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DÍOSPÓIREACHTAÍ PARLAIMINTE
PARLIAMENTARY DEBATES

SEANAD ÉIREANN

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(OFFICIAL REPORT—Unrevised)

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SEANAD ÉIREANN

Dé Máirt, 27 Eanáir 2026

Tuesday, 27 January 2026

Chuaigh an Cathaoirleach i gceannas ar 2.30 p.m.

Machnamh agus Paidir.

Prayer and Reflection.

Gnó an tSeanaid - Business of Seanad

An Cathaoirleach: I have received notice from the following Senators that they propose to raise the following matters:

Senator Fiona O'Loughlin - The need for the Minister for Health to make a statement on ensuring that delayed breast construction for mastectomy patients is considered to be part of the whole treatment process.

Senator Aubrey McCarthy - The need for the Minister for Health to provide an update on the reimbursement application for the Duchenne muscular dystrophy treatment, givinostat.

Senator Maria McCormack - The need for the Minister for Health to make a statement on the provision of supervised detoxification beds in Midlands Regional Hospital, Portlaoise, County Laois.

Senator Robbie Gallagher - The need for the Minister for Education and Youth to make a statement on the location of a site for a purpose-built special school for children in County Monaghan.

Senator Mike Kennelly - The need for the Minister for Finance to make a statement on plans in place to support our citizens returning to Ireland to live and work, specifically in relation to mortgage approval, car insurance and health insurance.

Senator Chris Andrews - The need for the Minister for Children, Disability and Equality to provide an update on the planned expansion of the family resource centre programme this year.

Senator Pauline Tully - The need for the Minister for Education and Youth to make a statement on the removal of the restriction in special schools on the attendance of students after their 18th year.

The matters raised by the Senators are suitable for discussion and I have selected Senators O'Loughlin, McCarthy, McCormack and Gallagher and they will be taken now. The other Senators may give notice on another day of the matters that they wish to raise.

Nithe i dtosach suíonna - Commencement Matters

Cancer Services

An Cathaoirleach: I welcome the Minister of State, Deputy Murnane O'Connor. She is most welcome to Seanad Éireann.

Senator Fiona O'Loughlin: I thank the Minister of State for being here. We know that aside from skin cancer, breast cancer is the most common form of cancer in Ireland. Approximately one in seven women will be diagnosed with it. The HSE provides a variety of treatment options for women with breast cancer depending on its stage, grade and severity. Among these options is a mastectomy, which is a procedure that removes the breast after which patients can have breast reconstruction surgery, a procedure that replaces the breast tissue previously removed.

Unfortunately, though, today, quite a number of women who have received mastectomies are experiencing excessive waiting times for reconstruction surgery. We know that women often have a choice to make between receiving breast reconstruction immediately after undergoing a mastectomy or waiting to have a reconstruction done in the future, which is what we call "delayed reconstruction".

Sometimes, a mastectomy is not recommended given a patient's circumstances and health. Quite often, for medical reasons, immediate reconstruction is not possible. For other women, there are myriad different reasons they cannot at that point have it. Indeed, one woman who spoke to me said she was given four days to make her mind up. She was just devastated at the impact of having a mastectomy and could not imagine spending several more hours undergoing that operation. People need to be mentally ready to have that type of surgery.

Many have been waiting for between four and seven years on public waiting lists. I know of some who had mastectomies in 2021 and are still waiting. In the case of one woman who came to me a number of weeks ago, sadly, the surgeon she had in St. Vincent's has passed away. At every subsequent meeting she has had for a check-up and examination, which was every three months initially, then every six months and is now a year, she has had a different surgeon every time. The delayed reconstruction was requested, but she discovered only two weeks ago that that was never acted on within her notes. Even though she has asked for it multiple times, her request was never acted on. It was referred to another hospital two years ago and is now at the bottom of its waiting list.

This situation has a huge impact on mental health and well-being. It causes prolonged distress, anxiety and frustration, impacts on confidence and self-esteem and leads to people avoiding things like swimming, holidays, social events and intimacy. There are, of course, restrictions on clothing and daily activities. There is an ongoing sense of being unfinished in recovery, and this is really the key thing I wish to ask about here. The recovery and treatment should cover everything up to the end of the reconstruction. I do want to acknowledge my

party colleague Senator Teresa Costello, who has spoken about this quite a lot, including a few months ago. Delayed reconstruction is now categorised as non-urgent, despite substantial psychological consequences, and I am asking the Minister of State to have it classified as urgent.

Minister of State at the Department of Health (Deputy Jennifer Murnane O'Connor): I thank Senator O'Loughlin for raising this really important issue today. As she knows, I am taking this Commencement matter on behalf of the Minister, Deputy Jennifer Carroll MacNeill, who cannot be here. The Senator has highlighted a really important issue. The Government is committed to improving cancer care, ensuring better prevention and maintaining improvements in cancer survival rates and timely access to treatments.

As the Senator said, breast cancer is the most common cancer among women in Ireland. Almost 4,000 cases of breast cancer were diagnosed in Ireland in 2025. Fortunately, under the national cancer strategies, survival rates for breast cancer have greatly improved. The most recent figures show a five-year survival rate of 87.5% for people diagnosed between 2019 and 2022, which we all really welcome. The stage of the diagnosis has a significant impact on survival rates and earlier diagnosis often leads to better outcomes.

The Minister, the Department and the HSE recognise that breast reconstruction surgery following treatment for cancer is an important part of a patient's recovery and should be accessible to everyone who wants to have it.

There is a wide range of treatments for breast cancer. Surgical options are discussed through the consultant with the patients to see what they want. Where surgery involves a mastectomy, options for reconstruction surgery will also be discussed. The reconstruction is often done at the same time as the mastectomy surgery, but it can be done at a later date. The HSE's national cancer control programme, NCCP, reports that access to services is affected by several issues. The surgery is a stand-alone procedure. It must be scheduled within the overall surgical capacity of the hospital and can be affected by unscheduled care and demand for theatre access. Surgeries can be lengthy and complex depending on the type of reconstruction taking place. Significant clinical and nursing expertise can be needed.

The implementation of the NCCP's hereditary cancer model of care, which was published in 2023, means that women who have an identified genetic predisposition can be referred to the specialist services to discuss risk reduction strategies, including preventable double mastectomies, which can include breast reconstruction based on a patient's preference. In 2023, the NCCP carried out a survey of cancer centres that looked at waiting times for reconstruction surgeries. The NCCP worked with the HSE acute operations to facilitate access for hospitals to the National Treatment Purchase Fund, NTPF, as a short-term measure to help to speed up the reconstructive surgeries across the different cancer centres and reduce overall waiting times.

In 2025, the NCCP provided funding to Cork University Hospital to pilot a project for patients to receive their risk-reducing surgery in the South Infirmary Victoria University Hospital using elective theatre space. This pilot allows surgeries to be scheduled in a timely way suitable to the patients and does not compete with other cancer or unscheduled care demands. My thoughts go out to the patients still waiting for their surgery. The Government and I recognise the urgency of need for patients to receive their surgery so they can finish their

treatment and move on with their lives. The Government remains committed to the implementation of the national cancer strategy and to continually build on improvements to service and better outcomes for patients.

Senator Fiona O'Loughlin: I thank the Minister of State. In her response, she acknowledged that "breast reconstruction surgery following treatment is an important part of a patient's recovery and should be accessible to everybody". It is not just an important part; it should be an urgent part. It is not cosmetic. It is a recognised component of cancer recovery. At the moment, public patients are facing prolonged uncertain waits. It appears from the statistics that women's reconstructive surgery is consistently deprioritised within the elective care system. The delayed reconstruction effectively extends the cancer journey by several years. It undermines recovery, dignity and long-term well-being. There must be more that the Minister and the HSE can do. I acknowledge that the treatment abroad scheme is used, but that is not going to suit everybody. We need to get the data on the waiting list action plan 2025. Going forward, we need to look at surgeons promoting immediate surgery when it suits. There also needs to be an increased Government budget allowance.

Deputy Jennifer Murnane O'Connor: What the Senator said is important for women waiting on this surgery. I assure her that the Department and HSE are working on reducing waiting times for this surgery. While immediate reconstruction can avoid a second hospital procedure - I think that is more important - delayed reconstruction allows for more time for decision making and can ensure that necessary cancer therapies are not delayed. Successive national cancer strategies have delivered a continued improvement in the outcomes for cancer patients. Since the beginning of the national cancer strategy in 2017, the Government has allocated €105 million to support cancer services and improve outcomes for patients. Under this investment, more patients are being seen in the specialist centre and more patients are being reviewed.

New drugs and therapies are being made available and patients are receiving better support with their cancer treatment.

I ask the Senator to give me the lady's details because her case is one that we need to look into, particularly as the Senator said that she has gone back down to the end of the waiting list. That is a worry for me. I assure the Senator that the HSE and the Department are working at getting those waiting times down. I thank her for raising this issue today. It is also important to mention Senator Costello who has been highlighting this issue too.

Medicinal Products

Senator Aubrey McCarthy: I thank the Minister of State for being here today. I want to mention something urgent that affects 110 children in this State and is very time-sensitive. I refer to the ongoing delay in getting access to givinostat, a treatment for Duchenne muscular dystrophy. This is not about debating the policy on how medicines are given but about the children who are being affected and their families. It is also about how the time delays are affecting those children.

I was contacted by a constituent who has a child whom I will call Jack. He is 11-years-old, loves superheroes and is an ordinary little kid. He should be worrying about friends and school but at the moment he is worrying about whether his body is going to keep up. Every step he takes becomes more difficult. As the Minister of State knows, for families living with Duchenne it becomes a countdown. They do not talk about it much but it is always there. They have to think about how long a child will be able to climb the stairs or to play football. What is awful about Duchenne is that is relentlessly progressive so whatever is lost is permanently lost and cannot be regained. That is why givinostat really matters in this situation. Families know that there is no cure and are not pretending otherwise. What is important is time for children like Jack to walk that bit longer, to be independent and to have time to hold on to the ordinary moments that childhood should bring. For his parents, progress will not be measured in clinical terms but in short-term wins and how long Jack can continue playing football and climbing the stairs in the house.

When Jack's mum first heard about givinostat, she did not feel false hope but she did realise that the story would not only be about loss but that something in the progression of the disease might be slowed down. The Duchenne community really hopes that givinostat, if allowed, will not be just another medicine but will actually be a lifeline for them. The Minister of State will have received all of the details regarding this particular case. The HSE has provided a response regarding its assessment and reimbursement process. I understand that there are systems and safeguards in place but what the families are struggling with is the silence. They are not hearing anything back. The reimbursement application for givinostat has been in progress since August 2024. It has been worked on and been under consideration for nearly 18 months but unfortunately there is no timeline or indication of when a decision might be made and no sense of when the end will be in sight. For the Duchenne community, the delay is what matters because every regression in the child's body is a loss that cannot be regained. They are not asking for shortcuts but are asking for clarity, honesty and for a system that understands what is actually happening regarding the children.

Givinostat has already received EU conditional authorisation and is available in other jurisdictions. It is seen as a treatment that slows down the disease but in Ireland children are being left in limbo which is hard to explain to parents. Today I am asking for three things, the first of which is an acknowledgement that the lack of any clear timeline is causing real angst among families. Second, when are the HSE and the NCPE processes expected to conclude? Families deserve to know this. Finally, will the HSE be asked to prioritise and expedite the assessment of givinostat, given its regulatory status and availability elsewhere? When a treatment has already met EU standards, it is not unreasonable to expect momentum in our own jurisdiction. These families are not looking for promises. They are just looking for clarity, straight answers and transparency because time is a serious factor here.

Deputy Jennifer Murnane O'Connor: I thank the Senator for raising this issue which I am taking on behalf of the Minister for Health, Deputy Carroll MacNeill today.

It is an important topic, as the Senator said.

Duchenne muscular dystrophy is a rare disease affecting fewer than 200 people in Ireland. The Minister met with families of children with DMD in July 2025 and spoke at Muscular Dystrophy Ireland's national conference in December 2025. The State acknowledges the

importance of access to medicines and is aware of the plight of patients with DMD. This Government is committed to providing timely access to new and innovative medicines. Significant investments have been made in recent years, with annual spending on medicines now more than €3 billion. This is a very welcome investment to support patients through the availability of new medicines. This investment has included dedicated funding of €158 million for new medicines from budgets 2021 to 2025. Budget 2026 allocated an additional €30 million in funding for new drugs. All this investment has allowed the HSE to approve reimbursement for 250 new medicines, or new uses for existing medicines, including 101 for treating cancer and 69 for treating rare diseases.

Givinostat, sold under the brand name Duvyzat, has recently undergone assessment by the European Medicines Agency. The EMA evaluation recommended that it be granted conditional marketing authorisation for the treatment of DMD in ambulant patients aged six years or older. The European Commission granted this conditional marketing authorisation on 6 June 2025. The HSE has statutory responsibility for decisions on pricing and reimbursement of medicines and medical items, in accordance with the Health (Pricing and Supply of Medical Goods) Act 2013. The Minister for Health met with her Italian counterpart at the Employment, Social Policy, Health and Consumer Affairs, EPSCO, Council meeting in June 2025 to ask him to encourage the developing company, Italfarmaco, to submit a timely pricing and reimbursement application to Ireland.

On 6 August 2025, an application for reimbursement was received by the HSE and underwent a rapid review by the National Centre for Pharmacoeconomics, NCPE. As I said, that happened really quickly. Following the conclusion of a rapid review on 14 August 2025, a full health technology assessment, HTA, was commissioned by the HSE on 26 August 2025. On 30 September 2025, the NCPE met with the developer to assist in the HTA process. The assessment could not continue until the NCPE received the full health technology assessment from the company, which was received on 15 January 2026. The HSE has advised that it will process and assess any pricing and reimbursement application received as efficiently as possible within the resources available to it. The HSE has also advised that the application remains under consideration and it cannot make any comment on possible outcomes from the ongoing process, but I assure the Senator it is being looked at and is a priority for the Minister.

Senator Aubrey McCarthy: I thank the Minister of State for being so forthright. She stated that the HSE "has also advised that the application remains under consideration and it cannot make any comment on possible outcomes from the ongoing process", so timelines are still questionable there. I fully accept assessments exist and procedures matter but, unfortunately, Duchenne muscular dystrophy does not wait for process and these children's illness does not pause while we are dealing with the paperwork. We are 18 months on from the initial assessment of this application and there is still no final timeline. Every month and every day really matters. It is shrinking windows at this stage.

Parents are not asking the Minister of State to bypass any legislation or safeguards, but they are asking her to name a timeframe indicating whether this decision is weeks away. Otherwise, they are living in complete uncertainty. Will the Minister of State make sure we commit to a clear timeline regarding givinostat?

Deputy Jennifer Murnane O'Connor: The Senator is right. It is important we get a timeline. There have been a lot of meetings, as the Senator heard from my response. The Minister is absolutely committed. I assure the Senator she appreciates the importance of ensuring patients with Duchenne in Ireland have access to the latest treatment. As a Minister of State in the Department of Health, I am very appreciative of this too and I do understand. The HSE has sole statutory responsibility for making decisions about which medicines are reimbursed.

The Government has been committed to investing in the medicine since 2021. The HSE has approved 250 new medicines and new uses for existing medicines. Two new framework agreements, in principle, have been reached with the Irish Pharmaceutical Healthcare Association, IPHA, and Medicines For Ireland, MFI, regarding pricing and supply of medicines. As part of these agreements, the State, MFI and the IPHA have agreed to develop a future strategy partnership which will support the Department in developing a pilot early access programme focused on rare diseases, in line with commitments in the programme for Government. There are a few other rare diseases in Ireland. The Minister has committed to working on this. I thank the Senator for raising it.

Acting Chairperson (Senator Victor Boyhan): I know the Minister of State is staying for the next Commencement matter. I thank her for that and for her time in the House today.

Addiction Treatment Services

Senator Maria McCormack: I thank the Minister of State for coming in. I acknowledge her work in this area. The drugs strategy is part of her brief. This is an urgent issue for Laois and Portlaoise. It goes to the heart of patient safety, dignity and access to care. I refer to the urgent need for medically supervised detoxification beds at Midland Regional Hospital Portlaoise. We have no rehabilitation centres for anyone with addiction in Laois. There are no detoxification beds in the county. There are no dedicated detoxification beds in Midland Regional Hospital Portlaoise. This means that when people in the midlands present seeking help for serious alcohol or drug dependence, they are often left waiting in overcrowded emergency departments or, even worse, discharged into unsafe environments where withdrawal can be medically dangerous and, in some cases, life-threatening.

This is not a policy gap on paper; it is something that families have to live with in Laois and all over Ireland every day. Loved ones finally reach a point where they can ask for help, often at a great personal cost, only to find out that the system cannot safely respond at a critical moment. The gap has been repeatedly highlighted by the ARC Project in Laois, a voluntary, community-led initiative supporting individuals affected by addiction and their families. The ARC Project provides peer-led recovery supports, family spaces and community-based programmes rooted in lived experiences. It works with people at the most difficult points of their lives and sees first-hand how the absence of these detox beds acts as barrier to recovery and, at times, puts people in serious risk.

Following advocacy from the ARC Project, a motion was brought before Laois County Council by Marie Tuohy calling on the Minister for Health to establish three medically supervised detoxification beds in Midland Regional Hospital Portlaoise, with seven-day

admission pathways and clear links to HSE addiction services and community recovery supports. That motion reflects a strong, growing consensus locally that this gap must be addressed. There is also a public petition signed by hundreds of people in Laois and across Ireland requesting this. The ask is modest; it is just three beds. It is practical and achievable, but three detox beds would provide safe medical supervision during withdrawal, reduce the pressure on already overstretched emergency departments, support families at a moment of acute crisis and, crucially, create a real, safe pathway into recovery, rather than another dead end, and sometimes, in cases, suicide, which is an area we really have to acknowledge and do more work in.

I ask the Minister of State to acknowledge the lack of detoxification beds at Midland Regional Hospital Portlaoise. What are the plans to address it? I know we spoke before and the Minister of State is aware of the great work that the ARC Project is doing in Portlaoise, and I welcome that she will visit it. That it is important and we would like her to visit Midland Regional Hospital Portlaoise and the midlands. We would also like the Minister to visit. We need this issue to get to the forefront and for something to be done about it, because we cannot continue to leave people who need to do safe detoxification with nowhere to turn.

Deputy Jennifer Murnane O'Connor: I thank the Senator for raising this important issue. Midland Regional Hospital Portlaoise is a model 3 hospital, providing acute care services, with 71 beds.

3 o'clock

As we know, it serves the populations of Laois, Kildare, Carlow and north Tipperary. As the Senator said, the hospital does not provide supervised detoxification beds and at present, there are no proposals for this. I will speak to officials to look at this and keep it under consideration. As the Senator noted, I received a draft of the national drugs strategy last week and I welcome this. I also have instructed the Department officials to put the draft of the strategy out to public consultation and I will have the details of this soon. It is important that it happens because it will be very important in the future.

The demand for drug services is reported annually through the national drugs treatment reporting system. In 2024 more than 22,000 cases of problem drug and alcohol use were treated. Of these, 20% were treated in residential settings, which also are known as a tier 4 service. This is the difference and it includes treatment in specialised inpatient detoxification services. Residential treatment services are provided by specialist and dedicated inpatient residential units or wards, which provide inpatient detoxification or assisted withdrawal and stabilisation. Some of the service users with complex needs, such as dual diagnosis, which the Senator spoke about, or pregnancy, liver or HIV-related problems, may need inpatient treatment in general psychiatric wards or acute hospitals.

The HSE centre provides annual funding of €8.4 million for treatment episodes, depending on regional needs and service capacity. This is why the new drugs strategy will be so important when we put it out to public consultation. It is ten years since we had the last national drugs strategy and it is very important now because drugs affect everyone. I can honestly say there is not a family or someone who knows a family in Ireland that is not affected by drugs. This is what we have to look at now. We have to look at the services, where they are and who can

access them, as well as making sure the services are there for the people who need them. This is part of the new drugs strategy and it is so important. I am very mindful of this.

Approximately 174 residential treatment detoxification beds are available nationally. These are from a variety of service providers. Access to residential detoxification beds is based on need. Someone from the midlands region can access residential services in any suitable location. The provision of the detoxification programme occurs after a comprehensive medical assessment. In some cases it may be appropriate to provide detoxification in a community setting through a doctor or a HSE addiction clinic. People who wish to access a detoxification service should make contact with their GP or local drugs service to make a referral.

Budget 2026 provided €11 million in additional funding for drug and inclusive health services. This includes residential services and I recently opened the new HSE Cuan Dara residential treatment facility, which will benefit from this new funding. This facility will provide an additional 18 residential treatment beds for medically complex cases, bringing the capacity to 30 beds. These additional beds will be available for people seeking treatment for complex additional needs, including dual diagnosis, pregnancy or other medical conditions, on a national basis. This demonstrates that we are committed and I understand that we need to look at the services on a region-by-region basis. I thank the Senator for highlighting this very important issue today.

