The Standards Commission has released draft guidelines for the use of government supplies for electoral uses.

In the lead up to the dissolution of the 31st Dáil, TDs and Senators are discouraged from using pre-paid Oireachtas envelopes—and other supplies and facilities—for the purpose of seeking support for themselves or others in the run-up to next year's General Election.

Envelopes, such as the ones indicated by the new guidelines, and other facilities (stationary, IT resources, staffing, etc) are provided to them to execute duties arising from their positions as public representatives, and therefore should not be used once their title has dissolved with the Government. They can use these facilities during the election period, provided that it is not in respect of their official duties; if they avail of these facilities, however, they will be required to repay the costs to the Houses of the Oirechta Commission.

The use of public funds, via facilities, is governed by the Houses of the Oirechta Commission Acts 2003 to 2012, s.4 (4a).

Full guidelines regarding the dissolution of the current Dáil will be published shortly.

CBRE, the world’s largest commercial real estate services and investment firm, released their bi-annual report on the Irish retail sector last Wednesday, 18 November.

The report outlines improvements in consumer confidence and sales figures.

It also notes vacancy rates are improving across a number of key consumer areas throughout the country. Cities such as Dublin, Cork, Galway, Sligo, Kilkenny, Belfast and, for the first time, Waterford, were among the ten cities surveyed. Seven of those ten saw stability or improvement in vacancy rates over the past half-year. Cork’s vacancy rates drop from 12.9% to 6.6% in the period; Belfast’s rate also fell to 6%.

Kilkenny, however, saw little change. They saw a drop from 7.7% to 6.6%, a figure the report called “marginal”. As a result of these improving vacancy rates, there is a shortening supply of retail units across the country. This, in turn, puts upward pressure on rent rates. The report noted that “prime Zone A retail rents on Dublin’s Grafton Street stand at €5,500 per square metre per annum in Q3 2015, while rents on Dublin’s Henry Street stand at €3,500 per square metre per annum and elsewhere have remained stable over the six months since Q1 2015”.

Senior Director of the retail agency department at CBRE had the following to say on the release of the report: “It should hopefully be a successful and busy end to the year for some deserving retailers who have come through a difficult few years”.
**Ireland is a very attractive environment for SMEs**

Last week, the European Commission published “Ireland’s Small Business Act (SBA) Factsheet for 2015”. The report states that Ireland has one of the most attractive environments for SMEs in the EU.

The country tops the tables in two principles inspected by the EC:
1. Second chance: this refers to a system whereby honest entrepreneurs, after claiming bankruptcy, can quickly get a second chance at business; and
2. Internationalisation: this refers to SMEs that import and export to international markets.

We were also ranked above average in four other principles.

Access to finance for SMEs was one area in which the report feels Ireland could improve. This is despite the recognition that there have been significant improvements made in the same since 2008.

Minister for Business and Employment, Ged Nash TD, spoke at the release of the publication. He said, “…we won’t be resting on our laurels and as the Minister with responsibility for SMEs I want to ensure that we remain at the top. We are already examining the areas where the Commission have suggested we need to do more work, such as access to finance and prompt payment and procurement. In order to maintain this leading position our SMEs must continue to be paramount in our minds in everything that we do.”

These figures come quick on the heels on the Global Entrepreneurship Development Index in which Ireland raised it’s ranking from 17th to 12th overall, and 7th in the EU.

**Universal health insurance “not viable”**

The Government’s plan for Universal Health Insurance has been scrapped. The plan, which was a key standpoint in the last general election, has been deemed to be too economically burdensome to go ahead. Minister for Health, Leo Varadkar said that while the government were still “committed” to the scheme, the cost was two high to justify its implementation.

However, this was no great shock to market experts. Last week, the ESRI released research that said the Government’s white paper universal health insurance model would increase expenditure on healthcare by 11%.

According to experts, there should be little knock-on effect on the health insurance market as a result of this, as many in the industry knew this was not a viable plan. Anne Frawley, head of healthcare consulting at Mercer said that the “reality is that nobody on the ground really expected it to happen.”

This is independent of the price hikes seen in by the introduction of the lifetime community rating, which penalises those entering the health insurance market after the age of 35. Anne Frawley also suspects there will be some increases next year tied to things like medical inflation, and premiums costs could see “mid-single digit increases”.
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**Migration Patterns, into and around the OECD**
PAI Editor Shauna Nimmo
Read [here](#)

**Northern Ireland would suffer most from Brexit**
PAI editor Shauna Nimmo
Read [here](#)

**Multi-unit Developments Act 2011**
Michael Williams
Read [here](#)
**Tuesday 24 November**

2.00 p.m.  
Questions (Minister for Defence)

3.15 p.m.  
Leaders Questions

3.36 p.m.  
Questions (Taoiseach)

