnáthimeachtaí an lae i nGaeilge.

Is cuimhin liom, i bhfad siar nuair a d'fhág mé an ollscoil, gur thosaigh mé ag tabhairt ranganna snámha trí Ghaeilge. Bhí mé tar éis go leor snámha a dhéanamh nuair a bhí mé óg agus bhí mé in ann an snámh a mhúineadh. Bhí an-tarraingt orm mar theastaigh ó dhaoine a gcuid snámha a chleachtadh agus bhí cuid acu ag foghlaim snámha ach bhí sé feiliúnach é a dhéanamh trí Ghaeilge freisin.

Molaim go mór Na Gaeil Óga anseo i mBaile Átha Cliath, ceann de na cumainn pheile is mó fás sa chathair, as an obair atá déanta acu siúd tríd an pheil Ghaelach, an iománaíocht agus an camógaíocht a cheangail le labhairt na Gaeilge. Ba cheart go mbeadh cumainn ar nós Na Gaeil Óga i chuile chuid den chathair, i chuile chathair eile agus in áit ar bith eile go bhfuil dóthain daoine le club a bhunú a d'fheidhmeodh go hiomlán trí mheán na Gaeilge. Ní hamháin go mba cheart go mbeadh clubanna peile agus iomána á ndéanamh ach ba cheart go mbeadh clubanna sacair, rugbaí agus chuile spóirt eile á ndéanamh freisin.

Tá cuid de mhuintir na Gaeltachta buartha go bhfuil siollabas faoi leith ag an ardeistiméireacht i gceist dóibh siúd ach nach mbeidh aon phreab acu as idir mharcanna níos airde nó gráid speisialta. Tá mé cinnte go bhfuil míthuiscint ann agus tá súil agam go bhfuil. Bheadh sé go maith soiléiriú a fháil ar an scéal sin. Má tá sé fíor, is cúis náire í. Más rud é go bhfuil cúrsa breise ar fáil agus má tá buntáiste breise as an gcúrsa níos airde a dhéanamh, ceapaim gur ar leas phobal na Gaeilge agus na Gaeltacht a bheadh sé.

Deputy Pa Daly: Tá áthas orm a bheith anseo ag caint le linn Sheachtain na Gaeilge. Tá a lán ceisteanna reatha ag baint leis an teanga.

Ba mhaith liom comhghairdeas a dhéanamh le clann Margaret Keane tar éis an bua a bhí acu sna cúirteanna i Sasana. Rugadh in Éirinn í ach fuair sí bás i Coventry, áit a chaith sí an mórchuid dá saol. Ní raibh cead ag a clann an Gaolainn a scríobh ar a leac uaighe ach bhí bua acu sna cúirteanna. Bhí a muintir ag iarraidh: “Inár gcroíthe go deo” a scríobh ar an leac uaighe. Dhiúltaigh an coiste sin ach bhí an bua acu sa deireadh. Mar a deir an seanfhocal, “Muna noireann an caipín duit, ná caith é” nó “Más ar bior, ná casfar tú”, mar tá fadhbanna ag baint leis an nGaeltacht, le pobal na Gaeltachta agus le pobal labhartha na Gaeilge in Éirinn agus tá sin náireach.

Tá sé dochreidte nach bhfuil daoine in ann eitilt a cheannach le hAer Lingus bille a íoc le Banc na hÉireann, nó an síneadh fada a úsáid. Tá a fhios againn, ina dhiadh an fógra Dé Luain, nach bhfuil suim dá laghad ag an mbanc sin ina chuid chustaiméirí. Bheadh sé an-éasca dó an fhadhb atá aige leis na billí a íoc a cheartú ach tá éileamh na gcustaiméirí síos an liosta s’acu. Chomh maith leis sin, níl oifigeach Gaeilge i gcuid de na comhairlí contae. I gCiarraí, mar shampla, níl oifigeach Gaeilge ann ó mhí na Bealtaine 2020. Níl seirbhísí ar fáil trí Ghaeilge. Tá fáilte roimh chách seachas roimh ár dteanga féin.

Mar aon le Teachtaí eile, bím ag plé na leasuithe do Bhille na dteangacha oifigiúla. Níl an Rialtas ag glacadh leis na leasuithe a chur muid síos chun an Ghaeilge a neartú. Tá orainn aitheantas suntasach a bhunú. Ag an bpointe seo, tá sé práinneach. Tá obair na gcapall déanta ag leithéidí Daithí Mac Cárthaigh, Foras na Gaeilge, an Coimisinéir Teanga agus an Foras Pátrúnachta chun lógónna na gcomhlachtaí poiblí a bheith i nGaeilge agus chun an Ghaeilge a chur chun cinn agus a neartú. Ba chóir go mbeadh tosaíocht don Ghaolainn ar na comharthaí bóithre agus bím ag obair ar sin sa choiste. Creidim go bhfuilim ar aon intinn leis an Aire, an Teachta Catherine Martin agus leis an Aire Stáit, an Teachta Chambers, mar gheall air seo ach ní raibh an Rialtas in ann glacadh leis an leasú sin mar mhaígh Oifig na mBillí go raibh costas ag baint leis. Ní aontaím leis sin. It would be easy to make a change so that into the future, when a public body is erecting any new sign or publishing a notice, the Irish language text should be positioned so that it is likely to be read first ach beimid ar ais go dtí an pointe sin i gCoiste na Gaeilge, na Gaeltachta agus Phobal Labhartha na Gaeilge.

Chomh maith leis sin, tá saincheisteanna eile atá tábhachtach do phobal labhartha na Gaeilge ann, go mór mór in iarthar Chiarraí. Tá sé de dhualgas orainn an leathanbhanda a fheabhsú sa Ghaeltacht, spreagadh a thabhairt do dhaoine maireachtáil sa Ghaeltacht agus b’fhéidir múinteoirí sa bhreis a sholáthar chun tacaíocht a thabhairt do mhúineadh na Gaolainne sa Ghaeltacht. I mBaile an Sceilg in Uíbh Ráthach, ba chóir dúinn tacaíocht a thabhairt don Gteic chun fostaíocht a choimeád in earnáil na Gaeilge.

Tá an Ghaeilge curtha in áit na leathphingine ach tá seans againn leis an mBille atá á phlé sa roghchoiste béim a chur ar an nGaolainn agus í a choimeád beo. B’fhéidir nach mbeidh seans

eile againn.

Deputy Peadar Tóibín: Is tábhachtach agus is luachmhar le muintir na hÉireann an Ghaeilge toisc gur cuid bhunúsach dinn í. Ceanglaíonn sí lenár dtimpeallacht muid. Is stór saibhir de litríocht, ealaíon, amhránaíocht, stair, agus seanchas í. Struchtúr smaointeoireachta atá inti atá uathúil i ndomhan ina bhfuil éagsúlacht teanga á cailleadh ar bhonn bliantúil. Tá an Ghaeilge greanta ar ár n-ainmneacha agus ár dtírdhreach. Tá an Ghaeilge ar na teangacha is sine sa domhan agus ar an teanga choiteann scríofa is sine san Eoraip.

Tá muidne in Aontú ag iarraidh go mbeadh sí mar theanga phobail, theaghlaigh, chairde, ghnó, theicneolaíochta, agus oideachais. Nuair a bunaíodh ár ngluaiseacht dhá bhliain ó shin, chuireamar an Ghaeilge i gcroílár ár bpáirtí nua. Ní chaitheamh aimsire í an Ghaeilge dúinne. Táimid ag troid ar son chearta daonna an Ghaeilge thart timpeall na tíre.

Ba mhaith linn go mbeadh a fhios ag teaghlaigh atá ag smaoineamh ar a gcuid páistí a thógáil le Gaeilge go bhfuil todhchaí gheal bhríomhar i ndán don teanga. Cuideoimid le líon na gcainteoir agus na bpobal Gaeilge a fhorbairt go suntasach. Tóg an Gaeloideachas mar shampla. Tá teip ollmhór déanta ag an Rialtas mar gheall ar an nGaeloideachas sa tír seo. Tá an t-éileamh le haghaidh caighdeán agus soláthair feabhsaithe Gaeloideachais ag teacht ó na scoláirí agus ó na tuismitheoirí féin. Faigheann 5% de scoláirí oideachas i nGaelscoil in ainneoin go bhfuil breis agus 23% de thuismitheoirí á lorg. Tá sé sin dochreidte. Tá an t-éileamh 23% ag teacht don Rialtas ach níl an Rialtas ach ag soláthar 5%. Is léir go bhfuil Rialtas i ndiaidh Rialtais ag seasamh in aghaidh an dúshláin le haghaidh breis oideachais trí mheán na Gaeilge a chur ar fáil. Faighim glaonna gutháin ó mhúinteoirí thart timpeall na tíre mar gheall ar laghdú tábhacht na Gaeilge labhartha san ardteistiméiracht. Tá siad ag iarraidh go mbeadh méadú marcanna le fáil don Ghaeilge labhartha san ardteistiméiracht in ionad an scéal atá ag titim amach ag an mbomaite.

Gan an Ghaeltacht, cailleann an Ghaeilge go leor den doimhneacht agus den saibhreas a bhaineann léi. Mura mbíonn an Ghaeilge ina teanga phobail, beidh todhchaí chéad teanga na tíre seo i mbaol, beag beann ar láidreacht an chórais oideachais. De réir na saineolaithe, ní mhairfidh an Ghaeilge mar theanga phobail níos faide ná deich mbliana sa Ghaeltacht de réir na rátaí reatha aistrithe teanga. Tá sé sin dochreidte. Tá aithne agamsa ar an Aire. Tá a fhios agam go bhfuil suim láidir aici sa Ghaeilge agus tá muinín agamsa mar gheall ar an radharc atá aici i leith na Gaeilge ach caithfidh a bheith réalaíoch faoin bhfadhb atá os ár gcomhair. Tá géarchéim uafásach ann sa Ghaeltacht mar gheall ar Ghaeilge labhartha an phobail sin. Níl an tacaíocht ann do na clanna atá ag smaoineamh a gcuid páistí a thógáil le Gaeilge. Níl na poist ann. Tá Údarás na Gaeltachta ina chol ceathrar bocht i gcomparáid le Enterprise Ireland agus an IDA. Ní an t-infreastruchtúr nó an infheistíocht ann. Níl an Rialtas i ndáiríre faoi fhuinneamh a chur i saol eacnamaíochta na Gaeltachta. Muna bhfuil poist agus slite beatha sa Ghaeltacht, ní bhogfaidh daoine ann chun a gclainne a thógáil le Gaeilge, agus bogfaidh siad siúd atá ina gcónaí ann ag an mbomaite amach sa tóir ar shlí bheatha.

Molaim an obair atá á déanamh ag na comharchumann. Cúpla bliain ó shin chuaigh mé go gach Gaeltacht sa tír chun bualadh le gach comharchumann. Tá siad ag déanamh sárobair ach dúirt gach ceann acu nach bhfuil siad ag fáil an tacaíocht airgeadais chun an jab a dhéanamh i gceart.

Bhí mé ag caint leis an Aire Stáit, an Teachta Chambers, cúpla seachtain ó shin faoi “urban Gaeltachts” nó “commuter Gaeltachts” a chruthú sa tír seo. Tá go leor Gaeltachtaí cosúil

leis an Spidéal, Ráth Chairn, Baile Bhúirne, agus An Rinn, atá in aice le bailte móra. Is féidir le daoine atá ag iarraidh a gclann a thógáil le Gaeilge a bheith ina gcónaí sna Gaeltachtaí sin agus dul isteach ag obair sna bailte móra. Má tá siad ina gcónaí i Ráth Chairn, is féidir leo dul ag obair san Uaimh, i nDroichead Átha nó i mBaile Átha Cliath. Tá géarchéim tithíochta sna háiteanna sin. Cén fáth nach bhfuil an Rialtas in ann tithe a thógáil istigh sna Gaeltachtaí sin le haghaidh na ndaoine atá ag iarraidh bogadh amach as na bailte móra go dtí na Gaeltachtaí, chun fuinneamh nua a chur isteach iontu? Ní chosnódh sé aon airgid sa deireadh ach caithfidh an toil a bheith ann ón Rialtas.

D'fhreastail mé ar an gCoiste um Fhorfheidhmiú Chomhaontú Aoine an Chéasta inné. Bhí Conradh na Gaeilge ag déanamh cur i láthair ann agus bhí siad ag caint faoin gconradh comhaontú NDNA sa Tuaisceart agus an commitment a bhí inti Acht na Gaeilge a chuir i bhfeidhm sa Tuaisceart sa chéad céad lá ó síneadh an conradh sin. Ceapann an gnáthdhuine timpeall na tíre go bhfuil an commitment sin déanta agus go bhfuil Acht na Gaeilge curtha i bhfeidhm sa Tuaisceart, ach tá sé dochreidte a rá nach bhfuil. Níl an Bille tosaithe dul tríd an Tionól ag an bomaite. Theip go hollmhór ar an Tionól ar an ábhar seo. Tá sé dochreidte. Tá móramh de na feisirí atá istigh sa Tionól i bhfabhar an rud seo ach tá bac á chur ag an DUP ar an mBille dul tríd an Tionól. Is léir nach bhfuil an Tionól ag obair ar bhonn daonlathach. Is léir freisin nach bhfuil an DUP lán-dáiríre faoi bheart a dhéanamh de réir a bhriathar. Thug siad commitment agus geallúint ach tá siad ag sleamhnú as an ngeallúint a thug siad an beart sin a dhéanamh. Tá Sinn Féin agus an SDLP teipthe go hiomlán freisin. Thit an Tionól de bharr an Achta seo agus rudaí eile. Dúirt Sinn Féin agus an SDLP nach rachaidh siad isteach sa Tionól go dtí go mbeadh an tAcht ann agus curtha i bhfeidhm. Níor shéan siad a gcuid airgid nó a dtuarastail i rith an ama sin. Chuaigh siad isteach sa Tionól ach fós níl siad in ann an tAcht a sheachadadh. Is drochrud é sin. Bhí siad sásta dul go Westminster chun brú a chur ar an Rialtas ansin Bille mar gheall ar ghinmhilleadh a bhrú ar an Tuaisceart ach fós níl siad sásta dul go Westminster chun Bille faoi Acht na Gaeilge a chur i bhfeidhm sa Tuaisceart. Taispeánann an tAcht na fadhbanna ollmhóra atá sa Tionól. Tá Tionól Stormont briste agus caithfidh go mbeidh reform ann go luath. Tá veto ag na haontachtaí i Stormont ar dhul chun cinn, fiú gur mionlach iad. Tá locht ar an Rialtas freisin. Shínigh an Rialtas agus Rialtas na Breataine an comhaontú sin agus tá dearmad déanta acu ar an dualgas atá orthu.

Aontaím leis an Teachta Ó Cuív agus an Teachta Bríd Smith faoi Raidió Rí-Rá, TG4 agus RTÉ. Is rudaí éasca agus úsáideacha iad seo. Ba cheart don Rialtas níos mó airgid a thabhairt do TG4. Ba cheart go mbeadh RTÉ ag díriú isteach níos mó ar an nGaeilge agus ba cheart go mbeadh ceadúnas FM ag Raidió Rí-Rá.

Deputy Aindrias Moynihan: Tá an-áthas orm páirt a ghlacadh sa díospóireacht seo, nó aon am atá díospóireacht ann ar chúrsaí Gaolainne ach go háirithe le linn Sheachtain na Gaeilge, agus an tAire Stáit, an Teachta Chambers, ag tabhairt an Bhille teanga nua chun cinn. Tréaslaím leis as sin a bhrú chun cinn. Is Bille tábhachtach é seo atá dírithe ar é a dhéanamh níos éasca do mhuintir na Gaolainne a ngnó a dhéanamh trí Ghaolainn agus chun Gaolainn a neartú sa státchóras. Is rud dearfach é sin. Gan dabht, tá Fianna Fáil ag cur cúrsaí Gaolainne chun cinn le fada an lá, idir oifig an Choimisinéara Teanga, Foras na Gaeilge, ardú stádas na teanga san Eoraip, an Bille seo agus an tAcht a bhí ann cheana féin.

Tá sé tábhachtach a aithint go bhfuil brú ar chúrsaí Gaolainne sa Ghaeltacht. Táim dearfach. Tá ról an-tábhachtach ag na hoifigigh phleanála teanga agus tá siad i mbun oibre anois le cúpla bliain, mar sin bhraitheá go mbeidh muid ag cloisteáil torthaí agus go mbeadh cúrsaí dearfach ansin gairid go leor.

Chuir Covid isteach go mór ar na coláistí Gaolainne, ar phobal na Gaeltachta a bhí ag brath orthu agus níos leithne ná sin. Tuigim go bhfuil an tAire ag plé cúrsaí leis na coláistí, go háirithe toisc go bhfuil baol arís nach mbeidh siad ann i mbliana. Bheadh sé fiorthábhachtach pobal na Gaeltachta lasmuigh de na coláistí, mar na siopaí, na bialanna, agus iad siúd eile a bhíonn ag brath ar na coláistí a bheith san áireamh má tá feabhsú á dhéanamh. Tá borradh ar chúrsaí Gaolainne ar fud na tíre le níos mó éilimh ar Ghaelscolaíocht agus ar sheirbhísí. Guím gach rath ar an gceiliúradh atá ar siúil arís i mbliana ar feadh Sheachtain na Gaeilge agus na grúpaí cosúil le Conradh na Gaeilge agus na comharchumainn éagsúla atá á n-eagrú. Bíonn siad ag gabháil dó seo ar fud na bliana agus tréaslaím go mór leo mar gheall air sin.

Leanann leis an dúshlán sna scoileanna múinteoirí a fháil. Ní bheidh athrú ann thar oíche ach teastaíonn uaim aird an Aire a tharraingt ar ábhar amháin faoi leith, sé sin, na mic léinn nó an chéad ghlúin eile múinteoirí Gaolainne. Bíonn siad ag dul go dtí an Ghaeltacht ar chúrsaí chun snas a chur a gcuid Gaolainne agus is maith an rud é sin. Gearrtar costas orthu ach i mbliana toisc Covid níl siad ag dul ann agus tá an costas céanna nó costas níos airde orthu. Faillí atá ansin ar na mic léinn sin agus cuireann sé blas searbh ar an gcéad ghlúin eile múinteoirí, go háirithe na mic léinn atá ag plé leis an gcúrsa i gColáiste Hibernia. Cé gur ábhar é seo don Aire Oideachais, iarraim ar an Aire Turasóireachta, Cultúir, Ealaíon, Gaeltachta, Spóirt agus Meán é seo a phlé léi, chun an fhaillí agus an éagóir seo a cheartú más féidir.

Mar fhocal scor, teastaíonn uaim aird a tharraingt ar an maoiniú breise atá ann d'Údarás na Gaeltachta agus an tslí go bhfuiltear ag dul chun cinn leis na moil dhigiteacha, ina measc Coláiste Íosagáin i mBaile Bhúirne.

Deputy Marc Ó Cathasaigh: Táim lánsásta an deis seo a ghlacadh chun labhairt ar son na Gaeilge agus muid ag tús Sheachtain na Gaeilge. Táim buíoch gurb é an Taoiseach a chur tús leis na ráitis seo inniu agus gur labhair an tAire sinsearach agus an tAire Stáit ar an ábhar seo freisin, rud a léiríonn cé chomh tiomanta is atá an Rialtas seo i leith na teanga. Cé go bhfuil sé oiriúnach dúinn an plé agus an díospóireacht seo a bheith againn chun an fhéile a mharcáil agus a cheiliúradh, tá baol ann go bhfuilimid ag caint linn féin, go ligtear do na Gaeilgeoirí cead na coise a bheith againn ar feadh uair nó dhó istigh sa Dáil agus beimid breá sásta ina dhiaidh sin. Ach ní sin mar a bhíonn sé istigh anseo de ghnáth.

3 o'clock

Dá gcuirfí ceist ar Aire i nGaeilge, an mbeadh muinín ann go bhfaighfí freagra air sin i nGaeilge nó i mBéarla? An bhfuil sé de nós againn, mar atá sé i bParlaimint na hEorpa, na cluasáin a chur orainn agus éisteacht leis an aistriúchán comhuaineach? De ghnáth, déanann muid an damhsa ait sin - athrá agus aistriú; rince beag bhéalghrá - chun ár bpointe a chur trasna. An bhfaighfí clúdach sna meáin ar an méid a dúradh? Thug an tAire, an Teachta Martin, a céad óráid sa Tríocha-tríú Dáil, ag cur an Teachta Eamon Ryan chun cinn mar Thaoiseach, trí Ghaeilge. An raibh ábhar na hóráide sin tuairiscithe lasmuigh de na meáin Ghaeilge? Ní raibh.

Mura bhfuil muid sásta labhairt eadrainn féin ó am go chéile, céard is fiú dúinn a chur os ár gcomhair amach feabhas a chur ar an scéal? Ba chóir dúinn tabhairt faoin méid oibre atá fós le déanamh againn ar an Acht teanga. Tá an obair sin ag leanúint ar aghaidh ar Chéim an Choiste cé go bhfuil sé mall go leor faoi láthair. Caithfidimid normalú a dhéanamh ar úsáid na seirbhíse aistriúcháin chomhuainigh agus é a chur ar fáil dá leithéid le hOireachtas TV ionas go mbeimid in ann ár gcuid gnó a dhéanamh i gceart istigh anseo go dátheangach.

Tá deis iontach againn mar Ghaeil sna táscairí folláine, nó na well-being measures, atá á socrú ag an Rialtas faoi láthair lena ndéantar measúnú nua, níos leithne agus níos cruinne ar ár ngeilleagar agus ár sochaí go ginearálta ná mar a dhéanann GDP amháin. Níl creat ná cruth an córas táscaire atá á dhearadh ag an Roinn Airgeadais feicthe agam go dtí seo. Molann an OECD go mbeadh 11 innéacs nó príomhghné á measúnú.

Tá eiseamláir shuimiúil atá oiriúnach dúinn anseo le feiceáil sa chóras atá tar éis a bheith curtha i bhfeidhm sa Nua-Shéalainn bunaithe ar an gcreat OECD. Is é cuid den 12ú hinnéacs, ar a dtugtar cultural identity nó féiniúlacht chultúrtha air, ná measúnú ar líon na ndaoine ar féidir leo Te Reo Maori a labhairt. Cén fáth nach mbeadh a leithéid againn anseo? Innéacs a dhéanadh tagairt don chaoi a bhfuil cúrsaí i gceantair Ghaeltachta, líon na ndaoine a bhfuil iniúlacht acu i leith na Gaeilge agus a dhéanadh ceiliúradh ar láidreacht ár gcluichí Gaelacha, ár gceol traidisiúnta nó ár gcuid litríochta. B'fhéidir go mbeadh an Ghaeilge agus luach na Gaeilge á phlé againn mar chuid den fhráma sin go rialta agus go forleathan sa Dáil, seachas mar chuid de Sheachtain na Gaeilge amháin.

Deputy Dara Calleary: Gabhaim mo bhuíochas leis an Aire, an Teachta Martin, agus leis an Aire Stáit, an Teachta Chambers, ní hamháin as a bheith ann le haghaidh na díospóireachta ach as an bhfuinneamh chomh maith atá tugtha acu go dtí an Roinn agus na hoifigí atá acu.

Mar a deirtear gach Nollaig, agus táim cosúil leis an Teachta Ó Cathasaigh faoi seo, tá an ráiteas ann nach amháin don Nollaig é an madra. Ní hamháin do Sheachtain na Gaeilge is ea an Ghaeilge agus cúrsaí Gaeilge. Tar éis bliain Covid-19, táim ag ceapadh gur le haghaidh seachtain na Gaeilge iad cúrsaí Gaeilge mar gheall ar an moill a bhí ann le haghaidh fógraíochta dul amach i nGaeilge faoi chúrsaí Covid-19. Ba shampla é sin den saghas moille atá ann faoi na meáin chumarsáide agus á rá le daoine go bhfuil an Ghaeilge ann.

Cuirim fáilte roimh an mBille teanga, roimh an Aire Stáit, an Teachta Chambers, ach go háirithe, agus roimh Cathaoirleach an choiste, an Teachta Ó Snodaigh, mar gheall ar an obair atá á cur isteach acu sa Bhille. Tá sé soiléir go bhfuil suim ag an Aire Stáit leasuithe a dhéanamh le haghaidh Chéim na Tuarascála atá le teacht chugainn. Tá an t-uafás oibre á dhéanamh ar an mBille sin mar gheall ar an gcoiste, an roghchoiste ach go háirithe. Táimid ann chun athrú mór a dhéanamh agus an t-athrú is fearr a dhéanamh ar chúrsaí na Gaeilge. Tá seans agus deis againn agus caithfidimid iad a thapú. Caithfidimid dul ar aghaidh leis an bhfuinneamh sin atá á dul isteach sa Bhille agus é a chur le cúrsaí eile.

Aontaím leis an Teachta Moynihan faoi na coláistí samhraidh. Táimid ag teacht chuig an chéad samhradh eile nach mbeidh siad in ann dul le chéile sa stíl ina raibh siad in ann. Tá sé tábhachtach go bhfuil an cuidiú ann chun iad a choimeád le haghaidh an chéad samhradh eile. Tá súil agam go mbeidh muid in ann é a chur le chéile arís.

Cuirim fáilte roimh an obair atá á déanamh ag Údarás na Gaeltachta agus roimh an mbuiséad bhreise atá tar éis dul go dtí an t-údarás. Is é seo an chéad am go bhfuil buiséad chaipitil aige. Bhí sé soiléir ó na deacrachtaí a bhí ag Ipsos MRBI comhlachtaí nua a bhunú i mBéal an Mhuirthead. Cuirim fáilte roimh an mbunú sin mar sin féin. Caithfidh muid airgead breise agus cuidiú breise a thabhairt go dtí an t-údarás, áfach. Tá sé in am le haghaidh toghchán díreach go bord an údaráis. Bheadh sé i bhfad níos láidre dá mbeadh toghchán díreach ann agus dá mbeadh daoine in ann a rogha féin a dhéanamh ar cé gur mhaith leo seirbhís a thabhairt ar bhord an údaráis. Aontaím go mór leis sin.

Tá an Ghaeltacht faoi bhrú mhór mar gheall ar an easpa tithíochta nua ann. Tá sé tábhachtach do na ceantair Ghaeltachta go ndéanfadh muid iarracht iad a choimeád le haghaidh na ndaoine a bhfuil Gaeilge acu. Mura ndéanann muid é sin, beimid ag déanamh na Gaeltachtaí a lagú. Aontaím go gcaithfidh muid níos mó iarrachta a dhéanamh ar son comhairlí Gaeilge sna cathracha agus sna bailte móra, ach caithfidh muid iarracht a dhéanamh an méid atá againn faoi láthair a choimeád chomh maith. Tá an t-uafás oibre le déanamh ach caithfidh é a dhéanamh.

Cuirim fáilte roimh obair an Chathaoirligh chun an Ghaeilge a spreagadh sa Teach. Caithfidh gach duine an Ghaeilge a úsáid gach seachtain sa bhliain, na daoine atá páirteach sa díospóireacht seo ach go háirithe, agus ní hamháin le linn Sheachtain na Gaeilge.

Deputy Carol Nolan: Tá áthas orm an deis a fháil contribution a dhéanamh sa díospóireacht inniu. Is cuid lárnach agus shaibhir í an teanga Ghaelach den chultúr Gaelach, mar is eol dúinn. Tá TG4 agus na cainéil cosúil leo ag déanamh sároibre chun an Ghaeilge a chur chun cinn agus an teanga a chosaint. Tá níos mó maoinithe ag teastáil, áfach, do TG4 chun leanúint leis an sárobair.

