

DÁIL ÉIREANN

AN COMHCHOISTE UM THITHÍOCHT, RIALTAS ÁITIÚIL AGUS OIDHREACTH

JOINT COMMITTEE ON HOUSING, LOCAL GOVERNMENT AND HERITAGE

Dé Máirt, 20 Aibreán 2021

Tuesday, 20 April 2021

Tháinig an Comhchoiste le chéile ag 7 p.m.

The Joint Committee met at 7 p.m.

Comhaltaí a bhí i láthair/Members present:

Teachtaí Dála/Deputies	Seanadóirí/Senators
Francis Noel Duffy,	Victor Boyhan,
Thomas Gould,	John Cummins,
Emer Higgins,	Mary Fitzpatrick,
Paul McAuliffe,	Rebecca Moynihan,
Cian O'Callaghan,	Mary Seery Kearney.
Richard O'Donoghue,	
Eoin Ó Broin.	

Teachta/Deputy Steven Matthews sa Chathaoir/in the Chair.

Update on the Programme for Government: Department of Housing, Local Government and Heritage

Chairman: For our update on the programme for Government as it relates to his Department, we are joined by the Minister for Housing, Local Government and Heritage, Deputy Darragh O'Brien. I will ask him to make his opening statement and then members will be invited to address their questions to him. We will really have to stick to the five-minute rule because we are short on time.

I have a note on privilege. Members attending remotely from within the Leinster House complex are protected by absolute privilege in respect of the presentation they make to the committee. Members are all aware of privilege and their rights under it.

I invite the Minister to make his opening statement, which will be published on the committee's website after this meeting.

Minister for Housing, Planning and Local Government. (Deputy Darragh O'Brien): I am joined by my colleagues, the Minister of State with responsibility for planning and local government, Deputy Peter Burke, and Minister of State with responsibility for heritage and electoral reform, Deputy Noonan. I will ask them to make brief statements on their areas of responsibility.

Chairman: I apologise for interrupting but I wish to welcome the Ministers of State, Deputies Peter Burke and Noonan, and thank them for their attendance. I ask everyone to keep their opening statements as brief as possible.

Deputy Darragh O'Brien: We will do that. I am conscious that this is the first opportunity we have had to go through elements and commitments in the programme for Government, but it will not be our last.

I will cover my headline items first. Implementation of the Department's commitments in the Programme for Government, Our Shared Future, is well under way across all functional areas. While it will not be possible to address all of these in the short time available, I will update the committee on a range of them under each of our main areas individually.

As we briefly touched on at our previous meeting, the pandemic has obviously had an impact in the short term on the capital building programme. It has also meant that the Department has taken on more work in the context of local government, the community call and what we have had to do to support SMEs by way of rates waivers. It has been an incredibly busy eight or nine months in the Department.

As I outlined to the members of the select committee earlier - I will repeat it for the benefit of the joint committee - in 2021, almost €3.1 billion is being allocated to housing programmes, an increase of almost €508 million on the 2020 Estimate. A further €117 million capital that was carried over from 2020 is being allocated to the housing programme, bringing the total housing provision in 2021 to €3.3 billion. This is a historically significant capital budget for housing.

Our number one priority is the focus on driving down homelessness and ensuring that people have a permanent, secure place to live. A critical focus of activity this year will be on preventing homelessness in the first instance, something which does not get as much coverage as reduc-

ing the number of individuals and families experiencing homelessness. Since I was appointed Minister, I established a homelessness task force in the Department and I work regularly with the NGO sector and our partners on that to see what we need to do to help reduce homelessness. The year-on-year position to February shows a reduction in the number of individuals who are homeless of just under 2,000, approximately 18.8%. This has been particularly noticeable in the context of families. There has been a reduction of 675 in the number of homeless families. From a total of 1,610 recorded in February 2020, that represents a reduction of 42%, which is significant. We will not be complacent about it but progress is being made because of the work that people are doing and because we are investing in prioritising this.

It is envisaged that in excess of 6,000 adults will exit homelessness into tenancies this year, with 3,000 adults prevented from entering emergency accommodation by establishment of those tenancies. An allocation of €218 million, an increase of €22 million on 2020, is being made available for the continued provision of homeless services. We do need to do that. Some commentators have criticised increasing provision in homeless funding but that needs to happen. We need to ensure that local authorities can provide the emergency accommodation and other services to households and ensure that they are supported, as they should be, to exit homelessness into tenancies as quickly as possible and to exit into permanent accommodation which we were able to do quite successfully through our voids programme last year.

A key objective for me is the development and delivery of a new housing strategy, Housing for All, with affordable housing at its core. To deliver on commitments in the programme for Government in respect of affordable housing, my Department published the general scheme of the affordable housing Bill in January. The committee has concluded pre-legislative scrutiny and I thank members for their input. Fundamentally, the scheme involves three really important provisions: an affordable purchase scheme for local authorities; an affordable purchase shared equity scheme on private lands; and a new cost rental scheme. While we have prioritised the first two, I believe in home ownership, as does the Government. We believe it is an honest and just aspiration for people and we believe the State should support it and do so by affordable housing. A whole generation is not being represented and feels as though they have been left behind, the generation rent. We want to provide solutions for those people. We have done this in a short time with the affordable housing Bill which I will bring to Cabinet in coming weeks and then to the Dáil. There is also the cost rental scheme initiative. Funding was only provided last October for that and we will provide 440 tenancies within the first year. Some have been quite critical that it is not enough, and it is not enough but it is a start and a significant one. It is a new form of housing tenure in this country. They will be spread in the Dublin, Kildare and Cork regions initially. I expect it to expand further next year. They are being delivered in partnership with approved housing bodies. It is really significant. They will have a minimum of 25% below market rent, secure tenancies for working people who earn above the social housing limits.

Other housing policy initiatives include a review of the Part V provision. I intend to increase it from 10% social to encompass an additional 10% affordable. Local authorities may decide that some of that may be affordable rental or purchase. It is another avenue to be able to deliver affordable homes more rapidly. We will deliver an additional 390 cost rental units this year. We have put in place controls to allow each local authority to increase its discretionary funding from €2 million to €6 million for social housing projects. I had spoken of the need to give more autonomy and responsibility to the local authorities when I was a member of the previous committee. We have increased the single-stage approval process and again encourage local authorities to continue to use the sum. The larger local authorities have sought for further increase to the fund and I am open to looking at that.

In addition, the Department is continuing to work with the Housing Agency in regard to its acquisition fund, which seeks to purchase vacant stock from financial institutions that can aid the delivery of social housing, and how that fund might operate in the light of changing market circumstances. I am also conducting a detailed review of the mortgage to rent scheme to see how it can be strengthened and potentially expanded. Mortgage to rent is a solution for many individuals and families who find themselves in difficulty with systemic mortgage arrears. We need to work on that further. The Minister of State, Deputy Peter Burke, will speak on Traveller accommodation and housing for older people and those with disabilities.

