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The Future Looks Precarious for New Breed of Long-Term Renters

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Shortage of homes is obstructing full recovery

LINDA DALY
MARKET WATCH



WE MAY be into February but the property outlook reports are still coming thick and fast. Three were released last week, and all told a similar tale: the Irish market is on the move again but it's not yet fully functional.

Figures for 2015 from the property database GeoDirectory showed that there were 43,428 residential property transactions. Considering that the total housing stock is more than 2m, this equates to a mere 2.2% national turnover rate. It's about half the rate of a normally functioning market, which is 4%-5%.

GeoDirectory attributed the current state of affairs to the Central Bank of Ireland's tough mortgage lending rules, and a shortage of property on the market. New home transactions accounted for just 13% of all transactions last year – fewer than 4,000 were being built in the last quarter of 2015.

The rental market, too, is wavering under a shortage of residential properties. Daft.ie reported that as of February 1 there were fewer than 1,400 available to rent in Dublin.

The report's author, Ronan Lyons, called on the new government to understand "the unique blockages holding back supply in the Irish residential housing market".

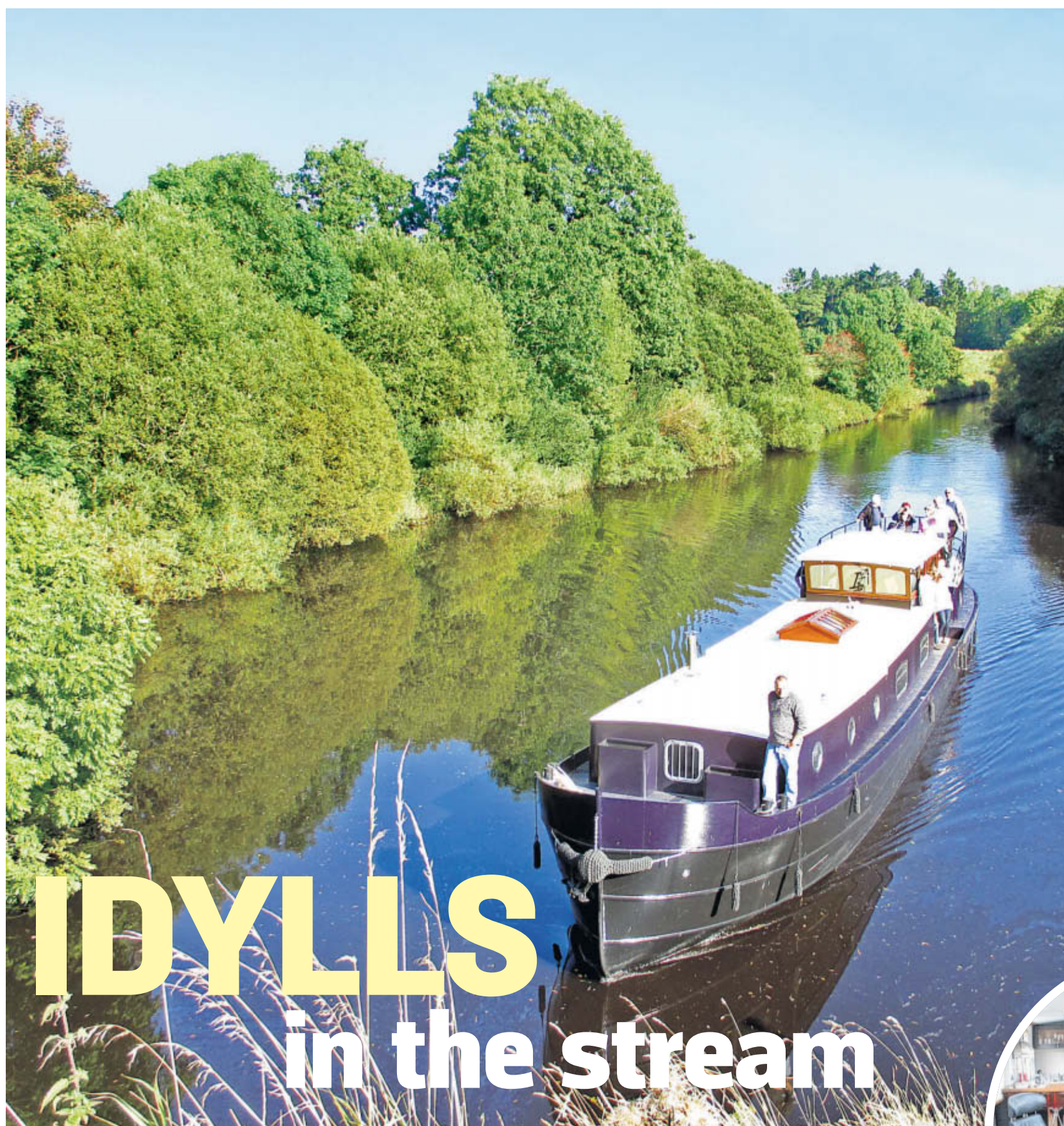
The third report came from Ganly Walters. The estate agency is upbeat about the overall state of the market, but noted it was being driven by expats and international buyers. Irish people are still afraid of the banks or floundering under the constraints of negative equity, it seems.

