



Buying a home? Here are the questions agents wish you would ask



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How to decode a property listing and save a lot of time

House hunting in a supply crunch can get heady. With so little for sale, new online listings are flooded with traffic. Viewings can have an air of the Hunger Games. Targeted research will spare you the tizzy. Property experts tell us the questions they wish you would ask.

Before you waste time at a house viewing, there are things you can decipher online. If the timestamp on the property ad bears yesterday's date but the listing has 19,000 views, it's likely the house has been on the market far longer.

"That can be vital in terms of how realistic the price is," says estate agent Owen Reilly. "The longer the property is on the market without a bid, the more it might suggest the asking price is a little bit high." A call to the agent will give you the answer. It may even have been "sale agreed" before, but the sale has fallen through. That price tag may be negotiable.

Photography and videos give a sense of the property, but what images are missing? If the bathroom or garden aren't pictured, there is probably a reason. Try to decode the estate agent-speak. A "maintenance-free" garden is likely a yard. Something "lovingly decorated" will be to the owner's very specific taste. A property with "great potential" and the "opportunity to put your own stamp on things" may need a wash of cash to modernise.

Don't expect to find a chai latte in an

"up-and-coming area" – but don't let that put you off. "Ringsend was probably an up-and-coming area 20 years ago," says Reilly. Now it has some of the most expensive properties in the capital.

New roof lights, on-trend kitchen taps and an island will draw interest, but don't forget to look at what lies beneath. If a property has a very low building energy rating (Ber), the makeover may be skin deep. Expect to be cold or pay high energy bills until you can afford to insulate.

Since 2007, a Building Energy Rating (Ber) certificate is mandatory for all buildings constructed or offered for sale. The rating is valid for 10 years, unless the owner has made changes impacting the dwelling's energy performance, such as adding an extension, for example.

"Somebody might be buying a house thinking, it's at B2, I'm going to move it to an A2, only to discover it is now at a C2," says Reilly. If you are banking on a green mortgage, you'll need an updated Ber certificate of B3 or above.

Call ahead

Having done your pre-screening online, call the agent and check where the bids are, says buyers' agent Breffnie O'Kelly. "If I have a maximum budget of €650,000, bids are already at €645,000 and it's hot and heavy with three other bidders, I won't even go because I'm not going to be able to afford to buy," says O'Kelly.

Your call isn't wasted, though. "It tells you on this road, in this condition and with this orientation, we can't afford it. We need to slightly change direction."

Timing is important too. "If a property has been on the market for a while and is asking €495,000 and bidding is at €530,000, chances are the seller is about to sell," says O'Kelly. "It could be that I'm at the very start of my search and this house is wrapping up. Am I ready to make a decision that quickly? If not, I won't go. The life cycles don't align."

Stakeout

It can be hard to think straight at a house viewing. That's why O'Kelly recommends you have a look first. "Do a drive-by before anyone else is there because there can be a bit of fuss on the day of a viewing," she says.

"You'll get a calm view of things worth checking out."

One is the parking situation, she says. "Are there double yellow lines outside? What's the parking set-up? If someone was coming to visit you at this property, where would they park?"

Walking up and down the road will tell you the planning precedent. "What has everyone else done here, have they built up over the garage?" Get your compass out and see where the sun is shining, says O'Kelly. Suss out the neighbours too. "If I'm buying in an area that I don't know very well, I will sit in my car until I get a neighbour and chat."

Viewing frenzy

If things are stacking up, then it's time for a viewing. New listings can attract up to 30 parties so it can be hard to focus. You can spend more time sizing up the competition and peppering the agent with questions than actually viewing the house.

"My experience is people tend to talk to the agent nearly a bit too much, it's anxious energy," says O'Kelly. "Does the house feel

light, does it feel dark, where are the bins kept? Looking out the windows, do I feel overlooked? Going into the garden, would I be happy to sit here, or are there too many windows looking back at me? Where is the sun coming from? Does this feel good?"

Staging is more prevalent these days and can give the impression of turnkey condition, says Owen Reilly. Ask the agent when the property was last plumbed or wired, he advises. Both might have to be redone to cope with modern appliances, breaking your budget.

"A feature of the market over the past two years is that people have bought houses and completely underestimate the cost of refurbishment," he says.

If you are a first-time buyer, think ahead, says Deirdre O'Gara of Mullery O'Gara. "If you intend to stay in it for seven to 10 years, is there the option to add value or can it grow with you, that's important," she says.

Look at the size of the garden and find out what the neighbours have done. "A good scan on Google Earth will give you a bird's-eye view of the neighbours' exten-

sions. That can be very helpful."