We continue to support the Residential Tenancies Board, RTB, as evidenced by the sanction for 42 additional staff in 2019 and 2020 and additional €2 million in current funding for 2021. The increase in staff provided to the RTB is designed to ensure that the new legislative provisions introduced in 2019 and 2020 are fully and forcefully implemented, that protections for tenants can be provided and that inspections can take place. The Department continues to liaise with the RTB on ways to strengthen its capacity as an independent and strong regulator for landlords and tenants.

My Department is working with the Department of Health on the commitment to reform the fair deal scheme to incentivise the use of some vacant properties. The Minister of State with responsibility for mental health and older people, Deputy Butler, will be bringing a Bill to the House shortly on that. Following engagement between our Departments last year it was agreed to take steps to establish the required evidence base, including data gathering and analysis, to find out what the true level of vacant homes is due to the fair deal scheme. Estimates are that it is between 8,000 and 10,000. This is significant. If we could bring a portion of those back into use it would be very welcome.

The Government has committed to examine the issue of defective housing, which has affected so many people. Having regard to the recommendations of this committee's report, *Safe as Houses?*, I have established a working group. Its first meeting took place in March 2021. I am encouraging that group, which is made up of stakeholders and chaired by Mr. Seamus Neely, to work and provide the Government and me with options on how we can help householders and homeowners who have been affected by defective housing. We are also continuing with our pyrite remediation scheme and the defective concrete blocks grant scheme.

On the delivery of public housing and social homes, it is crucially important to get our social housing stock up and increase it significantly. In our capital provision, we provided for 12,750 new public homes in 2021. Delivery will be somewhat affected by the pandemic but we are still retaining that target. When we have the quarter 1 figures we will see how badly the pandemic has affected delivery of social housing. Some 9,500 of those homes will be new builds, 2,450 will be on the leasing side, and there will be a small number of acquisitions. We need to allow local authorities to have that discretion to purchase homes where we believe it is appropriate such as for larger homes and adapted homes for people with special needs. Each local authority in the State has been set with its own specific target on build, acquire and lease. The real focus of this Government is the new build piece and building up our social housing stock. We need to do that because we need to be able to tackle effectively the social housing waiting lists. We have seen a 9.6% reduction in housing waiting lists, thankfully, but there are still far too many people waiting for far too long for social homes. This remains an absolutely clear priority for us, and it will form a central part of the Government's new housing plan, housing for all, to be published in the summer of this year.

I will briefly turn to water-----

Chairman: I will ask the Minister to be very brief now because we are very short of time.

Deputy Darragh O'Brien: If the Chairman wishes, I will leave the water element open to questions, if that is okay. The Minister of State, Deputy Noonan's area is heritage and electoral reform, and the Minister of State, Deputy Burke's area is local government, Traveller accommodation and planning. I ask that they would make a few brief remarks. We can then take some questions.

Chairman: I thank the Minister. We will now take some brief opening statements from the Ministers of State, Deputies Burke and Noonan.

Minister of State at the Department of Housing, Local Government and Heritage (Deputy Peter Burke): I thank the Chairman and committee members for taking the time this evening to look into this very wide-ranging brief. First I will touch on a few items in my own area of responsibility. In respect of local government specifically, we are working on the process for a directly elected mayor for Limerick. Today the Cabinet approved the general scheme of a Bill to proceed towards this committee to make a determination in pre-legislative scrutiny. We are also looking at reform of councillors' pay, which is a key tenet of our work in improving the efficiency of our councils. We are also unlocking key reforms that for almost a generation have not been worked on. I refer specifically to maternity leave for councillors. We have established a working group with a number of female councillors from all parties and none to try to resolve this issue once and for all.

The Minister referred to the rates waiver and the details of it. I thank the local authorities for the huge work they have done, especially the community call and the great work done in protecting our older and most vulnerable citizens. Our local authorities provide some 600 services to our citizens. It is the closest arm of government to our citizens. It is very important to acknowledge this also in the context of our vaccination roll-out.

Turning to planning, we gave an eight-week exemption earlier last year when Covid-19 hit our shores for the first time. Since then we have done huge work. Our urban regeneration development funding has encompassed almost €1.3 billion to unlock the potential of our towns and cities. It will have huge scope in trying to attract investment to unlock areas to enable them to realise their potential. We are also working closely on the Town Centre First initiative, which the Chairman will be familiar with from the Scottish model. We aim to have proposals for this for Cabinet halfway through this year. I chair the advisory group that has numerous stakeholders from all aspects of our towns. The committee will be aware there are a significant amount of grants available in this area, but we want to structure it better. Obviously there is no single silver bullet to solve the situation but we believe we can come forward with firm proposals to try to resolve it and assist our towns.

On the national planning framework, we are working until the end of this year, when the review will commence. We must also work on the shared vision that is set out between the regional strategies and the local authorities. The Office of the Planning Regulator is now sinking its teeth into the many development plans that are going forward as we reach that point in the cycle.

I acknowledge the huge amount of work being done on Traveller accommodation. I have established a programme board on foot of the expert report, which contained 32 recommendations. The programme board has met for the first time. It is meeting again this week to prioritise its programme of work and to make recommendations to me on implementing each and

every recommendation contained in the report. I am aware that the committee has had sight of this report.

This is a brief synopsis of the areas I am prioritising and working on at the moment

Chairman: I thank the Minister of State and I appreciate him being brief. I know he has a wide remit and I appreciate his brevity.

Minister of State at the Department of Housing, Local Government and Heritage (Deputy Malcolm Noonan): I will start with the electoral reform Bill, which the committee is well familiar with, having given so much time and commitment towards the pre-legislative scrutiny on it. I thank the Chairman and the committee for the fantastic work and input into that. I have been following its progress over the past weeks. We have a number of sessions left and I look forward to that. It has been very productive and very useful in that regard. The establishment of an electoral commission later this year is a significant piece of reform within the programme for Government.

On heritage, I will quickly outline a number of the key commitments in the programme for Government on the built and natural heritage and national monuments. The review of the National Parks and Wildlife Service is ongoing. It is headed up by Professor Jane Stout and Dr. Mícheál Ó Cinnéide. It has been really good so far and there has been a huge amount of public interest in it. We are very confident that later this year, we will have the recommendations of that review process to help build a fit-for-purpose National Parks and Wildlife Service, and to provide the additional resources it needs to carry out its big job of work for nature.

We are doing significant work through Waterways Ireland and we are working with the Northern Ireland Executive to deliver a flagship cross-Border Ulster Canal project. Again, we will have some significant announcements in that regard in due course. This is a shared island initiative in the programme for Government.

