

INTERIORS

Staying in character

This week our resident interior designer puts her stamp on a semi-detached Victorian red brick



BLANAID HENNESSY
INTERIOR STYLIST/BLOGGER

What:
27 Belmont Avenue, Donnybrook, Dublin 4
Accommodation:
Four bedrooms and three reception rooms.
Agent:
Tony Dunne
1 Bird Avenue, Clonskeagh, Dublin 14
Ph: 01 2830033
How much:
€999,500

A WHITE KITCHEN
From the portfolio of Interior Designer Orna O'Reilly BIID, from Galway. This cosy, family home in Galway has been designed to the wishes of her client in a vintage/shabby chic style.
T: 091 638744
W: www.ornaoreilly.com
E: orna@ornaoreilly.com



THIS four-bedroom property at 27 Belmont Avenue is an elegant red-brick Victorian

semi-detached house, which is in need of total renovation but benefits from planning permission for a two-storey extension to the rear.

When restored, it will be approximately 2000sqft of accommodation, including four bedrooms and three reception rooms. This home also has the advantage of car parking and has been approved for conservation grants for restoration by Dublin City Council.

When restoring this property, I would attempt to maintain a feeling of enduring style rather than going down the minimal road. An intriguingly stuffed kitchen that invites closer inspection, rather than a white box full of hard edges, would appeal more in this home full of character.

This week's inspirational image comes from the portfolio of interior designer Orna O'Reilly, who is based in Galway. This cosy kitchen in a family home in Galway was designed to the wishes of her client along the lines of a vintage inspired, 'shabby chic' style. Her use of cream as a background and playful, colourful accessories provide a feeling of cosiness and informality, a space you can truly enjoy. I am an advocate of mixing eras, so a retro table from Drinkstuff.com is first into the space — complemented by incredibly comfortable dining chairs from Ikea, which boast something that's quite difficult to find on a chair — arms.

Anyone who sits down for most of the day, and I confess to be one of that breed, knows that a chair with arms makes all the difference to your comfort and posture. The same applies to your dining chairs.

Pack the white dresser from Irish online store Sweetpea and Willow with mismatched

crockery. I chose the range from Anthropologie, which now has a European online shop. Their mix of patterns and colours will add that eccentric feel, but are neutral enough that you can mix it in with other delph finds from Irish pottery stores.

Pile your plates onto the vintage-style plate rack from Graham and Green, pile things on top of the Smeg fridge from DID electrical, and place comfortable cushions in every possible seating area. I love the selection from new Irish online store — e-boutique.ie. Mix your cushion patterns just as much as your crockery, but keep the palette soft and the patterns refined, otherwise it will become jarring to the eye.

Finally, some inspirational prints for the wall — I love the 'Make Something Good Today' print from Please Be Still's store on etsy.com — a site which is a great resource for an eclectic home.

www.blanaid.com

IN PRINT

'Make Something Good Today' print. \$25.00 plus delivery
'Please Be Still's' store on W: www.etsy.com/shop/pleasebestill



COLD AS ICE
Smeg fridge — available in mint for €1500.00
D.I.D Electrical in Clery's, 18 - 27 Lower O'Connell Street, Dublin 1
T: 01 8786000

HOME COMFORTS
Khaki and white striped cushion, 60cm x 60cm, €20.00 and floral print round cushion, 60cm x 60cm, €26.00. From Irish online store, e-Boutique.ie
W: www.eboutique.ie
T: 051 293888

TABLE
Cash dining table in antique white. €659.99 plus delivery
Drinkstuff
T: +44 845 313 33 52
W: www.drinkstuff.com

IT'S CROCKED
Easy As Pie Dish €32.00
Comedy Of Manners Mug - €14.00. Ikat Bowl — €19.00 plus delivery. Anthropologie Home
W: www.anthropologie.eu

DRESSER UP
Natural oak unit with drawers for €745.00 plus delivery.
From online store Sweetpea & Willow
T: 0044 845 257 2627
W: www.sweetpeaand-willow.com

SEAT OF POWER
Coral Hare Chair for €139.99 plus delivery.
Available from StylishLife
W: www.stylishlife.co.uk
T: 0044 1269 822288



ASK THE EXPERTS

ECO ADVICE

I recently got approval to build an extension in Dun Laoghaire and I was shocked to receive a demand for a development levy in the planning approval. I haven't heard of this before, what exactly is it? Is this a green tax?