Senator Maria McCormack: I welcome that the Minister of State has said that drugs and addiction more broadly is something that affects every family. There is no family across the island of Ireland that is not affected by it. This is why it is so important that we do everything we can. The Minister of State spoke about residential services. Unfortunately, when we live in a county such as Laois we do not have any of this. There is nowhere people can go for residential treatment for any of these services. This is why this modest ask of just three detoxification beds is so important.

I understand that we have only a model 3 hospital; I did not know this is a reason we cannot have the service I am asking for. There is a growing population and we have well over 93,000 people in County Laois. As the Minister of State knows, Midland Regional Hospital Portlaoise serves counties around all around it. People are on trolleys in the emergency department there every day. We have a psychiatric unit and a maternity unit. We have so much there and yet we cannot provide for the most vulnerable people in our communities who are dealing with addiction.

Deputy Jennifer Murnane O'Connor: Providing access to high-quality drug and alcohol services is a key priority of mine and the Department, and I am focused on the whole country.

The Department of Health is finalising a audit of drug and alcohol services. This will support our new health regions in their planning. This is what we are working on at the moment, namely, funding and delivery of drug and alcohol services. It will highlight those areas and groups that are unequal. This is what I am really focused on. I can assure the Senator that it is my intention to provide equal access to services, in line with the Sláintecare principle of right care, right place, right time. I am looking forward to visiting in the next few days. I have the appointment made. I would love to see the Senator there and it is important for me to meet everyone, to see what we need to look at and what we can do.

Schools Building Projects

Acting Chairperson (Senator Victor Boyhan): I thank the Minister for coming to the House to deal with this Commencement matter.

Senator Robbie Gallagher: Cuirim fáilte roimh an Aire go dtí an Teach seo inniu. I thank her for taking time out of her schedule to be here. The topic I want to discuss is one I know is close to the Minister's own heart, namely, the interim special school in County Monaghan. I know that the Minister of State kindly gave up her time last week to visit that school and a number of others. The visit went down a treat so I thank her for her time there.

As the Minister is aware, the parents of County Monaghan have been campaigning for a number of years for a special school for the county. Heretofore, children with special needs in both Monaghan and Cavan went to the Holy Family Special School, Cootehill, County Cavan, under the guidance there of Rachel Moynagh and her excellent staff. It is a fantastic school that is going from strength to strength. Parents in Monaghan have been campaigning for a number of years for a special school to cater for the children of the county. Thankfully, the Minister's Cabinet colleague, Deputy Foley, selected Monaghan last year as a location for an interim special school. I very much welcome this decision. From there, in a short time, the ETB was able to pull it all together to ensure that the school opened in October 2025.

As the Minister knows from last week's visit, the school is going from strength to strength with 18 children being accommodated there. Reports coming back from parents and staff are hugely positive. Everyone is pulling together and they are doing an excellent job. Unfortunately, the demand is ever increasing and with that in mind, I understand that the ETB is now exploring the possibility of trying to have an additional six spaces to the rear of that particular building. Design work, etc., is ongoing at the moment. As the Minister knows from her visit, the topography of the site is particularly difficult, which brings its own challenges when it comes to designing additional spaces. However, these additional spaces are needed and we very much welcome that work.

When it comes to the special school in Monaghan the word being mentioned all along and when the Minister, Deputy Foley, made her decision last year was "interim". We must not lose sight of that. With that in mind, from speaking to staff as the Minister herself did last week, everyone is anxious that in tandem with the design work for the six additional spaces, work would now continue within the county and in the ETB to try to find a site that could be used for a purpose-built facility somewhere in the county that would suit the needs not just in the short to medium term but in the long term of children with special needs in County Monaghan. This is the reason I put down this Commencement matter today, that is, to try to get an update from the Minister on what level of work has been done up to now to locate another site. The initial announcement was made with the proviso that as soon as the school was opened, the focus would then be on trying to find that site. I hope the Minister will give me an update as to where we are in relation to trying to locate a site for a purpose-built special school for County Monaghan.

Again, I thank her for her time. I know she spent the guts of two days in Monaghan. Her time was very much appreciated there. She discovered for herself the great work going on

from an educational perspective, from teachers and parents alike and from staff of the ETB, who are working very hard to provide the best possible platform for our children to be the best they possibly can be as they grow up and become adults. I thank the Minister sincerely for her time last week.

Minister for Education and Youth (Deputy Hildegarde Naughton): I thank Senator Gallagher for raising this issue. It gives me an opportunity to outline to the House the Department of Education and Youth's plans to address the accommodation needs for Monaghan Community Special School. The Senator is correct: I had a fantastic visit to the school, one of five new special schools established for the 2025-26 school year. My Department's priority and my own was to open that school as quickly as possible to help to support those 18 children who urgently needed an education support place within our schools. As the Senator knows, the school operates under the patronage of Cavan and Monaghan Education and Training Board. The school supports 18 children and young people aged between four and 18 years of age with a diagnosis of autism and complex needs or students with complex learning needs. Again, I commend the phenomenal staff up there. What I witnessed was best in class in relation to the supports, the care and the educational supports they are providing to children. There is an administrative principal, an administrative deputy principal, five class teachers and nine special needs assistants together with ten co-operation hours per week.

This new school is located in Castleblayney, in a former ETB school property that was repurposed to facilitate the opening of the new school. There was a great sense of urgency, as the Senator has outlined, in getting this school opened. That project was delivered under the Department's SEN reconfiguration and modular accommodation programme, which facilitated the school opening as quickly as possible. The school authority has been granted further capital funding for phase 2 of the project. That involves the provision of modular accommodation to provide six special education needs places, and supporting ancillary accommodation under the special education needs reconfiguration and modular accommodation programme.

During my visit last week with the Senator and Deputy David Maxwell, both of whom are very much championing the progress and support of the school, I could really see the commitment of the staff to the students under their care. I was very pleased to speak with the parents, who relayed to me the importance of this school and how life-changing it is not just for their children but for their families and their wider families. I absolutely understand the importance of this and of continuing to provide special classes and special places right across the country, including Monaghan.

As I have stated previously, my Department last year committed to opening Monaghan Community Special School as quickly as possible. I am engaging with officials about the provision of future special schools and special classes right across the country, including in Monaghan. This process will be informed by the number of students and young people seeking special school and special class provision, the availability of accommodation in existing schools across the country, and other matters such as acquisition of land if required. That process is ongoing.

As the Senator knows, the National Council for Special Education, which was present last week in Monaghan, is the statutory body responsible for the provision of special education and the allocation of supports for children with special educational needs. Over 2,700 new places

were provided for the 2025-26 school year, meaning that there are now 3,741 special classes nationwide. In Monaghan, we have 60 special classes now in operation providing capacity for 360 students. That includes six new special classes for the 2025-26 school year, meaning that the number of classes in County Monaghan has almost doubled since 2020. I might leave it there because I think I am out of time for now.

Senator Robbie Gallagher: I thank the Minister for her response and concur with her 100%. There was a very warm feeling from her visit last week. Every time I go into or come out of that school, I feel good because, as the Minister herself said, speaking to parents and hearing how the opening of that school has transformed their lives completely is a hugely positive thing. I commend everyone involved in getting this open.

We look forward to the expansion to the rear, which will potentially consist of six modular units. In tandem with that, it is vitally important that we do not lose sight of the fact that this is an interim facility and that we must now seek a site somewhere in the county. I am sure there are lands available that could become the site of a purpose-built facility, which is much needed. If I took the Minister up correctly, work to find a site is ongoing at the moment. I think that is what she said. Perhaps she could clarify that for me.

Deputy Hildegarde Naughton: In budget 2026, we secured funding for 3,000 new specialist places. The NCSE is currently examining where best to locate those places for the 2026-27 school year. As the Senator has outlined, it was a priority to get the 18 places opened. They are now up and running. The next step is to get the next six school places up and running through modular builds on that site. Work is progressing with the Department to identify further potential sites right across the country, including in Monaghan. We all acknowledge that will take time. The priority was to get these 18 children into their classrooms. The next priority is the next six.

Acting Chairperson (Senator Victor Boyhan): I thank the Minister for coming to the House. I know she is busy. We really appreciate her giving us her time. It is always extra appreciated to have a Minister in the House. I thank the Senator for tabling this Commencement matter.

Cuireadh an Seanad ar fionraí ar 3.16 p.m. agus cuireadh tús leis arís ar 3.32 p.m.

Sitting suspended at 3.16 p.m. and resumed at 3.32 p.m.

Gnó an tSeanaid - Business of Seanad

An Cathaoirleach: Members will have been saddened to hear of the death on Friday of former Senator and MEP Brian Crowley. His life, as described by his brother yesterday at the funeral, was defined by family, friends, faith and fun. The thing Brian always said is that when people need your help, you should be there for them. This was informed by his incredible faith. As Niall said, if Brian does not have a front-row seat in heaven, the rest of us are in serious trouble. Brian was born into a family deeply connected to public life. He grew up immersed

in constituency politics, spending weekends with his father Flor, going around the constituency clinics in Cork listening to the people.

At the age of 16, he sustained life-transforming injuries, being permanently paralysed in the lower limbs. Despite the life-changing events, he continued to pursue his ambitions with determination, after a period of rehabilitation in Dublin. His mother and father were told that he would not live beyond the age of 25 when they met with the consultants. He beat those odds, as he beat many other odds. He studied law and became increasingly active in politics, being appointed in 1993 to this House by the then Taoiseach Albert Reynolds. In 1994, he sought a place on the Fianna Fáil ticket for the election to the European Parliament at the convention in Cork City Hall, where I voted for him myself for the first time. This marked the beginning of an extensive run of electoral successes, from 1994 to 1999, 2004, 2009 and 2014, representing Munster and then Ireland South in the European Parliament. His constituency performance was such that you could weigh his votes easier than you could count them. During his time in Europe, he spent a lot of time on the ground at constituency focus. His personal engagement with voters all across Munster was widely recognised, doing extensive door-to-door canvasses - unusual for European elections. He was a once-in-a-generation politician who was greatly supported by Manus O'Callaghan and Annette Lawson. We spent many an hour on the campaign trail together.

His European career included contributions to various legislation. A notable one was extending copyright protection in the European Union for the music industry, which he loved so much.

Throughout his time in Europe, Brian advocated strongly for people on the margins, drawing from his own experience. His presence in Leinster House alone meant that it had to be made wheelchair accessible for the first time.

Brian Crowley faced long periods of illness during his later years as a Member of the European Parliament, spending long periods in Ward 2B in Cork University Hospital. His family and all of us extend our greatest gratitude to the staff there.

He retired in 2019 after 25 years of public service in Europe. In addition to his political life, Brian had a deep interest in music and community. Before entering public life, he fronted the band Galaxy, performing on many an occasion at the Rose of Tralee and throughout Munster. His musical ability, humour and sociability were often remembered by family, friends and colleagues this week, and he often performed at Shanley's Bar in Cork. The fact that the song "The Wonder of You" was sung at his funeral was a fitting tribute to Brian.

He received recognition outside of electoral politics, including membership of the Council of State during the Presidency of Mary McAleese. His influence was not only through his electoral record but an example of his life in public service was his great reputation with his European colleagues. Beyond his public achievement, he was devoted to family.

On behalf of this House, I wish to express our deepest condolences to his mother, Sally, his brother Niall, and his sisters Maeve, Deirdre and Fiona. I ask Members to be upstanding.

Members rose.

An tOrd Gnó - Order of Business

An Cathaoirleach: I call on the Deputy Leader to outline the Order of Business.

Senator Fiona O'Loughlin: I thank the Cathaoirleach for his lovely tribute to our dear friend, Brian. I know that he was a close friend and colleague of yours. Brian was kind, generous and compassionate. He was passionate about public service and he showed huge resilience in the face of adversity and lifelong health challenges. He had a trademark smile and maybe you could call it a grin. Even looking at photographs of him, you can see that mischievous grin on his face. You can see the force of such a strong personality who absolutely loved people. Certainly, yesterday, his brother, Niall, paid a lovely warm tribute when he talked about the fun aspects of Brian's personality. Our deepest sympathies go to Brian's mother Sally, and to Maeve, Deirdre, Fiona and Niall. Ar dheis Dé go raibh a anam.

The Order of Business is No. 1, Credit Review Bill 2024 - Committee and Remaining Stages, to be taken at 4.45 p.m; No. 2, motion regarding the proposed approval by Seanad Éireann of the exercise by the State of Article 20 of the Treaty on European Union authorising enhanced co-operation on the establishment of a loan for Ukraine, to be taken on the conclusion of No. 1 and to conclude after 75 minutes, with the opening remarks of the Minister not to exceed eight minutes, group spokespersons not to exceed ten minutes, time may be shared and the Minister to be given no less than seven minutes to reply to the debate; and No. 57(2) on the Supplementary Order Paper, Private Members' business, motion regarding a seller's legal pack, to be taken at 7 p.m. and with the time allocated for the debate not to exceed two hours.

Senator Maria Byrne: I too would like to be associated with your remarks, a Chathaoirligh, on the former MEP, Brian Crowley. When I was on the Committee of the Regions, along with the Leader, Brian was an MEP serving in Brussels and every year he used to host a dinner for us. He showed collegiality and friendship, and he also gave advice. He was outstanding in his role as an MEP. He represented Munster. He was a very close friend of yours, a Chathaoirligh. He died before his time, but certainly in the short time that he was there, as you outlined yourself, he contributed so much to the European Parliament. To see such a turnout for the funeral yesterday shows the calibre of the person and that he was held in high esteem. I convey my sympathies to his mother and his siblings. May he rest in peace.

This year, Academy Award nominee and festival ambassador, Ruth Negga, who is from Limerick, is calling filmmakers to participate in the Catalyst International Film Festival, which is returning to Limerick city from 23 to 25 April. The closing date for entries into this festival is 16 February, which is only around the corner. The beauty of this film festival is that it is about gender equality, diversity and inclusion. It seeks bold stories that reflect under-represented perspectives in the global film industry. They are three key words that we look at a lot in policymaking. It is a wonderful festival that is about doing things differently and it is being held in Limerick. There is also going to be a free workshop to show people how to participate. It is about getting people who are amateurs involved and putting forward their perspective in terms of the competition. The festival's ambassador, Ruth Negga, has called on people to participate. It is important to get that story out there.

Senator Dee Ryan: I add my condolences to all those who loved and worked with Brian Crowley. Unfortunately, I did not have the pleasure of knowing him but from hearing party colleagues speak about him, he sounds like an incredible person. I know that his loss is deeply felt. Thank you for your lovely tribute, a Chathaoirligh.

Unfortunately, I also have to voice my deep sympathies and absolute regret and horror on the passing of the teenage girl, Grace Lynch. On Sunday just gone, while she was walking, minding her own business - we believe on her way to meet her boyfriend, living her best 16-year-old life - she was involved in a horrific accident and she instantly lost her life. The person or persons involved were driving a scrambler bike. The use of scrambler bikes on public roads and public spaces is illegal in this country. Unfortunately, a tragic accident has occurred. The matter is being investigated by the Garda and will be before the courts in due course.

While this accident was unpredictable, there have been many calls in this House and in the Lower House for greater action from the Garda in seizing scrambler bikes, which are a scourge in many urban communities around the country. Indeed, in my own area of Limerick we have seen many instances of not just antisocial behaviour, but suspected criminal activity and drug dealing often by youths. In many cases, they are under the age of 16. They are being pushed by criminal gangs to use scrambler bikes and electric scooters to carry out their wishes.

It is a significant issue that the Garda has been asked to deal to with. I add my voice to the concerns that our colleagues from the Dublin constituencies articulated today. Indeed, Senator Comyn joined the meeting with the Minister, Deputy O'Callaghan, and asked for urgent action to address this issue because it is a blight right across the country, particularly in urban areas.

On a happier note, I wish the best of luck to the 300 workers who will be involved in the construction of Limerick's tallest building, which the ground was broken on yesterday. The Office of Public Works, OPW, commissioned a building that Limerick 2030 will deliver. It will overlook the canal and the river in Limerick city centre. It is part of a regeneration project to revitalise a disused section of our city centre and the OPW will take the building for the Revenue Commissioners, which will have about 950 spaces within it when it is completed. It will be 14-storeys high. I wish everyone involved in the project the best of luck.

Senator Victor Boyhan: I join the Cathaoirleach in the moving tribute he paid to Brian Crowley, a remarkable man. I had many dealings with him through my work as a director of the Irish Guide Dogs for the Blind. When we were doing our corporate plan many years ago, I met him in the Metropole Hotel and he very kindly gave a few hours of his time. He said to me: "What encapsulates what you do should be the head of your strategic policy and your vision for that charity." A lot of people followed us because we had more interest in dogs than in visually impaired people. It is a strange charity, but he summed it all up when he said it is about independent dignity and independent mobility but both with respect. That was the key to his mission with disability issues. He, however, was far beyond that. His disability did not define him, as it does it with so many people. He had great vision. He talked about independent mobility. Mobility is important, but the crucial element is that someone who is visually impaired or has another disability can have privacy. That was what he was talking about when he spoke about dignity. If you are visually impaired or blind, you cannot read your most personal details, matters that are private and pertinent to you, be they your legal or medical

information. You cannot engage with your solicitor. Brian also shared his own experience with people who came to him and people naturally came to him for advocacy work.

I commend him, but I also know he was a great personal friend of the Cathaoirleach's and the Cathaoirleach was a great personal friend of his. You supported one another and there were great similarities between you. You both were fiercely determined, fiercely ambitious and did not apologise for that. That is a nice trait to have in anyone. I commend the Cathaoirleach and offer my sympathies to the people who supported Brian.

I note the Order of the Business and the Supplementary Order Paper. I hope, and appeal to, Members to engage with Senator McCarthy's Private Member's business on the seller's legal pack for property buyers because it is timely and we will have an opportunity to deal with it. I am on record many times in this House saying that Tailte Éireann is not fit for purpose. I will elaborate in greater detail on that this afternoon. I printed off three Commencement matters and parliamentary questions that have been asked in the past few months in this House to demonstrate that profound and bold statement. Tailte Éireann is not fit for purpose and will very much be central to my contribution in the upcoming debate. On a positive note, I commend the Government for its vacant property refurbishment grants. Paying out 3,000 grants in 2025 is no mean achievement and is really positive.

I appeal to the Leader and all Members of this House to put pressure on so that we will have new rural planning guidelines. The current guidelines are also not fit for purpose. They are there for years, despite all the promises made. Members who represent rural community know well what I am referring to because I have seen the correspondence many of them have got. It has been shared with me and others. We need to tackle rural housing and we need new rural housing guidelines. We also need diversification. We want to save rural towns all over this country that are dying on their feet for the lack of a driven, positive policy for the rejuvenation of those special communities and places.

Senator Chris Andrews: I agree with the Cathaoirleach's moving tribute to and for Brian Crowley. Brian was only 61.

I knew him pretty well and I always found him really committed, energetic and passionate about his constituents, his community and people in general. I extend my deepest sympathies to his family on his passing.

Renters in this country are being abused every day by our broken housing system. Rents are sky high and the quality of properties is often in the gutter. On average, a one-bedroom apartment goes for more than €2,000 a month, which is completely out of reach for all but a tiny proportion of individuals. It is essentially impossible for a young working person living in Dublin to rent their own apartment, which is the norm for a working professional in most other comparable European cities.

This situation only leaves a handful of options for people. These options include living at home well into their adult lives, renting rooms in shared houses for years or hoping to make use of a social housing scheme. For individuals in this city, particularly single parents, none of these are particularly good options. I often think about a young single father in my area whose income is only marginally above the social housing limit. He does not make enough to pay rent for himself and his son and yet he is left with absolutely no support from the State.

What options does he have? Will he have to couch surf forever? Will he have to look for the one-in-a-million-house share that is family friendly, while shelling out on rent instead of being able to save for a mortgage?

I was contacted by another person in my constituency who is renting a two-bedroom apartment for €2,500 a month. That is absolutely insane. In October 2025, she had a major leak in her hallway. A plumber was called who made a gaping hole in the wall so he could access the pipes, and then he promptly left. To make matters worse, her heating then broke, and this family has been living in the cold since November. A month later, after constant calls and emails to the landlord and agents, this hole is still there, the heating remains broken and the plumbing leak was never fixed, letting constant seeping sewage, cold water and flies into the apartment. Having finally had enough, the tenant informed the landlord she wanted to leave the property and was promptly told she would not be getting any of her deposit back despite the landlord being the one who had failed to provide a comfortable and safe home. The tenant pays the landlord's mortgage, and more on top, and does not get anything in return, other than a leaky, overpriced roof over her head. In what world is that fair or just?

