

The Echo

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Housing failure mocks us all

THE government's failure to do anything meaningful about the appalling housing and rent situation is hanging there to mock people even as we are told that the country can't afford tax breaks or social welfare concessions in the Budget.

At the same time we are facing carbon tax increases which will drive up the cost of living for many.

This government is doing a reasonable job on Brexit, but the threat of a no-deal Brexit cannot provide cover for inaction or ineffectiveness on every other front.

The squeezed middle class are the most oppressed - those who earn slightly more than would entitle them to state support for anything, but still face paying rent and trying to assemble a deposit for a house while house prices and rents continue to escalate.

Fine Gael would have always seen these people as a core sector of their support, but the leading government party has done nothing to help them secure their own homes.

It is practically impossible for a young couple to buy a house in urban areas with rising rents, increasing house prices, lack of supply, the necessity to save a big deposit, and the reality that they must compete against corporations and cash buyers for the available homes.

Build houses that people can afford in places that people want to live.

That is a simple message but Minister Eoghan Murphy has made no progress on this objective. We saw him front PR opportunities with the planning for Storm Lorenzo, but he has been conspicuous by his absence in failing to address the needs of people to put a house over their heads.

The headline figure of 10,000 people homeless is only one strand of the problem.

The ability for people to leave the Direct Provision system and move into their own housing structures is another issue.

But the coping class of the hard-pressed middle income earners are the invisible victims of this housing crisis.

There is no solution in sight for these people, who face years of rental payments and no opportunity to get on the housing ladder.

The market will not solve this. It requires initiative by government to bring of the smartest property developers to a forum to produce a plan that will deliver reasonably priced housing for our citizens.

Cork has some brilliant property developers who have a track record in delivering significant projects. It would be wise for Tánaiste Simon Coveney to listen to their views and bring them to the government table.

Press Council of Ireland



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There have been calls for a State backed scheme to increase Enduring Powers of Attorney, as Patricia Rickard-Clarke, Chairperson of Safeguarding Ireland, explains



HAVING worked as a solicitor for all of my adult life and seen what the law can do to protect people, I am convinced of the need for more of us to appoint a trusted person as their Attorney under Enduring Power of Attorney.

Safeguarding Ireland, which I am Chairperson of, has proposed a that State Scheme to encourage more adults to 'plan ahead' be initiated in Budget 2020.

Safeguarding Ireland is also calling for measures to encourage greater take up of Advance Healthcare Directives.

The reason for this is that more people 'thinking ahead' will help to reduce and prevent abuse of vulnerable adults — and save in the State social service costs. It also better upholds our rights and choices.

I believe that Government should introduce dedicated measures — working together with community-based organisations, Solicitors and GPs — and ringfence money in Budget 2020 to develop this.

First, let me explain these legal terms.

Appointing an Attorney under Enduring Power of Attorney means that people give legal and financial decision-making powers to a chosen person to make decisions for them for a time when they may lack decision-making capacity.

Putting in place an Advance Healthcare Directive means officially recording future healthcare preferences such as place of care, or treatment preferences for a time when one may lack decision-making capacity.

The need for the State to act is informed by research, commissioned earlier this year by Safeguarding Ireland, which showed that just 6% of adults had appointed an Attorney under Enduring Power of Attorney, and just 8% had even discussed a preferred place of future care.

When people don't have a trusted person to make decisions on their behalf, or care preferences clearly stated and they have a life-changing accident, become seriously ill, or frail due to age — they become reliant on the honesty and sound decision-making of friends and family.

In most cases people's wishes are upheld with great care by loved ones.

However, it is estimated that up to 10% of people are dishonest in how they manage a vulnerable person's money.

That is why 'thinking ahead' is important. It is to protect ourselves. It is also in the State's interest, as it often ends up dealing with the problems after they emerge.

The State should provide financial supports for social organisations particularly those who work with older people and vulnerable adults, to promote greater take-up among their members — and pay a top up contribution to participating Solicitors who are registered for a Scheme.

There could also be a specific annual national awareness week, or day, when change is promoted.

In the case of Advance Healthcare Directives, GPs could be given a more a recognised role in working with patients to put in place a care plan for the future.

Planning ahead is particularly important is to protect vulnerable people against financial abuse. It is most likely to occur when no Enduring Power of Attorney is in place and, due to reduced capacity, a vulnerable adult is pressurised to sign over management of their finances to a next of kin, or organisation (an Agent).

While the vast majority of people are honest, it is estimated that up to 20% of Agents

Have your wishes upheld... plan ahead



Cost is a major barrier to putting in place an Enduring Power of Attorney, as estimates are that it costs approximately €400-€1000

abuse this role.

In some cases, Agents or family members may not even recognise their wrong doing. For example, it may involve quietly spending a portion of a person's pension as a perceived 'reward' for helping with their care, or occasionally keeping change to cover personal expenses.

So what can be done?

We need to move towards 'thinking ahead' being the norm in Ireland, particularly for those who are vulnerable but ultimately for all adults.

Cost is a major barrier to putting in place an Enduring Power of Attorney, as estimates are that it costs approximately from €400-€1000. Through incentives and resourcing the State can encourage greater take up.

We also need to stimulate greater promotion and take up of Advance Healthcare Directives so that, even if we lose capacity, decisions remain made by us rather than for us.

For more see www.safeguardingireland.org
 Get in contact:
 A dedicated support number has been es-

established by the HSE National Safeguarding Office at (061) 461 358 which the public can call (within work hours) for advice and to get signposted to the most appropriate services.

The National Safeguarding Office works with nine HSE safeguarding teams across the country, including Cork city and county. The Cork Safeguarding Team can be contacted at Safeguarding.cho4@hse.ie / (021) 492 3967.

People can refer to the Think Ahead Guide which helps members of the public talk about and record their preferences in the event of emergency, serious illness or death. See www.thinkahead.ie Learn how to identify fraud and how to protect yourself at www.fraudsmart.ie.

Find out about safeguarding finances in the Banking and Payments Federation Ireland guide at www.bpfi.ie

ABOUT SAFEGUARDING IRELAND

Safeguarding Ireland brings together 30 national organisations from public services, legal and financial services, the health and social care professions, regulatory authorities and NGOs all working together to protect vulnerable adults. (Members include the HSE, HIQA, An Garda Shoshana, An Post, financial organisations and patient, disability and carer NGOs.)