The biodiversity data collection is critical to what we are doing both in marine and on land. There is ongoing work there through the Environmental Protection Agency, EPA, process and the work with the National Biodiversity Data Centre. We are working on a wildlife (amendment) Bill and wildlife legislation strengthening natural heritage legislation, including legislation later this year, hopefully, for hedgerows and a biodiversity Bill that will come with the wildlife (amendment) Bill. We are working on issues around our peatlands and especially with the cross-departmental commitments in the programme for Government regarding maximising the benefits for biodiversity. The national peatlands strategy implementation group provided updates to me on peatland actions within the programme for Government.

Quite a significant amount of work will overlap within our Department. It is fantastic that the heritage remit is now with the Department of Housing, Local Government and Heritage because there are significant cross synergies between the three ministries, especially around the establishment of specific officer roles within local authorities, additional heritage supports, conservation and repurposing officers, and architects. This is something we are keen to progress also.

We have significant additional funding for built heritage, which is a key commitment within the programme for Government, outlining and supporting the work of the Town Centre First initiative, being led by the Minister of State, Deputy Burke. The built heritage investment scheme has brought in a doubling of the funding this year, and we will announce the historic

structures fund and other funding streams later in the year. Added to that we will have a new national monuments Bill later this year. We are establishing a wildlife crime unit, which was not specifically outlined in the programme for Government but is certainly something that has long been sought and will be of huge benefit.

I am working closely with the Minister, Deputy O'Brien, on the public consultation on the marine protected areas, and the river basin management planning process, as he has outlined, on the water side of things.

Finally, I am in discussions with the Department of Agriculture, Food and the Marine around the next Common Agricultural Policy, CAP, strategic plan. As the committee will see, there is quite a comprehensive piece of work being undertaken in the heritage section. It will certainly involve the requirement of additional resources, but we are certainly doing fantastic work across the Department and, as I said, across the three Ministries from which there has been great support on, in particular, the biodiversity agenda.

Chairman: I thank the Minister of State for being brief. I am aware he has a very wide-ranging remit and it is impossible to cover it all in the short space of time we have. I call Deputy McAuliffe.

Deputy Paul McAuliffe: Gabhaim buíochas leis an gCathaoirleach agus leis na hAirí freisin. I have a question for each of them and I will put them in order. I welcome the opportunity to discuss in detail the electoral reform Bill with the Minister of State, Deputy Noonan. It is becoming increasingly obvious within the committee that this is a very large area and that the area of online political advertising is one we are starting to get a much broader understanding of, particularly around the issue of microtargeting. My question is a blunt one. The Bill facilitates online political advertising during electoral periods. Would the Minister of State consider amending the Bill at this stage to prohibit it during election periods, and that, after the committee has carried out its work, he would bring forward a more comprehensive regulation of online political advertising later in the year or early next year?

My second question is for the Minister of State, Deputy Burke. I welcome the Cabinet decision on Limerick and I look forward to seeing more of the details as to the powers, especially for the mayor. Does the Minister of State have an update as to what is to happen in Dublin, particularly around the convention?

My third question is for the Minister, Deputy O'Brien. We are on a very strong legislative base now for affordable housing. I am in danger of giving his speech if I repeat the details, but there has been the largest single devaluation of the cost of land in the history the State, for the first time there has been an affordable rental Bill, and we are back to councils building affordable housing. There is a lot of good news there. My worry is we do not have the ambition within the local authority sector to deliver on what the legislative base puts forward. What measures is the Minister taking in that regard?

These are three fairly direct questions and my apologies for the bluntness.

Deputy Malcolm Noonan: I will take the first one, if that is okay. It is not the intention of the element within the regulation of online political advertising to prohibit political advertising during electoral events. Our intent within the Bill is to ensure such advertising and who is paying for it is made conspicuous and known to the public and there is an agent provided by the providers of online services to work with those who pay for that advertising. We envisage that

the responsibility around the regulation of the content of online advertising is at the European level. It is not our intention here to limit free speech but is to ensure those who pay for such advertising are made conspicuous.

Deputy Paul McAuliffe: On that point, and I know we are short on time, as the subject evolves, we do not allow advertising on broadcast media, and it would appear to be even more complex in this space. I ask the Minister of State to look at the deliberations as we go through them and perhaps to consider a ban on online advertising during election periods until we have a wider scale approach. It is a suggestion but if we were to put online advertising in parallel with broadcasting, we would prohibit it until we have the safety measures in place.

Deputy Malcolm Noonan: Point noted. I thank the Deputy.

Deputy Peter Burke: I thank Deputy McAuliffe for his question. As I said in my opening remarks, the general scheme has been approved by Cabinet today. Have no doubt this is the most wide-ranging reform of local government since the foundation of our State, which is to have a new democratically elected executive head of Limerick city and county. This will be a focal point to the citizen for more transparency and will give the opportunity to unlock the potential. If you look at the 69 recommendations that were contained within the implementation advisory group, you will see the vision and ambition that were set out. We are aiming to realise that ambition as best we can over the coming weeks. I assure the Deputy that the detail in this general scheme, which will be going forward to this committee, is very clear and direct and tries to deliver on all those services that are provided to the citizen.

As to Dublin, it is in line with the commitment in the programme for Government that it reverts to the citizens' assembly, which takes place after the assembly on gender issues. That will come back to the four Dublin regional local authorities to make a determination on the direction of travel. Contained within the legislation up to 2024 is the right for other local authorities to have a vote or plebiscite to request central government to allow and facilitate what happened in Limerick in terms of a directly elected executive head of the local authority. We are very focused on getting Limerick right first. We have seen the elections and plebiscites that happened in the Thirty-second Dáil and the debates surrounding them. We want to make sure we get it absolutely right and that it is something Limerick can show as a beacon for the country as to transparency and as to being the chief advocate for County Limerick with wide-ranging statutory consultation powers. This is in addition to real reform such as is contained in the heads of this Bill where he or she will be chairperson of the Project Ireland 2040 implementation board. That person, whoever the new mayor is, will be able to reflect significant budgets on the ground directly to our citizens in Limerick.

Deputy Darragh O'Brien: On Deputy McAuliffe's last question-----

Chairman: I am going to have to move on to the next speaker now. I appeal to members that if they are going to ask three questions, it is not reasonable that they will receive three answers within the five minutes.

Deputy Paul McAuliffe: I am happy that the Minister, Deputy O'Brien, answers in a later session.

Chairman: It is to be hoped we will get that opportunity and my apologies that we are unable to get as far as that question now. I call Deputy Ó Broin.