Tá sé mar phlean ag an Roinn Oideachais 42 Ghaelscoil nua a bhunú lasmuigh den Ghaeltacht idir 2019 and 2022 mar chuid den straitéis 20 bliain don Ghaeilge. Beidh béim curtha ar Ghaelscoileanna, Ghaelcholáistí agus aonaid lán-Ghaeilge. Cuirim fáilte roimhe sin. Tá fadhb mhór ann, áfach. Is í an fhadhb ná easpa tacaíochta do na Gaelscoileanna ar fud an Stáit. Tá Gaelscoil iontach i mo dháilcheantar féin darbh ainm Gaelscoil na Laochra i mBiorra, i gContae Uíbh Fhailí. Tá fadhb mhór ag dul ar aghaidh ar feadh na mblianta agus níl fuascailt ón fhadhb. Is í an fhadhb ná go raibh an Ghaelscoil chun bogadh go dtí suíomh agus foirgnimh bhuan atá faoi smacht HSE. Níl siad in ann é a dhéanamh ó rinneadh an cinneadh i 2015 an bogadh a dhéanamh toisc fadhbanna agus baic.

Iarraim ar an Aire, ar an Aire Oideachais agus ar an Rialtas rud éigin a dhéanamh faoi seo. Caithfidh an HSE agus an Roinn Oideachais fuascailt ón fhadhb seo a chur ar bun chomh tapaigh agus is féidir leo. Tá an fhadhb seo ann ó 2015, tá sé ag cur isteach ar na daltaí, tá na tuismitheoirí buartha, agus níl an scoil in ann forbairt i gceart toisc go bhfuil an foirgneamh ina bhfuil an scoil lonnaithe ró-bheag. Ba chóir go mbeadh an scoil san fhoirgneamh buan ar Wilmer Road i mBiorra. Bhí an fhadhb chéanna ag an iar-Aire Oideachais sa Rialtas roimh an gceann seo ach fós níl aon rud déanta. Táim ag rá leis an Rialtas, agus ag iarraidh ar lucht an Rialtais, rud éigin a dhéanamh don scoil seo mar tá sé uafásach go bhfuil an fhadhb ag leanúint ar aghaidh. Tá an scoil ag feitheamh agus ag fanacht agus tá an fhadhb seo ag cruthú fadhbanna eile. Tá súil agam go mbeidh fuascailt ar an bhfadhb sin.

Mar is eol dúinn go léir, níl daltaí in ann freastal ar an nGhaeltacht an bhliain seo toisc go bhfuil an phaindéim ann ach tá fadhbanna móra ann maidir leis na costais a bhaineann le cúrsaí Gaeilge ar líne a dhéanamh. Rinne dalta ó Hibernia College teagmháil liom cúpla lá ó shin. Dar leis an dalta seo, cosnaíonn sé €650 cúrsa coicise a dhéanamh. Caithfidh na daltaí seo, mar is eol dúinn, cúrsa ceithre seachtaine a dhéanamh sa Ghaeltacht. Is é an costas iomlán ná €1,300. Caithfidh an Rialtas seo rud éigin a dhéanamh mar ní luíonn sé le haon chiall. Cosnaíonn an cúrsa sa Ghaeltacht €750 ar feadh coicise ach, le cúrsa ar líne, nuair atá na daltaí á dhéanamh ina dtithe féin, cosnaíonn sé €650 ar feadh coicise. Tá fadhb mhór ann. Caithfidh an tAire agus an Rialtas athbhreithniú a dhéanamh ar an bhfadhb seo mar níl sé ceart ná cóir. Tá sé ag cur isteach go mór ar dhaltaí Hibernia College agus iad á gcur faoi mhíbhuntáiste an-mhór.

Baineann an tríú rud atá le rá agam leis an nGaeilge sa Sé Chontae. Faoi Comhaontú Aoine

3 March 2021

an Chéasta tá sé leagtha amach go bhfuil cearta ag Gaeilgeoirí na Sé Chontae. Caithfidh Acht na Gaeilge a bheith curtha i bhfeidhm gan mhoill ann.

Deputy Mattie McGrath: Déanfaidh mé mo dhícheall an chuid Ghaeilge bhriste atá agam a úsáid. Bhí mo sheanathair i gcónaí i gCaisleán Nua agus ní raibh aon Bhéarla aige. Fuair sé bás sna 1950idí. Bhí breac-Ghaeltacht sa Chaisleán Nua ag an am sin. Ba mhaith liom comhghairdeas a dhéanamh leis na daoine a dhéanann sár-obair chun an Ghaeilge a chur chun cinn - daoine ar nós Labhrás Ó Murchú agus a bhean chéile, Úna, i gComhaltas Ceoltóirí Éireann agus daoine eile i nGlór na nGael agus Conradh na Gaeilge, srl.

Tá Gaelscoileanna sa Chaisleán Nua, i gCluain Meala, i gCarraig na Siúire, in Aonach agus i mBaile Thiobraid Árann. Déanann siad obair stairiúil iontu. Tá naíonra sa Chaisleán Nua agus déanann Helen Nic Craith obair stairiúil ansin mar aon leis na daoine eile atá ag obair ann.

I honestly believe that we have to start with the young people. Mol an óige agus tiocfaidh sí - one has to see the way that they learn Irish. Tá naíonra freisin i gCathair Dún Iascaigh faoi stiúir bhean darb ainm Caitlín Ní Loinsigh. Tá a lán daoine ó ar fud an domhain ansin. There are about 13 different nationalities there. I was amazed one day ar an sráid i gCathair Dún Iascaigh where I saw them playing and singing as Gaeilge. These children, na daoine sin, learn Irish more easily than they learn English or other languages. These were people from all over the world, from different continents atá ina gcónaí i gCathair Dún Iascaigh. Tá súil agam go dtugann na hAirí atá anseo an-chabhair do na grúpaí mar sin chun an Ghaeilge agus na daoine a úsáideann í a chur chun cinn, go háirithe na daoine óga. Tagraím don scoil rince freisin. Bhí Coláiste Cois Siúire ann i gCaisleán Nua. It is much easier for people an Ghaeilge a fhoghlaim trí spórt agus rince.

Deputy Catherine Connolly: Fáiltím roimh an deis páirt a ghlacadh sna ráitis seo. Ní díospóireacht, faraor, atá i gceist leo ach ráitis arís. Tá sé bliana caite agam anois sa Dáil ag éisteacht le ráitis ó thaobh na Gaeilge de. Ní mór dom a rá go gcuireann sé beagáinín díomá orm go bhfuilimid fós ag caint laistigh de fhráma ráiteas seachas an Ghaeilge a bheith mar chuid lárnach den Dáil agus dá próiseas.

Nuair a toghadh mé mar Theachta Dála breis is sé bliana ó shin, sa bhliain 2016, bhí an agóid is mó a bhfaca mé riamh, Dearg le Fearg, ar na sráideanna i mBaile Átha Cliath. Chuir na sluaite in iúl dúinn gurbh í an Ghaeilge an teanga dhúchais a bhí acu agus gur streachailt leanúnach a bhí ann dóibh seirbhísí a fháil trí Ghaeilge. Tuairim is sé bliana níos déanaí, táimid fós anseo ag caint agus gan tuilleadh seirbhísí ar fáil. A mhálairt atá i gceist, i ndáiríre. Tá easpa seirbhísí sna Gaeltachtaí uilig.

Tuigim go bhfuil dea-thoil ag an Aire agus an Aire Stáit atá anseo ó thaobh na Gaeilge de. Is dócha go bhfuil easpa aitheantais i gceist maidir le cé chomh deacair is atá sé do mhuintir na Gaeilge ar an talamh seirbhísí a fháil agus maidir leis an ngéarchéim atá ann. Tá neart tagairtí déanta ag an Aire agus an Aire Stáit inniu don chóras san Eoraip agus don neart deiseanna agus fostaíochta atá i gceist ann agus, gan blaiseadh den íoróin, tá sé sin ráite go minic ag an mbeirt acu agus ag an Taoiseach freisin. Is íorónta an scéal é nach bhfuil siad ag caint faoi dheiseanna anseo, ach a mhálairt arís, tá siad ag caint faoi na fadhbanna. Is féidir linn daoine le Gaeilge a bhfuil inniúlacht acu sa Ghaeilge a sheoladh chuig an Eoraip ach nílimid in ann iad a fháil chun folúntais a líonadh anseo sna státseirbhísí. Tá sé curtha in iúl go soiléir ag an Rialtas go bhfuil fadhbanna ó thaobh fostaíochta de mar níl na daoine ann, ach tá siad ann chun dul go dtí an Eoraip. Is íorónta an scéal é sin.

Ba mhaith liom díriú isteach ar chúpla rud, más féidir liom, laistigh den am srianta atá agam. Tá maíomh á dhéanamh ag an Rialtas ó thaobh Bille na dTeangacha Oifigiúla (Leasú), 2019 ach tá sé tábhachtach an cúlra agus an stair a leagan síos anseo. In 2003 ritheadh Acht na dTeangacha Oifigiúla. Acht réabhlóideach a bhí ann don am sin ach le himeacht na mblianta bhí sé soiléir go raibh bearnaí agus laigí i gceist. In 2015, foilsíodh ceannteidil. Ní raibh siad cuí do Bhille nua ná don fheidhm agus, buíochas le Dia, caitheadh i dtraipisí iad. Ansin, in 2017 foilsíodh na ceannteidil nua. Bhí siad láidir go leor agus cuireadh iad os comhair an Choiste Gaeilge, na Gaeltachta agus na nOileán ag an am agus ghlacamar go fonnmar leis an obair a bhí i gceist leo. Thógamar ar an obair a bhí déanta ag an gcomhchoiste go dtí sin, tar éis sraith cruinnithe ar fud na tíre go dtí gach Gaeltacht, beagnach. D'aithníomar ón tús gur chéim chun tosaigh a bhí ann i bhfoilsíú na ndrúacht-cheannteidil ach ón tús bhíomar buartha gur chur chuige iomlán fadtéarmach a bhí i gceist agus ní raibh aitheantas ar bith go raibh géarchéim ann. D'fhoilsigh an comhchoiste an tuarascáil i mBealtaine 2018, beagnach trí bliana ó shin. Chuireamar in iúl arís is arís eile nach rabhamar ró-radacach. Bhí daoine míshásta linn nach rabhamar radacach go leor, ach bhí 20 moladh i gceist sa tuarascáil sin. Nuair a foilsíodh an Bille féin, rinneadh neamhaird go huile is go hiomlán ar na moltaí sin ó thaobh sprioc-ama agus cuspóirí a bhaint amach laistigh de thréimhse áirithe.

Ó shin tá ciall cheannaithe ag an Rialtas, go teoiriciúil, agus tá leasuithe le cur ag an Rialtas leis an mBille seo, ach ní raibh siad sin le feiceáil sa Bhille. Táimid i mbun oibre chuile sheachtain. Deir iriseoirí éagsúla gur obair leadránach í. Ní dóigh liom gurb é sin an focal ceart. Is obair thábhachtach atá ar siúl ag an gcoiste faoi stiúir an Teachta Ó Snodaigh. Tá gá le Bille láidir a chuireann béim ar sheirbhísí sna Gaeltachtaí trí Ghaeilge mar cheart, a thugann cumhachtaí breise don Choimisinéir Teanga, agus a chuireann deireadh leis na scéimeanna teanga mar tá teipthe orthu go léir, agus caighdeán teanga a chur isteach ina n-ionad. Is é an rud is tábhachtaí ná go bhfuil an t-aitheantas ann go bhfuil gá é a dhéanamh go sciobtha. Chomh maith leis sin, ní hé an Bille nó reachtaíocht amháin atá ag teastáil uainn. Chonaiceamar é sin ó na ceannairí, ón Taoiseach agus ón Tánaiste.

Bhí sé sin suntasach. In am na géarchéime, chuaigh siad ar ais go dtí an Ghaeilge chun muinín agus dóchas a thabhairt do mhuintir na tíre agus baineadh úsáid as na frásaí ar nós: “Ní neart go cur le chéile”, “Ar scáth a chéile a mhaireann na daoine”, “Ní mór dúinn seasamh gualainn ar ghualainn” srl. Bhí sé sin thar a bheith suimiúil dom mar in am an ghátar, chuaigh na ceannairí ar ais go dtí an Ghaeilge. Bheadh sé iontach dá mba rud é go raibh muid in ann a rá gur céim amháin atá anseo agus an chéad chéim eile atá ann ná dul ar aghaidh agus breathnú ar an nGaeilge mar chuid den réiteach ar na fadhbanna atá againne. Tá na fadhbanna tithíochta san áireamh ansin mar ní mór dúinn breathnú ar fhorbairt réigiúnach atá inbhuanaithe agus tagraím do na fadhbanna maidir le hathrú aeráide freisin.

Sa chomhthéacs seo, ba mhaith liom tagairt a dhéanamh do leabhar atá thar a bheith suimiúil, *An Ghaeilge agus an Éiceolaíocht*. Tá sé i mBéarla agus i nGaeilge. Ba mhaith liom é a léamh ach níl an t-am agam. Cruthaíonn an leabhar gurb í an Ghaeilge cuid den réiteach, seachas cuid den fhadhb. Déanann an t-údar tagairt do dhá réabhlóid:

Stiúrfadh an dá réabhlóid seo, réabhlóid an inbhánaithe agus réabhlóid an chónaithe, aitheantas ceart don teanga dhúchais, ach ní mar rud dúnta, seasc, seachantach ach mar eochar na fuascailte, doras an feasa agus gléas na fairsinge.

Ní mór do bhaill an Rialtais an leabhar a léamh, smaoiniamh ar na coincheapa sin, breathnú ar an mBille arís agus é a dhéanamh cuí don fheidhm atá ag teastáil sa 21ú aois.

Teachtaireacht ón Seanad - Message from Seanad

An Ceann Comhairle: Seanad Éireann has passed the Health (Amendment) Bill 2021, without amendment.

Teachtaireachta ó Roghchoiste - Message from Select Committee

An Ceann Comhairle: The Select Committee on Justice has completed its consideration of the Criminal Procedure Bill 2021 and has made no amendments thereto.

Estimates for Public Services 2021: Message from Select Committee

An Ceann Comhairle: The Select Committee on Finance, Public Expenditure and Reform, and Taoiseach has completed its consideration of the following Revised Estimates for public services for the service of the year ending on 31 December 2021: Vote 11; Vote 12; Vote 14; Vote 15; Vote 17; Vote 18; Vote 19; Vote 39; and Vote 43.

Sitting suspended at 3.23 p.m. and resumed at 3.40 p.m.

Reopening Schools and Leaving Certificate Examinations: Statements

Minister for Education (Deputy Norma Foley): I am happy to be here to continue the discussions which some of the Deputies in the Chamber today and I had at the Joint Committee on Education, Further and Higher Education, Research, Innovation and Science yesterday. I will share my time with the Minister of State, Deputy Madigan.

The House will be aware of the significant announcements and developments in recent weeks about students returning to in-person learning and the arrangements for the State examinations in 2021. When I was last in this House, we were working intensively with education partners on both of these important objectives. I am happy that this work has ensured that we can move forward in the interests of students and school communities.

Earlier this week, we saw the return of approximately 320,000 students to their classrooms. Some 60,000 are the leaving certificate class of 2021 and approximately 260,000 are in the first four years of primary school. This was a positive day for many students, their families and school staff, and one which has been much anticipated.

Monday also saw special schools return to full in-class provision having operated on the

basis of 50% attendance since 11 February. Special classes at primary and post-primary level have been operating at full capacity since 22 February. In total, this has seen the return of more than 18,000 children with special educational needs to the classroom.

In line with the published phases of the return to in-class, in-person teaching over the next weeks, we hope to see even more students return to schools, including 260,000 primary school students in the more senior classes returning on 15 March together with fifth year students at post-primary level. Subject to continued progress in maintaining reduced community transmission levels, the remaining post-primary students return on 12 April following the traditional Easter break.

The phased approach which has been building on the earlier phases when special schools and special classes reopened has been possible with the progress made across communities in bringing the community transmission levels of Covid-19 down. Like many Deputies, I was encouraged to see the Covid statistics being reported last night by the Department of Health, showing real and strong progress in the right direction. We need to maintain our efforts to contain the virus and I welcome the deputy chief medical officer's advice to school communities and more generally that we must stay vigilant so that we can get our students back to full in-school provision. Schools are planning for the coming phases and looking forward to welcoming all of their students back to their classrooms. We all have a duty and burden of responsibility to ensure that that will happen.

I acknowledge that a phased reopening is challenging for many people, with children of different age groups in the same families returning at different times. The purpose of this cautious phased return is to continue to limit the mobility of the population and curb the spread of the virus. I ask all parents to review the symptoms of Covid-19 to ensure that children with symptoms do not attend school and that all children know and understand the procedures in place in school. This has been supported by a recent public health campaign. Please continue to abide by all social distancing regulations and stay at home apart from essential journeys. Please help schools by not congregating at the school gates. We all understand how essential school reopening is and we need to give it the best possible chance to get all students back as quickly as possible.

We know that the Covid-19 pandemic has been challenging for children and adults alike and for this reason, the National Education Psychological Service, NEPS, has developed well-being webinars and toolkits for school staff. These contain information, guidance, tips and advice for schools on how to best support the well-being of all children and young people, including those with special educational needs, following this current period of Covid-19 school closures. NEPS has also produced and recently revised a targeted well-being resource, *Supporting the Wellbeing of Students with Special Educational Needs Returning to School*. NEPS psychologists have developed advice and guidance documents for parents and students to support the return to school, including advice on transition, coping and relaxation strategies, and managing stress and anxiety. Other resources for schools include guidance and advice for teachers to support students in the areas of behavioural regulation, managing stress and anxiety, as well as supporting teacher well-being and self-care. At local level, NEPS psychologists will continue to work with their assigned schools to support them to meet the needs of children and young people with a particular focus on those with the highest level of need as they settle back after this period of school closure.

Before turning to the leaving certificate, I will address some important points about the

3 March 2021

reopening of our schools to avoid any confusion. The Department of Education has confirmed with public health services that the enhanced, augmented public health schools teams will be available to fully support schools that are opening in this interim phase. Full contact tracing and bulk fast-track testing in the school setting will resume immediately for schools as they reopen. Principals in a school where there has been a positive Covid-19 case will continue to have access to a dedicated phone line seven days a week. Close contact testing has resumed in the community. Close contacts will now be tested at day zero and again at day ten. If the second test results in no detection of the virus, then staff or students may return to school. Detailed data about transmission of Covid-19 within school settings will continue to be published and made available to my Department and stakeholders during this phase.

The current public health advice is that serial antigen or PCR testing is not currently recommended as a public health measure to keep schools safe. This position is being kept under review by the HSE and an expert group is in place examining the use of antigen tests in schools and other workplace settings. I will continue to be guided by the advice of the public health authorities about all risk mitigation measures being implemented in the education sector.

Revised Health Protection Surveillance Centre, HPSC, guidelines for SNAs published on 7 January 2021 recommend surgical grade masks for all SNAs. Schools must provide medical grade masks to all SNAs and teachers in special schools and special classes and those staff who, by necessity, need to be in close and continued proximity with pupils with intimate care needs, including school bus escorts. Schools may access the current PPE framework to procure the necessary PPE supplies. Funding is in place to support implementation of all infection prevention and control, IPC, measures, including all required PPE. There has been no reduction in that funding.

A number of temporary measures have been implemented to support the phased reopening of schools, including putting in place temporary flexible accommodations for high-risk staff to work remotely or carry out duties where they are not in close contact or providing personal care. Pregnant teachers and SNAs were facilitated to work from home as part of these temporary arrangements while advice for pregnant education sector staff is developed by occupational and public health doctors.

This week has also seen the return of the leaving certificate year students to their classrooms. They return with the clarity and choice the recent Government decision on the approach to be taken to their leaving certificate has provided. The work undertaken by the members of the advisory group on the State examinations in the lead-up to the Government decision was very beneficial in ensuring all voices could be heard and could have an input into the deliberations. Leaving certificate 2021 students are being offered a choice. They can sit the leaving certificate examination, receive grades accredited by the State Examinations Commission, SEC, to be known as SEC accredited grades, or both. Students can make this choice subject by subject. The candidate self-service portal will open next Wednesday, 10 March at 12 noon and will remain open until Tuesday 16 March at 6 p.m. Students will be asked to register on the candidate self-service portal and create their own account, confirm their subject entries and level and indicate whether they are taking the examination, opting for accredited grades, or both.

Providing for both accredited grades and conventional examinations is essential to ensuring a fair system, having regard to the extraordinary circumstances of the pandemic and the loss of learning that has occurred for this group of students. The primary concern is to give students a choice and ensure they have a way to progress to further or higher education or on to work,

recognising the particular circumstances of this year's leaving certificate students. The work in ensuring students can choose to sit an examination or avail of an accredited grade continues intensively within my Department and the SEC and will involve continued engagement with the education partners.

The House will be aware that A Guide to State Examinations and Accredited Grades for Leaving Certificate 2021 was issued by my Department last week. It provides detailed information for students, their families and schools as to how the examination and accredited grades strands will progress. Several members of the Oireachtas Joint Committee on Education, Further and Higher Education, Research, Innovation and Science referenced specific elements of the guide at yesterday's meeting. Significant further information and guidance will be issued to students and schools over the coming weeks.

There are differences to the arrangements in 2021 when compared with last year. First, a full suite of examinations operated by the SEC will be run, starting with the oral and practical components in the coming weeks, subject to prevailing public health advice. The examinations will take place in line with their traditional June timetable and that timetable has been published. The accredited grades system this year will ultimately be completed by the SEC, with my Department carrying out the preliminary stages of the work pending necessary legislative amendments. I intend to bring proposals for relevant legislative amendments to Cabinet shortly and to seek to have the relevant provisions drafted as a priority. Those provisions relate primarily to providing the necessary legal powers to the SEC, providing indemnity to teachers and schools and prohibiting the canvassing of teachers. I will be seeking the assistance of this House, the Seanad and the aforementioned Oireachtas committee in ensuring the relevant Bill can progress through the required legislative stages as expeditiously as possible.

Across both Houses, I am sure we are united in our desire to see our leaving certificate class of 2021 progress to the next stages of their lives in as normal a fashion as possible, acknowledging the challenges they and the education system as a whole have faced and continue to face in the midst of a pandemic. I acknowledge the work undertaken across schools communities in recent weeks, particularly in the lead-up to yesterday, to ensure so many students are now back in their classrooms with their teachers, special needs assistants, SNAs, and support staff. I am looking forward to seeing all students back in their classrooms over the coming weeks. I now invite the Minister of State, Deputy Madigan, to address the House.

Minister of State at the Department of Education (Deputy Josepha Madigan): Táim buíoch as ucht an deis labhairt faoi chúrsaí oideachais speisialta. Táim ag súil go mór le ceisteanna na mBall.

We are one year on from the arrival of Covid-19 in Ireland. The past 12 months have been unexpected, challenging and unprecedented for all parts of our society. I do not have to tell anyone that. We see it every day and we hear the stories from our communities. Everyone is making sacrifices for the collective good of society and the protection of public health. This is absolutely the right thing to do but that does not make it any easier.

The restrictions of the past year have impacted differently on different groups in society, but those who are more vulnerable or rely on dedicated services have been especially affected. This group includes students with additional needs in our schools. The impact of school closures has been severe on students who struggle to engage in distance learning. That reality is irrefutable. Young people miss out on vital learning opportunities and families fear regression and the loss

3 March 2021

of key skills. As Minister of State with responsibility for special education, but also as a parent and a public representative, I have heard these stories and I have taken them to heart. No one knows better than the young people and their families the impact that recent weeks have had. No one wants to see regression occur and I am in awe of the many parents and advocacy groups who campaign day and night to raise awareness of these issues and who seek to vindicate the rights of these young people. The Government must also seek to vindicate their rights and that is what we strive to do. Building a society with equality of opportunity for all does not simply mean that everyone should have the same supports. It also means those with particular needs are given additional, dedicated supports. This is how the human dignity and potential of each individual is respected and empowered.

Last summer we ensured all schools were given the necessary supports for a full reopening of our education system in September. We all saw the happy faces of our young people as they returned to school after many weeks of distance learning. Over recent weeks we have seen these happy young faces again as a phased return to school has begun. Nevertheless, not all students are back at school yet. Policy in this area is always based, first and foremost, on public health advice and it will continue to be so. However, the fact is students are best off in school. While remote learning supports may be necessary, no plan B is ever as effective as in-person, in-school education, and this is particularly the case for students with additional needs. I remain determined to ensure all of these students can return to the classroom as soon as possible.

From the start, I was determined that special education would be prioritised in terms of supports and a return to school. The arguments have been well made at this stage: the impact of closure is greatest on those who cannot engage in remote learning; special education remained open in many other European countries; and routine and in-person support is crucial for students with the greatest level of need. The Government's position that special education must be a priority was set out clearly at the start of January. The Minister for Education and I have restated this on numerous occasions, as have other Ministers. Let me be clear that this remains the case. This is the basis upon which the Department of Education has engaged with all stakeholders on the reopening of schools. We have worked to find solutions that are in line with health advice and to assuage concerns. It may have taken longer than we would have wished but I know everyone welcomed the reopening of special schools on 11 February, initially on a 50% basis but now at 100% since Monday 1 March. In addition, our special classes reopened at both primary and post-primary level from 22 February. As always, I am grateful to all our teachers, SNAs, principals and school staff for their work and dedication in making this happen.

The progress made to date is important but we know there is more work to be done.

4 o'clock

While health advice has stipulated the current phased and cautious reopening of mainstream education, many students with special educational needs in mainstream education are not yet back in the classroom. We must continue to work and engage in line with health advice to make this happen. I remain committed to a full return to school for students with special educational needs, as I have from the beginning. This process is not yet complete. It is essential that as a society we continue to make progress in curbing the spread of the disease to allow all our children to return to school as quickly as possible.

I, the Minister and all in Government and our officials know that the return to classrooms for students with additional needs and their families is much more than just a return to learning.

It is a return to structure, routine and support. Families know what is best for their children and their concerns must be at the forefront. Some families and school staff still have concerns about the return. All the decisions made by Government over the past year have been about meeting the twin aims of protecting public health and delivering essential services such as education in the most appropriate way for all students. In politics, we may not always agree but I know that everyone here is united in wanting to see our country emerge from Covid-19 restrictions successfully and as soon as possible.

In recognising that pupils with additional needs can find it harder to engage in remote learning, the Department has also put in place a supplementary support scheme to provide for some home-based one-to-one support for such pupils in advance of a full return to school. Such dedicated provision recognises that in-person learning is the best approach for students with complex needs. The supplementary programme for eligible pupils who are in third to sixth classes and post-primary school will now be extended by a further two weeks, which is an additional ten hours.

As part of an ongoing commitment to ensure dedicated provision for students with complex needs, the Department is engaging with stakeholders so that the supplementary programme can also be offered in schools to increase take-up. This dedicated provision for students with SEN in mainstream education is in line with our commitments as a Government since the start of the year in the form of dedicated support for those with the greatest needs.

In addition, schools are asked to ensure that special education teachers give particular focus and support to the engagement of those pupils with SEN who are in third to sixth classes and post-primary school. This will necessitate further collaboration between special education teachers and class teachers to establish current priority learning needs among those pupils. Schools know best how to manage their staff resources and we must trust and support them in ensuring that all students are fully supported.

I would like to restate my determination to provide an enhanced summer programme for children with special educational needs this summer modelled on the programme that was provided last year. An enhanced programme this year will provide a strong foundation to support students with additional needs following many weeks of school closures. It will also allow schools and staff to identify and address educational regression in students to ensure additional supports can be made available for these students and their families.

To conclude and not wind down the clock, my commitment to special education has been clear since my appointment as Minister of State with special responsibility in this area and I will continue to support my colleague the Minister in this endeavour.

Deputy Donnchadh Ó Laoghaire: There is no question that the best place to learn is in class in school. We have all done our best in recent weeks and during the last year with the home school hub, Seesaw, Jigsaw, Joe Wicks videos and all the rest. There is no substitute, however, for in-school learning. We in Sinn Féin are glad that the phased return to school is under way. In no small way, that is due to the hard work in very challenging circumstances of the entire school community, including teachers, special needs assistants, SNAs, school caretakers, receptionists, bus escorts and indeed the students and parents. From the start of the year, Sinn Féin has advocated for a phased return to school, with children's special educational needs as the highest priority and that is what transpired in the end. That process still has some way to go, but we cannot just state that the job has been done when all children have returned to school.