Our housing system is designed, from top to bottom, to benefit the wealthy at the expense of the poor. I urge the Minister for housing to come in here to explain how he plans to make renting in this country a fair option for working people.

Senator Alison Comyn: I would also like to pay tribute to Brian Crowley and I thank the Cathaoirleach for his moving tribute. He truly was an inspiration and a pioneer of politics.

The only other name on everybody's lips today is that of a beautiful young girl, Grace Lynch, who lost her life in such a tragic way in Finglas. To see her mother paying tribute to her was just heartbreaking. We need to ensure this does not happen again and no other parent goes through what she is going through.

I last raised the issue of the misuse of scramblers last April, quite shortly after another teenager, Jason Monks, lost his life in an incident involving a scrambler. I had already been working with families in east Meath and in Ballsgrove in Drogheda who are plagued morning, noon and night by these children on scramblers. As I say, they are children. There is nothing wrong with scramblers, but the issue is around their misuse. In the wrong hands, as we can see, they are lethal weapons. They should stay in a controlled sports environment and that is why we have to work hard. I welcomed the legislation that made it illegal for them to be on public roads, but we need to go as far as we can to make sure they are illegal in every public or private space, be it beaches, parks, housing estates or green spaces. It should be illegal in every single area. The only place where scramblers should be seen is in safe hands on properly designated sports tracks.

As alluded to, I met the Minister for justice, Deputy Jim O'Callaghan, today. He is taking our recommendations on board and to the Cabinet. I look forward to seeing legislation being brought forward as soon as possible to take these lethal weapons, when they are in the wrong hands, off the streets. I would also welcome a debate in the House with the Minister of State, Deputy Seán Canney, to see how we can bring that legislation to bear and get these scramblers off our streets.

Senator Linda Nelson Murray: I wish to pass on my sincere condolences to the family of Brian Crowley.

Last Friday night, I was at sitting at home. I opened Instagram and saw a fellow politician online shaking and in tears. This person is a county councillor elected democratically by the people of the town of Navan, not once but twice. On Friday evening, on her way back to her car, this councillor by approached by someone asking her to confirm that she was a county councillor. Upon replying, a tirade of abuse began: "You are not welcome; go back to where you came from; you are not Irish". These are all very hurtful comments. To finish this off, this man drew his breath, drew saliva and spat at her. Councillor Yemi Adenuga is over 25 years in Ireland. Her children were born here. She works here yet was horrendously racially assaulted on the streets of her hometown and my hometown, Navan. Where in society is this behaviour ever acceptable? Are we back to when posters and windows read, "No blacks; no Irish; no dogs"? Are some people really that discriminatory? Sadly, the answer is "Yes". This is not about what one feels about people coming in or out of our country or our migration policies. This is about the common decency we need to show everyone we meet, no matter what their skin colour is or where they are from. People are genuinely afraid, both native Irish and migrants. People fear what they do not know and are wary of. We need strong political will to determine sustainable solutions to dealing with these rising incidents across every county in Ireland.

What happened to this councillor is no more than hateful bile. It is up to the Ministers for Justice, Home Affairs and Migration and Education and Youth and all of us to find realistic and practical ways to deal with these issues. Do we in society continue to blame newcomers for all the problems? Do we attack them, call them names and spit in their faces? I definitely cannot get this out of my head. I cannot imagine someone spitting in my face. I cannot imagine someone spitting in any woman's face or man's face. It is seriously the lowest of the low. I ask the Chair to ask the Ministers I have mentioned to debate how we prevent this from happening again and what the consequences are to the person who did this to Councillor Yemi Adenuga.

Senator Alison Comyn: Hear, hear.

Senator Gerard P. Craughwell: I too would like to be associated with the tributes to Brian Crowley. I can see how moved the members of the Fianna Fáil group here in the Seanad are. My sympathies go to them as the wider family and to the Crowley family. I did not know the man - I never met him - but any time I ever saw him interviewed or on TV, he seemed a larger-than-life character. As my colleague Senator Boyhan said, his disability certainly did not define him. Ar dheis Dé go raibh a anam.

This morning, I spent the morning with members of the uniformed services, including the fire service, the Prison Service, An Garda Síochána and the Defence Forces. The post-2013 pension is destroying front-line services. Members of the Garda are retiring or leaving the force while they are young and fit because there is no future with no pension. Members of the Defence Forces, prison officers and fire service people are doing the same. Somehow or other we have not gotten it into our heads that these people are not capable of working to the age of 66 in the highly stressful environment they work in. They have to retire in their 50s. Denying them the supplementary pension means that after 32 years of service they come out with paltry sums. The only advice that is being given to them is, "Sure, go and get another job". They are

being advised to try to get another job in their mid-50s or early 60s in some cases. We had a Commencement matter tabled here. The Cathaoirleach facilitated it in the previous Government. One of the civil servants who was here said that we need to get over this post-2013 thing and we all have to live with this. They do not have to live with it because ordinary members of the public service or Civil Service can work until normal retirement age when they qualify for the old age pension.

4 o'clock

Take a prison officer, for example, retiring at 55 or 56 years of age, having to sign on at the local employment exchange where he or she is likely to meet somebody who was in prison previously, a former client. It is just not good enough. I ask the Leader to invite the Minister to the House to debate this matter.

Senator Shane Curley: First, I pay tribute to former Senator and MEP Brian Crowley and extend my sympathies to his family and to the Cathaoirleach at this difficult time.

Today the State Examinations Commission, SEC, published the guidelines for extra time in this year's leaving and junior certificate exams for students with very specific learning difficulties. It is positive that there is some acknowledgement that there is a problem, but that is as far as I see today's action going. It is an acknowledgement that a problem exists but it does nothing to solve it. The SEC has given ten extra minutes across the board in every single State exam this summer, whether it is a short junior certificate exam or a three-hour-and-20-minute exam in something like English, where students are pushed to the pin of their collar, regardless of a learning difficulty, to actually finish the exam. A meaningless ten minutes has been added on to a lot of these exams but that does nothing for students who are really crying out for help. In the UK, for example, students get a minimum of 25% extra time in their exams if they have similar learning difficulties to the ones that today's action addresses, or tries to address. In Ireland, with this action, students will have an extra 5% on average across the leaving certificate. That is not good enough. It screams tokenism. It screams an effort to just pacify people and keep them quiet, to brush the problem under the carpet and not actually address it. Across-the-board measures do not work. Every subject is different and every student learns in a different way. We need much more comprehensive action that actually addresses the problem.

I would like the Minister to come to the House to discuss this. There is still time. The leaving certificate exam is still five months away. We can do an awful lot more for students in this country. Today's action is an acknowledgement that a problem exists and no more.

Senator Manus Boyle: I also want to extend my deepest sympathies to the Crowley family and to the Cathaoirleach.

Today I want to ask the Leader if he could get an answer from the Minister of State with responsibility for the marine as to when the new committee will be set up under the chairmanship of Michael Berkery. There have been massive cuts in the fishing industry which are unprecedented and the coastal communities in Ireland are really under pressure. We were told in December that this committee would be set up under Michael Berkery and would be up and running in January but, to my knowledge, nothing has happened. We do not even know if

the committee has terms of reference or what is going on here. A lot of people are affected by what is going on including boat owners, fishermen and fisherwomen, factory owners and factory workers. They all need to be taken into consideration. These people want to work but the work is not there, so social welfare must be brought into this as well. We have to look after these people. The time for talking is over. We need urgent action. When is the committee going to be set up? What are the terms of reference? When will we get the findings? The service industries have to be included in the terms of reference too.

Senator Sharon Keogan: I too want to extend my sympathies to the Crowley family and the Fianna Fáil family on the loss of Brian.

I rise today to speak about the universal social charge, USC. When the USC was introduced, we were told it was a temporary measure, a crisis tax for a crisis moment. Yet, here we are, a decade and a half later, with a Government still clinging to it as though it were some sacred pillar of fiscal stability. Fine Gael promised to abolish the USC. Its members stood before voters in 2016 with that pledge but today we see a complete U-turn. There is not even an apology, just silence and spin. Meanwhile, the people bearing the brunt are not the wealthy, the multinationals or the political class but the working poor - the carers, shop owners, taxi drivers and parents juggling two jobs. The USC hits hardest those who can least afford it, shaving off the few euro they desperately need for food, energy, school costs and rent.

We are told that we cannot abolish the USC because the State needs the money, while corporation tax receipts have skyrocketed from roughly €4 billion in 2012 to almost €40 billion by 2025, a tenfold increase.

The money is there. What is lacking is political will and political honesty. If cuts are required to make up the difference, then let us have the courage to start at the top. Let us begin by cutting the pensions of the very Ministers and TDs who promised to abolish the USC and then abandoned that promise once safely in office. Actions should have consequences, especially when those actions burden ordinary working people.

While we are trimming excess, let us look at the bloated NGO sector, where millions are spent annually on organisations with overlapping roles, minimal transparency and limited accountability. If we must tighten belts, let us start with the sectors that have grown fat on public money, not with the pockets of those already stretching to breaking point.

Senator Mary Fitzpatrick: I never had the pleasure or privilege of meeting Brian Crowley. I just knew him as hugely successful politician, an MEP, a poll topper and a man who dedicated his life to public service. He was somebody who had incredible commitment to public service. I understand he was hugely talented musically and was a humorous and warm individual. He was clearly a very good friend of the Cathaoirleach and a great colleague to many of my colleagues. I offer my deepest sympathies to the Cathaoirleach and all his family and friends. Ar dheis Dé go raibh a anam dílis.

I also offer my deepest sympathies and condolences to the parents, family, friends, school and community of Grace Lynch. This time last week, Grace was a 16-year-old girl with her all of her life ahead of her. She was walking across the road when her life was just robbed from her, from her parents and from her family. The pain in her mother's voice - no human should

have to endure that - and the pain they are all going through is unimaginable. My deepest sympathies go to them.

I am spokesperson for Dublin and I acknowledge that the Minister for justice met with me and my colleagues today. We have campaigned to make this form of dangerous driving illegal and to give the Garda powers to seize scramblers and tackle this issue. I am absolutely sick to the back teeth, like everybody else living in this city, and it is not just in this city, of seeing people on scramblers going around with hoods up, balaclavas on, no helmets, no licence or tax, speeding and not observing any of the laws or rules of the road. The consequences are tragic. Sadly, Grace Lynch was not the first person to be murdered by a scrambler and, at this moment in time, we cannot say she is going to be the last. It is just not acceptable.

I would really appreciate it if the Leader could urgently arrange for the Minister for Transport to come in to advise this House when the regulations that have been legislated for will be enacted, so that action can be taken. Failing that, we need an emergency ban on all scramblers everywhere until such time as this is put under control.

Senator Gareth Scahill: I, too, would like to be associated with the condolences to the family of Brian Crowley and to the Cathaoirleach.

I will not go over what Senators Ryan, Comyn and Fitzpatrick have said, but I will raise the passing of Grace Lynch as well. Like so many in this House, I have got a lot of correspondence in relation to this matter. One item of correspondence which hit home stated that Grace Lynch is not just a number, a statistic or a headline, but a young girl so full of life and energy who always had a smile on her face and was constantly laughing and joking; she never let anything get to her; she was so full of joy and happiness; and she made sure to spread that energy wherever she went. Just last week, the correspondent sat behind this girl in class. That was sent in to us all by a girl from Finglas, Ella, who is looking for a ban on scramblers and e-scooters.

We all know that legislation exists to stop that but I would like to reiterate the call to support the Garda in enforcing this law. I support the call to have the Minister for Transport in to discuss this. This follows from the increase in road deaths in 2025, information about which was published last week. The report showed that a total of 185 people lost their lives in 174 fatal collisions on public roads in 2025, which represented an 8% increase in deaths on our roads last year. A total of 41 of those, or 22%, were pedestrians. Fourteen, or 8%, were pedal cyclists. Three, or 2%, were attributed to e-scooters. In this day and age, we have done so much and enacted so many laws. We just need to get down to enforcing them. I support the former Senator with regard to education. We really need to get into schools and transition year students and actually enforce it.

Having mentioned that, at the weekend, Threen National School contacted me once again about a very near miss on a main road outside the school, where kids were getting into cars after school and a car nearly hit one of them. They need the safe routes to school scheme, which it is not currently able to access. Yesterday, I was at Scoil an Chroí Naofa in Ballinasloe, a two-sited primary school. Hopefully we will be able to address that. Deputy Martin Daly and I have made numerous representations to the Minister about the new school build. It will be on one site, moving forward, with a bit of luck. In this day and age, we cannot have students crossing main roads during their school day. I support the call for a discussion on that.

Senator Sarah O'Reilly: I too give my condolences to the Cathaoirleach and the family of Brian Crowley.

It is only a month into 2026 and many small businesses across the country are struggling to get by. Our economy is heavily reliant on foreign multinationals, while Irish-owned businesses struggle to survive. Foreign direct investment, FDI, in Ireland is worth more than 2.5 times our entire economy. It is scary that we are that reliant on it. Over 80% of corporation tax now comes from foreign companies. Around 70% of our exports come from multinationals and nearly 70% of that investment comes from America alone. That means our public finances, jobs and budget are heavily dependent on decisions made in foreign boardrooms. A change in US tax rules, a trade dispute or a company restructuring could hit our economy really hard. It is worrying to see that the Government is not trying to address this over-reliance on FDI. One of our biggest indigenous exports is agriculture, yet we see Government MEPs supporting the Mercosur trade deal. This would decimate the Irish beef industry, yet there has been virtually no real opposition from the Government. Multinationals can up and move, but our farmers are tied to the land. They are rooted in this country and the Government needs to fully support one of our most valuable indigenous exports.

If someone is self-employed in Ireland, they face high PRSI, USC, VAT, commercial rates, insurance, energy bills, the rising minimum wage and now the new auto-enrolment scheme. They take all the risk, create local jobs and keep towns alive, yet they are treated as an afterthought in national policy. We need to put indigenous industry front and centre. The Government could take small steps to support small businesses, like a PRSI rebate or a reform of the commercial rates system. National economic policy should prioritise indigenous businesses that will not simply up and leave if conditions are better elsewhere.

Senator Mark Duffy: I first offer my vote of sympathy to the family of Grace Lynch on her tragic passing and to all my Fianna Fáil colleagues on the passing of former Senator and MEP Brian Crowley. I offer my condolences.

Last week, after a positive week of housing developments in my home town, Ballina, from a both affordable and social housing point of view, I was travelling down the road from Leinster House and my phone began to receive many calls from residents in the Parkside area.

It was about an incident I will highlight here this afternoon that needs to be addressed. This is about someone who was convicted of murder in court being released into Ballina. Having no connection with the area, the person was relocated to the Parkside area of Ballina. The individual was deemed by the judge at the time to be a risk and a threat of causing further violence to the public. The person had eight serious incidents-----

An Cathaoirleach: I want Members to be aware of the Standing Orders about making people identifiable that would affect any court proceedings now or in the future. I want Members to be cautious.

Senator Mark Duffy: I thank the Cathaoirleach. What I am stating here is all on the public record. I am conscious of this and I will not be naming names. I want to highlight the thinking behind this, for Mayo's sake and for the sake of every county and community. The individual

had caused eight separate incidents in prison and was deemed to be a risk to the public. He had thrown boiling water over a prison warden's face. For whatever reason, it was decided he would be relocated to Ballina although he had no connection to the area. This caused consternation among the residents.

There were four social workers there to receive him and this caused concern in the community. Immediately, I was on the phone to housing authorities and community police, who were brilliant in terms of communicating with me. No public representative was communicated with; we found out at second hand through residents on the street. Within five minutes of him being in the house he was arrested because of an assault on one of the poor care workers supporting him. There was a court sitting that evening and, thankfully, he has left the town. Over my dead body will he return to Ballina. He should not have been there in the first place. He was clearly a risk to the public and there should be a step-down facility that protects the public, whether in Ballina, Mayo or any county.

I acknowledge the speed of the Courts Service in hosting a sitting that evening. I was hoping to attend it to make sure I was on top of all of the facts but it was done very quickly. He is no longer a risk to the public. I am using this time to highlight it and to make sure that incidents such as this do not happen in any town, village or county. When we have huge housing lists and people in an area desperately looking for housing, to have someone with no connection to an area causing a risk to the community is totally unacceptable. We need to have dedicated facilities for people who are a risk to the public and who are stepping down from prison. This cannot happen. Ballina deserves better, Parkside deserves better and Lord Edward Street deserves better.

Senator Eileen Lynch: I wish to be associated with the messages of sympathy to the Fianna Fáil Party and the family of Brian Crowley on his recent passing. As a fellow county man, he gave a fantastic life of service to Fianna Fáil here in this House and as a Member of the European Parliament.

I want to raise serious concerns about current restrictions on controlled burning in upland areas, particularly in the Comeragh Mountains, County Waterford, and the consequences these restrictions are having on animal health, farm viability and land management. Controlled burning, when carried out responsibly and at the correct time of year, is a well-established land management practice. It plays a vital role in preventing the build-up of rank heather, which creates ideal conditions for ticks. These ticks spread disease such as louping ill, causing massive losses for sheep farmers and real animal welfare concerns.

The inability to carry out controlled burns is leading to higher tick burdens, poorer grazing quality and increased veterinary costs for farmers in the Comeraghs. It is not sustainable for hill sheep farming, which is already under pressure. A case was raised with me by my colleague, Councillor Liam Brazil, of an application to the NPWS from a Waterford farmer in August 2025 for controlled burning permission. He has yet to receive a reply from the NPWS, or even an acknowledgement of the application. It is absolutely disgraceful that an application made in August has yet to be even acknowledged, not to mind receive an answer.

Farmers are not seeking reckless burning. It is a call for a balanced science-based approach that recognises the role of controlled burning in protecting sheep, supporting biodiversity and reducing the risk of uncontrolled wildfires later in the year.

I call on the Minister for agriculture and the Minister of State with responsibility for the NPWS to work with farmers, fire services and environmental experts to ensure that properly regulated, controlled burning is permitted, rather than effectively banned, which is what we see happening. If we want to keep active farming communities in our uplands we have to give them the tools to manage the land responsibly, as they know how.

Senator Aubrey McCarthy: I want to talk about two events I was at over the weekend. One of them was run by the Irish Thoroughbred Breeders Association, ITBA. I was brought up on a farm in County Kildare with point-to-point horses. Horse racing, horse breeding and the half-bred industry, all of that is a fascinating industry and it really impressed me. Last weekend I really enjoyed it because I saw ordinary people from farms all over Ireland attending this event, with some of the people who would be well known in the media and get a lot of the attention. An award went to Sandra Russell, a small-time breeder and farmer from Tipperary. She had bred a horse that made €1.6 million. She is an ordinary lady but one who is absolutely kicking the ball out of the park. Then there was Joe Osborne who was given a special award. When he was in school many years ago Joe Osborne was warned that if he did not study he would end up working with horses. I can tell everyone that it has worked out very well for him. He led the Godolphin operation in Kildangan and beyond for Sheikh Maktoum. This is an industry that brings in €2.5 billion to the economy and employs over 30,000 people. Well done to everybody involved.

The second event was in the Leader's constituency in Newbridge. I was asked to attend an event by my old *alma mater*. I know the Cathaoirleach will find it hard to believe but I was there 40 years ago in secondary school. I was asked to MC an event and the alumni from various years were there. It was fascinating to see different people from the arts, business, politics and charities and what they had achieved. My job was to interview three alumni. One was Geordan Murphy, the Irish rugby international. The second was Louise Quinn, the Irish soccer international and the third was Niamh Horan from the *Sunday Independent*. It was fascinating to see what the alumni from a school can do when they all bond together and they can achieve much. From setting up Tiglin over the years I know that I have not kept in touch with the Newbridge College alumni but a lot of them have supported me, got behind me, given me properties and made a huge difference. My point is that when alumni work together we can make that difference.

An Cathaoirleach: Before I call the next speaker I welcome a guest of Senator Mary Fitzpatrick. Eoin Williams from Castletroy College is most welcome here today. I hope you enjoy your visit. Anois, an Seanadóir Cosgrove.

Senator Nessa Cosgrove: Go raibh maith agat a Chathaoirligh. I also want to extend my sympathies to the family and to the Cathaoirleach. As a fellow Bandonian, I knew Brian when we were growing up. He used to come to a lot of our debs' balls and graduation balls. He always had a smile on his face. We all thought he was the really cool politician with his long hair and leather jacket and he was a great singer in a band. He is so fondly missed in Bandon. I differed from him politically but he was so well regarded in Bandon and he was only about ten years older than us. Sincere condolences to yourselves and to his family. I also want to mention Grace Lynch. I thank the other Senators for putting the lack of enforcement and

regulation on the speaking rota for today. I would really welcome as well that the Minister would come here to address road safety. The issue is getting worse and worse and it is high time we had a serious debate about it.

