## WICKLOW COUNTY COUNCIL

Wicklow County Council
COMHAIRLE CHONTAE CHILL MHANTAIN

# Transcript of the County Council Special Meeting Held on 22 September 2014 In the County Council Chamber, Wicklow 

Disclaimer: The following is the transcript of the realtime text transcribed during the meeting. The realtime text service and subsequent transcript are for the purposes of accessibility to the public meetings of the Wicklow County Council, and are not intended or portrayed as an official verbatim note or minutes of the meetings. And while we take care to ensure the service is as accurate as is possible, some errors may and do occur.

## Wicklow County Council Special Meeting, 22nd of September 2014:

CATHAOIRLEACH: Good afternoon members we might as well start it properly, good afternoon everyone. There is a couple of things just to be said before we get into the actual agenda.

First of all I'd like agreement to switch around, do item number 2 before item number 1 if that's agreeable? Just to allow some officials to go, to leave the meeting, agreed?

Vote of sympathy, Mr Robert Minogue, former councillor, in Bray Town Council. Cllr FORTUNE: That's not correct Chair. Robert Minogue was a father of a former councillor. He's my father-in-law and that notice shouldn't have come out that way, so that's the correct situation.

CATHAOIRLEACH: Okay apologies for that. Is there any other votes of sympathy? Cllr O'Neill?

Cllr O'NEILL: Just the tragic death out our way of Patsy O'Brien on Saturday evening. Patsy was, he worked in ESB for many a year and he was a great footballer. He died tragically on Saturday night.
Cllr BOURKE: I'd just like to extend sympathy to the Bracken family in Ballycogue, his son works as one of our outdoor staff, so I'd like to extend our sympathies to the Bracken family too. CATHAOIRLEACH: Okay, thank you. Anyone else? Stand for a moment.
(Minute's silence)

CATHAOIRLEACH: Okay, there's a couple of items I just want to say before we start. It was remiss of me the last time to, I forgot to mention that Powerscourt Estate won a very prestigious title, they were voted by the National Geographic to be the third best garden in the world, a fantastic achievement for Sarah and all the team up in Powerscourt and there was a wonderful
evening up there, I know a number of the councillors and officials were in attendance. So congratulations to Sarah and all the team in Powerscourt.

We also had a fantastic occasion last Thursday in Woodenbridge, opening the new memorial to all the fallen from World War 1, and again it was a magnificent occasion.

And also on Friday night the people of the year awards were given to volunteers from around the county, and it was great to see people who have dedicated themselves to volunteering through different organisations to be honoured in such a way, and congratulations to all the winners on Friday night.

I also just want to let in the chair of the housing SPC before we start, we did have a meeting with Minister Harris in relation to some of the issues that were raised at a previous housing meeting and I just want a quick update from Cllr Snell.

Cllr SNELL: Thanks Cathaoirleach, as you're aware we were instructed by all the members here to make contact with our five TDs, and to date we've met Minister Harris, you yourself attended the meeting with me, and also chair of the Municipal District in Arklow, Cllr Fitzgerald, because there was a number of specific issues in relation to south Wicklow.

And as Chair, he was, he came along. Briefly, what we'll do is we'll just outline the issues that we brought to the Minister's attention. And when we get a reply, I think it would be only right and proper that we would forward a copy to every member in the chamber.

Issues that we tipped on, was the building policy within the county, on housing, or the lack of, and everyone in the chamber's more than familiar with the rent limits which is affecting all our constituents, and that was raised and the Ministers promised to come back to us fairly promptly with answers to these.

The tenant purchase scheme as you all know has ceased and we're still waiting on information for the new tenant purchase scheme to come out. And there is a lot of people out there who are anxious to purchase their own homes, and hopefully we've been assured that the scheme will start early 2015, which is only a matter of a couple of months, but we'll be looking for a better system than the last one, which I have to say was quite good with a $45 \%$ reduction to most tenants, based on $3 \%$ for every year that they were in their local authority house.


#### Abstract

We did discuss the NAMA properties, which affect a lot of other counties, but not so much our county, and therefore it was an issue that we raised, the lack of NAMA properties available to us as a local authority.


And also the land banks that we have and the potential to bring them to fruition in regard to building local authority housing on these land banks, so as I say, I won't hold up the meeting. As soon as we get a reply to all of these queries we'll certainly forward it out every single member in the chamber, I think it's only common courtesy, thanks Cathaoirleach.

Just before you go, we do have a meeting lined up with the other four TDs and that is coming as well, so it's not that we specifically just ear marked Minister Harris, the other four TDs, it wasn't possible to meet them to date, but we are meeting them in the near future as well. Thanks. CATHAOIRLEACH: Okay. Thank you councillor. Okay we'll move on, I'll take item number 2 first. The proposed extinguishment of the public rights-of-way, this was previously deferred from the previous meeting, so.

DIRECTOR NICHOLS: This was deferred from the meeting of the 8th of September in order that the members of the Municipal District could consider it, this is the extinguishment of two rights-of-way at Johnstown north and south in Arklow, so the Municipal District members from Arklow considered it on the 10th of the 9th and have recommended that it be passed, and we would recommend that to you also.

CATHAOIRLEACH: Okay. Cllr Annesley -- no, Fitzgerald.
Cllr FITZGERALD: That's myself there. Less of the Annesley it's Anne-sley, big difference. CATHAOIRLEACH: I have to practice my Arklow accent!
Cllr FITZGERALD: China, we used to make that in Arklow! Just I have to point to a difficulty last day, we wanted clarification on some issues, I contacted some residents and the new proposals won't come into being until the bypass -- or it's opened; I have no difficulty proposing the extinguishment of the rights-of-way, both rights-of-way. Thank you.

Cllr BOURKE: I'll second that Cathaoirleach
CATHAOIRLEACH: Both rights-of-way?
Cllr BOURKE: Both rights-of-way.
CATHAOIRLEACH: Okay Cllr McDonald?
Cllr McDONALD: I agree with both Cllr Bourke and Fitzgerald, I had a query from one of the residents in the area this morning, he wanted to know can they be kept up to date from the actual
department in the Council, as to what and when and how things are going to progress? But I've got no problem with the actual passing of the motion.
CATHAOIRLEACH: Okay. Have we agreement?
Cllr CULLEN: Chairman I'd like to abstain, I don't know anything about it.
Cllr VANCE: Take a vote.
CATHAOIRLEACH: Take a vote, roll call.
(Vote taken)

MS GALLAGHER: That's 28 for, one not present and three abstaining.
CATHAOIRLEACH: Okay, thank you. Okay we'll move on to item number 1, to consider the variation of the basic rate of the local property tax and the setting of the local adjustment factor in accordance with the Finance Act 2012.

This will only apply for one year. After 12 months we go back to the basic rate and adjust it again, or not. Okay? We had a very worthwhile workshop this morning, thanks to Lorraine. And a lot of information was given. So look, we'll go, do you want to talk before hand? Okay Lorraine?

DIRECTOR LYNCH: What I've done is just prepared a short presentation just to highlight the particular parts in the report that went out last week.

As the Cathaoirleach said, we have under the local government regulations, the local property tax, local adjustment factor, the powers devolved to the local authority to vary the basic rate and set a local adjustment factor, that would apply for a period of one year, so any adjustment made today will apply for a period of one year, the option is not to vary the rate it has to be decided at a meeting such as today's meeting or any adjournment there of.

The reason behind it is because of the change in local government funding, and I suppose it is a significant transfer of power from central to local government, the advantages of it is that it improves autonomy, gives greater transparency, provides a fairer basis for funding of local authorities, also strengthens accountability to the citizens of Wicklow in that they are paying the tax into their local authority and should see a return from it. And it improves decision-making.

It transfers with it as well as the power to set a local adjustment factor and vary the basic rate, it
transfers a level of responsibility in making sure we have sufficient funding for the local authority to provide the services required in 2015 and future years.

This is just an extract of the circular which was issued to all, as part of the report, but you will also have received it at the first September meeting, I suppose it's details of provisional occasion for Wicklow County Council for 2015. 100\% of the LPT is 17.6 million, $20 \%$ of that goes back into the national equalisation fund, which is 3.522 million and we get to retain $80 \%$ locally, which is 14 million. Compared to last year's general purpose grant, the local property tax is replacing the general purpose grant as such, that then taken, last year's general purpose grant from the LPT gives a surplus of 7.2 million.

Of that 7.2 million we have to use 3.7 million of it to self fund housing and road grants, so where we would have gotten grants in housing and roads 3.7 million of those grants will now come via property tax rather than directly from grant funding from the central government.

The balance then, so take that 3.7 million from the surplus of 7.2 million and that gives 3.3 of a surplus that we can retain for discretionary purposes.

So the decision that's here before Council today is to vary the basic rates of LPT by a maximum of plus $15 \%$ to minus 15 or not vary the LPT.

In making that decision there's four factors which have to be considered and which would have been contained in the report that was sent out to you. These factors are outlined in the regulations of 2014. And the four factors are the estimation of the income we'll receive and expenditure we'll incur for the period, the rate has to have effect, that's 2015.

The current financial position of the local authority, the financial effect of the varied rate, both on the individual household and on Wicklow County Council as the local authority, and obviously the feedback from the consultation process that we held.

The first part of that is the estimation of income and expenditure, that table there shows the current local year financial budget which is 2014, that's the combined budgets for the amalgamated four local authorities and the next column gives the financial information, the draft budget as we are at the moment for 2015.

Obviously there's a drop in both income and expenditure, the main reason for that reduction is Irish Water for 2014, we were covering both costs of payroll and goods and services for Irish Water and recouping those costs from Irish Water, for 2015 we'll be covering payroll costs, we'll no longer cover good and services cost, and we'll recoup payroll costs, so that's a reduction of about 10 million in that.

On top of that there is the higher education grants, we're phasing out higher education grants we pay, any new ones are going to SUSI, that's a reduction of nearly a million, again it affects both income and expenditure. Other reductions would include the remediation of Whitestown, which would be finished this year, and then the other reductions would be the inter local authority agency services, we would -- Wicklow County Council would have done some work for the Town Councils, the Town Councils would have done some work for Wicklow County Council and we would have a budgeted income and expenditure on both sides, because we are a unified body they are stripped out on both income and expenditure.

Commercial rates are budgeted on the same level as 2014 because even with the harmonised rate everybody in 2015 will be paying the same level of rates as they did in 2014. Local property tax is included there at the full $80 \%$, so full 14 million is included, no provision in that for any reduction in the basic rate. The grants and subsidies you'll see have dropped from 19 to 14 million, part of that is a 3.7 million that we have to use from local property tax to fund housing, either housing or road grants, so just a movement of funding from grants and subsidies to local property tax. And the other income is down for the reasons I have outlined.

Expenditure payroll expenses are up for the most part because of pension lump sums, our increase in lump sums that we budgeted for next year there's an increase of 475,000 over what we had to pay out in 2014. In addition we are lucky to get sanction for additional staff in the library service, which is a provision there of 160,000 to cover that staff to try and redress some of the reductions through retirements and so on.

The social benefits, what that -- sorry I skipped one, loan interest and principal repaid, this is in relation to non-mortgage loans for which we have to, which are maturing off a 7-year term next year and we have to start repaying them over the next 20 years, so it's a provision towards that.

The social benefits concern mostly the rental allowance scheme, and there's an increase in activity in that, it also covers payments in terms of homelessness and so on.

Capital grants paid is an increase in there due to the amalgamation of County Enterprise Boards into the County Council, so that's the new local enterprise office and we now budget in full, but again for both increase in social benefits and capital grants it's increase in expenditure but a contra, so increase in income, so zero net effect.

Again the other expenditure is down because of Irish Water, inter agency, higher education grants and so on.

This is a lot of what I said already, the figures that are included in that table are based on the best information we have at the moment. We are preparing this information in advance of the full budget process and the full budget will be considered at the November meeting, but it's based on the full information that we have available to us at this particular point in time.

Obviously it's based on LPT income as per the circular that we have, the income from commercial rates I already outlined that's included in there, and the grant and subsidies, they are estimated at the same level of what we received for 2014, or expect to receive for 2014 adjusted for that 3.7 million coming from local property tax. We've included the water services budget as we know it at the moment, that's still under discussion with Irish Water and will be subject to change before the November meeting, but that's the best information we have in there at the moment.

Critical note, the figures that are there, the 97 million we have in for next year's draft budget, includes the full amount of the LPT, it's balanced on the basis that the LPT basic rate remaining as it is without any variation, the question is obviously there's additional income from the LPT gone in there so where has it been spent? There have been increases, which we have to meet in housing maintenance, in terms of we have to service boilers every year, we wouldn't have been doing for every year, health and safety we have to do that, that's an extra 100,000, increase for providing for loans and borrowing requirements we have on that, those repayments. Increase for pensions, they are a commitment that we have to meet of 475,000 over and above last year, there's also increases in there to counteract for the loss of income from Greystones Town Council and the joint burial board, the charges that we can't charge in 2015, we have to make
that income up somehow.

On top of that I suppose there is extra for economic development, community, cultural and social development, for the arts office, there's extra for the library, between the library staff of 160,000 and an extra 120,000 for the library book fund at the moment. There's provision of over 200,000 -- 226,000 for Arklow covering the harbour, the flood scheme and marsh development and also included we have to take into account any savings we would have, so savings from the members remuneration, we've gone from 63 to 32 councillors so there's savings of 140,000 in there.

And also I suppose other areas where we have to -- we have extras in would include burial ground maintenance provision and the provision for extensions, that's also increased, we have a list of those which we'll circulate, just so members can see where the 3.5 million has been allocated.

One of the key areas I suppose, where it's been allocated -- that's the list -- I forgot I put it on! I do apologise. That's the list of where the 3.5 in, it might be hard to see from where you are now, but we have a hand-out of it as well.

On top of that I suppose one of the things that's in that is a provision towards reducing our revenue deficit and that would be considered and the second element that has to be considered when we think about adjusting local property tax, and that's the financial position of the local authority.

We have to look at the capacity of the local authority to balance the budget, to collect income that is due to the local authority, to meet the cost of servicing borrowings, to address the issue of revenue deficit, to look at our loan book as compared to revenue income and ratio of assets to liabilities. That is schedule 2 in the report and it shows I suppose that ratio of loans payable to revenue income at $92 \%$ is actually quite healthy, it's a low risk, ratio of current assets to current liabilities two to one is a good indicator as well, the difficulty we have is in terms of general revenue reserve, which at the end of June was 3.9 million.

The revenue reserve moved, dropped, deteriorated whatever you want to call it, from the 1st of January 2012 it was 1.4 million for combined local authorities, at the 1st of January 2014 it was 3.4 , so that's an increase in the deficit by 140 percent or 2 million in two years, that's an issue we
have to address under the general government balance, we need to address any revenue deficit or not have a revenue deficit, that's what I was told to mention there.

There I'm running ahead of myself. Okay. The financial effect of the variation, the impact on -there elements of this we have to consider. The impact on the liable person, so that's the individual household, or the individual, the impact on the revenue for the local authority for the forthcoming financial year and the impact on the service delivery plans for the local authority.

When considering the impact on liable person the effect of varying the base rate for the lowest band is 90 cent per annum, for every one percent change it's 90 cent, for the highest band it's $€ 17.55$. Of the property in Wicklow it's estimating $51300,57 \%$ of them fall in the valuation bands of 0 to 100 so the majority of properties do fall in the lower bands. If the property tax was reduced by $15 \%$ the maximum -- the majority of property owners will receive 47.25 per annum or less than a euro per week in terms of savings, for the majority of the property owners in the county.

That table, and it's contained in the report, just gives a bit more detail in terms of the difference, if LPT was adjusted by $5,10,15 \%$ and impact on the four lower bands, so it would range from, take the bottom band which would be a difference of $5 \%$ and that would be $€ 20$ per year and a difference of $15 \%$ would be 60.75 a year, so the majority of, $57 \%$ of the properties fall in the first three bands for Wicklow County.

The impact on LPT revenue for local authority, for every $1 \%$ change in the LPT, in the basic rate of LPT, it will result in a change in income of 176,133 . So the table then just outlines the $80 \%$ that we have to retain is 14 million, of that we have 3.5 million for discretionary purposes and if we adjusted LPT by 5\% it's 880,000, by $10 \% 1.761$ million, by $15 \%$ it's an adjustment of 2.642 million.

The impact on the service delivery plans of the local authority. Any change in the LPT, any reduction in the LPT will obviously have an impact on maintaining services and on the additional requirements I'm sure all members would like to see in the budget.

As I said, at the moment we have the budget balanced with a full LPT included in the figures, what's included is what was on the list there -- last year when we were trying to balance the
budget we took about 907,000 out across all different areas, in preparing the draft figures for this year we tried to address most of those reductions, so we would address some of the housing maintenance reductions, we would address the book fund for the library, put money back in there, extra money into playgrounds and we had three lists gone out to you, one is 3.5 where it's been spent, and I suppose what we've done in preparing the draft budget is try to reverse those cuts and in addition there's extras gone in.

Extras gone in for as I said playgrounds, for Arklow, to meet the pensions costs which are a requirement we have to do this year. So any reduction in LPT will require taking out some of those provisions that have already been included in the draft. Any reduction in LPT and a desire on behalf of the members to change priorities or lose products will mean other expenditure will have to be cut, taken out of specific projects or reduce services across the divisions and that's the decision that's in front of us today.

Any reduction in LPT, it goes back to the conversation we were having this morning as part of the budget workshop, the general municipal allocation is the discretionary income that's left once we've met every other commitment and nondiscretionary and fixed cost that we have to meet, so any reduction in LPT will mean a reduction in general municipal allocation as well.

The second sheet that's gone out there is the minimum requirement that we believe we need, we know we need for 2015 and that's about 2 million, over and above what we spent in 2014, it's about 2 million and they are detailed, the main ones being pension cost, additional staff for libraries, we need to provide extra for rates, provision for the Arklow Harbour dredging and development they are commitments that we have to meet before we address any other priorities that ourselves may want or desire.

The third page there when we have been talking about LPT before we had said we'd prepare a wish list and that is the wish list, but obviously there are priorities that the members would have as well which aren't included on that. But in preparing the budget for November if there is a reduction in LPT that has to be taken into account, if there are priorities the members want that has to be taken into account and anything that's already in there will need to be reduced to take account of any reduction in LPT or other priorities the members choose.

That's the 2 million, as I said, which is on the second of the sheets that was in the hand-out we
just gave out. The key Rathdrum/Wicklow joint burial boards and Greystones Town Commission, that's 99,000 income we've lost, gone, we won't get back, that was included in 2014, so we have to meet that commitment first before we move on to do anything extra.

The third sheet is the projects which could be funded in lieu of those, that's the wish list, some of it has already been included in the Arklow Harbour dredging and protection, but there are obviously other priorities I'm sure the members would like to see, if they need to be included other expenditure will have to be cut to compensate.

Just in terms, in general again the budget workshop I talked about this, this morning. Same with all public sector, all local authorities, Wicklow County Council has suffered a huge amount of cuts over the last six years and those cuts have been cuts in income for the most part and cuts in funding our own income and funding from the government, it reduced our capacity to deliver services and maintain services.

Obviously we have our own cuts over the same time in terms of costs, inflation was reduced, we should get better costs on goods and services we procure, payroll costs have reduced as well, but that has also limited our ability to maintain the service levels that we have.

An indication is in 2009 our local government funded general purpose grant was 18.5 million, by 2013 that had dropped to 14.4 million, so we had to reduce -- that's just for Wicklow County Council, it doesn't include the Town Councils in that, we had to reduce our costs to match that, that's I think an under resourcing, now here in the local authority and we need to start addressing that on resources.

If we look at the figures there for 2014 budgets, comparison of the local authority, Wicklow County Council spends less than the national average per capita across all divisions except environmental services. I believe we're higher than average in environmental services, we take in landfill levy for Ballynagran and pay it over, which inflates our figures, that's the only reason I believe we're higher than the national average there, I believe we're less than the national average across all divisions. Which is something we need to address in terms of improving services and delivering improvements to services that we have on offer.

The final part of the puzzle is the feedback from the consultation on the 23rd of July, the -- we
commenced the consultation with publication in the local media and on the Wicklow County Council website, we received 98 submissions in total. 94 were received from individuals and one each from the chambers of Arklow, Bray and Wicklow and one from Irish Farmers Association. Of the 98 submissions we received 96 looked to reduce the LPT and two requested to receive it unchanged and I suppose I would like to thank everybody for taking the time to make submissions and that has to form part of the decision on matters that have to be considered here by the members in making decisions. And that's it.

CATHAOIRLEACH: Okay. Thanks Lorraine. Cllr Casey?
Cllr CASEY: Thank you Chairman, I will be proposing, on behalf of the Fianna Fail group, a $15 \%$ reduction in the local property tax and we do this on the basis, as identified in the finance circular $14 / 214$, that Wicklow has the ability to offer a $15 \%$ reduction in the local property tax out of the $20 \%$ local discretionary fund.

The circular indicates that the LPT take in Wicklow is 17.6 million, after the $20 \%$ national equalisation fund process of 3.52 million, Wicklow is still left with 14.09 million. Then taking the $20 \%$ local discretionary fund, another 3.52 million into account, out of which we must pay the local property tax reduction of $15 \%$, Wicklow is still left with 10.57 million.

The Local Government Fund for Wicklow last year was 6.9 million. Significantly less than the 10.57 million. And therefore Wicklow has a surplus of 2015 over last year's income of 3.72 million. But the circular also indicates that this surplus fund of 3.7 million will be required to be used to self fund some services in housing and roads to this value.

But what this does is ensure that even by providing for a 15 percent Local Property Tax discount, the funding available last year is still in place, as a minimum, no change. It has been said that it's only a $€ 50$ reduction or 1 euro a week, but it's not about the euro a week or the $€ 50$, it's about the original bill of $€ 400$ to $€ 500$ which people are struggling to pay and some can't pay.