3 March 2021

We must ensure that the reopening is safe and sustainable and allows us to keep schools open. It is no good if schools close again at some stage later in the year and, equally, it is no good if schools are not safe and people are put at risk. That aspect is as challenging, if not more challenging, than getting schools open in the first place.

I spoke to many teachers and school staff who have returned to school classrooms this week and in recent weeks. They are happy to be back, but they are rightly asking what changes are in place and what is different. The Covid-19 situation is very different now compared with before Christmas, when those teachers and school staff were last in schools. That is especially the case given the many new variants of the virus and the implications associated with those variants which have been found in the State. Anecdotally, staff are concerned that there does not seem to have been a great deal of change within their schools to take account of this new situation. Schools are calling out for guidance on ventilation, transport and serial testing for school staff. We must crack those issues urgently. We must also crack classroom sizes. It is incredible that we have not taken the chance during this pandemic situation to finally tackle this issue. If we are serious about tackling regression at primary and second levels and deal with this situation where children are losing out as a result, then we need smaller classes and additional teacher resources, including extra teachers for team teaching.

There is no doubt that the cohort which suffered most from these closures of schools was that made up of children with special educational needs. Those children have missed out greatly. From speaking to families, it is evident that this supplementary programme has serious issues. Families cannot find tutors to facilitate the scheme. The work needs to be done now. I note what the Minister said about the summer provision programme, but these kids have missed out enough. Frankly, the supplementary programme has been problematic. We must be proactive and begin planning now for a substantial summer provision programme. *Caithfimid na hacmhainní a chur isteach chun déanamh cinnte de go bhfuil go leor ama agus go leor foirne ann, agus go bhfaigheann gach leanbh áit sa chlár seo a bhfuil á lorg.*

We need a much-expanded programme for children's special educational needs. We must also go beyond just the DEIS schools which have traditionally availed of the DEIS summer schools. In tackling disadvantage, we should be asking all principals to submit the names of children who need an extra bit of help. We should start that process now so that we can identify the level of interest and associated capacity requirements. Disadvantage is most concentrated in DEIS band 1, but then it expands into DEIS band 2 and much beyond. To make a practical proposal for summer provision and the supplementary programme, I think there would be value in the creation of a centralised database of teachers and SNAs willing to provide tuition to families. Trying to find a tutor for a child now is like trying to find a needle in a haystack. It is impossible for many, and it drives people to distraction. That is something quite simple that could be worked on.

I have three questions for the Minister and I will allow her time to answer at the end. Pregnant teachers and school staff have contacted me because they are worried about only being permitted to work from home temporarily and that they will have to return to classrooms in the next few weeks. Will pregnant teachers and school staff be allowed to continue to work remotely while level 5 restrictions remain, at a minimum?

Turning to the issue of high-risk families, many will not be able to send their kids back to school next week or in the next several weeks because a member of the family has a medical vulnerability and the risks involved are too high. I raised this issue with the Minister on several

occasions and these families feel forgotten. Will children with medically-vulnerable family members at home be facilitated with remote learning? That is especially important for sixth year students with medical vulnerabilities and-or in cases where someone in their families have medical vulnerabilities. Those students still deserve a choice in their leaving certificate examinations, and they should not be disadvantaged because they, or someone belonging to them, is vulnerable. Families will make different decisions regarding schools than they usually would in the context of an extremely serious pandemic. A common sense approach must be taken by the Minister and by Tusla regarding this matter.

Moving to the matter of the mock examinations, the Department has stated they should not go ahead but they are going ahead. That is the truth and that is what we are hearing. Some are being done on an optional basis, but those students choosing to not sit the exams are being told to remain at home. It has been suggested that these exams will influence the calculated grades. That is not right and not a good use of the precious teaching time left. Will the Minister make a definitive statement that these mock examinations should not be taking place? If she does, what will she do to enforce that stance? There is also much concern among music students because no real guidance has been provided in this area with only four weeks remaining.

Deputy Norma Foley: The music exams will proceed. When we made our announcement we were clear that, to the greatest extent possible, oral and practical exams would be part of the written exams in June. There are three subject areas for which, on public health advice, will not be possible, namely, construction studies, engineering and physical education, PE. We have taken public health advice on all of this.

The music exams will proceed but specific requirements need to be put in place because, as the Deputy will be aware, students do not always take an individual approach whereby one student is playing an instrument, singing or whatever. Sometimes they are in a group, whether big or small, so specific public health advice is being processed for that and will be made available as quickly as possible. Public health experts and the Department are working on that but it is positive that music exams will take place.

As regards mock exams, the Department's guidance states they are neither recommended nor advised. Nevertheless, as the Deputy will appreciate, it has always been within the remit of schools to decide whether they would hold mock exams. Even prior to the pandemic, that autonomy has always rested with schools. We have advised in our guidelines that the maximum time be spent on in-class tuition and it is for that reason we have stated that they are neither recommended nor advised, although there is autonomy within schools in regard to mock exams, as always.

On the issue of high-risk family members, we held a full review in recent weeks of practices and mitigation measures within schools prior to their reopening post January, carried out by public health experts. We have been assured that the mitigation measures that need to be in place are in place and that any additions that needed to be made have been made. There is an acknowledgement, which I heard again last weekend from Professor Philip Nolan and which has been articulated by the deputy chief medical officer, Dr. Ronan Glynn, that schools are places of low transmission, which brings me to another point relating to students. According to both national and international experience, students are best served when they are in the education sector. It is advised, therefore, that all students return to school and it is in their best interest to do so. Schools are places of low transmission and it is outside of them that there is cause for concern.

Finally, on the issue of staff, the Deputy is correct that pregnant teachers are currently being afforded the opportunity to work from home. We are in a position to do that as there is a phased return to school and that will continue while we seek occupational health advice on how to progress. This has worked in other sectors as well. Once we receive the occupational health advice on the variety of parameters that can exist for different people, whether teachers, SNAs or whoever, who find themselves in that category, that information will be made available.

Deputy Donnchadh Ó Laoghaire: On the music point, I accept that the Minister is examining the matter but something urgently needs to happen. I emphasise the point in respect of high-risk family members. There needs to be a common sense approach from Tusla. What I am seeking in regard to mock exams, and I think students would like to hear the Minister say this, is that they will not happen. Will she say they should not happen?

Deputy Rose Conway-Walsh: I would like the Minister to respond to those two important questions, about music and mock exams, after my contribution. There needs to be clarity there.

On the issue of safety, what has the Minister done specifically to avoid a situation such as that in Claremorris Boys' National School before Christmas? She talked about autonomy. If a board of management, a principal and parents all agree it is not safe for children to attend a school because there are increasing numbers within the community, how does the Minister execute her duty of care? The concerns I have relate to the interface between the Department and the Minister, who is responsible for that Department, and the public health advice so that schools will not be caught in the middle.

When the Minister of State promised she would prioritise children with additional educational needs, she did not say "except for children with additional educational needs who attend a mainstream school". I can assure her that many parents to whom I have spoken share this view. Many students with additional needs in mainstream schools are struggling with remote learning, which is having a negative impact. Parents have put to me the risks posed by the supplementary support scheme. Given that tutors call to different homes, the risks are greater than they would be in a protected setting. Will the Minister of State revisit that decision and allow flexibility in schools to provide education when it is safe to do so? How much specifically will be invested in the supplementary support scheme for the enhanced summer programme and what will it look like? Parents need to know. Children with additional educational needs have been left behind.

I will allow the Minister time to answer those questions but I want to conclude with an issue I have raised with her many times, namely, the ancillary grant. It has not been sorted out, so there are still cases in schools where cleaners and secretaries are not being paid what they need to be paid or where their hours have been cut back, which is not right in the middle of a pandemic.

Deputy Josepha Madigan: On the issue of children with SEN in mainstream education, it has always been our position that special education should be given priority in the reopening of schools. We know about the risks of regression for those who cannot engage in distance learning. We have said this repeatedly since the start of the year and this priority has not changed. The National Public Health Emergency Team, NPHE, has recommended a phased and cautious reopening of schools, and the Department always follows health advice and has done from the beginning. I am, however, determined that all students with special educational needs in mainstream education will return to school as soon as possible in line with public health advice.

Junior infants, senior infants, first class and sixth class are back already, while from 15 March, there will also be third class to sixth class-----

Deputy Rose Conway-Walsh: The Minister might respond to the questions on music and mock exams, if the Minister of State does not mind. I appreciate her response.

Deputy Josepha Madigan: No problem.

Deputy Norma Foley: On the issue of music, as I have articulated, we have made clear that music practical exams will continue but we are mindful that music has particular requirements and differing approaches are taken to the exam. It could be an individual exam or a group or an ensemble exam, or whatever it might be, so specific public health advice is required. We have previously taken public health advice and we need it subject-specific to the different mechanisms within music. That is progressing as expeditiously as possible and the decision will be available as a matter of priority.

On mock exams, I again confirm that our guidelines clearly state they are neither recommended nor advised. They are not part of the curriculum, and while schools have the freedom to run mock exams or not, we have made clear that the priority for schools should be in-person tuition and that mock exams are not recommended nor advised.

Deputy Aodhán Ó Ríordáin: I have concerns that the Department feels we need to return to normal, when the issue in Irish education is that normal is the problem. At yesterday's meeting of the education committee, we touched on the analysis that, according to the Minister, her Department has carried out on the damage caused by the lack of in-class teaching, particularly for children in acute disadvantage, who need school the most. I emphasise "in-class" because teachers have been teaching and school workers have been working throughout this period. There does not seem to be the same urgency or vision within the Irish education system. It is as if we just want children to go back and that will be normal. However, we need to acknowledge that not being in class since Christmas for certain cohorts of disadvantaged children in particular will be profoundly damaging. How will we address that?

Regarding special educational needs, I am delighted that the Minister of State is a convert to the concept of equality. This radical policy change from her is most welcome. I suggest to her a return to normal will be the problem. Many parents in my constituency, and I believe across the country, face this bizarre scenario that if they have a child with a particular diagnosis and they want to get a place for that child in a local school or beyond, they are handed a list of schools by the special educational needs organiser and told, "Best of luck." Again, a return to that scenario will not be good enough.

I ask that teachers, SNAs and other school workers would be considered key workers for the purposes of vaccination. I ask the Minister to advocate on their behalf. It is not necessarily possible to encourage a full successful reopening of schools without acknowledging that teachers, SNAs and other school workers are indeed key workers. It is not good enough just to open schools; we must keep them open.

I am glad the Minister has done a number of things on the leaving certificate. First, she has introduced choice. Second, she has listened to the student voice in all this. I congratulate the efforts of the Irish Second-Level Students Union, ISSU, in all this. Third, she waived the fee, as we asked her to do. However, we are all still awaiting the review of the leaving certificate of 2020. What is the status of that review? Just as with the idea of going back to normal when

3 March 2021

normal is the problem, the problem with the leaving certificate is the leaving certificate - not just the pandemic but the leaving certificate. It is not fit for purpose. It is out of date and needs to be radically overhauled. What process do we have in place to recognise that going back to normal with the leaving certificate will be the problem?

We need a radical vision for repairing the damage and a catch-up fund which could include, as has already been articulated, the need to reduce class sizes. I acknowledge that the Minister was true to her word in passing on the pupil-teacher ratio cut to all DEIS schools, for which she deserves credit.

I ask the Minister to respond to the issues of the catch-up fund, the reality of families with children who have special educational needs, young people who are faced with an impossible situation trying to access school places for themselves, the leaving certificate and vaccinations.

Deputy Norma Foley: The Deputy is correct in saying we touched upon many of these issues yesterday at the committee and I thank him for that opportunity. Regarding resources for schools, in the interest of balance I must say the Government has shown incredible determination to resource education at a time, as the Deputy has correctly said, that is not normal; it is far from normal. It is definitely a Covid-19 environment. In that respect more than €629 million has been made available, which is an unprecedented investment to tackle Covid-19 issues in our schools.

The Deputy spoke about a catch-up for students who have lost out in their education. I am very cognisant of that. The Department's inspectorate has done considerable work in garnering information on how it has impacted on students. The Deputy will be aware that on Monday I made a significant announcement about our DEIS schools with a one-point reduction in class sizes in the urban DEIS band 1 primary schools. In the previous budget I made significant progress in improving the pupil-teacher ratio for all schools. Regarding DEIS schools, I have extended the school completion programme, which is a very important programme for children in disadvantaged circumstances. We have included a further 28 schools in that respect. We have also increased funding for the school completion programme, and we have reduced the requirement from 700 to 600 to ensure additional deputy principals will be available in that environment.

As I told the Deputy yesterday, we will expand summer provision for children to assist with numeracy and literacy. I hope as many schools as possible will take up that opportunity over the summer. We will continue to introduce as many measures as possible to mitigate lost learning time.

I again confirm we have discussed what I have advocated clearly on vaccinations with the Department of Health on a number of occasions and we have formally written to it. We have asked for staff in the school community to be given particular consideration for vaccination.

The Deputy will be aware that the National Council for Curriculum and Assessment, NCCA, has undertaken a review of the leaving certificate senior cycle. To the best of my knowledge that is nearing completion and it is about to present those completed findings to me. That will be a springboard for further discussion and ultimate decision-making on the senior cycle.

We are committed to a review of the calculated grades process, as it was then, on completion of the entire process. The last stage of that was the opportunity we afforded to students to take the written exam in November, the results of which issued in February. The appeals process

for that is ongoing. The Deputy will also be aware that in some instances litigation is pending, notwithstanding the verdict yesterday. When all of that is completed, we are determined there will be a review.

Deputy Alan Farrell: I thank the Ministers for their statements today. I welcome the return to school and the significant work they and departmental officials have done to achieve that. I completely understand the invidious position of Ministers regarding the return to school for children with additional needs in mainstream schools. I am disappointed the phased return as advised by NPHET has transpired in this matter whereby certain children will not return to school until 22 April. However, I appreciate the position the Ministers are in.

Now that our children have begun to return to the classroom, it is important to evaluate the health impacts, particularly the mental health impacts, especially for students in exam years. Has further consideration been given to funding for this provision within schools? I reiterate something I said yesterday and that Deputy Ó Ríordáin raised at yesterday's committee meeting. There should be a study on the effects this period has had on children with additional needs and what provisions can be put in place to support them, notwithstanding the items that have already been announced by the Ministers.

Our stated objective has been to keep our hospitals from being overwhelmed and to keep our schools open. We all remember the scenes in Italy last year with patients being treated in car parks and things like that. Given that the goal has been to keep schools open, there is a justification for having a conversation with the national immunisation advisory committee, NIAC, on vaccinating our teachers. Has the Minister had a conversation with NIAC or will she do so?

Deputy Norma Foley: The Deputy raised the very important issue of well-being. I again confirm that this is a key priority for the Department. He will be aware that in the most recent budget, significant funding was made available for the provision of more than 110 guidance counsellors and 17 additional National Educational Psychological Service, NEPS, psychologists. That is a statement of intent from the Department recognising the importance of the provision of these services within the education sector. Equally, in anticipation of the return to school in September and ongoing now, the Department's NEPS psychologist team has provided significant toolkits, webinars and support mechanisms, including technology, to schools in that regard. The NEPS psychology teams have been providing online support and, at this stage, on-site supports as well. We will continue to work in that regard. As stated by the Deputy, this is a significant consideration for our schools and the education sector.

In terms of vaccination, I confirm that as a Department we have had discussions with the Department of Health on a number of occasions. We have made formal representation to that Department and have also raised the issue at Covid-19 subcommittee presentations by Brian MacCraith and others. On the importance of principals, deputy principals, teachers, SNAs, school secretaries and caretakers and others who work in the school environment, I want to confirm that as things stand staff are within the top one third of those for vaccination roll-out but we have requested that there would be further improvement in that regard.

Deputy Niamh Smyth: I commend the outstanding work of the Minister, Deputy Foley, and the Minister of State, Deputy Madigan, in negotiating a pathway for students to return to school on a phased basis. In working with all stakeholders, views were heard and accommodation made for all to accept the plan, with the safety and welfare of students, teachers and parents paramount. My inquiry revolves around the composite plan reached after protracted negotia-

tions between student representatives, teacher unions and the State Examinations Commission, SEC. For the well-being and engagement of students, the merits and advantages of the State examinations written leaving certificate system and the SEC accredited grades must be fully explained and outlined to students and parents before the portal system opens next week. In my view, the advantages of selecting both options far outweigh reliance on one option and the message must be communicated clearly both centrally and locally. I suggest that the Minister give consideration to holding a question and answers session on social media, which might be helpful to ensure full comprehension of the system is available and meaningful to both students and parents. I would appreciate if the Minister would consider that.

In regard to the remit of the Minister of State, Deputy Madigan, I request an end to the anomaly in the resourcing of ASD students versus moderate general learning disability classes in our primary schools. Currently, the pupil-teacher ratio for classes with children with moderate general learning disability is 8:1 and two classes to one SNA. This contrasts with the ASD classes where the pupil-teacher ratio is 6:1 and one class to one SNA. These are unfair anomalies and they lead to discrimination between children with moderate general learning disability and raises our commitment to the inclusion of students with learning disabilities accessing mainstream education. This anomaly reduces the development chances of students. I would appreciate the Minister of State's response in this regard.

Deputy Josepha Madigan: On ASD units in schools, I want to reassure Deputy Niamh Smyth that since 2011 we have increased the number of ASD units by 235%, from 548 in 2011 to 1,836. There are 197 new special classes in 2020-21, 189 of which are for ASD pupils. There are 12 early intervention classes. Some 113 of the new special classes are for primary schools and 64 are for post-primary schools. There will be 1,200 additional special class places in 2021. It is important to note that the NCSE also engages with schools to establish special classes.

Deputy Francis Noel Duffy: I welcome the decision to reopen schools on a phased basis. I take this opportunity to thank our teachers and school management, who have put in enormous effort to ensure learning does not stop during the pandemic despite the difficulties in migrating from on-site to fully remote teaching environments. I also thank our students for their patience.

I am deeply concerned about the condition of some school buildings that children and staff will be returning to. Some are so dangerous they could potentially pose a more serious risk to the health and safety of students and staff than Covid. In my constituency of Dublin South-West, Tallaght Community School has been facing serious issues with its building, where there are damages beyond repair. The school has submitted applications for numerous grants, some of which have been rejected by the Department as the building is too unstable for upgrade. The Minister will be aware that Tallaght Community School, which was established almost 50 years ago, is the longest standing community school in this State and has served generations of the Tallaght community. Following my recent visit to the school, I am gravely concerned that the building will not remain standing for much longer without immediate intervention from the Minister and the Department. Some rooms have been closed. I appreciate the Minister's acknowledgement of my correspondence on this issue but I would be grateful if she would take the opportunity today to respond further and, perhaps, give a commitment to visit the school when the circumstances allow to view the building and to hear from the school management their proposal for a new building on the existing grounds.

Acting Chairman (Deputy Bernard J. Durkan): We will take Deputy Jim O'Callaghan's

question now, following which the Minister will respond.

Deputy Jim O’Callaghan: I commend the Minister, the Minister of State and school staff on the reopening of schools. It has been great to hear young children back at school. My own view, as the Minister and Minister of State will be aware, is that all schoolchildren should be back at school. I share the view expressed in the editorial of *The British Medical Journal*, published last week, which says that school closures are not evidence-based and they harm children. We need to reflect on what the Ombudsman for Children, Dr. Niall Muldoon, said a number of weeks ago when he said we may look back on this period and say it was a time when adults let down children.

I commend the Minister, Deputy Foley, on her statement regarding the reduced figures yesterday but I would urge her and the Minister of State to recognise that if we have an expedited improvement in the figures we should not remain stuck on the date of 12 April as being the date on which the remainder of schoolchildren return to school because 12 April is almost six weeks away. There are a number of children in secondary schools who want to get back to school. Parents are contacting me and they are very concerned about their children. They see them being lethargic and listless around the house and not going out, engaging or socialising. They are missing important developmental stages. I am aware that we have to be conscious of the public health concerns and public health advice but we must be sure we do not heap a further public health crisis upon our young people as a result of being too cautious when it comes to trying to ensure the disease is suppressed.

Again, I commend the Minister and Minister of State on the work they are doing. It would be great if we could get all children back to school prior to 12 April.

Deputy Norma Foley: On the point regarding the return to school, in this instance and since we reopened schools in September, we have abided by the advice of public health and NPHET. In this instance, it is their best advice that it should be a cautious and phased return to school, which I confirm again is largely due to the mobility of such a large number of people - 1.1 million. It was for that reason in the first instance schools were stood down. NPHET has confirmed that schools are places of low transmission. With the best will in the world, we would love to have everybody back as quickly as possible. There is a burden of responsibility on all of society to ensure we keep numbers and hospitalisations down. There is very positive news in that direction. People have done a tremendous job and we ask them to stick with that so that we can get children and young people back to school as quickly as possible.

In regard to Tallaght Community School, I will confer with Deputy Duffy as we go forward. I know this is a matter of particular importance to him and that he has raised it on a number of occasions. I can assure him that my officials will be happy to meet with him on the matter going forward.

Acting Chairman (Deputy Bernard J. Durkan): The next slot is a Sinn Féin slot. I call Deputy Tully.

Deputy Pauline Tully: I begin by welcoming the phased reopening of schools. I echo the call of many speakers that it be done in a safe way, with adherence to public health advice to ensure the safety of the whole school community, including pupils, staff, parents and other family members. Given that schooling is an essential service, will the Minister advocate priority vaccination for school staff? There is, naturally, some anxiety among pupils and staff returning

3 March 2021

to school when case numbers are still high. A robust testing and tracing service is needed in schools. What measures have been taken to ensure it is put in place? Is there a possibility of introducing a type of rapid testing?

The closure of schools for three months last year and again since Christmas has been extremely damaging for students of all ages and has affected some more than others. Students need to be in school not just for the academic element but also for the social interaction with their peers. I am hearing worrying reports from schools of a high number of referrals being made to child and adolescent mental health services, CAMHS, of students who have no prior history of mental health issues. A serious effort must be made to put supports in place for students returning to school to help them to settle back in and deal with the effect the closure has had over the past number of months.

Leaving certificate students returned to school on Monday and many are opting to sit their examinations if safe to do so. However, schools have not been given an updated list of due dates for project work or oral examinations. What is the delay in providing this information to schools? It should be done immediately instead of having students and teachers working in a vacuum. Oral examinations could have been done through Zoom. I would like to know what the hold-up is on this issue.

I welcome the fact that older and vulnerable members of staff are not obliged to return to school if they are concerned about their health. However, this causes another problem in terms of who will replace those staff. It was very difficult for schools to find substitute teachers prior to Christmas and it will be practically impossible to do so now. What provisions has the Minister put in place to fill this gap? What efforts is she making to encourage more young people to enter the teaching profession? The shortage of substitute teachers is nothing new. It has existed for a number of years across a range of subjects. Addressing the pay differential between those who joined the teaching profession since 2011 and those who started teaching before then would be one way to tackle it. Pay equity among teachers must be restored.

The allocation of SNAs was frozen last year in order that no school would be left with fewer SNAs than it had the previous year. Is it intended to continue that freezing of provision this year? If schools require additional SNAs, there should be a straightforward process for getting them and no threat that the whole school provision will be reviewed.

There has been much discussion about the return to school of children with additional educational needs. I welcome the reopening, at long last, of special classes and units in recent weeks. However, there is a cohort of students about whom I am very concerned, namely, students with additional educational needs who are in a mainstream setting. They have been left behind. What additional supports are being put in place to help those students, who have been unable, in many cases, to learn independently at home through the online system? Can children with special educational needs be allowed to return to school, where they can access online classes with the assistance of an SNA, instead of a teacher coming to the child's home in the evening, under the supplementary provision programme, when the child is too tired to do the work?

Finally, I would like to point out an anomaly between the pupil-teacher and pupil-SNA ratios in special classes compared with those applying in autism spectrum disorder, ASD, units. The ratio is 1:8 in a special class for children with moderate general learning disabilities, with an allocation of 0.5 of an SNA, compared with a ratio of 1:6 in an ASD unit, with two SNAs

allocated. Can this anomaly be addressed? There has been an increase in the number of ASD units provided in the past number of years but there still are not enough places for all of those who seek them. Many children are forced to travel far from their home area to access one of these units.

Deputy Josepha Madigan: I thank the Deputy for her questions. It had been planned that the front-loaded allocation model for SNAs would be rolled out to all schools from the commencement of the 2021 school year. Due to the disruption caused by the Covid-19 crisis, including the closure of all school buildings in March 2020, it was decided that the introduction of the model would be deferred. This will allow time for the necessary planning and training for schools.

Supplementary provision and summer provision will be of assistance to children with special needs. We are doing everything we can to ensure there is an option of supplementary provision being provided in schools. We are having an ongoing conversation about that with our education partners. The provision has been extended by two weeks for post-primary students who are not yet back in schools and also extended to pupils in third to sixth classes.

The Deputy referred to ASD classes in schools. We will have 112 additional special class places in 2021.

Deputy Gary Gannon: I have a number of questions but there probably will not be enough time to have a full and substantial discussion around all of them. The Minister, Deputy Foley, or the Minister of State, Deputy Madigan, might give a response to me in writing on any points they cannot deal with today.

At the outset, it is important to state that absolutely everybody wants the schools reopened for all our children, particularly those with special educational needs who are at risk of regression while they remain at home. Absolutely nobody wants to stand in the way of that. At the same time, a thorough and substantial conversation is needed about what we can do to ensure that when we bring our children and young people back into schools, they, and their educators, are safe. I spent my lunchtime today on a call with scientists, epidemiologists and behavioural scientists from the Independent Scientific Advisory Group. A point they repeated *ad nauseam* was that mitigation is the way to keep schools open and safe for all of their users. I have a number of questions for the Minister and the Minister of State in this regard.

The issue of uniform mask wearing, not only for secondary school students but also for primary school students, gives rise to a difficult conversation. However, if we strip away the emotion and just advance the science, it becomes very clear. The European Centre for Disease Prevention and Control has advocated mask wearing for children aged six to 11, as have the Centers for Disease Control and Prevention in the US and the World Health Organization. Yet we still are equivocating on the issue. This small measure would make a massive difference, but not on its own. We need to include conversations around ventilation. What is being done in other jurisdictions in terms of the prioritisation of ventilation is making us look a little behind not only the trend but the science. Ventilation incorporates natural ventilation, mechanical ventilation and air monitors. A report by the Joint Committee on Education, Further and Higher Education, Research, Innovation and Science on the impact of the Covid-19 crisis on education recommended that air monitors should be installed in all schools this year. Another issue is that, bizarrely, we have one definition for what constitutes a close contact in a room outside a school and a very different definition for the school setting. Hygiene in schools is also an area

of concern. Much great work has been done in this regard and the Minister will, rightly, mention provision under the structural funds, but we still have schools in this country where pupils do not have access to hot water. That is a very extreme example but it exists. More usually, we have antiquated buildings and overcrowded classrooms. While there has always been an inequality in this regard, it now represents a risk to the health of the children affected. What is being done about that?

The second issue I want to put to the Minister is one I have raised constantly. It concerns children and young people who have not been able to return to school since September because they have a family member with a severe underlying health condition. Those children have been getting an educational experience comparable with their peers since January but, as schools reopen, they will again be at a disadvantage. How will the Department provide remote learning options for those students, not as out-of-school learners but as students in their own right who cannot return to school because it is unsafe for them to do so? I have been asking this question since last September.

The issue of trauma is one on which I want to see the Department take a lead in addressing. There is a wave of trauma in young people approaching in the coming months and years as a consequence of their experience in this pandemic. The Department has allocated 19 extra National Educational Psychological Service, NEPS, teachers and 110 guidance counsellors. There is a budget of €189,000 in 2021 for guidance counsellors but this compares with an allocation of more than €200,000 in 2019. We need to take this issue very seriously.

My last point relates to repeat leaving certificate students. We already had the conversation in 2019 about the importance of having the option of repeating the leaving certificate in enough time to allow students to apply for college the next year. That argument was had and hard won in 2019. We did not get the opportunity to have a repeat leaving certificate examination in time last year but we absolutely need it this year as a minimum requirement. There are any number of reasons that a sixth-year student might not be able to sit the examinations this year, pandemic-related and otherwise. It could be because of the loss of a loved through illness or many other reasons. We need to be able to provide a repeat leaving certificate option for those students in a timely manner.