I also want to speak briefly with my last bit of time about another issue. I had a group with me today in the Seanad, members of the student council from the Ursuline College Sligo. I know Senator O'Loughlin was very gracious and met them here. They came here because they are waiting for a refurbishment in the school. They applied for planning permission over 11 years ago. We did the educational workshop downstairs. It was fantastic to hear about how democracies work and I want to say a big thanks to all the staff here in Leinster House for that. We were very lucky to meet the Minister, Deputy Naughton. The students were able to present her with their petition. It was like politics and democracy in action. I wanted to raise this to make sure it is addressed. I know there are so many schools crying out for the list that will come out soon about refurbishments to schools. This school has been waiting for 11 years and the planning permission is going to run out unless the Minister authorises it to move on to the next stage. The planning permission is due to run out in May 2027, so it is a matter of urgency.

It was the first time many of them had come up here. It would be wonderful to push on further the interest they have in politics.

Senator Pauline Tully: I too want to be associated with the condolences to the family, friends and colleagues of Brian Crowley. While I did not know him personally, I certainly knew of him and I was a great admirer of him. I actually thought about him in recent weeks for some reason. I had not heard anything about him and I was very sorry to hear of his passing.

I want to raise family resource centres and the work they do. I think we would all agree that they are vital to our communities throughout the country. I refer in particular to Teach Oscail in Cavan town, the Focus family resource centre in Killashandra, Clones FRC and Teach na nDaoine in Monaghan and the vital work they do with families in those areas. They work with children, families, individual adults and communities. They work with a lot of deprived communities, in particular, on issues such as domestic violence, mental health and addiction. They use evidence-based and evidence-informed prevention and early intervention ways to address all these issues. They support families facing cost-of-living challenges, housing crisis challenges, food poverty and even hygiene poverty. They are filling a gap that is left by some of our State agencies.

Their asks in budget 2026 were quite meagre, but one of the asks is very important, specifically for Teach Oscail in Cavan town. It is capital funding in order that it can source a building. Its rent is colossal and continues to rise and it may find itself homeless without some sort of support. We need to see if there is a building that would suit its needs.

These organisations are also concerned about the recently implemented Tusla Child and Family Agency structural reform and they want an assurance from the Minister, Deputy Foley, that this will not alter their national programme status or their ring-fenced national programme budget, or indeed the local governance and autonomy. They give cradle-to-grave development support in all our family resource centres to the people in their community and they want to ensure that they can continue that work. They want to ensure that the work they are doing now will continue to be supported in the way it has been and, indeed, better supported financially. If that could be raised with the Minister, I would appreciate it.

Senator Joe Conway: Last week, I am sure many of us in the House were gratified when we saw the Minister for housing, James Browne, make a ruling that from now on the process that was going to be used for the collection of the derelict sites levy was being handed over to Revenue and taken away from the local authorities. This has come about as a result of the Minister's perception that the local authorities have been largely a failure in collecting derelict sites levies that have been outstanding on derelict properties. I commend the Minister and agree with him.

In our own case, down in Waterford City and County Council, we have a derelict sites register but, if I might illustrate by way of an example, a hotel in Tramore has been derelict for about the past 12 years. I know the derelict sites levy came into effect only a few years back but, as far as I can remember off the top of my head, it makes provision for levies of 7% to be collected. On the purported valuation of that hotel, it changed hands a couple of years back for €2 million, but even if it were €1 million, that is €70,000 per annum, notwithstanding interest on the outstanding amount, so we are talking about getting on for €250,000 in four years.

This is replicated all over the country, and when local authorities fail to collect these levies, it is really a lost opportunity for them to enhance their own revenue. It also gives a signal that dereliction is acceptable. As we all know from our own towns and cities, dereliction is a scourge on communities. The only way to hit the people causing the dereliction, the owners of these buildings, is to either deal with them through the planning process in a proactive way or else fine them. I compliment the Minister on taking the bull by the horns on this matter and I hope there will be lots more positive results in the time to come.

Senator Fiona O'Loughlin: I thank all 19 Senators who contributed on this afternoon's Order of Business. We started with Senator Maria Byrne. Along with everyone else who spoke this afternoon, Senator Byrne paid great tribute to our former colleague Brian Crowley and extended sympathies to his family, to the Cathaoirleach, who had a very strong personal relationship with Brian, and to the Fianna Fáil family. It is very much appreciated. I know that his family certainly appreciate all of that.

Senator Byrne also spoke about the Academy Award-nominated Ruth Negga, an incredible actress who is inviting people to get involved in a film festival in Limerick. That festival is going to be about gender equality and inclusion. The deadline is 16 February. Senator Byrne wanted to highlight that and to encourage amateur filmmakers all around the country to get involved. We echo and support that.

Along with many of our other contributors, Senator Dee Ryan spoke about the tragic death of Grace Lynch on Sunday. We all extend our very deepest sympathies to Grace's family and friends and to her school community. We have all had a number of emails from the community and from her school friends. The first one I received was from a teacher who said she had been teaching Grace in class the day before. We are all incredibly shocked by that horrific tragedy. While I know An Garda Síochána has already made an arrest, it will obviously need to continue its investigation. It is probably inappropriate to comment on specific aspects of the case because of that ongoing investigation but watching her heartbroken mum on television last night as people gathered to finish the walk Grace set out to take to meet her boyfriend and hearing that plea from the heart moved every one of us.

I thank the Senator for organising that meeting this morning. It is important to note that An Garda Síochána already has significant powers under legislation to combat antisocial and dangerous use of scramblers and e-scooters. That legislation was signed into law in 2023 and brings this under the remit of the Minister for Transport. It includes provision to tackle the dangerous use of vehicles, including e-scooters and scramblers, granting An Garda Síochána new seizure powers. In 2024, 124 scramblers and 32 quad bikes were seized. Up to the end of October 2025, the Garda had seized 113 scramblers and 22 quad bikes. Also in 2025, 958 fixed-charge penalty notices were issued for e-scooter-related offences and 817 e-scooters were seized and detained. That is an incredible number. It shows us how big the problem is. We should not think that nothing is happening and that gardaí are not doing their jobs because they are. If An Garda Síochána needs more supports, we should certainly look for them. I know that will not make any difference to Grace's family. We extend our sympathies and we will look for a debate with the Minister. We will ask him to come in. Senator Scahill, whose contribution I will come to, gave us statistics on road traffic deaths and incidents and they were shocking. We will ask the Minister to come here to speak about road traffic deaths, what can be done about them, and e-scooters and quad bikes.

Senator Ryan also spoke about the 300 workers who have just started work on what is going to be Limerick's tallest building. It is an OPW building for the Revenue Commissioners and is part of the regeneration and revitalisation of Limerick.

That is great to see.

Senator Boyhan spoke about the work Brian Crowley did with dogs for the disabled and quoted him talking about independent dignity and mobility with respect. That just sums up Brian. He also spoke about Tailte Éireann, which is responsible for property registration, property valuation and national mapping. He expressed his concerns about how Tailte Éireann is operating. We should look for a debate. It has an important function. I know that it is sometimes difficult to get any response from it. We should ask for a debate on that with the relevant Minister. Senator Boyhan also spoke about rural planning guidelines not being fit for purpose, and I think we all agree with that.

Senator Andrews spoke about the challenges that renters have and the difficulties in getting a place to rent that is suitable, affordable and appropriate for somebody's needs. It is particularly difficult for single people. I rented for 16 years and can attest to that. He also mentioned difficulties with apartments. Landlords are absolutely responsible for the upkeep of apartments. The RTB is there to protect renters as well as landlords. We should encourage people, where there are problems with their apartments, to contact the RTB. I know the Minister is doing all he can to try to ensure renters get a fair deal and have affordable options. He introduced new legislation yesterday at Cabinet in relation to that. We will ask for a debate.

Senator Comyn also spoke about Grace Lynch and mentioned Jason Monks, who lost his life in a similar way. She looked for a debate with the Minister of State, Deputy Canney.

Senator Nelson Murray spoke about the horrific racial attack on a Fine Gael councillor in Navan. I have met Yemi a few times. She is a fabulous advocate and a wonderful public representative. It is hard enough to go through elections. I know that from my colleague, Uruemu, in Longford, who has endured this awful racial abuse. To be spat at following a meeting, and after a tirade of racial abuse, is absolutely shocking. The Senator asked about the

consequences for the individual. I do not know whether she has identified who the individual is. I certainly hope she has made a report to the local Garda. I know that is a difficult thing to do. It has to be of huge concern to everybody who values democracy that one of our public representatives would be treated in such a way. For anybody to be treated in such a way is absolutely shocking. I am thinking of Yemi.

Senator Craughwell spoke of meeting with uniformed personnel in the fire services, An Garda Síochána and the Defence Forces about the post-2013 pension. I am sure the Senator will recall that the motion Fianna Fáil proposed the week before last mentioned this specifically as a recommendation from us. It is an important element that needs to be resolved. We will look for another debate with the Minister. To be fair, she was here during that debate and gave a relatively positive response. However, we can ask again about that specific issue.

Senator Curley spoke about the SEC publishing guidelines for extra time for exams. I think they were published this morning. This issue was the subject of a Fianna Fáil Private Members' motion just before Christmas. While we welcome that there was a consideration given, it is regrettable that consideration only amounted to an extra ten minutes across the board. Some exams are three and a half hours long, so what does ten minutes really mean?

In the UK at a minimum, those who are identified as having an extra need in relation to scribing time get an extra 25%. This extra ten minutes only amounts to about 5%. To be honest, it really does seem like tokenism. We do need to have another debate with the Minister and we certainly will look for that.

Senator Manus Boyle looked for information on the new marine committee under the chairperson of Michael Berkery and asked when that is going to be set up. I texted the Minister of State with responsibility for the marine, Deputy Dooley, during order of business and he assures me it is going to be set up in two weeks and that they are just finalising the terms of reference at this point. I am sure Senator Boyle will be glad to hear that. I thank him for his interest and his support in relation to an important issue.

Senator Keogan and spoke about the USC. When that was first introduced, it was a temporary measure. As we often see when a temporary measure has come in, unfortunately it becomes a practically permanent one. We would all like to see the abolition of the USC. The Senator mentioned that she felt that Ministers who were here when that was brought in should be giving some money back. I think there are very few Ministers from that time here. I do understand that all Ministers at present are gifting back a certain amount of their salary.

Senator Fitzpatrick also extended condolences to the family of Grace Lynch and wanted to acknowledge that the Minister, Deputy Jim O'Callaghan did meet this morning. The Senator is absolutely right, we need to do more, but we will look for that debate with the Minister for Transport.

Senator Scahill again spoke about Grace and about an email from her classmate, Ella. He is correct that we need to talk to the Garda to see how we can support them in the enforcement of the laws that were introduced in 2023. The Senator spoke about the 8% increase in road deaths last year. Quite frighteningly, 22% were pedestrians, 14% pedal cyclists and three deaths were attributed to e-scooters. It shows those who are not in a car are very vulnerable. In terms of safe routes to school, the Senator is right. We cannot have pupils crossing the roads

now. We need to make sure that the safe routes to school takes that. We will ask to have the Minister here about that.

Senator Sarah O'Reilly spoke about FDI and about how the economy is very reliant on FDI. The fact that we have 80% corporation tax coming from FDI does put our economy in a precarious situation. We should look for the Minister for enterprise to come to this House to have a debate about how we support indigenous industries. Local enterprise offices are doing a lot of absolutely excellent work with local enterprises but we absolutely need to do more. We need to do more to support those that are in bricks-and-mortar buildings, not online. It really pains me when I see so many people shopping online and not giving consideration to the fact that family members, neighbours and their community are reliant on those jobs within bricks-and-mortar businesses, and the wider community in terms of looking for prizes to support every type of dinner dance, school walk, everything. We all need to do more to fully support our local businesses. We absolutely will look for the Minister to come and have a debate on that.

Senator Duffy spoke about a really tough situation in Ballina where somebody who was convicted for murder has been relocated. They did not have any input whatsoever and, it would seem, did not have any family in Ballina, but started to live in Ballina. The same individual, apart from being convicted in court, was connected with eight separate incidents in prison. The person deemed to be at risk of causing harm to others so obviously this did cause consternation on the particular estate in the Parkside area. Within a very short time, one of the social workers who was involved was actually assaulted.

That is shocking. The individual has now been removed, but there needs to be a wider debate about how we deal with people who come from prison. We do need to have step-down facilities. Everybody deserves to feel safe in their own estate and their own community.

Senator Eileen Lynch spoke about the current restrictions on controlled burning, which is a well-established method of control. Now, unfortunately, there is an inability to burn, which is causing many challenges. The Senator spoke about a farmer making an application in August. It still has not been acknowledged, which is not good. We need the Minister to work with farmers and environmental organisations to come up with a system that will be fair to everybody. We will look for the Minister to come to the House to talk about that.

Senator McCarthy spoke about two different events. I was at the ITBA event myself. It was wonderful to see small horse breeders being recognised in such a positive way. It was an incredible night. It was great to see Joe Osborne, one of the very well-known Osborne family, getting an accolade for his contribution to the industry. He is still a young man. He is certainly not retired. I know he will go on to wonderful things within the equestrian world. He is also an alumnus of Newbridge College, where my own father and brothers went to school. It is a terrific school and it is great to see the alumni working together in a positive way.

Senator Cosgrove also spoke about Ursuline College Sligo. I got a chance to say hello to them briefly while I was waiting for this. It is awful to hear they have been waiting 11 years. The Senator noted that the planning permission will be running out soon. We certainly would hope that the Minister, when she receives the petition, will listen and ensure that is addressed. The Senator might table a Commencement matter on the subject over the coming weeks.

Senator Tully spoke about the importance of family resource centres. She mentioned three, in Cavan, Killashandra and Monaghan. Any of us who works with family resource centres

know the excellent work they do, particularly for people who have challenges in their lives. The Senator is looking for capital funding, particularly for the one in Cavan. I recommend that she table a Commencement matter in relation to that. Four new family resource centres were set up last year and they got capital funding, and I understand there are going to be more this year. The centre in Cavan may well be one of the lucky ones, we would hope.

Senator Conway spoke about the fact that the Minister, Deputy Browne, has ensured that the derelict sites levy will be collected by Revenue instead of by the local authorities. Local authorities are missing out on that revenue coming in, as the Senator rightly pointed out, in terms of that 7%. He mentioned a hotel in Tramore that has been derelict for 12 years. It is shocking to see these buildings. There are lost opportunities for so many. It is good to see this move being made, however, and we certainly hope it will make a difference.

Senator Cathal Byrne has just come in, slightly too late for the Order of Business, but I just want to say I heard him and the Minister, Deputy Browne, on the 1 o'clock news earlier. As he knows, I have family in Enniscorthy as well. It is just shocking what has developed with the Slaney bursting. As he said himself, it is everybody's worst dreams come true. He has raised it here a number of times. A total of €55 million is being kept to bring in the alleviation scheme. I am thinking of everybody in Enniscorthy. We hope that second bridge will be built soon. We hope that, between the council, environmental agencies and the Government, we will see progress because it is needed badly.

Order of Business agreed to.

Death of Former Member: Motion

Senator Fiona O'Loughlin: I move:

That Seanad Éireann:

- expresses its deep sadness on the death of Brian Crowley;

- conveys its sincere condolences to his family; and

- expresses its gratitude for his notable contribution, and a member of Seanad Éireann, to Irish public life and for his dedicated service to the people of Ireland.

Question put and agreed to.

Credit Review Bill 2024: Committee and Remaining Stages

An Leas-Chathaoirleach: I welcome the Minister of State, Deputy Troy, and his officials.

Sections 1 to 19, inclusive, agreed to.

SECTION 20

Question proposed: "That section 20 stand part of the Bill."

Senator Cathal Byrne: I welcome the Minister of State. The section is very important as it provides for the new changes that are being made to the credit reviewer committee process, including that the credit reviewer will be accountable to appear before Oireachtas committees, which is very important. I am a member of the Oireachtas joint committee on finance, as are some of the Senators present this evening. It is important that it is within the power of a committee of the House to call the reviewer to appear before it.

It could happen in the future that perhaps there is a ratio or percentage that does not allow for what one would expect to come through the Credit Review Office and that could be teased out in a public forum on behalf of the people.

Minister of State at the Department of Finance (Deputy Robert Troy): Section 20 is a standard provision, which allows the credit reviewer, if required, to appear before an Oireachtas committee, other than the Committee of Public Accounts, as that is separately provided for under section 19. It specifies that he or she shall not testify before such a committee in relation to any matter that is *sub judice*, which is a case under judgment, or comment on Government policy.

As the Senator rightly acknowledges, since the Credit Review Office was established in 2010, it has done really good positive work. Thanks to the work of the office, some €86 million of loans has been approved. Those loans have supported viable businesses and farms that may not have been able to continue were it not for the work of the Credit Review Office. Loans were made available to some 78% of cases that were referred to the Credit Review Office. It is only a small percentage that did not benefit. That being said, the Oireachtas has no power to compel an independent financial institution to actually lend money if it does not believe is in its interest to do so or if there is a fear that it might not get it back. A high percentage of cases were successful over the last 16-odd years and I do not envisage that changing.

Question put and agreed to.

Sections 21 to 39, inclusive, agreed to.

Title agreed to.

Bill reported without amendment.

An Leas-Chathaoirleach: When is it proposed to take the next Stage?

Senator Ollie Crowe: Now.

An Leas-Chathaoirleach: Is that agreed? Agreed.

Bill received for final consideration.

An Leas-Chathaoirleach: When is it proposed to take Fifth Stage?

Senator Ollie Crowe: Now.

An Leas-Chathaoirleach: Is that agreed? Agreed.

Question proposed: "That the Bill do now pass."

Minister of State at the Department of Finance (Deputy Robert Troy): I thank all the Senators for their contributions to the discussion of this Bill as it proceeded through the House, in particular last week, and for their presence here this evening.

The work the Credit Review Office has done since it was established in 2010 has given valuable assistance to viable SME and farm businesses in obtaining bank credit. Placing the office on a firm statutory basis recognises that value and endorses the credit review service as a permanent feature of the SME credit landscape in Ireland.

5 o'clock

The credit reviewer's recommendations have resulted so far in banks agreeing to make over €86 million in credit available to SMEs and farm businesses. Between the actual reviews conducted and the advice given directly via its helpline or more generally through its useful publication or advocacy work, the Credit Review Office has provided a valuable service to thousands of Irish SMEs. More importantly, it has contributed to an improved culture in the banking sector in the period since the financial crash. There is now an expectation that banks will treat their customers better and give due regard to the best interests of their customers, including SMEs. While the Bill is, in one sense, merely a technical exercise in providing a legal basis for the continuance of the *status quo*, it is also a declaration of the Government's expectation that borrowers are treated fairly and with high standards of professionalism.

The Bill also provides for an expanded role for the Credit Review Office service in the future should the evolution of the SME credit market justify that, underlying the Government's ongoing commitment to support the growth and development of the SME sector. The Department of Finance will continue to monitor developments in this area and, should further change be necessary, appropriate legislative provisions can be considered in the future. The existing Credit Review Office has been operating quite effectively on its current legal basis. It is timely to bring the Bill forward now due to the fact that the NAMA legislation is due to be repealed.

I thank the officials and Senators in the House for their co-operation this evening. The Bill places the Credit Review Office service on a firm statutory footing so that it can continue to provide a valuable service to SMEs across Ireland and I commend it to the House.

Senator Cathal Byrne: I thank the Minister of State and his officials for the work done on this Bill. The Credit Review Office service is a very important safety net for small businesses and farmers right across the country. I look forward to swift implementation of this legislation.

Question put and agreed to.

Article 20 of Treaty on European Union Regarding Enhanced Co-operation: Motion

Senator Ollie Crowe: I move:

That Seanad Éireann approves the exercise by the State of the option or discretion to which Article 20 of the Treaty on European Union relating to enhanced cooperation applies to establish enhanced cooperation as described in the draft Council Decision authorising enhanced cooperation on the establishment of a Loan for Ukraine, a copy of which was laid before Seanad Éireann on 21st January, 2026.

Minister of State at the Department of Finance (Deputy Robert Troy): I appear before the House today to discuss the motion seeking approval for Ireland to exercise the option, in accordance with Article 29.4.7°.i of Bunreacht na hÉireann, to participate in enhanced co-operation on the establishment of a loan for Ukraine. It is almost four years since Russia's unprovoked, unlawful and unjustifiable attack on Ukraine began and the situation in Ukraine remains grave. Russia's illegal war of aggression has claimed almost 15,000 civilian lives and over 100,000 military casualties. It has forced the migration of 6 million people and caused over €450 billion of damage to Ukraine's infrastructure. Recent weeks have seen an escalation of deeply disturbing drone and missile attacks targeting critical infrastructure. These attacks have killed and injured civilians and left millions without power or heating in the depths of winter.

