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My Manifesto for a Bold Housing Policy that We Can Build On

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Lie back and think of life on a remote island

Overseas buyers eye up Irish beauties

LINDA DALY
MARKET WATCH

IRELAND'S estate agents are going on a road trip. Sherry FitzGerald and Real Estate Alliance (REA) are setting their sights on foreign buyers with trade shows in London and New York respectively.

Sherry FitzGerald's expedition to London is giving homeowners the opportunity to display their properties to British buyers on one day in one location: February 20 at the Millennium Gloucester hotel.

REA is going stateside, meanwhile, as it displays Irish property at the Fitzpatrick hotel in Manhattan on March 2. Last week it produced some statistics to demonstrate the potential of the trip. Its survey showed one in six overseas inquiries about properties in Ireland come from America. US buyers are snapping up homes and investment properties here, REA said, with inquiries increasing from almost zero to 16% in 2015.

Overall, there was a 22% increase in overseas inquiries, with one in five of all calls coming from abroad. The market, REA says, has been boosted by a strong dollar and "the lure of a resurgent economy". It thinks this could signal "the first major return of emigrants who feel that the time is right to move back to Ireland". Certainly, the latest figures from the Central Statistics Office show 12,100 Irish people returned to live here in the year ending April 2015.

Of course, with Irish would-be buyers still bruised from the crash, it makes sense that estate agents are casting a wider net. About 57,200 of the immigrants in the 12 months to April 2015 were born abroad.

Notwithstanding the rising tide of interest from across the two bodies of water, it has been a hard slog to shift some of the larger rural estates, so why not tap into American and British buyers with deep pockets, she said, as she imagines Pádraig Pearse turning in his grave.

Price Watch: Co Clare

Lissaniska Ennis 3-bed terraced	2012	€68,000	
	2015	€89,000	Up 30.8%
Paic na Blathanna Kilkee 3-bed semi	2012	€95,000	
	2015	€125,500	Up 32%
Cahercalla Kilrush 3-bed semi	2012	€85,000	
	2015	€110,000	Up 29%
Victoria Court Ennis 4-bed detached	2012	€170,000	
	2015	€168,250	Down 1%

Source: propertyregister.ie

TREASURED ISLANDS

Living and working on a remote paradise off the Irish coast is no walk in the park, but it has its rewards, writes Cian Molloy

Viewers of Star Wars: The Force Awakens will know that when Luke Skywalker looks for a place to escape the emotional strife of his family life and the conflicts in the galaxy, he heads to Skellig Michael off the coast of Co Kerry. Unfortunately for the rest of us, the Skelligs are a Unesco world heritage site and no one is allowed live there permanently, but there is a host of other islands — about 65 inhabited ones — dotted around the Irish coast offering alternative opportunities.

For the real island experience you should avoid those connected to the mainland by a bridge or causeway, such as Great Island, in Co Cork; Gorumna, Lettermore and Lettermullen, in Co Galway; Valentia, in Co Kerry; and Inch Island, in Co Donegal. The real deal when it comes to island living involves getting into a boat or an aircraft, with the possibility of not being able to return when planned if the weather turns bad.

Inis Oírr resident Máire Uí Mhaoláin is chief executive of Comhar na nOileán, a state-sponsored company responsible for the development of Ireland's offshore islands. She says one of the qualities that make islanders different from mainlanders is that they continually plan ahead. "You have to be constantly aware of the weather," she says.

"On one level you need to check you have enough milk and bread in. On another, if you are travelling any distance, you have to get two days in advance in case the weather might change. On the Aran Islands we have the air service so we aren't cut off as often as elsewhere."

Another factor that makes Inis Oírr

(population: about 250) easier for families to live on is that it has a primary and secondary school.

The presence of children and teenagers greatly adds to the vibrancy of the community; on many offshore islands children have to go to the mainland for schooling. With the reduction in the number of Irish boarding schools, many island children lodge with mainland families during the week while they are at school.

"Our school closed in 1976 so the children go to school on the mainland, making the journey there and back by ferry," says John Moore, who since 2002 has been living on Heir Island, where he

runs the ferry service, a shop and a sailing school.

"The past two years were very challenging because of the weather," he says. "In the winter of 2014-5, we lost 44 days because of bad weather. People said those storms were a 'once-in-70-years' event but there is a fear that bad weather is becoming more frequent.

"We are looking to pioneer a distance-learning scheme with Lisheen National School, with the teachers providing the curriculum and the parents on the island providing the supervision."

On Clare Island, in the mouth of Clew Bay, in Co Mayo, Carl O'Grady is a returned islander. "Living on an island is special," he says.

"The community is like an extended family because of the different dynamic to island living. It's not like being in rural Ireland when you get into your car on your own when you are disappearing into town. Because of the shared travel arrangements, you are forced to communicate with one another."

While the islanders say newcomers are made welcome, especially those with

children, people buying holiday homes may not feel the same level of warmth. In particular, those buying holiday homes for occupation only three weeks a year.

"It takes time to break into any community," says Uí Mhaoláin. "It took me two or three years before I was fully accepted, because people want to see that you will be sticking around before they start making an investment in you."

On Gaeltacht islands, locals will expect you to make the effort to speak Irish to them, she adds. "When I moved here from Galway city 12 years ago, although my husband and I were Gaelgeoiri, we were let known that people weren't happy that our children were speaking so much English."

O'Grady, meanwhile, operates a hostel and a bar, plus outdoor activities, on Clare Island, and is looking at further business opportunities. "If you can harness the interest people have in islands to create something with tangible value, you can do very well with an island-based business," he says.

However, Paddy Flynn, of Galway Real Estate, cautions people who are

thinking of investing in businesses on the Aran Islands to fully investigate the potential. His agency has a higher than usual number of Aran Island properties for sale because of the recession, including one on Inis Oírr where properties rarely come onto the open market.