Deputy Norma Foley: I thank the Deputy for his questions. If I do not get the opportunity to respond to all the issues he raised, we will certainly revert to him. Certainly, the Department can revert to Deputy Gannon.

I will first address the issue of mask-wearing for primary school students. The Deputy will appreciate that right from the beginning, as I have said on numerous occasions, from September to December through to now, everything we have done has been on the expert advice of public health officials. At any stage when they have asked us to put in place particular measures, whether halfway through or several weeks in or whatever, we have done so. One example was the wearing of masks for second level students. On their best recommendation that is what we did. They have not recommended mask-wearing for primary school children. Any child is of course free to wear a mask should he or she wish to do so. There is no equivocation on the issue. If it is the expert recommendation of public health officials, then that is exactly what we will do. However, as it stands it has not been their recommendation.

I acknowledge that, as the Deputy is aware, there is an expert advisory group studying the whole issue of ventilation not only in school settings but in all work settings. The group is due

to make recommendations in the short term. Prior to the return to school post Christmas we had a full review from a public health point of view of all the measures that were in place in schools, including measures in respect of ventilation. No further recommendations were made other than the recommendations outlined in the full guidelines. Should that change on foot of anything from the expert advisory group, we will be directed by that.

Deputy Gannon made specific reference to the pupil-teacher ratio in classrooms and so on. I can confirm that, as the Deputy is aware, we successfully reduced the pupil-teacher ratio this year. It was an innovation of mine in the budget. I continue to look forward in that respect as well. I believe it is important we always continue to look at the reduction of the pupil-teacher ratio where we can.

The Deputy specifically raised issues around trauma, well-being and how children might be impacted by Covid-19. The National Educational Psychological Service of the Department is developing a range of workshops for the promotion of well-being and resilience in schools, and this includes trauma-informed approaches. The workshops will be available to build the capacity of school staff in primary and post-primary settings, including for school leaders. These workshops will be piloted in schools in the coming months with a view to being rolled out in September as well.

Deputy Joe Flaherty: I welcome the Minister's increased supports for urban primary DEIS programme schools that are catering for our young people experiencing the highest level of educational disadvantage. The additional supports will assist four primary schools in Longford town, including St. Michael's National School, St. Joseph's National School, the Gaelscoil, Scoil Eimear, and Sacred Heart Primary School in Granard. Any additional investment in the DEIS education model is widely welcome. It is never more welcome than in the midst of the Covid-19 crisis because it is clear these students are among those who have missed out most on education and learning at this time.

I know the Minister has been a great advocate for the DEIS model. I understand there is a review under way into the criteria for accessing the DEIS model. It is a long-overdue review and I hope it will address several of the failings within the current system. For example, the four primary schools in Longford town as well as several of the six rural DEIS schools in the county have provided more than 50% of the student population to two of our secondary schools in Longford town. The excellent Templemichael College already had DEIS status. However, neither St. Mel's College nor Meán Scoil Mhuire have DEIS status. We have a situation where students who have come through their primary education with the obvious benefit and support of the DEIS model suddenly transition to secondary school and those vital supports stop automatically. That is most unfair to the children as we seek to give them the best possible start in their lives.

The Minister is also aware of the fast-tracking of the decarbonisation in the midlands. I am keen that we could look at affording DEIS status to the primary schools in Clontuskert and Lanesborough, which are within the immediate vicinity of the Bord na Móna and ESB facility in Lanesborough. I hope the Minister can take on board these things.

Deputy Paul McAuliffe: I hope my colleagues will leave time at the end for the Minister to answer.

I had hoped to be able to bring the Minister on a tour of my constituency when she was ap-

pointed. Unfortunately, I will have to do that virtually here today. I want to raise three school issues with the Minister. One is the issue of Clonturk Community College, which we discussed last September. I know the Minister was due to meet those involved but, unfortunately, because of the school reopening arrangements, the meeting had to be postponed. The Minister knows they are waiting for two items. The first is clearance to have additional accommodation for September so the school can take in an additional class. This relates to the issue of the demand in that area in general. The second is for a design team to be appointed to build the final school.

The second issue relates to St. Kevin's College in Ballygall which is at the stage of application for an extension. The school is waiting for direction from the building unit and is having some difficulty in securing the project. I would appreciate anything the Minister can do on that.

The third item is that of Meakstown. I cannot name a school there because there is none. It now has a population of 15,000. The census has been cancelled. We had hoped to use it to argue for a school in the area. I believe the Department should examine the need for either a primary or a secondary school and how such a school would interact with surrounding schools in the Finglas and Ballymun areas.

Deputy Cathal Crowe: I will follow the lead shown by other members. I will be fast and put a few questions. I hope the Minister can respond to all of them at the end.

In Ennis in recent weeks we have had an immense problem whereby an inordinate number of students did not get a secondary school. They got no offer. We have five secondary schools with several patron bodies but the problem is the schools enrol individually. There is no cross-communication between the schools. This means some children ended up being offered four first place choices but others who may have sat beside them in the classroom have no school. I believe we need to look at a common application system in Ennis and I call on the Minister to respond briefly to that.

Yesterday, a primary school principal told me he called the dedicated Department of Education support line for principals relating to Covid-19 at 4.40 p.m. His teaching day was done. He is unable to be in and out all day trying to telephone the line. When he telephoned at 4.40 p.m. the line was closed. I believe there needs to be some flexibility and leeway in that regard.

The Minister of State at the Department of Education, Deputy Madigan, might be able to respond to my question on the unmet needs of children. I have been speaking on this a good deal at the Joint Committee on Children, Disability, Equality and Integration recently. We have all spoken about teachers and special needs assistants going online. Joe Wicks has gone online on YouTube to show how we can exercise and stay fit during Covid-19. However, many CAMHS speech and language therapists and HSE staff have not. I know this does not come directly under the Department of Education but they support children with special educational needs. The services have not been offered online extensively. They need to be offered during this lockdown and any other lockdown although I hope another one will not materialise. The needs of children must be met.

Deputy Emer Higgins: This week 320,000 students returned to their classrooms for the first time since before Christmas. In our current circumstances, facilitating the safe return of so many pupils and staff has been a mammoth task. Yet, now that we have got to this point, our priority needs to be fully reopening our schools. It is crucial we never return to remote schooling as we have had to do.

Parents need clarity. Parents have undertaken Trojan work and become master jugglers during the crisis that is this pandemic. They have not only been facilitating home school but have become emergency educators as well. Often they are double jobbing or triple jobbing.

The mood of the country has been low. For many people the reopening of schools this week has brought hope. Another thing that has lifted people's spirits this week is the prospect of the World Cup being staged in Ireland. I call on the Government to give serious consideration to backing the bid to give people, young and old, something to dream about in the months ahead.

In January we told students with special educational needs that their return to education would be prioritised. While we prioritised the return of special schools, the reality is that a young person with special educational needs between the ages of ten and 16 years attending a mainstream school is likely still to be waiting to get back in the classroom. That is simply not good enough.

We all accept this pandemic has had a disproportionate effect on children with special educational needs. Caregivers have no doubt done their best to help their children to keep progressing, but many parents are now confronted by their worst nightmare, which is their child falling behind. Last weekend, the chief executive of Ireland's autism charity, AsIAm, spoke out on this issue. He said the Department of Education had turned its back on these children at this last hurdle. We cannot make children with additional needs in mainstream schools wait any longer.

5 o'clock

These students need to be prioritised and they need to be back where they belong, receiving the education they deserve. We need to get them over this final hurdle.

I take this opportunity to remind the Minister about the school building crisis in my constituency of Dublin Mid-West. There is a need for new school buildings for second level schools in Lucan, Rathcoole and Clondalkin and new primary school buildings right across my constituency. I look forward to working with the Minister to resolve this issue and delivering new school buildings to children in my area.

Acting Chairman (Deputy Bernard J. Durkan): The Minister and Minister of State have three minutes and 20 seconds. They can do a lot of damage in that length of time.

Deputy Norma Foley: I will go as quickly as I can. I confirm to Deputy Flaherty that the DEIS identification model he referenced is currently being refined and worked through. There is significant investment in DEIS schools of more than €150 million every year. The Deputy articulated another very positive move yesterday in terms of DEIS schools and making specific funding available there, ensuring there is a one point reduction in the urban DEIS band 1 primary schools, that there would be an extension of the school completion programme, which is very important, an increase in funding for the school completion programme and, as I articulated earlier, a reduction from 700 to 600 in the number of students DEIS post-primary schools require for a deputy principal. In terms of the specific schools the Deputy mentioned, I am happy to follow up with him afterwards in relation to that.

Specifically in relation to the schools Deputy McAuliffe mentioned, I am happy for the Department to confer with him. However, specifically on Clontarf Community College, I can confirm that I am aware that there was a technical assessment carried out in relation to that school and we will progress it from there. I know it is a key priority of the Deputy's, as indeed

are the others.

Deputy Cathal Crowe raised the phone lines for principals. The Covid-19 phone lines are operating on a seven-day basis and there are extended hours, to the best of my knowledge, until 8 p.m. However, I can confirm that and defer to the Deputy again in relation to it.

Deputy Higgins raised the school building programme. I want to acknowledge that there is an ambitious school building programme ongoing this year. We have more than 200 schools that will be completed despite the pandemic and we have between 140 and 145 which will begin construction by mid-June to July of this year as well. I am happy to work with her in relation to the school buildings in her own area and it was remiss of me not to say that to Deputy Cathal Crowe. He has articulated on an ongoing basis about schools in his area and I will certainly follow up on this with him as will my officials.

Deputy Josepha Madigan: I would mention to Deputy Cathal Crowe that that is a HSE matter and I will pass it on to the Minister of State, Deputy Rabbitte. Obviously the supplementary provision is in place, the supplementary programme which will assist in terms of supports.

I would say to Deputy Higgins that we have not under any circumstances turned our back on children with special needs. It has always been my absolute fervent desire that all children with special needs be made a priority and this was the case for the Minister, Deputy Foley, also but it is simply not a decision we can make on our own. We cannot make a decision that will go against public health advice when the public health advice has very clearly said we must take a cautious, phased approach. As we know, we already have junior infants, senior infants, first class, second class and, indeed, sixth years back in schools as well as all special schools and special classes. We hope to get the additional mainstream classes for children with additional needs back on 15 March and then finally on 12 April.

Deputy Paul Donnelly: In June 2019 Jack was diagnosed with autism and sensory issues. He is four and a half years old and attends a mainstream playschool. Jack has never received any early intervention. Jack needed early intervention speech therapy and occupational therapy and has not received one hour of support. His official report states Jack must attend a mainstream school and mainstream primary school with full access to an SNA as he learns from his peers and it is critical to his development to be around neurotypical children. Jack's mother has already been informed that it is highly unlikely they will get access to an SNA as there are a number of children with much more significant additional needs than him.

The lockdowns have had a catastrophic effect on his progress and he has unfortunately regressed quite a lot. It was hoped that due to missing quite a significant period of his second year ECCE programme, and on the recommendations of his teachers and health professionals, that Jack would get an exemption and be allowed to complete another year of playschool. Unfortunately, this will not be the case and Jack has been refused an exemption based solely on his age. This is simply unacceptable. He deserves to have the best chance at education. Right now we have a child who was thriving in playschool but had precious important months robbed from him due to the pandemic. Multiple professionals have stated he is mentally, physically or emotionally not ready for the challenge of primary school. We are still in a pandemic; these are exceptional times and we have reacted to this with exceptional measures. I appeal to the Minister to intervene and deal with this case as an exception. I urge the Minister and the Department to change their mind and allow Jack to stay in his current placement and attend mainstream school next year, when he will still be six years of age.

The pandemic has also exposed a significant disadvantage that many children face on their educational journey. I recently held a meeting of community organisations in Dublin West and each and every one of them mentioned the issue of digital poverty and digital disadvantage. There is a significant cohort of students who have been disadvantaged during the past 12 months. Dr. Selina McCoy, a researcher with the Economic and Social Research Institute, ESRI, said she found evidence of a digital divide between private schools and the rest of the school system during the school closures last year. This digital divide has had a direct but also wider impact when a subset of students lacks connectivity or must rely on inadequate access to services.

I welcome the Minister's initial answer to a previous question around the school completion programme. I worked for a school completion programme for 16 years and during the recession the service's funding was unfortunately absolutely savaged and it is simply not good enough for it to go back to where it was back in 2008, 2009 or 2010. We need significant investment for students in disadvantaged areas.

Finally, I raise the issue of substitute teachers and concerns from principals around the serious lack of availability in Dublin 15 and I presume in Dublin 7 and the rest of the State in the coming weeks as schools are returning and the advice that pregnant teachers may choose to return to school or continue to teach remotely. There were principals scrambling around last week making calls trying to get cover. What are the plans to help and support schools to face this problem, especially in the coming weeks as we return to full capacity?

Deputy Josepha Madigan: On early intervention, that matter is under the remit of the Minister for Children, Equality, Disability, Integration and Youth, Deputy O'Gorman. I can write to him about it. On SNAs in general, we now have 18,000. Their numbers have increased by 78% since 2007 and many children with additional needs simply cannot function at all without an SNA so it is very important they are supported and the Government does that on an ongoing basis.

Acting Chairman (Deputy Bernard J. Durkan): Deputy Paul Donnelly may have a few more seconds.

Deputy Paul Donnelly: On Jack's case, this is not about special needs which is a separate issue. I am talking about how his parent has been told he must attend mainstream school in September. The parent is looking for an exemption for the following year. I will pass on the details if it is possible as it may be easier.

Deputy Josepha Madigan: To clarify, I obviously cannot comment on an individual case but I will write to the Minister, Deputy O'Gorman, and bring it to his attention on the Deputy's behalf.

Deputy Bríd Smith: I am going to try to take four and a half minutes back and forth with the Minister and ensure I leave two minutes for Deputy Mick Barry.

The return to school has been a double-edged sword for our society. On the one hand, there is the sense of joy and relief for children, their parents and teachers about going back but on the other, there is trepidation and fear. That is because we still have a high rate of Covid-19 infection in the community and these things are linked; they are not separate. We therefore need to be careful about the mantra that schools are safe without delving into what that means.

3 March 2021

I have heard the Minister attempt to answer the question on whether vulnerable and pregnant teachers are expected back to school on 15 March a couple of times. I am asking her to give me not a vague and ambiguous answer, but a “Yes” or “No” answer. Are pregnant and vulnerable teachers expected to return to school on 15 March?

I refer to the cohort of 500 families, known as the forgotten families, who were refused supports by the Department because they had vulnerable family members at home and did not send their children to school for the past ten months. They have been given no supports whatsoever. Will the Department continue to refuse to give these children supports, including online supports, at home? I ask the Minister to answer “Yes” or “No” to that question as well.

Has she read the report published by Parents United Ireland, entitled There is Nothing Positive about Positivity Rates in Schools? It shows that there was a tenfold increase in positivity rates from August to December of last year. If she has not read it, will she do so?

What physical improvements has the Department made in schools since they were closed in December? In other words, has it provided extra space for social distancing? Has it increased staffing levels, including teachers and SNAs? Has it improved ventilation in the 80% of schools that have poor and inadequate ventilation? What supports will it provide for parents and children who are fearful about returning to schools which have proved not to be safe?

Deputy Norma Foley: In the first instance, I appreciate the Deputy’s acknowledgement that the return to school is a positive step. I think all of society regards it as a positive for students. All studies, both national and international, acknowledge that students do better when they are actually in school.

On the issue of the acknowledgement of schools being safe, it is very important to point out that this is not a mantra of the Department of Education alone. I am sure the Deputy has heard many experts, including the deputy chief medical officer, Dr. Ronan Glynn, and Professor Philip Nolan, clearly articulating that schools in themselves are places of low transmission. When schools were stood down, it was because of a mobility issue in terms of 1.1 million people moving around in society rather than a reflection on what happens within schools or the mitigation measures that exist in schools. On the issue of mitigation measures in schools, a full review of all those measures that are currently in place in schools took place in advance of schools returning after Christmas. All of the measures that are required are in place. That has involved spending of in excess of €62 million on PPE and hand sanitiser and €52.2 million on ensuring there is enhanced cleaning from four to six hours per day in schools. All those mitigation measures have been highly complimented by all those who have an interest in what is happening within schools.

On the issue of children with high-risk family members at home, I again refer to the national and international studies that tell us that children are best cared for when they are in school settings. I remind the Deputy that schools are places of low transmission. It is the recommendation of all the experts that children are served better when they are in school. Schools are places of low transmission. It is outside of the school setting that we must look to. I understand how difficult it can be for children with high-risk family members, but those children are best served by being in school.

Deputy Mick Barry: I have three questions for the Minister. She is not a supporter of a policy of open access to third level education, but does she think it fair to force students to com-

pete against each other for limited college places in a pandemic year? For two years in a row, the State has been unable to organise a traditional leaving certificate. Given that this exam is out of date, unacceptably stressful and biased against students from lower-income backgrounds, does she not think it is time to abolish the leaving certificate and adopt a policy of providing open access to third level education?

There were more cases recorded recently among second-level and third-level students aged 16 or over in a period of less than three months than among any other group in the State with the exception of health workers. From a purely health and safety perspective, would she not agree that these should be the last students to go back to school rather than the first?

Deputy Norma Foley: On the point made by the Deputy in respect of the leaving certificate, the NCCA is carrying out a review of the senior cycle. It is my understanding that the NCCA has almost completed the review. It is being refined and will be presented to me and the Department. We will study the review. It will be the springboard for further discussion and, ultimately, decision-making with regard to the senior cycle and all that it entails going forward. It is a very important body of work. Our experience with Covid-19 has in its own right been shining a light on the senior cycle. I anticipate that the report will be with me imminently.

On the issue of the leaving certificate and access to third level, third level is not within my remit. It is within the remit of the Minister for Further and Higher Education, Research, Innovation and Science, Deputy Harris. All issues in respect of access to third level and places at third level are for his consideration.

On the issue of the choice that is being made available to students this year, it is right and proper that students have the choice of an accredited grade system and also have the opportunity to take the written exam. I encourage all students to avail of that opportunity to the maximum extent possible. I think that is the best choice.

Deputy Jennifer Murnane O'Connor: I welcome the fact that primary school classes up to second class are back to school, which is so important, as are leaving certificate students and, of course, students in special schools. However, there are still questions to be asked. Do schools have sufficient PPE? Do they have adequate staffing provision? Are sufficient supports available to children who are still home-schooling? Those are questions that I am still being asked.

I wish to highlight a case that came up in my virtual clinic this morning. I was asked why a 17-year-old with Down's syndrome cannot go to school for partial attendance with an SNA in order for the SNA to do work online with the child or help the child with work in an empty classroom that can be sanitised but, under the supplementary provision programme, another teacher can go into the child's home in the evening when the child is tired. The child's parent is looking for answers on that issue. I ask the Minister, Deputy Foley, or the Minister of State, Deputy Madigan, to come back to me on that issue.

I welcome the comments of the Minister regarding class sizes because it is a significant issue. I know she mentioned DEIS schools. I will come back to her on that issue because it is a significant bugbear for me. I welcome that she is considering reducing class sizes because that is so important.

An issue that has been raised with me a good few times recently is that of the lack of emotional counsellors and therapists. This is a glaring gap in supports in schools. I appeal to the

3 March 2021

Minister to roll out such a service as soon as possible to assist schools to meet the needs of children who have suffered so much in this pandemic. It is so important, particularly for leaving certificate students. I ask the Minister to respond on that issue.

Another issue that needs to be considered is that of autism spectrum disorder, ASD, units. What is being done in that regard? I welcome the indication by the Minister that she is working on them, but more needs to be done. Demand is outstripping supply. Can more ASD units be put into more schools? In my area of Carlow, classes were recently sanctioned but no extension was allocated until recently, yet there are many schools that would love to accommodate an ASD unit but do not have the space to do so. This will be a significant issue for schools that do not have the space to build an ASD unit. I ask the Minister to consider that issue.

I need to raise the issue of DEIS schools because I have significant concerns in this regard. I know the Minister welcomed the millions of euro that are being put into DEIS schools, but I wish to ask her about disadvantaged schools. I know that announcements in this regard refer to funding for disadvantaged schools. I have brought this issue to the attention of the Minister on several occasions. There are no DEIS schools in Tullow or Carlow town, for example. Although I welcome the funding going to DEIS schools, other disadvantaged schools out there are barely surviving for the want of funding and yet we are not getting the review we have been promised. The situation is unacceptable.

I will give the Minister an example from Carlow town, where a boys' school and a girls' school are side by side. Members of the same families go to the two schools. The boys' school has DEIS status but the girls' school cannot get that status, despite the fact that children from the same family are attending the two schools. There is not one primary school with DEIS status in Tullow town. It is unacceptable. For all the funding that she is announcing for disadvantaged schools, I ask the Minister to look at the disadvantaged schools that apply for DEIS status every year and keep being refused. It is unacceptable. I plead with the Minister to look again at DEIS schools and conduct a review as soon as possible because there are many disadvantaged schools out there that are not getting funding.

Deputy James O'Connor: I rise to talk to the Minister about some of the specific and significant issues in the constituency of Cork East. I have been raising these issues for the long number of months since the Minister's appointment to Cabinet. The issue of school capacity is an enormous problem. It is welcome that we are seeing a return to school for students around the country, particularly for leaving certificate examination students. I pay tribute to them and their parents given all they have gone through in the past number of months. It has been exceptionally difficult, as we all acknowledge, and particular words of tribute must be paid to them.

The situation in my own constituency of Cork East must be acknowledged. For a number of years we have been awaiting news on progress in regard to the Carrigtwohill school complex, which requires the building of a new secondary school and two new primary school buildings. I am pleading with the Minister to get an answer on that project because I have been waiting long enough. The constituents and community of Carrigtwohill are extremely frustrated. We must bear in mind that there are 4,000 homes zoned for development in that region. There is already a chronic lack of school places for secondary school students and we are desperate for the help of the Department of Education. I have been flagging this issue for months and I need answers.

Deputy Alan Dillon: I thank the Minister and the Minister of State for facilitating today's statements. I commend them and their Department on the work and stakeholder engagement

undertaken to reopen schools. It has been an incredibly difficult time for students, parents and staff. The impact of the closure of schools must be recognised. However, it is far more important to have clarity over the schedule for reopening because of the speculation that runs amok on social media during an information vacuum. In these dark days, which are, thankfully, getting brighter, people need to know that we are again moving towards a greater sense of normality. The reopening of schools is not to be understated as part of that journey towards normality and it comes as a relief to many.

On the issue of the leaving certificate examinations, the Minister may be aware that I compiled a survey of leaving certificate students last Month. In Mayo, we have more than 3,500 students enrolled in the senior cycle, 1,800 of whom are in fifth year and 1,700 are in sixth year. I received more than 500 responses, indicating the seriousness of the issue. The majority of respondents supported calculated grades using standardised continuous assessment or the option of a scaled down exam. A worrying issue was the impact of remote learning, with roughly two out of five respondents stating that they had insufficient broadband and three in five stating that they found remote learning a negative experience. The outcome of the work that the Minister has done on the leaving certificate and returning students to school falls broadly in line with the views expressed to me. I know the Minister and her Department are working hard on these issues and it is important to recognise that work in the Chamber. Will the Minister provide some clarity on the remote learning issue?

Deputy Norma Foley: I thank the Deputies. Deputy Dillon asked about the leaving certificate examination and remote learning. I thank him for raising those issues and I appreciate this is an area of considerable concern to him. I acknowledge the work he has done in engaging through his survey of students and all of that. He is correct that it was most definitely the preference of students that there would be an opportunity not only for clarity on the leaving certificate examinations in 2021, but that there would also be choice. There will be an opportunity for students to opt for what this year we will call the “accredited grade” or the written exam. I hope as many as possible will take the option of the written exam. The choice mitigates the concerns of leaving certificate students about the loss of time and acknowledges that loss of time. Five months were lost last year, as were the two months after Christmas at the start of this year.

In the broader context of remote learning, I acknowledge that terrific work has been done by teachers to bridge the gap when it was not possible to fully reopen schools. I also acknowledge, as teachers and school communities would also acknowledge, that students are best served when they are in school. Considerable efforts have been made and the situation has improved dramatically from the experience of March 2020.

Deputy O’Connor raised an issue about Carrigtwohill. I sincerely acknowledge that I know this is a matter of enormous interest to him and his constituents. It is an issue he has flagged on numerous occasions. I reiterate that it is a matter of high priority for my Department. I have clearly articulated to the Deputy on a number of occasions that we are working on it as a matter of priority. We will continue to place the highest priority on the delivery of accommodation in Carrigtwohill.

Deputy Murnane O’Connor raised the issue of well-being. I acknowledge, as I did previously, that the issue of well-being is a matter of huge concern for the Department of Education. We made significant funding available for the provision of more than 110 additional guidance councillors and 17 National Educational Psychological Service, NEPS, psychologists in the budget last year. During and after the lockdown, a significant number of webinars and well-be-

3 March 2021

ing toolkits have been made available to schools. We have made training available for staff on the return to school to ensure that a positive well-being approach is being taken to the Covid-19 experience. I acknowledge that the well-being approach, even outside the context of Covid, has always been a priority within schools.

I confirm to the Deputy that there is absolutely no shortage of funding for personal protective equipment, PPE. There have been no cuts to funding for PPE and, in fact, in excess of €61 million is being made available for the provision of PPE.

I confirm that the DEIS identification model is close to refinement. It is an important aspect of the education sector. As the Deputy said, there can also be disadvantage in other schools. The matter is progressing and the model is being refined.

Deputy Chris Andrews: This time has been unbelievably challenging for children with additional needs and their parents. More than 20,000 children with additional needs in mainstream classes were promised a return on 21 January. The Minister wrote to school principals on 11 January to say the return of those children to school would happen but it did not. Those children were assured priority all along and have been completely forgotten about. The provision offered for students with additional needs is for special needs assistants to come into their houses in evenings and at weekends. It is understandable that very few students, if any, will want that.

Parents who have children with additional needs have contacted me and want to know why their children were suddenly dropped as a priority from the return to school policy. They were promised priority. It is not acceptable to wait until the middle of April, nor is it acceptable that we leave our children with additional needs until last. We should be putting our children with additional needs first. We are talking about a return to school but it is important to remember that many children, on returning to school, will be sent on a bus and driven past the schools of their brothers or sisters.

As we know, there has been a section 37A review of ASD autism classes in the south Dublin area. Many parents and multiple advocacy groups like Involve Autism and Autism Equality Dublin Bay have expressed their great disappointment at both the approach and the outcome. At the end of the process, there are approximately 140 ASD special classes in Dublin 24, which is an increase of approximately 60 places on the position prior to the commencement of the process. In Dublin 6, there were zero classes and that continues to be the case. Likewise, nothing has been provided for early intervention or secondary level. Parents who experienced exclusion and discrimination are being further excluded. As part of the process of engaging with schools with a view to opening new autism classes, the National Council for Special Education, NCSE, openly admits that the Department of Education does not have an inventory of school accommodation. This is damning.

The approach taken by the NCSE and the Department to the 37A process was disappointing to say the least. They did not engage with schools and the schools were only inspected after the mandate. They disregarded where the lack of places was, which will mean more children leaving their communities on buses and in taxis. Apart from the ethical issues, in south Dublin alone, more than €63,000 is spent every single day just transporting children in buses and taxis. It is absolutely bonkers to be spending that sort of money on children with additional needs to bus them out of their communities. This approach of anywhere will do for children with autism and additional needs must stop. The Minister must apply the section 37A process to these ar-

eas again, specifically Dublin 6 and Dublin 6W, which were left untouched by the process and where there are more than 6,000 primary school children. I appreciate the Minister may say they are still in a legislative process, but as none of the schools in these areas are in the process, she should be able to act and finally stand up for children with additional needs. Will the Minister start a new section 37A process for areas in south Dublin, in particular Dublin 6 and Dublin 6W, which have been left untouched by the previous section 37A process?