Deputy Eoin Ó Broin: I thank the Chairman and the Ministers for their presentations. My

questions are very specific for the Minister, Deputy O'Brien, so perhaps we might just rattle through them in order. My understanding is the negotiations between Government and the Banking and Payments Federation Ireland for the banks' participation in the shared equity loan scheme have concluded. Will the Minister confirm if that is the case? Will he tell us how much is being proposed to be added by the banks to the Minister's €75 million? Will he tell us what the interest rates will be on the shared equity portion of the property in year six, 16 and 29? Will he also provide clarity on whether the interest is compound interest to take into account increased value in the property, or whether, like the UK scheme, it is set at the original capital sum of the shared equity portion? I have two follow-up questions depending on the answers to those.

Deputy Darragh O'Brien: I thank Deputy Ó Broin. Details are still being worked through by the way, so I am not at liberty to give the Deputy the specifics right now. I will be bringing the Bill to Cabinet the week after next along with the regulations. What I can say is the scheme itself is different from the UK scheme. Some have been very-----

Deputy Eoin Ó Broin: My apologies to the Minister but I have very little time, so if the Minister cannot answer the question, that is okay.

Deputy Darragh O'Brien: No, hold on. I can answer the questions. The rates will be substantially lower than a scheme the Deputy has regularly quoted. It is not a debt-based scheme; it is equity-based-----

Deputy Eoin Ó Broin: If the Minister cannot tell us the rate, that is okay. I will move on.

Deputy Darragh O'Brien: I can tell the Deputy that the regulation and the rates will be published probably within the next two to three weeks. Everything will be there for everyone to go through. Even the Deputy may be pleasantly surprised.

Deputy Eoin Ó Broin: The Minister may be surprised that I already know what the rates are and my concern is on the basis of what I am hearing. Somebody, for example, who takes out a shared equity loan to the maximum extent of €100,000 could actually end up owing an additional €50,000 minimum on top of that, and that is not taking into account the increased value of the property. Will the Minister give us any information as to whether the interest will be compound interest or based on the initial capital sum? This is a very crucial point for our understanding of the scheme.

Deputy Darragh O'Brien: As I have said, the details are still being worked out. While the Deputy feels he may know the details, the agreement has not been finalised yet and still requires the approval of the Central Bank of Ireland, CBI.

Deputy Eoin Ó Broin: I understand but the Minister can surely share with the committee before it goes to the Central Bank what the proposition is.

Deputy Darragh O'Brien: It is not the committee that would be the one to accept the scheme. It would be-----

Deputy Eoin Ó Broin: We are currently dealing with pre-legislative scrutiny, and if we do not know these matters, it is very hard to know whether working people will be saddled with very high levels of debt.

Deputy Darragh O'Brien: With respect to Deputy Ó Broin, he was able to come out

and criticise the scheme before he had even seen it, so I do not know whether the detail of the scheme really mattered to him, in real terms. The reality-----

Deputy Eoin Ó Broin: It does.

Deputy Darragh O'Brien: I am trying to answer the question. If you will not let me answer it, that is fine.

Deputy Eoin Ó Broin: The Minister is not answering the questions, as usual. He is avoiding answering the questions.

Deputy Darragh O'Brien: While it might not suit Deputy Ó Broin's narrative, the reality is that the details are being finalised right now. It is the first affordable scheme in decades. It is the first affordable build since the mid-2000s. There are excellent elements in it because the Government believes in affordable housing and we are going to bring it about. The regulations and the details of the Bill will be published in a matter of weeks. I will be happy to go through it with the Deputy in detail once they have been agreed. The Deputy will appreciate there is a process to follow and he should let that happen. This is important. It is important for those prospective homeowners who have been locked out of the market, and others have not put forward any alternative to the scheme. That is what were going to do.

Deputy Eoin Ó Broin: Given the Minister has not answered any of those questions, my last question is this. His predecessors would come into this committee four times a year for quarterly updates on the implementation of the programme for government. The Minister has been in office for nine months and the committee has written to him several times. This is the first time he has come in for this purpose, and it is six months since he has been to this committee. I have a very simple question. Will he give us a firm commitment that he will come in, as did Deputies Eoghan Murphy and Coveney as Ministers, for quarterly updates where all members get to ask questions and go through the detail of the programme for Government implementation, as he and I had the opportunity to do under the previous Ministers?

Deputy Darragh O'Brien: The Deputy will appreciate we have been dealing with a pandemic and, as a Department, we have been responding to that and the urgent work that is required. I have engaged on a regular basis-----

Deputy Eoin Ó Broin: Is that a "Yes" or a "No"?

Deputy Darragh O'Brien: The Deputy wants to keep interrupting me and I know it is his *modus operandi*. To be fair, I will be coming to the committee with significant legislation that will make a difference to people, namely, the Land Development Agency Bill and the affordable housing Bill. I hope Deputy Ó Broin will be able to support some of those real solutions.

Deputy Eoin Ó Broin: That is a "No" to my question, I take it.

Chairman: We are out of time on that slot. It is not helpful, for people trying to listen and to get the information, to have this backwards and forwards type of exchange.

Deputy Darragh O'Brien: I agree.

Deputy Eoin Ó Broin: It would be more helpful if the questions were answered.

Chairman: I ask members who ask a question to give time for an answer. In terms of what the committee meeting schedule has been, as everybody will know, our schedule has been

packed, primarily dealing with legislation and pre-legislative scrutiny. I know the Minister has indicated to us several times that he would be available to come in. It is up to us to make the time for it, and we are restricted in the number of slots we can have. I call Deputy Emer Higgins.

Deputy Emer Higgins: I will not be going back and forth. I will just run through my questions as quickly as I can. I welcome the progress on homelessness and I believe the affordable housing Bill has the potential to be a game changer when it comes ramping up the much-needed delivery of affordable homes. The sum of €468 million being provided for affordability will make a real difference to people in their 20s and 30s who want to own their own home. For me, that is key. I believe we need to drive home ownership and enable young people, young couples and young families to reach that milestone of owning their own place. The Land Development Agency will be a catalyst for the construction of those affordable homes and much-needed social homes as well. One concern that the Local Authorities Members Association, LAMA, the Association of Irish Local Government, AILG, and many councillors expressed was that the Land Development Agency might dilute their powers. Will the Minister confirm they will still have reserved functions when it comes to local authority-owned land?

In terms of planning, I know the Minister has committed to strategic housing developments, SHDs. In my own local authority area of South Dublin County Council, there are about 30 SHDs. I know many of my rural counterparts are working without updated rural housing guidelines and with insufficient water and waste water capacity. Against that backdrop and in the context of Covid, would the Minister consider bringing forward legislation to enable local authorities to pause the making of county development plans if they so choose?