Ganly Walters also drew attention to the lack of smaller properties for those looking to downsize. "We are convinced that this area of the market would improve significantly in 2016 if those looking to trade down had a supply of good-quality homes to move to," wrote senior negotiator Charles Erwin.

Price Watch: Co Waterford

Property	2012 Price	2015 Price	Change
Carrigeenlea Tramore 5-bed detached	€310,000	€340,000	Up 9.7%
Adelphi Quay Waterford 2-bed apartment	€75,000	€75,000	n/c*
Bayview Dunmore East 3-bed cottage	€150,000	€160,000	Up 6.7%
Rockenham Ferrybank 3-bed semi	€76,500	€90,000	Up 17.6%

Source: propertyregister.ie



IDYLLS in the stream

Living on Ireland's waterways and marinas has a romantic appeal but there are pitfalls to consider – and boat-dwellers can still fall out with the neighbours, writes **Cian Molloy**

No one knows how many people live on boats in Ireland today. There are more than 14,500 registered boats on the inland waterways, but it's reckoned that only about 100 are permanently occupied.

One of these boat-dwellers is 66-year-old Caroline Nicholson, who lives on a barge in a private marina in Lisbellaw, on the River Erne in Co Fermanagh. She opted for a life on water after she and her partner retired.

"We were in a rented apartment while our boat was being built. We spent five years cruising in West Yorkshire, five years in East Yorkshire and then we came over here. We took her out of the water at Hull and put her on a low loader and came across in the ferry – you couldn't sail across the Irish Sea in a canal barge."

Ireland's "boat people" are moored at private marinas on the Shannon or the Erne, where there is no restriction on how long they may remain. Others have gained permits to moor at public marinas on the Shannon and Erne systems over the winter, but will have to start moving on in March. Then there are those who occupy a grey area on the canals.

Officially, no one lives in permanent

residence on the canals because there is no explicit provision for houseboats in the bylaws. Indeed, they state: "No person shall moor a boat at the same place on the canals, or within 500 metres of the same place, for more than five days without the appropriate permit from the commissioners."

These bylaws date back to 1988, which is why fees and charges are still quoted in punts not euros, so it is £100 (€127) a year to register a boat to use the canal system. Then there are mooring fees of £10 for every month or part of a month plus a 50p charge for passage through a canal lock.

A heritage bill that would have updated the bylaws was due to be enacted this year, but has collapsed now that the taoiseach has called a general election and the Dail has been dissolved. The proposed rules say that those who live aboard boats would have to pay for an annual houseboat mooring permit, of €1,500 to €3,500, depending on the location and the services provided by Waterways Ireland.