Deputy Josepha Madigan: Deputy Andrews made a number of assertions and 23 seconds is not a lot of time in which to try to respond to everything. I take umbrage at the statement that we or the Department do not care about children with additional needs, because that is far from the truth. In recognition of that, for the very first time this Government has appointed a dedicated Minister with responsibility for special education, which is the position I have held for some months.

The section 37A process has so far been successful in getting special classes opened. We have confirmed a potential additional 66 special classes that will open by September 2021. ASD special classes in general have grown by 235% between 2011 and 2021. We are also doing everything we can for children with additional needs in mainstream classes that are not yet back in school. Some of them are already back at school. We have prioritised children with special needs by getting special schools and all special classes back. Some children with special needs in mainstream classes are back and there are more to come on 15 March and again on 12 April. The difficulty is that NPHET had advised a cautious phased approach and we simply were not in a position from a mobility perspective to have everybody back at school. It is wrong to assert that we did not want everybody back, because we did, and that is what we are doing, but we have to take a phased approach and that is what we are doing at present.

Deputy Seán Canney: I wish to share time with Deputy Tóibín.

Acting Chairman (Deputy Bernard J. Durkan): Is that agreed? Agreed. I urge the Deputies to stay as close as they can to the time because we are running out of time.

Deputy Seán Canney: Absolutely. I am grateful for the opportunity to speak on behalf of the Regional Group. I compliment the Department of Education and both Ministers, Deputy Foley and Deputy Madigan, who are present to listen to what is being said. It has been an unprecedented challenge for everybody in education. Mistakes have been made, but I have yet to see any particular aspect of Covid where mistakes were not made along the line. The main point is that a lot of lessons have been learned.

I am a member of the Joint Committee on Disability Matters and one of the areas of concern to me is special needs education. I compliment the Minister of State, Deputy Madigan, on joining us last week and giving us a very comprehensive one-to-one engagement on the issues relating to Covid and special needs education. I could point out things that are wrong, but she has been told today about lots of things that are wrong. On a positive note, in Tuam in my constituency, St. Oliver's Special School has been built. It is a €6 million investment and I hope it will be opened in the coming weeks. It is a great ray of hope for parents, children, families and staff in Tuam. I compliment everybody involved in the project. I look forward to seeing the school up and running. I had a sneak preview of the layout of the school and it is ideal for education in these Covid times. I look forward to the school opening.

In the time remaining I will concentrate on the fact that one of the lessons we need to learn

is how we improve the situation and make sure that buildings are correct and that a holistic approach is taken to education when we are faced with a challenge. We should be thinking about the leaving certificate of 2022 now and how we are going to deal with it. I hope we will be past Covid, but the students will have had a legacy of a lack of school time. How will that be addressed going forward? We must plan for the future for next year's cohort.

Autism units are non-existent in some areas. I urge the Ministers to look at the issue right throughout the country. We do not have any autism units in schools in Loughrea in my constituency. It is important we prioritise existing schools to make sure they get their fair share of services as well. Rosedale School in Galway has had a tumultuous time in the past 12 months. Everybody involved, including parents and teachers, want to make sure the school will get as much support as it can because of the huge amount of reparation and catching up that remains to be done. While remote learning is good, it is not available to everyone, and until it is, we cannot rely on it. We must make sure we bridge the gap in that regard.

My final comment is directed at the Minister, Deputy Foley, and it is on the school building programme. We have a number of school building projects in Galway. The Gaelscoil complex in Athenry needs to be fast-tracked to make sure we get the school communities out of the current poor accommodation and back into modern facilities. I make the same point about the national school development in Tuam, the new Trinity Primary School, which will amalgamate three schools. The latter project must be fast-tracked. A design team must be appointed as we need to get on with the work. It takes too long to get these projects going. An extension is needed for a school in Athenry which has a plethora of prefabs all over the place. I know the tenders are back and I urge the Minister to make an appointment as soon as possible once the report on the tenders arrives in the Department to make sure the project gets going.

Deputy Peadar Tóibín: The management of this crisis has been enormously difficult for the Minister, the Department and teachers and parents around the country. It is probably one of the biggest impacts that has been experienced by many people. I have no doubt the cost of the closure of schools will continue for years to come as a result of the lack of education and socialisation and due to the mental health issues that have been created among this generation of schoolchildren.

It has been indicated the leaving certificate examination is likely to change in structure this year, but the structure remains very nebulous for many. Parents and students have been contacting me to ask what the story is with the structure of the leaving certificate. They want to know if the Minister will give details so that parents, students and teachers can get their heads around how to prepare for the examination. As far as I understand, there are no details about the music examinations that are to be held during the Easter holidays and what exactly they will entail. The Easter holidays are just around the corner for students.

Practical examinations in geography are another outstanding issue that students do not yet have their heads around. These issues are up in the air for students and, as a result, students are not able to focus their energy on proper study for these subjects.

I want to speak about the Irish language. There have been reports to say that the oral element of the Irish language will be reduced in content. As seo amach, ní bheidh an méid marcanna céanna ag dul don Ghaeilge mar gheall ar an teastas iomlán agus is botún mór é sin. Tá go leor scoláirí ag críochnú ar scoil bliain i ndiaidh bliana sa Stát seo agus tá siad in ann scríobh agus léamh na Gaeilge, ach níl siad in ann í a labhairt. An rud is tábhachtaí d'aon scoláire te-

anga atá ann ná cumas labhartha agus níl sé ann anois. Ba cheart go mbeadh níos mó marcanna ag dul don scrúdú béil sa Ghaeilge.

Will the Minister give some detail to the 20,000 students with additional needs who have not been able to return to school, from third class upwards? It is bizarre and shocking that we do not have these children back in school. That needs to change. These are the children who most need to return to education. I understand that no detail of dates has been given about that. My instinct is that tens of thousands of students will not return until after Easter. They will have been off school from 20 December until after Easter and they will return for just a few weeks after Easter. That will have an outstanding cost to them in the future.

Deputy Norma Foley: Deputy Tóibín raised an issue about the leaving certificate. I want to make clear that guidelines have been sent to schools about all aspects of the leaving certificate with dates for oral examinations and coursework. It has all been made clear to schools. For example, oral examinations will take place between 26 March and 15 April. The final assessments for the accredited grades process will be completed by 14 May. It has been clear that music, oral examinations and other work have been proofed by public health services. We have made it clear that there are only three areas where such assessment cannot take place, due to public health advice, including construction studies, engineering and physical education. We have made it clear that music examinations are taking place. As I said earlier, there are a number of aspects to music and students have an option to do an individual performance where it a vocal performance or they are playing an instrument, or there might be an ensemble or larger group. Further public health advice about that is pending.

I can come back to the issues raised by Deputy Canney. Both the Minister of State, Deputy Madigan, and I have met with the parents of pupils at Rosedale School. I have spoken with the principal of Rosedale, who was well acquainted with the issues facing it for the leaving certificate in 2022. Considerable accommodation and work was provided for the 2021 leaving certificate. That has stood us in good stead this year, with alterations to papers, latitude for coursework and project work, and a similar opportunity will be availed of for the 2022 leaving certificate and in future.

Deputy Pádraig O'Sullivan: I will make a number of points and observations, with a few questions at the end, and I would appreciate a response from either the Minister or Minister of State. Other Deputies have spoken about regression and how we quantify regression in the coming months. I understand, from both the Minister and Minister of State, that there will be expanded summer provision this year, which is welcome but I believe there is justification to quantify that regression. Will the Minister or Minister of State confirm if the Department will do a report about that? Quantifying the regression, whether it is for people with special educational needs or for mainstream cohorts, is important. It leads on to my second point regarding Professor Ferguson and the establishment of his committee. A number of speakers here have addressed the role that rapid antigen testing could have in second level schools and primary schools. There are merits to that not just in a school setting but also in wider society. I take the Minister's point that Professor Ferguson's committee is to do a report on that and present it to Cabinet. I believe there is a role for rapid antigen testing not just in a school setting but in many settings.

The third point I would like to raise is about PPE. I thank the Minister for her clarification about that. She clarified it again yesterday at the Joint Committee on Education, Further and Higher Education, Research, Innovation and Science. A myth was peddled by a number of Op-

position Deputies that PPE funding was slashed. In fact, it has not been and I am glad that the Minister has put that to bed once and for all.

My last point relates to autism spectrum disorder service provision. A number of speakers have spoken about it today. I welcome the work that the Minister of State, Deputy Rabbitte, has done in prioritising assessment of needs but that has obviously created greater demand. Will the Minister expand on her section 37A powers, how they could be utilised and how they need to be justified when making that decision?

Deputy Aindrias Moynihan: I acknowledge the significant background work to get students back into the classroom. It did not happen overnight. There was significant relief in many households when students returned to the classroom. The phased nature of the return has been a challenge for many families, with some siblings in school and others out, as well as for teachers' families. There is a particular concern that SNAs and teachers who may be pregnant are at higher risk and that the vaccine is not an option for them. What provision will be made to cater for these higher risk people? I draw particular attention to SNAs who may be providing more up-close and personal care for people. They would be at a higher risk not necessarily due to a condition but because of the type of work and personal support they are providing. That needs to be taken into consideration.

Many bus drivers will be working short hours, more irregularly and for lower incomes. If they are in receipt of the pandemic unemployment payment, there will be a tax implication as they return. They are concerned that because the pay is so low and the tax take will hurt, it will hardly be worth their while. I ask the Minister to engage with the Minister for Finance to clarify this and make sure that it would not be an impediment for bus drivers.

Substitute teachers lost out during the lockdown, not just because of pay but also because of increments and pension entitlements that they would have expected to accrue at the time. They were probably the only school workers who were losing out. I ask the Minister to examine this one-off incident to see if it can be addressed so that they can regain those entitlements, otherwise they will end up with a large buy-back for their pensions and issues with increments.

Deputy John McGuinness: First, I will address autism spectrum disorder units and the fact that many parents are trying to access a service that simply is not there. If the assessments were updated, the system of autism spectrum disorder units would be swamped. We need to address our future plan for that. I ask the Minister to give special consideration to children with special needs, even those children who are at home who cannot access supports because of the voluntary nature of an SNA or a teacher compared with teaching at home. They are under extreme pressure and I ask the Minister to review that.

I also wish to raise the issue of parliamentary questions submitted to the Department of Education. If these questions were answered comprehensively, the Minister and Minister of State might not have had to face so many questions in the Chamber today. For example, I asked about St. Senan's National School in Kilmacow and a school in Ballyragget in the context of a change of status or an amalgamation. If the information was given to Deputies who ask questions, that would relieve the pressure on schools and reduce the number of parents who are approaching Deputies to ask them to pose the questions in the first place. I have asked a number of parliamentary questions about these schools but have not received a comprehensive response and I am deeply disappointed by that. I also asked a question relating to the CBS primary school in Kilkenny in the context of a change of status and, again, the question was not really

dealt with at all. The school is trying to plan for the future in what is a growing part of the city. I ask the Minister to address those issues as they relate to those three schools.

On the western environs of Kilkenny city there is a real sense that development is going on but the eastern environs should not be left behind. The amalgamation of St. John's school in the eastern environs and the provision of more secondary school spaces are both absolutely necessary. I contacted the Department on these matters but there is no plan for the future in place. I would like the Department to assess the school places that are available in Kilkenny. I would also like to see a plan for the future being brought forward. In terms of the availability of school places now, as parents look towards September, a significant number are under huge pressure. This has been going on for the past number of years in Kilkenny city in particular. We do not have enough places and we cannot get answers from the Department or the schools. Parents are being fobbed off and it is simply not good enough. This is about communication and information. Can we please have the relevant information in response to parliamentary questions and can we have a comment on planning for the future?

Deputy Marc MacSharry: I thank my colleagues for sharing time. I thank the Minister and Minister of State for their work over this challenging period on designing the return to school. Inevitably, it will never be quick enough for any of us but we are delighted a start has been made. I also thank all of the staff of the Department of Education, the teachers, staff of schools throughout the country, the unions and all associated with engineering the pathway we now have. It is great to see at least some children back in school at this early stage and it is to be hoped by April we will see all children return to the classroom.

In terms of vaccinations, I note that NPHET has acknowledged that all those who are essential to education should be in the first third of people vaccinated, and that is certainly welcome. I would ask that they are as high up as possible within that third because obviously we depend hugely on them to educate our children. The developmental aspect of their work is so important and we need them to be in a position to attend school. Within that, I ask the Minister to contact the Department of Health to see if some can be further prioritised. I refer here to the teachers in mainstream education who deal with children who, for a variety of reasons, are not capable of wearing masks. I am not talking about people who have an objection to wearing masks or who have an ideological view that masks do not need to be worn. I am talking about children, some with autism, who may not be in a position to wear masks because they become very agitated and so on. I am referring to a small number of teachers and SNAs who should be further prioritised within the group of people deemed essential to education under the vaccination programme. I ask the Minister, along with her colleague the Minister for Health, to impress upon NIAC the importance of prioritising this group within the larger one.

Understandably, the focus is very much on this year's examination students, but Deputy Canney alluded to the fact the current fifth year students have had much reduced face-to-face learning opportunities, and I agree with him. Such learning is obviously a very important aspect of the leaving certificate cycle. I ask that in early course the Minister signals her intentions with regard to those students. Is it envisaged they will be given a choice as well? I know we are a long way out from leaving certificate 2022 but now is the time to acknowledge the fact they will not have had the same level of preparation as others in years gone by and that something must be done for them.

Acting Chairman (Deputy Bernard Durkan): The Minister and Minister of State will have to reply in writing because we have run out of time.

3 March 2021

Deputy Michael Healy-Rae: This has been an extremely difficult and stressful time for students, parents, grandparents, teachers and all involved in education. The general secretary of the TUI has stated the preference of all teachers is to return to face-to-face teaching and learning, but there is an understandable anxiety in the school community, particularly with regard to possible new strains of the virus.

Concerns have been raised over the fact that some special needs students will not be returning for almost another six weeks. Parents of children with special educational needs have been in touch with all of our offices to express their grave dissatisfaction at the lack of opportunity or even clarity being given to them by the Department of Education. I ask the Minister to clarify the situation for special needs students as the Department's repeated assertions to the contrary are not addressing the concerns of parents and their children. Does the Minister think it is right that students with additional needs in first or second year will potentially have to wait until 12 April, almost six weeks from now, before they can get back into the classroom? If the Department prevents students with special needs from attending school for another number of weeks, what immediate schooling supports can be put in place in advance?

Leaving certificate data will not include the use of the historical performance of schools data, the issue which caused most controversy in 2020. The data on the junior cycle performance of the leaving certificate class of 2021 is likely to be used, but will the Minister explain how we can be certain this method will work effectively? To avoid awarding the same percentage marks to two students, they may include up to two decimal places, but this could be very troublesome. Like last year, teachers are asked to provide evidence of student attainment, including limited assessment up to 14 May and to use their professional judgment in awarding estimated marks. Will the Minister outline the level of additional supports and training that will be provided to teachers for this purpose? The report I have read refers to the fact that any efforts by parents or others to influence teachers marks will be treated very seriously and this will be covered by forthcoming legislation. Will the Minister elaborate on this point? The guidance document appears to advise schools against holding the formal sixth year parent-teacher meetings between 1 March and 28 March. I also ask the Minister to deal seriously with the bus driver issue.

Deputy Michael Collins: A calculated grades system was introduced in 2020, and while there were many teething problems, it showed us that there may be other ways to assess our students rather than cramming six years of learning into two weeks of final exams. Perhaps it is time to reform the leaving certificate, which might mean students being assessed on a staggered basis using a broader range of assessment methods such as projects, team work and portfolios instead of facing a single set of summer exams. The State's advisory body on the curriculum has been reviewing the senior cycle during the past year. On foot of that, are we likely to see any changes to the leaving certificate structure?

I have a large number of questions for the Minister who may not have time to answer them now. They come from parents and teachers in Cork South-West. I will put them to the Minister and perhaps she can reply to me later. Will she outline the steps being taken to review the ranking of front-line teachers on the Government's vaccine plan and when any outcome arising from the process will be published? Will the Minister confirm that flexible measures for high-risk and pregnant staff will continue until the Easter break? Will she confirm the date on which the expert review group examining the issue of rapid antigen testing in schools is likely to report?

6 o'clock

Will the Minister confirm the date on which the expert review group examining ventilation issues in schools is likely to report and the date on which the expert review group on the mandatory use of face masks in primary education is likely to report? Will she set out details of what grants will be provided to primary schools for cleaning and sanitisation from Easter to the summer this year? Will she confirm that a refund will be issued for school bus tickets issued last year? Will she confirm that plans are in place for school transport provision in the coming year? I would also like some information regarding SOLAS motor mechanic apprentices. They completed phase two of their apprenticeships in December, but they are still awaiting their official results and cannot progress to the next phase.

Acting Chairman (Deputy Bernard J. Durkan): I call Deputy Nolan. I am sorry about the time, but there is nothing I can do about it.

Deputy Carol Nolan: Gaelscoil na Laochra in Birr, County Offaly has been waiting since 2015 to move to its permanent premises, which is partially occupied by a mental health service. This issue has dragged on and it is very unfair on the pupils and staff. We need an intervention by the Minister, as well as more co-operation between the HSE and the Department of Education. The Gaelscoil na Laochra school community has waited for this move to happen since 2015. I raised this issue with the previous Minister, but I am hopeful that this Minister can get to grips with this situation and help to resolve this issue. Given Covid-19 and the lack of space in the current premises the school is using in Sandymount Haven in Birr, the move to the permanent premises needs to go ahead. Can the Minister urgently intervene?

I raised the prospect yesterday of extra teaching staff being hired given how much time leaving certificate students have missed in schools. Those students missed five months in school last year and two more months this year. The Minister stated that 1,000 posts are being provided. My understanding, however, is that those 1,000 posts were on track anyway, even if we never had Covid-19. Some teachers will also be leaving the profession, so that figure will not really be 1,000 extra teachers. I appeal to the Minister again to provide extra supports, in the form of extra teaching staff, to schools to help our leaving certificate students. It would be a pragmatic solution and it would alleviate some of the stress these students are under.

Acting Chairman (Deputy Bernard J. Durkan): We will have to wait for written replies to those questions. The last speakers from the Independent Group are Deputies Connolly and McNamara, who are sharing time and have 3.5 minutes each.

Deputy Catherine Connolly: I will zone in on two areas in my short time and I would appreciate a reply. The Minister of State will remember the debacle last year with the July provision. A service was eventually provided. What is the position regarding that service this year? It took seven months last year to make repayment regarding the agreed travel allowances, and even then the figure was disputed by the Department. Will the Minister clarify the agreed figure per mile? I understood that 39 c was the agreed rate per mile. Why are we arguing over something like that when there was an agreed rate? I would like the Minister to answer that question and then I will ask one more question.

Deputy Josepha Madigan: Regarding the July provision, we are working on an enhanced programme for this year. We are obviously very concerned about the regression of children with special needs. Last year, some 24,000 children were eligible for the programme and about 14,000 actually partook. We hope this year to expand the programme even more, including the time allowed and also by expanding the categories of children with special needs who are

eligible. All children in special classes in special schools are eligible to apply and children with SEN in mainstream classes as well.

Deputy Catherine Connolly: I did not use my minutes to make statements or to waste time. I asked a specific question. Perhaps the Minister of State could answer me in written form regarding why it took so long to make the repayments for travel and why less money was given. I would appreciate that, because it was a specific question.

My second question, and I do not whether the Minister or the Minister of State will answer it, concerns DEIS schools, and two in Galway in particular. I wish I did not have to raise this issue on the floor of the Dáil. I have written letters about this issue, raised it with the Taoiseach and written to the Minister about it. It is a simple question. I will use the example of the two specific schools in Galway which are spending hundreds of euro each week sending out packages of hard copy materials to pupils who do not have computers or the Internet at home for one reason or another. Can specific financial provision be made for that situation? It would be a drop in the ocean, but it would mean a great deal to the students and the schools concerned. I have 30 seconds left and I am leaving it to the Minister to answer that specific question.

Deputy Norma Foley: Regarding the provision of funding for ICT and related matters, I confirm that significant funding, in excess of €250 million, has been provided in a five-year period.

Deputy Catherine Connolly: That is not my question.

Deputy Norma Foley: No, but the Deputy's question concerns making specific funding available to schools and in the last year some €100 million was made available to schools. In December 2020, some €50 million was made to schools. That was ideally with the notion that schools, as I have seen on the ground myself, would then be able to purchase laptops and tablets, or whatever the facility might be, which could be loaned out and made available to students. That initiative has worked very successfully. The money could also be used for other platforms and equipment needed within schools. No student should be lacking access to laptops or tablets or whatever is needed because those resources should be in the schools and be able to be loaned out, as I have seen operating in many schools.

Deputy Michael McNamara: Parents will have paid in advance for transport to schools which were shut through no fault of their own or the Minister. In any event, the buses were not running and they did not burn any fuel and did not incur any costs. Will that money be refunded?

Deputy Norma Foley: The issue of bus transport and the facility not being used will be looked at by my Department and it will make an accommodation in respect of funds not being used even though they had been paid.

Deputy Michael McNamara: Does that mean that they will be refunded or that they will not be refunded?

Deputy Norma Foley: That means exactly what I have said. My Department will look at mechanisms to ensure that nobody will be out of pocket because of a service that did not run.

Deputy Michael McNamara: From that rather verbose answer, I think that there will be a refund. Am I correct?

Deputy Norma Foley: I thank the Deputy.

Deputy Michael McNamara: I am asking a question.

Acting Chairman (Deputy Bernard J. Durkan): I know. The Deputy has one and a half minutes left.

Deputy Michael McNamara: I know. Will there be a refund or will there not be a refund? I do not understand why Ministers parade in here and refuse to answer basic questions.

Deputy Norma Foley: I am making the point that a variety of mechanisms could be used to address this issue. My Department is looking at this issue, and when that has been finalised, I will respond directly to Deputy McNamara.

Acting Chairman (Deputy Bernard J. Durkan): I think that is fair enough.

Deputy Michael McNamara: I thank the Minister. Last week her Department sent out a circular asking two questions regarding children returning to school. One was entirely reasonable. It asked parents to certify to the best of their knowledge that their child does not have an infectious disease. The second question asked if the parents could confirm that they have adhered to all medical advice since the child's exclusion from school. This document was drawn up in September for children who were excluded from school because they had been a close contact or confirmed as having Covid-19 and were then returning to the school. It does not, however, make any sense in the context of children who were never excluded from school and are now returning because the school was closed. Will the Minister confirm that she will amend that form to avoid confusion?

Acting Chairman (Deputy Bernard J. Durkan): The Minister has 40 seconds in which to reply.

Deputy Norma Foley: Those forms were sent as a matter of best practice. The Deputy will be aware this is happening in different settings where the workers, or those who engage in a particular area of work, such as in this instance school students and staff, are obliged to fill in forms to state they do not have Covid-19 symptoms. The Deputy will also appreciate that not only the Department but the deputy chief medical officer and others have articulated the importance of students, teachers, parents and guardians of children providing this type of information to the schools regarding not sending children to school if they have symptoms of Covid-19.

Deputy Michael McNamara: That was not my question.

Deputy Norma Foley: In that respect, they have been asked to fill in the forms to attest that they do not have Covid-19 symptoms and that they have abided by all public health advice.

Acting Chairman (Deputy Bernard J. Durkan): I thank the Minister, the Minister of State and the Deputies for their co-operation.

3 March 2021

Banking Sector: Statements

Minister for Finance (Deputy Paschal Donohoe): I am sharing time with the Minister of State, Deputy Fleming. I welcome the opportunity to make a statement on banking matters. This debate is both timely and needed because in the past fortnight, there have been three major announcements from our banks that have major consequences for our citizens and speak to the challenges that the banking industry, along with the country in general, is facing in the midst of battling this pandemic. I refer to NatWest's announcement of the phased closure of Ulster Bank and the announcement by Bank of Ireland to close many of its branches later this year. In addition, Allied Irish Banks announced a significant transaction that is important to the Irish stock-broking community and its business model. I will say a word about all three announcements.

The NatWest and Bank of Ireland decisions are deeply regrettable for their customers and staff and the wider economy. Ulster Bank has a long history in Irish banking and it was a very sad day that such a point was reached. Nonetheless, these are all commercial decisions being made by the boards and management of private companies and reflect the wider challenges the banking sector is facing, not only in Ireland but also internationally.

Covid-19 has obviously posed many significant challenges for our society and economy, and many households, families and small businesses have been especially affected. The Government fully recognises the financial and other difficulties the pandemic has caused for many of our citizens and has put in place a range of important and necessary supports for households and businesses. The banking sector has taken action but there is a continuing need for it to be sensitive in dealing with customers and to show flexibility at a time of such challenge. My colleague, the Minister of State, Deputy Fleming, will address the challenges of Covid-19 in more detail.

I will now address some of the specific challenges faced by banks. Low, indeed negative, interest rates have depressed their revenues. They are under pressure to make large investments in technological change and face new competition from non-banks. Meanwhile, they are trying to reduce costs to improve returns, as capital requirements are a multiple of what they were ten to 15 years ago in order to make the banking system safer and more robust. This is the reality and it is as important to acknowledge this as it is to acknowledge that we rely on banks for credit and capital, or to acknowledge their roles as employers, or to acknowledge the standards that we expect of them.

Fundamentally, a key aspect of banking concerns taking risk, including in regard to deciding who should and should not receive credit, and at what interest rate, and this is not the business of the State in a modern economy. We should also acknowledge, however, that our experience and that of many other countries has resulted in the entire governance and regulatory landscape being changed in recent years to ensure that banks would never be allowed to wreak such havoc and harm again. Private sector losses should never again be socialised, and we have made the banking system far safer in Ireland. However, there are consequences of the different changes in recent years for all stakeholders, including borrowers, depositors, bank staff and even shareholders. The various parts of the banking business model are all interlinked, so we have to bear in mind that one measure will have knock-on implications elsewhere and cannot be viewed in isolation.

I want to address some general issues regarding banks that have been raised with me recently before dealing with the specific matters of recent days. The question of interest rates,

deposit balances and liquidity in general has risen in prominence significantly throughout the banking system in Europe as the ECB has continued to provide additional funds through its asset purchase schemes and long-term refinancing operations. This has been exacerbated by Covid-19, as households continue to stay at home and defer investment decisions. The application of negative deposit rates by the ECB has resulted in European banks incurring a consequent cost on deposit accounts, and Irish banks are no different in this regard. It is important to note that in passing on some of these costs, banks cannot differentiate between customers in different sectors and, therefore, the approach is taken to apply charges based on the size of the deposit balance.

The question of capital levels and how they impact decisions made by banks has also been in the news recently. There has been wide coverage of the rates charged by Irish banks on both mortgage and SME loans, highlighting that they are among the highest in Europe. It is equally critical, however, that this higher level of capital has meant that banks are now safer and not overleveraged and that, unlike at the time of the previous financial crisis, the impact of Covid-19 has not posed questions for the stability of the banking system. It is important, therefore, that banks have a high and more robust level of capital. That is the foundation of a safe financial system.

Nevertheless, this will have certain impacts on other aspects of banking. Credit risk and capital requirements in Ireland are still elevated due to historical loss experience on loans and these higher levels also result in higher credit and capital costs for Irish banks, which in turn affect the interest rate they have to charge on loans. At a wider EU level, the regulatory and supervisory framework for banks has changed significantly. Banks are now subject to more intensive supervisory regimes. They must hold more and better capital and have additional and strong reporting requirements. All of this is aimed at strengthening the resilience of the banking system to build capacity to absorb economic shocks, to weaken the link between sovereign and banks and to reduce the need for future State bailouts.

The Government wants to ensure the banking and financial system will effectively contribute to and support economic growth and employment. However, it also has to be profitable to do this. Profits are important for banks as a source of capital to support loan growth and to allow for investment in business, such as in expensive and needed ICT programmes. They are also important as a source of capital to support losses that inevitability arise in periods of economic stress.