So on this occasion, any relief that we can provide we'll give back to the people of Wicklow.

It's also my belief that this $15 \%$ reduction to the value of 2.64 million will be better spent by the people of Wicklow in the local economy, bringing direct benefits to this county. For ten years I have sat through ten painful budget processes, and the statement we keep hearing, no we cannot do it and the next one is non-discretionary. And the chief executive in the report gives us a
reminder of that word, non-discretionary.

At the end of each of those budgetary processes the management put up a fight on each and every occasion on any changes that we suggest. This indeed is a very demoralising process that we go through as public representatives, that you have no power to decide where any of the finances are spent. At best in the Celtic era, thanks to a motion from Cllr Doran, we got a fund of 100,000 or $0.1 \%$ of the budget to be divided between the five local areas given each 20,000, that was spent on road safety issues.

In the last six years this has even become worse and we are now not even getting the crumbs from the table and after a whole day we end up arguing over $€ 20,000$, less than 0.02 percent of the budget, how demoralising is that as a public representative?

And the previous members know every single year we walk out of here and we say what a waste of time and what was that all about, and indeed other things I can't mention here.

It is now I believe critical that we nail our position and it stops here today. And from here on, we take control of this significant responsibility and this discretionary fund of $20 \%$ of the local property tax while it is available to us.

We have been presented today by the Head of Finance, with a balanced budget which uses this discretionary fund of $20 \%$, the 3.52 million, which we propose to reduce the property tax. In preparing the budget, the Council has once again taken a hugely negative narrative.

In preparing the budget with no growth, with no cost savings, in fact all it mentions is a decrease in income and an increase in costs. Negative, negative, negative.

The following examples I have taken from the Department's local authority budgets and are available to anybody and I have copies here today. For example the commercial rate base, this has been proposed no change this year, remaining at 28.76 million, but year on year over the average of the last 7 years in the worst economic crisis we have experienced in decades, the commercial rate base has grown by average of $3.25 \%$ on a yearly basis, almost 1 million per annum.

Our goods and service income has equally increased over the same period by $3.6 \%$, or about 1.52 million, and I am excluding the Irish Water figure from that. It is clearly easy to state that our income, as a minimum, will increase by 2.52 million, our economy is now in a much more bouyant position than it has been for a number of years, and one would expect that the above figures are conservative, as they were achieved in the most severe economic downturn.

It's quite clear also that the purpose of putting people first was to gain efficiencies by the merging of Town Councils into one local authority and while I haven't had direct access to the operational cost figures yet, one can deduce from the basis of information available that the cost of the public reps will be reduced alone, my figure was higher than the one of the Head of Finance, but it is significant. But we also expect the amount of refund on vacant property and bad debts provision will also be reduced.

And this morning we got the good news that the Corporate Policy Group, we took in over 2 million in the NPPR receipts just over a month ago. No account has been taken in growth, or savings in this budgetary process. This provides a net additional income of 3 million before NPPR, more than adequate to cover non-discretionary items and restore vital services.

In relation to services cut over the last number of years we should make a case to the Department to use additional surplus generated through LPT of 3.72 million to reinstate these services. In conclusion, we of the group have clearly presented an alternative that can stand up to scrutiny and is based on strong factual information and evidence. Our position is now to assert local democracy and that starts here today. We'll continue to support the people of Wicklow, who suffered enough during the recent period of austerity.

Our motion Chairman will read as follows: "In accordance with Section 20 of the Finance Local Property Tax Act 2012, we the elected members of Wicklow County Council formally resolve to vary the basic rate of Local Property Tax in respect of residential property situated in Wicklow County Council administration, we propose a local adjustment factor of minus $15 \%$ for the year 2015, we call on the chief executive and Minister for the Environment to put in place all the necessary arrangements which will allow this Council to notify the Revenue Commissioners of our intention prior to the September 2014 deadline. Signed by the members of Fianna Fail party." Thank you.
CATHAOIRLEACH: Thank you councillor. Can I have a seconder for that?

Cllr VANCE: I'll second it.
CATHAOIRLEACH: Could you forward it to the meeting administrator please. Okay Cllr Ryan?
Cllr RYAN: Cathaoirleach thank you, I suppose if they would have taken out "by the Fianna Fail members" I might have seconded that myself on behalf of the Fine Gael group. But Fine Gael group do believe that it is fair and justified at this point in time to reduce the local property tax by $15 \%$.

I think it's clear that the level of property tax being paid in Wicklow is one of the highest outside of Dublin, and we don't believe that's necessarily justified. The fear is that there is a sort of expectation now that people are paying property tax that we'll be able to deliver more services and better services and I actually think that we can actually do that, even though we're constantly being told from the senior management of this organisation that it's all about money and if we don't get that we won't be able to deliver the services, but I think we've got to be a lot smart they are how we do business and we've got to focus on efficiency and effectiveness on how we deliver and transact our business and deliver to the communities and citizens all over this county.

We're lucky enough in the Fine Gael group to have two qualified accountants, so that, we've benefited from that from the point of view that we have been able to undertake a full and detailed review of the information that's been provided both from the Council to us and also from a range of other sources, and carried out some comparative analysis of other local authorities, and we feel that by our figures that Wicklow County Council is fully funded, and can deliver the same level of services as last year with some increases in certain areas based on a $15 \%$ reduction.

And again as Cllr Casey said, critical to this assessment, now that we know there is an additional income stream into the Council coffers of $€ 2$ million that's been received from the Non-Principal Private Residence, NPPR charge, in terms of outstanding charges and penalties, which by the way we actually think is quite exorbitant and that's a completely different issue we need to discuss and debate, but the reality is that that money has actually come in, in cash terms, $€ 2$ million, I'm disappointed that in the documentation that came forward from the Council that there was no mention of that or it wasn't really updated to us, that it just came out at the last minute.

Because as you can imagine, in terms of the deficit of 3 odd million that the Council has, that
makes a huge impact on that, and it's also I'd like to believe it's up to us as to where that 2 million should actually be channelled into, whether or not we should reduce the deficit or whether some of that money can be used for the expansion of services here.

We also believe that the general improvement in the economy, reduced unemployment and increased economic activity will lead to a much stronger financial position for this Council and I think even Cllr Casey was sort of saying that the economic buoyancy and improved finances, thanks to the present government, mind you I don't know if you added that bit!
Cllr VANCE: He didn't say that!
Cllr RYAN: Okay I'll add that bit! But anyway,
Cllr VANCE: From a low base...
Cllr RYAN: Oh don't be starting!

But the reality is when we were just talking honestly, when we were going through the process of trying to pinpoint where what monies are available, what monies are spent, it has been really, really challenging and I know there are certain aspects to, handed down from on high as to how you should actually put these into the different formats that you do, but it's really difficult to get clear transparency as to what we take in and what we spend, where we get our knocks from and exactly what we're spending every penny on. I think in the area of transparency, the public out there want this body to be hugely transparent and they want us to be here to really find out that every penny that's been taken in is accounted for and every penny that's spent is actually spent on worthwhile things that's to the benefit of people in the county.

I just propose that, as an aside to the $15 \%$ reduction, I propose, I think it would be smart if each grouping here, including the party groupings and independents, had a cross-party group and independents set up to work much, much closer with the officials in the finance department, ahead of the estimates, so we're going in with greater clarity as to how that whole process works.

I do also believe that what's critically important here is that once we get that clarity on the money that there is more devolvement because at the moment there is a sense of frustration around this Council that we actually don't have much power. I have know there's the discretionary and non-discretionary piece, particularly at municipal level, it's really the case we want the power to go back to the people and at the end of the day, we are the representatives of people, we need to be the ones makes those choices about where money is spent and what
projects it is spent on. There's a sense at the moment that that simply isn't there.

We also believe that there is an opportunity to contain costs in a greater manner. So overall, based on fairness and equity we believe that $15 \%$ reduction in the property tax to the people of Wicklow is the right thing to do.
CATHAOIRLEACH: Okay. Cllr Brady?
Cllr BRADY: Thanks Cathaoirleach. Sinn Fein will be supporting a $15 \%$ reduction in the property tax, we have been trying to introduce this motion going back to the very first council meeting of this newly elected Council, unfortunately that process was stopped, we were told we had to wait until today to present that motion, so Sinn Fein have been calling all along for a $15 \%$ reduction, we went to the electorate in the elections in May and we received a mandate from the electorate to use the legislation to seek a $15 \%$ reduction.

Now having said that, $15 \%$ is not enough in my mind. I think this is an unjust tax and to quote our Taoiseach, he says it's morally unjust to tax the family home. And he said that just prior to the last election. He got elected, and he introduced this property tax. I stand over that statement, I still believe it is morally unjust to tax someone's home, Enda Kenny believed it then, he obviously doesn't believe it now.

Unfortunately the legislation ties our hands as elected representatives. I would like to see that tax scrapped altogether, I think it is morally unjust. And Sinn Fein have committed to abolishing it if after entering government after the next election.

I see this process here today as the first step in that process to abolishing it. And any vote on the matter here isn't in my mind or Sinn Fein's mind an endorsement of the property tax, I'm fundamentally opposed to it, as are Sinn Fein, but this is set in stone to its overall abolishment. Let's call a spade a spade, when we were told the LPT, Local Property Tax was going to go to fund local services, that myth has been exposed and blown out of the water. Last year when it was first introduced we know all the money collected here in Wicklow didn't fund one iota in terms of public services in Wicklow, the only thing it did fund was the installation of water meters by Irish Water across Wicklow, that process which started in the county last week.

And that continues right up until today where we're being told that we don't have discretionary spend over all of the money collected here, that $40 \%$ of it has been allocated before we even get
to spend one penny, or we have a say in what way it is going to be spent.

The bottom line here is people cannot afford to pay this morally unjust tax. This coupled with the grossly unfair water charges will see households paying up to a thousand euro come January, when the first bills from Irish Water land on our doors. A $€ 50$ saving some would argue isn't going to make a big difference.

Some from the top table would say sure it's less than 1 euro a week if we impose this $15 \%$ saving, I think it's going to effect $57 \%$ of all households, 53,000 households in the county, $57 \%$ of those will see a saving of $€ 50$ per annum, that's one euro a week, as someone said earlier on that's a sliced pan every week. That's the difference for a family, that's what it boils down to for an awful lot of people in this county of ours, who are struggling, not just to pay mortgages, not just to pay the property tax, but to put the food on the table and feed the children.

So it is going to make a saving, it's going to be money going back into the local economy here, but it's not enough. There's going to be still up to a thousand euro being taken out of their pockets and Sinn Fein want to see all of those unjust taxes being done away with.

I want to touch on the public consultation farce, which was rolled out by this Council. It's shambolic to see less than 100 people from across Wicklow engaged in the consultation process, that's not because they don't want a reduction, it's not because they want a reduction either, it's because this process wasn't sold to the people of Wicklow. Sticking an ad in a local newspaper and hoping people will read it and engage in the process doesn't wash, I think we as a Council should have been more proactive, there should have been at least one public meeting organised by this Council in each of the Municipal Districts to engage directly with the constituents that we all represent, and I hope that will be taken on board and rolled out next year, because 98 people engaging in this and the Chamber of Commerce isn't proper consultation.

In relation to the monies, what we are going to be left with after and hopefully the motion is passed here, we're going to be left with a so-called discretionary spend of 8,828,669 left after it, if it is supported. I want to know how it will be allocated to the Municipal Districts, is it going to be shared out based on the size of each of the districts, or what way it is going to be done? Because that needs to be fair, it needs to be equitable, I think people need to see clarity here, they need to see openness and transparency, that's what this whole process is drastically lacking, is
openness and transparency.

As I started off by saying, people were sold a pup in terms of the implementation of this, they were told it was going to fund local services, it's not. The only services it funded last year was the installation of water meters and other stealth taxes.

So again just to conclude, Sinn Fein will be supporting the $15 \%$ reduction, not because we're in favour of the property tax, but because we see this as the beginning of the end of this unjust tax and we'll ultimately, when we get into power, abolish the property tax.
CATHAOIRLEACH: Okay thank you. Next up is Cllr Timmins?
Cllr TIMMINS: Thank you Chairman, just a few brief points. First of all outside of Dublin, Wicklow has the highest tax per house in the whole country, the source of this is the Revenue Commissioners, the average house tax in Wicklow is higher than anywhere outside of Dublin city, in fact it's higher than one part of Dublin, Dublin South as well, okay?

So the same house in Wicklow pays higher than anywhere else in the country outside of Dublin. This higher tax in Wicklow residents is totally unfair, why should Wicklow people pay double what people in some other counties pay? Why should they pay double for what essentially is the same services as other counties are getting?

We as councillors have a chance for the first time to have a say in the tax of households in this county, and our say, even though it's quite limited, just 15\%, nevertheless it has a real as well as symbolic significance, I think we should take the opportunity and exercise our right to do that.

We can argue about what services were cut in 2014, I've read through in detail the figures given to us, but the document received lists this out, but in my view this is a very one-sided document, it doesn't give the full picture, it does not refer to savings that could be made in our budget, for example we spend 2 or 3 million in overtime, there's no mention of how we could reduce that or make savings. All the document does is set out how the increased costs are going to happen and essentially it's built up, a bit like our annual budget meeting here, what happens is we start it by saying the rates are going to increase by X percent, up to a few years ago they did, the rates will be X amount and then we work back the figures, so we'll spend all that money we'll get from rates.

The same has been done with property tax, the starting point is we're not going to reduce the tax at all, then we come up with figures that will fit with the spend of that extra 3.2 million, and we'll use figures that, where we can make cutbacks in 2014, where we have less income net deficit in our income of maybe 3.4 million, so we'll spread that over 10 years 250,000 a year, so we've come up with ways, accounting ways of getting rid of essentially 3.5 million.

The problem is if we had full belief that the extra money that we get, the extra 3.5 million, if we had full belief that that would see that on the ground, we would see it in our communities and towns and villages and countryside, then we could have a proper argument, that really is the crux of the problem here. That most of the councillors don't have enough confidence in the fact that if that is even retained, and it's an unfair tax as I said earlier, because Wicklow is penalised more than any other county outside of Dublin, even if it was being retained, we don't have the confidence that that money would be seen on the ground, that's really the crux of the problem. That's an issue that we as councillors and the executive have to come to terms with and have to deal with.

I like Cllr Casey sat through ten budgets here, it is a really frustrating and time wasting exercise, we end up arguing over 3,000 here, 5,000 there and the budget is 100 million, so we're not dealing with real figures. I would also argue that among the non-discretionary figures referred to I would argue that some of them can be discretionary and we can have arguments and talks around them.

But it's up to us as councillors, to query more, find out more and it's up to the management to engage with us realistically in whatever grouping that Cllr Ryan sensibly came up with, that might be a way of working it out, we won't work it out today with 32 of us around the table, we might get certain ideas but not a realistic solution.

The other thing is if we reduce by $15 \%$ we still have excess of 880,000 over what we would have last year, okay the management will come back and say well you really need one and a half million, I would query that, there are savings that we don't know about, you might ask what savings are you going to come up with? I don't know, because I don't know enough information about where the savings could come from. The executive would know where there are savings and could work at doing that, I just refer to overtime as a random example, one that I am aware of, that's quite a high bill.

And also remember when we're deciding here today that houses will be revalued for the purpose of property tax in the next couple of years, they are only going one way, so that actually 3.2 million will go higher, so we reduce by $15 \%$, we have an 800,000 surplus, property will revalue in the next year or two and the figure will go up again and there is going to be quite a surplus, so I think it would be completely premature to leave it as it is.

For those reasons I have outlined I will certainly support without any shadow of a doubt the reduction of $15 \%$.
CATHAOIRLEACH: Okay thank you councillor. Cllr Winters?
Cllr WINTERS: Thanks Cathaoirleach. As many of the fellow councillors mentioned the local property tax was introduced to provide services to the residents and businesses of their area, in our case County Wicklow. The workshop this morning and the detail provided this afternoon by the finance director, it was basically all doom and gloom. If we maintain the status quo, we don't vary the rate, we'll have an additional 3 and a half million, which the officials have already spent, one and a half million of it will go just to maintain the current service level of 2014, we are told the budget is a reserve function and yet today for the first time we learn that the officials decided to reduce the 2014 housing repairs budget by 200 grand without any recourse to any of us, they took 150,000 off the library services, in fact the officials took $€ 907,000$ of expenditure from categories of their choosing.

Now what I don't know today is was that reduction because our budget income was reduced or did the officials just move the money to another category? If this is a reserve function, I believe we should be consulted if there are significant budgetary changes. And I don't know why we as elected representatives were not consulted. And we, maybe we would have chosen different services to reduce by 907,000.

Now Cllr Timmins mentioned an overtime figure of between 2 and 3 million, I would actually like a breakdown of that figure by department, if it's all weekend road maintenance or winter road maintenance due to flooding or snow or whatever, maybe it's acceptable, but we need to know which department is spending the money and why is the overtime allocated, who is it -not by person, but by department, who is spending it. I have a proposal, I'd like to put, and I would say, we as the Fine Gael group, and I certainly want to see $15 \%$ reduction in the property tax and we also want to see the setting up of a Council subcommittee made up of all political
groupings to work with Council officials to bring greater transparency to the budgetary process, in an effort to achieve efficiencies and deliver greater value for money for the people of County Wicklow.
CATHAOIRLEACH: Have I a seconder for that?
Cllr McLOUGHLIN: I'll second that.
CATHAOIRLEACH: Okay. Cllr Cullen?
Cllr CULLEN: Yes Chairman, it's amazing to be here today listening that all three political parties are now supporting the property tax, I never thought I'd live to see this, it's amazing that this is happening. But what the figure nobody is talking about here today is the $85 \%$, there are two figures on the table here today.

There's $85 \%$ and there's $15 \%$. By voting for $15 \%$ reduction you're leaving $85 \%$ property tax on family homes. I'm not aware of any councillor here who went around a few months ago looking for a mandate to leave $85 \%$ tax, maybe it's just as an independent I'm being consistent, I opposed property tax of the family home because I have always posed the question how many times does a family or person have to pay for their home? People have to pay stamp duty when they bought their home, have to pay income tax on every pound or euro they borrow to pay their mortgage, so there was already up to 60 or $70 \%$ tax on it, they had to pay huge interest rates on their mortgage, so how many times do a family have to pay for the roof over their head?

And saying to people well we're taking $15 \%$ off, big deal, that's crumbs from the table. Given that next year property tax in this county will rise by $17 \%$. So big deal, and from January it's going to be 350 to 700 on water charges on a family, so taking $15 \%$ and crow about it here, big deal. Nobody should be proud of that. I believe that there should be no property tax on the family home.

I hear people saying, giving out about commercial rates being increased by 3 and a half percent the last few years, the same people giving out about it are the same people who voted for it and in some instances proposed it. So give me a break.

Chairman, what we should be talking about here today is not this Mickey Mouse cut of $15 \%$ and leaving $85 \%$ on the family home, what we should be talking about here today is resources and the fact that Dublin, that Irish Water are going to be taking over 2 billion -- $€ 2,000$ million a year of resources out of this county through the reservoirs of this county and there is not a word about
putting rates on those, on those reservoirs, not a word in these estimates, I brought it up with the County Manager several months ago, I brought it up at the Council that we should put a rateable valuation on those two reservoirs, because they are not natural reservoirs they are man-made, man constructed, Blessington was constructed in the 1930s and the Roundwood reservoir was constructed in the 1860s, so therefore they should have a rateable valuation and given that they are generating an income of over 2 billion a year and now we are going to supply $43 \%$ of national public water supply from this county and not one red cent is being charged or levied on a rate which would bring up in tens of millions of euro income into this Council, make this one of the richest counties in Ireland, not a word about that in the estimates. That's real change. That's real positive change. Not this Mickey Mouse stuff that we're on about here today.

Chairman I just look here at what we're being told about property taxes, and where's the community gain in all of this? There's no community gain in Wicklow. Millions of funds that are going to be gathered in Wicklow over the next few years are going to be transferred by central government to Roscommon to fill pot holes and put footpaths in Roscommon, Donegal, Leitrim, Cavan, not spent here in this county. And yet there's no-one kicking up about that. There's no-one saying why is revenue raised in Wicklow not kept in Wicklow? The same as the motor tax budget, a huge amount of that money is in central government and dispersed around the rest of the country.

It seems to me that Wicklow is becoming the famous milk cow for the rest of the country, we are being milked for everything we've got, taxed for everything we've got, we're left there. Everybody says go down to Wicklow and take whatever tax you can get out of the people of Wicklow because the public representatives are quiet they lie down, like an auld dog, roll over for anything.

I won't agree to put any property tax on a family home, whether it's $85 \%$ or nothing, I'm not going to support that. Once you vote for property tax today you're committed to voting for property tax. You can't come out next year and say I was for property tax last September, but against it today. You're either for a thing or again it, you can't be half in and half out. That's just hypocrisy and I won't tolerate it.

Chairman, if somebody tells me that you're against property tax and then votes for $85 \%$ property tax that's hypocrisy and I won't support it. I'm independent, I was elected as independent and I'm
not going to simply roll around with the three parties and say yeah, we've no choice. I would like all the parties and the independents to come together and demand that we'll bring in rateable charges on Irish Water for the two reservoirs and that would mean that we would have no property tax whatsoever in this county that we could reduce commercial rates to virtually 0 in this county. Instead of that we have this Irish Water, which is a retirement home for County Managers and other officials, just wasting and drawing big salaries, do nothing at the expense of this county, it's about time someone stood up for the people of this county and started speaking. It's about time the TDs of this county started standing up, instead of that when the Water Bill went through in 2007 there wasn't one Wicklow TD turned up in the Dáil for the vote. And then people are saying we're serious, now Chairman I would like you and you're up there near the reservoir in Roundwood, as Chairman to go and look about having a rateable valuation put on the two reservoirs. And I won't listen to Cllr Casey shouting in the background here.

