

Opting out so self-builders can move in



Karl Deeter Talking Finance

Self-builders are getting a break, with the relaxation of legislation. But not everyone is happy

Want to hear vested interests squeal and throw tantrums? Easy, just threaten their secured position. This is what Paudie Coffey, Alan Kelly and the Department of Environment have done with their revision of the Building Control Amendment Regulations part 2 (called SI365 as of September 1, 2015).

They did the right thing. You can almost be certain of that when so many in white collar Ireland are livid about it.

First, let us look at the implications, the main one being that people engaged in building a single house or an extension with an area of more than 40 square metres may opt-out of the full SI9 process. SI9 – which I have previ-

ously written about in this column – is last year's building code which adds almost €40,000 onto a building cost. Builders may now opt out of the SI9 by submitting a declaration of intention to opt out of statutory certification.

The statutory certificate of compliance on completion for one-off houses and extensions has also been removed, which means home owners may occupy their home before it is 100 per cent complete.

Under SI9, you had to have every last thing done before moving in, so you couldn't have two rooms unfinished and move in with a view to doing the remaining bit later. This will be welcome news for many, given that self-builders account for about half the market at present.

The regulations were most likely stifling activity. Only 5,625 houses

and apartments have been completed so far this year – that's less than half of what the Housing Agency believes Ireland needs, (21,000 annually) and most dire in the cities where the compression is most obvious.

Coffey and Kelly also took away any requirement to employ a contractor from the Construction Industry Register Ireland (Ciri) – again, sensible if you are using multiple local contractors rather than one general contractor.

The professionals were quick to come out with a negative view. It appears that the unconscious bias is that self-builders are bog-men and women, employing half-qualified people, and paying them in cash to build trash. That just isn't true. It's a view that only reflects a trumped up self-importance of some facets of the industry.

Non-architect designed buildings

have a longer record in world history than not. Some of the greatest buildings in antiquity didn't have a formal architect; buildings such as the Pyramids – the 'architect' there was Imhotep who was first and foremost (at least in title), a doctor.

I actually like architects, but the belief that we'd perish without following their advice is wrong.

To think that you can't build right without last year's over-burdensome rules is not logical. Georgian Dublin didn't have the 2014 regulations, and yet the same people who admire and call for the protection of Georgian Dublin seem to think that anything built without last year's rules will either not stand up or will turn into Priory Hall. More than 300 years' worth of building stock in our capital city says otherwise.

That the 'Kelly-Coffey axis' dropped the ball in other ways is obvious. There was no increase in commencement fees and this means no additional resources for local authority building control sections.

One would think that in return for avoiding the €30,000 and more in fees, they could have sought 'inspection fees' which could likely be achieved for about €1,500.

Another opportunity was missed to beef up the local authority building

controls mechanism. Because of this, local authority inspections will remain at the current 12-15 per cent level. This was easily avoidable. Nobody thinks 'no inspections' is good, it's just that SI9 wasn't fit for purpose for the many people who it affected.

We should still consider upfront fees for inspections. This has worked in Britain where you can opt for a panel of inspectors who do the work on behalf of the local authority. The payment is made to the local authority, not to the person who walks onto the site.



The regulations for one-off houses were most likely stifling activity

But with SI9, the client was paying the certifier directly and that definitely makes the environment more ripe for 'honest graft' payments.

So guess who isn't upset?

Consumers, self-builders and many construction professionals (including those that lost their livelihoods over SI9). Outside of white-collar rent seekers, the response to SI365 has been overwhelmingly positive. This includes two former presidents of the Royal Institute of the Architects of Ireland.

The end of any gravy train is unpleasant. I know this, I still work in financial services, the industry that set (and in many cases continues to set) the gold standard in terms of being the best gravy train of all; but that doesn't mean you become blind to the truth.

That truth is that last year's building codes are needed to avoid future Priory Halls, but one-off houses are not multi-unit homes. The people building them tend to live in them and, while there are building errors even as there were under SI9, there was never a strong argument in favour of imposing large commercial building regulations and costs onto people building their own house.

Karl Deeter is a financial analyst and adviser at Irish Mortgage Brokers. Follow him on Twitter: @karldeeter

Family homes are launched in Foxrock

BY TINA-MARIE O'NEILL

Hooke & Mac-Donald is handling the sale of units at Fey Yerra Wood, a small scheme of eight family homes nearing completion in Foxrock in south Co Dublin. Show houses are open on site today from 2.30pm to 4.30pm.

A Brian M Durkan & Co development, the four-bedroom plus study dwellings are semi-detached and cost from €845,000. They are located along a private cul-de-sac of large detached and semi-detached houses just off Leopardstown Road, adjacent to the junction of Torquay Road and about 500 metres southwest of the Stillorgan Road (N11).