Each day that Russia continues its brutal war against Ukraine is another day that Russia continues to violate international law and makes the world, and Europe in particular, a less secure and more dangerous place. The war is having a broad impact on the European Continent, particularly from an economic, fiscal and security perspective. Uncertainty levels remain elevated. Economic momentum has slowed, investment and consumer spending has weakened, inflation has risen and supply disruption, including in energy supply, has emerged. Member states have been forced to take action to mitigate these economic impacts and to enhance their security and defence infrastructure. How Europe and the international community respond has far-reaching consequences for Ukraine, for European security and for the European economy as well as for the future of the international, rules-based order on which our security and prosperity depend. Ireland has consistently expressed its unwavering support for Ukraine's sovereignty and territorial integrity. The people of Ireland feel strong empathy and solidarity with the people of Ukraine. This was re-emphasised during President Zelenskyy 's visit to Dublin in December of last year and by the Taoiseach at the European Council later that month.

Since the onset of the war in February 2022, Ireland's total allocated support to Ukraine amounts to over €464.4 million. This includes €173.4 million in stabilisation and humanitarian assistance, €200 million in bilateral, non-lethal military support for Ukraine, €66 million in non-lethal military support under the European Peace Facility as well as €25 million to support the provision of energy to Ukraine, announced last month. Beyond financial support, Ireland has welcomed over 123,700 people fleeing Russia's war of aggression against Ukraine since the war began, under the temporary protection directive.

There has been widespread international support for Ukraine, particularly from the EU. Since the start of Russia's war of aggression against Ukraine, the EU and its member states have provided €193.3 billion in overall support. This includes, for example, €18 billion under the macro-financial assistance, the EU's contribution to the G7 extraordinary revenue acceleration loan and €50 billion under the EU budget's Ukraine facility, of which €28 billion has already been disbursed. On 3 December, European Commission President, Ursula von der

Leyen, and EU Commissioner Dombrovskis made a statement on Ukraine's financial needs, noting that the IMF estimates that Ukraine will need €135 billion for 2026 and 2027. However, this assumes that the war will end later this year. The level of uncertainty around this remains exceptionally high, not least due Russia's intensified attacks.

The European Commission has advised member states that the financial situation in Ukraine requires a disbursement of EU moneys by April. It is in this context that new financial support from the EU is urgently needed. Given the ongoing war and these imminent financing needs, extensive efforts took place in the EU in late 2025 to agree a reparations loan for Ukraine of €210 billion to cover the period up to 2030. It was proposed that this would have been funded either by borrowing cash balances from banks and other financial companies holding immobilised Russian Central Bank assets, or by joint EU borrowing, guaranteed by EU budget headroom. Despite intensive discussions it was not possible to come to an agreement on this proposed reparations loan at the December European Council meeting, though leaders asked for work to continue on the technical and legal aspects of this loan. In place of this proposal, leaders agreed the Ukraine support loan of €90 billion for 2026 and 2027, using EU borrowing on capital markets, to be repaid by reparations due by Russia and backed by EU budget headroom. The European Commission is currently working with member states on the regulations to underpin this. The €90 billion support package is estimated to cover two thirds of Ukraine's overall financing needs for the next two years. Given its imminent financing needs, it is critical that European financial supports are disbursed to Ukraine in the second quarter at the latest. These supports will further advance strategic investment in Ukraine and contribute to European security, defence and sustainable economic development. Continued and co-ordinated support from international partners therefore remains essential, including timely delivery on commitments by the G7 for 2026 and beyond.

While the December European Council agreed the €90 billion loan, it was not possible to get agreement across all 27 member states as the Czech Republic, Hungary and Slovakia opted not to participate. Article 20 of the Treaty on European Union sets out a mechanism, called enhanced co-operation, that allows a minimum of nine EU member states to set up advanced co-operation in a particular area. This is provided for when the EU as a whole cannot achieve the goals of such co-operation within a reasonable period. So, the remaining 24 member states, including Ireland, asked the European Commission to prepare a proposal for a Council decision authorising enhanced co-operation on establishing the loan for Ukraine. Approval to proceed with enhanced co-operation is granted by the Council, based on a European Commission proposal and following European Parliament consent. Agreement in principle to the European Commission proposal on enhanced co-operation was provided at the Committee of EU Ambassadors on 9 January. The European Parliament provided its consent on 21 January.

The final agreement will be taken by the participating member states at Council in the coming days. On 20 January, the Government provided its approval to, first, proceeding with enhanced co-operation on establishing a loan to Ukraine and, second, moving today's motion seeking the prior approval for same from both Houses of the Oireachtas. This is in line with Article 29.4.7° of Bunreacht na hÉireann, which outlines that "the State may exercise the options or discretions to which Article 20 of the Treaty on European Union relating to enhanced cooperation applies, but the agreement to any such decision, regulation or act shall be subject to the prior approval of both Houses of the Oireachtas." By opting to participate in enhanced co-operation on the

loan to Ukraine, Ireland will provide a clear signal of our continued solidarity with Ukraine and commitment to the security of our Continent.

Last December, we here in the Oireachtas heard directly from President Zelenskyy on the devastation that Russia's unprovoked and unjustified full-scale war is having in Ukraine. We cannot and must not stand idly by in the face of such aggression. Ireland has been, and will continue to be, a strong supporter of Ukraine. There is an onus on us all to act and, in this case, provide our support to help to address Ukraine's financing needs for 2026 and 2027. This is essential for Ukraine to be able to exercise its inherent right of self-defence, support macrofinancial stability and put it in the strongest possible position in peace negotiations. It is for this reason that I propose rejecting the amendment to the motion put forward by Sinn Féin. It is critical that Ireland and its EU partners continue to provide Ukraine with the support necessary to exercise its right to self-defence under Article 51 of the UN Charter.

In addition, the December European Council conclusions clearly recognise the specific character of the security and defence policy of certain member states and the security and defence interests of all member states in relation to the loan to be provided to Ukraine. The proposal is for the loan to be used to finance Ukraine's wider budget needs as well as defence spending.

With the reasoning I have set out, I urge Senators to support today's motion seeking approval for Ireland to exercise the option to participate in enhanced co-operation with 23 other EU member states on the establishment of a loan to Ukraine. I commend the motion to the House.

Senator Fiona O'Loughlin: I thank the Minister of State, Deputy Troy, for being here and for proposing this motion, which Fianna Fáil welcomes and supports. It is hard to think that in less than a month, it will have been four years since this war of aggression against Ukraine started. Since 2014, when Russia seized Crimea and fuelled a lot of fighting in the Donbas area, tensions have been very high. It is difficult to think, however, that nearly four years have passed. We see the incredible impact on the people of Ukraine. At every opportunity and every time we speak about Ukraine, we must condemn the war of aggression and show our solidarity and support for the people of Ukraine.

Not long before Christmas, I had the opportunity to visit Kyiv and to see the damage both within that city and just outside it. On the night I was there, there were heavy bombings in which four people died, including a 12-year-old girl. We also went about half an hour outside Kyiv, close to the town of Ukrainka, to see one of the large energy plants. It had been bombed twice and they were trying to rebuild it at a huge cost.

The Minister of State and I got to know many of the Ukrainian MPs at the Council of Europe. They are very fine people who are so strong in bearing witness to what is happening in their country. I understand that only yesterday, Maria Mezentseva was elected Vice-President of the Parliamentary Assembly of the Council of Europe, PACE. Our congratulations go to her. We called the female Ukrainian MPs the female warriors of Ukraine because this happened just after a PACE plenary, and at a point when the male members of PACE could not leave the country, the female representatives came and they were very strong advocates for their country.

It is important that we in the Seanad support the motion that has been put before us, which relates to the fact that the European Council has agreed to provide €90 billion in a very decisive support for Ukraine's budgetary needs over the next two years. This commitment is in the form of a loan, known as the Ukraine support loan. It will be structured in two components, with approximately two thirds, amounting to €60 billion, allocated to military systems and the remaining one third, about €30 billion, provided as general budget support. This support will help Ukraine strengthen its capabilities and ensure the continued functioning of the state and basic public services while also contributing to Ukraine's resilience and its closer integration with Europe's industrial base.

This agreement was taken under enhanced co-operation, which is a mechanism that allows EU states to collaborate in specific areas when it has become clear that the EU as a whole cannot achieve the goals of such co-operation within a reasonable period. As the Minister of State said, the European Council met on 18 and 19 December to discuss potential solutions to address Ukraine's financing needs. From the level of support that was given to President Zelenskyy when he was in Ireland, we know that the Irish people are very supportive of this.

Three member states did not agree, but 24 member states requested that the Commission would prepare this proposal authorising the co-operation. This happened on 9 January. It is in line with Article 29.4.7° of Bunreacht na hÉireann. There are constitutional requirements, but the Minister of State has outlined how this is in line with them. We know that formal advice on this was sought from the Attorney General's office. We need to proceed swiftly with obtaining the Government's authority with the moving of this motion in both the Dáil and Seanad.

It is important to note that this loan will be repaid by Ukraine only once Russia compensates it for the damage caused by its war of aggression. Until then, Russia's assets will remain immobilised. The EU reserves the right to use them to repay the loan in accordance with EU and international law.

I note also that EU leaders have called on the Council and the Parliament to continue working on the technical and legal aspects of the instrument, establishing a reparations loan based on the cash balances linked to Russia's immobilised assets. This is really important because, initially, this is where the funding was to come from and it is very important that this work continue.

A lot of work is going on in Ukraine on accession to the EU. We wish them well in that regard.

Fianna Fáil welcomes and supports this motion, which we hope will go through without any delay.

Senator Cathal Byrne: The Fine Gael group supports this motion. It is important to recognise that this is a loan. It is also important to once again condemn Russia's invasion of Ukraine. At this moment, we think of all the families in Ukraine who are currently experiencing loss, having lost loved ones in the invasion thus far. While we regret that a conclusion to the conflict seems far away, we hope that one will come soon and that it will ultimately be agreeable to all of the people across Ukraine who have sacrificed so much since the invasion took place.

Senator Conor Murphy: I move amendment No. 1:

To delete all words after "That Seanad Éireann" and substitute the following:

"notes draft Council Decision authorising enhanced cooperation on the establishment of a Loan for Ukraine, a copy of which was laid before Seanad Éireann on 21st January, 2026;

recognises that:

- the 2022 invasion of Ukraine by the Russian Federation was an act of aggression which was motivated by expansion and imperialist ambitions;

- the people of Ukraine have shown immense resolve, resilience and determination;

- the Irish people have stood in solidarity with the people of Ukraine and share their hope for a just, sustainable and lasting peace, which respects the rights of the Ukrainian people;

- Ireland has provided and continues to rightly provide support for the Ukrainian people by way of aid for non-lethal purposes including infrastructure, energy costs and humanitarian needs;

- the nature of this aid reflects the fact that while Ireland has a politically clear position in condemning Russian aggression, it is and remains the position that Ireland is a militarily neutral state; therefore, it does not provide military aid;

- the European Union was conceived of as an organisation for the promotion of trade, economic integration and peace and was never intended as a substitute for or equivalent to military alliances;

- we respect the prerogative of individual member states to participate in the trade of arms, according to their own policies and priorities but that this should occur outside of the ambit of EU structures, respecting the need for the EU to respect the neutrality of various member states;

- the enhanced cooperation mechanisms were never envisioned to be used for purposes such as large-scale loans for purposes including military expenditure and that some of the checks and balances that would be typically applied have been discarded in this instance;

- there is no obstacle to member states who wish to provide arms to Ukraine in providing loans either individually or in concert with other countries, outside of EU vehicles;

- the humanitarian situation in Ukraine remains considerable and civilian assistance remains necessary, particular in sustaining key civilian infrastructure, particularly energy infrastructure which has been relentlessly attacked; and

therefore resolves to restrict our participation in lending money to Ukraine under this enhanced cooperation proposal or otherwise to civilian humanitarian and non-military purposes and shall not participate in loans which may be used for arms."

Senator McCormack and I are sharing time. Do I require a seconder?

An Leas-Chathaoirleach: Senator McCormack can second the amendment when she speaks.

Senator Conor Murphy: Okay. We will be opposing this motion and have tabled an amendment outlining the approach we believe a militarily neutral EU member state should take to providing support for Ukraine. We are deeply sympathetic to the people of Ukraine and fully recognise the act of aggression committed by the Russian Federation in its invasion. Sinn Féin values and defends the right of every nation to sovereignty, a right that has been denied to our own country since partition. On a human level, we understand the parallels between Ireland's experience and that of Ukraine. Both peoples have suffered under colonial domination and the pursuit of imperial interests. In that context, Ukraine has every right to defend itself, just as any sovereign nation does when invaded. We believe that Ireland has shown significant solidarity with Ukraine. Sinn Féin acknowledges and welcomes the many Ukrainian citizens who have made Ireland their home while war continues in their country. The State has provided humanitarian support and assistance with energy costs. We believe this support should continue.

We fully support aid for non-lethal purposes. However, the proposal before us includes no guarantees that this €90 billion package will not be used to purchase weapons. In fact, some EU states stand to benefit from arms sales to Ukraine as a consequence of this loan. The EU itself was conceived as an organisation for the promotion of trade, economic integration and peace. It was never intended to be a substitute for or an equivalent to a military alliance. We respect the prerogative of individual member states to participate in the trade of arms according to their own policies and priorities, but this should occur outside the ambit of EU structures, structures that should respect the neutrality of various member states. It is worth noting that three member states have already opted not to participate in the loan, the repayment of which is dependent on the payment of reparations by Russia.

Ireland is a militarily neutral state. For that reason, we cannot support the issuing of any loan that could be used to purchase weapons. While we respect the decision of other EU member states to provide arms if they choose to do so, Ireland's position is different. Neutrality must be upheld. The Irish people strongly support the policy of military neutrality. The triple lock exists to protect that neutrality. That position has earned us a respected and honourable reputation internationally as a defender of peace, human rights and global justice. It is a position worth defending. This proposal from the Government compromises neutrality and must be rejected but we remain steadfast in our support for Ukraine and all nations and peoples under attack from imperialist forces. We have fervently hoped that a just and lasting peace will be achieved in Ukraine. Our opposition to this motion does not contradict that.

Senator Maria McCormack: I second the amendment. I thank the Minister of State for coming in. Sinn Féin has roundly condemned the Russian Federation's invasion of Ukraine. It was an illegal act of military aggression and a flagrant violation of sovereignty and international law. It has caused devastating human suffering. Nothing in what we say today diminishes that truth. The people of Ireland have rightly had immense pride in our support for and solidarity with the people of Ukraine since Russia invaded, but the people of Ireland are

equally as proud of our neutrality. It is, after all, our neutrality that makes our solidarity in times of struggle so valuable. Our ability to engage in diplomacy over battle lines and in peacekeeping in times of war is what Ireland is respected for all over the world. What we see before us today is a really sharp and dangerous U-turn. It is a clear covert attempt to undermine our neutrality and fund war.

Some €60 billion of this €90 billion loan is designed to go towards weapons. That is where the big problem is. Make no mistake, this loan will do nothing other than ensure the war can continue. We should be helping both sides to engage in peace talks. Our answer is "No". I am really disappointed that our amendment could not be accepted. We have no problem with supporting humanitarian aid in any sense but there is no precedent for us to take part in this loan. We are a neutral country. At a time when services at home are on their knees, how do we explain to constituents in Laois €60 billion of support for Ukraine for a war? Earlier today, I spoke in this Chamber about how there are no detox beds in Portlaoise hospital. We cannot cater for our medical emergency needs and yet we are looking to send money to a war.

We are supposed to be a neutral country. This completely undermines everything we are as a State. It seems the Government just does not care about our neutrality. If the Government wants to dismantle our neutrality, that needs to be put to the Irish people for a vote. Sinn Féin says "No". We should not give €90 billion to Ukraine when €60 billion of it is to be spent on weapons. We have no problem supporting the Ukrainian people. We have welcomed them into our homes and our communities. An enormous number of families from Ukraine are living in Laois. I welcome every opportunity given to them in our communities. We have helped them enormously. Helping Ukraine to fund the war is not the way to bring about peace. It is putting Ireland in a really dangerous position with the EU. This is a devastating mistake for Ireland.

Senator Patricia Stephenson: I recognise that this loan facility will provide desperately needed support to the people of Ukraine, who are obviously continuing to endure an awful, brutal and illegal war. Ireland should absolutely stand with Ukraine. I support the measures that provide humanitarian and civilian assistance to the Ukrainian people, in line with our long-standing position of neutrality. The invasion of Ukraine has repeatedly been condemned by the UN, which has reaffirmed that this war represents a clear breach of international law and Ukraine's territorial sovereignty. In a world where international law and diplomacy have been completely disregarded and bullying is the tactic of the day, it is the EU's duty to stand up for democracy and human rights. However, the EU cannot pick and choose when to uphold international law. When international law has been repeatedly breached in Gaza and the West Bank, the EU has consistently ignored that question. When Trump forced his will upon Venezuela, the EU issued pandering statements that failed to recognise the audacious breach of international law that took place. It is concerning that, for many leaders within the EU, international law only appears to apply when it suits and when it is politically expedient. How can the principles of international law be taken seriously when the EU takes a piecemeal approach to their application? Picking and choosing when international law applies and to whom is extremely dangerous, especially in a world where Trump is hell-bent on smashing international law to pieces.

Within that framework, Ireland's tradition of neutrality puts us in a unique position to call out injustices and push for peace. Our history leaves us with a moral responsibility to take

actions against atrocities across the world, including in Ukraine. Ireland has already provided important support to the Ukrainian people, providing non-lethal aid, humanitarian support and demining support. Since the start of the war, Ireland has welcomed more than 100,000 Ukrainians. Ukrainians now make up 1% of the Irish population. The people of Ireland can take pride in the support we have given and continue to give to the people of Ukraine. However, we can and must provide support that aligns with our position of neutrality. That is why I am gladly supporting the Sinn Féin amendment this evening. At the negotiating stage, the Government had the opportunity to ring-fence Irish funds to be exclusively used for non-lethal aid, humanitarian support and reconstruction funding. The Government's failure to do so is an example of the significant mission creep we are seeing around our neutrality more broadly, demonstrated most notably with the legislation to abolish the triple lock being brought to Cabinet today.

For peace to prevail, we need to place a greater focus on political dialogue and diplomacy and multilateralism, not pull away from the institutions of multilateralism. Ireland being a neutral actor allows us to hold a unique position globally. Over the past year, Trump has hosted numerous peace talks and negotiations to end the war - absurdly, without any Ukrainian involvement. It is utterly inconceivable that peace talks about Ukraine may happen without the involvement of Ukraine. What utter nonsense. It is only last week that the first trilateral talks between Ukraine, Russia and the US actually took place. I find it hard to imagine Putin's sincerity in any of these peace talks, because after the talks, the Russian military launched an airstrike on Ukraine, leading to one person being killed and 35 injured. This attack can only be seen as a complete insult to the peace process that they claim to be engaging in.

Trump has strong-armed Ukraine into a disadvantageous mineral deal and openly stated his desires for the natural wealth of nations such as Venezuela and Greenland. It appears that the current US Administration has a greater focus on economic imperialism than peace. Trump's intentions for the future of Ukraine must be questioned. In Gaza, his new so-called Board of Peace has demonstrated his complete disregard for existing international organisations like the UN. His invitation to Putin to be on the Board of Peace is another complete insult to the people of Ukraine. His stipulation fee of $1 billion to join the Board of Peace is more of a billionaire's club interested in land acquisition than any meaningful peacemaking body. The ever-evolving and unpredictable nature of US foreign policy demonstrates why the EU's involvement in future peace talks is essential when it comes to Ukraine. I know attempts have been made by the EU to engage, but it has been very difficult with the US acting as a completely unpredictable interlocutor.

As we have heard already, Ireland has a unique role to play, given our experience in peace making at a high, track-one level, in peace building at a grassroots level, and in political dialogue. However, if we are seen to be undermining our neutrality, it puts that position into question. A few questions have to be asked about what exactly is Ireland's financial exposure under the loan facility. Is the liability capped at all? I believe that Ireland should continue to assist Ukraine through humanitarian aid, diplomatic efforts and peace-building efforts. I welcome this loan facility because without it I recognise that Ukraine simply does not have the ability to raise funds. However, I would like to see Irish funds within this facility being ring-fenced for non-lethal humanitarian aid so that Ireland's neutrality is not quietly being eroded, which we have seen systematically with this Government. It is shocking that the Government has allowed this funding model to move ahead without any consideration for our military

neutrality. It would have been easy for the Government to say that the Irish contribution should only be spent on specific things. It is not restricted, ring-fenced funding. It is common practice. We do it all the time. The Government's failure to do this demonstrates its total lack of concern for our position on neutrality. I urge the Government to reconsider the amendments around ring-fencing our funding and our contribution to neutrality.