Just before this meeting, we had our select committee meeting and I noticed I was the only female on the call. That is quite a visual reminder of the fact that only 22% of our Deputies are women. Given that the obvious career path for any aspiring female politician is to stand for local election first and to learn the trade in the council chamber, there is a real opportunity to make local government more attractive to women. The first step is proving that local government is inclusive by facilitating maternity leave for councillors. I know the Minister of State, Deputy Peter Burke, and Lorraine Hall have done a lot of work on this. I would welcome an update on when maternity leave will be provided for councillors.

With regard to the electoral reform Bill, there has been much talk in the media about the potential for mining of data from social media websites. This has exposed a huge weakness in the Bill. Social media platforms have replaced the platforms politicians used to stand on outside church gates but its power is not just what politicians say; it is how often messages are shared and how much money goes behind them. Social media allows for viral spreading of disinformation, the generation of patterns of online hate messages, bots created solely for political gain and, as uncovered by Senator Cummins, the potential for international interference in our democracy. Government legislation clearly cites regulating political advertising as a way of reducing the advantage that access to money brings to political competition. That statement is true year-round. Whether we like it or not, all of us politicians operate in an era of constant electioneering yet this Bill proposes to only monitor and regulate social media politics during a window of about five weeks about twice every five years. That is a very short window given that social media provides political opportunities every day of every year. Right now, all of us can use money rather than message to influence the national discourse and to shape democratic decisions. All of us can, and I am sure many of us do, take out advertisements on social media, as I have, and that is allowed. However, what should not be allowed is political weaponising of

social media. Will the Minister strengthen this legislation to strengthen our democracy?

Deputy Darragh O'Brien: I will let the Minister of State, Deputy Noonan, respond to the last point raised.

Deputy Malcolm Noonan: I have spoken to the Chair on this. It is my understanding there might be a number of other sessions left within the pre-legislative scrutiny for the electoral reform Bill. I believe we should give additional consideration to this and give some time to it, and it would be important to do that within the process. I will write to the Chairman to ask that we would do that. Again, I go back to the point that the Bill is specific to the regulation of online political advertising during electoral events only, but some really good points have been raised here today in light of recent events. Further to that, we should see an enhanced role over time once the electoral commission is established and additional resources are provided to it for those other elements.

I know the Minister of State, Deputy Burke, will come in on the participation of women in elections and I will be meeting with the Irish Women's Council shortly in this regard. However, there is a role for the commission also in the promotion and support of women to participate in elections. Again, in the local elections of 2019 only 24% of candidates returned were women, so it is far too low and is something we are keen to address.

Deputy Peter Burke: I want to support what the Minister of State, Deputy Noonan, has said. It is a key issue and a target for the Government to try to resolve this issue once and for all, and make conditions better for women to participate in local politics because that is the main feeder into national politics. If we do that and increase the number of women representatives in local government, we will thereby increase the number of women who are elected to the Thirty-fourth Dáil and subsequent Dáileanna. It is very important. We have established the committee, as I alluded to in my opening remarks, and most of the political parties and Independents are represented on it. We are aiming to formulate a set of proposals that will result in meaningful maternity leave. There is sometimes a view going around that we can change a regulation and that will be sufficient. However, I want women to use it. I want a proposal that is workable. It is very important that women will have the administrative support and that they will not feel under pressure if there is a very important vote in the council and it could be very close, and the question arises should they participate in it, and they may be under pressure by their community to do so. This needs to be carefully evaluated. I greatly value the time of the group of women councillors, who have obviously very busy lives and portfolios, but who give that time to the Department.

I acknowledge there has been no update of the rural planning guidelines since the sustainable rural guidelines in 2005. We are working in the Department to draft a successor to that document. Obviously, we have a number of decisions like the Flemish decree, which have challenged how we go about meeting local needs in the 31 development plans up and down the country. I acknowledge it is an area that gets a huge amount of oxygen. Members of the committee can look at the Office of the Planning Regulator annual report every year, which publishes the statistics on one-off housing, in particular in terms of the percentage approved in each local authority area. It is upwards of 80%, and 90% in some instances, the point being that there has to be a threshold somewhere along the line. I will look for the advice of the committee as well as the political system to deliver on this. There has to be a threshold somewhere along the line for sustainable planning.

Deputy Darragh O'Brien: On the SHDs-----

Chairman: Sorry, we are over time seven minutes on that point and members are going to get left out.

Deputy Darragh O'Brien: I will comment on the SHDs because a number of colleagues have expressed interest in them. I will respond to Deputy Higgins on the other points she raised. I thank her for her support.

Chairman: The Minister might touch on them briefly.

Deputy Darragh O'Brien: The programme for Government is clear. SHDs will not be extended past their expiry date. We need to look at elements of the provision of affordable social housing and educational facilities in the context of how we can make sure that they are dealt with efficiently through the planning system. SHDs will, however, cease post the expiry date and we will not be extending them further.

In the interests of time, I will respond directly to Deputy Higgins on the other items.

Chairman: I thank the Minister. We will move on now to Deputy Duffy.

Deputy Francis Noel Duffy: I thank the Minister and Ministers of State for their briefings. In January, I asked the Minister when the referendum on a right to housing would be delivered, what role the housing commission would have in delivering on the commitment in this regard and how organisations such as Home For Good will be engaged in the process. I would appreciate if the Minister would give us an update on this commitment. In particular, when will the commission will be established? Will the referendum be prioritised by the commission? When is it expected that the referendum could be held? Has the Department considered what role this housing committee might have in reviewing the wording of the referendum when it is put forward by the commission? I strongly believe the wording should be reviewed by the committee. This will provide an open and important debate which will strengthen the wording, hopefully to assist in gaining cross-party support for the referendum.

Deputy Darragh O'Brien: I thank the Deputy. As he rightly stated, we have discussed this very important matter before. The programme for Government provides that the Government will establish a commission on housing to examine issues such as tender standards, sustainability, quality of life and the provision of housing. We intend to establish a commission on housing this year. We will be seeking stakeholder engagement and expressions of interest. Much work has been done on it and the commission on housing will be best placed with the structure we have to also look at items around the referendum on the right to housing. I met with Homes For Good quite recently. Groups such as this, Mercy Law Resource Centre and others have a real role to play. It is worth noting that the commitment to hold a referendum on a right to housing is not actually specific. It does not state that it will be on a right to housing but on housing. I believe we will be doing that and it is not excluded.

I outlined to the Deputy in January that it is being considered whether the commission on housing should play a role in looking at issues relating to the referendum. To answer the Deputy's question, the joint committee will have a central role to play in any agreement that is reached on wording. I see that as absolutely happening. Obviously, with the pandemic, I cannot imagine that there will be a referendum this year. The scoping is necessary to find the most appropriate type of wording and the most appropriate structure for the housing commission, which can deal with this and other legislative issues, areas such as cost and all the other matters that would be considered transgovernmental in nature.

