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Politicians Turn a Deaf Ear to Planning and Housing problems

Lorcan Sirr

Technological University Dublin, lorcan.sirr@tudublin.ie

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Predictions are in: 2016 is a year for recovery

LINDA DALY
MARKET WATCH



WELCOME to a new season of the property market. If events in 2015 were anything to go by we're in for another busy year.

The Central Bank has a special date fast approaching: the first anniversary of the introduction of its mortgage-lending regulations rolls around on January 27. No doubt some quarters will be celebrating its dampening in 2015 of the residential property market, while others – first-time buyers, those in negative equity and estate agents – will be filing for divorce from the new market reality.

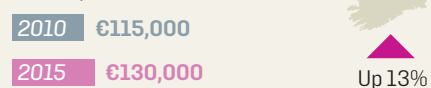
Regardless of the regulations, experts are predicting further recovery in 2016. The latest MyHome.ie report, in association with Davy, predicts that house prices will grow by 5% in 2016. The Sunday Times's property survey revealed last week that estate agents were "confident" prices would continue to rise, with double-digit growth expected in some urban areas outside Dublin.

With the new residential tenancies act being signed in to law in December, this year promises to be good for renters – or better than the past couple of years anyway. Notice periods for rent reviews and terminations will be longer; it will be tougher for landlords to evict tenants; and there will be greater protection of deposits.

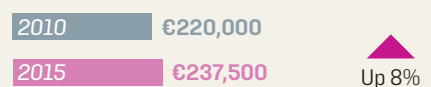
Developers should put their construction hats where their mouths are. They called for a relaxation of apartment regulations, and they've got them. Property website Daft has called for evidence-based data on building costs, and the government should examine this. It could then address the gap between new and second-hand home prices, as the Institute of Professional Auctioneers and Valuers has been highlighting in the past year. In rural areas second-hand homes can sell for €100,000 less than their new counterparts, it says. Quite the difference.

Price Watch: Dublin 8

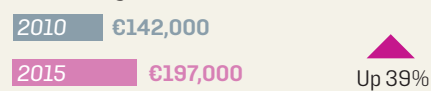
The Tramyard Inchicore
1-bed apartment



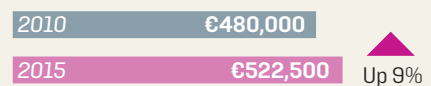
Cameron Square Kilmainham
2-bed terraced



Rialto Cottages Rialto
2-bed cottage



Greenville Terrace South Circular Road
2-bed terraced



Source: propertypriceregister.ie



There are changes householders can make to their ground floor rooms that can alleviate flood damage

FLOOD-HIT HOMEOWNERS GET THAT SINKING FEELING

Stilts, floodgates and raised electrical sockets could lessen the pain of another wave of bad weather. By Grainne Rothery

In the aftermath of the heavy rainfall and widespread flooding caused by December's storms, hundreds of householders around the country are beginning the unenviable task of cleaning up their properties and counting the cost of the damage.

Enda O'Donovan has first-hand experience of what that feels like. His house in Skibbereen, in Co Cork, was flooded twice in the space of six weeks in 2009. When Enda and his wife, Emmanuelle, bought their home in 2000, it was situated above the road, across from the River Ilen. The addition of a new road – about four years later left them 3ft below the level of the road.

In the first flood in November 2009 the water level in the house rose to about 3ft. "It was such a shock and we didn't know what was happening; it destroyed everything," says O'Donovan. "We were having lunch and saw the water rise, so my wife took the kids, and I stayed in the house trying to lift everything. I was up all night. It just kept on coming."

After a big clean-up the family moved back in for Christmas. Then, on New Year's Eve, the house flooded again.

A lower water level – 6in to 8in – and lessons learnt meant there was significantly less damage. "We changed things after the first one," says O'Donovan. "We

got our flood barriers, tiled the ground floor and lifted the electrical sockets. We no longer have stuff on the ground floor that we'd like to have there."

It is hoped that the Skibbereen flood-relief scheme will help to save their home from future flooding. "The week the flood-relief scheme is finished, the kitchen will be replaced. It was destroyed in 2009, but we've no insurance to put in a new one. Any money we're investing is always with the thought that we have no insurance cover." O'Donovan's biggest worry is that he will be unable to sell his home in future, rendering it worthless.

