

MOVE

City living is freedom...



...country life is friendlier

Larissa Nolan explains why she loves Dublin, while Gabrielle Monaghan extols the virtues of Co Clare

IN THE CITY, YOU'RE A VITAL PART OF AN EVER-CHANGING ORGANISM

I live in Dublin 8, around the corner from the hospital where I was born, in an area called the Liberties. What a beautiful name.

I didn't grow up in the city – I had a country childhood of mountains and lakes – but I was drawn back to my place of birth like a homing pigeon.

Dublin always seemed so exciting, ever since I ran into the late Thin Lizzy singer Phil Lynott on Grafton Street when I was a child. He said "Howaya" to me. I remember because it was the first time I'd ever heard anyone say that.

Later, it was all about bands, bars and boys. Whelan's, the Bleeding Horse, the Mean Fiddler – how could there be so much music and fun, every single night, just on the one stretch? The city seemed full of optimism and opportunity.

I couldn't wait to move there. On drives in, there was a point at the top of the mountain where it spread out below and looked to me like a giant jewellery box.

As soon as I could, I moved there. Now, I've been a city dweller – in one city or another, but primarily Dublin – for most of my life, and I love it as much today as I did then.

"Who needs a house out in Hackensack? Is that all you get for your money?" sang Billy Joel on Movin' Out, his tribute to New York. It always made me smile, because it's so true.

Given the choice, I'd go for a small place in the inspiring city every time,

over a cheaper house in a far-flung satellite town, or a country manor. What are you going to do there all day? Anything fun involves getting in your car and driving away from it.

In the city, you're truly living, you're a vital part of an ever-changing organism. A city defined by its people.

Yes, life in it can be maddening: there's the grinding traffic, the queues, the noise and the irritating propensity Dublin has for conceit and pretension. Crime is higher and the homelessness crisis is shameful. It's a place I associate with hard work – any time I'm living in Dublin, it's always during an industrious period of my life, and that's no coincidence.

But it's full of diversity, culture, art and, surprisingly, a sense of community. I have a friend on one side from the big fancy houses on South Circular Road and another from the flats in St Teresa's Gardens. We'd meet at the local library, the park that's located in between us, or

at the residents' summer street party. I see less of the south Dublin elite and more of the normal working person.

My son is the first of my family to grow up in the city. He already knows his way around better than I do. I notice the sounds of sirens every night as he's going to sleep, but he doesn't.

He attends an inner-city primary, which is unintentionally an international school. He is immersed in different cultures every day, among children of different creeds and colours. His closest friends are Lithuanian-Romanian, Polish-Nigerian and Indian-English. I made the mistake of once asking one of them where they felt they were from. He looked at me in confusion and said: "Dublin, of course."

For me, Dublin city is convenience: being able to walk everywhere; hopping on the Luas if you feel like it; and little cafes, bakeries and boutiques in the middle of a row of houses. It's having a dozen takeaway leaflets in your kitchen, St Stephen's Green as your playground, and the Camden Street Christmas tree. It's knowing about the "secret" Iveagh Gardens, being on nodding terms with Game of Thrones actor Aidan Gillen, and meandering into a Gaiety show on a whim. It's about continually finding new places, even after all this time, such as the War Memorial Gardens, and having the best pizzeria and the oldest pub in Dublin in your neighbourhood. It's about being spoilt for choice, never bored and owning it.

There's a reason 40% of the population lives in Dublin, with more than half a million in the city centre. It's about liberty.

Dublin city is convenience: being able to walk everywhere

SINCE MY MOVE I'VE MADE FRIENDS FROM ACROSS THE GENERATIONS

During the summer heatwave of 2018, I would finish the working day by closing my laptop in my old terraced cottage in west Clare and walking my two dogs down grassy lanes, flanked by dry-stone walls, to the nearest beach.

Under the watchful gaze of the dogs on the rocky shoreline, and the horses and cattle grazing on the surrounding cliffs, I could cool down in the Atlantic. Treading the clear water as the evening sun came closer to the horizon, the stresses of the working day would melt.

Seventeen-year-old me would have rolled her eyes at the prospect of quitting Dublin in favour of a cheaper and quieter life in Clare. When I was doing my Leaving Cert in 1994, I silently ticked off the days until I could leave the valley of squinting windows that was the suburbs of my home town and move to the capital for college.

A decade later, following a five-year stint working for an American news organisation in Vienna, I bought an apartment in the Liberties, with an eye to trading up to a house once I entered my thirties. As the property crash took hold, however, negative equity and soaring service charges became a millstone.

By 40, I had long outgrown my one-bedroom city pad and my love affair with the Big Smoke was souring. The approach of middle age, combined with a 2010 assault by a group of drug users, had made me anxious about antisocial behaviour on the streets and on the Luas.

The litter and traffic also began to bother me. Most friends my age had long moved to the suburbs or the countryside to raise a family.

Once my apartment was nearly worth what I had paid for it, I was more than eager to sell up and get out of Dodge. Single-income, self-employed trader-uppers without a 20% deposit don't hold much weight in the Dublin property market, so there was nothing for it but to return to my culchie roots.