I am committed to it, as, I know, are Deputy Duffy and most members of the committee. I expect that we will have our housing commission, which will have an independent chair, in place this year. It will have very important work to undertake, not just in the area of the Constitution but also on legislative change with regard to housing delivery. It should work not to duplicate the work the Department is doing but, in many respects, to complement that and move issues along.

It is my belief and that of the Government that a home is a fundamental right. Central to that is the provision of safe and secure homes for our people. That is what we want to do. That is why we must tackle issues such as homelessness right now. We have got to set a constitutional and legislative basis for housing into the future. I look forward to working with the committee on that. I am committed to it. As already stated, is a core belief I have and that the Government shares. I know the Deputy does also. I will be happy to return to the committee on a regular basis to update it on the progress on legislation and the commission on housing, which I see being established this year.

Chairman: We move now to the Independent slot. Will Senator Boyhan or Deputy O'Donoghue speak first?

Deputy Richard O'Donoghue: I will speak first. I will start with the matter of directly elected mayors. There was a democratic vote in Limerick and I will accept that. Was I in favour of it? The answer is "No". At the time we had a perfectly good CEO who brought Limerick from being in a very poor state to being extremely viable. That individual was working well but has now left. We have another CEO in place now who is equally as good.

It has been worked out that having a directly elected mayor will, in the context of salaries, office back-up, drivers and a car, cost €500,000. The Government said it will subsidise the position for the first two years, after which the local authority will have to work the cost into its budget. I would get a lot of work done with €500,000, using the same CEO and with a mayor elected in the usual way by councillors. In Limerick, €500,000 would go a long way in the context of work we need to get done. I accept the democratic vote, however. I will be putting my thoughts forward on it.

An application for planning permission in respect of an old fever hospital in Limerick that is due to be knocked down was submitted. The Department of Housing, Local Government and Heritage did not make any comment on the matter, even though the county council sought for it to make a request for further information. An Taisce did not make a comment on the matter either. The building in question is listed. The HSE said that it needs to make room for car parking at the site of that historical building, even though the local area plan allows for seven acres on an adjacent site to be used for car parking. Again, however, the Department with responsibility for heritage did not make any comment on the matter. I am disappointed about that.

The Land Development Agency, LDA, is only building houses in the city. I presume that everyone at this meeting knows I am from County Limerick. The LDA does not cover anything in the county. I proud to be a culchie and I will always be a culchie. That is one thing of which I am proud. The LDA does nothing for me in my area of the county.

The Minister stated that it is a fundamental right to own a house. Yes, it is. It is also a fundamental right for a person to own a house in the area in which he or she grew up. I am the son of a farmer but I am not a farmer myself. I have four sons who are not farmers but I am hoping that perhaps one or two of them might want to remain in the area. The rest of them might want

to move away. I want to give them the right, however, to come home to the place of their birth and settle in the area in which they grew up.

The select committee discussed infrastructure at its meeting earlier. As I stated during that meeting, 73% of housing in Limerick is at full capacity and there is only 27% left. The area of Limerick is never going to be covered when it comes to infrastructure. Anyone who was born in the county and who builds a one-off house has to put in the most up-to-date sewerage system. This has to be done under the guidelines from the EPA and the environmental section of the council. It also has to be done because there is no infrastructure in place.

I do not want to live in the city. I was not born in the city but I respect people who live in or want to move to the city. One must also respect the people who live in the county. I have lived in the county all my life. I would like to see my family and grandchildren given the choice to come home if they want to do so. It is a fundamental right that they should be allowed to return to the place of their birth or where they grew up. Everyone should be afforded that right. The 2040 plan does not allow for that but it must do so. Equally, the Government is trying to move people into the cities and I just mentioned the funding that is coming to Limerick from the LDA. Yes; it covers the city. However, it does not cover the towns, villages or rural areas that I represent. That is a fundamental right to me. It is my culture and heritage and it is where I grew up. That needs to be addressed in the 2040 plan.

Chairman: I thank Deputy O'Donoghue. The Minister of State has 30 seconds.

Deputy Malcolm Noonan: I will quickly address the issue of the fever hospital, which really only arrived on my desk a number of days ago. The conservation officer in Limerick County Council is dealing with that issue. I read the report earlier today. Again speaking of local government, it is important that there be deliberation at local level, but I am looking into that project. The issue of rural housing was also raised. From a heritage perspective, it is important to note we have significant work to do on water, on our next river basin management plans and on biodiversity. That involves having a robust planning system in place which ensures we protect our watercourses and our rivers. That is related to the issue of one-off rural housing and-----

Deputy Richard O'Donoghue: I am sorry for cutting across the Minister of State, but raw sewage is being pumped from Oola into the rivers, into the River Feale in Drumcollogher and from Askeaton and Glin into the Shannon Estuary. Do not give me that, please.

Chairman: I thank the Deputy.

Deputy Richard O'Donoghue: I am sorry Chair, but other Deputies were allowed to finish their points and they were allowed to go two minutes over. He can surely give me 30 seconds to finish my point, as he has done for everyone else.

The Minister of State has come in here, and we are pumping raw sewage into the Shannon Estuary and all the other waterways around. People who are building in rural areas are not doing that because they are putting in the up-to-date system, which has cost them €10,000 per household. The Minister of State, therefore, should not give me that answer, because it is complete bull.

Chairman: I thank the Deputy. I am going to move on. I call Deputy Cian O'Callaghan, who will be followed by Senator Moynihan.

Deputy Cian O'Callaghan: My questions are for the Minister. As he is aware, people in

homelessness experience a range of issues, particularly in emergency accommodation. A good report done by Inner City Helping Homelessness, ICHH, was published this week. I encourage the Minister to read it, if he has not done so already. It is the latest research detailing how people are experiencing homelessness. They do not feel safe and many people have been subject to thefts, assaults and sexual assaults. About 84% said they would not feel comfortable making a complaint about a homeless service they are receiving. Many respondents said they are afraid if they do make a complaint that they would lose their bed and lose their place.

At this committee previously, in the Dáil and, indeed, in the media, the Minister has stated that extra resources are being provided for more inspections and he stated categorically that the national quality standards framework, NQSF, for all homeless services is being applied to private providers of emergency accommodation. That is not the case. Brendan Kenny, from Dublin City Council was in with us a few months ago and he confirmed that is not the case. An “RTÉ Investigates” programme has also confirmed that is not the case. In addition, documents released under freedom of information, FOI, rules have confirmed that is not the case. These national quality standards are not being applied to private providers of emergency accommodation.

What is the Minister going to do to ensure that national quality standards are applied to all providers of homeless services, including private operators? When will inspections of emergency accommodation resume? They have not been taking place in the past year. Just as importantly, given that emergency accommodation is not the answer here, what is the Minister going to do in respect of putting more resources into Housing First and housing-led approaches?