The issue of flooding has become an increasing concern for property buyers in recent years, according to Rena O'Kelly, a director at estate agent Knight Frank. "Whenever you're selling anything on a floodplain, people always inquire when it last flooded or if there have been any difficulties with flooding," she says. "It is something people are mindful of, and particularly with regard to insurance."

According to the Property Services Regulatory Authority, vendors are not obliged to volunteer information about issues relating to their property. If asked, however, they may not deny a known problem or lie about it. Estate agents, meanwhile, must share information

about issues such as flooding if they are aware of them. Potential buyers who are concerned can check out the Office of Public Works' flood-mapping information on floodmaps.ie. A standard survey should highlight any potential problems.

Even if a buyer is willing to take a risk, most banks will not provide mortgages on properties that don't have full insurance cover. And as things stand, it is not possible to get insurance against flood damage for properties built on floodplains in Ireland. This can obviously have a huge impact on property values.

"Usually, the person selling isn't getting a proper price because the purchasers cannot get a mortgage, and when you can't get a mortgage the price drops," says Michael Thornhill, chairman of the National Forum of Community Flood Committees.

While building on floodplains is wholly irresponsible, some people bought in the past without even knowing their home was on a floodplain or would be vulnerable to flooding.

"It's only really since 2009 that a lot of information has become available in terms of flooding, through the OPW's catchment flood-risk assessment and management mapping," says Mary Hughes, a director at HRA Planning, a town-planning consultancy. "Prior to that there was very little information available in terms of areas that were floodplains or subject to flooding."

As hopeless as the situation may seem, safeguards can be put in place to protect against or at least minimise the damage caused by floods – both in the case of new builds and existing homes.

While architect Vivian Cummins advises against building wherever flooding is likely to happen or anywhere near a river, he says that where this is

unavoidable, the risks can be mitigated by increasing the site's elevation. This will ensure the finished floor level of the lowest floor in the property is higher than the maximum flood level. It's the approach that was used in the case of Cummins's own home, a former lock-keeper's house on the River Barrow. "When they built this place in 1804, the area was artificially raised so it has never flooded. The river comes close and some of the houses are surrounded by water, but they don't flood in terms of causing damage," he says.

Another option is to build on stilts. For example, the modern extension to Cummins's house uses "pilots" or pillars that lift the structure above an undercroft that fills with water when the river rises. While it is a more expensive option than building straight onto the ground, it is nothing compared with the cost of rectifying flood damage, says Cummins.

Measures for protecting existing homes can either help to keep the water out or minimise the damage caused if it

gets in. The OPW stresses that when floodwater rises higher than 3ft, it can be more dangerous to try to keep it out because of the pressure it will put on the home's structure and foundations.

One way of trying to keep the water away is to build a "berm" or raised ground around the property. "You're effectively enclosing your house in a mounded area that would be high enough to keep the water out," says Cummins. Another is to use floodgates, which slide in front of entrances such as doors, windows and driveways.

If water is likely to enter the home, Cummins recommends treating the interior as if it were a swimming pool. "You would tile or have a waterproof layer up to above the height of where it's going to flood," he explains. "You would also have drainage channels and a way of getting the water out of the house."

Stainless-steel kitchen units, raising the level of appliances and sockets, and fitting non-return valves to prevent the backflow of floodwater into downstairs toilets are among some interior measures. "You have to design everything around the fact that if it does get wet, it's going to be inconvenient for a couple of weeks, but when the water recedes it can get out and the residual damage is minimised," says Cummins.

If a home has been damaged by flood, it is vital to be prepared for the possibility that the same thing may happen again.

"Flood damage is horrendous – it destroys everything," he says. "But people pull themselves together, clean out and replace things, without necessarily planning for a future flood. People need to change how they deal with floods. Instead of replacing the things that were there before, they need to come up with something different."