Cllr CASEY: They are paying commercial rates already.
Cllr CULLEN: You voted for the rates you are giving out about now.
Cllr CASEY: I never mentioned commercial rates.
Cllr CULLEN: I would like to see some policy brought forward here about charging Irish Water a rate for the $€ 2$ billion of income they are going to make from the two reservoirs in Wicklow, as a matter of urgency, then we can abolish all property charges.
Cllr BRADY: It's not in our power, you know that. That's national legislation.
Cllr CULLEN: I didn't interrupt you.
Cllr BRADY: It's national legislation, not within our power.
Cllr CULLEN: Anyway Chairman, I ask you to come up with some document as Chairman. CATHAOIRLEACH: Are you making a proposal? Will you put it in writing like Fine Gael and Fianna Fail?

Cllr CULLEN: I'm proposing here, I don't have to put it in writing, I'm proposing from the floor that the County Manager would prepare a rateable document, a rateable valuation on the two reservoirs and if I have a seconder for that, for the estimates. Now Chairman, other councillors are unhappy they never thought about it.

CATHAOIRLEACH: Okay, it's been seconded by Cllr Fortune. We'll come back to the proposals at the end. Okay Cllr Fortune.
Cllr FORTUNE: Before I start can I ask Cllr Casey to stop interrupting, no-one...
Cllr CASEY: I didn't interrupt you yet.
Cllr FORTUNE: Nobody interrupted Cllr Casey when he made his prepared speech, we are all democratically elected, you might inform him of that.

CATHAOIRLEACH: Okay, proceed councillor, come on.
Cllr FORTUNE: Okay. I will. Chairman, the first point I'd like to make is that obviously in our group we haven't forced any whips, all members are entitled to have their say, I don't agree with property tax at all, I said that consistently in this chamber. This has been forced on top of us. And obviously at the end of the day people, something forced on them they want to pay the least possible, I think that's right.

But I know what the Council are up to as well, listening this morning and reading the documents, I'll get into that. The councillors in the chamber just need to, I think they should look out for themselves, that's what I'm going to do.

Because we are being set up here, we are going to be told that if the property tax is cut or in my case I don't agree with it at all, it shouldn't be there, we're going to be told and the public will be told, the TDs will say the same thing, so Cllr Cullen's point about the TDs is very important, that needs to be on the table and discussed. And the numbers that are being thrashed around, even if it is a $15 \%$ cut here today they are still going to be somewhere between 0.8 and 1.2 million more than what we got as we look at this year's budget. You made some reference yourself chair on the radio, so there is some background to that.

Someone already said making their speeches earlier on, that we should basically go back to central government, I would agree with that, and look for, to get our funding.

Now putting people first has been mentioned and is mentioned here regularly in the last number of months, and we all know that was taken out of a textbook, just snapped out, but in that same textbook it talks about hard line shift and what's needed in the current environment and the so-called, is a massive paradigm shift, basically what we're given this morning and correspondence with, is the same old same old, and the world has dramatically changed.

For example in the circular 14/2014 it talks about the latest projections to the revenue is 500 million, I'd like to know what is Wicklow's collected percentage of this, how much are we paying as a county? Wicklow homeowners are paying a higher property tax than the majority of other counties everyone stated that already. Why is that not used as equalisation across the county rather than having someone in Wicklow paying 6 or 700 or a thousand versus a house similar or bigger in other parts of the country paying quarter of that? It's just ridiculous.

Now I'd like to deal with the report that will came out from Mr Sheehy. And just before I do, also the 2 million that came in from NPPR, where that's that in all the discussions we're having and all the numbers? As a general point I'd say that the information that's put before us is not detailed enough, it's not proper communication whatsoever. You really couldn't make decisions on it, I think it's impossible for members here today to make any decisions on any part of this.

So what I would like to see is I'd like to see an exact breakdown of all our income and expenditure, I don't believe we've been given that. I think this document is actually, kind of threatening, I made that in the opening comment, in other words if we drop by $15 \%$ all hell will come and nothing will be done in the county and it will be the members' fault, I think members should be careful about buying into that kind of stuff.

How are we going to meet all the expectations put in this? Can we not have a three-year plan like any business would do? Give us a three-year plan, put it out before us, show us different things, there is nothing in this document about income. We're an organisation and recently we've had a CEO put into the organisation, that title, normally in an organisation run like that, you look at the way you run things, you look where income is going to come from, why don't you put stuff before us that will bring in other income streams, some kind of lateral thinking, we're talking about think thanks and various thing, why aren't we getting that as part of the budget process to see what's going on?

> Also on page 3 of that particular document, at the bottom, it lists four items, I need more detail on this, feedback on any consultation held, as some councillors said already, it was a sham of consultation, even the consultation that was held, it was unanimous, 98 percent of people want reductions.

On page 4 of it, when you look at the estimated income and expenditure, grants and subsidies, we have 19 million and in next year it will be 14 million, other expenditures you look at the expenditure 63 million in current year and 48 million in the year coming, so we need to get more definitive breakdown, we need to get into every single category of expenditure and look at the headings that money is spent on, it may be possible that money is spent on activities and items where we can make a serious contribution to looking after our constituents, which is what we are elected to do and also being fair to the local authority. So I think that needs urgent, urgent
attention.

And when you look at the balance sheet, we're talking of assets of 99 million, and we look at current liabilities of 43 million, I'd like to see a breakdown of all that, what the detail is, how it's made up, how it comes together, are we sitting on properties, lands, buildings, that in actual fact we shouldn't be sitting on? Whereby maybe we can realise some income from those, that would contribute to us not having to screw the people of County Wicklow. So I'd like breakdowns on that.

CATHAOIRLEACH: Okay.
Cllr FORTUNE: I'm not finished yet Chair. I'm trying not to repeat what has been said by some other people.
CATHAOIRLEACH: Thank you very much.
Cllr FORTUNE: At the bottom of page 8, the impact on service delivery, I don't like veiled threats when I'm asked to look at something in a proper professional manner, I would say the comment I would make at the bottom of that page under item C, it's equally the responsibility of the executive of this local authority to come up with solutions, not just the members, the members will be asked to vote on all these things and then hung out to dry depending on how it goes, so the executive have a serious role and we need to come and look at -- if we are going to give away 2.6 million, look at ways to get it back in. I'd like to see proposals put before me as a member to see how that could be done, then we can discuss it.

It has been advocated earlier that maybe somebody from each grouping could come together, that's not a bad idea at all, and my attitude to this is, it's got to stop going forward, that here we are, this is probably the most serious meeting we'll have in this local authority, and we're meeting here today, expected to come up with a vote and result and then so we meet a deadline of the 30th of September, that's not on, if we have to have two more meetings you have them, this is too bloody serious.

Then look at page 9 where there's a table thrown in of 1.5 million that we cut back last year and the innuendo is that maybe we can do that, I'm not interested in could be or maybe and all that stuff, I want to know what we're proposing, how we're going to make it happen, where it's all going to come from, not playing these kind of games. I think there is a game being played with this.

On page 10, having read the document, I don't see what is detailed that makes sense. I think the executive needs to explain and breakdown much better, and needs to stop blackmailing us.

At the bottom of the page "we say below is a sample of projects which could be funded or part funded if there was no reduction", the same trend, there's a wish list here at the back of this, of 4.6 million and really I don't know how this was put together, but I could be very cynical, I think I'll hold it for now.

The other question I would ask on page 10, where we say could be funded or part funded if there was no reduction, I don't like the word could. But I'll ask a question, because we talk about all these things we have to find some solutions, I wonder would a solution be that perhaps the cash that is probably sitting in the Wicklow Enterprise Park company, could that be taken into the discretionary funding of the local authority and we've a lot of Council people involved in that organisation, from Mr Sheehy to past managers to councillors and past councillors, why don't we look at something like that? Why don't we examine that and see if funding is in there, we need a paradigm shift in all this. If we think we're going to solve this by acting and behaving the way we acted for the last ten years it just won't work. And we'll be silly, I'd be silly as a member to buy into that kind of logic.

We need massive more information, we need it spelled out in very simple terms, not hidden under accountancy terms, okay give me if there is one or two or three accountants here, but a lot of the rest of us can read numbers and figures, without getting into technical side of it, that's where the expertise is from, but let's give it to us in a proper manner. But let's look at something like I suggested, is there a bunch of funding we can get that, are we spending money on activities that could be looked and say okay we shouldn't spend money on that, what are we doing that for? You'd be surprised, maybe you'll end up with 2 million, 2 and a half million, yippee the problem is solved.

So I think we need a lot, lot more information than what was put before us.
CATHAOIRLEACH: Okay.
Cllr FORTUNE: I'm not finished yet. You allowed Cllr Casey make a speech.
CATHAOIRLEACH: 12 minutes, Cllr Casey spoke on behalf of a Fianna Fail group. You are at 12 minutes now at this stage. Wrap it up.

Cllr FORTUNE: Just one more minute and I'll wrap it up.

Okay the final comment I'll make is, the impression I take from this process, I felt it for a while, I've articulated it at previous sessions, is that it ties back to something I said earlier, what are we, are we just a kind of a spending organisation like some large committee that runs a certain way? If we're a business and if we're Wicklow Inc, will be run as a business and we hear about think tanks and this carry on, never see anything coming out of it, if that's the way to go about this, we have to come up with innovative ways that don't screw the citizens of County Wicklow to bring in income, I would love to sit down with a bunch of interested people and see can we crack that, instead of screwing the residents of the county all the time.

As I said at the outset, I think the property tax is an unfair tax, I don't support it in any shape or form.

CATHAOIRLEACH: Okay thank you councillor. Cllr Matthews?
Cllr MATTHEWS: Thank you Chairman, Chairman I'll support this proposal today as well, but I just want to state my objections to the whole local property tax process. I think one of the most cynical moves ever at the time it was brought in by the government. That you introduce a tax based on house valuations, at a time the house values are at their lowest, and they are only going to go one direction, and they brought it in at a time where it was brought in at what seemed to be a relatively reasonable rate, that's just going to climb and increase over time. We're already seeing it in the property sections in the paper, monthly increases, that's only going to drive it one way.

The other objection I have and I'm cynical about, is the percentage that's used to work out the property tax, the 0.18 percent, that's well below European averages and that's only going to go one direction as well. And that's going to be up.

So we're talking about $€ 50$ per household on average, that's pittance compared to what we're going to look at in property tax in future, we're going to be up around a thousand mark before we know it, this $15 \%$ reduction, this 50 per household is a very small amount.

As regards the budget process, I have a bit of cynicism about that as well in that we don't know exactly what our expenditure will be, we don't know exactly what the central government funding will be, yet it's handed over to us that we can cut property tax by $15 \%$, that process is wrong as well, there's a lack of transparency, we're pitched here against each other over this $€ 50$,
it's the bigger money that we're not sure of. I'm not happy about that either.

The money is sucked in by Revenue and then portioned out to the local authorities, we've no breakdown of figures for areas, I don't know what the money taken in by Bray electoral area is, I'd like to see that, I know I spoke with Lorraine about it already, I don't know where we get those figures, but we should write to Revenue and look for a breakdown of the figures if we can't do it ourselves.

What a lot of people are afraid to say is that if you want good local services you have to charge local tax. And it has to be implemented and has to be run by local government. But that's not what we're getting here. This is still centrally controlled and it's been apportioned out to us, we're fighting amongst each other for small amounts of money and I'm cynical about that whole process.

Now some people made recommendations about making suggestions to government, I think we should look at the whole property tax system and suggest that they seriously look at site valuation tax rather than a property tax. Now I'm not going into the pros and cons of it here, but if we are going to write collectively as a Council to say we're cutting our property tax by $15 \%$, we want central government to make up that funding, we also want them to consider site valuation tax as well, because I think this was rushed in by a government, I don't think it was thought through and we're going to suffer for it and people won't get better services.

I spoke to a lot of people and they are willing to pay a tax locally, but they want to see something for it. They want to see something back. They don't want to see less service, they don't want to pay property tax and won't get the grass cut next year, people are hearing that out there and it's not right. We are paying a lot every year and we need to be fair. But that's why I'm going to support it today thank you.

CATHAOIRLEACH: Thank you councillor. Cllr Ruttle?
Cllr RUTTLE: Yes Chairman, I've been here a long time, the many budgets we've had since 1980s we were only ever concentrating on commercial rates, what would you do with commercial rate and indeed for many years the commercial rate payers have been whipping boys in the situation and it has been difficult, but all the time the Council sought to have this power and that power. Now whatever way you look at it we can only deal with what's presented to us by the system, no-one in this chamber is capable of changing the system.

So here we have an opportunity to vary something up or down by $15 \%$, so I think we must go in that direction and reduce it. The public have been hammered for 7 years now and all of the time this is coming at them from property taxes and variety of things. This is the first opportunity that in a small and maybe symbolic way, we have an opportunity to pull something back. And it's the first outer sign of anything like that happening, because as I say the people have been, their income has been reduced, at the very time their income has been reduced other charges are coming against them to take more money out of what's left. So redress must start somewhere.

We are told things are moving forward in the country, if that's the case and hopefully it is, I never want to be a pessimist or negative, receipts, etcetera will rise and we have already seen indications of that in the Exchequer and if and when we get more money into the system, I couldn't agree more with previous speakers who said there must be a visibility in the community and our area for the money.

Because I remember speaking to councillors who are here many, many years ago, some of whom would have been a relative of my own, about the ability to raise money locally and to spend money locally way back, and that was a big item, I remember people would go into an area and say we need X number of rural cottages, Y number of people need them and we'll build them and do something. That was hugely important and appreciated, but people do need visibility for the spending of money locally.

Now as regards property tax, a suggestion being made here that somehow or other people came into the chamber and voted for property tax, this chamber had no competency or power in property tax. Property tax came from above and we in Wicklow or Carlow or anywhere else are not Republics, it came from above. My own property with the property tax situation was the way it was structured, as a very blunt instrument, that it never took account of people's ability to pay, you could be beneath the level for income tax, you could be on social welfare, but because you might happen to live in a house, for a certain value you were stuck with it, it wasn't fair in that sense, everybody got hit and some of whom were very vulnerable.

NPPR receipts were very hopeful and that's 2 million available and we have to work on that, but certainly given the choice today of what we're to do, I think that we must go with the $15 \%$ reduction and I think I am speaking on behalf of Cllr Nolan and myself and in that regard, that's
what we'll be voting.
CATHAOIRLEACH: Thank you councillor. Cllr Kavanagh.
Cllr KAVANAGH: First of all I'd like to say I'm totally oppose to the concept of property tax and I concur with Cllr Cullen, how many times does a person need to pay for their own home?

Also I'd like to say the local property tax is effectively replacing the General Allocation Fund, which heretofore was the main source of income for local authorities, and I don't think the occasion can pass today without recognising that withholding of the General Allocation Fund to all local authorities across the country is a saving to the government who in turn will continue to use that money to bail out European banks and bond holders.

Local property tax and water rates is something dreamed up by the Troika, which has been imposed on us by this government and the only people that stand to gain is the Troika and the European banks, it's of no benefit to the people of this country. I would like to call on the government to stop being the nodding dog to Europe and quit the imposition of these taxes, thank you.
CATHAOIRLEACH: Thank you councillor. Last speaker, Cllr Whitmore.
Cllr WHITMORE: Thanks chair, I will be supporting the $15 \%$ reduction in the local property tax, and in making that decision there was a few stats that were incredibly important. The first is that people of Wicklow pay the fourth highest local property tax in the country, that's 18 percent higher than the national average. We have $25 \%$ less money spent on us by our local authority and that's due to under funding by government.

And people of Wicklow also have a disposable income that's less than the national average, so contrary to popular belief Wicklow is not a wealthy county. It is the only county in Ireland with a lower than average disposable income that's being asked to pay a higher than average local property tax. So in light of that, I will be voting to reduce local property tax by $15 \%$.

Now I'm new to this Council, I'm not sure how previous budget discussions went on, but the sense I get from this Council is that we're taking a very passive approach to this, we're being told this is how much money we're getting from central government and we're fighting amongst ourselves to divvy it up and say who is going to pay what and there's a lot of finger pointing going on. I think what I would like to see is us turning the question back and actually going back to government and saying, we have some tough questions here to ask you, why is it that the
people of Wicklow are paying the property tax and yet local government funding is way below that of other counties? I think we need to change the tone of our discussions and start putting the questions to the TDs, Department of Finance and Department of Local Government.

In light of that I would like to see us stand together as a Council, I don't think anybody in this Council wouldn't like to see more money coming into the Wicklow budget from central government and if we stood together and actually put a submission to the Department, at least we would be representing the people of this county. I know that it is difficult, as Cllr Ruttle said, no-one is capable of changing the system, I think that we can. But what we can certainly do is we can try. And we can represent the people of this county by actually voicing their concerns, saying it is not fair that they pay more than the national average, it is not fair.

I have some stats here, Wicklow pays 52\% higher local property tax than Michael Noonan's constituency, that's not fair. We get $25 \%$ less spent on us than Michael Noonan's constituency by local government. And we also have 6\% less disposable income, these are the sort of questions we should put back to central government and try to get as much money as possible into our Council, so we can then get discussions about how to spend it going on.

So I will propose, I agree with Cllr Winters' proposal to get a subcommittee looking at these budgetary matters, I would also like to see that subcommittee writing a -- putting a submission to the Department, requesting an increase in our budget to reflect the higher tax that people of Wicklow pay, also to argue against the $20 \%$ being redistributed across counties that don't pay the same level of local property tax, that don't pay the same price for houses, that don't have the same mortgage repayments and that have higher disposable income than people of Wicklow have.

I think we should establish a subcommittee as soon as possible and I think it would also be a good idea to bring in a representative from the Department of Local Government or Finance to come in and go through those figures with us and justify the funding they are giving us. Thank you.

CATHAOIRLEACH: Thank you councillor. Cllr Behan?
Cllr BEHAN: Well Cathaoirleach I thoroughly agree with what Cllr Whitmore suggested. I ask she make it a formal proposal, I would certainly second it, I think it's a very, very worthwhile initiative and one I definitely think we should engage in. And a lot of things have been said
here, but a lot I could agree with on all sides of the debate, and Cllr Cullen -- it's probably easy to support on one level, but the reality is what Cllr Ruttle has said, we're being given an opportunity, we might not like the ground rules, we might not agree with the concept, but I don't honestly think, given an opportunity to reduce the burden on people who have had burden upon burden upon burden for the last eight years, if we're given an opportunity to reduce it even by a small amount, I just don't think it's tenable to vote against that opportunity. And that's the basis on which I will support the various proposals, to reduce the property tax by what we can, which in this case is by $15 \%$.

But one would also have to question the government approach to this whole issue at this stage. Because on one level they are saying we need to introduce these new taxes, the water charges and need to introduce the property tax, yet we have the same Minister for Finance who is introducing both of those charges crowing on the media during the week that the problems are all solved, the economy is on the way back, growth has been achieved and in fact we won't need additional money in the future, in fact we are going to have extra money to spend. And I think many people, the silent majority not only in this county, but around the country, look at that performance during the week will be sickened at the arrogance of a man who says we, the government, have solved your problem, it's been solved on the backs of ordinary people throughout this country. Yet the government and their representatives in Dáil Eireann, including four of them in this constituency, have actually supported and continue to support the imposition of water charges and property tax.

We're stuck with a situation where we can vary, one element of it, by $15 \%$ and I think it's right that we should vary it. But the TDs from Fine Gael and Labour are the people who are imposing these charges, not anybody else. They are the people who went into the Dáil and supported those charges. And they are the people eventually who will have to answer for this. Because it's quite clear this money is not needed by central government, they are reducing our allocation, I don't know what they are going to do with the balance, we are left fighting over the spoils, but in fact it's not actually necessary.

However that's another day's work I suppose. Eventually it will be decided by the people in this constituency and throughout the country. But I would support the proposal to reduce by $15 \%$. I will just make one other point, perhaps there might be answers to some of the questions, I am a bit intrigued that we are in -- Cllr Casey mentioned at the start, any possible increase in the
income from commercial rates next year as a result of the buoyancy that the Minister for Finance tells us is in the economy, it's not realistic I think to state that the commercial rates won't realise more money than you have said, Lorraine, on this presentation. I would ask you perhaps to defend why you haven't allowed for increase in that figure, because I think an additional amount coming in from commercial rates would certainly help the Council achieve some of the worthwhile objectives.

CATHAOIRLEACH: Thank you councillor. Were you making a formal proposal, Cllr Whitmore, do you want to read it out?

Cllr WHITMORE: So I propose that the Council write a submission to central government outlining our concerns and giving -- outlining our concerns and details of our funding with other counties and request an increase in the budget reflecting higher tax the people of Wicklow pay. And that we request also a representative of local government and finance come and go through the figures.

CATHAOIRLEACH: That's seconded by Cllr Behan? Okay we'll let in Lorraine before we take the proposals.

DIRECTOR LYNCH: I hope I hit everything, if not I'm sure you'll let me know. In preparing the figures for this, something I said at the workshop this morning, we're preparing in advance of the actual budget process, and it is a changed process and a changed process for the executive and councillors here. We're preparing the information on the best available knowledge that we have.

And you're right, a lot of information is not confirmed as yet in terms of government funding and Irish Water budget, etcetera, but based on the figures we have at the moment. The figures presented are draft figures, we are not saying that this is exactly where it should be spent or not, but it is a proposal that we put together, things can be changed, priorities can be changed and that's at the discretion of the Council.

