

*(Supplementary Order Paper)*

100

**DÁIL ÉIREANN**

*Dé Máirt, 4 Samhain, 2014*  
*Tuesday, 4th November, 2014*

2 p.m.

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**I dTOSACH GNÓ PHOIBLÍ**  
**AT THE COMMENCEMENT OF PUBLIC BUSINESS**

*Fógraí Tairisceanna : Notices of Motions*

**15.** “Go ndéanfar an togra go gceadaíonn Dáil Éireann téarmaí Leasú Doha ar Phrótacal Kyoto, arna dhéanamh in Doha an 8 Nollaig, 2012, ar leagadh cóip de faoi bhráid Dháil Éireann an 23 Deireadh Fómhair, 2014, a tharchur chuig an Roghfhochoiste um Chomhshaol, Pobal agus Rialtas Áitiúil, de réir Bhuan-Ordú 82A(3)(b) agus (6)(a), agus go ndéanfaidh an Coiste sin, tráth nach déanaí ná an 19 Samhain, 2014, teachtaireacht a chur chuig an Dáil ar an modh a fhorordaítear i mBuan-Ordú 87, agus go mbeidh feidhm dá réir sin ag Buan-Ordú 86(2)

That the proposal that Dáil Éireann approves the terms of the Doha Amendment to the Kyoto Protocol, done at Doha on 8th December, 2012, a copy of which was laid before Dáil Éireann on 23rd October, 2014, be referred to the Select sub-Committee on Environment, Community and Local Government, in accordance with Standing Order 82A(3)(b) and (6)(a), which, not later than 19th November, 2014, shall send a message to the Dáil in the manner prescribed in Standing Order 87, and Standing Order 86(2) shall accordingly apply.”

—*Pól Mac Eochaidh, Aire Stáit ag Roinn an Taoisigh.*

*This motion is in substitution for Item No. 15 on today's Order Paper.*

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**GNÓ COMHALTAÍ PRÍOBHÁIDEACHA**  
**PRIVATE MEMBERS' BUSINESS**

*Fógra i dtaobh leasú ar Thairiscint : Notice of Amendment to Motion*

**166.** “That Dáil Éireann:

notes the continuing difficulties faced by tens of thousands of homeowners in mortgage arrears due to loss of employment and income as a result of the deep recession in the Irish economy from 2008 onwards;

further notes that:

— the existing Code of Conduct on Mortgage Arrears (CCMA), whilst providing

comprehensive instructions for creditors dealing with those in arrears, is not fit for purpose and does not provide necessary and important consumer protections; and

- there is no provision within the Code for lenders and mortgage servers to be mandated to provide necessary solutions for those in arrears which would prioritise safeguarding the family home, in fact lenders have the ability to choose which solutions they like and ignore the one's that they do not; and

calls on the Minister for Finance to amend the CCMA to mandate all creditors and mortgage servers operating in the State, including lenders or mortgage servers not registered within the State, to offer one of the following solutions to those in mortgage arrears:

- a split mortgage with no interest payable on the warehoused portion;
- participation in a reformed mortgage-to-rent scheme; or
- certainty for any borrower in negative equity selling or surrendering a property as to how the residual debt will be dealt with prior to the sale or surrender of the property.”  
— *Joan Collins, Clare Daly, Maureen O'Sullivan, Thomas Pringle, Finian McGrath, Mick Wallace, Tom Fleming.*

*Leasú:*

*Amendment:*

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

“acknowledges that the Government inherited a severe mortgage arrears crisis from the previous Government;

accepts that the mortgage problem is a significant economic and social challenge for the State and that the Government is aware of the difficulties some homeowners are facing in meeting their mortgage commitments;

notes that the Government published the Report of the Inter-Departmental Mortgage Arrears Working Group in October 2011 and that the key recommendations of that Report have been adopted by Government as the most appropriate framework to address this major problem;

recognises that the Central Bank of Ireland’s interaction with mortgage lenders is key to addressing mortgage arrears and in particular to ensure that, where appropriate, lenders put more long-term and sustainable solutions in place for their customers in mortgage difficulty;

notes that:

- the Central Bank of Ireland has set performance targets for the six main lenders requiring them to ‘propose’ sustainable solutions to 85 per cent of their mortgages in arrears of greater than 90 days by the end of the year and to ‘conclude’ solutions with 45 per cent;
- the Central Bank of Ireland’s Code of Conduct on Mortgage Arrears sets out requirements for mortgage lenders when dealing with borrowers facing or in mortgage arrears;
- the Central Bank of Ireland published a revised Code of Conduct on Mortgage Arrears effective from 1st July, 2013 following approval by the Central Bank Commission and consultation with the Minister for Finance;
- the Central Bank of Ireland will commence a review of Code of Conduct on Mortgage Arrears compliance later this year; and
- the latest Central Bank of Ireland mortgage statistics show that the number of mortgage accounts for principal dwelling houses in arrears fell for the fourth consecutive quarter at the end of June 2014;

welcomes the Minister for Justice and Equality’s decision to waive all fees previously payable

to either the Insolvency Service of Ireland or the Courts by a debtor who applies for any of the debt solutions available under the Personal Insolvency Act 2012;

notes:

- that a comprehensive mortgage advisory service and mortgage-to-rent scheme have been put in place; and
- the recent reductions in mortgage interest rates by certain financial institutions which will have a positive impact on the affordability for their customers;

accepts that the vast majority of mortgage holders are meeting their repayment commitments;

further notes that:

- the Government is committed to bringing forward legislation that protects consumers whose mortgages are sold to unregulated entities and that the Department of Finance has recently published the submissions it received in response to a public consultation process seeking views on this legislation; and
- it is anticipated that this legislation will be published by the end of this year; and

calls on the Government to continue and intensify its work across the relevant Departments and Agencies to deal with the mortgage arrears problem.” — *An tAire Airgeadais*.