Senator Sharon Keogan: I rise in support of the amendment before us, which reaffirms Ireland's long-held policy of military neutrality while ensuring that the support we give to Ukraine is humanitarian, civilian and grounded in accountability. Let me be absolutely clear: the invasion of Ukraine in 2022 was an act of aggression driven by expansionist ambition and the suffering endured by the Ukrainian people since then has been immense. They deserve solidarity, compassion and assistance, particularly in the protection of energy systems, hospitals and essential civilian infrastructure that has been relentlessly targeted. However, solidarity does not require that Ireland abandons its own principles and blindly signs anything Brussels sends us. It does not require that we funnel money through EU mechanisms that can be used for military purposes. It certainly does not require that we sign blank cheques into systems where oversight is weak. As I said before, Ukraine's own anti-corruption agencies have acknowledged the scale of corruption within the country's political, defence and procurement sectors. Billions have been miscalculated, misallocated and misappropriated over the past decade. This is not a judgment on the Ukrainian people, who have fought bravely and honourably, but an acknowledgement of the governance reality. When we are to provide large-scale loans with diminished checks and balances, it is only responsible to ask whether these funds will reach the civilians who truly need them. Furthermore, in the middle of the talks of the Russians repaying the loan or how Ukraine needs it for reconstruction, there seems to be an exactly zero serious consideration of what the actual end of this conflict will look like. This should force us to be extra considerate in the nature of our support to a nation at war. The amendment proposed by Senator Murphy does something simple and sensible. It ring-fences Ireland's participation strictly for non-military, humanitarian and civilian purposes. That is consistent with our neutrality and our values. We support Ukraine, but we will not be drawn by stealth or by pressure into EU-level financing of war, either by unelected Brussels bureaucrats or by the cluelessness of our Government. There is nothing stopping member states that wish to provide military loans from doing so independently. Ireland should not compromise its neutrality by participating in an EU vehicle that blurs the line between humanitarian assistance and military financing. This amendment protects our long-standing foreign policy doctrine and respects the fact that the EU was never intended to act as a military alliance by proxy. For those reasons, I support the Sinn Féin amendment and I urge all colleagues in this House to do the same.

Senator Sarah O'Reilly: I support Sinn Féin's amendment because to me it is clear that we should not support or ratify this loan. We have no guarantees regarding how this loan will be spent or its potential to be spent on military equipment and arms. We have a long-standing history of neutrality. Time and again, every opinion poll has indicated that the Irish public puts immense value on our neutrality. Instead of signing off on loans that could contribute to further military warfare, we should be facilitating peace talks and being a diplomatic presence in the midst of worldwide global instability. We have done our bit for the Ukrainian people and for Ukrainian refugees. Only a few months ago, in December, the Taoiseach gave €125 million to

Ukraine for humanitarian support. The Government and the EU have to respect the neutrality of member states. We do not want to support the purchase of arms or weapons. Humanitarian aid is important, but there must be a limit. If the Government is unable to support people with disabilities because of budget constraints, I suggest we have met that limit. I understand there are mechanisms in this loan to prevent corruption but people who are embezzling money rarely stand up and announce it. Ukraine has well-documented corruption, including the recent €100 million embezzlement scandal linked to Zelenskyy's friend and former chief of staff. There is no guarantee for Irish taxpayers as to where or how money is being spent overseas. I cannot support the approval of this loan. The Government is always worried about being the best boys in Europe, but we can still be in the gang with strong leadership that puts Ireland, our citizens and their interests first.

Senator Alice-Mary Higgins: I am standing to give my very strong support to the amendment put forward by Sinn Féin. It is a very necessary amendment and one that is very carefully worded because it makes very clear the condemnation of the illegal invasion of Ukraine, the imperialist ambitions, as well as the breach of international law. It talks about the importance of ongoing support for the people of Ukraine. It is clear that our support is not done; it must continue. It also talks about what is appropriate in terms of that support; the huge need in terms of infrastructure, humanitarian needs and energy costs; the massive damage that has been done to Ukraine; and the support that is needed right across the spectrum of what it takes to have a functioning society and to rebuild a future functioning society. We should be in solidarity with that. The amendment identifies the real concern, which is the fact we are framing it as a loan. We should be very clear, particularly in the context in which it is coming, that it is more likely to be a direct payment in that there is a very conditional set of circumstances in which it may or may not be repaid. That is my main focus and it is important that we frame it as such. Some 60% of that is for military. That is the split.

We are talking about 30% in infrastructure and everything and 60% in military aid. I want to push back. I have come from the foreign affairs committee. There is this narrative that Ireland needs to step up and do our share. Ireland should be incredibly proud of what we have done in the world and what we continue to do in terms of international law and our track record on global disarmament and working for peace across the globe. There is a culture that says we should be ashamed that we have not done more. Along with countries we heard named in the foreign affairs committee like South Africa, Costa Rica and New Zealand, we are one of the few countries in the world everyone in the world is looking to for consistency in international law. That is a place where Ireland can show leadership - which will strengthen Ukraine - and by leading in areas such as defence of the International Criminal Court, on which Europe has been painfully silent in not using the blocking mechanism. The International Criminal Court has issued warrants for Putin in relation to his crimes, and for Netanyahu and others. That is an example where Ireland could lead in Europe and help to move that forward. Ireland can lead in insisting on a European voice in peace talks and reminding people of principles such as Resolution 1325, which is that women and civilians have an important contribution to make in terms of peace, and insisting on that rather than bowing to a hegemonic and top-down narrative on peace we have seen sadly coming from the United States, and the many conversations Mr. Trump has had with Putin.

Ireland can give leadership, and has, in the humanitarian area, in human rights and in the programmes that have been largely cut due to cuts in USAID funding and things like those processes under way at the moment to ensure that we document crimes taking place in order that there is documentation and the capacity to document and hold to future account crimes that may take place.

There is so much we have to contribute. A lot of it is on our international credibility. Part of that international credibility is our status as a trusted, neutral country, which is not passive but active in the idea that we pursue the essence of the UN Charter in terms of the peaceful resolution of disputes that we have in our own constitutional commitment to international law, working for peaceful resolution and the work and record we have on disarmament and the idea that applied. We undermine that credibility when we join coalitions on military expenditure. This is not an EU-wide initiative. Most countries in the EU are engaging in a project that is 60% military expenditure. To be clear, when we say we do not know where it is going, if it is going on military expenditure you are talking about potential loss of life. A specific concern that should be right up there for Ireland is the global ban on cluster munitions, which Ireland helped to negotiate and succeeded in negotiating. A number of our colleague countries in the European Union, like Lithuania, have left the global ban on cluster munitions. Other countries are leaving the global ban on landmines. Ireland has agreed to bankroll €150 billion in loans to our fellow European countries. By the way, €16 billion of that is going to Hungary while we claim this is in our front line against Russian influence. The European Commission has been clear that money can go to cluster munitions. We know there have been horrendous reports of their use in Ukraine by Russia, but also, sadly, of Ukrainian use of cluster munitions. Will some of those billions be used on cluster munitions, weapons which, bear in mind, are landmines from the sky? They hugely and disproportionately impact civilian populations and children. Where is Ireland speaking up on those issues and saying we unfortunately cannot take part in that aspect and we have concerns? We hear nothing except for Ireland saying that countries under pressure are making their own choices. Actually, the idea of being a leading country on things like disarmament, and cluster munitions in particular, was to say there are certain weapons that are unacceptable for anybody to use ever. However, this money may well go there. There are no caveats and safety nets. It is inappropriate that we undermine by saying we are okay with this choice. Once we go down this road, how many other military decisions, and decisions relating to military expenditure and activity may slide through?

We should be aware of this in terms of the attempt to take away the triple lock that is taking place and is being discussed today. How much more will there be when we move into a space where what is proposed is that maybe in a 70- or 60-minute debate in two Houses, we would potentially see the rubber stamping not just of decisions for military expenditure but for military action by Irish forces? That is what is on the menu with the triple lock. I say that in a context where I heard a colleague speak about the Board of Peace. It seemed to take our Taoiseach two days to be clear. He said it must be examined, and we must look at the UN Charter. It is clearly not in line and was clearly not in line at the point when those statements were being made with either the mandate from the Security Council or the UN Charter. We are looking at a "trust us" situation. We will go with who is asking us to join in whichever coalitions may occur, and simply trust them in a short debate going through two Houses without committee debate.

We have not heard discussions on how this money is to be spent. We have not heard examination of issues like cluster munitions. Nobody here is opposing ongoing and far more robust support for Ukraine, including ongoing support for the Ukrainian civilians and citizens who are in Ireland, and those who are seeking humanitarian support. People are concerned about Ireland co-signing a cheque for military expenditure that undermines our ability to contribute to the international debate on peace that is needed and undermines our ability to be impactful when we need to. If Ireland wants to be strong and to step up, we have multiple opportunities to do so. I have mentioned the International Criminal Court and giving leadership on applying international law by delivering the occupied territories Bill. Let us also talk about the fact that Ireland is the main regulator for social media companies which have had a poor record in fostering division, seeking to create negative outcomes for Ukraine and pushing far-right and disruptive narratives right across the European Union, sometimes sponsored by Russia. Ireland is the key regulator there and we are not doing much. I am aware that is a separate day's debate, but I know we have been calling for Ireland to start acting on the recommender systems and algorithms and we have not done so. Instead, we are letting deregulation slip through the back door with the digital omnibus. Again, Ireland can give huge leadership. This is us undermining that leadership by tying ourselves into an unknown proposal and unknown activities, which will affect and erode our credibility.

Minister of State at the Department of Finance (Deputy Robert Troy): I thank everybody for their contributions to today's discussion on this motion, which seeks the Seanad's approval for Ireland to exercise the option in accordance with Article 29.4.7 of Bunreacht na hÉireann to participate in enhanced co-operation on the establishment of a loan for Ukraine. I have noted the reactions and comments and hope to respond to some of the key themes raised across the time remaining. I acknowledge that there is a difference of opinion in the House on this proposed loan. The one point I take, which we can all agree on, is the need for continued support for Ukraine, and to stand in solidarity with Ukraine. That requires financial assistance. Ukraine is seeking this financial assistance now, because without it, they are in a much-weakened position as they enter negotiations with Russia.

Of course, everyone's aspiration is that negotiations will be successful and will reach a peaceful conclusion, but withholding this financial assistance at this stage will not do anything to benefit or strengthen Ukraine's hand in these negotiations. We must not lose sight of why we are taking this vote. Ukraine has experienced four years of Russia's illegal aggression against its people and territory. The brutality of Russia's actions has caused immense suffering and loss for the people of Ukraine - large economic and fiscal costs as well as extensive damage to its infrastructure. It is essential that we not forget that Russia, in a fundamental violation of the UN Charter and international law, launched an unprovoked and unjustified invasion of Ukraine, a European country and fellow UN member. Ireland supports increasing the pressure on Russia to halt its brutal attacks, agree to a ceasefire and engage seriously in talks with the US and Ukraine, including by building on the sanctions imposed to date.

Despite what some Senators claim, Ireland is not moving away from the institutions of multilateralism and we are continuously engaged in those institutions. Our continued solidarity with and support for Ukraine, alongside our international partners, is essential. They have significant financial needs and urgently require this financial assistance by the second quarter of this year. The proposed loan, using the enhanced co-operation mechanism, is for their

immediate needs over 2026 and 2027, and does not even factor in the extensive recovery and reconstruction costs they will face in the future. It is important for us to show our ongoing commitment to and support for Ukraine, giving further substance to the Taoiseach's commitment to provide comprehensive, financial, economic, humanitarian, military and diplomatic support to Ukraine and its people at the December European Council. From today's discussion, it is clear there is widespread support for Ukraine, as I said, and I welcome that.

To those who may disagree with this motion, I note their comments around Irish neutrality but the Government disagrees with their sentiments. This financial support will not just help Ukraine with its defence capabilities but provide help and support continued functioning of the state and its ability to provide basic public services. We have all seen the horrendous pictures of Ukrainians experiencing subzero temperatures following sustained Russian drone attacks on Ukraine's energy infrastructure. Ireland's policy of neutrality means Ireland does not participate in military alliances or common or mutual defence arrangements. As the Government has repeatedly underlined, Ireland is militarily neutral but is not politically neutral in the face of Russia's unprovoked aggression against Ukraine. Ireland's support for Ukraine's right to defend itself from Russia's brutal attack on its sovereignty and territorial integrity is in line with Article 51 of the UN Charter and has been outlined in detail by the Government since Russia's invasion of Ukraine. It is critical that Ireland and its EU partners continue to help address Ukraine's urgent financial needs to allow it to exercise its inherent right of self-defence, to support its microfinancial stability and to best position itself during the ongoing peace negotiations. Ireland's support for the proposed loan is entirely consistent with our ongoing position on support to Ukraine, which to date has included political, humanitarian and non-lethal military and economic assistance. It is for that reason I propose rejecting the amendment to the motion put forward by Sinn Féin.

Once again, I thank Senators for their comments and proposed amendments. They reflect the importance of this issue to us all. Ireland has consistently shown its support for Ukraine and will continue to do so. Opting to engage in enhanced co-operation on the loan to Ukraine will not only demonstrate our concern for its urgent financial needs but help to support it on its pathway to membership of the EU. Beyond this, it will also provide vital support for the European economy and security. It is in this context that I urge Senators to support today's motion.

Question put: :

The Seanad divided: Tá, 14; Níl, 24.	
Tá	Níl
Andrews, Chris.	Boyle, Manus.
Cosgrove, Nessa.	Byrne, Cathal.
Craughwell, Gerard P.	Byrne, Maria.
Higgins, Alice-Mary.	Clifford-Lee, Lorraine.
Keogan, Sharon.	Comyn, Alison.
McCarthy, Aubrey.	Curley, Shane.
McCormack, Maria.	Daly, Paul.
Murphy, Conor.	Davitt, Aidan.
Noonan, Malcolm.	Duffy, Mark.
O'Reilly, Sarah.	Flaherty, Joe.
Ruane, Lynn.	Gallagher, Robbie.

Ryan, Nicole.	Kelleher, Garret.
Stephenson, Patricia.	Kennelly, Mike.
Tully, Pauline.	Kyne, Seán.
	Lynch, Eileen.
	Murphy, P. J.
	Murphy O'Mahony, Margaret.
	Nelson Murray, Linda.
	Ní Chuilinn, Evanne.
	O'Loughlin, Fiona.
	Rabbitte, Anne.
	Ryan, Dee.
	Scahill, Gareth.
	Wilson, Diarmuid.

Tellers: Tá, Senators Maria McCormack and Conor Murphy; Níl, s: Tá, Senators Maria McCormack and Conor Murphy.

Question declared lost.

6 o'clock

Question put: "That the motion be agreed to."

The Seanad divided: Tá, 29; Níl, 9.	
Tá	Níl
Boyle, Manus.	Andrews, Chris.
Byrne, Cathal.	Higgins, Alice-Mary.
Byrne, Maria.	Keogan, Sharon.
Clifford-Lee, Lorraine.	McCormack, Maria.
Comyn, Alison.	Murphy, Conor.
Cosgrove, Nessa.	O'Reilly, Sarah.
Craughwell, Gerard P.	Ruane, Lynn.
Curley, Shane.	Ryan, Nicole.
Daly, Paul.	Tully, Pauline.
Davitt, Aidan.	
Duffy, Mark.	
Flaherty, Joe.	
Gallagher, Robbie.	
Kelleher, Garret.	
Kennelly, Mike.	
Kyne, Seán.	
Lynch, Eileen.	
McCarthy, Aubrey.	
Murphy, P. J.	
Murphy O'Mahony, Margaret.	
Nelson Murray, Linda.	
Ní Chuilinn, Evanne.	
Noonan, Malcolm.	
O'Loughlin, Fiona.	

Rabbitte, Anne.	
Ryan, Dee.	
Scahill, Gareth.	
Stephenson, Patricia.	
Wilson, Diarmuid.	

Tellers: Tá, Senators Cathal Byrne and Paul Daly; Níl, Senators Maria McCormack and Conor Murphy..

Question declared carried.

Cuireadh an Seanad ar fionraí ar 6.15 p.m. agus cuireadh tús leis arís ar 7.03 p.m.

Sitting suspended at 6.15 p.m. and resumed at 7.03 p.m.

Seller's Legal Pack: Motion

An Cathaoirleach: The combined speeches of the proposer and seconder shall be 16 minutes, and all other Senators shall have six minutes.

Senator Aubrey McCarthy: I move:

"That Seanad Éireann:

acknowledges that:

- the Seller's Legal Pack for Property Buyers Bill 2021 was originally introduced by the then Independent TD, Marc MacSharry;

- the Bill was designed to front-load the property conveyancing process and reduce transaction times for property purchases, reduce wasted costs associated with delays or sales falling through, and to allow for more certain and transparent transactions for both the consumer and the seller when a property is being bought and sold;

- the Institute of Professional Auctioneers & Valuers (IPAV) Conveyancing Survey Results 2020 revealed that 81 per cent of property service providers are either frustrated or very frustrated by the delays caused by the current conveyancing process, according to the survey results, some 79 per cent of auctioneers who are experiencing conveyancing delays from the time the property has gone 'sale agreed' to when the sale has closed;

- in 2021, IPAV was campaigning to find new and cost-effective ways to speed up the conveyancing of property – the legal process in transferring property title;

- an IPAV Conveyancing Survey 2023 showed 97 per cent support for the Seller's Legal Pack (SLP) among IPAV members, with delays still prevalent despite previous voluntary reforms to the conveyancing process; Ireland Thinks Survey 2023 indicated 77 per cent consumer support for the SLP, with significant backing from young adults, and 73 per cent of respondents saying that the conveyancing process caused problems for them when purchasing a house;

- an IPAV Member Survey 2024 found 32 per cent of properties on the market have issues to be resolved (i.e. issue with deeds, boundary issues and other matters) and these properties should not be on the market until they are saleable;

- the figure from all four surveys highlight the need for a radical change in the conveyancing and house purchasing process, to make it more accessible and easier to navigate for consumers;

- the surveys also found that the average number of weeks it takes from when a property is 'sale agreed' to when contracts are signed is ten, and it takes six weeks from the signing of the sales contracts to the date the sale closes;

- in 2021, the IPAV, as the representative body responsible for standards in the property sales industry, took the view that the SLP would substantially reduce the delays incurred in the current sales process which they consider to be unaligned, rife with uncertainty and which present legal risks to the vendor;

- the SLP would result in the following benefits:

    - reducing the number of property sales which fall through;

    - cutting down the conveyancing timeframe that encourages gazumping or gazundering to take place;

    - streamlining the conveyancing process to align with public and online property auctions;

    - allowing for the filtering of properties prior to sale to confirm saleability;

    - reducing the potential liability for the seller/vendor;

    - reducing conveyancing times as the larger part of the process would now be front loaded;

- there would also be additional non-monetary benefits, including but not limited to:

    - increased transparency;

    - greater certainty;

    - reduced transaction times; and

    - reduced stress in the purchase of a property;

- the pack would make issues arising from non-refundable costs such as surveys, legal bills and mortgage valuations, should the deal fall through due to lack of important information up front, all easier to resolve;

- when a seller places their property on the market, an SLP would be compiled and advertised with the property, which can then be sent to potential buyers;

- the ultimate objective of the SLP is to influence the development of a sustainable property market where people can buy or sell properties in a cost-effective manner with reduced delays;

notes that:

- the Seller's Legal Pack for Property Buyers Bill 2021 draws upon similar initiatives in the UK, notably the Home Information Packs (HIPs); evidence from the UK suggests that 87 per cent of property practitioners believe HIPs would succeed if implemented today due to their positive impact on the housing market and the increased consumer confidence they provided;

- the Seller's Legal Pack Bill aligns with these findings by frontloading the property sales process, similar to HIPs; this would reduce delays caused by back-and-forth communication between solicitors, prevent transactions from falling through due to expired loan offers, and eliminate speculative listings, by providing all necessary documentation upfront, as the Bill ensures transparency and certainty, thus building buyer confidence and encouraging more efficient property transactions;

- there were concerns regarding the original Bill which were listed in the Report on Detailed Scrutiny of the Seller's Legal Pack for Property Buyers Bill 2021;

- the Law Society of Ireland made a submission on the Seller's Legal Pack for Property Buyers Bill 2021 in 2024, and the IPAV also made a submission in the same year;

- when a seller places their property on the market, this legislation would direct that a SLP is compiled and is advertised with the property; the SLP can then be sent to potential buyers, and it is expected the SLP would add no further cost to the general expenses associated with the sales process, as the fee would include all potential queries that might be raised by the vendor, purchaser and legal representatives throughout the conveyancing process;

calls on the Government to:

- address the issues outlined in the Report on Detailed Scrutiny of the Seller's Legal Pack for Property Buyers Bill 2021;

- address the concerns about the conveyancing raised by the IPAV and the Law Society of Ireland in their submissions;

- liaise with the IPAV regarding how a new updated version of the Seller's Legal Pack could be made possible;

- bring forward an updated version of the Bill which will implement all the benefits of the original 2021 Bill within the lifetime of the Government; and

- introduce a Bill or multiple Bills so that it is possible to avail of as many of the benefits of the SLP as possible, if it is not possible to address all of the issues outlined in the report and submissions."