Deputy Darragh O’Brien: I thank the Deputy for his questions. I heard Councillor Anthony Flynn regarding the Inner City Helping Homelessness report. I will read it. From the reports regarding its contents, the document has reached some concerning conclusions. I refer in particular to the fear that some members of our homeless community have in making complaints. That should not be the case. The prevalence of sexual assault and assault is also of great concern.

In Dublin, I have engaged with the Lord Mayor’s task force, which includes Councillor Anthony Flynn and with Inner City Helping Homelessness. I will read the report and will engage with its contents further. Late last week, I met representatives of the Dublin Homeless Network, which represents more than 40 NGO providers. We also have our own homeless task force within the Department. I am acutely aware of how important standards are and that national standards be applied to private emergency accommodation, PEA, as well. That is crucially important and something which should happen.

I want to see a reduction in our dependence on PEA. Private accommodation came about because of the increase in homelessness several years ago. We must look at how we can exit from this situation. I met my Department’s homeless task force regarding that aspect, and to ensure that inspections occur and standards are applied. I am assured by the Dublin Region Homeless Executive, DRHE, and others that the same standards are applied in respect of ensuring there is good quality accommodation and wrap-around supports. To be frank, those have been deficient. This is an area where I want to ensure, regardless of where someone is or whether he or she is in State-run or private accommodation, that there are the same standards, as there should be, in the quality of services, and particularly concerning wrap-around supports for people in the areas of addiction and mental health.

That is why in the winter plan, which will endure for the remainder of this year, the ad-

ditional funding which we have secured from the HSE is to be used to put in place individual care plans for our homeless community. It is important that happens. We have a way to go on this issue. We have made progress, however, as I outlined at our previous meeting. We have seen a reduction of about 18% or 19% in homelessness overall year on year. In family and child homelessness, there has been a significant reduction of about 40%. Homelessness among single people, however, is an issue and the provision of accommodation in that area is definitely an issue. That is why I am focusing our resources, through our local authorities, on bringing vacant housing back into use. Our voids programme last year brought 3,607 units back into use. We will do that again this year.

However, we also want to ensure that the new developments we are building with our approved housing bodies, AHBs, and local authorities are built for community, in the sense that they will have a mix of one-, two- and three-bedroom units. I recently visited a fantastic restoration and renovation of a 19th century home on Haddington Road which is now being converted into 18 own-door single apartments. All of those will be for people who have been homeless for many years. Those apartments will be tenanted this year as well, within the next several months.

Much of that type of work is being done. We must look at the repair and lease scheme, as well, which the Peter McVerry Trust and others are using very well in the conversion of older commercial buildings into permanent accommodation for people. It is the number one priority for this Government.

Deputy Cian O’Callaghan: I will make one brief point. The Minister needs to know that the same standards are not being applied. I refer to an inspection report of a private emergency accommodation provider, a document which is a page and a half long. An inspection report of a not-for-profit provider, however, has ten different pages in it, because a whole range of different standards are inspected in that case. Therefore, the difference between the private emergency accommodation providers and the non-private accommodation providers is huge regarding the application of national standards. It is not enough to say those standards should be applied-----

Chairman: I am sorry for interrupting Deputy O’Callaghan, but we are more than six minutes over our time now.

Deputy Darragh O’Brien: We are aware of that situation and where there are gaps we want to bridge them. We are working in that direction.

Deputy Cian O’Callaghan: There are massive gaps.

Deputy Darragh O’Brien: Where there are gaps will do that, and that is it. It is important for us and it is a priority. The same standards need to be applied to private emergency accommodation and State-provided accommodation, and we must ensure that happens.

Chairman: I thank the Minister, and I call Senator Moynihan.

Senator Rebecca Moynihan: I am going to focus some questions on what was not in the review, and I would like the Minister to give us clarity in that regard, if he can. When the Minister was in opposition, he introduced a Bill which effectively had another Part V to stop cuckoo funds buying up large estates. I heard the Minister talking about the issue this week. Is he going to bring forward that legislation again to ensure that a certain percentage of first-time buyers would be able to avail of housing in new estates?

The Minister also spoke about raising Part V provision to 20%. In his contribution, however, he said that it could be for social housing or, if I understand the Minister correctly, for affordable purchase as well. Regarding the proposals he intends to bring forward in this regard, does he intend there to be a floor for a percentage of social housing or is it potentially up to 20% that could go towards affordable purchase, and therefore, effectively, the social side of Part V? I would like some clarity on that aspect.

I also raise an issue on which Deputy Cian O’Callaghan has done much work. I refer to the leasing of social housing and the cost effectiveness of that approach. Is it the Minister’s intention and plan to move away from local authorities leasing properties? I ask that because as he knows that is not a cost-effective way of getting social housing, because the local authorities do not own that housing at the end of the leases.

In addition, 360 people were served eviction notices in August when the eviction ban ended. The Minister just mentioned family homelessness decreasing, and that has certainly been an unintended but welcome consequence of the pandemic. With the lifting of the 5 km limit and the eviction ban now, however, what plans is the Department putting in place to deal with any resulting upsurge in family homelessness? Those 360 people are looking for properties.

I have a local question. Dolphin House has gone through the first stage of the community regeneration plan but it looks as if a portion of the land must be sold to fund the community centre. This has come up a number of times in regeneration projects, where the build is funded but the community infrastructure and services are not. Communities and local authorities feel forced to sell land to fund this infrastructure in the long term.

I grew up beside Fatima Mansions, which was one of the first completed regeneration projects in the State. One of the benefits ten or 12 years after the project was finished is that there is an income stream from that regeneration and the building of the apartments. What are the plans for long-term and sustainable funding for regeneration of the communities that need it?

The Minister has said he will not extend the strategic housing development legislation but two applications for co-living were approved this week. There is a real danger that over this year we will see very inappropriate applications go through the SHD process. Have plans been put in place for this?

Finally, I ask about a vacant homes tax. There was a report by Mr. Killian Woods in the *Business Post* that 80% of the apartments at Clancy Quay in Dublin are not rented or registered with the Residential Tenancies Board, RTB, and up to 50% at George’s Dock are the same. Some institutional investors are holding back the supply of built housing and it is not acceptable that they are allowed to do it. The authorities in Barcelona have put a vacant homes tax on a statutory footing. Do we have any plans to do that?

Deputy Darragh O’Brien: The Senator has put many valid questions so if I do not get to answer some now, I will respond to her directly. Her first question relates to the Bill I brought forward when I was in opposition that would allocate a portion of a development to first-time buyers. We are working through that as well. Like other legislation brought through, I advocated for this while I was in opposition and I am now effecting it as a member of the Government. It is one we are looking at to try to help people get on the housing ladder and own their own home.