In terms of specifics I suppose just to address a couple of things, the commercial rates, I take Cllr Casey's points that they have increased in terms of the accrual over the last number of years, what also has increased is the amount of rates write-off which increased from 3 million in 2009 to over 6 million in 2013. In addition I suppose what we have to take into account is the rates collection, the percentage we have collected because of that has actually dropped, all of that has to be factored in, not just the rates accrual, it's strike-offs and percentage collection and what we have budgeted towards that strike-off as well.

In terms of the buoyancy and why I left out 28.7, part of that reason is the income that we get from Rathdrum and Wicklow -- the additional charges is included in the 28.7, I haven't stripped that out, that amounts to 99,000, so in effect there's 99,000 in there.

In preparing the budget figures, when we have any new valuation certificates or adjusted valuation certificates for the budget, when it comes to November we'll have the full accrual, but we'll also have to provide adequately for any strike-offs for 2015 as well.

In terms of overtime, obviously it's something I mentioned this morning, we'll have breakdown of overtime, we can get it broken down by department. We stopped all overtime for internal staff back in 2008 I would think, the overtime that we're incurring is for outdoor staff, we'll get a breakdown, for the most part it is road maintenance or water maintenance crews and people going out at weekends or night and doing winter maintenance and so on, that's where it accrues from. We went through a process in 2008 to reduce and eliminate any unnecessary overtime, there is obviously some overtime that will have to be incurred.

In terms of the 907,000 , that's possibly a misinterpretation, we didn't cut the 907,000 from the 2014 budget. In preparing the 2014 budget there were extras looked for by directorates, they are formed part of the consultation with each directorate with the CPG and so on, that was what was required over and above what was agreed in the budget, it was never put back in, never taken out, that's probably -- I just want to clear up the confusion, it's not that we've cut 907,000 out of the agreed 2014 budget agreed by the members, that's not the case.

In terms of the NPPR, we have in the last couple of months, in August and more so than anything, we have taken in year to date 2 million in NPPR, that's going to form part of our accounts and returns for the end of the year. Obviously there is over expenditure in some areas, the manager or executive this morning mentioned in terms of some Town Councils were very efficient in spending their budgets, so some over expenditure we have to address, so all of that will be combined and taken in as a totality at the end of the year.

Also the non-discretionary, if we look even at payroll, that's $41 \%$ of our budget, that's non-discretionary, $30 \%$ is the contras, that's what I was explaining in the budget workshop this morning. Things like landfill levy for Green Star, 11 million of that 97 million is a contra, in
and out, we get it, pay it over, so that all reduces down in terms of stripping back the 97 million, what we actually have that we can, that you can, as a Council, prioritise on where it is to go.

In terms of other income generating ideas, I will welcome any suggestion that any councillor has to generate more income for the local authorities, we have considered, some councillors might remember, looking at imposing charges or introducing charges for recycling centres and libraries, any and all options we can consider we'll be more than welcome to discuss it.

The breakdown of where expenditure has been spent is also provided for in, we do provide the annual financial statement in a breakdown over -- where categories of money has been spent is included, that would have been presented earlier this year and will be presented again following the close of this year's accounts. I think I got most of it.
CATHAOIRLEACH: Okay. Thank you Lorraine. So we've a number of proposals on the table, I'm going to start with the first one, which was Cllr Casey's proposal. So I'll get Lorraine to read out the proposal.
MS GALLAGHER: Proposed by Cllr Casey, seconded by Cllr Vance, on behalf of Fianna Fail group. "In accordance with Section 20 of the Finance Local Property Tax Act 2012, we the elected members of Wicklow County Council formally resolve to vary the basic rate of local property tax in respect of residential properties situated in Wicklow County Council
administrative area, we propose a local adjustment factor of minus $15 \%$ for the year 2015, we call on the chief executive and Minister for the Environment to put in place all necessary arrangements which will allow this Council to notify the Revenue Commissioners of our intention prior to the September 2014 deadline."
CATHAOIRLEACH: Okay we'll take a roll call.
Cllr BRADY: Sorry Cathaoirleach, I propose an amendment to that, just on the very last line after the last sentence there, that we include that "Wicklow County Council disagrees and objects to the property tax and sees the reduction as the beginning of a process, which will ultimately see the property tax being abolished."
Cllr CASEY: This is a formal proposal that has to be sent to the Revenue structured in that way, that's the way the motion has been set out, in the legal framework, I won't accept a motion attached to it, because it would jeopardise it.
CATHAOIRLEACH: Okay. We'll go with the original and if Cllr Brady wants to put in a second motion.

Cllr CASEY: This is written as required...

Cllr BRADY: Okay I'll put that forward as a separate motion.
CATHAOIRLEACH: Will you put it in writing? We'll go with a roll call on Cllr Casey's proposal, okay?
Cllr RYAN: Just because the motions are quite alike, I am just wondering could Cllr Winters' motion, as the start of it is the same, but the second part is slightly different, but I don't think it will be inconsistent with that motion, if we can merge those both together?

MS GALLAGHER: This is to do with setting of the subcommittee, it's practically the same -- it isn't too far off.

Cllr CASEY: I've no problem with that motion but again...
CATHAOIRLEACH: We'll take them separately, we're going with a roll call.
(Vote taken)

CATHAOIRLEACH: Could you just clarify your vote there Cllr Cullen, against was it? Cllr CULLEN: Sorry, I said I'm against 85\% property tax on family homes that this resolution in fact incurs upon people. That's the reality of it.
CATHAOIRLEACH: But on this specific proposal are you for or against?
Cllr CULLEN: On which?
CATHAOIRLEACH: Cllr Casey's.
Cllr CULLEN: My position is I do not support this proposal in effect -- that this proposal of Cllr Casey's confirms a property charge on the family home and I'm against it, I'm proud to stand against it.

MS GALLAGHER: 31 for and 1 against.
Cllr CULLEN: I'm consistent at least, you can rant and rave, but I'm consistent. I'm not going to change my vote, you know what I mean? I'm glad to see Fianna Fail, Sinn Fein and Fine Gael are together...

CATHAOIRLEACH: Okay that's 31 -- excuse me. Through the Chair, come on, that's 31 for and 1 against. Okay we're moving on to Cllr Winters' proposal.

MS GALLAGHER: Proposed by Cllr Winters and seconded by Cllr McLoughlin. "Apart from what we voted on, we also want to see the setting up of a councillor subcommittee made up of all political groupings to work with Council officials to bring greater transparency to the budgetary process in an effort to achieve efficiencies and deliver greater value for money for the people of County Wicklow."

CATHAOIRLEACH: Okay, roll call.
(Vote taken)

MS GALLAGHER: 30 for and 2 abstaining.
CATHAOIRLEACH: Okay, we'll take Cllr Cullen's proposal.
MS GALLAGHER: Proposed by Cllr Cullen seconded by Cllr Fortune, that this Council will make a commercial rate charge on all reservoirs at Blessington and Roundwood.

Cllr CASEY: Just a point of clarification, are they not paying commercial rates already? DIRECTOR LYNCH: Yes they are.
Cllr CASEY: So they're already paying commercial rates.
DIRECTOR LYNCH: The water network in Wicklow County Council was valued a number of years back and there are commercial rates being paid on it.
Cllr BEHAN: Through the chair, can I ask the question, the fact that now there's a third party company taking over ownership that have assets, would that not change the situation and at the very least I think Cllr Cullen makes a really good point that it should be examined now in the light of that new development.
DIRECTOR LYNCH: Sorry just to clarify, Irish Water, as they became water authority in January, they have taken over the payment of commercial rates on the valuation, so commercial rates to Wicklow County Council, we are receiving from Irish Water on the valuation in place, the waste water network.
Cllr CULLEN: If you read the resolution, what Irish Water are paying for is a couple of buildings, a couple of outhouses, that's not very much. What this resolution says is all the reservoirs, that means the entire acreage of the reservoirs and previously we said we couldn't put rates on all the reservoirs, but the fact is both reservoirs at Roundwood and Blessington are man-made therefore the entire reservoir, not just the couple of out buildings, but the entire capacity of the reservoir, which contains hundreds of millions of cubic metres of water, can now be rated. Now remember Irish Water will be selling this asset, this renewable asset, somewhere in the region of $€ 2$ billion a year, we're probably going to get, the way it's presently structured, a couple of thousand a year from rates. Whereas Dublin -- Irish Water isn't going to get hundreds of millions of euro. I'm not talking here about putting rates on a couple of out buildings in Blessington or in Roundwood, I'm talking about the entire capacity of both reservoirs, which were man-made and the man-made is the key thing. Because if it's man-made it's rateable. If it's natural it's not rateable. But both these reservoirs were hugely, physically dug out and made. So therefore every square inch, every square yard of these several miles in Blessington's case can be
-- because if you look at Irish Water's figures they are basing their valuation on the cubic capacity of the reservoir and putting up their valuation based on what it is, now I know the officials won't want this, but because this is basically -- that's their look out, some people might be looking for jobs in retirement there, but I'm here to represent the public of Wicklow and you have ordinary businesses, and factory owners in this county, if you have a factory in this county, or you have a business, every square foot of your shop, your business, your factory is rateable. Your carpark, your yard is, therefore it's not unreasonable now to say to Irish Water, your entire reservoirs which were man-made should also be rateable.

Now Chairman I would like this -- I'm happy enough if the Council agree it will be considered for the estimates that we'll have, that this subcommittee can look at bringing in the rates, if that's agreed I'm happy enough with that, but Chairman I want to see Dublin -- Irish Water start paying for once, for what they are taking out. For instance I am long enough here on the Council, with Cllr Behan, I remember we were paying water charges here in Wicklow, there was never a water charge brought in on the people of Dublin, why, because they were getting water from Wicklow, because Dublin Corporation were funding it by the huge corporation rates they were getting, hundreds of millions of the last year of Dublin Corporation the commercial rates they got from water was 700 million, if you are going to put another million and a half householders taking out from the reservoir on top of that it's going to make property taxes dwarfed in comparison, so I think we have a responsibility for the people of our county, whether in Roundwood or Blessington to stand up for the people and say this is a resource we should get something, not a couple of euro for a couple of sheds on it, as is currently the case. I would propose that we would have that.
CATHAOIRLEACH: Okay. Hold on. Everybody in the room here wants to maximise income, including officials, nobody wants to turn their back on possible income. So Cllr Cullen suggested that he was happy for, that this subcommittee review the whole area of what's been paid, what potentially could be looked into, are you happy?

Cllr CULLEN: I would like that this would be a priority item and that a report would be brought back to this Council before the estimates, not with some throwing this off, because this is going to happen, when we are all gone from this Council in years to come, the Irish Water or whoever is privatised will still take money and water out of this Council and people will look back and say were the people or councillors of Wicklow, a crowd of idiots that they didn't stand up and do something, because I'll tell you what, two or three years ago when it was proposed they were going to take water from Shannon and transfer to Westmeath and Dublin Corporation,
immediately the County Councils in Meath and Clare all got up and said no you won't, you'll pay for it first. They have been taking water from this county since 1867 and we've never got a shilling from it, they have been taking billions of tonnes of water from Blessington and we haven't got a penny for it.

If we were a bit clever we'd be, we wouldn't have to have commercial rates in this county, we could cut commercial rates by $50 \%$, we could abolish property tax and water charges in this county, but all we get is negativity, no, no, no. But I tell you something, if you were a private business and had to pay bills you would be doing this, looking at this and say no I'm sorry, you are not going to get 2 billion a year renewable money from this county and the people of this county can't get nothing for it. We have people in Roundwood, in Blessington can't get planning permission because of the reservoir. So time to get feedback from it.
DIRECTOR LYNCH: Water and waste water network in Wicklow County Council was valued using a national database to value the length of pipework, the reservoirs, the buildings, that was valued back in 2003, out of that with additions on since, we would have a rates bill now for Irish Water of about 1.6 million, we've billed for that this year, we're getting income for it, it would have been included in the 2014 budget. We are also currently reviewing what we have valued and what we haven't, if there are any of the newer properties, reservoirs, waste treatment plants that aren't valued we are sending them to the valuation office for them to put a value on them to ensure we are maximising the income that we can possibly get from commercial rates on the water and waste water network. And anything we get will be included in the overall revenue budget.
CATHAOIRLEACH: Hold on, other people indicated. There's nine or ten people indicated to speak on this. Are we happy to let a subcommittee review this? Because otherwise it's going to go around the houses.
Cllr CULLEN: Chairman, I'm serious about this.
CATHAOIRLEACH: I know you are.
Cllr CULLEN: I don't want this fobbed off, this is too serious for the people of Wicklow, we are here arguing and messing around for the last couple of hours about property tax, we're giving out 2,000 million taken out next year out of this county by Irish Water and sold commercially, all around. And we have -- you have laughing Hyenas behind me trying to knock down a good idea. Will you ever for once be positive and go for a good idea.

CATHAOIRLEACH: I'm trying to move it on constructively. Are you happy for a subcommittee to look into this?

Cllr O'NEILL: I'll second that. I'm delighted that we have Tommy Cullen on board now. Cllr CULLEN: Gerry, in 1992 I brought a proposal to this Council, but Cllr O'Neill wants to support me I'll welcome his support.
CATHAOIRLEACH: I'm asking can a subcommittee look at all aspects of this?
Cllr SNELL: He abstained against a subcommittee only 15 minutes ago.
CATHAOIRLEACH: Are you happy?
Cllr CULLEN: Chairman, we're here today talking about taxation in this Council, either we're going to be serious or we're not going to be serious, I put forward a resolution that I want to move that all of the reservoir assets would be considered for rates with commercial value. DIRECTOR LYNCH: They're already valued. Just to be clear.
CATHAOIRLEACH: Hold on, they're taking the resolution.
Cllr VANCE: Hold on, I want to find out is it legal for us to be able to do this? I just want to know that? Are we voting on something that may be illegal? Can somebody call for something like this at a meeting like this?

COUNTY MANAGER: Firstly to say, the valuation office values any properties in the county that are liable for rates, the valuation office is totally independent of Wicklow County Council, it's a government agency, we send lists to them asking to have a various things valued and they value them. What happens is they apply the AVR, commercial rate to those properties and collect rates on them.

In relation to the water service infrastructure, as Ms Lynch has said, these were valued more than a decade ago, traditionally Dublin City Council have been paying rates on those, but the transfer to Irish Water, the burden of those rates has transferred to Irish Water. Figures of 2 billion and that we could abolish commercial rates and do away with property tax, look, it's up to a member to propose anything which he thinks is reasonable and sensible, and it's up to other members that if they consider it's reasonable and sensible to decide whether or not to support it, but the reality is that that the water services infrastructure in this Council, this county which was previously owned by Dublin City Council has already been valued and rates are being paid on it.

There may be some small schemes in villages or whatever that may need to be valued, obviously they will be sent to the valuation office and will be valued and when valuations are received they'll feed into the income that will be generated. But to suggest that there's a pot of money of $€ 2$ billion which would solve all our problems, indeed $€ 2$ billion is 20 times the sort of annual budget that we're talking about, I think the members are in a position to decide for themselves
whether that suggestion is reasonable and realistic and whether it has any prospect of success if it's passed by the members.

But regardless of what it has, it's obviously open to the members to propose something, second it and agree it, should they choose to do so, whether or not it's realistic or sensible or might make us a laughing stock of the rest of the country, but it's a matter for the members to take a decision on it Chairman.

CATHAOIRLEACH: Cllr Vance?
Cllr CULLEN: Can I respond to the manager Chairman?
Cllr VANCE: Chairman, it's the easiest thing in the world to do, to throw out figures like 2 billion and various things like that and nothing to back them up with. In regard to valuations, I am one of the few members around that, of this that actually paid rates in this Council, of the members around here. Valuations are totally different from one property to the next, when they were valued and square footage and everything else, there's total discrepancies in regard to one property and the property next door in regard to the valuation of rates and what they pay. Various variation in regard to them. What we've got here -- I couldn't vote really on what's up there, for the simple reasons I haven't got figures to back that up, I haven't got anything to back that up.

In regard to valuation, you can call for a revaluation, it's nothing to do with this County Council, which has already been stated, it's the valuation office that does this. The valuations a number of years ago, the valuation of a number of major rate payers in the county and were valued downwards and we lost quite a bit of money on it, so really and truly to my mind anyway that's unreal that type of proposal, it's not backed up by any type of figures whatsoever. And how anyone could vote to go ahead and do that. We would be the laughing stock in the country in regard to this, really and truly, with a proposal like that we would be. No thought whatsoever gone into it.

It is sensible to say that if the subcommittee is going to be set up that subcommittee would look at it, I don't have a problem with that, if they look at all the ins and outs and bring back a recommendation, but let's have a bit of work before something comes off the back of somebody throwing figures in the sky that nobody knows whether they are true or not, and I suspect they are way off, with that type of billions that you have just taken them out of the sky, as if they are the right figure, they are not backed up by anything whatsoever.

So I would be happy enough to let the subcommittee have a look at that, I think it's really, they bring back a proposal to us on that. But what's there at the moment, I think it's pie in the sky and we couldn't vote on it, I don't think I could anyway. CATHAOIRLEACH: Okay. Cllr Kavanagh?

Cllr KAVANAGH: I'd like to thank Cllr Cullen for raising this issue, it's a very important issue and something that's well worth looking at. The Manager just said that it was valued more than a decade ago, now a decade ago water wasn't a private commercial commodity, which it is now. And it's highly valuable now, which makes a difference. I am concerned about sending things back to the valuation office because I think we'll be waiting for years for commercial rates to be re-evaluated and this could take years to re-evaluate the reservoirs, so I wouldn't like to delay it for too long, I wouldn't put it back to the hands of the valuation office, who haven't got their finger on it in a while regarding commercial rates.

So I think as I say, Cllr Cullen has a very worthwhile suggestion and proposal that we need to look at.

Cllr CULLEN: Chairman, Mr Sheehy's close friend Cllr Vance speaking there and agreeing with Mr Sheehy, I wouldn't expect anything else from his close friend. But...
Cllr VANCE: I wouldn't expect anything else only bull that you're going on with either, it's consistent with you.

Cllr CULLEN: What could be said his very close friend, but Chairman, we have a situation now, as Cllr Kavanagh said, the whole game has changed. Irish Water is now a commercial company, it's now selling water that it raises in this county, which is our jurisdiction, and is selling it to counties of Louth, a million and a quarter people in Dublin, most of -- a lot of north Kildare, most of the people of Wicklow, we are now people of Greystones, Bray, everywhere, we are now even large areas of Blessington, we are all now paying for this water. The people of Wicklow are paying for this water. So constituents we are representing are paying for this water and Irish Water are extracting it free from our reservoirs and selling it back to us.

There's also selling to several other County Councils and other commercial, every business in north Kildare and all that area, Intel and all that are getting Irish Water. So Chairman, the only thing Wicklow really has going for us is our resources, and the two reservoirs, the manager said, made some derogatory remark about the reservoirs -- the Blessington reservoir is the largest man-made reservoir...

CATHAOIRLEACH: You've made that point.
Cllr CULLEN: Sorry, it's the largest man-made reservoir in Western Europe, not just in the British Isles, in Western Europe.
CATHAOIRLEACH: Are you prepared to go with a subcommittee to review all aspects of what you've raised and you've raised issues of merit, or are you pressing ahead with your resolution? Cllr CULLEN: Can I just say this Chairman, trying to be helpful with you now, that some people said, I have wrote two reports, my first report I presented to this Council was in 1992 about raising water, Cllr Vance voted against that then. I brought it up again in this Council in 2004, so I have wrote two reports, I am the only councillor on this Council that wrote reports, I studied this and done two reports on this matter. I am satisfied that the people of this county are entitled and not just me, we'll be all gone here and there will be other people, I think the onus is on our generation of councillors to start now getting, Wicklow County Council, in getting some remuneration, not just some as Lorraine is saying, a million euro out of a budget of 2 billion, remember according to what's proposed now in Irish Water, their revenue stream from the Wicklow reservoirs will be increasing at a rate of about 140 million a year, so they're going to get 2,000 million and it will increase up to 140 million forever going on. I think we need to get a piece of that. Chairman I will be happy, if Cllr Behan agrees that we do that and we'll have a report back say within three months.
CATHAOIRLEACH: Okay is that agreed? Okay. Moving on to Cllr Whitmore's proposal. MS GALLAGHER: Proposed by Cllr Whitmore seconded by Cllr Behan. That the Council write a submission to government outlining our concerns regarding local budget finance and giving details of Wicklow County Council's funding compared to other local authorities and to request an increase in our budget to reflect the higher taxes the people of Wicklow pay and that a representative of the Department of Local Government and Finance be invited to our meeting to discuss central government funding.
Cllr CASEY: Just a point of clarification, we spoke about this at the corporate policy meeting this morning, to put a delegation to meet the Minister, we're trying to keep the property tax, currently the way it's structured now, the government is taking 3.7 million off us, and if we can keep that 3.7 million here and hold, the point that was made at corporate policy is we should put a delegation to go, exactly what you were saying, go and try and keep that here, just reversed around from what it used to be, they used to fund us, now we have the property tax and they are taking the surplus back off us, I've no problem with it, it's just a reverse way around.
CATHAOIRLEACH: Okay. Well then is it agreed? Agreed. Okay. Cllr Brady did you wish to make a proposal?

Cllr BRADY: Yeah, I handed it up to Lorraine.
MS GALLAGHER: Proposed by Cllr Brady, seconded by?
CATHAOIRLEACH: Cllr Lawless.
MS GALLAGHER: That the members of Wicklow County Council are totally opposed to the local property tax and see the $15 \%$ reduction in the rate, which was passed in Wicklow, as the start of the process of abolishing the local property tax, we call on the government to abolish this unjust tax.