"We have a number of properties suitable for hostels, guesthouses, pubs or restaurants," he says. "But if you invest in these properties, you will also have to work for your money, and there is a long period between October and March when there is little going on."

Would-be builders may also face some obstacles. Getting planning permission to build on Ireland's islands is no easy feat; they are subject to the rural planning guidelines and many lie within special areas of conservation.

If island living is your dream, then there's no better place to go, says O'Grady. "An island is the best place to raise kids — in the summer, they walk out the door at 10am and they have free rein until they come home when they are hungry. Everybody knows everybody, so they'll always have an eye kept on them."

'We made our home on uninhabited Collanmore'

Despite having a successful island-based business in Clew Bay, in Co Mayo, and working on Collanmore Island nearly 365 days a year, at this time of year Ciaran Collins and his family live in Westport.

For seven years Ciaran and his wife, Tracey, lived on Collanmore in the house they built on the island in 2007. But since their children started going to school, they have found it easier to stay in Westport during the winter months. The couple have four children: Sam, 11, Tom, 6, Ben,

3, and Ella, 5 months. "Once the two eldest were at school, I was having to go over and back to the mainland three or four times a day, so it's much easier to be in Westport where one of my other businesses is based," says Collins.

The Collins family are the only landowners on Collanmore who are resident. The island was uninhabited when they bought a site in 2004. On the island, Collins offers adventure activities and overnight stays. Building a house on an

island is not easy, according to Collins. His initial planning approval had 17 conditions attached. "It's costly because you have to take everything over by boat — every piece of wood and every screw."

Despite decamping to the mainland for the winter, Collins says he travels to the island nearly every day. "Because we are one of the inner islands in Clew Bay, and because I am an experienced boatman, I can get in and off the island most days, even when there is a Force 8 or 9 gale blowing."



Collins has an adventure business on Collanmore Island

My manifesto for a bold housing policy that we can build on

Current housing policy is a ragbag of policies, each with their own timelines — some more specific than others, some more realistic, some embarrassingly awful and others potentially beneficial.

With a general election in the offing, therefore, I'm curious to hear what the various parties and aspirant TDs have to say about housing.

Pre-election housing policies are usually poorly thought-out, often populist and frequently have no evidence to justify them. Worse, they demonstrate little understanding of the likely intended and unintended outcomes of their proposals.

Quite often it's a repeat of the same old short-term tropes of supporting house buying, giving tax breaks and building more social houses, but without any of the finer detail that makes these policies realistic.

There are a few ideas I would have as basic components of a housing policy, starting with duration. There's little point in having a policy for the next four to

five years. Modern housing lasts about 100 years, and so should the principles headlining any housing policy. The bigger picture is crucial.

To have a national housing policy it helps to know what land the nation holds. At the moment we don't have a register of state land. The next step, therefore, is the creation of a state land asset register for government, semi-state and local authority land:

location, size, ownership, tenure status, and so on.

In the early years of the 21st century it's not clear who will be providing housing in the coming decades. The creation of a housing procurement agency to fill the gaps in private and social housing supply using the state land register is another basic requirement.

The collection and marriage of useful data is critical. The

property price register needs a serious upgrade, for example, but in addition the data that is available could be better shared across departments and agencies to provide a more comprehensive picture of the greater housing context. A consistent measure, such as price per square metre, would also help.

A decent housing policy should encourage investment in housing. I would "encourage" pension funds to invest in housing in Ireland. In other jurisdictions it is compulsory for national pension funds to invest a percentage of their reserves (usually about 5%) in housing for the country.

It's odd that in a country with a housing supply problem, we have Irish pension funds building housing in other countries but not here.

A reliance on the market to supply social housing was always flawed, and this has been proved painfully, as the construction of private housing dried up.

Given the tens of thousands of applicants on the social housing waiting lists



HOUSING POLICY SHOULD NOT BE BASED ON COSTS ALONE — THAT WAY 1995 LIES

throughout the country, the state has no choice but to get its hands dirty with building social housing. This could be done through the housing procurement agency, but state involvement in the delivery of social housing needs to be part of national policy.

Housing policy should not be based on cost alone — that way 1995 lies. Instead, the policy should be cognisant of the broader issues that surround it and take

these into account when formulating plans. For example, I never hear any mention in government housing discussions of issues such as human well-being, security or mental health, yet all are inextricably connected with housing and housing quality.

Instead, we spend days debating the price of a concrete block, but forgetting the larger context of catering for the people who must inhabit any housing built. Quality of life should be at the heart of any housing policy, not just quality of profits.

The recent damning internal report into the housing section of the Department of the Environment — and this was before its botched apartment size guidelines — highlighted the lack of appropriate use of resources and statistics, in particular.

Research should be a linchpin function of the department. A lack of research and meaningful data means we become susceptible to the lobbying and submissions of various vested interest groups.

Finally, any housing policy worth its salt has to put its

minister under pressure to deliver it. Timelines and targets are essential, as is their regular publication. A housing policy's deliverables should be capable of being measured, and when they're measured I want to know how the government went about delivering them.

The creation of a housing policy is a tricky exercise, encompassing a broad range of issues and players. Designing a policy that covers the disparate areas of developers and the homeless, one-off houses and shoebox apartments, finance and mental health, flooding, latent defects insurance and halting sites should not be taken lightly.

So politicians, if you knock on my door, don't give me any guff about supporting first-time buyers and tax breaks. If I ask about the relationship between well-being and apartment sizes, for example, I'll expect you to have an informed response. Should you have a response that I heard previously in the 1990s, then you shouldn't be let anywhere near a housing policy.

LORCAN SIRR
ON THE HOME FRONT