Turning to Ulster Bank, its withdrawal from the market will be phased and take place over a number of years. There will be no immediate change for customers, therefore, with full banking services to continue on all channels for existing and new customers. This has been pointed out clearly to the bank's customers and the general public. As Deputies will be aware, NatWest is in early stage discussions with PTSB and, importantly, other strategic banking counterparties about their potential interest in certain retail and SME assets, liabilities and operations. Also, a memorandum of understanding that has been signed with AIB, regarding certain corporate and commercial loans, signals a potentially important development for the Irish banking sector, as do the negotiations under way between NatWest and PTSB. While these are commercial and independent negotiations, the Government is supportive of trying to bring about an outcome that is good for both AIB and PTSB but, more importantly, for existing Ulster Bank customers and staff and the economy generally.

In regard to the announcement by Bank of Ireland on Monday that it will close 103 branches

3 March 2021

in Ireland, 15 of which are in the North, it is important to acknowledge that as Minister for Finance, I cannot mandate or overrule the internal decision-making process in any bank, even one in which the State has a shareholding, which in this case is a minority one. Decisions in this regard are a commercial matter and the sole responsibility of the boards and management of the banks, which are run on an independent and commercial basis. These decisions are further evidence of the impact technology is having on the way customers interact with their banks. Developing mobile communications allows more and more people to transact their business remotely. Banking is only one of many businesses that are now conducting a greater proportion of their business online.

As I did at the start of my speech, I absolutely acknowledge heightened local concerns arising from this decision. I also accept that many people will still need, or want, to carry out their banking activities in person. It is therefore a welcome development that Bank of Ireland is now entering into a new partnership with An Post that will allow personal and business customers to use their local post office for a range of banking services, including cash withdrawal and lodgements. More generally, the bank branch as we know it is undergoing change and is moving towards providing financial advice, with some customers visiting their branches less frequently.

Yesterday's announcement by AIB that it has reached an agreement to acquire Goodbody stockbrokers is a positive development for three important Irish companies: Goodbody, Fexco and AIB. It is positive for Goodbody because it will continue to have a well-capitalised owner providing opportunities for growth, which will support the wider needs of the Irish economy and businesses. The acquisition also represents an opportunity for AIB to deliver on its ambition to diversify its revenue in the interest rate environment which I described earlier and to broaden its financial offerings in the life, pension, wealth and asset management sectors, in addition to enabling its Irish corporate and business customers to access a greater range of services. Critically for Fexco, which is an important employer in the south west, the proceeds it receives from the transaction will help it to continue to grow and to innovate in the financial services sector.

The standard remuneration arrangements in a stockbroking business are very different from those that pertain in a retail and commercial bank such as AIB and, reflecting this, the bank sought my consent for the continuation of the current arrangements in Goodbody. This has been done in a manner which ring-fences Goodbody from the rest of the AIB Group and ensures ongoing compliance with Government policy on bank remuneration, which remains unchanged. As I stated yesterday, a small number of AIB staff, including from its corporate finance and wealth management business, will transfer to Goodbody in order to maximise synergies between the teams, avoid duplication of activities and facilitate the integration of that business into AIB. There will also be a restriction on Goodbody hiring any person, in the open market or otherwise, with a total package above €50,000 who was an employee of AIB, or any company in the group, at any time within the previous two years. I also welcome the announcement by AIB that it intends to establish a SME equity fund, which will be of assistance to companies wishing to access finance.

Moving to the final development, I note yesterday's announcement by the Central Bank of Ireland that it has fined and reprimanded Davy stockbrokers for regulatory breaches arising from personal account dealing. As I stated yesterday and again this morning, the behaviour has been detailed by the Central Bank and falls gravely short of the standards of behaviour that are expected of those in a position of financial responsibility. While this is, in the first instance, a very serious regulatory matter between Davy and its regulator, I have called on Davy to respond

to the Central Bank's statement on the outcome of the enforcement action. I note that it has done so this evening and that it has said it deeply regrets "the shortcomings that emerged from the Central Bank of Ireland's investigation" and has apologised "unreservedly and unequivocally that these failures occurred and that Davy failed to adhere to the high standards expected of the firm both internally and externally".

Of course, there are many further banking challenges and problems which need to be addressed. With regard to the role of the banking sector in supporting our economy as we recover from Covid, I note that, unlike the situation a decade ago, the impact of Covid-19 on the banks has not called into question the stability of the overall system, which matters deeply for our ability to recover. The banking reforms introduced since the last crisis have, indeed, helped to maintain financial stability. The banks now operate more soundly and are guided by the Central Bank mortgage lending rules, which provide credit on a more prudent basis. They are now of a size that is more in line with the size of our economy and have higher capital levels and more solid financing.

While there are clearly banking challenges and difficulties both for the banks and those who depend upon them and work in them, whom I have acknowledged in my speech this evening, banks are now in a position to meet the challenges of Covid and its effects upon them and, in doing so, to be able to work with their customers to help them meet the real challenges currently before many businesses and households. They are in a position to respond in a flexible and sensitive way at a time when so many are facing great challenges and, in doing so, to put in place the kind of supports the Government's actions have enabled, which will allow for the first steps towards the recovery of our country and economy from the terrible economic harm of the last year.

Minister of State at the Department of Finance (Deputy Sean Fleming): I thank the Leas-Cheann Comhairle for the opportunity to discuss banking matters here this evening. As the Minister, Deputy Donohoe, has touched on, this debate, like so many others, is now set against the backdrop of Covid-19. Covid-19 is the most significant shock the banking system has faced since the financial crash of over a decade ago. Nevertheless, the banking reforms introduced since the last crisis have helped to maintain financial stability at this difficult time. For example, over recent years, Irish banks have engaged in more prudent lending, including mortgage lending, due to influence of the Central Bank lending rules. They have downsized, are more focused on the Irish market and have more stable sources of funds. They are also more appropriately capitalised for their lending and other activities. Of course, other factors have also been significant in helping to maintain stability. These include the exceptional levels of business and income supports provided by the Government and the monetary policy adopted by the European Central Bank.

While Government supports have played an important role in helping impacted businesses and households, it was also necessary and welcome that the banking industry stepped up early and acted to provide essential support and assistance to its customers. Around this time last year, the Minister for Finance engaged with the Banking and Payments Federation of Ireland, BPF, to ensure that these necessary supports would be put in place. In response, the BPF announced a co-ordinated approach by their bank and other members to support customers. The range of supports included payment breaks, initially for three months but later extended to six months. The implementation of this voluntary moratorium by the banking industry in Ireland was an immediate and flexible response to the fast-emerging Covid-19 crisis.

3 March 2021

Since then, more than 150,000 payment breaks were approved for household and SME borrowers, including more than 82,000 on mortgages, almost 36,000 for other consumer loans and 32,500 for SME loans. Therefore, a large number of borrowers received important liquidity and cash flow supports during a fast-moving and evolving public health crisis, which helped them to deal with the immediate onset of the Covid-19 crisis. It is also welcome that, as these system-wide Covid-19 payment breaks came to an end, the vast majority of borrowers have been able to resume full loan repayments. Almost 89% of primary home mortgage borrowers returned to full repayments at the end of the payment break and the vast majority of them have done so within the existing loan term. Many borrowers are still impacted by the pandemic and will continue to need help, which we expect to be provided.

Separately, it is positive to note that while the pandemic had an immediate impact on the scale of new lending, the number of approvals has picked back up significantly with the monthly levels of mortgage approvals, both in terms of the number of applications and of value, since September 2020 higher than in any comparable month since such data were first published in 2011. The CEOs of the main retail banks have confirmed that they are continuing to process mortgage applications and mortgage drawdowns from their customers who were impacted by Covid-19 on a case-by-case basis and that they are taking a fair and balanced approach to such applications. I look forward to hearing contributions from Deputies.

Deputy Pearse Doherty: I welcome the opportunity to have this timely debate on banking in this State, which is probably overdue. I have ten minutes and I hope to give some of that time to the Minister to respond. It is unfortunate that we are going through difficult times. I will focus on four issues, all of which have arisen in the past month and which have serious implications for the sector and for consumers, staff and banking policy. I am glad that the Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach has taken up a number of my suggestions, including the issue of capital that our banks have to hold and asking the Central Bank to do a further assessment on the appropriateness of the current situation, but also a number of other issues at which we need to look.

My first concern relates to Ulster Bank and the announcement last month that it will exit the southern market. It is a hammer blow to staff, customers and the banking sector as a whole. Its exit will reduce competition and increase interest rates for consumers, or at least that is the likely direction of travel. The State plays a major role in banking due to its shareholding. In reality, we are regrettably seeing and feeling the aftershocks of the financial crash in 2008 because the reason Ulster Bank is withdrawing from the market is to free up capital that is trapped as a result of that crash. However, in dealing with the aftermath of Ulster Bank's decision, there is an opportunity to create a third force in banking to challenge the duopoly of AIB and Bank of Ireland. Permanent TSB is clearly the bank to take up that mantle. I ask the Minister to update us on his engagements with Permanent TSB and give us his view on its ability to acquire elements of Ulster Bank's loan book. The CEO's statement on "Morning Ireland" today that Permanent TSB is also interested in acquiring some of the branch network will be welcomed by many. Can the Minister update us on any of those discussions? Will he commit to the establishment of a forum on the future of banking, for which we have been calling for quite a while now? It would bring in all the shareholders and external experts to assess the state of our banking sector and the problems it faces and chart a path for its future.

The second issue I want to raise is the disgraceful decision by Bank of Ireland, in the teeth of this pandemic, to close 103 branches across the country. It intends to close 88 branches in the South and 15 in the North, which is more than a third of its branches nationwide. It is the

wrong decision at the worst possible time. Bank of Ireland has told us that the services will be available through local An Post branches but the reality is that many of these branches, such as the one in Dungloe in my own constituency, offered a full suite of banking services that will not be offered in a post office. In Britain, the regulator called for banks to pause all branch closures during the pandemic on the grounds that it would hurt vulnerable customers who would be unable to prepare effectively for the transition to online banking, especially given that they cannot visit the branch during public health restrictions. Clearly, Bank of Ireland does not share those concerns. I acknowledge that the Minister cannot direct the bank or control it, but as the largest shareholder in Bank of Ireland, I appeal to him to call on it to reverse its decision, which was made in the middle of a pandemic, and halt it until there is proper consultation. I ask him to make that call today.

I turn to yesterday's announcement that AIB is to acquire 100% of Goodbody stockbrokers for €138 million. It sold it for €24 million and is buying it for €138 million. As the Minister knows, we have passed legislation in this House that subjects bankers' bonuses to a levy, which basically rules bonuses out within the system. The reason for that is that such bonuses contributed to the financial crash by incentivising risks and so on. That levy applies to all banks that were bailed out and, as the Minister knows, AIB was bailed out to the tune of just under €21 billion, with €10 billion of that capital still to be recovered. As the majority shareholder in AIB, with 71% of the shares, the Minister gave his consent to Goodbody to dodge the bankers' bonus levy. A number of AIB staff will transfer to Goodbody, all of whom will now be able to avail of bonuses and the levy will no longer apply. Why did the Minister give his consent to Goodbody to dodge the bankers' bonus levy, despite the fact that it is entirely owned by a bank that is subject to this levy, which is written into our tax law? How will this arrangement comply with that section of our tax law?

My final point relates to Davy stockbrokers. Yesterday the Central Bank fined Davy €4.13 million for a transaction by a number of its employees that breached the market rules for personal gain, which took place between 2014 and 2016. It brings a whole new meaning to the Davy slogan, "It's not just business, it's personal." Well, it was very personal for these 16 employees. Davy then proceeded to mislead the Central Bank in its investigation and it is reported that every member of the committee of senior executives at Davy who signed off on the transaction were members of the private consortium involved. No minutes were taken of this meeting and there was no consultation with compliance. It is also reported across a number of media sources that the current CEO of Davy and other senior executives were among those involved. The Taoiseach said in the Dáil today that yesterday's fine would impact on future behaviour. The Minister's own comments today noted the apology from Davy. Let me make this clear: none of that cuts it. It does not deal with the issue. It is a totally inadequate response that fails to deal with the seriousness of the issue at hand. Corporate fines will not hold a single individual to account. That is why the Central Bank has been calling for a senior executive accountability regime for over three years now. Yet, the legislation still has not been published by the Government. Yesterday's fine and the ongoing revelations underline the urgent need for this legislation but also the lack of priority it is being given by the Government. When will the legislation be published?

Davy's statement this afternoon was nothing more than an apology and it is clear that it has no intention of holding anybody within the organisation to account. Given the lack of individual accountability within that firm, it is clear to me that the NTMA is now left with no other option but to cut ties with Davy stockbrokers. The State cannot permit any entity or individual

that puts personal gain above its regulatory requirements to have any involvement in our assets and liabilities. It is regrettable that it has come to this but it is unbelievable that Davy is still not holding its team, at the most senior level, accountable and that we have not seen any resignations. Instead we have an apology for not only frustrating the Central Bank's inquiry about what Davy did but also the breach of trust and regulations. What is the Minister's opinion on the continuing engagement between the NTMA, which holds our money, the taxpayer's money, and Davy, which is unwilling to hold its senior executives and staff accountable for what they have been found to be doing?

Deputy Paschal Donohoe: I thank Deputy Doherty for raising an array of very important matters. In the time that is available to me I will make a point about each of them. First, he asked about the larger role PTSB may play within Irish banking in the aftermath of Ulster Bank leaving. My Department has engagement with PTSB and if it is commercially viable and makes sense for the shareholder, which is in this case the Irish taxpayer, we would be supportive of transactions taking place that would strengthen the role of AIB and, in particular, PTSB. I am not in a position to answer the questions the Deputy has put regarding what that would mean for the branch network and staff because there are currently negotiations under way on that matter. Ultimately, PTSB will have to be able to conclude those negotiations and then make a recommendation to me, as a shareholder on behalf of the Irish taxpayer. When those negotiations are concluded, I, indirectly, and Permanent TSB will be able to answer the questions Deputy Doherty has raised. I stress the importance of the statement made by NatWest in which it emphasised its willingness to engage with other banks that provide the full array of retail services within the Irish banking sector. I also emphasise my hope that the negotiations that are under way will allow that aim to be met, while also coming up with transactions that are sustainable for the two banks in question.

I recognise the concern Bank of Ireland's decision to close several branches across the country is causing in many communities at the moment. In emphasising my concern for how this has affected many, I must make clear that I do not have a role in this and cannot mandate the bank on what is a commercial decision. There is now an opportunity for An Post to investigate what services it can provide to meet the community needs that Deputy Doherty has described. The Minister of State, Deputy Fleming, has also spoken about the opportunity for the credit union movement in meeting some of these needs.

An Leas-Cheann Comhairle: Sinn Féin has indicated that its second speaker has five minutes. I am not sure if Sinn Féin wants to give the Minister more time. Deputy Mairéad Farrell is to speak, and we are eating into her time. It is agreed to let the Minister continue.

Deputy Paschal Donohoe: The reason I gave my agreement for the Goodbody transaction to take place is that I believe the sale by Fexco of Goodbody is good for a really important company in our country, particularly a very large employer which is facing many challenges at the moment. I believe it can help AIB respond to the challenges I have referred to. I believe a stable owner for Goodbody will be important for the transactions and the work it can do within our economy. For me, it is about jobs in three Irish companies. It is about how we can support three Irish businesses with all the challenges and difficulties we are aware of.

I will say in the Dáil what I have said publicly about Davy. The behaviour that the Central Bank detailed absolutely falls short of the standards that I expect and that the regulator clearly expects. I know Davy has made a statement on the matter. I know it is considering further actions it may take on the matter. At this point I have nothing further to say on it, apart from again

echoing everything the Central Bank as stated on the matter.

Deputy Mairéad Farrell: We heard the very difficult news this week that Bank of Ireland is shutting 103 of its branches, North and South. Bank of Ireland has used the pandemic as a pretext to close branches and to cut costs. Its concern seems to be for its bottom line, with loyal customers and citizens of the State being forgotten. The State has been a significant shareholder in Bank of Ireland ever since we bailed it out. Let us recall that Bank of Ireland received €4.7 billion from the Irish State, including over €1 billion in preference shares that the State had required as part of its recapitalisation of the bank. The National Pensions Reserve Fund was raided at the time. Today it will be many pensioners, older people and those who are not as digitally literate who will suffer from these branch closures. Given the State's significant shareholding in Bank of Ireland, what role does the Minister have? What will he do to protect these vulnerable people? It seems that once again rural areas are being hit by a decimation of services and the Government must finally stand up for those areas.

We saw more shocking news this week with what is happening with Davy's failure to hold its board accountable. What has been reported in the media seems to be blatant corporate malfeasance for which the Central Bank has imposed a fine of €4.1 million. History has told us that fines rarely work to change the behaviour of large financial institutions. It has been reported in the media that 16 Davy staff members including top level people - the media have even mentioned the current CEO - have hoodwinked their clients and deceived their own compliance department. It has been reported that when engaging with the Central Bank it gave vague and misleading details and wilfully withheld information that would have disclosed the full extent of the wrongdoing.

Under the Companies Act 2014, directors are required to act in good faith, to act honestly and responsibly, and to avoid conflicts of interest. Penalties for breaches of the Companies Act include criminal and civil sanctions. This morning on "Morning Ireland", the Minister called on Davy to make a public statement on the matter. Was that it? That is extremely weak based on what has been reported. Why bother? Is the Minister asking that so we can be told the actions were regrettable, they do not meet the standards of best practice and they will do better in the future? That is simply not good enough. We have heard all that guff before. We need to show the public we are serious about this. It is high time we introduced the senior executive accountability regime that has long been promised but never delivered.

Deputy Ged Nash: While I know we have limited time, I am pleased the Dáil has acceded to my request to hold a debate on general banking issues. Originally this debate was to discuss Ulster Bank, but, of course, things are very fast-moving in the financial services industry and we need to cover many issues this evening.

It has been a wretched ten days for banking and financial services in Ireland. Ulster Bank is going. I support moves to scope out the concept of a third banking force and the potential role that Permanent TSB may play in that. As we know Bank of Ireland has taken the knife to 88 branches across the country. Yesterday, as we know, the Central Bank slapped a €4.13 million fine on Davy as a result of the behaviour of 16 of its staff, involving egregious breaches of conduct. In other countries, the law views this kind of behaviour as corruption. In Ireland it is merely a regulatory breach.

On the day the fine was issued for the costliest nixer in Irish history, the State in the guise of AIB bought a stockbroking firm for €138 million, having sold it for just over €20 million

in 2014. It will not be lost on the public that the same bank that was given the green light to buy a stockbroking firm yesterday with added bonuses for good measure also announced the closure of five of its own branches. This frenzy of bank branch closures shows that relationship banking in this country is dying for the less well-off ordinary citizen, but for high-net-worth individuals the red carpet is being rolled out by AIB and its stockbroking partners now in the guise of Goodbody.

A Labour Party councillor in Donegal, Martin Farren, called me earlier this week and he is campaigning to save the Moville branch of Bank of Ireland. As the Minister will know, Moville is a lovely tourist town. Councillor Farren tells me this is the last bank branch in Moville and in the entire Republic of Ireland side of the Foyle. The nearest bank branch is more than 10 miles away. He has told me the bank will not be operating an ATM on the site. It has said that where it is closing branches, it will continue to operate ATMs, but this is not the case in Moville.

Does the Minister agree with Councillor Farren and me that there should be a pause on all bank branch closures? In his earlier contribution, the Minister stated he does not have a function to allow him to do that. However, let me ask him this question. Should the Central Bank code of practice be changed and brought in line with UK regulatory provisions, for example, to allow for impact assessments and 12-month consultation periods where bank branch closures are being considered?

Regarding Davy, companies do not make decisions; people do. Individuals need to be held accountable for actions which resulted in the imposition of the €4.13 million fine yesterday. I know Davy issued a statement earlier this evening, but based on that statement it seems it is prepared to brazen this out. It is circling the wagons. The section of law used by the Central Bank to investigate this transaction allows for fines to be imposed on individual wrongdoers. Should this be the next step for the Central Bank? As far as the Minister is aware, is any material related to potential fraud, deception or loss being caused being forwarded by the Central Bank to An Garda Síochána? To the best of the Minister's knowledge, is the Central Bank engaged in any similar investigations in other stockbroking or wealth management firms operating in this country?

Time and again I have mentioned the need for a senior executive accountability regime. It is long overdue to encourage and promote better behaviour. In his earlier contribution, the Minister articulated that he plans to introduce the heads of a Bill very shortly. How soon will that be? We have been waiting for a long time.

Regarding the concept of a forum on banking, I hope the Minister will agree with me and with the Financial Services Union that the future of banking in this country and the design of policy should not merely be left up to politicians and senior bankers. We need to consider fully and holistically the function of banking in our society. I back calls for a forum on banking so that we can have that comprehensive understanding and review of the role that banking should be playing in this country, how that should be designed, and how that can be done ethically and in the way that serves the best interests of our economy and society. Would that be a concept the Minister would be prepared to consider further?

Deputy Paschal Donohoe: I thank Deputy Nash for the questions. I will deal with each of them in turn, starting with the substantive questions about the investigation the Central Bank has carried out. The Deputy asked me what evidence it has and if I am aware if it is carrying out investigations of other companies. He knows that I cannot comment on the nature of investiga-

tions carried out by an independent regulator. This is the very point of having a regulator to do this work. In his concluding remarks, the Deputy pointed out the danger of politicians being involved in the design of banking systems. There is equal danger in them having the information to be able to answer the questions the Deputy put to me. These are matters for answer by the Central Bank, which I understand will appear before the Oireachtas finance committee next week. I am sure the officials will do their best to answer the questions, but I know also they will be bound by law in terms of their responsibilities.

On the question regarding the closure of the Bank of Ireland branch in Moville, I refer the Deputy to the answer I gave to Deputy Doherty. My own local branch in Phibsborough is closing and I am aware of what that means for my own local community. For them, and in relation to the issue raised by Deputy Nash and which other Deputies may raise, I do not have a role in those decisions. Deputy Nash concluded saying that politicians should not play a role in the design of banking systems. That has consequences, which is one of the reasons I am not involved in those decisions. I have to recognise the commercial decisions that are being made while equally being clear about the impacts they have on communities. I believe the role of An Post can be important in responding to that.

An Leas-Cheann Comhairle: We move to a Government slot, which is being shared by three Deputies, beginning with Deputy McGuinness.

Deputy John McGuinness: I am extremely disappointed with the contributions of the Minister, Deputy Donohoe, and the Minister of State, Deputy Fleming. There has been no change in the policy of this Government towards the banks, the type of banks we want in our society and the issues raised here this evening by various Deputies. If we are to have a different landscape in terms of banking, then there must be discussion and firm debate on the issue. I asked the Taoiseach, the Fianna Fáil parliamentary party and Government Whip and I wrote to the Ceann Comhairle seeking a wide ranging debate on the issues such that questions could be addressed.

The Central Bank will appear before the finance committee next week and will tell us that, according to legislation, they cannot answer questions in regard to Davy. Will the Minister change that legislation and allow the Central Bank, following its investigation and imposition of a fine, to then issue a statement setting out why the fine was imposed, who was involved and what action is being taken? The public need to know if this matter is to be sent to the Garda for further investigation.

Ulster Bank was the tip of the iceberg. It closed 88 branches and did not discuss with its workforce what the consequences of that would be. The bank refused to engage with employees and with the Oireachtas committee and went ahead with what it was going to do anyway. Likewise, Bank of Ireland, under the cover of Covid, has announced the closure of some of its branches. We will discuss those closures with that bank at a later date, but I believe that Covid was used as a cover by Bank of Ireland. At the same time it announced the closures it also announced a partnership with the post office network. I have discussed that partnership with the post office network, all 890 of them. The figure they gave us for the value of the transactions would be roughly €1,000 to each of the 890 postmasters. This is not good enough. It is a way for Bank of Ireland to spin its way out of the closure of the branches.

I would like to see a change of policy and the putting in place of community-public banking. I would like to see the Government encourage that and make it possible through the post office network and the credit unions. I ask the Minister to explore that, as the finance committee

did. Sparkassen Bank and Kiwibank are available to provide advice and help set up that type of banking system, to ensure it is at community level and to ensure that people and communities benefit from the profits rather than the profits going to shareholders like the big banks.

We are now in a duopoly. The Minister, in his contribution this evening, did not mention the vulture funds and the terrible destruction they have brought to Irish society, family businesses and farms. I know he will quote that the protections travel with the loan, but that is not the experience of those trying to save their livelihoods in the context of these banks. The receivers are acting almost without law and taking possession of properties. The owners of those properties lose contact with them and they do what they like. At the end of the day, they are accountable to nobody. Will the Minister, with the Tánaiste, bring about a situation where the receivers in this country are regulated and made to report to someone? Will he engage with Allied Irish Bank on the tied agents issue and EBS? Government is the biggest shareholder in that bank, which is blackguarding a whole group of people, as they are some of their customers? This has gone on with no resolution in sight. Will the Minister ask Davy to do more than apologise? It only apologised today on the Minister's intervention. A fine of €4.1 million was imposed. We need to know about it and the background to the sale and repurchase of the stockbrokers that is now being purchased by AIB.

Deputy Brendan Smith: Two recent decisions by NatWest and Bank of Ireland will have serious repercussions for so many rural communities and some urban communities as well. Over the past couple of months I have engaged with the Minister by way of parliamentary question, conversation and Dáil debates in regard to my concerns about the NatWest announcement of a strategic review of its operations in our State. Its decision to exit the Irish market will impact severely, as we know, on staff, customers and communities. The Border region has had a strong presence of Ulster Bank over many years. The recent decision will result in the closure of branches in Ballyconnell, Ballyjamesduff and Cavan town and in Monaghan town, which are four branches in my constituency. This followed on from the bank exiting towns such as Belturbet, Killeshandra, Kilnaleck, Swanlinbar, Clones and Castleblayney in 2013-2014 and Arvagh and Cootehill in 2017. This shows the dramatic change in the landscape of Ulster Bank services over the past number of years. In a number of months, there will be no branches or presence in many of those towns. It is a dramatic change, and for the worse, unfortunately.

The announcement by the Bank of Ireland on Monday last will again result in the closure of branches in my constituency in Arvagh, Cootehill, Kingscourt, Clones and Castleblayney. This is very regrettable for staff, customers and local communities. It is deplorable that the Bank of Ireland is making this decision during a pandemic when, of necessity, there has been a dramatic reduction in footfall in our towns and villages and, understandably, fewer people attending branches owing to public health guidelines. This means a further dramatic reduction in banking competition and shows no regard for staff and local communities that have been loyal to the Bank of Ireland over many decades.

7 o'clock

The towns I mentioned where Bank of Ireland is closing branches, namely, Arvagh, Cootehill, Kingscourt, Clones and Castleblayney, are, fortunately, all good market towns with substantial employment. In some of those towns, however, there will be no banking facility whatsoever. When the Covid crisis is over, we all hope there will be an opportunity to create more jobs in rural Ireland through people being afforded the opportunity to work from home and from digital hubs. However, at the same time that we are encouraging private employers and

the public service to give opportunities for employment in smaller towns and villages in rural Ireland, major institutions are exiting those towns and villages and depriving communities of a necessary banking service. The Financial Services Union made the very strong point that the Bank of Ireland decision will result in the removal of vital services from elderly people, those with no Internet access, those who lack confidence in doing business online, and people with literacy and numeracy problems. The decision is a hammer blow to staff, customers and communities. Once again, it is vulnerable people who will suffer from it.

Deputy Cathal Crowe: I welcome the opportunity to speak in this debate. It has been a bad ten days or so for the banking sector in Ireland. First we had the NatWest announcement that it would be closing its Ulster Bank branches, which will have a huge impact in my county of Clare where there are branches in Shannon town and in the county town of Ennis. Many of the branches are in buildings in iconic locations. The same applies to some of the Bank of Ireland branches that are to be closed, several of which have been there for well over 100 years. Bank of Ireland's announcement that it is closing 103 branches is another huge blow to my county and a strike on rural Ireland.