Senator Gerard P. Craughwell: I second the motion.

An Cathaoirleach: Before I call Senator McCarthy, I welcome former Senator, Lorraine Higgins to the Gallery. She is most welcome. I also welcome the Minister of State, Deputy Niall Collins.

Senator Aubrey McCarthy: I thank the Minister of State for being here. I also acknowledge former Senator, Lorraine Higgins and the members of the Institute of Professional Auctioneers and Valuers, IPAV, including its CEO, Ms Genevieve McGuirk.

The reason I am bringing this up is, as many Members will know, I am involved in housing and homelessness and I see blockages. I am a member of the housing committee and I am involved in an approved housing body, AHB. Day to day, I constantly see people queuing to try to buy houses and there are blockages all the way. The motion I am putting forward goes to the very heart of how people in Ireland are experiencing the housing system, not just in theory but in their everyday lives and lived experience. Whether buying or selling a home, it is clear it is unnecessarily stressful, uncertain and costing a lot of money.

Housing accessibility is what this motion is all about. That is what it aims to facilitate. The proposal talks about establishing a statutory procedure whereby, when a seller of a property places the property on the market, a set of legal documents - the seller's legal pack - will be compiled and advertised with the property and made available to potential buyers. Such documents will ensure that buyers have all the key information relating to the property and the conveyancing process is more efficient than it presently is.

By way of background, the seller's legal pack was put forward previously. It was devised and championed by Pat Davitt, former CEO of IPAV, after many years of complaints and research from both property people and consumers alike. Those concerns over the years are well founded. The conveyancing process in Ireland has become inefficient, onerous and, in many cases, detrimental to people trying to buy or sell a home. What should be a straightforward transaction is often characterised by unavoidable delay. With the original Bill, IPAV sought to address these conveyancing issues and delays as a matter of legislative urgency. Those delays are now part and parcel of our housing market. They are contributing to property sales often falling through at a time of a severe housing crisis.

On average, it takes four months from the point a property is placed on the market to when the transaction finally closes and the person gets the keys. That period of uncertainty drives up costs, undermines confidence in the market and places enormous emotional strain on buyers and sellers alike. For most people, buying a home is possibly the biggest financial decision they will ever make. Far too often, after a property goes sale agreed, families are left in limbo. They are paying for all the surveys, evaluations and legal advice, etc., only to discover that late in the process there are unresolved issues such as issues with the deed, boundaries, etc., or maybe planning. That is not just inefficient; it is unfair.

I will provide an example. As an approved housing body, we were working on an apartment recently - I spoke about this at the housing committee today – and it took us eight months because all the paperwork was not in place. I spoke to one of my constituents, Keith. He is a wonderful guy from Greystones and he allowed me to use his example. Like so many people his age, he did everything he was told to do. He saved up and worked hard and, eventually, he went sale agreed on what he hoped would be his first home. He paid for the survey, evaluation and legal fees. He planned his whole life around this purchase. Weeks later, after all of that - let us remember that the mortgage had been approved and it had an expiry date - a title issue emerged. This title issue had existed long before the property ever went on sale and the sale collapsed and his loan offer expired. His outlay, savings and plans were badly hit. He was back at square one, still renting and paying sky-high prices. That is on top of carrying the

emotional weight of his plans all going down the toilet when they should never have progressed as far as they did in the first place. The experience was not caused by recklessness or bad behaviour. Rather, it was caused by a system that withholds critical legal information from the purchaser, leaving people already financially and emotionally committed only for it all to fall apart. The seller's legal pack would have saved Keith and his family time and money. It would have spared him months of stress and uncertainty at one of the most important times of his life.

We know his story is not isolated. Reporting in the national media highlights the emotional toll that the Irish home-buying process imposes on ordinary families. A feature recently in *The Irish Times* described how many people feel when buying a home, which is a process filled with frustration, uncertainty and endless back and forth, that they are fighting a mental war.

Their hope too often gives way to anxiety and then the offers, bids and timelines drag on without clarity. That is the lived reality of people trying to build stability for themselves and their families. What the seller's legal pack does is exactly what it says on the tin. It creates a statutory requirement for a pack to be made available when a property is marketable and placed on the market. If we front-load the conveyancing process and confirm the saleability of a property at the outset, transaction times should reduce by up to 50%. That would streamline costs, prevent gazumping and deliver greater certainty and transparency for the likes of Keith without imposing any additional costs on him or the seller. The seller's legal pack would reform the property sales process by allowing private sales to be treated exactly as they are doing with online sales where legal documentation is uploaded upfront and buyers know where they stand. It would therefore significantly reduce the likelihood of sales falling through due to delays or dues to loan approvals expiring, which is the reality that many families face.

International experience has also shown that this works in many other jurisdictions. Previous opportunities to address conveyancing delays in Ireland were well-intentioned but did not succeed. The voluntary pre-contract investigation of title, PCIT, did not deliver the change required even though it was launched with such fanfare. For over ten years, agents have guided vendors in line with proposals from the conveyancing and probate implementation group's best practice charter for solicitors and agents. That document itself has no teeth and is not making a difference. As a result, delays persist, imposing unnecessary costs and uncertainty on consumers. The seller's legal pack improves upon these voluntary approaches and is designed to work for conveyancers, solicitors, auctioneers and consumers alike.

The Housing For All conveyancing and probate implementation group drew on evidence from the Legal Services Regulatory Authority, LSRA, and they confirmed that Irish buyers are now facing longer timelines and higher costs than buyers from other jurisdictions. The group recommended an eight-week conveyancing target. That is easily accessible if upfront information is put with the property before it is marketed. That also reflects the programme for Government. Despite all of these well-intentioned negotiations, meaningful reform has not been delivered. The establishment of the expert group on conveyancing and probate nearly two years ago offered a real opportunity to address these issues. While there has been some progress in the probate aspect of it, no measures introduced today have materially reduced conveyancing delays. Measures such as the national e-conveyancing system, or any digital system, will only be as effective as the documentation that it requires from the outset. Again, if we do not front-load the conveyancing process, digitalisation alone will not shorten house purchasing timelines.

From IPAV's perspective, two simple issues remain. The first is the absence of mandatory standardised upfront legal documentation. The second is the lack of agreed communication timelines between the solicitor and the property service provider. Even the Law Society's own research shows that sales can take anywhere from six months to several years to complete. My own experience last year was that we bought a place in May and it closed in December.

In July 2025, the Competition and Consumer Protection Commission, CCPC, raised concerns about the lack of the upfront information for home buyers. It specifically mentioned the seller's legal pack as a practical solution to that. The CCPC identified that ensuring the essential documents such as title deeds, BER certificates and planning and compliance, will short-circuit the process if they are available beforehand and it could reduce timelines from 17 weeks on average to eight weeks.

Support for this seller's pack is broad and it is genuine. It received cross-party engagement in the Thirty-third Dáil, including from the former Minister for Justice, Deputy Helen McEntee, who did not oppose it on Second Stage. It was supported by Opposition housing spokespersons and members of the Joint Committee on Justice. In July 2024, the committee completed detailed scrutiny and determined that the Bill should proceed to Committee Stage. It is also supported by leading property firms and by over 2,000 licensed agents across every county. This is nearly half of all the agents in the State. Public support is equally as strong. An Ireland Thinks survey found 77% of public support for this pack and it rises to 81% among younger adults, which is interesting. Of IPAV members, 97% report frustration with the current conveyancing delays and strongly endorsed this seller's pack. Housing accessibility, which I have always championed, is for consumers and they want this legislation. That is what this motion is trying to facilitate. It places the stated ambitions of the Government on a clear legislative footing and delivers practical, long overdue reform. It will reduce delays, reduce costs, and reduce stress for people.

In conclusion, the motion provides that the Government would: address the issues outlined in the report on detailed scrutiny of the Seller's Legal Pack for Property Buyers Bill 2021; address the concerns about the conveyancing raised by IPAV and the Law Society of Ireland in their previous submission; liaise with IPAV regarding how a new and updated version of the seller's legal pack could be made possible; and bring forward an updated version of the Bill that will implement all the benefits of the original 2021 Bill within the timeline of the Government. If it is not possible to address all of the issues outlined in the report perhaps the Government would introduce a Bill or multiple Bills so that it is possible to avail of as many of the benefits as possible. I believe that this is achievable and is necessary to aid buyers and sellers. I have always said that when there is a blockage let us sit down and see how we can unblock it, so that is the proposal for this motion. I thank the Minister of State.

Senator Gerard P. Craughwell: The Minister of State, Deputy Niall Collins, is welcome to the House. I think this is the first time I have addressed him since his elevation so I congratulate him on that.

We often speak in this House about the housing crisis. Today we are dealing with a part of that crisis that rarely makes headlines yet it affects every single person trying to buy or sell a home in this country. Our conveyancing system is not just slow; it is fundamentally failing the people it is supposed to serve. The evidence is not vague or anecdotal; it is overwhelming.

Four separate surveys between 2020 and 2024 tell the same story. Professionals are frustrated, buyers are stressed, sales are collapsing and families are losing thousands of euro through absolutely no fault of their own. This is not a functioning system; this is a system in need of urgent reform. One third of properties going to the market have legal issues that should have been resolved beforehand, with ten weeks from sale agreed to contract signing, six more weeks to close, with mortgage offers expiring, and people paying for surveys, valuations and legal work on homes that were never sale-ready in the first place. This is not just inefficient; this is unfair. The seller's legal pack is a practical and proven solution. It front-loads the legal work so that only genuinely saleable properties reach the market. It cuts delays and reduces the number of failed sales. It protects buyers from unnecessary costs and it gives sellers clarity and confidence. This is not theory, as the UK experience shows it works. Let us be clear: the public wants this, the professionals want this, the evidence supports this and the only missing piece is political action. That is why this motion calls on the Government to do more than simply consider reform. It calls on the Government to address the issues raised in scrutiny to engage seriously with the IPAV and the Law Society, and bring forward an updated Bill within the lifetime of this Government. If one Bill cannot deliver all the benefits, then let us have multiple Bills. What matters is that we deliver change. People who are trying to buy homes in this country face obstacles and the conveyancing system should not be one of them. We have a clear path to a faster, fairer and more transparent process. The time for voluntary measures is over. The time for decisive legislative action is here and now. Gabhaim buíochas leis an Aire Stáit.

Senator Anne Rabbitte: I move amendment No. 1:

To delete all words after "That Seanad Éireann:", and substitute the following:

"recalls that:

- a Housing for All Expert Group on Conveyancing and Probate was established in late 2023 to review the processes in Ireland and recommend changes to reduce costs and delays for home-purchasers;

- this group published its Final Report and Recommendations in July 2024;

- the associated Implementation Group was established in September 2024 to oversee the implementation of recommendations;

- it is independently chaired and comprises professionals, industry bodies (including the Institute of Professional Auctioneers and Valuers (IPAV)) and government agencies to reduce the delays and costs associated with conveyancing and probate processes;

acknowledges that:

- the group is working towards a national target of an eight-week turnaround for conveyancing and has supported initiatives like the eProbate project and amendments to the Central Bank Consumer Protection Code to achieve these goals;

- that there has been significant progress achieved to date including:

- the creation of a public information pack (available online) to improve knowledge of the process, minimise delays and equip home-buyers with the information required to engage efficiently with professional conveyancing services;

- the provision of a Best Practice Charter, setting out principles of best practice for the main professions involved in the delivery of conveyancing services;

- an initial baseline survey run by the Competition and Consumer Protection Commission to gauge experience of consumers in conveyancing process;

- a revised Consumer Protection Code published by the Central Bank, requiring banks, retail credit firms and credit servicing firms to provide title deeds within ten working days of a request for the purposes of a conveyance;

- options to get more titles registered in the Land Registry more quickly and to expedite the registration of properties/transfer of deeds;

- the prioritisation of draft legislation to support increased use of Statements of Truth to replace certain hard copy affidavits or statutory declarations in the conveyancing process;

- greater efficiencies in response times for information requests from the various stakeholders;

- the development of a proposal for a national conveyancing system;

- the Courts Service roll-out of a reform programme to the probate process, which has already seen significant reduction in processing times, including the implementation of eProbate;

- the extensive work by the Expert Group and Implementation Group into identifying areas in conveyancing processes, where the lack of key information and certification/confirmation on a timely basis is causing delays and has instigated a regulatory process via both the Property Services Regulatory Authority and the Legal Services Regulatory Authority; this will directly address the necessity for early collection of categories of pre-sale information such as those identified in the Seller's Legal Pack for Property Buyers Bill 2021;

- in June of 2025, the Government agreed that the work of the Group will continue, to further progress the recommendations identified by the Expert Group and that this work remains ongoing;

resolves that:

- good progress has been made in respect of the work of the Interdepartmental Group, which is progressing many of the issues of concern and that the principles contained in the Seller's Legal Pack for Property Buyers Bill 2021 can initially be realised on a non-statutory footing;

- there are many advantages to this approach, notwithstanding the speed in which the measures can be progressed, as well as the in-built flexibility it provides in terms of quickly adjusting to any issues of concern arising;

- this work continues through the medium of the Interdepartmental Group to ensure measured improvements in the availability of pre-sale information and ensuring that the targeted eight-weeks conveyancing process is fully realised in Ireland."

I acknowledge the presence of former colleague, former Senator Higgins, and the work that former colleague, Marc McSharry did on what has been proposed here this evening. All of that said, the Government has a counter-motion.

In December 2023, the expert group was established under the Housing for All action plan to review the conveyancing and the probate process in Ireland from a user perspective, and recommend changes to be implemented quickly and easily to reduce costs and delays for home purchasers. The group comprised a strong mix of legal, policymaking, operational and hands-on consumer experts, and they reported at the end of June 2024. The report of the expert group on conveyancing and probate was approved by the Government on 16 July 2024. The Government also approved the establishment of a new conveyancing and probate implementation group, tasked with beginning the implementation of short-term recommendations, as well as developing a detailed programme, including assigned ownership and committed timelines to implement the full set of recommendations. The group, comprised of an independent chair alongside key stakeholders including the IPAV, relevant Departments, agencies and statutory bodies, met for the first time on 23 September 2024 and has subsequently met on eight occasions. The group agreed that actions need to be taken to ensure that much more is done regarding the collection of information, necessary certification, title deeds, etc., early in the sale process, at its earliest point of engagement with the estate agent and the vendor's solicitor. The group concluded that several measures should be tried first before going down a legislative route, for example, stated obligations and-or professional regulatory measures to require solicitors and estate agents to alert sellers to the necessity for pre-sale preparation, including obtaining the necessary documentation and certification.

The implementation group has given further consideration to the types of issues that can either collapse or significantly delay a conveyancing process and concluded that efforts should be aimed at mechanisms to ensure a key essential baseline of information on properties for sale is collected at the pre-sale stage, there should be a means to prevent property from going to the market unless this information has been collected, and the three parties likely to have most control in ensuring the necessary information is collected are vendors, estate agents and vendors' solicitors. The group identified nine specific categories of pre-sale information that is not collected early in a conveyancing process and is more likely to cause delays beyond the target of the eight-week conveyancing process. Several options with varying degrees of enforceability were considered with a view to delivering better information at the earliest stage in a conveyancing process, legislation, regulation and best practice. Arising from these discussions it was agreed that the two relevant regulatory bodies, the Property Services Regulatory Authority, PSRA, and the LSRA, would be asked to embark on delivering regulatory codes of practice within the measures already provided in their respective governing legislation for the regulatory process. Other measures already completed included public awareness, a publication of a best practice charter and a number of other actions to reduce the key known delays in the provision of third party information. However, it is intended that this area be kept under review and, in particular, if an implementation of codes of practice approach does not result in efficiencies expected, alternative options will be visited in the future. I thank the Senators for bringing the motion forward.

Senator Garret Kelleher: Chomh maith leis na Seanadóirí eile, ba mhaith liom fáilte a chur roimh an Aire Stáit, an Teachta Collins. I do not have a huge amount to add to what Senator Rabbitte said. She summarised the Government's position. I second the counter-motion on the basis that it is premature at this point, pending the outcome of deliberations and feedback from the implementation group. We will proceed from that point. I second the counter-motion and reiterate the position of Senator Rabbitte.

Senator Maria McCormack: I welcome the Aire Stáit to the House. I welcome this motion and the opportunity to talk to it. If someone is fortunate enough to be able to buy a home in today's market, we all agree that the process is far from fair and transparent. It is nice to hear that we are all aligned across the House that more needs to be done. For many buyers the process is stressful, drawn out and deeply uncertain from start to finish. The motion refers to specific legislative proposals that have come before the Oireachtas in the past. I do not intend to focus on just this. Instead, I want to speak to the lived experiences of people who come into my clinic who are trying to buy a home and the systemic failures that continue to exist in the property purchasing market. I hope this is an area that we can all collaborate on.

In County Laois, I regularly meet first-time buyers and families who have spent months and, in some cases, years trying to secure a home and they describe the bidding process where they are given little or no information, where bids appear and disappear without explanation and where they are expected to make life-changing financial decisions without transparency or certainty. The lack of transparency in the purchasing and bidding process is one of the most consistent concerns I hear. Buyers are asked to trust a system that offers them very little reassurance in return. Linked to this is the widespread concern about false or inflated bidding. Whether wrongdoing has occurred, the perception alone is deeply damaging. It undermines confidence and leaves buyers feeling exposed and unprotected. Even where an offer is accepted, many buyers then face lengthy and exhausting delays, as Senator McCarthy mentioned. Sales can drag on for months, chains collapse and buyers are left out of pockets for surveys, legal fees and valuations, only to be told that the sale has fallen through. I have dealt with constituents in Laois who have gone through this cycle more than once, with no explanation and no clear recourse.

At a regulatory level, there is a clear gap in consumer protection. The PRSA lacks sufficient powers, and buyers who believe there has been wrongdoing often find there is no clear source of information and no meaningful complaints mechanism. The authority is very limited in enforcement when issues arise. The reality is that buyers carry the emotional and financial risk and the uncertainty while having the least power in this transaction. That is why I believe these issues require serious Oireachtas consideration and comprehensive legislative reform.

I welcome Senator Kelleher's remarks about the committee working on this and reviewing the different areas here because a lot of work needs to be done. Reform that makes the process of buying a home more open, transparent, timely and efficient, underpinned by real, enforceable consumer protections is important to all of us. I acknowledge again the work of Senator McCarthy and the Independent Group for bringing this matter forward. The concerns highlighted in this motion reflect what many of us are hearing directly from people trying to buy a home. I welcome the focus on transparency. This is really important to consumer protection and fairness in the purchasing process. That focus is both timely and necessary. I

am really be interested in collaborating more on the issue because while there may be differences on legislation across the House, we do have strong common ground on the outcome we all want: a home buying process that is fair, open and genuinely protects consumers. I hope this is an area where we continue to work together constructively in this House and in our committee work as well.

However, if we are serious about delivering real reform, we must be honest about the structures that are needed to make this happen. This will not be achieved while the responsibility for this area remains with the Department of Justice, which carries an extremely heavy legislative workload and many urgent reform priorities. Responsibility for the PSRA and the surrounding legislative framework work should be transferred as a matter of urgency to the Department of housing in line with the commitment in the programme for Government.

Following that transfer, the Oireachtas housing committee, of which Senator McCarthy and I are members, should hold public sessions with all relevant stakeholders, including buyers, consumer advocates, auctioneers, legal professionals and regulators to examine what is and what is not working in the current system. That process should then inform a clear report for the Minister for housing and the Government can then commit to legislation on this issue during the term in office.

Again, I welcome the opportunity for more collaboration here. We can really see that this is an issue and urge that this House considers moving responsibility from the Department of justice to the Department of housing as it would be beneficial.

Senator Aidan Davitt: As we have heard here already, and I appreciate Senator McCarthy moving this motion in order to assist the IPAV in what way he can, quite a lot of work has gone into this. There has been over three years of work done. The current CEO of IPAV, Ms Genevieve McGuirk, and her predecessor, Mr. Pat Davitt, were at the front of that work. I think Seán Canney, originally, and Marc MacSharry then carried out a lot of work, and Robbie Gallagher evidently. Quite a lot of different people have helped along the way. There was a hell of a lot of progress. It was through pre-legislative scrutiny and the whole lot. It was ready to be taken up and ran through the Dáil, which would have been the natural process. However, we find it here today in the Seanad.

Unfortunately, today's process will be a backward step. The sentiment is well intended but the amendment is certainly not helpful and ill worded. The amendment to the motion is not of any help as it will give the power back to where we were trying to get it away from, which was the legal services and they will be all over this again. This is why we are where we are. I believe acceptance of the amendment would put us back to square one as an unintended consequence of today. What I have said is no reflection on anyone who talked here. They all talked in good faith about the amendment.