A DEVELOPMENT contribution to the local authority is not a new charge as the Planning and Development Act 2000 included conditions requiring a contribution payment towards public infrastructure when granting a planning permission.

But until recently the construction of a domestic extension was usually exempted from this contribution.

However, development rates have been revised and a number of councils have added domestic extensions to their list of developments that are subject to this development contribution.

Any planning applications for

domestic extensions lodged after January 1, 2010, could be subject to this levy.

The payment is meant to contribute to public infrastructure and facilities within the council's area including: roads, infrastructure, water and waste infrastructure, recreational and community facilities, urban regeneration works.

Usually the first 40sqm of the extension is exempt from the payment with any area over this limit subject to the full residential development contribution rate. But not all councils have implemented the same rates or similar payment structures.

In Dublin City Council an extension over 40sqm is required to contribute a development payment of €156.65 for each square metre area over the exempted limit. Dun Laoghaire charges €130 for each square metre over 40sqm.

In Westmeath you won't be subject to a development contribution unless you have to connect to a public mains or

sewerage system. While lucky Louth dwellers have had extensions to primary family residences deemed as exempt from the development contribution entirely.

If you are building an extension you should determine with your local council what development contribution rate will apply to your proposed project and factor this into your overall budget.

If you consider your development contribution to be unfair there is the possibility of appealing to An Bord Pleanála about this condition, but you should bear in mind the time involved in this task.

ecoadvic@independent.ie

RUTH KEALY
ARCHITECT



ROOM OUTSIDE

We would like to create a wildlife garden both for ourselves and to get our children interested in the garden. Can you recommend examples of plants to encourage wildlife?

YOUR question is most timely as it is the international year of biodiversity this year, with biodiversity day on the May 22. Gardens can provide rich pickings for all sorts of creatures ranging from bumblebees and butterflies to moths, birds and, for the less squeamish, bats. Garden ponds provide a habitat for water dwellers such as frogs and newts. Other pond inhabitants such as dragonflies and water beetles, to name but a few invertebrates, thrive in aquatic features.

The humble bumblebee, responsible for carrying out the work of pollination for much of our food crops is in sharp decline at present. By providing a source of nectar-rich fodder you will not only be creating a beautiful floral display but also will be lending a hand to Mother Nature. Plants beloved by bees

include Lavandula (lavender), Echinacea (Cone Flower), Erysimum (wallflowers), strawberries, raspberries or Eryngium (sea holly). Hedera or Ivy, if permitted to flower which will in turn provide berries, is most useful as it flowers late in the year and then produces fruit for birds in winter.

Night-scented plants such as Lonicera (Honey Suckle) or night flowering Jasmine (Cestrum nocturnum) are pollinated by moths. Butterflies are particularly keen on Verbena bonariensis, Chives, Oregano and Buddleja.

Trees or hedgerows, which provide an abundance of flowers such as the native Crataegus monogyna and Prunus spinosa (black thorn), which produces sloe berries for gin, provide an abundance of flowers for bees and butterflies. In addition they provide habitats for birds.

roomoutside@independent.ie

RACHAEL BYRNE
LANDSCAPE GARDENER



HOME ECONOMICS

We are a retiring couple who wish to sell our home and move to a bungalow. The one we want will actually cost more than our home is worth. Is there any possibility of a bank granting us a mortgage for the balance? We both earn decent pensions and only need about €50,000 of a loan. What do you recommend?

THIS is a bit of a tricky one, especially in the current lending environment.

Ben Rance of Simply Mortgages says there is no strict policy that lenders apply but that all non-standard mortgage applications are generally looked at on a case-by-case basis.

"As a rule of thumb, the term would need to be at least five years and this term would need to take you to an age of no more than 70 years.

"The state pension will probably not be taken into account so the case would have to stack up on the private pension element of your income, but assuming that you meet the income criteria and your

age profile fits, then there is every chance that this would be looked at," he adds.

These are strict criteria and you have the added burden of having to sell your own home first. Your monthly repayments will also be much higher than for a long-term mortgage of, say, 30 years.

Another consideration is that of life assurance, which will be expensive at your age. It is normally a requirement for all mortgages. However, it's worth asking the bank to waive this on age grounds, which, if they grant the mortgage, they may well be happy to do, given the low loan-to-debt ratio.

I'd also strongly recommend that you take the hassle out of it and contact a good mortgage broker to do the leg work on your behalf.

Good luck.
siryan@independent.ie

SINEAD RYAN
FINANCIAL ADVISOR