It is a devastating and, I would say, ageist blow, because the people most impacted by the closure of banks in Tulla, Miltown Malbay and Kilkee are the elderly and others who may not be adept at pushing their thumb across a small screen and doing online banking. It will impact those who do not use Stripe, PayPal or other online transfer services. When things were opened up somewhat last year, I visited the homes of people in rural areas in my constituency who take out wads of cash. They go to their local bank and make a withdrawal of cash to carry them through the next three or four months. It is not a safe or sustainable way to do things and it is not the way banking is supposed to be. The banks are turning their backs on their most loyal customers in rural Ireland. Worse than that, Bank of Ireland is not giving a commitment to retain ATM services in Tulla, Miltown Malbay and Kilkee. Where will people go to take out money? If they are lucky, there might be a Spar shop that has an ATM down the back beside the eggs and bread. The bank is pulling out entirely and showing no loyalty whatsoever.

I want to deal with the idea that An Post will offer some type of outpost banking facility and that this will be a panacea or magic wand for that company. There may be Bank of Ireland stickers around the Perspex screens and hatches but a postmaster told me that, at best, this will give approximately €1,500 to €1,800 per annum in additional income for post offices. It is not a panacea for the ailing post office network. My colleague, Deputy McGuinness, made the point that we need to work towards having a third type of banking system. We have pillar banks and credit unions but we also need community banking. We have seen how well the Sparkasse model of community banking in Germany and the Kiwibank in New Zealand have worked. The profits in those banks go back into the community. It is a fabulous model and one the Government must pursue.

I implore that everything be done to help the communities affected by the bank closures. The argument will be made that these are commercial decisions taken by commercial banks but anything that can be done should be done. This is a strike on rural Ireland and the banks are using the Covid crisis as an excuse to draw the shutters on their branches.

Deputy Louise O'Reilly: I welcome the opportunity to speak in this important debate, which is happening at a very opportune time. I wish to raise several points that relate particularly to businesses. The recent announcements by Ulster Bank and Bank of Ireland are of very significant concern for people who hold individual personal bank accounts with those banks.

3 March 2021

However, the situation for SMEs and family-run businesses is particularly concerning. Ulster Bank has a €5 billion business and a substantial corporate loan book that is made up of a significant portion of SME loans. In fact, those loans account for some 20% of the Irish SME market. That the loan book is so large is a testament to the work Ulster Bank has done over the years to make itself accessible and supportive and to encourage small business. This was achieved in large part by the fact that its branches were located on the high street and other accessible locations.

I have heard a lot of talk about the possibility of Permanent TSB or AIB purchasing Ulster Bank's loan book. Ensuring the book stays within the remit of the pillar banks is of paramount importance but any such acquisition cannot result in less favourable circumstances for small to medium enterprises and family-run businesses. Quite frankly, they just could not take that outcome. Other banks with smaller SME loan books than Ulster Bank need to up their game. There has been speculation for months that Cerberus, one of the most aggressive vulture funds in this State, is circling Ulster Bank's entire €20.5 billion loan book. That sale must be avoided at all costs. Loans and mortgages with Ulster Bank cannot be allowed to be sold to any vulture fund. Such an eventuality would make a very bad situation much worse. As my colleague, an Teachta Doherty has said, the current situation gives an opportunity to create a third force in our banking sector to compete against what would otherwise be a highly concentrated market, with the risk of higher interest rates and weaker credit availability that would involve.

Behind the conversation about loan books and so forth, there are 2,400 workers across 88 branches who have been left in a perilous situation. Everything must be done to protect their jobs. Any sale of the Ulster Bank loan book to another bank must prioritise the protection of those workers and their jobs. The key role that Ulster Bank plays in our communities, providing jobs to thousands of staff and access to mortgages, loans and credit to people and businesses, cannot be underestimated. The State has a duty to do all it can to protect those jobs and the communities in which they are located. The preference of Ulster Bank for discussions of sale with parties that can provide full banking services is welcome and should be done with the aim of retaining the jobs, experience and expertise of the Ulster Bank staff who have been disrespected throughout this entire process.

The news that Ulster Bank was leaving the Irish market after 160 years is not the only bad news for banking in this State and for workers and communities throughout the country. The announcement by Bank of Ireland that it is to close more than a third of its branches in the South and more than half in the North from September is the wrong decision and it is happening at the worst possible time. Research has found that bank branch closures reduce SME lending growth by 63% in impacted areas, rising to 104% when it is the last branch in the area. Many of the closures affect whole areas, not just the place in which the branch was located. The damage caused by such closures is multiplied by neighbouring banks also being closed. I know from speaking to my colleague, an Teachta Funchion, that the closure of two branches that are scarcely 10 km apart, one in Borris in County Carlow and the other in Graiguenamanagh in County Kilkenny, will, in effect, wipe out Bank of Ireland banking for the whole of south Carlow. On the Kilkenny side, the closure of branches in Graiguenamanagh and Thomastown will wipe out Bank of Ireland banking for a whole swathe of that county. It is the same right across the board. These closures are targeting entire areas and caught in the crossfire are customers, small to medium enterprises, family-run businesses, farmers and staff.

Bank of Ireland has attempted to justify its announcement based on a fall in branch visits over the past 12 months. That fall is hardly surprising when every business is experiencing a

reduction in footfall while people are told to stay at home. It should not be used as an excuse to shut branches. The bank is using it for cover when, in reality, it is punishing customers for following the public health regulations. It is not just a cynical move; it is a slap in the face that will hurt customers, staff and communities. Taxpayers poured €4.7 billion into Bank of Ireland during the financial crisis. The least the Irish people deserve from the bank is a little bit of respect. Sinn Féin supports the call by the Financial Services Union for a moratorium on branch closures until the end of 2022, by which time, we hope, the pandemic will be over.

Deputy Róisín Shortall: Given the appalling behaviour of some of our banks and stockbrokers over the past week or so, we really need more time to deal with this discussion. It is not acceptable that our time is cut so short. There needs to be a huge amount more consideration, examination and questioning of these matters. Most people have been saying to themselves over the past few days, “Here we go again.” We have had a clear demonstration that there is one law for our financial institutions and another law for everybody else. People feel very strongly that where there is wrongdoing like this, there must be consequences. Yet again we see that there are not serious consequences. This amounts to white-collar crime. That is what we are talking about in the main in respect of stockbrokers. The rule of there needing to be consequences for crime applies especially to white-collar crime. That is why the Social Democrats has long called for an independent anti-corruption agency to deal with the kind of activity in Davy which has come to light in recent days. Davy, of course, has form in this regard. The firm was involved in the sale of Siteserv. We should not be too surprised over what has emerged in recent days.

I am concentrating my remarks on Davy and posing six questions to the Minister. I call on the Minister to answer those questions this evening if he can and I urge him to send a note if he is not in a position to provide all the replies. What happened to the money that was made from the transaction involved? Can the Minister let us know what happened to that? In *The Irish Times* today five of the principals concerned in this grubby affair were named but we know 16 individuals are concerned. Is it the intention to name all 16 publicly? Would the Minister accept that the rest of the staff - the majority of the staff in Davy - deserve for this to happen so that they are not covered by the questions that arise in respect of who exactly is guilty for this wrongdoing? What in the Minister’s view is the appropriate action now for the NTMA to take, considering that Davy is the only Irish-owned primary dealer of Irish bonds? What should the NTMA do in respect of its involvement with Davy in light of the appalling behaviour and breach of trust by Davy? A number of senior Davy staff, including the chief executive, are what are known as pre-approved controlled functions staff. They have to be authorised by the Central Bank to fulfil that role. Is the Central Bank satisfied that all of the pre-approved controlled functions personnel in Davy continue to satisfy the bank’s fit and proper standards? I am especially interested to hear the answer to that question either today or as soon as possible. Did the activity that the Davy 16 engaged in constitute criminal activity in 2014? Does that activity currently constitute criminal activity? Davy runs the Irish Stock Exchange. Is the Minister for Finance happy for that situation to continue?

Deputy Paschal Donohoe: I thank the Deputy for the different questions she has put to me. I was struck by what Deputy Shortall said. She said that nothing has changed. What has changed is that we have an independent regulator with strong powers at its disposal and a significant resource. It views these issues seriously, as evidenced by the statement made yesterday. If we wanted to see a signal of a different approach to dealing with these matters, it was in the statement made by the Central Bank.

3 March 2021

Deputy Róisín Shortall: On a point of order, I posed six questions and I did so briefly. With respect, I believe the Minister has an obligation to answer those six questions.

Deputy Paschal Donohoe: Far be it for me to decide whether that is a point of order. The Leas Cheann-Comhairle might give a ruling on that. I am answering the questions. Before Deputy Shortall decided whether I had answered them, she should have allowed me to conclude what I was saying because it was really important.

On the basis of what she said, I think Deputy Shortall bemoaned the lack of an independent regulator. Then she asked me a set of questions that are highly detailed and legally sensitive and which only the regulator can answer. Does the Deputy appreciate that I, as Minister for Finance, should not have the information on some of the questions she has put to me? That is why we have a regulator. The Deputy is asking me questions about what happened to money. The Deputy asked me to name people. That is why we have a regulator. It is up to the regulator to do this work. The thrust of Deputy Shortall's questions is, on the surface, serious. However, the questions do not recognise - and I know the Deputy knows this - the fact that many of the questions she put to me sit with the regulator to answer and not with me. If Deputy Shortall wants sensitive legal issues dealt with in a strong independent non-political manner - and I believe she does - then she knows these are questions for the Central Bank to answer and not for me as Minister for Finance.

I believe the Central Bank will be in front of the Oireachtas finance committee. Deputy Shortall will have an opportunity to put questions on some of those matters to the relevant person, although I imagine the Central Bank will be bound by law. I want to emphasise what I said on several occasions in the Dáil and outside it. What happened and what the Central Bank has detailed fall very far short of the standards we clearly expect. That is recognised by what the Central Bank has done.

An Leas-Cheann Comhairle: The next slot is the Government slot. There are four speakers and Deputy Neale Richmond is first.

Deputy Neale Richmond: I am not going to try to do mental arithmetic but I want to speak for 30 seconds and put a question to the Minister. Many people have spoken about the dark past fortnight for the Irish banking system. So many customers and staff have been impacted. Many of us know, however, that this has been going on for some time. It has been going on since before the crash, when so many of our financial institutions were either wound up, taken over or moved on. I would appreciate whatever response the Minister can give and I look forward to questioning the Central Bank when its representatives come before the finance committee, under its Chairman, Deputy McGuinness, in due course.

Is the Minister comfortable and happy with the regulatory system we have in Ireland? Are customers getting the best options and value for money? Is it a banking system in which we essentially only have two or three banks left with another looking at the exit door? Is that sustainable? What can be done?

Deputy Paschal Donohoe: I believe we have a strong regulatory system in Ireland. We have a regulator that has demonstrated its ability to manage a complex financial sector in a way that looks to protect the safety of our economy and respect the need for the customers and those who depend upon the sector to be treated in a way that is fair. I believe we have a strong regulatory system here.

Deputy Richmond went on to ask me another set of questions regarding where our banking system stands at the moment and how it can move forward. They are really serious issues that I touched on in my speech. What happens to our banks matters not only to those they employ but it also matters deeply to the contribution they can make to our economy and to jobs within our economy. I have highlighted several of the issues that have got us to the point where we are.

An Leas-Cheann Comhairle: Thank you, Minister. I am sorry to interrupt but there are three more speakers. They may wish to give the Minister more time - I do not mind.

Deputy Paschal Donohoe: I will conclude by emphasising the seriousness of the departure of Ulster Bank from our economy. We need to reflect on what that will mean for the structure of banking in our country in the years to come.

Deputy Jackie Cahill: I want to make some points to the Minister. It is more than a decade since the people bailed out the banks. Unfortunately, we are getting badly thanked for that. Bank of Ireland has announced 103 branch closures in recent days, three of which are in my country. Templemore will now have no bank in the town. Cashel and Cahir, two strong tourist towns, are now to be left without a Bank of Ireland branch. Businessmen will have to travel significant distances with wads of cash to lodge to night safety deposit boxes. Our most vulnerable people, who depend on the banking structure, are being left without a service. This is again stripping services out of rural Ireland. How can we hope to promote jobs when we are allowing the banks to strip services like this?

The second point I raise is the interest rates being charged by our banks. They are nothing short of extortionate. The latest figures from the Central Bank show Irish mortgage interest rates are still far higher than the EU average. The weighted average interest rate on new Irish mortgage agreements was 2.76% in December, making ours the second highest in Europe, just behind the one in Greece. The average for the euro area stood at 1.29% in December. There was already a clear lack of competition in the Irish banking market before we learned of Ulster Bank's plans to leave it. Essentially, we are now being left with two pillar banks, AIB and Bank of Ireland, which are carving up the market between them and charging what they like for credit facilities. This is making mortgages more expensive and is also making the cost of doing business far more expensive. Where is the benefit of the Single Market when it comes to banking in Ireland? Where is the competition, the international lenders entering the market? Why are Irish consumers paying twice the EU average when we borrow money? We must use our post offices and our credit unions but we also need to attract European banks into the country to make our banking system more competitive and cost effective.

My final point is that many people are struggling financially at the moment and some need a break from payments to keep their heads above water until they are back in work. When I call for a moratorium I mean a full one and not what the banks are offering at the moment. When people get a moratorium, it should be just extended onto their loan at the end and should not bring extra costs to the borrower as it does at the moment. The moratorium is just adding costs for people who are already in trouble.

Deputy Marc MacSharry: Everything changes yet everything stays the same. Professor Sean Barrett of Trinity College Dublin, a former Senator, used to have a phrase when he was in that House, "There is a back stairs for the banks into the Department of Finance". We were in government when he first said that but nothing has changed and that notional back stairs is still very much there. We formulate policy to facilitate the banks' profitability and tell the people it

3 March 2021

is in the systemic interest of all communities. I am not against profitability but I am against a stacked version of the rules that facilitates their profitability at the expense of our community. To me that is not democracy.

It used to be Fine Gael policy and indeed Fianna Fáil policy that we would have a State bank, that we would establish one with the needs of the people in mind, one with interest rates that were not extortionate, as Deputy Cahill put it. However, we have not done that. Once people go into government in this country, they go native. We are told we cannot spook the markets. We are told we cannot spook the horses, we have to keep things stable. Deputy McGuinness has made a very good suggestion which I support, namely, that we must move towards community banking. We no longer have mutuals in this country, there is no Irish Permanent Building Society, no Educational Building Society and no Irish Nationwide Building Society. Some may celebrate that fact but the reality is we only have what is driven by cold profitability.

This week we see Bank of Ireland throwing its staff under the bus in the interests of technology. Ulster Bank did it before Bank of Ireland, as did AIB to an extent. Believe me, AIB is coming like a train to do the same, when it sees the reaction. When I read our party briefing material on Monday morning, having heard about it on “Morning Ireland”, I said it looked like it was written by the banks. It was using terms like “counterparty” and so on. As a former financial services employee, those are the terms of lease agreements, loan agreements and so on. It is time, therefore, we began to realise the systemic importance of our communities and put people to the centre of that. To that end, we should embrace what was a Fine Gael policy, and I want my party colleagues to embrace what was our policy. We did it with the Agricultural Credit Corporation, ACC, and with the Industrial Credit Corporation, ICC, and it was never more needed than it is today. We cannot operate a democracy where, depending on who the protagonists are, there are different rules. As we saw with Davy Stockbrokers and so on, we must keep adjusting laws to facilitate their profitability so let us get into the market ourselves, establish a people’s bank, through An Post, the credit union movement or others, and put our people at the centre of our financial policy.

Deputy Willie O’Dea: In the ridiculously short time available to me I am not able to discuss Bank of Ireland but suffice it to say I agree with the remarks by Members on all sides of the House. I will confine myself, in the few minutes I have, to the situation with Ulster Bank.

The key question with Ulster Bank is who steps into the breach. Who will step into the breach in relation to SME lending and lending to homeowners? Be it called public banking, community banking, a third banking force or whatever one wishes, unless we move quickly to establish some sort of realistic competition in this country, a number of consequences are inevitable, none of which is particularly palatable for the people. One potential consequence is that the duopoly of AIB and Bank of Ireland, which controls, for example, 60% of the mortgage market, will tighten its grip on that market. The result of the power they have over the mortgage market at present means this country is paying the highest mortgage rates in the civilised world. Any further diminution of competition arising from the departure of Ulster Bank will only further exacerbate that situation.

Another potential consequence is that NatWest, to release its capital from this country, may sell to a third party, commonly known as a vulture fund. I notice one particular vulture, Cerberus Capital Management, is reportedly circling ominously at present. It is very appropriately named because, in Greek mythology, Cerberus was the monstrous creature that guarded the gates of hell and prevented its inmates from escaping. It was supposed to have had three dog’s

heads, snakes growing from its body and a serpent's tail. The vulture funds, including the latter-day Cerberus, have a long and distinguished record of consigning people to a living hell from which they can never hope to escape.

I have been listening to the Minister telling us for the past few days what powers he has and does not have, mainly the ones he does not have. Whatever about the powers he has or does not have, he certainly has a duty and a responsibility to do all in his power to ensure the small businesses and homeowners of the country do not fall into the clutches of such a rapacious monster or any others of its ilk.

Deputy Claire Kerrane: The decision of Bank of Ireland, following in the footsteps of Ulster Bank just a few days previously, is about so much more just than bank closures. For towns in my constituency like Ballygar and Dunmore in County Galway and Elphin and Strokestown in County Roscommon, and the communities who live in them, it means the end of local banking services. The consequences of that for those communities are far greater than just banks closing their doors. As happens quite regularly, this decision was made without any consideration for rural communities or any understanding of rural areas. If I live in Elphin and my local Bank of Ireland closes and I need that bank service, I have no bank now within 20 km. The nearest possible bank is in Boyle. If I am in my 70s and no longer drive, my only option now is to get a bus to Boyle to get to the Bank of Ireland. That will take between three and a half hours and six hours, depending on the bus route. The minimum journey time for that elderly person is three and a half hours and that is just to get to the bank. The branch in Strokestown may possibly move to Roscommon with no public transport links at all.

To the poor public transport infrastructure in these areas we must also add poor quality and in some cases totally unavailable broadband. I think of my own nanny and others of her generation who have no computer, no interest in using one and who would not want to in any case. Again, this decision by Bank of Ireland totally disregards that entire generation. Where is the Central Bank in the context of its customer protection duty? It is nowhere to be seen for these customers.

I listened to the CEO of Bank of Ireland being interviewed on a radio programme earlier this week. She insisted that the decision is based on the fact that three out of four of its customers had not set foot in a bank branch in the past year and that footfall had halved in the past year. We are in the midst of a global pandemic. Those people are only abiding by and complying with the public health restrictions. It is a very handy excuse for Bank of Ireland and that has not been lost on their customers or these rural communities. Indeed, it makes the announcement so much worse that the bank would take this step in the midst of this pandemic. Its most vulnerable customers have been cocooning for the past year, in many cases to save their own lives, while its business customers have had their doors closed and been under significant pressure. It is no coincidence that in recent days three banks have decided to pull services, regardless of the fact that we are in the midst of this pandemic. The banks see no issue with doing so. Why is that the case? It is because they can get away with it as they know the Government, which is a major stakeholder in Bank of Ireland, will take no action. I note the remarks of the Minister in respect of intervening in this situation, but he could open his mouth on behalf of these older people and rural communities that, again and again, are being left behind.

The most disappointing part of this entire decision is the impact it will have on rural development for the towns that will lose a bank branch. Many of them will be left with no bank at all. For the first time in my lifetime, for the best part of the past year we have been seeing

people moving out of cities and into rural areas. That is a significant opportunity for these communities. People are actively looking to move to these areas yet, at the same time, services are still being stripped out of these communities. How then do these rural areas attract the young people who may have emigrated or entice families back to rural areas when they do not even have something as basic as a bank branch? Of course, the closures will also impact on new businesses, job creation and lending to SMEs, as research has shown. That will again reduce economic activity in these areas where it is so badly needed.

It is very easy for the Minister to say that he cannot intervene but we are talking about some of the most vulnerable citizens in the State and rural areas that, for a change, were in the best position to increase their population. We need to back that up with services if we are to keep those people in those areas. I ask the Minister to consider the impact of this decision. I understand that he cannot intervene, but he is a major stakeholder on behalf of the State and he could, at the very least, open his mouth or ask the Central Bank to step up and perform its duty.

Deputy Richard Boyd Barrett: The inescapable logic of what needs to be done in response to what I consider to be a pretty serious crisis in the banking and financial system is that we need to take it into public ownership. The Minister might say that my colleagues and I were always going to say that, but I think it sort of adds weight to a socialist case that has long been made, one which we strongly put forward in the aftermath of the financial crash of 2008, that very unlikely voices in this House who are part of one of the Government parties are now making exactly the same case, namely, that a profit-driven banking and financial system is simply not up to the job of providing the banking and financial services that society needs. As the banks put the interests of private shareholders first, they are willing to throw communities the length and breadth of the country to the wolves in terms of banking services and jobs for very significant sections of society. This really is creating a very serious crisis for the whole financial system.

This should be considered together with the Davy scandal that has broken and that also has its origins in the sort of rotten, profit-driven culture of the banking system in this country and, in particular, Anglo Irish Bank. As Members know, Mr. Kearney was one of the “Maple 10” and he initially was given money to buy Anglo Irish Bank bonds to artificially keep up the price of the bank. That scandal is still with us. What has been revealed is an insider trading scandal in one of the supposedly most respectable stockbrokers in the country and which actually has its origins in the rotten, profit-driven banking culture that has done such damage to our society. That damage continues to be felt. Now we have these bankers whom we bailed out at a net cost of €41 billion and this is how they thank us. This is how they thank their customers and their workers - they just shut down. The rotten carry-on that we saw in Anglo Irish Bank still ripples through to what is going on in Davy Stockbrokers as these ruthless, profit-driven people are shafting each other with effective insider trading.

Of course, that all has a cost for society because the money these people make does not come from nowhere. Ultimately, it comes out of the pockets of ordinary people who work for these institutions and from society as a whole. I put it to the Minister very seriously - I know he thinks I was always going to do so - that the case for having a not-for-profit publicly run banking system that has social objectives rather than profit as its objective is now unanswerable.

Deputy Mick Barry: The Minister, Deputy Donohoe, is a Minister for the rich in a Government for the rich. He is a Minister for the fat cats in a Government for the fat cats. He is a Minister in a Government which does not give a damn about working people. Ulster Bank put 2,800 jobs in jeopardy but there was no action from him. Bank of Ireland axed 88 branches

and is driving for 1,400 redundancies but there is no action from him. He has taken no action despite the fact that he, as Minister for Finance, is a very significant shareholder in the bank. He did not even raise a finger to try to stop it.

However, then AIB planned a takeover of Goodbody stockbrokers. Goodbody executives are not bound by the pay limit for bankers of €500,000 per year but AIB executives are so bound. So now none of them can avail of bankers' bonuses, right? No, completely wrong. Why is it wrong? Thanks to the Minister, Goodbody executives can still avail of bonuses, while AIB executives can now transfer to Goodbody and avail of them too. In the middle of the pandemic and without so much as a memorandum to Cabinet, in the week after thousands of bank workers saw their jobs put on the line, what has the Minister done? He has opened the door to bankers' bonuses all over again.

I will finish the way I began. The Minister, Deputy Donohoe, is a Minister for the rich in a Government for the rich. He is a Minister for the fat cats in a Government for the fat cats. He is a Minister in a Government which does not give a damn about working people. He is an absolute disgrace.

Deputy James O'Connor: The decision this week by Bank of Ireland came as a major shock to people around the country, particularly in my constituency, where three bank branches in major towns will close. The decision will impact my own area of Youghal. Cobh will see the closure of a bank branch servicing 20,000 people. The branch in Mitchelstown will also close. I find it highly unusual that Bank of Ireland would take action to close a considerable part of its national banking network in the middle of a pandemic. It is disgusting that the bank is taking advantage of the situation we find ourselves in at present to make this decision.

It is absolutely certain that the CEO of the bank will bring home roughly €1 million this year. I am sure the executives will be very well looked after. My constituents in Cork East are not being looked after. They are going to lose three vital banks in their constituency. It is shocking. I strongly encourage the Minister to take direct action because the State is a 70% shareholder in Bank of Ireland. I stand to be corrected if I have that percentage wrong.

The banking sector in Ireland is in crisis. There is no getting away from the fact that we are seeing the exit of Ulster Bank. We are also seeing a situation, on top of Bank of Ireland's decision, whereby AIB is also considering closing a massive part of its national branch network. It is highly concerning. We must remember that hundreds of thousands of citizens do not even have access to the Internet, never mind online banking. Those are vulnerable citizens who need access to banks and the State should intervene urgently. The wall of silence from the Department of Finance is completely unacceptable.

An Leas-Cheann Comhairle: I call Deputy Calleary.

Deputy Michael Moynihan: I will take Deputy Calleary's slot, if the Leas-Cheann Comhairle does not mind. I welcome the opportunity to contribute to the debate. Alas, we are speaking in the aftermath of Bank of Ireland's decision to close two branches in Duhallow, those in Millstreet and Kanturk. That is a damaging step to the barony of Duhallow and the neighbouring region on the Kerry side. A whole raft of countryside will be left without an operating branch of Bank of Ireland. The Duhallow region has been very supportive of Bank of Ireland over the generations. Many businesses, going back decades, including agricultural and large indigenous businesses in Millstreet and Kanturk are being left without a branch.

When we look at what is being offered in its place, we can look at what is offered by An Post. Deputy McGuinness made reference to the value that would be to the postmasters. It is not a realistic option at all. It is simply not viable for An Post to take that on. The bank owes the communities it is leaving. It should look at the Duhallow region and at least retain a bank there because a whole raft of countryside from north Kerry and west Limerick to Mallow will be left without a branch.

The bank must also look at the disposal of its buildings. They should be sent for community use and not looked at as commercial entities. The bank is leaving elderly customers, vulnerable people and viable businesses behind. It is walking away from customers who have stood by the bank through thick and thin. It owes it to those people to make those buildings available to An Post, if the deal with An Post is so lucrative. The bank must make sure that An Post get first charge on the buildings or that they go for community use. It is the least the bank should do when it is turning its back on people and communities, such as my own in Duhallow, who have been loyal servants over many generations. It is an appalling vista.

An Leas-Cheann Comhairle: I am not sure who is next. Is it Deputy Calleary or Deputy O'Callaghan? Are they both speaking in this slot?

Deputy Jim O'Callaghan: I will go first. The departure of Ulster Bank from the banking sector is a major development of significant proportions. It is, unfortunately, a negative development not only for the banking system, but also for the economy. We know that Ulster Bank has been in this country for more than 160 years and during that time, it has provided a service to a large number of people. Its decision to depart means, unfortunately, that the banking system is very uncompetitive at present and, to a large extent, the main players in the banking market are entities in which the State has significant shareholdings. The State has significant shareholdings in AIB and Permanent TSB and a smaller shareholding in Bank of Ireland. The public are entitled to ask what benefit we are getting from having large shareholdings in these banking institutions. I do not see us as getting benefits out of the large banking institutions if we cannot in some way influence their direction.

I am aware that there is an issue about the closure of branches. It is a significant disadvantage for people who live in communities to be told that their local branch is going to close. We need to recognise that the banks' plans for the future probably do not include many branches on high streets in our country. We need to play a part in trying to formulate a vision for the future of banking in Ireland. If we do not try to get involved, a situation will develop whereby banks are going to simply pull out of different branches and hope that all forms of banking will be developed online.

We need to recognise that, years ago, bank managers played a very important part in the community and the reason there was importance placed on them was because of the autonomy and authority that was given to them in respect of the decision they could make at a local level. What has happened now in banking is that all the major decisions are being made centrally, in Dublin or other large cities, such as Cork and Limerick. We need to try to redevelop banking so that the individuals who are the bank managers in local communities and know the communities can make decisions.

The Minister needs to consider a forum on banking because if we just allow it to develop the way the banks want it to, they are inevitably going to push down their costs to increase their profits. The banking network that we see operating in Ireland at present will not look anything

like this in years to come. Banks will be gone from the main street and, ultimately, people will be forced to do impersonal banking online. That is not for the benefit of the country and it will not be for the benefit of people who are engaged in banking or for the benefit of our economy.