The Senator sought clarity on social and affordable housing as it relates to the Part V provi-

sion. To be clear, the social housing provision is absolutely protected at 10%. I have said that time and again and that is the proposal. The addition would be for the provision of affordable stock, whether it is affordable purchase or a mix of affordable rent, if deemed appropriate. We should allow that to happen within that 10%. To be clear, the 10% level of social housing is absolutely protected. The 10% affordable on top is for new stock. That is the Part V work I have been doing and intend to implement, potentially as an amendment to the Bill. That is why I wanted to flag it to the committee.

On the question of social housing provision by local authorities, the target we set for this year will be affected by Covid-19. There is no doubt about that. We set a target of 12,750 new social or public homes to be delivered this year. I will have a better idea of the impact on building for the first few months of this year within the coming weeks. I will certainly report on a future visit to the committee on that. These are predominantly new builds. There are 9,500 brand new builds and 2,450 units to be leased. There is a role for leasing. This goes to having more up-front provision of homes on a capital basis, as only 30% of capital must be shown up-front. I understand the issues with long-term cost but it is about having a balance. We have a small amount of acquisition.

I am happy to talk to the Senator about Dolphin House separately. If she wants to write to me, we can look into it for her.

Chairman: I must interrupt the Minister.

Deputy Darragh O'Brien: I can come back in writing to the Senator on the other points.

Senator Rebecca Moynihan: That is no problem.

Chairman: If any questions are not answered, we can get a written response or write to the Minister for updates.

Senator John Cummins: I thank the Minister and Ministers of State for the work in their brief over the past 12 months or more. The affordable housing Bill will be key to our work. In order for us to get the cost rental model right, it must be opened beyond the approved housing body and State sector. That is if we are to realise and scale up housing delivery.

Department officials, when they appeared before this committee, indicated that we would have a proof of concept first and look to attract pension funds in time with a cap of 3% or 4%. I have no issue with the capping of the returns but the model has already been proven in other countries. If we are serious about scaling up, we must deploy every tool, so excluding the private sector just does not make sense, particularly as it can borrow off balance sheet and approved housing bodies are on the State balance sheet.

In the context of drafting regulations and eligibility criteria in the affordable housing Bill for the shared equity scheme, I ask the Minister to include individuals and families who lost homes prior to the introduction of changes to the mortgage to rent scheme in February 2017 and who do not currently have a property. I know a number of families in that position. Without access to a scheme like the shared equity or affordable purchase process, they will be stuck in rental accommodation in perpetuity.

I feel like a broken record at times speaking about the repair and lease scheme in the context of homelessness. It has been transformational in Waterford and I know the Minister has seen that himself. It should not be the case that 48% of all housing units delivered in the State under

the repair and lease scheme are in Waterford. We know every town, city and village has derelict buildings that should be brought into productive use. I strongly believe the Minister must put targets in place for local authorities to repair and lease units on a yearly basis. This should be in addition to leasing targets and it needs to be specific to the repair and lease scheme.

The Minister should also consider the introduction of a pilot scheme and perhaps he could look at Waterford in that context. Local authorities could return units to productive use under the repair and lease scheme for use in cost rental schemes. It is important to get the social mix in areas like Waterford, where there has been a high volume of delivery under the repair and lease schemes. I ask the Minister to take on board those points.

Deputy Darragh O'Brien: I thank the Senator for his contribution and will run through them very quickly. I had the pleasure of visiting Waterford with him and seeing the work being done by Waterford City and County Council with the repair and lease scheme. It is an exemplar and we will set targets for our local authorities. It is a great way of being able to bring in unused older buildings. I visited some with the Senator that were former commercial buildings turned into use in great parts of Waterford. I want others to do it and in speaking to other local authorities, I have referred to the work being done in Waterford and Limerick city.

There is an option for the future with cost rental. I met the Minister for Rural and Community Development, Deputy Heather Humphreys, and there are other ways we may be able to bring vacant homes back to use for potential first-time buyers. It is something we must look at.

The Senator asked if the cost-rental model would be opened to parties outside of approved housing bodies. I can see that happening. It will happen but, in the first instance, the AHBs will have to prove the concept. The LDA will do a significant amount of cost rental homes. Shanganagh is the first development. I see a role for outside funds in this as well, as we have seen in Scandinavia and Germany. There is definitely an opportunity, although we must build this form of housing tenure. People have talked about it for long enough and I am thankful this Government will be in a position to deliver it and see people in real cost rental homes.

Regulations are being drafted on shared equity and affordable housing schemes and the first national cost rental scheme. I absolutely take the Senator's point that people who are divorced or separated legally, and have no stake in any property right now, should be able to access the scheme. Those who may have come through the insolvency process and do not own anything should also be allowed access. There will be an element where one would have to access his or her own mortgage for a sizeable portion of it. That would be an issue for those individual lenders.

I mentioned at the Estimates meeting just before this that I am working to improve the Rebuilding Ireland home loan, which is a very good long-term fixed interest mortgage product of 20 to 25 years. Work is ongoing at the moment on how we can make that loan more attractive and make sure more people access it. There has been a lot happening in this whole affordability and public housing space. I thank the Senator for his work on this. It is much appreciated.

Senator John Cummins: I thank the Minister. I emphasise the point about cost rental and the off-balance sheet versus the on-balance sheet. It is a very important point in the context of scaling-up delivery of cost rental. It has to be borne in mind that approved housing bodies, AHBs, are on the State's balance sheet and in order to ramp up production and scale we have to look outside of them.

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Chairman: I thank Senator Cummins. There are six members, including me, who have not had an opportunity to put questions to the Minister. Unfortunately, we are out of time. The secretariat, broadcast staff and I are limited to two hours in this room. I will have to adjourn the meeting.

Deputy Thomas Gould: This is very disappointing. I had very important questions I wanted to ask the Minister. Other contributors went over time which has meant the Chairman, other members and I did not get a chance. It could be 12 months before I sit in this room again or-----

Chairman: It will not be 12 months because the Minister has given-----

Deputy Thomas Gould: The Minister needs to come back in the next couple of months to answer questions. I represent the people of Cork North-Central and I have vital questions that I need-----

Chairman: I agree with the Deputy.

Deputy Darragh O'Brien: I assure the Deputy that I am more than happy to answer any of his questions. That is no problem whatsoever. I respect everyone's mandate and position. I am more than happy to do so.

Chairman: Unfortunately, I could not fit everybody into the time slot available to us. I thank the Minister, Deputy O'Brien, and the Ministers of State, Deputies Burke and Noonan, for their engagement, time and co-operation today.

The joint committee adjourned at 8.32 p.m. until 9.30 a.m. on Tuesday, 27 April 2021.