4.36 p.m.  
Order of Business

5.06 p.m.  
Topical Issues

Finance Bill 2015 - Order for Report, Report and Final Stages  
(Department of Finance)

8.30 p.m.  
Private Members Business - Motion re Credit Unions (Fianna Fáil)

10.00 p.m.  
Dáil Adjourns

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**Thursday 26 November**

9.30 a.m.  
Questions (Minister for Jobs, Enterprise and Innovation)

10.45 a.m.  
Residential Tenancies (Amendment) (No. 2) Bill 2012 - (Amendments from the Seanad)  
(Department of the Environment, Community and Local Government)

12.00 noon  
Leaders Questions

12.21 p.m.  
Order of Business

Motion re Services by the Defence Forces with the UN 2014 (back from committee) (without debate)  
(Department of Defence)

Motion re Horse and Greyhound Regulations (Back from Committee) (without Debate)  
(Department of Agriculture, Food and the marine)

Motions (2) re Economic Partnership Agreements with West Africa (back from Committee) (to conclude within 20 minutes) (without Debate)  
(Department of Foreign Affairs)

Motion re Planning and Development (Urgent Social Housing Supply) (Back from Committee) (to conclude within 20 minutes)  
(Department of the Environment, Community and Local Government)

Residential Tenancies (Amendment) (No. 2) Bill 2012 - (Amendments from the Seanad) (resumed) (to conclude at 4.42pm if not previously concluded)  
(Department of the Environment, Community and Local Government)

Criminal Justice (Burglary of Dwellings) Bill 2015 - Second Stage Resumed  
(Department of Justice and Equality)

Credit Guarantee (Amendment) Bill 2015 - Second Stage Resumed  
(Department of Jobs, Enterprise and Innovation)

4.42 p.m.  
Topical Issues

5.30 p.m.  
Dáil Adjourns

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**Wednesday 25 November**

9.30 a.m.  
Questions (Minister for Agriculture, Food and the Marine)

10.45 a.m.  
Finance Bill 2015 - Report and Final Stages Resumed (to conclude at 5.30 pm if not previously concluded)  
(Department of Finance)

Motor Vehicle (Duties and Licences) Bill 2015 - All Stages (to conclude within 1 hour 35 minutes)  
(Department of the Environment, Community and Local Government)

Criminal Justice (Burglary of Dwellings) Bill 2015 - Second Stage (resumed)  
(Department of Justice and Equality)

Credit Guarantee (Amendment) Bill 2015 - Second Stage Resumed  
(Department of Jobs, Enterprise and Innovation)

12.00 noon  
Leaders Questions

12.21 p.m.  
Order of Business

Motion re Financial Resolution - Health Insurance (Amendment) Bill 2015 (without debate)

12.51 p.m.  
Statements on Northern Ireland (to conclude within 1 hour 40 mins)  
(Department of Foreign Affairs)

SOS (1 hour)

3.31 p.m.  
Topical Issues

Morning Business continued

8.30 p.m.  
Private Members Business - Motion re Credit Unions (Fianna Fáil)