The three-storey traditional style homes are being built with brick facades with bay windows and come in three styles. The first type, of which there is only one house, is the largest at 206 square metres. There are an additional six



The open-plan kitchen/dining room

homes of 188 square metres and one which spans some 164 square metres.

The specifications include low-maintenance, aluminium-clad triple glazed windows with security locks, modern fitted kitchens in a trendy pale grey hue with quartz stone worktops and upstands and central islands from Nolan Kitchens. A range of high-end, integrated appliances come as standard, including full-height larder fridges and freezers, cookers, microwaves and dishwashers.

Each house also comes with a utility room equipped with a washing machine and tumble dryer.

The tiled bathrooms and en suites have fitted Duravit sanitary ware with glass shower doors and screens, heated chrome towel rails and demisting mirrors.

Cawleys Furniture supplied the fitted wardrobes and each house has a feature stone fireplace with a granite hearth and a Wanders Stove, an example of which can be seen in the show house, which was



Fey Yerra Wood is a small scheme of eight family homes in Foxrock, south Co Dublin



The modern living room

decorated by Deirdre Mongey (deirdremongey.ie).

Each home also has a driveway with two car park spaces, and visitor parking is available

within the development. The gardens come with generous planting at the front and all rear gardens have paved patios with sockets and water taps,



The dining area

planting and trellising.

The new houses are within walking distance of Foxrock village and both the Sandyford Luas stop and the Central Park

Luas stop, while access to the M50 Motorway is less than two kilometres to the southwest.

The area is also close to local shopping centres at Carrick-

mines, Blackrock, Stillorgan and Dundrum and has good access to primary and secondary schools, a range of colleges – including UCD Belfield – and host of gyms and tennis, football, gaelic and rugby clubs.

Foxrock village has much to offer in terms of recreational facilities, including two golf courses and a racecourse. The old-world village itself is bustling with activity and contains a fine selection of boutique shops, popular restaurants, landscaping and seated areas.

The homes at Fey Yerra Wood will begin completions from October/November through to the end of the year.

For more information, contact the agent at 01-6318402.

New scheme of spacious family homes in D11

BY TINA-MARIE O'NEILL

McPeeke Auctioneers is launching a new development of three- and four-bedroom homes from show houses on site on Farnham Drive in Finglas, Dublin 11 this weekend.

Called An Riasc, the Corado Homes scheme will eventually consist of 49 properties when complete and the first 14 of these are being released for sale this weekend. All 14 have south-facing rear gardens and overlook a green space, and completions will start from next month.

The homes are situated along a cul-de-sac overlooking a large green space, which should draw plenty of interest from families house-hunting in the area.

The properties are available in different styles and range in size from 106 to 116 square metres for the three-bedroom houses and from 156 to 157.5 square metres for the



An Riasc, Farnham Drive, Finglas, Dublin 11

four-bedroom dwellings.

The three bedroom houses are mainly mid-terraced and laid out over two floors with generous space throughout. There are two semi-detached three-bedroom homes, which are laid out over two floors that span from 106 to 107 square metres.

The four bedroom houses offer a choice of semi-detached or end-of-terrace

styles, and they extend to between 156 and 157.5 square metres over three levels.

The 116 square metre three-bedroom homes on offer are priced from €275,000, while the four-bedroom homes of about 156 square metres cost from €320,000.

Each home comes with a kitchen design from Keane Kitchens with services for a dishwasher. Utility rooms are

plumbed for washing machines and dryers with additional fitted base units. The bathrooms and en suites feature quality sanitary and chrome ware, heated towel rails and tiled floors.

The units are wired for alarm systems, and have mains-powered smoke alarms and a heat sensor in the



Top: the modern kitchen; above: the master bedroom; inset: the living room



kitchens. Fitted wardrobes are supplied by Keane Wardrobes. There's floored storage space, gas fired central heating, a heat recovery system, roof-mounted photovoltaic panels, gardens with seeded lawns, concrete paths and paved driveways, as well as connected water butts in lieu of an outside tap.

The scheme is within easy reach of Finglas village, the M50 and the proposed Metro West. The area is well served by public transport with regular bus services and is close to all amenities including Charlestown and Clearwater shopping centres, Ikea and Erin's Isle GAA club. It is also within easy range of the M50, the city centre and Dublin Airport.

An abundance of local amenities are close by at Finglas village, and there is a good selection of both national and secondary schools in the area. The show homes are open today from 1pm to 4pm, or by private appointment with the agent at 01-8272300.