The Cathaoirleach has the power, under Standing Order 44, I think, which allows any member to withdraw a motion or an amendment from the Seanad, by agreement of the Seanad. I urge the Cathaoirleach to strongly consider that today because I am afraid that this amendment to the motion is not going to be helpful.

Senator Victor Boyhan: I welcome the Minister of State and thank him for coming to the House to deal with this. I note that he is a highly qualified financial accountant so will be keenly aware of business and financial transactions, which is a great thing to bring to the table.

On these matters, I welcome the former Senator, Lorraine Higgins, and representatives of the IPAV. Indeed, I acknowledge the importance of the work done by the Incorporated Law Society of Ireland. I have heard the contributions about the debate but Senator Aubrey McCarthy, who is a member of the Seanad's Independent Group, that I so happen to lead, believes, and I firmly believe too, that you need to bring things forward. If nothing else, from all of this debate, we are having a debate and, yes, there are concerns and they need to be asked but let us cut to the chase. There are five simple asks in this motion. None of them should be a problem for the Government, and we need to be clear on that. With all the jargon let us have clarity. I believe in clarity of function, clarity of purpose and clarity of mind. So it is my understanding that the motion has five key asks and calls on the Government to "address the issues outlined in the Report on Detailed Scrutiny of the Seller's Legal Pack for Property Buyers Bill 2021" and "address the concerns about the conveyancing raised by the IPAV". I acknowledge and thank the IPAV for their advocacy and professionalism. I have always found them to be to the fore and very informative and have attended many of their briefings. I commend the IPAV as a leading agency and responsible for this area. The motion also mentions the concerns raised by "the Law Society of Ireland in their submissions".

Next, the motion calls on the Government to "liaise with the IPAV regarding how a new updated version of the Seller's Legal Pack could be made possible". I could not see that as a setback. That is not a setback. The provision calls for positive engagement with the IPAV, whose representatives are in this room here today. Of course I support that.

Next, it proposes to "bring forward an updated version of the Bill". The provision does not say this is a Bill. This is a motion that calls on the Government to "bring forward" at any time. The motion does not stipulate today, tomorrow, next week or next month. The ask is a positive and the motion asks the Government to "bring forward".

Finally, the motion asks to "introduce a Bill or multiple Bills" - so a multiple of Bills, if necessary, so that it is possible to avail of the many benefits of the SLP proposal. That is simple. Let us keep it simple. There is no big ask. It does not need political manoeuvrings or to box clever and one versus the other. I know that with a coalition Government there will be challenges. I understand that. I can read that. I know what is going on.

In my remaining minutes, I note the Law Society has consistently highlighted the antiquated, overly complicated and the lengthy nature of the conveyancing system. It is crystal clear to solicitors that the current conveyancing system is long overdue systemic reform to reduce delays, costs and reduce stress on house buyers and sellers, be they commercial, residential, agricultural land, agricultural buildings or any property transactions. So that is clear.

The conveyancing system involves 15 interdependent parties, ranging from lenders, estate agents, solicitors, local authorities, Tailte Éireann - and do not get me going about them - Revenue, Uisce Éireann, valuers and surveyors. This means a delay by any one of those parties has a significant knock-on impact on the parties, and can impact on a successful sale or otherwise.

It is also important to note that many of the parties in the process, for example, financial lenders and local authorities, operate their own processes and protocols, which can result in misalignment of objectives and issues. It is important to note that there are many multiple sets of challenges. Every local authority in the county has a different system - and that is a problem - for requesting information. The Law Society has major issues with Tailte Éireann.

There are major challenges and I want to spend my remaining two minutes talking about Tailte Éireann. I was involved in the pre-legislative scrutiny of the Tailte Éireann Bill 2022 that subsequently was enacted by these Houses. The objective of the Bill was that the Tailte Éireann Act 2022 would establish a State body called Tailte Éireann through the dissolution of the Property Registration Authority and Ordnance Survey Ireland, and provide for the transfer of their functions to Tailte Éireann. The Act sought to transfer, and did seek to transfer, the functions of the Commissioner of Valuation and the Boundary Surveyor to Tailte Éireann. They are another complexity of issues and problems that are impacting on the sale of property such as, for example, agricultural land in the constituency of the Minister of State, local authority property, State property, residential houses and commercial buildings. There is a range of complexities in relation to selling, which we need to address and streamline. I note that the legislation states that it is open for a periodic critical review and, tonight, I call for a period critical review of Tailte Éireann.

I will finish by thanking Deputy Carol Nolan, an Independent Deputy, for asking a parliamentary question last week in the Dáil which resulted in the following figures on the arrears and delays in processing by Tailte Éireann. I will reiterate these figures, which I outlined in this Chamber the other day. In 2024, there were 24,496 cases sitting on the desks of Tailte Éireann. Can Members imagine all the sellers that involves, be they looking for maps or first registration? We have a crisis in Tailte Éireann. Tailte Éireann is not fit for purpose. I repeat, it is not fit for purpose. We know that in 2025, there were 57,612 cases sitting on the desks of Tailte Éireann and the applications still need to be processed. We know that within the last month, that is, January of this year, we have a further 2,839 cases. So the selling of property is challenging, difficult and complex. My colleague, who is sat on my right, and I commend him on bringing this Private Members' motion, is suggesting that we get started. The motion does not tie the hands of the Legislature, the Government or the Minister. It is saying, let us start a journey of engagement, get our act together and simplify these processes for all the parties involved.

I commend this motion.

Senator Joe Conway: I express my support for Senator McCarthy's motion. Anything in this very troubled business of buying and selling property that streamlines it or makes the whole engagement more efficient and leaner is to be recommended. This is what we are talking about here. I do not see any direct contradiction between the amendment and the motion. They are both pushing at a door they want to open. This is illustrated by a personal experience I had. I came into possession of a property prior to the crash which was financed by a Bank of Scotland mortgage. Then, of course, the crash came and two years after the crash Bank of Scotland hightailed it out of the country in 2010. Eight years later, in 2018, when the jigs and reels were finished, a crowd called Pepper Asset Servicing DAC took over the mortgage. To make a long story even longer, a few years back we decided to turn over the house. We went to the solicitor, who said he would look for the deeds from Pepper. When he went looking for the deeds from

Pepper there were no deeds. Try as he might, he was told it did not have them and they were never sent to it. This started a long harangue between the solicitor and Pepper. There was no resolution. I had to go to an architect to get a new certificate of compliance, which cost me a lot of money, simply because Pepper had screwed up on maintaining the deeds of the house.

Afterwards, when I tried to recoup some of my expenses for the architect and the legal people, it was like the shadow that comes about when there is an eclipse of the sun. I think it is called a penumbra. Boy, was there a penumbra trying to get money back from Pepper. If there are any sad people around the country looking at this debate tonight who have had dealings with Pepper, please get in touch with me because I would love to compile a dossier. My solicitor said he had never seen a company the likes of it and I know this is universally and widely acclaimed. This is the sort of thing that can beset somebody in the buying and selling business. It is very difficult and very trying. I am a fairly cool individual and it did not really get to me but I know some people go cracked over these things. It brings a lot of domestic pressure. I am delighted Senator McCarthy has brought forward this motion, very doughtily supported by Senators Craughwell and Boyhan, and I wanted to weigh in. We are all on the one side. We are trying to make it easier for people and I do not think it should be a point-scoring business for the Government or us. Let us do the right thing for the hard-pressed buyers and sellers in the Irish market.

Senator Cathal Byrne: I thank our colleagues for tabling the motion and I welcome the Minister of State. I have a unique perspective on this. I am a solicitor and I run my own practice in Enniscorthy in Wexford where we specialise in property, conveyancing and probate. In a past life I lectured with the Institute of Professional Auctioneers and Valuers on conveyancing and property law, bringing along the next generation of auctioneers.

I have seen this from many different perspectives, and one of the most frustrating things I have seen is that in so many standard property transactions it is only when a sale is agreed, and a willing buyer meets a willing seller who agree a price, that the legal process starts and a solicitor is engaged. Most people only hire a solicitor when they have gone sale agreed. At that stage the process starts with requests for title deeds from the bank. This can take anywhere from two weeks to three months. Then we have to gather up the contracts. When the house had been bought 20 years ago there was no such thing as the property tax, a non-principal private residence discharge or a certificate of compliance for the back kitchen that was put on afterwards. All of these documents now have to be gathered up and that takes another two to three months. At this stage, the person who has agreed to buy the house is five months in and still has not seen a contract. The reality is that this happens far too often.

It is the same with probate cases. So many families make the decision to put the family home on the marketplace and sell it before probate is granted. In my experience this leads to so much frustration. The transaction can go sale agreed, with the buyer and the seller agreeing a price and everything being fine, except probate takes anything from between six months to two years and, unfortunately, until probate is granted the sale cannot be closed. Everybody is stuck in limbo. Everybody wants to close the sale, move the transaction forward and be finished with the deal but, unfortunately, it just cannot be done.

This is an area to tease out in more detail and bring forward some of these measures to see how they would work. I do not believe the conveyancing system we have in the country at

present can be revolutionised. It has to be incrementally changed with one or two changes a year, and over a ten-year period we will have revolutionised the system. There have been advancements in moving from the Registry of Deeds and the land registry system. I heard the earlier comments about the frustrations Senators have had in their interactions with Tailte Éireann and I share so many of these frustrations. I have found that at times, depending on when applications are lodged, what county they are based in and where they made, there is a different processing time. This is a national organisation and it should never be the case with a national organisation that it operates to different times at a local level.

It is the same with the probate offices. In County Wexford at present, which is where I am based, the probate officer is shared with County Waterford. If there is a probate district, it should have its own probate officer. If we are compelled to lodge an application in the county where we are, there should be a full designated team within the set-up. This is not to take from the good work that the probate offices do but they need more resources.

People talk about the frustrations they have with buying their first home. The reality is that when all of the delays that exist in the system are compiled, it is incredibly frustrating. As far as people are concerned, they have agreed to buy a house and they have agreed the price they are going to pay so they should be able to sign a few papers and it is all done and it happens.

The course run for auctioneers provides really good detail on the conveyancing process and how it all works. Having gone through the solicitors' training course, perhaps the same detail is not there compared to what the auctioneers are doing on the other side. There is an opportunity for a bit more collaboration between the two professions. Perhaps this is something that can be looked at also.

I have a lot of concerns about where the solicitor profession is going in rural areas and about the sheer lack of trainees in rural practices. In a situation where everybody relies on a solicitor to make a will or buy and sell a house, or perhaps something else that comes up along the way, I am worried that in ten, 15 or 20 years we will see the same situation as we have with access to GPs. If we do not put in place proper mechanisms to ensure trainees are trained up in rural counties and remote areas, the profession will not be there.

I certainly agree with a lot of the points raised here. In my experience there are a lot of changes that could be made. I have heard time and again about the idea of e-conveyancing but if we changed the simple practical things I have outlined, we would probably knock six months off a standard property transaction.

Minister of State at the Department of Justice, Home Affairs and Migration (Deputy Niall Collins): I am pleased to have the opportunity this evening to participate in the debate on this important issue on behalf of the Government and to thank my colleague, Senator Anne Rabbitte, for moving the Government's amendment to that of the Independent group of Senators. Notwithstanding this, I want to acknowledge the work undertaken by Senator McCarthy and the Independent group of Senators in tabling a motion on this matter, as we know that many aspects of the conveyancing process in Ireland are inefficient and improvements are required in the interests of all participants.

At the outset, I believe that it is important to emphasise our commitment to improving efficiency and reducing costs in the process of buying and selling property. A well-functioning

and efficient property market that benefits both buyers and sellers is required and to achieve this it is important that we reduce delays and remove unnecessary red tape from the conveyancing process. This is acknowledged in the programme for Government setting an eight-week conveyancing target for the legal profession.

The Government has proposed an amendment today as it is important to recognise that this is a multifaceted challenge, which this Government has long been committed to addressing. This debate provides me with a welcome opportunity to report to Seanad Éireann on the significant work that is being undertaken to streamline property conveyancing in line with the national target of an eight-week turnaround, particularly since the original Bill was referred to the select committee in late 2024.

As many of the Senators will be aware, in pursuit of delivering the Housing for All action plan published in November 2023, an expert group on conveyancing and probate was convened by the then Taoiseach in December 2023. This expert group was established to review conveyancing and probate processes in Ireland from a user perspective and recommend changes implementable quickly and easily to reduce costs and delays for home purchasers. The group of eight members, with a mix of expertise and perspectives, met with a range of stakeholders and representative organisations. A major objective underpinning the group's work was to maximise the available housing stock by avoiding having homes lying empty because they are caught in lengthy and inefficient conveyancing or probate transactions. I assure Senators that the Government remains fully committed to this goal.

The report of the expert group on conveyancing and probate was approved by the Government in July 2024. Importantly, the Government also approved the establishment of a conveyancing and probate implementation group tasked with beginning the implementation of short-term recommendations, as well as developing a detailed programme, including assigning ownership and committed timelines to implement the full set of recommendations from the expert group. This is particularly important because, since its establishment, the independently chaired implementation group has progressed a number of very important workstreams.

Composed of a range of key stakeholders, including professionals, industry bodies such as the Institute of Professional Auctioneers and Valuers, and Government agencies and Departments, the group has already made significant progress on many measures. These include, first, the development of a public information pack to improve knowledge of the process, minimise delays and equip home buyers with the information required to engage efficiently with professional conveyancing services. This is now available on the *gov.ie* website to ensure maximum accessibility. Second, a best practice charter has been created, setting out principles of best practice for the main professions involved in the delivery of conveyancing services. It sets out key principles of best practice for estate agents and solicitors relating to conveyancing, covering three key areas, namely, advice to seller clients, expediency, efficiency and avoidance of unnecessary delays, and accountability. Third, an initial baseline survey was run by the Competition and Consumer Protection Commission, CCPC, to gauge the experience of consumers in the conveyancing process. Fourth, a revised consumer protection code has been published by the Central Bank, requiring banks, retail credit firms and credit servicing firms to provide title deeds within ten working days of a request. Fifth, options have been brought forward to get more titles registered in the Land Registry more quickly and to expedite the registration of properties and the transfer of deeds. Sixth, legislation will be prepared later

in the year to support the increased use of statements of truth to replace certain hard copy affidavits or statutory declarations in the conveyancing process. Seventh, greater efficiencies in response times have been achieved for information requests from the various stakeholders. Eighth, the development of a proposal for a national e-conveyancing system. Ninth, and finally, the Courts Service is rolling out a reform programme to the probate process, which has already seen significant reduction in processing times, including the implementation of eProbate on a pilot basis.

All these measures reflect how the group is looking at every aspect of the conveyancing process to find efficiencies and address bottlenecks wherever possible. I very much welcome the progress made by the implementation group as it works towards achieving an eight-week conveyancing target. This is important work, which will mean fewer costs and delays for home buyers, and more homes being made available efficiently on the market.

I assure the Senators that both the expert group and the implementation group have fully considered the various issues that can either collapse or significantly delay the conveyancing process. The expert group received a briefing regarding the Seller's Legal Pack for Property Buyers Bill 2021 and considered the matter fully. The group acknowledged that the Bill was proposed to help deal with a serious issue that could cause significant delays in conveyancing processes relating to failures to pull necessary information and documentation sufficiently early in a conveyancing process. The group agreed that action needed to be taken to ensure that much more was done regarding the collection of information, necessary certifications, title deeds and so on early in a sale process and that this was at the earliest point of engagement with the estate agent and vendor’s solicitor. This work is core to both groups' objectives and achievements to date. The expert group was also made aware of the experience in England and Wales when a statutory regime, similar to that proposed by the Seller's Legal Pack for Property Buyers Bill 2021, was repealed, in part due to a perception that it was causing unduly high upfront costs for sellers and that properties were being held back from the market. At the same time, the group was also aware of a more positive outcome of legislation with similar effects in Scotland.

As acknowledged by the Independent Senators' motion itself, the Department of justice and the expert group regard the seller's legal pack Bill as having some difficulties. These were discussed during the detailed scrutiny undertaken by the justice committee. Suffice to say, having carefully considered the options available, the expert group on conveyancing and probate concluded that a number of measures should be tried first before going down the legislative route. Furthermore, the implementation group has given further consideration to these issues and concluded that: efforts should be aimed at mechanisms to ensure that a key essential baseline of information on properties for sale is collected at the pre-sale stage; that there should be a means of preventing a property from going to market or going to sale agreed or contract stage unless this information has been collected; and that the three parties likely to have most control in ensuring that the necessary information is collected are the vendors, the estate agents and the vendors’ solicitors.

The implementation group has identified nine specific categories of pre-sale information that, if not collected early in a conveyancing process, are more likely to cause delays beyond the target of an eight-week conveyancing process. Several options, with varying degrees of

enforceability, were considered with a view to delivering better information at the earliest stage in the conveyancing process. These included legislation, regulation and best practice codes.

Arising from these discussions, it was agreed that the two relevant regulatory bodies, those being, the Property Services Regulatory Authority and the Legal Services Regulatory Authority, would embark on developing regulatory codes of practice, within the measures already provided for in their respective governing legislation, for their regulated practitioners. The intention is that codes of practice would be binding on both solicitors and property services professionals, but the enforcement measures and the implications differ slightly in their respective governing legislation. These codes of practice will deal with key topics, such as making it obligatory for the client to be formally advised of the necessary information to be collected at an early stage, that failure to collect this information is likely to result in significant delays in the conveyancing process, and that the estate agent advises the vendor to engage a solicitor as early as possible in the process.

8 o'clock

I understand that the development of these codes is currently ongoing with intensive engagement between the PSRA, LSRA and the Law Society. It is expected that this approach, coupled with other measures implemented by the group, will result in greater efficiency and overall improvement in the conveyancing process.

I again thank Senator McCarthy and the Independent Group for bringing forward the motion. While the Government cannot support it, it has provided me with an opportunity to outline the work undertaken by the interdepartmental implementation group on conveyancing and probate, which is progressing many of the main issues of concern, including the principles contained in the seller's legal pack Bill. It is clear that good progress has been made in respect of this work. There are many advantages to this approach of establishing codes of practice and progressing many matters on a non-statutory footing.

Notwithstanding the speed with which the measures can be progressed, they also provide in-built flexibility in terms of being able to quickly adjust to any issues of concern that may arise. It is therefore the Government’s intention that this work continues with the input of the relevant stakeholders and representatives from the various bodies. I assure the Independent Group that it is also intended that this area is kept under review. If the implementation of codes of practice does not result in the efficiencies expected, the legislative route will be revisited in the future.

Senator Aubrey McCarthy: I have listened to colleagues and enjoyed the debate. I also listened carefully to the amendment. I thank the Minister of State for his response. I thank Senators for contributing. It is helpful to realise that we are all on the same page. Point-scoring was mentioned but that is certainly not what I am about. Senator Cathal Byrne summed it up lovely when he said that we are all seeing that there are issues in this process. Perhaps, further work needs to be done, but we definitely see there are issues.

I forgot to mention when I first spoke about former Deputy, Marc MacSharry who brought forward the seller's legal pack Bill in the Dáil. The Government's amendment concludes that non-statutory implementation is the most effective way and achieving an eight-week national conveyancing target is what is in mind. The Minister of State said:

I wish to assure the Independent Group that it is also intended that this area is kept under review. If the implementation of codes of practice does not result in the efficiencies expected, the legislative route will be revisited in the future.

My fear is that no timeline is given.

Ireland's home buying process is far too slow and too risky. The seller's legal pack is a simple, effective way to fix that issue by ensuring that all the critical information is on the table. If the Government is considering plausible and enforceable measures on a non-legislative basis, there is an absence of a timeline. That is what we need to focus on. If the Minister of State can tell me the plans and deadlines right now, that would be greatly appreciated. What is the Government's plan to make that pre-sale information available without introducing new legislation?

I can press the motion or accept the amendment. I just want to make a difference in the housing sector to try to make sure that people like Keith, who I mentioned earlier, can be helped and we all move together. I never see myself as in opposition to anybody. I want to work forward. Anybody who knows me in the House knows that I have a track record of working together in good faith and listening carefully. Yet, at the same time, I can step back when it helps to deliver real progress rather than simply winning an argument.

An Cathaoirleach: I thank Senators for their contribution to the debate.

Amendment agreed to.

Motion, as amended, agreed to.

An Cathaoirleach: When is it proposed to sit again?

Senator Anne Rabbitte: At 10.30 a.m. tomorrow.

An Cathaoirleach: Is that agreed? Agreed.

Cuireadh an Seanad ar athló ar 8.05 p.m. go dtí 10.30 a.m., Dé Céadaoin, an 28 Eanáir 2026.

The Seanad adjourned at 8.05 p.m. until 10.30 a.m. on Wednesday, 28 January 2026.