



Modern Georgian-style lodge in rural Waterford for €615,000

This five-bed home on two acres of mature gardens, woodland and pasture is particularly well suited to large family gatherings, writes **Valerie Shanley**

The sunny exterior of West Lodge, a modern five-bedroom house built in 2004 and nestling in the Co Waterford countryside, has the look and charm of an earlier vintage. Its design, with a central house flanked by wings either side, is down to the vision of the owners who took style inspiration from the Georgian era, in particular a traditional Irish stable lodge, blending old and new into their rural idyll.

There is the best of both worlds too in the location at Knockeen, Butlerstown, being just a short drive from Waterford city and the coastal town of Tramore.

The approach is through an ancient ash woodland, complete with rookery, and along a curving drive bordered by hornbeam and birch trees.

A striking architectural feature of the facade is the six-over-six Georgian sashes with a row of decorative roundel windows at upper level. These windows,

West Lodge, Knockeen, Butlerstown, Co Waterford
Price: €615,000
Beds: five
BER: C3
Agent: Savills Country

front and rear, bathe the interior in natural light. The tall, arched sash on the half-landing is one of many features, giving views of Waterford's twinkling city lights at night-time.

Through the double entrance doors in the porch, the house opens via another set of bespoke double doors and into a unique feature of the interior – a larger than average reception hall.

The owners wanted a lot of welcom-

ing space at the centre of the house, not only to give plenty of freedom to their young children with birthday parties and sleepovers in mind, but also big family get-togethers. This bright reception area doubles as additional entertaining and living space, with an inviting sitting area with a stove surrounded by a Kilkenny stone fireplace.

The neutral colour palette of tiled floor and pale walls topped by ceiling coving contrasts with woodwork painted throughout in the timeless grey shade of Farrow & Ball's Mole's Breath.

To the right of the hall, double doors open to another family hub – the fully fitted kitchen/breakfast room with space for a dining table extendable for multiple guests when occasion demands. Next door is a good-sized utility.

An additional cosy sitting room in this wing opens to the side through french doors to a west-facing terrace to enjoy in warmer weather.

To the left of the hall are two double bedrooms, a bathroom and study. The owners cite a degree of flexibility in the layout, suggesting that either of the bedrooms could easily adapt for use as a playroom or home office.

On the first floor are two single bedrooms, and the master bedroom with ensuite shower room, all with fitted ward-

robes. The family bathroom is also on this level. There is an overall floor space of 174 square metres and the house comes with a C3 BER rating.

The owners have enhanced the calm and peaceful setting of their home with well-tended gardens and grounds. To the front of the property, neat box hedges complement the classical symmetry of the house with walls clothed in their favourite hydrangea, climbing roses and wisteria – all chosen for their white flowers.

To the rear, a burgeoning orchard with young apple and cherry trees is just coming into blossom. There is access from an adjoining, and a gate in the woodland, to an adjoining field, bringing the entire grounds to about two acres. This additional pasture has enormous potential for gardening on a grand scale, or for equestrian use.

Waterford City is within an 8km drive, as is Tramore with its Blue Flag beach and choice of water sports. The pretty seaside village of Dunmore East is 21km away, while the Waterford Greenway (opened in 2017) provides a 46km stretch of cycle paths from the city to coastal Dungarvan.

The Comeragh Mountains are major attraction for walkers. Golfers are spoiled for choice with clubs at Tramore, Waterford, Faithlegg and Dungarvan. Butler-



Top left: West Lodge, Knockeen, Butlerstown, Co Waterford; top: the sitting room opens onto the west-facing terrace; above: the bright reception room; below: the kitchen with enough space for a large dining table



stown primary school is within walking distance of the property, with a wider choice of both primary and secondary schools in Waterford city itself and the Southeast Technological University.

The N25 is a short drive away, connecting Cork with Rosslare Port. The M50 to Dublin is reached via the M9 11km distant.

West Lodge is on the market through Savills Country Agency at 01-6181300 with a guide price of €615,000.

The Reit man: how Dr Bill Nowlan helped shape the Dublin cityscape

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commercial property person to looking at housing."

State supports

"Presently at least 30 per cent, and possibly up to 50 per cent, of families can't afford to self house and need state support to secure accommodation. We also know that about one-third of market tenancies are supported by the state, but not much else is known as to who needs state supports," he said.

"Over the past 30 years, successive governments have moved away from a 1950s approach of giving generous housing supports in the form of cheap and available council housing due to fiscal constraints in the public finances. This has left a raft of low to middle-wage earners with no option but to rent in the private market at rents that often take up to 40 per cent plus of their income."

Since then, Nowlan argues that an enormous range of ad hoc housing support schemes have been introduced, each one usually driven by a political reflex and without any real knowledge of how many households actually need some form of housing support or what the most efficient means of providing those supports is.

"It's too early to measure the impact of recently introduced schemes such as the Shared Purchase and Croí Cónaithe schemes, but I've learned through my research that some schemes such as the CAS [Capital Assistance Scheme] system of giving 100 per cent loans to AHBs [approved housing bodies] costs the taxpayer four times less than providing HAP [Housing Assistance Payments] for a similar Dublin home.

"Indeed, the HAP support approach is by far the most expensive to the taxpayer and most inflexible form of support," he said.

Current challenges

Nowlan is by no means negative in his overall assessment of the current approach to social housing.

While the various channels of housing delivery are falling short of demand and leading to economic, social and environmental hardship, "There are many good

CV Dr Bill Nowlan

Lives: Co Kildare

Age: 78

Family: wife Pat, sons Kevin, Roderick and Robert, and daughter Sandra

My working day: a half hour French lesson, writing papers, working on commercial projects or preparing for board meetings, an hour and half walk with Pat and the dogs every afternoon, glass of wine at 6pm.