At the moment, there are people living on boats at the Grand Canal Basin in Ringsend in Dublin, and further up the canal at Hazelhatch and Sallins in Co Kildare, and Shannon Harbour, as well as at Castleknock in Dublin, Confey in

Co Kildare, and Richmond Harbour in Co Longford, on the Royal Canal.

The Grand Canal Basin is especially desirable because of its city-centre location – a similar site in a UK city would be thronged with barges and houseboats. The moorings at Hazelhatch and Sallins are also attractive because they are beside railway stations, making them good options for commuters.

When Waterways Ireland upgraded the facilities at Hazelhatch, they were intended to cater for tourists, so the fact there are boats permanently or semi-permanently moored there is a problem.

THERE ARE THOSE WHO THINK THEY CAN MOOR WHEREVER THEY WANT BUT YOU HAVE TO CONSIDER OTHERS

"There are those who think they should have a right to moor wherever they want," says Colin Becker, editor of Inland Waterways News.

"But that's like arguing that you have the right to set up a mobile home in the Phoenix Park. You have to have consideration for other people."

In Sallins, there has been some tension within the boating community after long-term residents returned from a summer of cruising to discover that their "traditional" mooring spots had been occupied by new arrivals.

Waterways Ireland has proposed a new location for permanent boat accommodation at Sallins but the new facilities are not considered to be as attractive as the existing ones.

If you do decide to set yourself up in a houseboat, be aware of some practical issues, says Becker. "Unless you are at a private marina or at an official mooring berth, you won't have any electricity supply. Thirty years ago the ESB was happy to run a line along the canal, but it won't do it now without approval from Waterways Ireland."

Another big issue is water supply and foul-water disposal. "It's easy enough to run a hose from a tap to the boat to fill up water tanks, but pumping-out stations for foul water are fewer – you may have to travel to a pumping out station once a week," says Becker.

"A boat that hasn't got adequate insulation and heating can be quite miserable in winter. If you are going to live aboard, I would recommend you rent a vessel and try it out for a year."

If you opt to build your own boat, it is

'We feel closer to nature living on a barge'

Mary McInerney and her husband have lived aboard Froya, a 50ft barge on the Shannon, for the past eight years.

"One day I saw a newspaper article about the restoration of the Shannon-Erne waterway [in 1994] and thought, 'That's for me,'" says McInerney. After enjoying several barge holidays, she and her husband, Jorn Bjerknes from Norway, decided to live on one and so they commissioned the building of Froya.

"It is lovely and warm because it is well insulated and we have wood-burning stoves and a central heating system," she says.

The couple, who are in their fifties, are moored for the winter at Keshcarrigan in Co Leitrim. Come St Patrick's Day, they will start cruising.

McInerney admits that living on a boat is not cheaper than residing on land, and she recommends people try it for a year before committing to the waterways permanently.

"We pay more for our electricity. You also need to set money aside for maintenance – we have to take the boat out of the water for a repaint," she says. "It is not for everyone, but we love it. I love the way we are close to nature and that you are more aware of the passing of the seasons. I would like to think I would still be living on a boat in 10 or 20 years' time."

The couple have invested, with the help of Leitrim's Leader programme, in Lovely Leitrim, a 68ft vessel, which from this summer will operate as a barge holiday hotel.

When it's not occupied by guests, McInerney plans to use it as a pop-up tapas bar.

McInerney and Bjerknes' 50ft barge Froya; below, the interior. It's lovely and warm," says McInerney



cheaper to have the shell made and to do the fitting out yourself, but this is a time-consuming process, according to Nicholson. "If you are having a shell made, choose a reputable boat builder and then keep an eye on them so that they don't take shortcuts," she says.

She recommends that anyone buying a second-hand boat have a marine engineer carry out a survey. "I've had friends who have bought boats without a survey and then found that they had irreparable problems and that the only resale value the boats had was scrap," she says. A common problem in older barges is that their hulls are worn thin after years of scraping through shallow waters.