CATHAOIRLEACH: We'll take a roll call.
(Vote taken)

MS GALLAGHER: 19 for, 11 against, one not present and one abstaining.
Cllr BRADY: Cathaoirleach, can I ask that that motion would be circulated to the Minister for Finance and to the five TDs as well, that Wicklow supported that motion? Thank you. CATHAOIRLEACH: Okay. We have a question here?

MS GALLAGHER: Question submitted by Cllr Tommy Cullen re private investigations. What are the names of the private investigators employed by the County Manager as outlined by him at our last meeting and what were the fees paid to same for their services? Please answer by written reply.

The response is: A written response will issue to Cllr Cullen and will be copied to all councillors.

Cllr CULLEN: With those details I assume? Is that correct Chairman? With those details requested? Is that correct Chairman?
CATHAOIRLEACH: I presume so.
Cllr CULLEN: Would you ask the manager on the record?
COUNTY MANAGER: Well Chair the councillor asked for a written reply.
Cllr CULLEN: I put in written reply just for the convenience, but Chairman will you -- Manager will you supply the details as requested in the question, because they are quite legitimate questions.
COUNTY MANAGER: Chairman, I have to find out the details first and consider the response. Cllr CULLEN: I know you know already. I know a lot.

COUNTY MANAGER: I'll issue the response and you can deal with it when you get it.
Cllr CULLEN: Chairman, I'll expect those details, because I know you have them and

8 Meeting concluded at 4.25pm Cllr RUTTLE: What time? members.

Ms Lynch has them, despite five letters she is refusing to divulge them.
CATHAOIRLEACH: Okay, just before we go we're provisionally talking about the 24th of November for the budget meeting, possible start at 11 o'clock.

CATHAOIRLEACH: 11am, that people would put that in their diaries, is that okay? Thank you

A
ability $11: 1812: 11$ 31:17,27
able 15:11,14,19 42:12
abolish 19:9 24:18 41:7 42:24 46:6
abolished 37:28
abolishing 17:21,24 46:6
abolishment 17:26
about 4:4 6:6 8:21
10:1,21,22,27 11:10
12:26,27 13:15 14:1 15:13 16:34 19:25 20:30,32
22:9,23,27,28,31,32 23:34,9,10,12,16 24:7,8,11,14,16,28 25:14,25,29
26:12,16,20 28:10 29:5,6,23,27,31 30:1,5,12,15 31:17 33:17 39:30,31 41:16,26,29 42:7,34 44:9,33 45:8,
above 7:32 10:21 14:4 31:25,26 36:21
abstain 4:4
abstained 42:5
abstaining 4:10 39:4 46:12
accent 3:24
accept $37: 30$
acceptable 21:30
access 14:8
accessibility $1: 2$
accordance 4:13 14:26 37:17
according 45:14 account $8: 7$ 10:30,31,32 12:16 14:15 31:27 35:31
accountability 4:31
accountancy 28:21
accountants 15:18 28:21 accounted 16:21
accounting 20:5
accounts 36:27 37:12
accrual 35:29,33 36:7
accrues $36: 14$
accurate 1:5
achieve 22:2 35:5 38:32
achieved 14:5 34:14
achievement 1:34
acreage 39:23
across 10:1,12 11:27,31 17:31 18:20 25:32 32:9 33:22
acted $28: 17$
acting 28:16
activities 26:32 28:24
activity 7:2 16:6
actual 1:10 4:34,2 27:5 35:18
actually $8: 2815: 12,28,29$ 16:2,17,21,31 21:3,28 26:9 32:33 33:7,10 34:20,29 35:32 37:2
43:12
add 16:10
added 16:8
addition 6:27 10:6 35:31 additional 6:27 7:27 9:31 10:22 14:16,20 15:25
21:15 34:15 35:4 36:3
additions 41:15
address 8:25 9:1
10:2,3,24 11:31 35:28 36:29
addressing 11:23
adequate 14:17
adequately $36: 8$
adjournment 4:26
adjust 4:15
adjusted 7:19 9:18,26 36:6
adjusting 8:21
adjustment
4:12,23,24,34 9:26 14:29 37:20
administration 14:29 administrative 37:20
administrator 15:2
advance 7:13 35:17 advantages 4:29
advocated 27:22
affect 3:2
affecting 2:25
affects 6:9
afford 18:3
afraid 30:9
after 4:15 12:14 13:11
17:22 18:29,30 26:33 37:26
afternoon 1:9,10 21:13
again 2:5 4:16 6:9 7:6,9 11:10 13:23 15:25 19:7 21:5 23:30 37:11 38:9 45:8
against 23:30,33 29:34
31:8 33:22 34:6 38:14,15,17,21,22,23, 28 42:5 45:8 46:12
agency 6:12 7:9 42:17
agenda $1: 11$
ago 14:15 19:31 22:13 23:2 31:16 40:33 42:5,22 43:22 44:8
agree 3:33 23:27 25:3,13,21 31:13 33:19,32 34:1,3 40:10 43:5
agreeable 1:14
agreeing 44:17
agreement 1:13 4:3
agrees 45:17
ahead 9:4 16:27 43:25 45:5
alike 38:4
all $1: 13,34$ $2: 2,5,9,15,25,293: 8$ 5:4 9:31 10:1 11:11,27,31 13:15,25 14:30 15:13,16 17:10,29,34 18:9,17,26 19:11,29,32 20:2 21:14,29,34 22:7 23:13 24:2,18,33 25:3,4,13,24 26:3,4,8,10,14 27:4,17,23,30,31 28:10,16 29:9 30:32 31:3 32:3,9 34:1,13 35:32 36:11,2
allocated 8:13,15 17:34 18:31 21:31
allocation 10:16,18 32:6,8 34:27
allow 1:14 14:31 37:22
allowance 7:1
allowed 28:31 35:4
almost 13:32
alone $14: 10$
along 2:20 17:10 already 7:12,18 10:10,31 11:6 21:15 22:18 24:13 25:20,32 26:24 29:19 30:5 31:11 39:8,10 42:10,28 43:21 46:32
also 2:4,7,12,17 3:6,21 4:31 5:5 7:2,33 8:6,10,11 11:18 12:21,31 14:7,11,12 15:20 16:1,5,29 17:3 20:19 21:2,34 26:3,23,34 30:19 32:6,24 33:15,20,22,27 34:10 35:12,30 36:8,32 37:9 38:30 40:8 41:17 44:30
alternative 14:21
altogether 17:21
always 22:15 amalgamated 5:33 amalgamation 7:4 amazing 22:7,8 amendment 37:25
among 20:19
amongst 30:12 32:31 amount 7:26 11:11 14:11 19:32 23:18 29:29 34:6 35:4,30
amounts 30:12 36:4
analysis $15: 21$
and $1: 2,3,4,5,18,23,34$ 2:1,2,5,7,8,9,14,16,17 ,20,21,22,25,26,29,30 ,31
3:3,6,11,19,20,26,33 4:1,10,12,15,17,23,28 ,32,34
5:2,7,12,13,16,22,24 28,31,33
6:2,3,4,5,10,11,14,15, 20,22,23,28,29,31,33 7:1,2,5,6,10,14,18,21, 30,31,32,34 8:3,5,6,10,11,20,21,2 6,27 9:7
annual 19:30 37:10 42:33
annum 9:10,13 13:33 18:10
another 12:16 21:23 34:31 40:18 answer 34:26 46:18 answers 2:27 34:33 anxious 2:31
any $1: 204: 24,266: 9,19$
7:27 8:7 9:1,29 10:9,10,15,18,24,32 12:29 13:4,5 17:24 20:12 21:8,18 22:13 23:27 25:3 26:6,15,24 29:11 34:34 36:6,8,15 37:4,7 41:18 42:15 43:1,24
anybody 13:29 33:5 34:25
anyone 1:27 43:25 anything 4:4 10:31 11:3 23:25 29:6 31:6 36:26 41:21 42:25 43:17,34 44:18,19
anyway $16: 10$ 24:22 43:23 44:4
anywhere 19:13,16 31:25
apologies 1:20
apologise 8:16
apply 4:15,24,25 42:18
apportioned $30: 11$
appreciated 31:20
approach 32:30 34:10
are 1:2,3 2:30 3:13 4:1,31 5:23,24,34 6:9,14,15,17,25,27,32 7:12,13,18,25,32 8:16 10:8,22,24,28,30 11:6 12:27 13:6,10,28 14:5 15:11,15 16:15,16,33 17:26 18:12,29 19:19,29,31 20:30,31,32
21:3,17,24
22:8,9,28,33 23:3,6,14,21,24 24:10,13,14,17,23,28, 33 25:3,
area 3:34 16:19 21:12 30:4 31:14,18 37:20 40:26 44:31
areas 8:10,15 10:1 13:7 15:23 30:4 36:27 44:26
aren't 10:29 26:20 41:19
argue 18:5 19:25
20:19,20 33:22
arguing 13:11 20:18 41:29
argument 20:9 arguments 20:20 around 1:13 2:7 16:31 20:21,25 22:13 23:18 24:1 25:15 29:28 34:16 41:25,29,31 43:12,13 45:31,32
arrangements $14: 31$ 37:22
arrogance $34: 17$ articulated 29:3
arts $8: 4$
aside $16: 24$
ask 20:30 24:22,31 28:9,10 32:34 33:32 35:3 39:13 46:13,26
asked 27:14,17 32:26 46:27
asking 42:4,17
aspects 16:16 42:4 45:4
assert 14:22
assessment 15:25
asset 39:27
assets $8: 26,2827: 339: 14$ 42:9
assume 46:23
assured 2:31
attached 37:31
attendance 2:1
attended 2:16
attention 2:21 27:1
attitude 27:23
auld 23:24
austerity $14: 24$
authorities 4:31 5:33 8:33 11:11 15:21 30:3 32:7,9 37:5 45:22
authority 2:34 3:4,7 4:23,32 5:2,27,28 6:11 8:22,24,25 9:6,7,23,29 11:23,26 13:28 14:8 26:34 27:16,24 28:13 32:21 39:17
autonomy 4:30
available 3:3 7:15 12:25 13:19,29 14:9 16:15 31:32 35:19
average 11:27,28,30,31 13:31,32 19:13 29:27 32:21,24,26 33:11
averages 29:24
awards 2:7
aware 2:15 20:33 22:13 away 18:17 27:19 42:24
awful 18:12
Act 4:13 14:27 37:17
Agreed 1:14 36:21,23 40:12 45:19,33
Anne 3:23
Annesley 3:22,23
Apart 38:29
Arklow 2:17 3:19,20,24,25 8:6 10:8,23 11:6 12:3
Association 12:4
August 36:25
AVR 42:18
B
back 2:26 4:15 5:6 10:3,15 11:2 12:29 16:33 17:8 18:15 19:32 20:29 24:29 25:20 27:19,29 28:5 29:3 30:24 31:5,18 32:33,34 33:16 34:14 36:12,21 37:1 39:12 40:25,29,31 41:15 43:11,17,30,31 44:3,10,12,28 45:18,32
backed 43:24,34
background 24:12 25:18 backs 34:18
bad 14:12 27:23 bail 32:10
balance 5:16 8:24 9:1,34 27:3 34:28
balanced 7:26 9:33 13:21
band 9:10,19
bands $9: 12,18,21$
banks 3:6,7 32:10,14
base 9:9 13:29,32 16:11
based 2:34 7:12,14,17
14:22 15:23 17:4 18:32 29:17 35:23 40:2
basic 4:12,15,23,34 5:19 6:20 7:26 9:23 14:28 37:18
basically $21: 14$ 25:20,26 40:3
basing 40:1
basis 4:30 7:26 12:10
13:32 14:9 34:6
became $39: 17$
because 2:17 4:28 6:14,17,25 7:9 15:34
16:30 18:21,22,26,33
19:7,8 20:11,31 21:22
22:15 23:3,24 25:12
28:10 30:20
31:6,16,28 34:11,26
35:4,32 37:31 38:4
39:32
40:1,3,15,16,29,33
41:12,24 44:10
46:29,34
become 13:10
becoming 23:21
been 2:31 5:23 7:28,29 8:12,15 10:5,10,27
11:6,12 12:25
13:21,30 14:4,15

18:13,16 19:8,26 20:23,26 21:30,32 22:9 23:29 25:8,24 28:6,10,21,23 29:14 30:6,10,17,23,26,32 31:20,28,32 32:29 33:9
34:1,2,3,10,16,24,28, 32 35:
buy 28:18
buying 26:12
bypass $3: 27$
Ballycogue 1:25
Ballynagran 11:29
Behan 33:31,32 35:14 39:13 40:14 45:17,20
Blessington's 39:34
Blessington 23:4
39:7,24,31 40:21
41:3,11 44:26,33
Bourke 1:25 3:29,31,33
Bracken 1:25,26
Bray 1:16 12:3 30:4 44:25
Briefly 2:20
British 45:3
BRADY 17:6,7 24:19,21 37:25,32 38:1 45:33 46:1,2,13

## C

call 4:6 8:32 14:30 17:27
32:14 37:21,24
38:2,10,34 42:13 43:20 46:6,8
called 18:30 25:26
calling 17:10
came 2:20 15:30,31 20:24 26:2,3 31:23,25,26
can't 7:34 12:27 13:15 23:29,30 30:6 41:11
can 3:34 5:17 8:12 12:29 14:9,21,34 15:12,22,34 16:3 19:25 20:3,20 23:23 24:18,31 26:14,33 27:6,20,30 28:22,24 29:8,33 30:33 32:8 33:9,10,17 34:7,23 35:25 36:11 37:2,7 38:6,24 39:13,26,34 40:11 41:20 42:4,13 43:9,20 45:6,28 46:13,33
cannot 12:33 18:3
capable 30:34 33:9
capacity 8:24 11:13 39:26,31 40:2
capita 11:27
capital 7:4,6
care 1:4
careful 26:12
carpark 40:7
carried 15:21
carry 29:6
case 14:19 16:32 21:13 25:13 31:10 34:8 36:23 39:34 40:22
cash 15:29 28:11
categories 21:20 37:10 category 21:23 26:31
ceased 2:29
cent $9: 1023: 7$
central 4:29 5:14 23:15,18 25:21 29:32 30:19 32:31 33:6,16 34:27 35:9 45:25
centrally 30:11
centres 37:6
certain 15:23 16:16 20:26 29:4 31:29
certainly $3: 8$ 21:8,33 31:33 33:9,33 35:5
certificates 36:6,7
challenging 16:16
chamber's 2:25
chamber 2:22 3:9 18:27 25:4,9 30:34 31:24
chambers 12:3
chance 19:21
change 4:28 7:22 9:10,23,24,29 10:11 12:25 13:30 23:9,10 33:2 38:25 39:14
changed $25: 2735: 18,25$ 44:22
changes 13:4 21:24
changing 30:34 33:9
channelled 16:2
charge 7:34 15:27 30:9 38:21 39:7 40:15
charged 23:7
charges 7:34 15:27 18:4 22:23 24:3,18 31:7 34:11,13,21,25,26 36:3 37:6 40:14 41:7
charging 24:16
chief 12:34 14:30 37:21
children 18:13
choice 24:1 31:33
choices 16:34
choose 10:32 43:5
choosing 21:20
chosen 21:25
circular 5:4 7:17 12:11,14,21 25:29
circulate $8: 12$
circulated 46:13
citizens 4:31 15:16 29:7
clarification 3:26 39:8 45:26
clarify 38:14 39:17
clarity 16:27,29 18:33
clear 14:7 15:9 16:18 34:27 36:22 42:10
clearly 14:2,21
clever 41:6
climb 29:19
close 37:12 44:17,18,21
closer 16:26
coffers 15:26
collect 8:24 42:19
collected 17:29,34 25:30 35:32
collection 35:32,33
collectively 30:18
column 5:33
combined 5:32 8:33 36:30
come 1:18 2:26,30 3:27 5:13 15:29 18:4 20:2,5,14,29,31,32 23:29 24:2,22,29 25:1 26:11,18
27:16,18,22,25,32 29:7 33:29 35:12 38:27 40:30
comes 27:5 36:7 43:31
coming 3:11 7:20 26:30 29:6 31:4,8 33:6 35:5
commenced 12:1 comment 26:10 27:15 29:2
commercial 6:17 7:18 13:29,32 22:27 24:4,13,15 30:30,31 35:1,2,5,28 39:7,8,10,12,18 40:17 41:6,7,20 42:9,18,24 44:8,10,13,22,30
commercially 41:30 commitment 7:32 10:17 11:3
commitments 10:24 committed 17:21 23:28 committee 29:4
commodity $44: 8$
common 3:9
communication 26:5
communities 15:16 20:8 community 8:3 23:13 31:13
company 28:12 39:14 44:23
comparative 15:21
compared 5:8 8:26 29:27 45:22
comparison 11:26 40:19
compensate 11:8
competency 31:24
completely 15:28 21:6
concentrating 30:30
concept 32:3 34:3
concern 7:1
concerned 44:9 concerns 33:10 35:10 45:21
conclude 19:7
concluded 47:8
conclusion 14:21
concur 32:4
confidence 20:10,13
confirmed 35:22
confirms 38:21
confusion 36:22
congratulations 2:2,9
cons 30:17
conservative $14: 5$ consider 3:18 4:11 9:5 30:19 37:7 42:26 46:31
considered 3:20 5:22 7:14 8:20 12:6 37:5 40:10 42:9
considering 9:9
consistent 22:14 38:24 44:20
consistently 25:4
constantly $15: 12$
constituency 33:14 34:20,32
constituents 2:26 18:25 26:33 44:27
constructed 23:4,5
constructively 41:33
consultation 5:29 11:34
12:1 18:19,20,27
26:24,25 36:20
consulted 21:24,25
contact 2:16
contacted 3:26
contain 17:3
contained 5:23 9:17
contains 39:26
continue 14:23 32:9 34:20
continues 17:33
contra 7:7 36:34
contrary 32:25
contras 36:33
contribute 27:7
contribution 26:33
control 13:18
controlled 30:11
convenience 46:28
conversation 10:15
copied 46:21
copies 13:29
copy 2:22
corporate 14:14
45:26,29
correct 1:17,18 46:23,24
correspondence 25:27
cost 6:5 8:25 10:17,22 13:25 14:9
costs 6:3,4,5 10:8 11:16,17,22 13:26 17:3 19:29
cottages 31:19
could 3:18 11:5 15:2 19:27,28 20:9,32,33 24:4 27:20,22,30 28:4,6,9,10,12,25 31:28 34:1 38:4,14 40:27 41:7 42:24 43:25 44:4,11,21
couldn't 26:5 31:13 39:23 43:16 44:4 councillor 1:16,17 3:14 14:34 21:10 22:13 25:1 29:13 30:28
32:2,17 33:31 35:7

37:4 38:30 45:9

46:27
councillors 2:1 8:8 19:21
20:10,14,23 21:11
24:27 25:9 26:24
28:14 31:16 35:19
37:5 40:32 45:12 46:22
counteract 7:33
counties 3:2 19:18,19 23:9 25:32 33:2,22 35:11 44:24 country 19:12,16 23:19,21 25:34 31:10 32:9,14,20
34:16,19,32 43:6,25
countryside 20:9
couple 1:10,31 2:32 21:3 35:28 36:25
39:21,22,25,29,30 40:22 41:29
coupled 18:3
courtesy 3:9
cover 6:5,28 14:17
covering 6:3,4 8:6
covers 7:2
cow 23:21
crack 29:8
crews 36:13
crisis 13:31
critical 7:25 13:17 15:25
critically 16:29
cross 16:25
crow 22:23
crowd 40:32
crowing 34:13
crumbs 13:10 22:21
crux 20:9,13
cubic 39:26 40:1
cultural 8:3
current 5:27,32 8:28 21:16 25:25 26:30 27:4
currently 40:22 41:17 45:28
cut 10:12 11:8 14:19 19:25 22:31 25:12,16
27:29 29:33 30:25
36:18,22 41:7
cutbacks 20:3
cuts 10:6 11:12,16
cutting 30:18
cynical 28:6 29:16,23 30:12
cynicism 29:31
Carlow 31:25
Casey's 35:29 37:14 38:2,19,21
Cavan 23:16
CASEY 12:8,9 15:25 16:7 20:17 24:12,13,15,31,32,33
28:31,32 34:34 37:16,29,34 38:9 39:8,10 45:26
CATHAOIRLEACH
1:9,20,27,31 2:15
3:9,14,22,24,29,30,32 4:3,6,11,22 12:8 14:34 15:2,4 17:6,7 19:10 21:10,11 22:4,6 24:23,29 25:1 27:9,12 28:30,32 29:13 30:28 32:2,17 33:31,32 35:7,14
37:13,24,25,32
38:2,10,14,17,19,27,3
4 39:5 40:24
41:23,27,33 42:4,6,11 43:
Celtic 13:6
CEO 26:17
Chair 1:17 2:12,17,20 25:17 27:10 32:18 38:27 39:13 46:27
Chairman 4:4 12:9 14:26 19:11 22:7,31 23:12,33