WHENEVER YOU'RE SELLING ANYTHING ON A FLOODPLAIN, PEOPLE ALWAYS INQUIRE WHEN IT LAST FLOODED

Politicians turn a deaf ear to planning and housing problems

Just before Christmas I spent an hour with RTE recording a radio programme reflecting on some of the year's most significant building and development issues. We discussed building defects, houses being flooded, ghost estates, and so on.

After each clip played I gave my analysis of the situation, and it wasn't long before I found myself repeating the same line, which was effectively: "I bet you there's a planning report somewhere that says, 'We don't recommend you do this'." But it was done anyway because the politicians – local and national – for their own reasons said "do it", when the professionals said "don't".

As a result we have housing built on floodplains, ghost estates littering the country and abandoned hotels in random locations. This raises two interesting points.

First, there is a manifest lack of respect for professionals and their advice in Irish politics. Indeed, I would go so far as to say that in Irish politics, despite rhetoric to the contrary, there is a lack of

respect for education, and in particular research. The Department of the Environment disbanded its own research section in the mid-1980s – a loss very evident recently.

Predictably, this has been obvious to me in the areas of planning and housing where we regularly dismiss the professionally

competent in favour of the politically expedient.

For example, the National Spatial Strategy (NSS) was introduced in 2002 as a framework for creating a more balanced country between Dublin and the rest. Although it was a poor plan, just nine months later the minister for finance, Charlie McCreevy, introduced his plan for decentralisation that totally ignored the strategy. Instead it sought to spread a bounty of new construction and long leases with government agencies to politically important locations and people.

The same applies to the application of tax incentives across swathes of rural Ireland to areas where there was no demand for development. It began in Leitrim, but spread to eventually dot the country in housing and hotels for which there never was, and never would be, any demand. This is something any professional adviser worth their salt could have told the minister responsible.

The country is also rife with relatively new housing

in locations that are both dangerous – on high-speed roads and bends – and wet.

Quite often these were granted planning permission against professional advice. But local politicians will have their way, naturally, and the rest of us will eventually pick up the tab. Simplistic views abound: councillor Hugh McElvaney, of recent Prime Time fame, is proud to be "pro-development, irrespective of where it is", while in 2002 councillor P J Kelly compared Clare county council officials to the Taliban.

It is also worrying when An Bord Pleanaola, the only planning body to have emerged from the past 15 years with its integrity intact – mostly through retaining its independence in making sometimes unpopular decisions – is the only one to be subject to a review of, among other things, its decision-making processes.

This system whereby it is possible for politicians to exert influence raises the second issue:



Are voters entitled to complain about waterlogged housing?

we vote these politicians into office, so if government is a reflection or expression of the people, can we blame them for planning and housing disasters, and in any case what does it say about us, the voters? Are we entitled to complain about traffic congestion, derelict hotels and waterlogged housing when we

repeatedly vote for a system that expects its politicians to be able to do personal favours when it comes to things such as getting planning permission in locations known to flood, or that will encourage sprawl, commuting and congestion?

Somewhat paradoxically, therefore, Ireland is a country with some of the best planning guidance in the world, but some of the worst planning.

Professionals do not always get it right, of course: the delusional NSS was a dead duck from the start, as Ireland didn't have the required urban agglomerations. Cobbling "hubs" together from two or three distant towns, such as Athlone, Tullamore and Mullingar, does not make another city to counterbalance Dublin.

More recently we have seen the evidence-free and retrograde new guidelines on apartment sizes emerge from the Department of the Environment, Community and Local Government. These guidelines are so poor they must

have been drawn up in a mouldy cheese-induced bad dream, or maybe under general anaesthetic.

Rather disappointingly, the Irish Planning Institute came out in favour of these guidelines, despite acknowledging their shortcomings. (Maybe it was one of their own who drew them up, which raises an interesting question for professional groups: when one of your members does something contrary to best practice, do you support them, or your professional principles?)

In the main, however, professionals in the public and private sectors know what they are doing, and we employ professionals because of just that. This means they know what is the right thing to do and when, they can justify their advice with evidence, and they understand the costs and consequences of actions.

As it seems we might be about to repeat the many mistakes of the past, we ignore professionals at our peril. But it increasingly seems we are happy to pay the price of getting the knowledge but then proceeding in ignorance of it.

LORCAN SIRR
ON THE HOME FRONT