Having a floating home does not mean you are immune from the effects of flooding, either. Nicholson says: "The pontoons where we are moored were inundated by flood waters, so for 42 days we were using a dinghy to get on and off the boat."

Another problem is a lack of privacy. Curious passers-by seem to have no qualms about peering into your boat. You also have to get used to living in a confined space. "It can get claustrophobic. We have a dog, so that means we have to get off the boat. I also have loads of hobbies, so I go out to various meetings, such as local history groups," says Nicholson.

The future looks precarious for new breed of long-term renters

It is becoming increasingly evident across Europe and Ireland that there may be a generation of people who will never own their own home. This is not necessarily down to direct housing issues such as affordability or supply – there are broader forces at work here.

These people have no predictability in their lives and no security. They are a large and growing social class. Yet they are relatively powerless and are at the mercy of forces way beyond our shores, so even national governments may find it difficult to help them. They are known as the precariat.

The term emerged in France in the mid-1980s as a reference to temporary and seasonal workers, particularly in agriculture. As the name implies, the precariat live a precarious existence, often hand-to-mouth and pay packet to pay packet.

The interesting thing about the precariat is that they are not homogenous. Instead, they are a disparate bunch, comprising middle-class and working-class

people, the educated and not so well educated, as well as indigenous people and newly arrived immigrants, aged from their early twenties to mid-forties at least. What connects such diverse people is the changing nature of work.

The precariat typically have temporary or contract jobs, and in Britain are often on zero-hours contracts. They may work for one month and then not again for six

weeks. Although many have jobs that add little meaning to their lives, they do not all work in warehouses or supermarkets: more desirable places to work are also replete with the precariat, and many a large media organisation relies on hiring highly educated, trained and experienced staff on short-term contracts. This is the new way of the world, the pointed end of capitalism.

To be fair, there are those among the precariat who like the mobility and freedom it offers, but for many the harsh reality – especially in an Irish context – has not kicked in yet. This reality is well exemplified in housing.

A significant element of the precariat comprises generation rent – the people who will never own a property because their incomes are too unsteady, irregular and often too low.

I am a great advocate of renting and the many benefits it can bring, from trading ownership for quality of life, to the increase in national labour mobility it brings. A decent private rental sector also means we do not tie up our national wealth in such a volatile asset as housing.

The key word here is "decent". If people cannot access the finance needed to buy a property and have to rent for the long term, then the rental sector that houses them needs to be fit for purpose.

The law surrounding security of tenure in Ireland – effectively the reasons whereby a tenant can legally



The so-called generation rent will never be able to own a property

be asked to leave – is weak. Landlords can request that tenants leave the property if it is deemed no longer suitable for the tenants' requirements; or if the landlords intend to refurbish it; or – and this is the killer – if the landlords need it for themselves or a member of their family. Apart from the fact that this is

the reason often used by unscrupulous landlords to evict tenants in order to replace them with higher-paying ones, it is also the most palpable example of tenants existing at the whim and will of their landlords. The last thing anyone wants later in life is to be evicted – even legally – from rented accommodation, and

the precariat are rapidly heading towards this situation.

They are also disadvantaged in other ways, including health. The Fair Deal scheme allows people to release equity in their home to pay for care later in life, but what happens if you don't own one?

The precariat are here to stay. About one-third of all households in Ireland in the not-too-distant future will be permanent renters – that figure is already about 42% in Galway – so the state needs to prepare for this.

Solutions, or just mitigation, would include greater security of tenure for renters – it's not good enough to have to leave your home because a family member of the landlord wants it.

The precariat's problems have one common denominator: certainty, of income, employment and housing.

As with any decent investment, the provision of certainty makes for much better overall returns. The next government should think about providing security and certainty to the precariat or risk losing a generation.

LORCAN SIRR
ON THE HOME FRONT