It's useful to know why the vendor is selling, and if they are moving, whether they have actually bought, says Owen Reilly. "A feature of the market right now is that there are a reasonable number of sellers who are selling to buy. They haven't lined up a place so they are going to be looking for flexible closing," says Reilly. "Does that suit you? Where they are in the chain and where you are in the chain – you need to find that out before making a bid," he says.

"Will some sellers go 'sale agreed' on their house but not find another and withdraw? I think yes, they will, that will happen." No agents are doing deals subject to the sale of another property, he says. So don't bother bidding if you haven't sold your own first.

An executor sale is another thing, says O'Gara. "One of the most important things to ask here is whether probate has been issued," she says. That's where the Courts Service has certified a will is valid so that an estate can be distributed. It can take months.

If probate hasn't been issued, then ask when it was lodged, she says. "This will give you an indication of how long the sale may take."

However good a house feels, never make a bid at a viewing, says Reilly. "There is no need for that. You are potentially putting fuel on the fire because someone else might react to that straight away. Take a moment to reflect."

If you are keen, ask for a private viewing, says O'Gara. "If you are genuinely interested, what you need to be doing is standing aside, making yourself known to the agent and asking them for private viewing so that you have time on your own in the property and then you can really get to know it."

Lovely neighbour

An online listing or even an in-person viewing may not reveal what's going on in adjacent properties. "Look at it on Google Earth in satellite view. You will see straight away if there is a quarry near it or a school beside it," says O'Kelly. If there is a big empty plot behind, know that this may be built on in time.

"I will also look at the property on Eircode," she says. "It will give you the site

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boundaries in a nice clear way and it gives you the orientation."

Like O'Kelly, Reilly says you have to get a feel for the neighbours before things get serious. "If I was buying a house, I'd be knocking on the door and finding out," he says. "If you are a light sleeper and the next-door neighbour has two dogs or there are students living there, it's absolutely crucial that you find out. It's too late after you have bought the house."

Bidding

If you are going to bid, gather some numbers. "If houses on the street have sold recently, find out as much as you can about those," says Reilly. "What condition were they in, what was the actual selling price in the end, not the asking price. Is the trend on the street that the houses have been selling above asking or below," he says. You'll find this from old marketing materials online, calling agents and checking the property price register.

If there is already another bid, it's useful to know their situation. "If someone is 'sale agreed' on their own property and needs to get it sold in order to buy this house and I'm a cash buyer, I know I'm in a stronger position," says O'Kelly.

You can do all the research you want, but when it comes to buying a home, it's about heart too. Before progressing with a bid, ask yourself how you feel about the house, says O'Kelly.

"What is going to make me so happy that I bought in this neighbourhood and in this house? What is it about my life here in this particular house that I'm going to love, or what is it that is going to make me regret buying this?"

"Honestly, I feel we can make it too complicated for ourselves. Keep your eye on your own ball. Can you afford it? Does it suit you? Buy it."



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On view



25 Grange Crescent, Dún Laoghaire, Co Dublin

€550,000, Sherry FitzGerald
Three-bedroom mid-terrace house extending to 76sq m (818sq ft). It is in good order, with a landscaped back garden overlooking a well-maintained tree-lined open space to the front and is in a quiet, convenient location. Ber B3
On View By appointment at sherryfitz.ie



46 Lower Churchtown Road, Churchtown, Dublin 14

€850,000, Beirne & Wise
Three-bedroom mid-terrace house of 123sq m (1,324sq ft). The charming house, dating from the 1920s, has been remodelled and extended. The property has a secluded 75ft-long back garden. Ber D2
On View By appointment at beirnewise.ie



Courtyard 1, Adelaide Square, Whitefriar Street, Dublin 8

€680,000, Knight Frank
Two-bedroom duplex apartment of 104sq m (1,120sq ft). The property, which is a five-minute walk from St Stephen's Green, has the use of a private gym, a swimming pool, a 24-hour concierge service and has CCTV. Ber C3
On View By appointment at knightfrank.ie



15 Eden Avenue, Rathfarnham, Dublin 16

€595,000, DNG
Three-bedroom mid-terrace house of 95sq m (1,022sq ft). The property was fully refurbished in 2022 – with a new kitchen, insulation and triple-glazed windows – and has a well-stocked garden with new decking to the rear. Ber B3
On View By appointment at dng.ie



37A Holly Park Avenue, Blackrock, Co Dublin

€950,000, Lansdowne Partnership
Detached double-fronted four-bedroom house of 162sq m (1,741sq ft). The property, constructed in 2006, had some refurbishments in 2021 and is a short walk from the villages of Blackrock and Stillorgan. Ber B3
On View By appointment at lansdownepartnership.ie