My perfect weekend: visiting our cottage in Leitrim, gardening in summer, seeing my children and grandchildren

Early bird or night owl: early bird

Twitter, LinkedIn or Instagram: none! emails, texts and Whatsapp

strands of public policy and delivery that have had some impacts in addressing current challenges," he said.

However, "they have also, to a degree, been cancelled out by further shocks such as the Covid-19 pandemic, war in Ukraine and, most recently, growing inflation, energy and living costs."

As he sees it, the current challenges are that overall housing output has grown but not enough; public housing output has grown but not enough; we are making no/too slow progress in getting a large stock of empty homes and buildings repurposed into housing; and the rental sector is in crisis with large numbers of landlords selling up.

"As a result, housing is becoming ever more expensive and out of reach of a very large part of the working population and increasing supply doesn't seem to be closing the affordability gap," he said.

"In urban areas, apartment building too, apart from a brief and currently ending surge by private rented sector institutional investors, is at very low levels."



Kevin, Robert, Pat, Bill, Sandra and Roderick Nowlan at the 2023 National Property Awards

Maura Hickey



Bill Nowlan was responsible for significant Dublin development projects including the Irish Life Centre and the Ilac Centre



Innovation, increased supply and investment

There are myriad ways to approach the current crisis, but Dr Nowlan advocates acting on three 'I's: innovation, increase affordable housing delivery, and investment in planning.

"Firstly, we have not done enough to bring about real innovation in our construction methods to drive up supply and drive down costs. We need to massively invest in scaling up an industrially scaled, off-site housing construction system to lock in both dramatic increases in productivity and dramatic reductions in build costs," he said.

"Secondly, while it is taking time to both scale up housing and drive down costs through innovation, we need to confront an innate ambivalence in our housing policy in relation to affordability," said Nowlan.

"The Department of Finance needs to accept that for a large part of new households forming in the wider working population that are not eligible for social housing, increased supply isn't necessarily going to deliver housing at the price and rental points households

can afford, and in the locations that our emissions and climate targets demand.

"Every local authority in the country, but especially those in and around the cities and larger towns, must raise their game in relation to direct involvement in public subsidy-enabled affordable housing provision, acquiring land, master planning and sorting out the infrastructure deficits, engaging with local communities in a co-design approach and releasing thousands of homes through new build, refurbished vacant properties and serviced sites in rural villages and towns for those who want to self-build," he said.

"Lastly, our planning process has been woefully under-resourced and under-funded for decades, which has been a major part of its recent difficulties.

"Our Central Bank regulates the financial sector and employs over 1,000 people. Our Planning Appeals Board, which nearly every major planning decision must go through, has 200 staff – and, until recently, was down to four active Board members to make planning decisions, he said.

"Our wider local authority planning service, employing some 1,600 people,

handles 30,000 planning applications a year and is undersized by at least a third compared to other similar administrations," he said.

Separating politics from policy

According to Dr Nowlan, the real change we need in housing is at the political level.

"The stark political fact is that new housing does not get votes, but a scarcity of housing can lose votes for sitting politicians," he said.

"When I began my research, I actually thought the problem was money, but progressively I have realised it is not money, but political will.

"Meeting housing needs requires the development and consistent implementation of policies over a ten-year period. We have a political window of about three years. That said, for the first time in almost 50 years we do have a robust housing policy in the form of Housing for All. It may not be perfect, but can be tweaked.

"Indeed the differences between what is in the Housing for All strategy and what was proposed by Sinn Féin at the last election are not very different. What is required at the political level is some

form of consensus in the same way that political consensus was reached about health policy in the Sláintecare strategy, whereby various political parties sat down together and slogged out that policy."

Reits

Real estate investment trusts are companies which earn rental income from commercial or residential property and are generally exempt from corporation tax on income from their property rental business. Legislation enabling the formation of Irish Reits became law in early 2013.

"I've been canvassing for Reits for 20 years or more since, for example, the Ilac Centre in Dublin 1 was almost cut in half because I couldn't get foreign money into Ireland in the 1980s to build it. I saw Reits as a way to advance international funding into the country.

"Thirty years later, Nama had assembled an awful lot of commercial investment property, which had effectively been financed by the government, and they knew they had to get it off their books. I advocated on the basis that Reits were a method to help reduce the money that would be used from government sources and replace it with money from the markets. John Moran, who was Secretary of the Department of Finance, bought the argument and it was supported by Nama.

"A decade later, Reits are being dismantled by the Department of Finance, because the same department has constantly undermined the taxation system that was originally introduced by a thousand cuts. I'm not sure why, but I suspect it is for political reasons and being needed by political parties," he said.

"Bear in mind, the government does not pay tax on the interest of monies it borrows from the international market. If the same money is used to buy accommodation through a Reit, the Department of Finance wants to impose a tax on it. That is inconsistency at a policy level.

"I predict there won't be any Reits left here in five years' time," said Nowlan.

"Look at Ires Reit's latest announcement in their accounts that they are now not going to proceed with development but are going to sell their assets. So either Ires Reit will be taken over or they will liquidate themselves over a period of time.

"The main body of people who invest in real estate are international investors and they are accustomed to not paying tax in the places they invest in. If they are forced to pay tax they simply push the price up or they move elsewhere. It's that simple."

It's a sentiment that feeds into the good doctor's general sentiment that chopping and changing housing policy is highly detrimental to sustained housing provision – social or private.