With the proceeds of my apartment, I bought a two-bedroom, mid-century house with a small garden in a west Clare town for a fraction of what the same home would cost in Dublin. It's just a five-minute walk from a supermarket, a digital hub, a handful of shops, a library and a medical centre.

I'm fortunate enough to work from home and, despite the well-documented problems with broadband availability in rural areas, my broadband speeds are

Broadband speeds are much higher than in my Dublin home

much higher than I could get in my Dublin 8 apartment.

Traffic jams form only when cars are stuck behind a tractor or drivers who stop on the main street for a chat with each other. They stop because people make time for each other here. When the novelty of the pristine beaches and postcard-pretty landscape wears off, what remains is that much underrated quality, community spirit. This is a town accustomed to blow-ins, one that helps the economic refugees from the cities shed the loneliness of urban living.

In the months after my escape to the country, I've made friends from across the generations. Two of them left bags of cooking apples in my porch and invited me to dinner parties. Two more have volunteered to look after my dogs during work trips to Dublin or family weddings.

After one such trip, I came home to discover a wet patch on my wall from a leak in the tank in the attic, and a friend was there within 10 minutes to stop the flow. Twice, while I was carrying heavy bags of shopping, women have stopped their cars to offer me an unnecessary lift.

This would never happen in Dublin, a city that has become so gentrified that only the well-off can live a comfortable life.

I naively imagined the small-town Ireland I returned to would be filled with the kind of closed-minded characters typical of a William Trevor novel. Nothing could be further from the truth – in our town at least.

Sure, there's not much love for the "notions" of city-dwelling visitors, and new arrivals arouse curiosity. But, in the end, no one cares if you happen to be a bisexual atheist vegan from Glasnevin.

MARKET WATCH WELCOME TO A NEW LEAN, MEAN CONVEYANCING MACHINE

Changes to the sale process are intended to streamline the title check system

LINDA DALY

Anyone who has ever bought or sold a house will know the whole process is one of the most stressful (albeit non-life-threatening) significant events you'll ever go through. It's up there with taking your driving test.

Raised hopes, dashed hopes, documents, demanding mortgage lenders, hard-to-reach solicitors, more documents – it can be a long, drawn-out, fretful experience. So anything that makes that process easier is to be welcomed.

Let's all say hallelujah, then, for a new conveyancing system that was launched by the Law Society of Ireland on January 1. The society says that this new pre-contract investigation of title system will streamline the process.

Every property sale involves a process called investigation of title. The buyer's solicitor has to carry out certain checks on the property's title. Up until now, titles were not

investigated until after the contract was signed – at a very late stage in the transaction. If an issue arose with the title, it could delay the sale or even eventually kill it.

Would-be buyers may have brought surveyors in; they may have checked that there were no visible leaks or signs of decay, but when it came to checking whether there were issues with the title, they didn't do it until after the contract was signed. At that stage it was more difficult for the buyer to exit the deal.

Title issues can range from a house extension not having planning permission, or having the wrong planning permission, to borrowings on a property, or a lease that used to affect a property no longer being effective.

Where the lines get really blurred is if there is a right of way on the property, and after the contracts are signed, the seller argues that the buyer saw the right of way, whereas the

buyer says they hadn't. Michael Walsh, a member of the Law Society's conveyancing committee and partner and head of property at ByrneWallace, explains that the old system was designed back in the 1970s. "It envisaged that title

investigation would happen post-contract. That sounds like putting the cart before the horse, and in fact it was. The origin of it is interesting and it relates to the notion that the parties were not willing to go to the effort of due diligence until the contract had been entered

The new system is more transparent and it should be more efficient and less risky

into. Also, it was very difficult to transmit the due diligence information." With changes in technology, and developers and receivers switching to pre-contract title investigation, the Law Society noted that the system was ripe for change.

"There had been an expansion to the system and that was leading to all sorts of problems. Our contractual framework was structured around the old system yet conveyancing was happening in three different ways: no title investigation before contract, full investigation pre-contract and there was a hybrid investigation whereby some investigation was done pre-contract and some was done after."

For buyers and sellers, the new system puts an onus on them to address title issues earlier in the process. Walsh says sellers will need to instruct their solicitors to generate more complete and full title packs before issuing the documents to the buyers.

It could make it more difficult for the buyer to declare a problem with title after the contract is signed, as they will automatically be deemed to have knowledge of all issues relating to the title and to have accepted them".

There are a lot of advantages to the new system, according to Walsh.

"It's more transparent, it should be more efficient, and it should be less risky."

The biggest concern expressed by the profession was in relation to dead deals. "The notion that you might do the work on due diligence but ultimately the contract is not entered into is a real concern, but on balance we have to reflect that the great majority of deals result in a contract."

The Law Society is working with the Society of Chartered Surveyors Ireland and other representative bodies to draw up a list of documents and information that the seller will need to gather before they instruct a solicitor on a sale.

Walsh says the new system could also reduce the time between signing the contract and handing over the keys. It sounds like utopia.



Michael Walsh says the risk of dead deals is a concern