10.00 p.m.  
Dáil Adjourns

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**Friday 27 November**

10.00 a.m.  
Protection of the Environment (Criminal Activity) Bill 2015  

2.00 p.m.  
Dáil Adjourns
<table>
<thead>
<tr>
<th>Time</th>
<th>Session Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tuesday 24 November</strong></td>
<td></td>
</tr>
<tr>
<td>2.30 p.m.</td>
<td>Commencement Matters</td>
</tr>
<tr>
<td>3.30 p.m.</td>
<td>Order of Business</td>
</tr>
<tr>
<td></td>
<td>Motion regarding the Horse and Greyhound Racing Fund - Back from Committee without debate</td>
</tr>
<tr>
<td></td>
<td>(Department of Agriculture, Food and the Marine)</td>
</tr>
<tr>
<td>4.45 p.m.</td>
<td>Financial Emergency Measures in the Public Interest Bill 2015 - Second Stage</td>
</tr>
<tr>
<td></td>
<td>(Department of Public Expenditure and Reform)</td>
</tr>
<tr>
<td>6.15 p.m.</td>
<td>Residential Tenancies (Amendment) (No.2) Bill 2012 – Report and Final Stages</td>
</tr>
<tr>
<td></td>
<td>(Department of the Environment, Community and Local Government)</td>
</tr>
<tr>
<td></td>
<td>Seanad Adjourns</td>
</tr>
<tr>
<td><strong>Wednesday 25 November</strong></td>
<td></td>
</tr>
<tr>
<td>10.30 a.m.</td>
<td>Commencement Matters</td>
</tr>
<tr>
<td>11.30 a.m.</td>
<td>Order of Business</td>
</tr>
<tr>
<td>12.45 p.m.</td>
<td>Social Welfare and Pensions Bill 2015 – Second Stage</td>
</tr>
<tr>
<td></td>
<td>(Department of Social Protection)</td>
</tr>
<tr>
<td>3.30 p.m.</td>
<td>Climate Action and Low Carbon Development Bill 2015 - Report and Final Stages</td>
</tr>
<tr>
<td></td>
<td>(Department of the Environment, Community and Local Government)</td>
</tr>
<tr>
<td>5.30 p.m.</td>
<td>Private Members Business - Seanad Electoral (Amendment) Bill 2015</td>
</tr>
<tr>
<td></td>
<td>(Fianna Fáil Senators)</td>
</tr>
<tr>
<td>7.30 p.m.</td>
<td>Seanad Adjourns</td>
</tr>
<tr>
<td><strong>Thursday 26 November</strong></td>
<td></td>
</tr>
<tr>
<td>10.30 a.m.</td>
<td>Commencement Matters</td>
</tr>
<tr>
<td>11.30 a.m.</td>
<td>Order of Business</td>
</tr>
<tr>
<td></td>
<td>Planning and Development (Urgent Social Housing Supply) Policy Directive 2015 – Back from Committee without Debate</td>
</tr>
<tr>
<td></td>
<td>(Department of the Environment, Community and Local Government)</td>
</tr>
<tr>
<td>12.45 p.m.</td>
<td>Financial Emergency Measures in the Public Interest Bill 2015 – Committee and Remaining Stages</td>
</tr>
<tr>
<td></td>
<td>(Department of Public Expenditure and Reform)</td>
</tr>
<tr>
<td>2.30 p.m.</td>
<td>Legal Services Regulation Bill 2011 – Report and Final Stages</td>
</tr>
<tr>
<td></td>
<td>(Department of Justice and Equality)</td>
</tr>
<tr>
<td></td>
<td>Seanad Adjourns</td>
</tr>
</tbody>
</table>
Tuesday 24 November

Transport and Communications (Joint)
CR4, LH 2000 12.30 p.m. (T)
AGENDA: Forthcoming EU Council of Energy Ministers’ meeting [Minister for Communications, Energy and Natural Resources]

Jobs, Enterprise and Innovation (Joint)
CR2, LH 2000 1.30 p.m.
AGENDA: Private Meeting

Agriculture, Food and the Marine (Joint)
CR3, LH 2000 2 p.m. (T)(M)
AGENDA: The Dairy Industry (resumed)
Session A: [Representatives from Ornua]; and
Session B: [Representatives from the Banking and Payments Federation; Bank of Ireland; Allied Irish Bank; and Ulster Bank]

Environment, Culture and the Gaeltacht (Joint)
CR4, LH 2000 2.25 p.m. (T)

Administration (Joint sub)
CR2, LH 2000 5 p.m.
AGENDA: Private Meeting

Thursday 26 November

Health and Children (Joint)
CR2, LH 2000 9.30 a.m. (T)
AGENDA: Establishing independent advocacy services for users of the health service
Session A: 9.30 a.m. [Mr. Mervyn Taylor, Manager, Support and Advocacy Service for Older People (Sage); Mr. Peter Tyndall, Ombudsman and Information Commissioner; Ms. Eileen Fitzgerald, Senior Manager, Regional Services, Citizen’s Information Board; and Mr. Paddy Connolly, CEO, Inclusion Ireland]; and
Session B: 11.30 a.m. [Mr. Tony O’Brien, Director General, HSE]

Inquiry into the Banking Crisis (Joint)
CR1, LH 2000 9.30 a.m.
AGENDA: Private Meeting

Public Accounts
CR3, LH 2000 10 a.m. (T)
AGENDA: (i) Business of the Committee; and (ii) Bord na gCon Financial Statements 2014 [Officials from Bord na gCon]

Implementation of the Good Friday Agreement (Joint)
CR4, LH 2000 10.15 a.m. (T)
AGENDA: Session A: 10.15 a.m. Cross border opportunities to prevent youth unemployment through education and training, and promote job creation [Mr. Peter Baldwin, Assistant Secretary, Department of Education and Skills; Mr. Dermot Mulligan, Assistant Secretary, Department of Jobs, Enterprise and Innovation; Mr. Barry Jordan, Director of Equality and All Ireland, Department of Education (Northern Ireland) and Ms. Yvonne Croskery, Director of Youth Policy and Strategy Division, Department of Employment and Learning (Northern Ireland)]; and
Session B: 12.15 p.m.
Briefing on Assembly and Executive Reform (Assembly Opposition) Bill [Mr. John McAllister, MLA, Independent Unionist and Mr. Peter Hutchinson, Policy Adviser]

European Union Affairs (Joint)
CR2, LH 2000 3 p.m. (T)
AGENDA: European Commission Work Programme 2016 [Mr. Phil Hogan, EU Commissioner]