24:10,11,22,27 25:2 29:14 30:29 40:10,12 41:26 42:7 43:7,9,10 44:17,21,31 45:6,17 46:23,24,28,31,34
China 3:25
City 19:14 42:22,28
Clare 41:1
Cllr 1:17,20,22,25
2:14,15,17
3:22,23,25,29,31,32,3
3 4:4,5 12:8,9 13:6
15:1,2,4,25
16:7,9,10,11,12
17:6,7 19:10,11
20:17,24 21:10,11,28
22:5,6,7
24:12,13,14,15,16,19,
20,21,22,25,29,30,31,
32,33 25:2,14
27:10,13 28:31,32,34
29:13,14 30:28,29
31:34 32:2,3,4,
Commerce 18:27
Commission 11:2
Commissioners 14:31
19:13 37:22
Corporation 40:16,17,34
Council's 45:22
Council 1:3,7,16 4:1
5:6,19,28 6:12,13
7:5,34 11:11,22,27
12:2 13:23
14:27,29,31
15:20,22,26,30,34
16:6,31 17:8,9
divvy 32:32
document 19:26,29 24:22,26 26:9,16,23 28:1
documentation 15:30
documents 25:8
does 12:24 19:27,29 22:15 32:4 43:21
doesn't 11:22 17:18 18:23 19:27
$\operatorname{dog} 23: 24$ 32:15
doing 7:30 20:33 28:25 36:14 41:9
don't 4:4 15:10,14 16:8,12,31 17:33 18:21 20:10,12,30,31 21:14,22,24 24:25 25:3,13 26:9,18 27:13 28:1,6,10,14,15 29:7,11,31,32 30:4,5,20,24,25 32:7 33:5,22,23 34:3,6,28 38:5 41:28 43:30 44:4
done 4:19 6:12,13 10:5 18:17,32 20:1 26:11 27:20 45:10
doom 21:14
door 43:15
doors 18:5
double 19:17,18
doubt 21:8
down 6:23 7:9 16:16 18:11 23:23,24 29:8 31:2 36:11 37:1 41:31
downturn 14:5
downwards 43:23
draft 5:33 7:25 10:1,5,10 35:24
dramatically 25:27
drastically 18:34
drawing 24:6
dreamed 32:12
dredging 10:23 11:6
drive 29:20
drop 6:2 26:10
dropped 6:20 8:32 11:21 35:32
dry $27: 17$
due 7:4 8:25 21:30 32:22
dug 39:33
during 1:1 14:24 34:13,17
duty 22:16
dwarfed 40:19
Dáil 24:9 34:19,25
Department's 13:28
Department 4:1 14:19 16:26 21:29,31,32 33:3,7,21,28 36:11 45:24
Disclaimer 1:1
District 2:17 3:18,19
DIRECTOR 3:17 4:19 21:14 35:16 39:9,11,17 41:13 42:10
Donegal 23:15
Doran 13:6
Dublin 15:10 19:11,13,14,16 20:12 22:33 39:29 40:12,15,16,17,34 42:22,28 44:24

## E

each 12:3 13:3,7 16:24 18:25,32 27:22 29:34 30:12 36:20
ear $3: 12$
earlier 18:10 20:11 25:20 27:22 29:3 37:11
early $2: 32$
easiest 43:10
easy $14: 234: 1$
economic 8:3 13:31 14:5 16:6,7
economy 12:32 14:3 16:5 18:15 34:14 35:2 education 6:8 7:9 effect 5:25,27 7:7 9:4,9 18:9 36:4 38:20
effectively 32:6
effectiveness 15:15
efficiencies 14:7 22:2 38:32
efficiency $15: 15$
efficient 36:29
effort 22:2 38:32 eight $34: 5$
either 6:22 18:21 23:30 30:1 42:7 44:19
elected $14: 27$ 17:9,16,20 21:25 23:34 24:34 26:34 37:18
election 17:16,22
elections 17:11
electoral 30:4
electorate 17:11,12
element 8:20 34:23
elements 9:5
eliminate $36: 15$
else 1:27 19:16 31:25 34:25 43:14 44:18,19 employed 46:17 end $8: 3013: 3,1116: 33$ 19:8 20:18 24:30 25:5 28:26 36:27,30
endorsement 17:25 engage 18:23,25 20:24 33:34
engaged 18:20 engaging 18:27 enough 14:24 15:18 17:14 18:16 20:10,31 26:5 40:10,12,13 44:2 ensure 1:4 12:24 41:20 entering 17:22 entire 39:23,25,31 40:7 entitled 25:3 45:11 environmental 11:28 equalisation 5:7 12:15 25:32
equally $14: 1$ 27:15
equitable 18:33
equity $17: 4$
era 13:6
errors 1:5
essentially 19:18,30 $20: 5$
establish 33:27
estimated 7:19 26:28
estimates 16:27 23:1,9 24:27 40:11,29
estimating 9:11
estimation $5: 24,31$
etcetera 31:11 35:23
euro 9:14 12:26 18:4,8,10,16 22:17 23:8 39:30 40:22 45:13
evaluate 44:11
evaluated 44:11 even 6:17 12:24 13:10 15:12 16:7 17:34 19:22 20:11,12 25:15 26:25 34:5 36:32 44:26
evening 1:22 2:1
ever 29:16 30:30 41:32
every $2: 22,343: 87: 29,30$ 9:10,23 10:17 13:4,14 16:19,21 18:11 22:17 26:31 30:26 39:34 40:6 44:30
everyone 1:10 2:25 25:32
everything 23:22 35:16 43:14
everywhere 44:25
evidence 14:22
exact $26: 8$
exactly 16:19 29:32 35:24 45:30
examine $28: 15$
examined 39:15
example 13:29 19:28 20:33 25:29 examples 13:28 except $11: 27$
excess 20:28
excluding $14: 2$
excuse 38:27
executive 12:34 14:30 20:14,32 27:16,18 28:2 35:18 36:28 37:21
exercise 19:23 20:17
exorbitant 15:28
expansion 16:3
expect $7: 19$ 14:4,11 44:18,19 46:34 expectation 15:11 expectations 26:14 expected $27: 25$
expenditure $5: 25,31$ 6:2,10,14,15,25 7:6,9 10:11 11:8 21:19 26:9,28,30,31 29:32 36:27,29 37:9
expenditures 26:29
expense $24: 6$
expenses $6: 25$
experienced 13:31
expertise $28: 23$
explain $28: 2$
explaining 36:33
exposed 17:28
extend 1:25,26
extensions $8: 11$
extinguishment
3:15,18,28
extra 7:30 8:3,4,5 10:4,23 11:3 20:2,7 34:15
extract 5:4
extracting 44:28
extras 8:10 10:6,8 36:19
Eireann 34:19
Enda 17:17
Enterprise 7:4,5 28:12
Environment 14:30 25:25 37:21
Estate 1:32
ESB 1:23
Europe 32:15 45:2,3
European 29:24
32:10,14
Eventually 34:26,31
Everybody 6:18 12:5 23:23 31:30 40:24

## Exchequer 31:12

## F

fact 13:25 19:14 20:10 21:19 22:33 27:5 34:14,15,29 38:16 39:13,24
factor 4:12,23,24,34 14:29 37:20
factored $35: 33$
factors $5: 22,23,24$
factory 40:5,6
factual 14:22
fair 15:6 18:33 26:34 30:26 31:29 33:11,14
fairer 4:30
fairly $2: 26$
fairness 17:4
fall $9: 11,12,20$
fallen 2:5
familiar $2: 25$
family $1: 25,2617: 15$ 18:11
22:13,15,16,19,23,25,
32 23:27 38:15,21
famous $23: 21$
fantastic 1:34 2:4
far $38: 8$
farce 18:19
father 1:17,18
fault 26:11
favour 19:8
fear 15:10
feed 18:13 42:32
feedback 5:29 11:34 26:24 41:12
feel 15:22
fees $46: 18$
fellow 21:11
felt $29: 2$
few 19:11,31 22:13,28 23:14 32:19 43:12
fight $13: 3$
fighting 30:12 32:31 34:28
figure 14:2,10 21:5,28,29 22:9 35:4 43:34
figures 7:12,25 9:33 10:1 11:26,29 14:5,9 15:22 19:25,32 20:2,3,19 22:10 28:22 30:4,6 33:29 35:13,17,23,24 36:6 40:1 42:23 43:10,17,24,32
fill $23: 15$
final 11:34 29:2
finances 13:6 16:7
financial 5:27,32,33 8:21
9:4,7 16:6 37:10
find 16:20 20:23 28:11 42:12 46:31
finger 32:32 44:13
finished 6:11 27:10 28:31
first 1:13 3:15 5:5,31
9:21 11:3 14:7
17:8,24,29 18:5 19:11,21 21:17 25:2,23 31:4,6 32:3,19 37:14 41:2 45:7 46:31
fit $20: 2$
five $2: 16$ 13:7 46:14 47:1
fixed $10: 17$
flood 8:6
flooding 21:30
floor 24:25
fobbed 41:28
focus 15:15
following 1:1 13:28 37:11
follows 14:26
food 18:13
foot 40:6
footage 43:14
footballer 1:23
footpaths $23: 15$
for $1: 2,20,23,27,34$
2:30,32,34
4:10,15,24,25,30
5:1,6,17,25,32,34
6:2,3,4,12,13,19,23,2
5,26,27,32
7:6,19,20,25,30,31,33
8:3,4,5,6,11,33
9:6,7,9,10,14,21,23,2

10:1,3,8,21,22,23,29
11:12,21,26,29
12:5,19,24,32 13:29
14:4,29,30,34
16:3,6,21 17:10 18:11 19:1
forced $25: 3,4,5$
forever 45:16
forgot 1:32 8:15
form 12:6 29:12 36:26
formal 33:33 35:7 37:29
formally $14: 27$ 37:18
formats 16:17
formed 36:20
former 1:16,17
forthcoming 9:7
forward 2:22 3:8 15:2,30 24:16 27:23 31:10 38:1 42:8
four $3: 11,125: 22,24,33$ 9:18 26:23 34:20
fourth 32:20
framework 37:30
free 44:28
friend $44: 17,18,21$
from 2:5,7,14 3:16,17,19,33,34 4:29,32 5:10,14,16,29
6:4,20,21,22
7:17,20,27,33
8:7,8,16,32 9:18
11:13,34 12:2,3
13:6,11,17,28 14:2,9
15:13,19,20,26,30
16:11,16,18 17:11
18:5,8,20 19:32 20:32
21:20 22:21,22 23:7
24:17,25 26:2,3,18
27:6,22,32 28:14,23 29:2
front 10:13
fruition 3:6
frustrating 20:17
frustration 16:30
full 6:19 7:5,13,14,15,26 9:33 15:19 19:27 20:7,8 36:7
fully $15: 22$
function 21:17,23
fund 5:7,12 6:21 8:5 10:3 12:12,15,16,19,21,22 13:6,18,22 17:28,29,30 19:4 32:6,8 45:31
fundamentally $17: 26$
funded 11:5,20 15:22 19:4 28:4,5,9
funding $4: 28,305: 1,14$ 6:22 11:13 12:25 25:21 28:13,15,24

Geographic 1:33
Gerry 42:2
Green 36:34
Greystones 7:33 11:1 44:25

## H

had 2:4 3:33 4:16 6:27 10:4,27 11:21,22 14:8 16:25 17:10 20:7,8 22:18 26:17 30:29 31:24 34:4 41:9
half $20: 29$ 21:15,16 22:27 23:30 28:26 40:18
hammered 31:3
hand 4:17 8:17 10:34
handed 16:16 29:33 46:1
hands 17:20 44:12
happen 19:29 27:31 31:29 40:30
happening 22:9 31:6
happens 19:30 42:18
happy 30:1 40:10,12,26,27 41:24,33 42:6 44:2 45:17
hard 8:16 25:25
harmonised 6:17
has 2:29 4:25 5:25 7:28 8:12,20 10:30,31 11:6,11,18 12:6,11,20,25 13:10,23,30,32 14:1,4,15 15:29,34 16:15 17:28,34 19:12,22 20:1 25:4,23,27 27:10,22 30:10,32 31:7 32:12 34:2,14 35:30,32 37:4,9,10,29,30 42:21,23,28 43:1,4,21 44:15,22,32 47:1
have $1: 18$ 2:8,12,33 3:6,11,20,24,25,27 4:3,22
5:1,5,12,13,22,25 6:12,13,14,20,21,23,3 2,33
7:13,15,17,22,25,28,2 9,30,31,32,34 8:7,10,11,17,24,29 9:1,2,5,25,30,33 10:9,10,12,17,24,27,2 8
11:3,8,12,16,17,18,32 12:6,33
13:5,21,28,29,31 14:21,34 15:4,5,18,19 16
haven't 14:8 25:3 35:4 36:3 41:4,18 43:17 44:12
having 10:15 17:14 24:11 25:33 26:3 27:7 28:1
head 13:21 14:10 22:19
headings 26:32
health 7:30
healthy $8: 28$
hear 22:27 29:5
hearing 12:33 30:25
held 5:29 26:24,25
hell $26: 10$
help 35:5
helpful 45:6
here 2:15 5:19 11:23 12:7 13:14,15,17,29 14:23 16:3,20,25,29 17:24,25,29,34 18:3,15,30,33 19:30 20:10,17,18 21:2 22:7,9,10,13,23,31,32 23:10,12,16 24:12,16,25 25:12,16,23 26:6 27:23,25 28:5,21 29:34 30:11,17,29 31:2,16,23 32:34

33:13 34:1 35:19 39:30 40:4
heretofore 32:7
hidden 28:20
high 16:16 20:34
higher 6:8 7:9 11:28,30 14:10 19:13,14,16,17 21:4 25:31 32:21,26 33:13,21,24 35:11 45:23
highest 9:10 15:9 19:12 32:20
highlight 4:19
highly $44: 9$
him 24:34 46:17
his 1:25 24:33 42:3 44:18,21
hit 31:30 35:16
hold 3:7 28:7 40:24 41:23 42:11,12 45:29
holders 32:10
holes 23:15
home 17:15,17 22:15,16,17,25,32 23:27 24:5 32:4 38:21
homelessness 7:2
homeowners 25:31
homes 2:31 22:13 38:15
honestly 16:14 34:4
honoured 2:9
hope 18:26 35:16
hopeful 31:32
hopefully 2:31 18:29 31:10
hoping 18:23
hours 41:29
house 2:34 19:12,13,16 25:33 29:17 31:29
household 5:28 9:6 29:27,29
householders 40:18 households 18:4,9 19:21
houses 21:2 33:23 41:25
housing $2: 12,13,243: 7$
5:12,13 6:21,22 7:29 10:2 12:22 21:18
how 4:1 13:12 15:15 16:16,27 18:31 19:28,29 22:15,19 25:30 26:14 27:4,5,17,20,31 28:6 32:4,29,31 33:17 43:24
huge 11:11 16:1 22:18 23:18 40:16
hugely 13:23 16:20 31:20 39:33
hundreds 39:26,29 40:17
hung 27:17
hypocrisy 23:31,34
Harbour 8:6 10:23 11:6
Harris 2:13,16 3:12
He's 1:18
However 34:31
Hyenas 41:31
I
idea 27:23 33:28 41:32
ideas 20:26 37:4
identified 12:10
idiots 40:32
illegal 42:13
imagine 15:34
immediately 41:1

## impact

9:4,5,6,7,9,18,23,29,3 0 16:1 27:13
implementation 19:3 implemented 30:10 important 16:29 25:14 31:20 32:19 44:6
impose 18:8
imposed 32:13 imposing 34:24 37:6 imposition 32:15 34:20 impossible 26:6 impression 29:2
improvement 16:5 improvements 11:32 improves 4:30,32 improving 11:31 inch 39:34
include 6:10 8:10 11:22 37:26
included 6:19 7:12,18,20 8:7 9:33,34 10:10,29 11:2,6,7 36:3 37:11 41:17,21
includes 7:26
including 16:25 34:19 40:25
income 5:24,31 6:2,10,14,15,23 7:7,17,27,33 8:1,24,26,28 9:24 10:16 11:2,12,13 12:20 13:26 14:1,3,16 15:26 20:3,4 21:22 22:17 23:6,8 24:17 26:8,16,18,19,28 27:6 29:8 31:7,28 32:7,24,26 33:15,24 35:1 36:2 37:4,5 40:24,25 41:16,20 42:32
inconsistent 38:6
increase 6:26 7:1,4,6,7,30,31 8:34 13:26 14:3 19:31 29:19 33:21 34:34 35:4,11 45:16,23
increased 8:11 14:1 16:6 19:29 22:27 35:29,30 increases 7:28,33 15:23 29:20
increasing 45:15
incredibly $32: 19$
incur 5:25
incurred 36:16
incurring 36:12
incurs 38:16
indeed 13:4,15 30:31 42:33
independent 22:14 23:34 42:16
independents 16:25,26 24:2
indicated 41:23
indicates $12: 14,21$ indication 11:20 indications 31:12 indicator 8:29 individual 5:28 9:6 individuals 12:2
inflates 11:29
inflation 11:16
inform 24:34
information 2:29 4:17 5:33 7:13,15,22 14:9,22 15:20 20:31 26:4 28:20,29 35:19,22
infrastructure 42:21,27 initiative 33:34 innovative 29:7 innuendo 27:30 ins 43:30 installation 17:30 19:5 instance 40:13 instances 22:29 instead 24:5,8 29:9 instructed 2:15 instrument 31:27 intended 1:3 intention 14:32 37:23 inter 6:11 7:9 interest 6:31 22:18 interested 27:30 29:8 internal 36:11 interrupt 24:20,32 interrupted 24:33 interrupting 24:31 into 1:10 3:27 4:32 5:7 7:5 8:7 10:4,30,31 12:16 14:8 15:26

16:2,17 18:15 19:9 23:8 25:9 26:12,17,31
28:12,18,22 30:17
31:12,18,24 33:6,17
34:25 35:31 40:27
41:34 42:32 43:27
intrigued 34:34
introduce 17:8 29:16 34:11,12
21.12
introducing 34:13 37:6
investigations 46:16
investigators 46:17
invited 45:24
involved 28:13
iota 17:29
isn't 17:1,25 18:5,27 38:8 39:29
issue 3:3 8:25,34 15:28 20:14 34:10 44:6 46:21,33
issued 5:4
issues $2: 13,18,20,243: 26$
13:8 45:5
it's 3:9,12,23,27 5:5 6:33
7:6,14,17,26 8:15,28 9:10,11,17,26 10:4,21 12:26,27,31 14:7
15:9,13 16:1,17,32 17:15
18:8,9,15,16,19,21
19:4,14,22,30
20:11,23 21:29,30 22:7,8,14,22 23:27 24:7,8,19,21,29 25:34 26:5,6 27:4,15,23,31 29:33 30:1,11,26 31:5 32:14 33
item 1:13 3:14 4:11 27:15 31:18 40:28 items 1:31 14:17 26:23,32
its 17:26
I'd 1:13,25,26 4:4 16:1 21:32 22:8 25:2,30 26:2,4,8 27:4,7,19 28:17 30:5 32:3,6 44:6
I'll 3:14,29 15:1 16:10 22:5 25:9 28:7,10,34 29:2,14 37:14 38:1 40:33 42:1,3 46:33,34
I'm 9:4,31 11:7 15:30 17:25 22:13,14 23:27,34 24:34,25 25:10 27:10,14,30 28:31 29:23 30:1,12,17,26 32:3,29 35:16 37:14 38:15,21,24,25 39:30,31 40:4,10,12 41:9,26,33 42:1,4
I've 4:1,19 19:25 29:3 30:29 38:9 45:32
Inc 29:5
Intel 44:31
Ireland 23:9 32:25
Irish 6:3,4 7:9,21 12:3 14:2 17:31 18:5 22:33 24:3,5,16 35:23 39:17,19,21,27,29 40:1,7,12,30 41:15,30 42:23 44:22,28,31 45:14

## Isles 45:3

J
jeopardise 37:31
jobs 40:4
joint 7:34 11:1
jurisdiction 44:23
just 1:10,14,22,25,31
2:12,14,20 3:11,12,25
4:19 5:4 6:22 8:12
9:17,24 11:1,10,21
14:15 15:31 16:14,24
17:15 18:12,13
19:7,11,22 20:33

21:16,23 22:14 23:12,30 24:6 25:9,24,34 26:2 27:16 28:17,34 29:4,15,19 34:6,33 35:28,33 36:22 37:25 38:4,14 39:8,17,25 4
justified 15:6,10
justify 33:29
January 8:33 18:4 22:22
39:18

Johnstown 3:19
July 11:34
June 8:30
K
keep 12:33 45:27,29,30
kept 3:34 23:17
key 8:15 11:1 39:32
kicking 23:16
kind 26:9,12,19 27:32
28:18 29:4
knock 41:31
knocks 16:18
know 2:1,29 3:34 4:4
7:21 10:21 13:14
15:25 16:8,16,31
17:29 18:31
20:30,31,32
21:22,24,31 24:19
25:8,24,30 27:31 28:6
29:29,31,32 30:4,5
33:8 34:28 35:16
38:25 40:2 41:27

Lorraine 4:16,18 12:8 30:5 35:3,14 37:13,14 45:13 46:1
Louth 44:24
LPT 5:6,10,19,20 7:17,26,27 9:18,23,24,26,29,30,3 3 10:9,10,15,18,27,30,3 2 12:4,14 14:20 17:27
Lynch 4:19 35:16 39:9,11,17 41:13 42:10,21 47:1
M
made 4:24 19:27 21:34 23:3 24:33 25:17 26:10 27:5 30:15 31:23 38:30 39:25,32,33 40:8 44:33,34 45:1,2,29
magnificent 2:5
main 6:2 10:22 32:7
maintain 11:14,18 21:14,16
maintaining 9:30
maintenance 7:29 8:11 10:3 21:29,30 36:13,14
major 43:22
majority 9:12,13,14,20 25:31 34:16
make 2:16 3:25 8:34 12:6 14:19 18:6,15 19:29 20:3 23:8 24:17 25:2 26:5,6,33 27:15,31 28:31 29:2 30:19 33:33 34:33 39:7 40:19 43:5 45:34
makes 16:1,34 28:1 39:15 44:9
making 4:32 5:1,22 12:7 24:23 25:20 30:15 32:19 35:7
man 23:3,4 34:17 39:25,32 40:8 44:34 45:2
management 13:3 15:13 20:23,29
managers 24:6 28:14
mandate 17:11 22:14
manner 17:3 27:14 28:23
many $1: 2321: 11$ 22:15,19 30:29,31 31:16 32:4 34:16
mark 29:28
marked 3:12
marsh 8:6
massive 25:26 28:20
match $11: 22$
matter 2:32 17:25 24:18 43:6 45:10
matters 12:6 33:20
maturing 6:32
maximise $40: 24$
maximising 41:20
maximum 5:19 9:13
may 1:5 10:25 17:11 26:32 42:13,30
maybe 20:4 21:25,30 22:14 27:6,22,30 28:26 31:5
mean 10:11,18 24:3 38:25
means 39:23
media 12:1 34:13
meet 3:13 7:28,32 8:25 10:8,17,24 11:3 26:14 27:25 45:27
meetings $1: 3,4$ 27:26 member 2:22 3:8 27:20 28:17 42:24
members 1:9 2:15 3:18,19 8:7,12 9:31 10:11,28,30,32 11:7 12:7 13:14 14:27,32 15:5 25:3 26:6,11 27:16,17 36:23 37:18 42:25,34

