

The People's Document – The Definition of a True DCB 100% Redress

Based on 4 Principles (4P's) in brief:

1. **Property**
Rebuilt 'like for like' at no cost to the homeowner and to current standards.
2. **Process**
End to end scheme by the State, with self-build opt out available.
3. **People and Support**
No one left behind - prioritisation yes, exclusion no. Proper and timely supports for those affected throughout.
4. **Prevention**
Never allowed to happen again. Follow the science*. Ensure proper Standards/Enforcement/Accountability.

4P's expanded:

1. Property – Rebuilt 'like for like' and to current standards

- a) Homes and surrounding structures (garage, walls, septic tank) are rebuilt 'like for like' regardless of size, to modern Standards in line with Govt and EU's Environmental policies. As per existing DCB scheme, homeowner can opt to retain current style heating system.
- b) PC sums made available for irrecoverable finishes (akin to that of a loss adjuster in an insurance claim)
- c) Any consequential damages to property during construction to be made good (e.g., driveway, pavements, gardens etc.)
- d) Flexibility afforded to make house plan changes so long as it's at no additional cost to the State.
- e) Rebuild including foundations, to be the default remediation option always following the Science*. Meanwhile 'if in doubt take it out' must apply.
- f) Special arrangements to be put in place for semi-detached homes that ensures post the scheme, they don't share structure with a non-remediated home.
- g) Homes to be fully mortgageable, insurable and restored to full market value post the scheme.
- h) Partially built properties to be included in the scheme up to the current stage of completion.
- i) Homes built in NI with Irish defective blocks whose owners are working and paying taxes in ROI, should be allowed on the DCB scheme.
- j) Benefits of new DCB scheme (incl. no cost to homeowner) to be extended retrospectively to previous DCB scheme participants.

2. Process – End to end scheme by the State with self-build opt out available

- a) State body (Housing Agency/Pyrite Remediation Board) to take on the homeowner project start to finish including all planning, construction, and certification.
- b) The contract remains between the State and the Homeowner, not the contractor (unless in self-build options)
- c) Homeowner wishes (reasonable flexibility) to be incorporated into house plans by agreement in advance.
- d) Possible to upsize/up-spec home at a price agreed in advance.
- e) Self-build option available to homeowner at equivalent budget to State's allowance for that home (valued via raw SCSl as per insurance process, with suitable allowances for professional fees, demolition & disposal, utilities and PC allowances as above).
- f) For self-build option, upfront costs to be provided to kick-start the project with timely stage payments right to final completion. Documentation process to be streamlined for maximum efficiency.
- g) Emergency repair works to be funded while homeowners wait their turn in the queue. Also, essential to provide a highly efficient 'rapid response system' to process and execute on any Emergency Repair Works.
- h) An insurance solution to be facilitated by Govt for DCB properties whilst awaiting DCB scheme solution.
- i) Estates and Developments to be taken as a 'job lot' where possible to ensure a particular multi-unit site is not akin to a 'building site' for many years to come (while respecting an individual's right to opt out). State to plan and facilitate the many multi-unit development challenges.
- j) DCB Scheme eligibility to be based on the Science (lab test results) and not a visual damage threshold.
- k) Families inheriting a DCB property or gifted a DCB property are equally eligible regards DCB scheme.
- l) Full plan devised that oversees the transition from existing to this new proposed scheme, that doesn't further hold up the limited progress to date, while still ensuring the benefits from the new scheme are not lost.
- m) A non-state body with experience in the operational logistics of such a scheme, to assist in the on-ground planning and roll out to prevent all the on-going delays and frustrations of the past and to date.

3. People & Support – No one left behind - prioritisation yes, exclusion no. Proper and timely supports for those affected throughout

- a) All DCB properties must be included - no exceptions or exclusions will exist. This includes Principle Private Residences, Rental properties, Holiday homes, Community and Commercial properties.
- b) A priority system will ensure the worst properties and most vulnerable homeowners will be dealt with first, but within an overall allocation that recognises and progresses all categories in parallel.
- c) The DCB scheme eligibility is based on the property – not the owner. Eligibility transfers with the property if owner decides to sell. Equally an owner is free to sell on completion of works without penalty (as with non-DCB homes).
- d) State to consider the buy-back of a DCB home where exceptional circumstances prevents the homeowner from seeing the project through (e.g., elderly, or vulnerable).
- e) Homeowners must not be compelled to live in a DCB home just to remain eligible for the DCB scheme – the right to freedom of movement is a human right!
- f) Legislation required to protect consumers from purchasing DCB homes unknowingly.

- g) Removal of 20-year claw back on rental properties designed to discourage applicants (allow same rights as non-DCB property owners). Tenant families will suffer the consequences of rental homes not being included in the scheme and this cannot be allowed to happen.
- h) Side by side building option to rebuild as close as is feasible to defective home (instead of on the same 'spot') to be facilitated where family circumstances dictate
- i) Proper and timely homeowner-centered support systems to be established for affected homeowners on an end-to-end basis. This should be based on the RFG Support Hub model – *by affected homeowners for affected homeowners*. Also, medical, and psychological services to be made available to all affected.
- j) HSE study on respiratory health for DCB families
- k) Banks to play a role in supporting their impacted customers through the rebuild period and address clauses in mortgage contracts that are impacted by the presence of deleterious materials
- l) High level DCB Steering Committee (with proportionate homeowner representation) to be established that oversees the effectiveness of the DCB scheme roll out against aggressive targets and agreed deliverables with timeframes. 1000 units per annum min target. All scheme and system components need geared to this.
- m) Alternative accommodation to be made available to displaced families due to DCB. To be done on a community basis that ensures minimal disruption at a parochial level e.g. local schools. RTB rent rate of 18 months to be pledged with no red tape as per Pyrite Remediation scheme in Leinster. This can be used for the purchase of a mobile home, do up a garage to make it temporarily habitable, etc. It must be made available in advance to allow preparation for the displaced family.
- n) People centred focus in all aspects of scheme design and rollout including a balanced appeals system - open, honest, transparent, and highly effective.

4. *Prevention- Never allowed to happen again.*

Follow the science*. Ensure proper Standards/Enforcement/Accountability

- a) All efforts made to learn from lessons that this crisis has exposed.
- b) Proper National Standards informed through the latest international papers on defective concrete due to deleterious materials.
- c) Ensure all building products comply with their appropriate EN standards. Proper research undertaken on homes as they are demolished to understand the different stages of deterioration e.g. of inner rising walls etc as well as how weak entire structures are (totally missed at present with no officials present or even footage)
- d) Proper system of governance that positively confirms compliance to these standards (independent of owner and with 3rd party verifications). Not reliant on self-regulation.
- e) Insurers, engineers, NSAI, banks, architects, estate Agents, SEAI all require proper regulation and enforcement.
- f) Proper accountability with extensive, explicit consequences for non-compliance
- g) Full review of the role of the State in allowing this DCB crisis to happen.
- h) Full review of the role of the State in the treatment of its affected homeowners while seeking redress.
- i) Full review into the likelihood of professional negligence by key figures within the relevant depts
- j) Full judicial review/public enquiry to ensure lessons learned are on a legal footing.