Deputy Dara Calleary: I join many colleagues from rural areas in expressing concern about the Bank of Ireland closures. In my own county, branches will close in Ballyhaunis, Kiltimagh and Charlestown, in addition to Ballymote and Tubbercurry in south Sligo. It means that an entire swathe of east Mayo and south Sligo will be without a branch service. Many people may dismiss that, but it is a very real concern. Many people are not capable of Internet banking and the alternative An Post service, while welcome, is not sufficient for banking.

I endorse the point Deputy O’Callaghan made about the physical removal of branches. It is only the latest example of the removal of power from branches and branch staff who know an area and its customers best. We now have lending and decision-making authority centralised where there is no understanding of the day-to-day economy. We must address that.

The manner in which Ulster Bank, in particular, rolled out its announcement was abhorrent. It told its staff 24 hours before the decision was announced that no decision had been made, while part of its loan book had been sold. That is a disgraceful way to treat staff. It is also reflective of the way communities are being treated.

The Minister said earlier that we need to reflect on our new banking environment. What will that look like? We need to reflect on that now. We need to reflect on the possibility of the State being involved in some way, as it was previously with ACC Bank and ICC Bank. Is the Minister satisfied that the current rates of interest, bank charges and rates of dealing with SMEs are appropriate for the size of our economy? There are tough decisions to be taken. I have no doubt that he will take them with integrity and commitment but we need to take those decisions and engage. I will leave it to him to start that process with a sense of urgency.

Deputy Paschal Donohoe: There is a little over a minute left in the Government speaking slot. May I make two points in response to the issues that have been raised?

An Leas-Cheann Comhairle: Yes.

Deputy Paschal Donohoe: I note, in particular, the points that were made by Deputies Calleary and O’Callaghan. They raised the question of the seriousness of what it means for Ulster Bank to leave Ireland. I want to offer one key point for speakers to reflect on. Many here this evening are being critical of decisions that have been made by some banks as they look to make profit, or make profit in the future. At the same time, the level of profit that was available in the Irish banking sector was not sufficient for a bank that has been present in Ireland for 160 years, and it has left. These issues are related and relevant when we are discussing what kind of banking sector we want and its future structure. A bank that has been present in Ireland for more than a century decided its ability to earn profit, of which we are critical at times for good reason, was not sufficient for it to want to stay here. I make that point while also acknowledging the issues that have been raised by many Deputies regarding the standards that banks have to meet, the role they play and what their withdrawal means for so many communities, but it is equally relevant to the challenge that we face regarding the future of banking.

Deputy Pádraig Mac Lochlainn: The Minister will be very familiar with the mica re-dress scheme for defective concrete blocks in Donegal. It is the culmination of many years of campaigning by families, similar to the campaigns in Dublin and north Leinster, that led to the

pyrite resolution scheme. Unfortunately, the scheme in Donegal is turning into a big problem. There was a necessity for 10% funding for the costs of engineering and construction, but families are finding out that the cost of demolition and reconstruction of their homes is way beyond the maximum grant available. The cost of replacing the outer leaf at the lower end of affected walls is already way above the maximum grant available. Families who have waited all these years for some hope of making their homes safe have been left in a desperate situation, through no fault of their own. It is the result of a failure in standards and oversight by the State in the construction of concrete blocks. Hardly a day goes by that I do not speak to families about their despair.

I am calling on the Minister for Housing, Local Government and Heritage to carry out an urgent review of this scheme based on the applications already submitted to Donegal County Council and the Department. There is a widespread belief in Donegal that the scheme is not fit for purpose as currently designed.

I say that for the information of the Minister, but I wish to raise with him another matter. Deputy Doherty and I wrote to the Minister, Deputy Donohoe, and the Minister for Housing, Local Government and Heritage, Deputy Darragh O'Brien, asking where the banks were in all of this. The banks are having their assets all across Donegal reinstated from site valuation to full market value. Their assets will be enhanced by tens of millions of euro if not hundreds of millions of euro. I am not aware of a single bank that has stepped up to provide financial assistance to the families. Will the Minister for Finance and Minister for Housing, Local Government and Heritage urgently convene a forum of the banks and financial institutions to demand that they make a real contribution, along with the affected families and the State, to the challenge of making these homes safe?

Deputy Paschal Donohoe: I listened to what Deputy Mac Lochlainn said. I was very much aware of this issue when I was Minister for Public Expenditure and Reform and of the significant difficulty many families faced as a result of dealing with the awful effect of mica on the structure of their family home. In truth, I was not aware of the issues the Deputy just raised with me, so I will have to check the correspondence he sent me and then revert to him. I accept the seriousness of the issue, but of late I have not been as involved in it as I was when the scheme to which the Deputy referred was designed. I will revert to the Deputy with an answer to the correspondence he has sent to me.

Deputy Pádraig Mac Lochlainn: I appreciate the Minister's offer. Will he confirm that he accepts the point I make that it is extraordinary that the banks that will benefit, potentially by hundreds of millions of euro in asset gain, have not offered to make a contribution? Does he agree that is extraordinary?

Deputy Paschal Donohoe: I am not sure I fully understand the point the Deputy is making. In truth, I do not follow his point. Is he referring to the value of the properties that have been affected by mica and have a mortgage on them? If he could perhaps explain it to me again, I will respond.

Deputy Pádraig Mac Lochlainn: To be very clear and brief, the Mica Action Group that led the campaign carried out a survey of the affected families. Right now, the assets of the banks are worth very little more than the site valuation. The houses are not worth anything, but when they benefit from the scheme, they will be restored to full market value, which is worth hundreds of millions of additional euro. That is a huge gain for the banks.

An Leas-Cheann Comhairle: I thank the Deputy.

Deputy Pádraig Mac Lochlainn: My question is why the banks are not playing a role.

An Leas-Cheann Comhairle: The Minister will have to correspond with the Deputy or answer in a different forum because we have gone beyond the time. I am moving on to the next group, an Grúpa Régiúnach, a Theachtaí Tóibín agus Naughten.

Deputy Peadar Tóibín: Tógfaidh mise ceithre nóiméad go leith.

An Leas-Cheann Comhairle: Is that agreed? Agreed.

Deputy Peadar Tóibín: There is a banking crisis unfolding before our eyes in real time in this country. It is one for which the Minister, his party and the Government are in large part responsible. I have listened as, one by one and with furrowed brows, Fianna Fáil and Fine Gael Deputies rose to their feet in this Chamber and fretted about the closure of banks in their constituencies. Each was careful to mention every town that has been stuffed by these decisions in recent times, yet none of these Deputies has admitted that there is a major problem with the market structure in this country as regards banking and that the Government is responsible for the market structure.

The crisis is happening for a number of reasons. The main reason is the unbelievably uncompetitive banking market that exists in Ireland. This is a threat to staff, customers, small businesses, farmers and regional Ireland. It is happening because we have a duopoly that was created by a former Minister for Finance, Michael Noonan, when he created a two-pillar banking system. The two large banks have unbelievable supplier power. They can determine every aspect of their engagement with customers. They can literally do whatever they like to customers because if their customers do not like it, they can get stuffed. They have literally nowhere else to go at this stage. I spoke to an individual who wanted to know what they could do in their town given the retreat of the banks, and if people should barter. The banking market should consist of a large number of players which are all smaller. That would reduce supplier power, increase the buyer power of customers and equalise the power between both the supplier and the customer. Anybody who is studying leaving certificate economics at the moment would understand that. When Mario Draghi was the head of the European Central Bank, he referred to the Irish market as a quasi-monopoly.

I have listened to the Minister say all night that he cannot do this and he cannot do that. I do not expect him to direct any bank to do anything, but he is responsible for the structure of the market and that is the most frustrating element. That has not been discussed so far in this debate. The economic dimension has been absent. There is a desert of economic expertise coming from the Government Deputies. I have raised the issue a number of times with the previous Government and this Government and I have called on the Minister to do the job with regard to the reform of the market, yet he refused to do it. That is not unusual because this type of market dysfunction is normal in this country. We have it in the beef market. We have it in the insurance market. The housing market displays market dysfunction. I do not know the reason the Government will not get involved to fix it. I am not sure whether it is due to ideology or incompetence. I am not sure exactly why the Government sits on its hands when it comes to this.

Yesterday, I spoke to the Minister for Public Expenditure and Reform in the Oireachtas Joint Committee on Finance, Public Expenditure, Reform, and Taoiseach. He admitted to me that the Government had no plan to fix the dysfunctional banking market in Ireland. He also admitted

that there were no plans to set up a stakeholder public bank. He said there were no plans to increase the banking capabilities of the post office network or the credit union system.

8 o'clock

We come in here and listen to non-stop platitudes about the post offices and credit unions, yet there are no plans at this moment of crisis in the banking industry for the Government to increase the banking capability of these two institutions.

Does the Minister accept that he is the Minister with responsibility for the structure of the banking market? Does he have any plan to set up a stakeholder public banking system? Does he have any plan to increase the marketing capabilities of the post office network? Does he have any plan to increase the banking capabilities of the credit unions?

Deputy Paschal Donohoe: In the aftermath of the decision by Bank of Ireland, a major opportunity has been announced for post offices to go into partnership with Bank of Ireland to try to develop services. I am not sure if the Deputy was aware of that but it is pertinent to the point he is making. The Deputy asked if I have plans to set up a new public bank. Is the Deputy aware of the work of the Strategic Banking Corporation of Ireland? Is he aware of the work that the Ireland Strategic Investment Fund, ISIF, is doing in supporting Irish innovation and companies? These demonstrate the role the State is playing in trying to put in place formative investment in our country that the banking sector cannot provide.

Deputy Denis Naughten: In my constituency, the Bank of Ireland branches in Elphin, Strokestown, Ballygar and Dunmore are about to close. This is a significant blow to those communities which have been served by these branches. It will make it far more difficult for those communities to recover from Covid. In some instances, Bank of Ireland does not even provide an ATM in the towns on a 24-7 basis. Prior to Covid, many of these towns were beginning to reinvent themselves, especially with the opportunities provided through Government funding for tourism, rural regeneration and the town and village renewal scheme. The decision by Bank of Ireland will be a significant setback to those plans.

The Government needs to urgently revisit the establishment of a State bank for SMEs and personal customers. I heard what the Minister said about ISIF and the Strategic Banking Corporation of Ireland but those are dependent on having a commercial bank to access those funds through. We need to examine how we can provide a commercial entity for people, whether through An Post or the local credit union network, where infrastructure, facilities and visibility in our communities are already present. A new State bank offering low interest rates without personal guarantees is now required to support both businesses and communities as they begin to reopen and emerge from this lockdown.

Before the pandemic, 250,000 SMEs accounted for 99.8% of the total enterprises in the country and 65% of total employment. As we know, SMEs have been the backbone of the economy, especially outside our cities, and have been key employers outside the urban areas of our major cities and conurbations. They need to have backing and access to vital capital. It is also important that we provide cheap green finance to homeowners and landlords to upgrade housing stock. We should issue a loan for retrofitting homes at a 0% rate. An Post has already started by launching its green hub loan scheme, but that is at an interest rate of 4.9%. It is far too expensive. Cheap money needs to be made available to these homes.

Last October, David McRedmond, the chief executive officer of An Post, wrote to the De-

partment of Finance, setting out An Post's ambitious financial services strategy and the key role it has played in enabling SMEs to trade, both domestically and internationally. He said An Post would be keen to be part of any solution that may be considered by the Department of Finance to facilitate competition in the market. Has the Department of Finance responded to the offer made by Mr. McRedmond?

Deputy Paschal Donohoe: Deputy Naughten made the point that we should have a State body that provides unsecured loans at a low interest rate. That illustrates the difficulty with such a State body. I have not received such correspondence yet from Mr. McRedmond. I will check to see where it is and I will respond. An Post is moving into a new partnership with Bank of Ireland. With respect to Deputy Naughten, the vision he has outlined for an institution funded by the State, with low interest rates and unsecured loans, shows why that institution does not exist.

Deputy Pádraig O'Sullivan: I have listened to the debate for the last hour and a half. It has been interesting. I believe, like many other Deputies, that we have to acknowledge that we are deeply disappointed with the branch closures in each of our constituencies. In my constituency, branches in Glanmire and in Munster Technological University have been lost, which is disappointing. My first question is on the Minister's response to Deputy Jim O'Callaghan in which he said that Ulster Bank took its decision because it obviously felt there was not enough profitability in the Irish market. What does the Minister think is the reason for the lack of competition or attractiveness of the Irish market as a whole? There is obviously a reason for it and I am interested in the Minister's view. The second question is about the credit guarantee scheme, which I have asked the Minister about before. There has been disappointing uptake of it. Only 10% of the €2 billion earmarked for the scheme has been drawn down. I am aware of individual cases involving people who have hundreds of thousands of euro worth of contracts and are looking for a relatively small loan to assist with cash flow, and are finding it difficult to get anything from the banks. I would appreciate a comment on that.

Deputy Paschal Donohoe: Deputy O'Sullivan raises an important point. In some lending schemes that we have put in place, the amount of capital we made available has been fully drawn down. Some other schemes, which Deputy O'Sullivan may well be referring to, have not seen the same demand. We will have to examine whether there is a case to reallocate that funding, what we can learn from schemes that have gone well, and if there is a need to amend schemes for which there is not the same level of demand. That said, we are probably only now approaching the point where we are likely to see SMEs that want more credit decide to take it.

The Deputy made a point about the lack of competition. I emphasise a significant factor in the lack of competition we are debating and to which I referred in response to Deputy Calleary. A key factor in Ulster Bank's decision was that it did not believe it could earn the kind of profit in Ireland that made it worth its while to stay. That matters to the 2,400 people it was employing, which is why I am interested in it. It matters to the more than 2,000 people who depended on their employer being able to be profitable in the future, which they needed to warrant staying with it as an employer.

An Leas-Cheann Comhairle: I will have to stop the Minister. There are three speakers left and we have to be fair.

Deputy Paschal Donohoe: That is relevant to the question the Deputy put to me.

3 March 2021

Deputy Cormac Devlin: I welcome this evening's discussion and debate on the difficulties facing the Irish banking sector. I acknowledge the Minister's contribution and the challenges faced by the banks in the market. More importantly tonight, our concern is about the employees and those who have lost their jobs. The news that Ulster Bank intends to exit the market after 160 years, as the Minister noted, is worrying not only for the banking sector but for the economy itself, as is the news of Bank of Ireland's decision to close 103 branches across Ireland. My thoughts are with the staff of those institutions as they face a very uncertain future, particularly at this time. Retail banking is going through a period of uncertainty and change, and the future will be challenging. However, there are some encouraging signs, particularly the NatWest announcement that it is in early discussions with PTSB on the retail network and has reached a memorandum of understanding with AIB on certain commercial loans. I call on the Minister to convene a high level task force of stakeholders to examine the future of banking in Ireland. As other colleagues mentioned previously, we need to look at what the future of banking will be in Ireland. How is it going to interact with retail customers in terms of providing a retail or high street banking service, and also with commercial businesses? We need to ensure that there is an offering that is both tangible and accessible. We must ensure that towns have access to retail banking facilities. This does not just affect rural Ireland; Dublin is also impacted by the latest decisions. We must ensure that SMEs have access to credit and lending facilities and that people have access to mortgage facilities. Credit unions and the An Post network have a vital role to play as intermediaries in the banking sector. I hope that Bank of Ireland proceeds with its proposal involving An Post but investment in IT, facilities and training will be required. I ask the Minister to encourage and ensure such investment is made because as the face of retail banking in Ireland changes, we must make sure that we keep up with modern advances. We must also ensure access to lending facilities for SMEs. This is something that the high level stakeholder group could examine. It is critical that we retain a banking sector that is diverse, modern and that serves customers and the Irish economy.

From the Minister's own discussions with the banks, is there a possibility of a new entrant, perhaps from Europe, to the Irish market? Obviously, I note the Minister's comments on Ulster Bank and the lack of profitability but it would be a great shame if we could not entice another operator into the Irish market.

Deputy Neasa Hourigan: I join a surprising amount of my colleagues tonight in asking that we would once again consider public banking. I am very aware that we have had this discussion previously. I accept the Minister's points about the ISIF and the Strategic Banking Corporation of Ireland but, as we have heard tonight, the Ulster Bank and Bank of Ireland announcements will come as a particular blow to SMEs that already face the twin challenges of Brexit and the impact of Covid. As the Minister said, Ireland is a small market in financial terms and will always be at risk of a privately owned bank making the same decision that Ulster Bank has made. Ulster Bank had been in this country for 160 years and was reporting profits but felt that its capital and efforts could be deployed more profitably in larger markets. That is a decision that makes sense for Ulster Bank. It is also a decision that may make sense for any privately owned bank in the Irish market and that is one of the reasons we need a public bank with a defined regional basis that is profit making but not profit maximising.

In 2019 the Government published an independent report undertaken by Indecon which found that there was not a compelling economic case for the establishment of a new State-owned public banking network because there was sufficient competition in the banking sector and no sign of market failure. However, this is now no longer the case. The removal of banking

facilities from communities has an immediate impact on financial inclusion and on the relationship between SMEs and access to credit regionally. In a number of recent reports both An Post and the credit union sector have been identified as points of access to financial services within communities. However, a failure to expand the remit of credit union financial services and the constrained nature of banking services within An Post, which operates only as a service provider for the pillar banks, minimises growth and profit for both organisations.

The Green Party believes - and will hopefully publish a paper on this tomorrow - that a public or community bank supported by the credit unions and An Post would be a locally focused organisation with a mandate to serve the community in its region by providing finance and other modern banking services to the real economy. This would fill the space previously occupied by ACC and ICC which were unfortunately sold to commercial banks during the Celtic tiger years. Public banks such as these number some 1,000 and exist in 21 countries across Europe. They are not a strange animal. I urge the Minister and the Department to now set aside the 2019 Indecon report which has proven to be incorrect in its confidence in the existing banking sector and begin again to consider a public banking model. In the time remaining, I would like to hear an answer on whether there are any likely new entrants to the sector.

Deputy Paschal Donohoe: There are no likely retail entrants into the Irish banking sector in the immediate future; none. The possibility that this may change in the medium term exists. It may change as the banking sector overall regains a degree of profitability but there are no large European or global retail banks considering moving into Ireland in the immediate future. We have had a bank leave Ireland and I am afraid that the gravity of that, in terms of why the bank has left Ireland and what that means for the banks that we still have here, is underestimated by many at the moment.

We are having a debate and Opposition Deputies in particular are calling for new retail banks to come to Ireland while at the same time, they are calling on the existing banks in Ireland to do things that would mean that any new retail bank is less likely to come here. The more likely sources of immediate innovation and new banking services are non-bank lenders. By non-bank lenders, I mean entities that are providing branch services directly to consumers but which do not have branches in our country. They provide those services purely by technology. It is really remarkable that while many Opposition Deputies in particular have commented on the effect that the lack of a branch will have on older customers, which I recognise, there has been so little acknowledgement of how people's relationship with banks has changed because they are deciding to do more banking on their phones. The impact of technology and what that means for banks is really relevant to the future of the sector we are debating.

An Leas-Cheann Comhairle: We are moving on to the Rural Independent Group, whose three speakers have approximately two minutes each.

Deputy Danny Healy-Rae: There is not going to be much left in rural Ireland now. The banks are going, the post offices have gone and many of the pubs are closed. There is not going to be much left. It is like the 2040 plan, where everything is geared towards the five big cities with planning, housing, money and all kinds of infrastructure, and rural Ireland is forgotten about. It must be recognised that if you live in a place like Shronahiree in Glencar or Derrynafeana or the Black Valley and the bank in Killorglin closes down, where are you to go then? Likewise in north Kerry with Tralee, Castleisland and Abbeyfeale. Where did the people of Knockafreaghaun, Muinganeer and Brosna go to, only to Abbeyfeale? They have massive distances to travel now. If we put those placenames into a computer to see where is the nearest

Bank of Ireland branch, it would take a day to get there and back.

The Minister has a role to play here. The people are entitled to services. The people in rural Ireland are entitled to the same services as the people in Dublin 4. I heard one Deputy say that this will also have an impact in Dublin but if we take a walk around the streets of Dublin, we will pass three or four different banks in ten minutes. That is massively different to the set up in rural Kerry. I am asking the Minister to realise that he can do something here. He has a share in Bank of Ireland. Surely he can demand of it or at least sit down and talk with it. I want to say to the backbenchers of Fianna Fáil and Fine Gael that they will have to collar their Ministers and their Taoiseach in their party rooms and tell them that this is not good enough for rural Ireland.

Deputy Michael Collins: The decision made by Bank of Ireland to close 103 of its branches in Ireland, including 88 in the Republic, two of which, in Bantry and Dunmanway, are in my constituency, is a grave error of judgment. For several years, the bank has been dismantling the personal service which existed for generations and replacing it with banking machines in a bid to reduce staff and costs. However, the price to be paid for that is the weakening of customer loyalty to the bank and the loss of knowledge by the bank regarding the individual needs of the customers and communities it serves.

Over many years, Bank of Ireland branches in Bantry and Dunmanway have gained an insightful and valuable profile of these loyal customers and this healthy symbiotic relationship has thrived to the benefit of the bank and its customers. Small businesses and farming families especially have a long-standing relationship with the local bank manager and face-to-face meetings rank highly in discussions of projections, business plans, loans, etc. The past year has seen a marked increase in the number of houses sold in rural areas, especially west Cork. This growth in rural dwellers will bring increased potential for banks as new houses are built and fresh businesses spring up. However, Bank of Ireland has made the decision to pull the plug on communities and not to ride this wave of opportunity.

The branches in Bantry and Dunmanway serve a huge area, from Castletownbere to Durrus, Kicrohane to Schull, Goleen to Drimoleague and all the way to Ballineen. A massive vacuum now exists where there is no provision of Bank of Ireland services in these areas. I know more than most how a community can suffer. I come from Schull, where our AIB branch closed in 2012. The next thing that happened in the village was the closure of the second biggest shop in the town with the loss of 20 jobs at least. The Government is standing idly by. I have been listening to Teachtaí crying crocodile tears. The Government can intervene in the banks when it suits, but it will not intervene now when it suits customers. It is time to get up and wake up. AIB, Ulster Bank and PTSB customer services are diminishing in west Cork. We need the Government to intervene, but it is not doing so.

Deputy Richard O'Donoghue: As a major shareholder, was the Government aware of Bank of Ireland's plans to significantly reduce its presence in the community? Was the Minister privy to this information regarding the closures before the sudden announcement on Monday? Does the Government support Bank of Ireland and its decision to close more than 100 branches? Is the Government's policy to support Bank of Ireland and these closures, which are concentrated more in rural locations than urban settings?

Four bank branches are closing in County Limerick. Branches are closing in Askeaton, Abbeyfeale and Rathkeale in the west of the county, Bruff in the east and three branches are closing in the city. We are so lucky we have our credit unions and post offices. They remain

in Ireland and are showing commitment to the communities and neighbourhoods in which they are located. Does the Minister know that all the boards of the credit unions are made up of volunteers? That is why they have the community spirit to hold on and look after people in our communities in towns, villages and rural areas. It is because of the involvement of volunteers from local areas.

I am especially appalled by the number of people who tell me they got into trouble during the previous bank crisis but continued to speak to their banks and pay off their loans. Yet, when these people go to the banks they are treated badly and always reminded of when they were in trouble. How can the banks get away with this? They are forcing customers to stay with them. Those customers cannot move because of their credit history, despite having made major repayments on their loans. Where is the Central Bank in this situation? We heard about the insurance industry last week. The Central Bank sits idly by in regard to the insurance companies and the banking sector. Who is the Government looking after here? Is it the people of Ireland or is the Minister working for the banks?

Deputy Michael McNamara: The Minister has repeatedly stated that the banks are independent and he cannot determine what they do. NatWest Bank, the parent of Ulster Bank, has decided to leave the Irish market. Does section 10 of the Central Bank (Supervision and Enforcement) Act 2013 not allow the Government to set the parameters and conditions for banking in Ireland? Is that not the same power as the State, if not the Government directly, has in being able to set the parameters governing mobile phone providers in Ireland? A good job has not been done in that regard. We are repeatedly told that people are going online to do their banking, but telecommunications in large parts of County Clare are not adequate to allow online banking either through Internet or phone coverage. What is the role of section 10 of the Act?

We have such a credit union sector in Ireland. One of the problems I have been contacted about is that credit unions must hold their money in banks, which means they must suffer negative interest rates. Let us consider a situation where the regime, legal or otherwise, allowed the credit unions to invest in housing stock or put their money to use for social good, while also obtaining a dividend for doing so. This would be done in a context where the funds would be properly secured. I am not suggesting credit unions be allowed to give out money willy-nilly without proper security and repeat the mistakes of the past. Great scope exists to do something in that regard. I will leave some time for Deputy Fitzmaurice. I would appreciate if the Minister would answer those questions.

Deputy Paschal Donohoe: Section 10 of the Act does, I believe, lay down criteria regarding the operation of banks in Ireland, but it does not constrain those banks from making commercial decisions regarding their future and operations. That is what has happened in the case of NatWest Bank.

On the Deputy's second question, there is nothing to stop any individual credit union making money available for a loan for a purpose it deems worthy. We have provided guidance regarding how credit unions can work together to try to meet some of the demand to fund community and social housing. None of that, however, can get away from the reality that a consequence of the monetary policy in place to help us deal with the economic effects of Covid-19 is negative interest rates. As Deputy McNamara will understand, those rates in turn affect the cost of holding deposits for any financial institution.

3 March 2021

Deputy Michael McNamara: Section 10 of the Act allows for a requirement to maintain a certain presence, including ATMs. We were told that Bank of Ireland would maintain an ATM in every town, yet the next day Clare FM contacted the bank and it stated that it would not maintain an ATM in Kilkee, Tulla or-----

An Leas-Cheann Comhairle: I am sorry, but Deputy McNamara has run out of time.

Deputy Michael Fitzmaurice: I express my sympathy to those who have lost their jobs in Bank of Ireland and to people in rural Ireland. Many parts of my own area, including Dunmore, Ballyhaunis, Ballygar, Elphin and Strokestown, have no bank now. Ballyhaunis is a big town as we understand it in rural Ireland and it has no bank.

The banks are not going to come back and there is no point in saying Bank of Ireland is going to change. Will the Minister ask Bank of Ireland to be good enough to give the buildings it owns in rural areas to the community? We are going to seek a meeting on that. The Minister went to the banks in January and they did not give him much sustenance. Many contractors in the building sector are paying leases on machines and so on and there is no moratorium. Will the Minister seek one?

Will the Minister also change the regulations on reserves? The banks can now hold reserves of 8%, while the credit unions are being told they must maintain a reserve of 10%. For whatever reason, the credit unions will provide banking services for the ordinary Joe soap. I ask the Minister to bring in some incentive for the ATMs that we have because many towns will be left high and dry otherwise. I ask the Minister to answer those three questions.

Deputy Paschal Donohoe: I will follow up on the point the Deputy put to me regarding the use of buildings owned by Bank of Ireland. I understand, however, that more of these buildings are leased than we might initially think. The Deputy makes a practical suggestion that I will be glad to follow up and get back to him on. The Deputy also asked about setting capital reserve requirements for banks and credit unions. I do not have that power. It correctly sits with our regulator. The Deputy has just made a sensible and practical contribution, but if ever I wanted a reminder as to why politicians should not set the requirements for how much capital banks hold, a function that should sit with a country's central bank, many of the contributions I have heard from other Opposition Deputies during the debate remind me why these decisions must sit with our regulator.

On the question regarding leasing arrangements for equipment for contractors, I accept that the Deputy will differ. If he gives me a specific example of the equipment to which he refers, I will follow up on it and revert to him. I have a great deal of engagement with our banks and check where we are with these issues through the Central Bank and the information and data it makes available to me. Many of the measurements I have available to me indicate that the forbearance being made available on a case-by-case basis through our banks, combined with the support the Government is making available, is dealing with, or helping to deal with, many of the difficulties the Deputy referred to.

An Leas-Cheann Comhairle: I thank the Minister.

Deputy Paschal Donohoe: The Deputy raised a specific issue relating to equipment. If he gives me the details of that example, I will ensure he gets an answer.

Written Answers are published on the Oireachtas website.

Dáil Éireann

The Dáil adjourned at 8.32 p.m. until 10 a.m. on Thursday, 4 March 2021.