43:2,4,6,12,13 46:4 most 2:33 6:25 10:2 47:6
memorial 2:4
mention 1:32 9:2 13:15 15:31 19:28
mentioned 21:11,28
24:15 25:23 34:34
36:10,28
mentions 13:25
merge 38:6
merging 14:8
merit 45:5
messing 41:29
met 2:16 10:17
meters 17:31 19:5
metres 39:26
might 1:9 8:16 15:5
20:25,26,30 24:34
31:29 34:3,33 37:5
40:3 43:5
miles 39:34
milk 23:21
milked 23:22
million
5:6,7,8,10,12,13,16 6:6,9,19,21 7:20,25 8:12,30,33,34 9:25,26,27 10:21,22,34 11:20,21 12:14,15,16,17,19,20, 21,31 13:22,30,32
14:2,3,15,16,20 15:26,30,34 16:2 19:28
20:2,4,5,7,18,30 21:4,15,16,28 22:33 25:16,30 26:3,29,30 27:3,4,19,29 28:6,26 31:32
millions 23:8,13 39:26,30 40:17
mind 16:8 17:14,25 43:23
minimum 10:20 12:25 $14: 3$
minus 5:20 14:29 37:20 minute 15:32 28:34
minutes 1:4 28:32,33 42:5
misinterpretation 36:18
moment 1:27 5:34
7:13,21,23 8:5 9:33 16:30 17:1 35:23 44:3
money $10: 3,4$ 15:13,29 16:3,30,34 17:29,34 18:15 19:32 20:7,13 21:23,31 22:2 23:18 26:32 28:24,25 30:1,3,4,12 31:8,12,14,17,18,21 32:10,21,31 33:6,16 34:15,27 35:3 37:10 38:32 40:31 41:10 42:32 43:23
monies 16:15 18:29 month $14: 15$
monthly 29:20
months 2:32 4:15 22:13 23:2 25:24 36:25 45:18
morally $17: 15,17,2118: 3$
more 2:25 9:17 14:3,17 15:11 16:30 18:24 20:11,23 25:16 26:23,30 27:26 28:20,29,34 31:8,12,13 33:6,11 35:3 36:25 37:5,7 42:21 44:7
morning 3:34 4:16 10:15 11:10 14:14 21:13 25:8,26 35:17 36:10,28,34 45:27
mortgage 6:32 22:17,19 33:24
mortgages 18:12

11:12 14:5 20:10 27:24 29:15 36:13 37:12 44:24,25
mostly 7:1
motion 4:2 13:6 14:26 17:8,10 18:29 37:30,33 38:1,5,6,9 46:13,14
motions 38:4
motor 23:18
move 3:14 4:11 11:3 21:23 41:33 42:9
moved 8:32
movement 6:22
moves 29:16
much 3:2 14:3
16:6,26,31 25:30 27:12 28:2 32:31 33:16 39:22 must 12:16 31:2,8,13,33 myself 3:23 9:4 15:5 31:34
myth 17:28
MANAGER 23:2 24:26 36:28 42:15 43:9 44:7,32
46:17,26,27,28,31,33
MATTHEWS 29:13,14
McDONALD 3:32,33
McLoughlin 22:5 38:29 Meath 41:1
Meeting 1:1,7,14 2:12,13,17
3:7,11,13,16,17 4:26 5:5 7:14,22 15:2 17:9 18:24 19:30 27:24,25 42:14 45:24,26 46:18 47:3,8
Michael 33:13,14
Mickey 22:31 23:10
Minister's 2:21
Minister 2:13,16 3:12 14:30 34:12 35:1 37:21 45:27 46:13
Ministers 2:26
Minogue 1:16,17
Minute's 1:29
Mouse 22:31 23:10 Moving 31:10 38:28 45:19
Municipal 2:17 3:18,19 10:16,18 16:32 18:25,31

## N

nail 13:17
names 46:17
narrative 13:23
national 1:33 5:7 11:27,30 12:14 23:7 24:19,21 32:21,24 33:11 41:14 natural 23:3 39:33
near 3:13 24:10
nearly 6:9
necessarily 15:10
necessary 14:31 34:29 37:21
need 9:1 10:20,21,23,31 11:7,23,31 15:28 16:34 18:33,34 20:29 21:30 25:9
26:23,30,31 27:18 28:15,20,29 30:26 31:19,20 32:4 33:2 34:11,12,14 42:30 44:15 45:16
needed $25: 2534: 27$
needs 18:33 25:15 26:34 28:2
negative $13: 23,2631: 11$
negativity $41: 8$
net 7:7 14:16 20:3
network 39:11,20 41:13,21
never 22:8 24:15,28 29:6 31:11,27 36:21 40:14 41:2
nevertheless 19:22 new 2:4,30 3:26 6:9 7:5 32:29 34:11 36:6 39:16
newer 41:18
newly 17:9
news 14:14
newspaper 18:22
next 5:33 6:26,32,33 7:25
12:34 17:22 18:26 19:10 21:3,5 22:22 23:14,29 26:29 30:25 35:1 41:30 43:13,15
night 1:24 2:7,10 36:14
nine 41:23
nobody 22:9,24 24:33 40:25 43:32
nodding $32: 15$
non 6:32 12:34 13:1 14:17 15:26 16:32 20:19 36:32,33
nondiscretionary 10:17
normally $26: 17$
north $3: 19$ 44:24,31
not $1: 3,17$ 3:2,12 4:10,16,25 5:20 9:2 12:26 13:10 16:2 17:14 18:12,16,21 19:4,7,27 20:1,18,26 21:25,32 22:13,31,34 23:1,3,7,9,10,16,17,2 7 24:1,19,21 25:32 26:4,5,14
27:7,10,16,23,26,30,3 2 28:20,31 30:1,10,17,26 31:26 32:25,29 33:11,14 34:3,16,25,27,29 35:
note 1:4 7:25
nothing 23:27 24:6 26:11,16 41:11 43:11,20
notice $1: 18$
notify $14: 3137: 22$
now 5:13 7:5 8:16 11:23 13:10,17 14:3,22 15:11,25 17:14,18 21:22,28 22:8 23:6 24:10,14,27 25:23 26:2 28:7,33 30:15,17,33 31:3,23 32:29 39:13,15,26,27 40:2,7,10 41:15 42:1 44:8,9,22,23,25,26 45:6,12,14,28,31
number 1:13 2:1,18 3:14 4:11 14:4,19 25:23 31:19 35:29 37:13 39:11 43:21,22 numbers 25:15 26:4 28:22
NAMA 3:2,3
NICHOLS 3:17
Nolan 31:34
Noonan's 33:13,14
November 7:14,22 10:29 36:7 47:3
NPPR 14:15,17 15:27 26:3 31:32 36:25,26

0
o'clock 47:3
objection 29:23
objections 29:15
objectives 35:6
objects $37: 26$
obviously 5:29 6:2 7:17,27 9:30 10:28 11:7,16 17:18 25:2,5 36:10,16,27 42:30 43:4
occasion 2:4,5 5:5 12:29 13:4 32:8
occur 1:5
odd 15:34
off 6:32 19:3 21:19 22:21 35:30,34 38:8 40:29 41:28 43:31,33 45:28,32
offer 11:32 12:11 office 7:5 8:4 41:19 42:15,16,31 43:21 44:10,12
official 1:3
officials 1:14 2:1 16:26 21:15,17,19,23 22:1 24:6 38:31 40:3,25
offs 35:33 36:8
okay $1: 20,27,31$
3:14,22,32
4:3,11,16,17 9:4 12:8 15:2 16:10 17:6 19:10,14 20:29 21:10 22:6 24:29,30 25:1,2 27:9 28:21,25,30 29:2,13 35:14 37:13,24,32 38:1,3,27,28,34 39:5 40:24 44:4 45:19,33 46:15 47:2,5
old 25:27
once 10:16 13:23 16:29
23:28 40:13 41:32
one 1:26 2:33 3:33 4:10,15,24,25 6:31 8:15,19,29 9:10 10:4 12:3,34 14:4,8,9,10 15:9 17:29 18:1,10,24 19:14,26 20:29,33 21:3,16 23:7,8,16,17 24:9,31 28:21,34 29:15,18,20,25 30:34 33:9,34
34:2,10,11,23,33
37:14 43:12,13,14
payers 30:31 43:22
paying 4:31 6:18 15:11 18:4 24:13 25:31,33,34 30:26 33:1 39:8,10,21 40:12,14 42:22 44:26,27
payment $39: 18$
payments 7:2
payroll 6:3,4,5,25 11:17 36:32
pays 19:16 $33: 13$
penalised 20:11
penalties 15:27
penny 16:19,21 18:1 41:4
pension 6:25 10:22
pensions 7:32 10:8
people's 31:27
people 2:7,8,30 12:27,29,32 14:7,23 15:11 16:22,33,34 17:4
18:3,12,20,22,23,26,3 3 19:3,17,18 22:2,16,21,27,28 23:23 24:7,10 25:5,23 26:25 27:7,11 28:13 29:8 30:9,15,21,23,25 31:6,18,19,20,23 32:13,14,20,24 33:1,8,10,21,24 34:4,16,18,24,25,26,3 1 35:11 36:1
per 7:17 9:10,13,14,19 11:27 13:32 18:10 19:12 29:27,29
percent 8:34 9:10 12:24 13:11 19:31 22:27 26:25 29:24 32:20
percentage 25:30 29:23 35:32,33
performance $34: 17$
perhaps 28:11 34:33 35:3
period 4:24,25 5:25 14:1,24
permission 41:12
person 9:5,9 21:32 22:16 32:4
pessimist 31:11
phasing 6:8
physically 39:33
picture 19:27
pie 44:3
piece 16:32 45:17
pinpoint 16:15
pipework 41:14
pitched 29:34
pittance 29:27
place 12:25 14:30 37:21 39:19
plan 26:14,15
planning 41:11
plans 9:7,29
plants 41:18
played 27:32
playgrounds 10:4,8
playing 27:32
plus 5:20
pockets $18: 17$
point 3:25 7:15 15:6,19 20:1 25:2,14 26:4 34:33 39:8,15 45:1,26,29
pointing $32: 32$
points 19:11 35:29
policy 2:24 14:14 24:16 45:26,29
political 22:34,7 38:31
popular 32:25
portioned 30:3
portrayed 1:3
posed 22:15
position 5:27 8:21 13:17 14:4,22 16:6 38:20 42:34
positive 23:10 41:32
possible 1:5 3:13 25:6 26:32 33:16,27 34:34 40:25 47:3
possibly 36:18 41:20 pot 23:15 42:32 potential 3:6 potentially $40: 27$ pound 22:17
power 4:29,34 13:5 16:31,33 19:9 24:19,21 30:32,33 31:24
powers 4:23
practically 38:7
practice 3:24
premature 21:6
prepare 10:27 24:26
prepared 4:19 24:33 45:4
preparing 7:13 10:1,5,29 13:23,25 35:16,17,19 36:6,19
present 4:10 16:8 17:10 46:12
presentation 4:19 35:3
presented 13:21 14:21 30:33 35:24 37:11 45:7
presently 39:28
pressing 45:5
prestigious 1:32
presume 46:25
previous 2:13 3:16 13:14 29:3 31:13 32:29
previously 3:15 39:23 42:27
price $33: 23$
prior 14:32 17:15 37:23
priorities 10:11,24,28,30,32 11:7 35:25
prioritise 37:2
priority 40:28
private 15:27 41:8 44:8 46:16,17
privatised 40:31
proactive 18:24
probably 27:24 28:12 34:1 36:22 39:28
problem 4:2 20:7,10,13 28:26 34:18 38:9 43:30 45:32
problems 34:13 42:33
proceed 25:1
process 5:29 7:14 12:15 13:4 14:16 16:14,27 17:9,24,31 18:20,22,23,34 22:1 26:20 29:2,15,31,33 30:13 35:18 36:15 37:27 38:32 46:6
processes 12:33 13:3
procure 11:17
products 10:11
professional 27:14
progress 4:1
projections 25:29
projects 10:12 11:5 17:1 28:4
promised 2:26
promptly 2:26
proper 2:22 18:27 20:9 26:5 27:14 28:23
properly 1:9
properties 3:2,3 9:12,20 27:5 37:19 41:18 42:15,18
property 4:12,22 5:8,14 6:18,21,23 7:20 8:21 9:11,12,13,14 12:10,11,17,24 13:19,22 14:11,27,28 15:6,9,11 17:4,8,16,25,27 18:13 19:8,9 20:1 21:3,4,12,33 22:8,12,15,22,24 23:12,27,28,29,33

24:4,18 25:4,12,31 29:11,15,20,24,28,33 30:16,17,18,25 31:4,23,24,25
proposal 21:32 24:23
29:14 33:19,33 34:32
35:7,25 37:14,15,29
38:3,17,20,28 39:5
42:2 43:24,26 44:3,15 45:19,34
proposals 3:27 24:30
27:19 34:7 35:15
37:13
propose 13:22 14:29
16:24 33:19 35:9
37:20,25 40:22 42:25
43:4
proposing 3:27 12:9 24:25 27:31
pros 30:17
prospect 43:1
protection 11:6
proud 22:24 38:21
provide 5:2 10:23 12:29
21:12 36:8 37:9
provided 15:20 21:13 37:9
provides 4:30 14:16 providing 7:31 12:24 provision 6:19,28,33

8:5,11,19 10:23 14:12
provisional 5:5
provisionally 47:2
provisions 10:10
public 1:3 3:15 11:11 13:5,12 14:10 16:19 17:30 18:19,24 23:7,24 25:13 31:3 40:4
publication 12:1

## pull 31:5

pup 19:3
purchase 2:29,30,31 purpose 5:8,9 11:20 14:7 21:2
purposes 1:2 5:17 9:25
put 8:15 10:3 13:3 14:30
16:17 18:13 21:32
23:2,15,27
24:11,23,25 26:4,14,15,17,18 27:19 28:6,29 33:7,16 35:25 36:21 37:21,32
38:1,2 39:23 40:18
41:19 42:8 44:12
45:27,29 46:28 47:5
putting 14:7 23:1 25:23
33:2,20 39:30 40:2
puzzle 11:34
Park 28:12
Patsy 1:22
Please 15:2 46:18
Powerscourt 1:32,34 2:2
Principal 6:31 15:26
Proposed 3:15 13:30 22:29 37:16 38:29 39:6 40:33 45:14,20 46:2
Q
qualified 15:18
quarter 25:34 44:24
queries $3: 8$
query 3:33 20:23,30 question 7:27 22:15 28:9,10 32:33 34:10 39:13 46:15,16,29
questions 32:34 33:3,16 34:33 46:30
quick 2:14
quiet 23:24
quit 32:15
quite 2:33 8:28 14:7
15:28 19:22 20:34
21:5 34:27 38:4
43:23 46:29
quo 21:14
quote 17:14
reduces 37:1
reducing 8:19 34:27
reduction 2:33 6:2,5,9,20
9:30
10:9,10,15,18,30,32
12:10,11,17,26,31
15:23 16:24
17:4,7,11,12 18:21
19:7 21:9,22,33 22:12 28:5,10 29:29 31:34 32:18 37:27 46:5
reductions $6: 10,11,29$ 10:2,3 26:26
refer 19:27 20:33
reference 25:17
referred 20:19
reflect 33:21 45:23
reflecting 35:11
refund 14:11
refusing 47:1
regard 3:6 31:34 43:11,14,15,16,20,26
regarding 44:13 45:21
regardless 43:4
regards 29:31 31:23
region 39:28
regularly 25:23
regulations 4:22 5:24
reinstate 14:20
relation 2:13,18 6:32
14:19 18:29 42:21
relative 31:17
relatively 29:19
relief 12:29
remaining 7:26 13:30
remark 44:33
remediation 6:10
remember 21:2 31:16,18 37:6 39:27 40:14 45:14
reminder 13:1
remiss 1:32
remuneration 8:8 45:13
renewable 39:27 41:10
rent 2:25
rental 7:1
repaid 6:31
repairs $21: 18$
repaying 6:33
repayments 7:31 33:24
repeat 27:10
replacing 5:9 32:6
reply 2:21 3:8 46:19,27,28
report 4:20 5:4,23 8:27 9:17 12:34 26:2 40:28 45:7,18
reports 45:7,9,10
represent 18:26 $33: 10$ 40:4
representative $13: 12$ 33:28 35:12 45:24
representatives $13: 5$ 16:33 17:20 21:25 23:24 34:19
representing 33:8 44:27
reps $14: 10$
request 35:11,12 45:23
requested 12:4 46:24,29
requesting 33:21
require 10:9
required 5:2 12:21 36:21 37:34
requirement 10:9,20
requirements 7:31 9:31
reserve 8:30,32 21:17,23
reservoir 23:4 24:11
39:25,26 40:2,19
41:12 42:9 44:33,34 45:2
reservoirs 22:34 23:1,3
24:3,12,17,27
39:7,23,24,31,33 40:8
41:14,18
44:11,28,32,33 45:15
residential 14:28 37:19
residents 3:26,34 19:17 21:12 29:9
resolution 38:15 39:21,22 42:8,11 45:5
resolve 14:27 37:18
resource 40:21
resources 11:24 22:32,34 44:32
resourcing 11:23
respect 14:28 37:19
respond $43: 9$
response 46:21,31,33
responsibility $5: 113: 18$
27:15 40:20
rest 23:19,21 28:22 43:6
restore $14: 17$
result 9:24 27:25 35:1
retain 5:7,17 9:25
retained 20:11,12
retirement 24:5 40:4
retirements 6:29
return 4:32
returns 36:27
revaluation 43:20
revalue 21:4
revalued 21:2
revenue $8: 20,26,28,30,32$
9:1,2,6,23 14:31
19:12 23:17 25:29
30:3,6 37:22,29 41:21
45:14
reverse 10:5 45:32
reversed 45:30
review 15:20 40:26 41:24 45:4
reviewing $41: 17$
richest 23:9
rid 20:5
ridiculous 25:34
sample 28:4
sanction 6:27
sat 12:33 20:17
satisfied $45: 10$
saving $18: 5,9,10,1532: 9$
savings $8: 7,8$ 9:14 13:25
14:16 19:27,29 20:30,31,32
say 1:31 2:33 3:7 13:14 16:9 18:1,8 19:21,22 20:29 21:33 23:29 24:1 25:3,14 26:4 27:14 28:4,9,25 30:9,18 31:6,19 32:3,6,32 40:7,21,32 41:9 42:15 43:29 44:15 45:6,18
saying 16:7 19:3,31 22:21,27 23:17 24:10 32:34 33:11 34:11 35:24 45:13,30
says $17: 1523: 2334: 17$ 39:22
schedule 8:27
scheme 2:29,30,31 7:1 8:6
schemes 42:30
scrapped 17:21
screw 27:7 29:7
screwing 29:9
scrutiny $14: 21$
second 3:29 8:20 10:20,34 15:1 22:5 33:33 37:33 38:5 42:1 43:4
seconded 15:5 24:29 35:14 37:16 38:29 39:6 45:20 46:2
seconder 14:34 22:4 24:27
sections 29:20
sector $11: 11$
see 2:8 4:32 6:20 8:12,16 9:31 11:7 17:20,24 18:4,10,17,20,33,34 19:8 20:8 21:33,34 22:8 24:16 26:8,21 27:4,19,20 28:1,15 29:6,8 30:5,23,24 32:33 33:5,6,20 37:27 38:25,30 40:12 46:5
seeing 29:20
seek 17:12
seemed 29:18
seems 23:21
seen $20: 1331: 11$
sees $37: 27$
self 5:12 $12: 22$
selling 39:27 44:23,24,28,30
send $42: 17$
sending 41:19 44:9
senior 15:13
sense 16:30 17:1 28:1 31:30 32:30
sensible 42:25,26 43:5,29
sensibly $20: 24$
sent $5: 23$ 37:29 42:31
sentence $37: 26$
separate $38: 1$
separately $38: 10$
serious 24:10 26:33 27:18,24,27 41:26,28 42:8
seriously $30: 16$
service 1:2,4 6:28 7:29 9:7,29 11:18 14:1 21:16 27:13 30:24 42:21
services 5:2 6:3,5,12 7:20 9:30 10:12
11:14,17,28,32 12:22 14:17,19,20 15:11,12,14,23 16:3 17:28,30 19:4,19,25 21:12,19,26 30:9,21 42:27 46:18
servicing 8:25
sessions 29:3 set 4:24,34 16:26 17:26 19:29 25:12 37:30 43:29
setting 4:12 21:34 38:7,30
several 23:2 39:34 44:30
severe $14: 5$
shadow 21:8
sham 26:24
shambolic 18:20
shape 29:11
shared 18:32
she $33: 33$ 47:1
sheds 40:22
sheet 10:20 11:5 27:3
sheets 10:34 shift 25:25,26 28:16
shilling 41:3
shop 40:6
short 4:19
should 4:32 11:17 14:19
16:2,17 18:24
19:17,18,23 21:24 22:24,31,32 23:2,5 25:9,20 26:12 30:6,16 33:16,27,34 34:24 35:24 39:15 40:8,21 43:5 45:29
shouldn't 1:18 25:13 27:6 28:25
shouting 24:12
show 26:15
shows 5:31 8:27 sickened 34:17 side 28:22
sided 19:26
sides 6:14 34:1
sign 31:6
significance 19:23
significant 4:29 13:18 14:11 21:24
silence 1:29
silent $34: 16$
silly $28: 17$
similar 25:34
simple 28:20 43:17
simply $17: 124: 1$
since 30:29 41:2,15
single 3:8 13:14 26:31 sit 29:8
site $30: 16,19$
sitting 27:5,6 28:12
situated 14:28 37:19
situation 1:19 30:32 31:26 34:23 39:14 44:21
six 11:12 $13: 10$
size 18:32
skipped 6:31
sky $43: 32,3344: 3$
sley 3:23
sliced 18:11
slightly 38:5
small 29:29 30:12 31:5 34:6 42:30
smart 15:14 16:24
snapped 25:24
snow 21:30
social 6:31 7:1,6 8:3 31:28
sold 18:22 19:3 41:30 solution 20:26 28:11 solutions 27:16 28:11 solve 28:16 42:33 solved 28:27 34:14,18 some 1:5,14 2:13 3:26 6:12,13,28 10:2,9 11:5 12:22,27 15:21,23 16:3 18:5,8 19:18 20:20 22:29 24:16,22 25:17,18 26:19,24 27:6,10 28:11 29:4 30:15 31:16,30 32:34 33:13 34:33 35:5 36:16,27,28,29 37:5

40:3,29 42:30 44:33 45:6,12,13
somebody $23: 33$ 27:22 42:13 43:31
somehow 8:1 31:23
someone's 17:17
someone 18:10 24:7 25:20,33
something 11:31 25:5 27:14 28:15,23 29:3 30:24 31:2,5,20 32:12 35:17 36:10 40:21,33 41:8 42:13 43:4,31 44:7
somewhere 25:16 31:8 39:27
son $1: 25$
soon 3:8 33:27
sort 15:10 16:7 33:15 42:33
sought 30:32
source 19:12 32:7
sources 15:21
spade $17: 27$
speak 41:24
speaker 32:17
speakers $31: 13$
speaking 24:7 31:16,34 44:17
specific 2:18 10:12 38:17
specifically $3: 12$
specifics $35: 28$
speech 24:33 28:31
speeches 25:20
spelled 28:20
spend 16:18 17:34 18:1,30 19:28,32 20:2 28:25 31:17 33:17 34:15
spending 16:19 21:31,32 28:24 29:4 31:21 36:29
spends $11: 27$
spent 7:28 10:5,21 12:31 13:6,8 16:15,21,34 17:1 18:1 21:16 23:16 26:32 32:21 33:14 35:24 37:9,10
spoils $34: 28$
spoke 28:32 30:5,23 45:26
spread 20:4
square 39:34 40:6 43:14
staff 1:26 6:27,28 8:4 10:22 36:12
stage 28:33 $34: 10$
stamp 22:16
stand 1:27 14:21 17:16 32:13 33:5 38:21 40:21,32
standing 24:8
start 1:9,31 2:12,32 6:33 11:23 19:30 24:31 31:8 33:2 34:34 37:14 38:5 40:12 45:12 46:6 47:3
started 17:31 19:3 24:7,8
starting 16:12 20:1
starts 14:23
state 14:2 29:15 35:2
stated 25:32 43:21
statement 12:33 17:16 37:10
stats 32:19 33:13
status 21:14
stealth 19:5
step 17:24
still 2:29 7:21
12:15,17,25 17:17 18:16 20:28 25:16 30:11 40:31
stock 43:6,25
stone 17:26
stood 24:7 33:7
stop 24:31 27:23 28:2 32:15
stopped 17:9 36:11
stops 13:17
streams 26:19 strengthens $4: 31$ strike 35:33,34 36:8 stripped 6:15 36:3 stripping 37:1
strong 14:22
stronger 16:6
structured 31:27 37:29 39:28 45:28
struggling 12:27 18:12
stuck 31:29 34:23
studied 45:10
stuff 23:10 26:12,18 27:31
subcommittee 21:34 33:19,20,27 38:7,30 40:11,26 41:24,34 42:4,5 43:29 44:2 45:4
subject 7:21
submission 33:7,20 35:9 45:21
submissions 12:2,4,6
submitted 46:16
subsequent 1:2
subsidies 6:20,22 7:18 26:28
success 43:1
such 2:9 4:26 5:9
sucked 30:3
suffer 30:21
suffered 11:11 14:24
sufficient $5: 1$
suggest 13:4 30:16 42:32
suggested 28:24 33:32 40:26
suggestion 31:23 37:4 43:1 44:15
suggestions 30:15
sums 6:25,26
supply $23: 6,7$ 46:29
support $14: 23$ 21:8 23:28,34 29:11,14 30:27 34:2,7,20,32 38:20 42:3,26
supported $18: 31$ 34:20,25 46:14 supporting 17:7 19:7 22:8 32:18
suppose 4:28 5:5 8:3,10,15,19,27 10:5 12:5 15:4 34:31 35:28,31
sure 5:1 9:31 11:7 18:8 30:1 32:29 35:16
surplus 5:10,16,17 12:20,21 14:20 21:4,5 45:32
surprised 28:26
suspect $43: 32$
switch 1:13
symbolic 19:23 31:5
sympathies $1: 26$
sympathy $1: 16,20,25$
system 2:33 30:16,34 31:12 33:9
Sarah 1:34 2:2
Saturday 1:22,24
Section 14:26 37:17
September 1:7 3:17 5:5 14:32 23:29 27:26 37:23
Shannon 40:34
Sheehy's 44:17
Sheehy 26:2 28:14 44:18
Signed 14:32
Significantly 12:19
Sinn 17:7,10,21,25,26 18:17 19:7 38:25
SNELL 2:14,15 42:5
Sorry 6:31 37:25 38:15 39:17 41:9 45:2
South 2:18 3:19 19:14
Special 1:7
SPC 2:12
Star 36:34
Sticking 18:22

SUSI 6:9
T
table 5:31 7:12 9:17,24 13:11 18:8,13 20:25 22:10,21 25:15 27:29 37:13
take 1:4 3:14 4:5,6 5:16 8:7 9:19 10:31 11:28 12:14 13:18 16:18 19:23 23:23 29:2 31:8 35:14,28,31 37:24 38:10 39:5 40:31,34 43:6 44:11 46:8
taken 4:8 5:9
10:12,30,31 13:23,28
14:15 15:4 16:21
18:16,26 25:24 28:12
30:4 36:21,26,30
38:12 39:2,18 41:30 43:33 46:10
taking 10:9 12:5,15 22:21,23,33 32:30
39:14 40:13,18 41:2,3 42:11 45:28,32
talk 4:17 28:10
talked 11:10
talking 10:27 16:14 22:9,31,32 26:19 27:3 29:27 39:30,31 42:7,34 47:2
talks 20:20 25:25,29
tanks 29:6
$\boldsymbol{t a x} 4: 12,23,325: 8,14$ 6:18,21,23 7:20 8:21
9:12 12:10,11,17,24
13:19,22 14:27,28
they're 39:10 42:10,11 45:15
they 1:33 2:34 3:34 4:31 6:15,18 7:18,32 10:22,24 11:7 14:5 15:4,14 16:20 18:21,33 19:3,18,31 21:3,19 22:16,17,18 23:3,5,24 24:13,17,28 25:5,9,16 29:17,18 30:16,23,24 33:11,29 34:11,25,26,27,28 35:29 36:19 39:8,9,17,18 40:1,13,15,16,17,32,3 3 41:2,3 42:17
thing 17:5,30 $20: 28$ 23:30 25:14 26:20 39:32 43:10 44:32
things $1: 104: 18: 19$ 13:15 16:22 26:16,18 27:17 28:11 31:4,10 33:34 35:25,28 36:34 42:17 43:11 44:9
think 2:21 3:9 8:21 11:23 15:9,12,14,28 16:7,19,24 17:14,21 18:9,23,33 19:23 21:6 25:6,9
26:6,9,11,20,34 27:32 28:1,6,16,29 29:5,11,15 30:15,20 31:2,33,34 32:7,33 33:2,5,9,27,33,34 34:4,6,15,23 35:2,4 36:12 37:12 38:5 39:15 40:20 42:34 44:2,3,4,10,15 45:1
thinking 26:19
thinks 42:25
third 1:33 10:27 11:5 39:13
this $3: 15,17,18,34$ $4: 15,165: 46: 11,31$ 7:12,13,15 9:5 10:1,9,15 11:10 12:10,21,22,24,29,31, 32
13:4,10,18,21,29,30 14:14,16,31 15:6,13,16,25 16:6,20,31 $17: 8,9,14,16,24,26$ 18:3,8,12,19,22,25,27 ,34 19:3,8,12,17,21,26 21:13,23 22:8,9,22,31,34 23:7,8,10,13,16
thoroughly 33:32
those 5:13 6:4 7:31 8:12 10:2,5,10 11:5,12 13:3 16:34 18:10,17 21:8 23:1,3 27:6 30:6 33:29 34:13,26 38:6 42:18,22,23 46:23,34
though 15:12 19:22
thought 22:8 24:28 30:21 43:26
thousand 18:4,16 25:33 29:28 39:29
thrashed 25:15
threatening 26:10
threats 27:14
three 4:10 9:21 10:4 22:7 24:1 26:14,15 28:21 40:33 45:18
throughout $34: 19,32$
throw 43:10
throwing 40:29 43:32
thrown 27:29
ties 17:20 29:3
time 1:32 7:15 11:16 12:5 13:15 15:6 19:21 20:17 21:17 24:7,8 29:9,16,17,18,19

30:2
times 22:15,19 32:4 42:33
tipped 2:24
title 1:33 26:17
today's $4: 26$
today 4:25 5:19 10:13 13:17,21,29 14:23 17:10,24,33 20:25 21:2,17,22 22:7,9,10,31,32 23:10,28,30 25:16 26:6 27:25 29:14 30:27 31:33 32:8 42:7
together 24:2 27:5,22 28:6 33:5,7 35:25 38:6,26
told 9:2 15:13 17:9,27,33 19:4 21:17 23:12 25:12,13,14 31:10 32:30
tolerate 23:31
tone 33:2
tonnes 41:3
too 1:26 27:27 38:8 41:28 44:12
took 10:1 14:14 21:19 31:27
top 6:8 8:3,19 18:8 25:4 40:19
total 12:2 43:14
totality 36:30
totally 19:17 32:3 42:16 43:13 46:4
touch $18: 19$
tough 32:34
towards 6:33 8:19 35:34
towns 20:9
traditionally 42:22
tragic 1:22
tragically $1: 23$
transact 15:16
transcribed 1:1
transcript 1:1,2
transfer 4:29 40:34 42:22
transferred 23:14 42:23
transfers 4:34 5:1
transparency 4:30 16:18,19 18:34 19:1 22:1 29:34 38:31
transparent 16:20
treatment 41:18
trend 28:5
tried 10:2
true 43:32
truly 43:23,26
try 6:28 10:5 33:10,16 45:30
trying 9:34 16:15 17:8 27:10 41:31,33 45:6,27
turn 32:9 40:25
turned 24:9
turning 32:33
two 3:18 8:29,34 12:4 15:18 21:5 22:10 23:3 24:3,12,17,26 27:26 28:21 40:33 44:32 45:7,9,10
type 43:24,33
Taoiseach 17:15
TDs 2:16 3:11,12 24:8 25:14 33:3 34:24 46:14
Thank 1:27 3:14,28 4:11 12:5,9 14:33,34 15:4 19:10,11 21:10 27:12 29:13,14 30:27,28 32:2,16,17 33:29,31 35:7 37:13 44:6 46:14 47:5
Thanks 2:15 3:9,13 4:16 12:8 13:6 16:8 17:7 21:11 26:20 32:18

There's 1:31 5:22 6:2,26 7:1,27,33 8:4,5,8 10:6 16:31 17:1 18:16 19:28 22:12 23:13,16,17 27:29 28:5 29:34 32:32 36:4 39:13 41:23 42:32 43:14 44:30
Through 2:8 6:29 12:33 13:5 14:20 16:14 19:25 20:17 22:34 24:9 30:21 33:29 35:12 36:15 38:27 39:13
Thursday 2:4
Timmins 19:10,11 21:28
Tommy 42:1 46:16
Town 1:16 6:13 7:33 11:1,22 14:8 36:28 Troika 32:12,13
$\mathbf{U}$
ultimately 19:9 37:27
unanimous 26:25
unchanged 12:5
under 4:22 7:21 9:1 11:23 27:15 28:21 32:22
undertake 15:19
unemployment 16:5 unfair 18:4 19:17 20:11 29:11
unhappy 24:28
unified 6:14
unjust $17: 14,15,17,21$
18:3,17 19:8 46:7
unnecessary $36: 15$
unreal 43:24
unreasonable 40:7
until 3:27 17:10,33
update $2: 14$
updated $15: 31$
upon 34:4,5 38:16
urgency 24:18
urgent 26:34 27:34
use 5:12 6:21 14:20
17:12 20:3 32:10
used 3:25 12:22 16:3 25:32 29:23 45:31
uses 13:21
using 41:14
Unfortunately 17:9,20
v
vacant $14: 11$
valuable 44:9
valuation 9:11 23:3,5 24:11,26 30:17,20 36:6,7 39:18,19 40:1,2 41:19 42:15,16,31 43:15,20,21,22 44:10,12
valuations 29:17 42:31 43:11,13,21
value 12:22,31 22:2 31:29 38:32 41:14,19 42:9,18
valued 39:11
41:13,15,17,19 42:10,17,21,28,30,31 43:14,22 44:7
values 29:17 42:15 variation 4:12 7:27 9:4 43:16
varied 5:27
variety $31: 4$
vary $4: 23,25,345: 19,20$ 14:28 21:15 31:2 34:23,24 37:18
varying 9:9
veiled $27: 13$
verbatim 1:4
versus 25:33
very $1: 32$ 4:16 13:4 17:8 19:26 25:14 27:12
28:6,20 29:29
31:7,27,30,32 32:30

33:33 36:28 37:25 39:15,22 44:6,15,21 via $5: 13$
view 15:19 19:26
villages 20:9 42:30
virtually $24: 4$
visibility 31:13,20
vital 14:17
voicing $33: 10$
volunteering 2:8
volunteers $2: 7$
voted 1:33 22:28 24:14 31:24 38:30 45:8
votes 1:20 23:33
voting 22:12 23:28 32:1,27 42:13
vulnerable 31:30
Vance 4:5 15:1 16:9,11 37:16 42:12 43:8,10 44:17,19 45:8
Various 26:20 34:7 42:17 43:11,16
Vote 1:16 4:5,6,8 17:24 23:28 24:9 27:17,25 34:6 38:12,14,25 39:2 43:16,25 44:4 46:10

W
wait 17:10
waiting 2:29 44:10 walk 13:14
want 1:31 2:12,14 4:17 8:32 10:25,30 16:20,33
18:17,19,21,31 21:33,34 25:5 26:25
27:31 29:15
30:9,19,23,24,25
31:11 35:8 36:22 38:30 40:3,12 41:28 42:8,12
wanted $3: 26,34$
wants 37:32 40:24,25 42:2
was $1: 17,23,31,34$
2:5,8,18,20,24,26,33
3:3,15,17 4:17 5:4,23 8:30,33 9:2,12,18,34 10:34 11:2,16,20 12:19 13:8,15 14:7,10 15:31 16:7 17:9,27,29,30 18:19 19:4 20:12
21:12,14,22 22:18
23:4,29,34 25:24
26:24,25 28:5,6,10,29
29:16,18 30:20
31:18,20,26,27 32:7,
wash 18:23
wasn't 3:12 15:31 18:22 24:9 31:29 44:8
waste 13:14 39:20 41:13,18,21
wasting 20:17 24:6
way $1: 18,222: 9$
3:15,19,28,30,31 15:28 18:1,32 20:25 21:3 26:18 28:16 29:4,6,21 30:33 31:5,18,27 33:1 34:14 37:29,30 39:28 43:33 45:28,32
ways $20: 5$ 27:19 29:7
we'd 10:27 41:6
we're 2:29 6:8 11:28,30 15:12,18 16:19,27 17:33 18:30 19:7 20:1,18 21:2 22:21 23:10,12,22 24:10 25:13,26 26:3,16,19 27:3,24,31 28:16 29:5,19,27,28,34 30:1,11,12,18,21 31:33 32:30,31 34:2,5,23 35:17,19 36:12 38:10,28 39:28 41:16,29 42:7,8,34 45:27 47:2
we've 2:16,31 7:20 8:8 10:5,17 11:2 15:14,15,18 20:4 23:22 24:1 26:9,16 28:13 30:3,29 36:22 37:13 41:2,16 43:16
wealthy $32: 25$
website 12:2
week 4:20 9:14 12:26 17:31 18:8,10,11 34:13,17
weekend 21:29
weekends $36: 14$
welcome 37:4,7 42:3
welfare $31: 28$
went 4:20 17:11 22:13 24:9 32:29 34:25 36:15
were $1: 332: 1,7,13,15,34$ 6:3 9:34 10:15 12:2 14:5 16:14 17:9,27 19:3,4,25 21:25 30:30 31:29,30,32 32:19 35:7 36:19,28 39:32,33 40:8,14,15,16,32,33 41:6,8 42:21 43:14,22 45:30 46:18
what's 9:34 16:29 25:25 26:21 30:33 31:8 40:26 43:16 44:3 45:14
whatever 8:32 20:24 21:30 23:23 30:33 42:30
whatsoever 24:4 26:5 43:24,26,34
when $2: 214: 18: 21$ 9:9,34 10:27 16:14 17:27,28 18:5 19:9 21:2 22:16 24:8,33 26:28 27:3,14 31:12

| writing 24:23,25 33:20 | 29:14,24,25,31,34 | 19:12,13,16,17 20:11 |
| :---: | :---: | :---: |
| 38:2 | 30:20 33:32 35:34 | 21:13 22:3 |
| written 37:34 | 36:8 44:7 45:33 | 23:13,14,17,21,23,24 |
| 46:19,21,27,28 | 46:14,27 | 24:9,17 25:31,33 27:7 |
| wrong 29:34 | Western 45:2,3 | 28:12 29:5,7 31:25 |
| wrote 45:7,9 | Westmeath 40:34 | 32:20,24,25 |
| War 2:5 | What 2:20 4:1,19 | 33:1,6,13,22,2 |
| Water's 40:1 | 6:26,31 7:12,19 | Winters 21:10,11 33:19 |
| Water 6:3,4 7:9,20,21 | 9:2,34 10:5,21 12:24 | 38:4,28,29 |
| 14:2 17:28,30,31 | 13:14,15 16:15,18,19 | Woodenbridge 2:4 |
| 18:4,5 19:5 22:23,33 | 17:34 | X |
| 23:7 24:3,5,8,16 | 18:1,11,29,32,34 |  |
| 32:12 34:11,21 35:23 | 19:18,25,30 20:28,30 | Y |
| 36:13 | 21:22 22:9,31,32 | yard 39:34 40:7 |
| 39:11,17,19,20,21,26, | 23:12 | year's 5:8,9 7:25 12:20 |
| 27,29 | 25:8,10,17,26,30 | 25:17 37:12 |
| 40:7,12,14,15,18,30,3 | 26:8,33 27:4,10,31 | year 1:23 2:7,34 |
| 1,34 | 28:1,25,29 | 4:15,24,25 5:32 |
| 41:2,3,7,13,16,21,30 | 29:3,18,27,32 | 6:11,26,32,33 |
| 42:21,23,27 | 30:4,9,11,30 31:33 | 7:29,30,32 |
| 44:8,22,23,26,27,28,3 | 32:1,32,33 33:9,32 | 9:7,19,20,34 10:2,9 |
| 145:8,14 | 34:2,7,28 35:3 | 12:19,25 13:14,30 |
| We'll 2:20,32 3:8,14 | Whereas 39:29 | 14:29 15:23 17:28 |
| 4:11,17 5:24,25 6:4,5 | Whereby 27:6 | 18:26 19:4 20:4,29 |
| 8:12 12:29 14:23 | Whitestown 6:10 | 21:5 22:22,33 23:6,29 |
| 15:11 19:9,32 20:2,4 | Whitmore's 45:19 | 26:14,15,29,30 27:29 |
| 21:15 24:2,29 27:24 | Whitmore 32:17,18 | 30:25,26 35:1 |
| 28:17 31:19 32:1 | 33:32 35:8,9 45:20 | 36:26,27,30 37:11,20 |
| 35:14 36:7,8,10,12 | Wicklow's 25:30 | 39:28,29 40:17 |
| 37:7,24,32 38:2,10 | Wicklow 1:3,7 2:18 4:31 | 41:10,16,30 45:15 |
| 39:5 40:11 44:10 | 5:6,28 6:12,13 | yearly $13: 32$ |
| 45:11,17 46:8 | 9:11,21 11:1,11,21,26 | years 5:2 6:33 8:34 11:12 |
| Well 1:9 3:12,13 4:34 | 12:1,3,11,14,15,17,19 | 12:32 13:10,31 |
| 8:17,29 10:18,29 | ,20,29,32 14:23,27,28 | 14:4,19 19:31 20:4 |
| 11:17 19:14,22 20:29 | 15:9,22 17:5,29,30,31 | 21:3 22:28 23:14 |
| 22:21 25:8 | 18:20,22 | 28:17 30:31 31:3,16 |




